

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	53,344	6,320,400	11,848			53,344	1	1	8	17	85	112
2008	47,274	9,622,766	20,355			47,274	2	3	11	19	65	100
2009	43,036	5,685,615	13,211			43,036	1		5	23	60	89
2010	56,607	3,642,255	6,434			56,607	1		4	11	54	70
2011	57,494	3,664,745	6,374			57,494	6		3	11	62	82
TOTAL	257,755	28,935,781	11,226			257,755	11	4	31	81	326	453
O.D.		30,804	.011								1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	3,000	351,110	1,197,005	750,265	539,407		213,093	1,201,035	628,493	1,112,454	324,538
2008	592,256	1,399,998	1,712,332	719,441	405,755	279,440	2,523,613	704,193	469,897	535,053	280,788
2009	383,955		910,917	672,169	285,065			2,248,113	472,982	469,956	242,458
2010	289,117		632,941	383,564	264,654	1,550		405,486	542,272	847,258	275,413
2011	366,842		394,947	435,724	466,270	510,726		204,768	297,250	781,795	206,423
TOTAL	1,635,170	1,751,108	4,848,142	2,961,163	1,961,151	791,716	2,736,706	4,763,595	2,410,894	3,746,516	1,329,620
O.D.					9,972					7,931	12,901

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	3,690	800,965	1,468,672	873,307	728,201		256,962	2,435,990	827,726	1,634,196	281,050
2008	616,856	898,548	2,234,847	817,162	490,363	726,166	2,249,924	1,682,466	639,456	707,122	252,990
2009	564,909	25,349	1,025,542	742,520	319,720	369	117,903	2,269,163	624,697	582,993	230,820
2010	369,178	39,467	1,079,761	409,540	294,088	3,469	59,328	1,376,827	644,125	959,771	254,757
2011	421,698	59,859	1,462,463	566,239	409,075	535,182	78,858	1,096,050	445,382	605,266	189,496
TOTAL	1,976,331	1,824,188	7,271,285	3,408,768	2,241,447	1,265,186	2,762,975	8,860,496	3,181,386	4,489,348	1,209,113
O.D.		9	366	197	11,695		42	210	210	10,311	11,823

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	23,961,088	13,343,362	1,220,936	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,702,942	-3,796,199	4,979	
TOTAL LOSSES	15,258,146	9,547,163	1,225,915	
EXPECTED LOSSES	23,051,029	13,604,308	1,309,397	
CREDIBILITY	.07	.18	.27	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.920	3.704	.476	10.100
INDICATED (POST-TEST)	6.441	4.030	.518	10.989
PRES. ON RATE LEVEL	8.329	4.915	.473	13.717
DERIVED BY FORMULA	8.197	4.756	.485	13.438
UNDERLYING PRES. RATE	8.943	5.278	.508	14.729
PROPOSED	8.197	4.756	.485	13.438

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	13.337
IND. RATES				13.34	MINIMUM PREMIUM	
MAN. RATES	16.75	16.12	14.86	+ 13.34	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	40,903	1,401,418	3.426			1	4	16	21
2008	43,965	1,644,268	3.739	2		2	1	31	36
2009	47,228	1,816,385	3.845				4	25	29
2010	47,691	3,037,229	6.368	1		1	7	38	47
2011	51,650	2,049,606	3.968	2		1	5	28	36
TOTAL	231,437	9,948,906	4.299	5		5	21	138	169
O.D.		226							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			142,424	173,537	121,044			436,851	63,368	309,506	154,688
2008	564,725		414,030	19,180	100,595	25,402		86,695	74,033	240,530	119,078
2009				197,128	94,875				1,183,495	274,792	66,095
2010	399,788		224,569	219,581	264,538	72,742		1,098,422	193,911	417,962	145,716
2011	138,046		158,508	263,105	184,609	3,584		331,090	259,761	566,673	144,230
TOTAL	1,102,559		939,531	872,531	765,661	101,728		1,953,058	1,774,568	1,809,463	629,807
O.D.											226

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			144,007	201,998	163,410			791,234	83,456	454,664	133,960
2008	587,953	7,705	518,988	26,181	120,444	64,848	4,770	209,624	103,703	314,391	107,289
2009	34	1,755	54,415	182,620	102,480	225	19,541	246,332	809,501	347,949	62,922
2010	510,453	11,008	313,016	234,454	272,979	146,516	43,101	975,778	265,912	473,509	134,787
2011	158,776	28,839	705,155	291,907	169,041	4,222	90,489	1,153,377	375,012	452,647	132,403
TOTAL	1,257,216	49,307	1,735,581	937,160	828,354	215,811	157,901	3,376,345	1,637,584	2,043,160	571,361
O.D.											215

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,792,161	5,446,258	571,576			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,497,229	-949,536	1,814			
TOTAL LOSSES	5,294,932	4,496,722	573,390			
EXPECTED LOSSES	4,038,576	3,443,783	476,760			
CREDIBILITY	.06	.17	.26			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.288	1.943	.248	4.479		
INDICATED (POST-TEST)	2.489	2.114	.270	4.873		
PRES. ON RATE LEVEL	1.625	1.386	.192	3.203		
DERIVED BY FORMULA	1.677	1.510	.212	3.399		
UNDERLYING PRES. RATE	1.745	1.488	.206	3.439		
PROPOSED	1.677	1.510	.212	3.399		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.373
IND. RATES				3.37	MINIMUM PREMIUM	
MAN. RATES	3.68	3.56	3.47	+ 3.37	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	17,150	573,683	3.345			17,150			1	4	17	22
2008	19,036	494,735	2.598			19,036				1	23	24
2009	17,818	547,240	3.071			17,818			1	2	11	14
2010	17,607	849,863	4.826			17,607			1	5	14	20
2011	16,778	629,548	3.752			16,778				3	18	21
TOTAL	88,389	3,095,069	3.502			88,389			3	15	83	101

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			138,871	106,578	111,216			29,554	32,327	124,770	30,367
2008				309	161,571				1,785	309,430	21,640
2009			126,446	25,376	110,360			13,556	65,202	176,401	29,899
2010			142,950	158,543	175,825			92,015	99,796	155,553	25,181
2011				34,622	264,510				46,426	211,076	72,914
TOTAL			408,267	325,428	823,482			135,125	245,536	977,230	180,001

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			175,672	124,057	150,143			66,969	42,574	183,287	26,298
2008		129	5,963	3,530	189,486		1,562	8,427	10,471	402,350	19,498
2009	18	3,916	168,567	35,848	117,571	23	4,496	63,096	86,663	209,553	28,464
2010	38	11,684	324,950	171,762	184,241	70	12,500	288,507	120,132	176,742	23,292
2011	91	10,872	303,685	141,733	205,951	39	9,541	164,177	91,567	157,371	66,935
TOTAL	147	26,601	978,837	476,930	847,392	132	28,099	591,176	351,407	1,129,303	164,487

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,624,992	2,805,032	164,487	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-812,318	-423,483	610	
TOTAL LOSSES	812,674	2,381,549	165,097	
EXPECTED LOSSES	2,148,737	1,510,569	177,662	
CREDIBILITY	.03	.09	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.919	2.694	.187	3.800
INDICATED (POST-TEST)	1.000	2.931	.203	4.134
PRES. ON RATE LEVEL	2.264	1.592	.187	4.043
DERIVED BY FORMULA	2.226	1.713	.189	4.128
UNDERLYING PRES. RATE	2.431	1.709	.201	4.341
PROPOSED	2.226	1.713	.189	4.128

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	4.097
IND. RATES				4.10	MINIMUM PREMIUM	
MAN. RATES	4.91	4.64	4.38	+ 4.10	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	184,386	6,649,071	3.606	1		13	17	80	111
2008	198,209	5,361,202	2.704	1		5	22	55	83
2009	187,631	5,901,899	3.145			9	12	76	97
2010	192,211	8,831,945	4.594	1		11	25	80	117
2011	193,449	3,632,599	1.877	1		1	4	79	85
TOTAL	955,886	30,376,716	3.178	4		39	80	370	493
O.D.		10,671	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	3,000		2,195,574	869,409	787,423			1,036,892	713,991	713,424	329,358
2008	157,709		965,033	1,125,248	717,159	48,497		413,646	913,517	730,982	289,411
2009			1,279,286	606,677	1,064,721			1,113,419	492,382	1,014,474	330,940
2010	123,585		1,588,303	1,186,677	1,036,658	15,279		900,686	2,222,956	1,195,502	562,299
2011	94,975		188,357	86,455	1,106,506	550		158,935	201,308	1,342,339	453,174
TOTAL	379,269		6,216,553	3,874,466	4,712,467	64,326		3,623,578	4,544,154	4,996,721	1,965,182
O.D.											10,671

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	3,690		2,777,401	1,011,992	1,063,025			2,349,599	940,327	1,048,018	285,224
2008	164,196	20,519	1,313,453	1,263,643	854,082	123,807	21,852	1,051,440	1,207,975	966,688	260,759
2009	228	42,724	1,792,562	729,923	1,141,937	409	136,467	2,591,171	688,287	1,224,384	315,055
2010	158,042	107,254	2,948,534	1,254,609	1,114,759	31,575	135,479	3,167,646	1,638,473	1,415,688	520,127
2011	109,396	51,709	1,388,354	567,063	865,252	935	79,144	1,206,543	544,152	1,001,023	416,014
TOTAL	435,552	222,206	10,220,304	4,827,230	5,039,055	156,726	372,942	10,366,399	5,019,214	5,655,801	1,797,179
O.D.											9,890

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	21,774,129	20,541,300	1,807,069			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,799,858	-4,102,506	7,910			
TOTAL LOSSES	16,974,271	16,438,794	1,814,979			
EXPECTED LOSSES	12,741,960	14,691,967	2,217,657			
CREDIBILITY	.16	.44	.66			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.776	1.720	.190	3.686		
INDICATED (POST-TEST)	1.932	1.871	.207	4.010		
PRES. ON RATE LEVEL	1.242	1.431	.216	2.889		
DERIVED BY FORMULA	1.352	1.625	.210	3.187		
UNDERLYING PRES. RATE	1.333	1.537	.232	3.102		
PROPOSED	1.352	1.625	.210	3.187		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.163
IND. RATES				3.16	MINIMUM PREMIUM	
MAN. RATES	2.56	2.87	3.13	+ 3.16	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	7,138	1,933,220	27.083			7,138			3	4	23	30
2008	5,567	600,064	10.778			5,567		1		2	7	10
2009	5,087	80,999	1.592			5,087				1	3	4
2010	5,599	185,629	3.315			5,599				2	14	16
2011	6,445	2,565,590	39.807			6,445	1		1	4	16	22
TOTAL	29,836	5,365,502	17.983			29,836	1	1	4	13	63	82

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			530,958	215,956	165,156			232,063	96,054	671,573	21,460
2008		152,950		4,161	84,725		230,000		67,834	45,068	15,326
2009				43,538	4,830				20,918	2,997	8,716
2010				28,991	42,631				35,969	52,529	25,509
2011	177,245		284,923	192,374	97,314			1,278,153	125,000	233,597	176,984
TOTAL	177,245	152,950	815,881	485,020	394,656		230,000	1,510,216	345,775	1,005,764	247,995

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			671,662	251,372	222,960			525,854	126,503	986,541	18,584
2008	96	316,256	17,270	7,099	99,392	4,499	777,999	19,999	90,431	59,612	13,809
2009	6	402	12,033	46,317	5,879	8	546	7,065	24,185	4,290	8,298
2010	7	1,056	31,565	31,424	43,397	10	1,432	36,231	39,744	58,925	23,596
2011	203,697	19,429	471,128	196,220	94,308	500	95,604	1,086,404	212,231	207,267	162,471
TOTAL	203,806	337,143	1,203,658	532,432	465,936	5,017	875,581	1,675,553	493,094	1,316,635	226,758

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,300,758	2,808,097	226,758	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,537,140	-622,523	347	
TOTAL LOSSES	2,763,618	2,185,574	227,105	
EXPECTED LOSSES	4,003,694	2,200,405	95,178	
CREDIBILITY	.02	.04	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.263	7.325	.761	17.349
INDICATED (POST-TEST)	10.078	7.970	.828	18.876
PRES. ON RATE LEVEL	12.497	6.869	.297	19.663
DERIVED BY FORMULA	12.449	6.913	.334	19.696
UNDERLYING PRES. RATE	13.419	7.375	.319	21.113
PROPOSED	12.428	6.901	.334	19.663

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	19.515
IND. RATES				19.52	MINIMUM PREMIUM	
MAN. RATES	24.67	23.31	21.30	+ 19.52	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	58,301	2,082,298	3.571			58,301			2	4	31	37
2008	52,296	990,818	1.894			52,296			1	5	34	40
2009	50,557	772,535	1.528			50,557				6	16	22
2010	50,245	743,409	1.479			50,245			1	2	16	19
2011	50,469	4,858,341	9.626			50,469		1	1	5	25	32
TOTAL	261,868	9,447,401	3.608			261,868		1	5	22	122	150
O.D.		4,213	.001									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			418,966	194,058	414,575			277,081	315,030	329,272	133,316
2008			112,152	116,878	179,330			71,735	122,378	259,713	128,632
2009				265,789	183,791				119,451	114,408	89,096
2010			119,240	87,856	60,208			180,156	100,000	130,982	64,967
2011		272,192	229,540	175,312	290,660		3,111,083	125,000	151,422	398,879	104,253
TOTAL		272,192	879,898	839,893	1,128,564		3,111,083	653,972	808,281	1,233,254	520,264
O.D.											4,213

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			516,462	225,883	559,675			603,326	414,894	483,701	115,452
2008		2,433	155,061	133,407	211,729		4,386	181,859	166,407	339,962	115,897
2009	62	2,857	89,759	291,277	197,408	32	3,901	47,570	144,248	138,641	84,819
2010	14	7,920	217,022	92,456	66,329	111	20,407	462,561	125,615	152,934	60,094
2011	274	72,413	768,205	280,072	247,022	3,258	749,100	655,539	236,472	310,900	95,704
TOTAL	350	85,623	1,746,509	1,023,095	1,282,163	3,401	777,794	1,950,855	1,087,636	1,426,138	471,966
O.D.											3,852

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,564,532	4,819,032	475,818			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,404,444	-1,029,809	1,720			
TOTAL LOSSES	3,160,088	3,789,223	477,538			
EXPECTED LOSSES	3,674,008	3,639,965	500,168			
CREDIBILITY	.07	.19	.28			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.207	1.447	.182	2.836		
INDICATED (POST-TEST)	1.313	1.574	.198	3.085		
PRES. ON RATE LEVEL	1.307	1.294	.178	2.779		
DERIVED BY FORMULA	1.307	1.347	.184	2.838		
UNDERLYING PRES. RATE	1.403	1.390	.191	2.984		
PROPOSED	1.307	1.347	.184	2.838		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.816
IND. RATES				2.82	MINIMUM PREMIUM	
MAN. RATES	3.39	3.27	3.01	+ 2.82	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	407,308	18,239,389	4.478		1	30	66	280	377
2008	403,482	18,216,691	4.514	2	1	22	59	253	337
2009	394,420	15,046,636	3.814	1		17	59	268	345
2010	409,465	14,661,704	3.580	1		11	58	285	355
2011	448,866	20,100,101	4.477	2	2	7	43	306	360
TOTAL	2,063,541	86,264,521	4.180	6	4	87	285	1392	1774
O.D.		179,788	.008				2		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007		79,866	5,017,688	2,134,562	1,731,585		493,612	3,475,427	1,645,836	2,047,122	1,613,691
2008	94,461	450,106	4,345,175	2,408,441	1,805,076	3,497	1,160,442	3,022,833	1,702,374	2,196,470	1,027,816
2009	266,620		2,645,117	2,404,588	1,801,980	100,000		2,897,408	1,611,177	1,913,217	1,406,529
2010	62,557		2,063,583	2,562,191	1,965,306	1,940		2,165,065	1,978,412	2,619,300	1,243,350
2011	378,343	618,728	1,139,544	1,338,183	2,954,777	44,500	5,516,789	1,293,443	1,761,424	3,684,910	1,369,460
TOTAL	801,981	1,148,700	15,211,107	10,847,965	10,258,724	149,937	7,170,843	12,854,176	8,699,223	12,461,019	6,660,846
O.D.				131,608					25,817		22,363

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007		219,178	5,904,994	2,484,633	2,337,642		716,063	6,375,498	2,167,563	3,007,223	1,397,456
2008	98,400	257,296	5,441,763	2,725,841	2,156,695	13,187	847,438	5,792,669	2,307,063	2,896,768	926,062
2009	392,753	91,847	3,714,420	2,698,751	1,962,077	258,209	246,327	4,539,825	2,066,684	2,330,475	1,339,016
2010	80,355	163,498	4,540,049	2,643,955	2,103,351	5,144	211,914	4,921,412	2,291,536	2,994,236	1,150,099
2011	436,536	707,425	5,890,097	2,398,693	2,422,597	53,729	1,594,553	5,665,810	2,336,975	2,886,337	1,257,164
TOTAL	1,008,044	1,439,244	25,491,323	12,951,873	10,982,362	330,269	3,616,295	27,295,214	11,169,821	14,115,039	6,069,797
O.D.		263	10,479	145,314	885		54	2,873	33,369	386	20,507

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	59,194,058	49,399,049	6,090,304			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-16,894,713	-10,957,676	25,760			
TOTAL LOSSES	42,299,345	38,441,373	6,116,064			
EXPECTED LOSSES	44,943,923	39,351,728	6,933,498			
CREDIBILITY	.27	.74	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.050	1.863	.296	4.209		
INDICATED (POST-TEST)	2.230	2.027	.322	4.579		
PRES. ON RATE LEVEL	2.028	1.776	.313	4.117		
DERIVED BY FORMULA	2.083	1.962	.322	4.367		
UNDERLYING PRES. RATE	2.178	1.907	.336	4.421		
PROPOSED	2.083	1.962	.322	4.367		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	4.334
IND. RATES				4.33	MINIMUM PREMIUM	
MAN. RATES	4.85	4.68	4.46	+ 4.33	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	54,048	1,063,932	1.968			54,048				7	43	50
2008	44,555	810,427	1.818			44,555				5	15	20
2009	38,642	1,665,366	4.309			38,642		1		2	35	38
2010	35,179	843,972	2.399			35,179				7	24	31
2011	36,840	730,018	1.981			36,840				2	25	27
TOTAL	209,264	5,113,715	2.444			209,264		1		23	142	166
O.D.		3,048	.001									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				195,960	190,565				286,652	216,527	174,228
2008				253,364	146,268				175,206	149,743	85,846
2009			132,173	33,694	273,394			104,561	606,819	399,728	114,997
2010				169,623	262,610				145,252	201,768	64,719
2011				41,849	189,200				39,009	298,149	161,811
TOTAL			132,173	694,490	1,062,037			104,561	1,252,938	1,265,915	601,601
O.D.											3,048

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				228,097	257,263				377,522	318,078	150,881
2008		631	25,552	282,638	173,245		1,117	23,468	230,408	197,319	77,347
2009	38	4,561	194,480	52,553	288,420	215	28,690	440,854	697,199	491,947	109,477
2010	47	6,430	188,237	185,559	266,920	42	5,725	144,435	159,231	226,829	59,865
2011	76	8,724	240,573	114,107	148,635	45	11,352	201,856	112,582	219,908	148,542
TOTAL	161	20,346	648,842	862,954	1,134,483	302	46,884	810,613	1,576,942	1,454,081	546,112
O.D.											2,814

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,527,148	5,028,460	548,926			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,566,149	-887,395	1,888			
TOTAL LOSSES		4,141,065	550,814			
EXPECTED LOSSES	4,003,219	3,080,367	590,124			
CREDIBILITY	.06	.16	.24			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	1.979	.263	2.242		
INDICATED (POST-TEST)	.000	2.153	.286	2.439		
PRES. ON RATE LEVEL	1.781	1.371	.263	3.415		
DERIVED BY FORMULA	1.674	1.496	.269	3.439		
UNDERLYING PRES. RATE	1.913	1.472	.282	3.667		
PROPOSED	1.662	1.486	.267	3.415		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.389
IND. RATES				3.39	MINIMUM PREMIUM	
MAN. RATES	4.38	4.06	3.70	+ 3.39	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	5,798	547,383	9.440			1	1	3	5
2008	5,627	353,166	6.276				1	9	10
2009	6,039	238,711	3.952				1	2	3
2010	7,066	40,049	.566					2	2
2011	10,773	209,411	1.943				1	7	8
TOTAL	35,303	1,388,720	3.934			1	4	23	28

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			206,168	54,473	23,447			177,695	61,720	11,400	12,480
2008				9,598	157,496				2,609	175,898	7,565
2009				42,803	6,097				146,843	28,292	14,676
2010					3,671					10,532	25,846
2011				75,000	39,035				20,000	65,537	9,839
TOTAL			206,168	181,874	229,746			177,695	231,172	291,659	70,406

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			260,803	63,407	31,654			402,657	81,285	16,747	10,808
2008		152	6,553	13,707	184,773		882	4,969	8,013	228,739	6,816
2009	6	405	11,974	45,609	7,193	48	3,911	50,146	170,236	38,631	13,972
2010		29	987	468	3,621		79	1,911	1,286	11,319	23,908
2011	74	5,507	140,392	73,018	35,779	15	3,421	57,304	31,957	49,363	9,032
TOTAL	80	6,093	420,709	196,209	263,020	63	8,293	516,987	292,777	344,799	64,536

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	952,225	1,096,805	64,536	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,051,269	-428,716	370	
TOTAL LOSSES		668,089	64,906	
EXPECTED LOSSES	2,899,083	1,598,167	79,784	
CREDIBILITY	.02	.05	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.892	.184	2.076
INDICATED (POST-TEST)	.000	2.058	.200	2.258
PRES. ON RATE LEVEL	7.648	4.216	.210	12.074
DERIVED BY FORMULA	7.495	4.108	.209	11.812
UNDERLYING PRES. RATE	8.212	4.527	.226	12.965
PROPOSED	7.495	4.108	.209	11.812

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	11.723
IND. RATES				11.72	MINIMUM PREMIUM	
MAN. RATES	15.24	14.34	13.08	+ 11.72	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	35,437	946,543	2.671	1		1	2	15	19	
2008	36,743	481,544	1.310			1	3	12	16	
2009	39,102	659,387	1.686				3	16	19	
2010	41,072	537,409	1.308				2	21	23	
2011	41,425	682,059	1.646				1	25	26	
TOTAL	193,779	3,306,942	1.707	1		2	11	89	103	
O.D.		5,194	.002							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	165,657		203,281	95,398	133,261			108,373	33,717	128,755	78,101
2008			117,393	61,347	106,033			33,999	38,844	78,740	45,188
2009				230,552	111,904				98,925	156,849	61,157
2010				125,668	93,068				20,298	238,414	59,961
2011				62,540	184,841				30,000	331,824	72,854
TOTAL	165,657		320,674	575,505	629,107			142,372	221,784	934,582	317,261
O.D.											5,194

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	203,758		257,150	111,043	179,902			245,573	44,405	189,143	67,635
2008		2,355	154,455	70,687	125,428		1,811	82,888	52,935	103,172	40,714
2009	47	2,353	72,838	250,033	121,505	31	3,759	44,005	123,388	187,669	58,221
2010	23	3,898	112,175	124,559	97,629	10	2,435	58,302	47,964	257,646	55,464
2011	96	9,753	264,656	127,625	146,862	45	11,587	209,470	116,834	243,532	66,880
TOTAL	203,924	18,359	861,274	683,947	671,326	86	19,592	640,238	385,526	981,162	288,914
O.D.											4,706

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,743,473	2,721,961	293,620			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-873,446	-554,591	1,194			
TOTAL LOSSES	870,027	2,167,370	294,814			
EXPECTED LOSSES	2,344,726	2,001,737	321,673			
CREDIBILITY	.06	.15	.23			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.449	1.118	.152	1.719		
INDICATED (POST-TEST)	.489	1.216	.165	1.870		
PRES. ON RATE LEVEL	1.127	.962	.155	2.244		
DERIVED BY FORMULA	1.089	1.000	.157	2.246		
UNDERLYING PRES. RATE	1.210	1.033	.166	2.409		
PROPOSED	1.088	.999	.157	2.244		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.227
IND. RATES				2.23	MINIMUM PREMIUM	
MAN. RATES	2.95	2.69	2.43	+ 2.23	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	15,317	670,970	4.380			2	1	15	18
2008	17,539	152,545	.869				2	5	7
2009	13,486	323,554	2.399			1		6	7
2010	13,378	215,143	1.608				1	5	6
2011	14,871	170,161	1.144				1	4	5
TOTAL	74,591	1,532,373	2.054			3	5	35	43

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			350,141	63,099	60,389			60,152	53,457	64,342	19,390
2008				34,193	24,780				66,192	15,530	11,850
2009			167,457		46,328			72,500		30,228	7,041
2010				112,011	45,887				16,119	31,144	9,982
2011				36,196	17,481				65,000	32,897	18,587
TOTAL			517,598	245,499	194,865			132,652	200,768	174,141	66,850

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			442,929	73,447	81,527			136,304	70,403	94,519	16,792
2008		90	3,633	38,242	29,290		217	7,781	85,966	21,182	10,677
2009	5	4,648	203,793	6,412	50,588	15	7,789	155,582	5,774	36,502	6,703
2010	18	3,157	90,017	106,300	50,462	4	709	17,612	18,743	34,582	9,233
2011	34	2,616	66,434	34,641	16,223	34	6,152	90,959	50,729	29,699	17,063
TOTAL	57	10,511	806,806	259,042	228,090	53	14,867	408,238	231,615	216,484	60,468

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,240,532	935,231	60,468			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-548,327	-236,671	220			
TOTAL LOSSES	692,205	698,560	60,688			
EXPECTED LOSSES	1,435,131	841,387	63,401			
CREDIBILITY	.03	.08	.12			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.928	.937	.081	1.946		
INDICATED (POST-TEST)	1.010	1.019	.088	2.117		
PRES. ON RATE LEVEL	1.820	1.067	.080	2.967		
DERIVED BY FORMULA	1.796	1.063	.081	2.940		
UNDERLYING PRES. RATE	1.924	1.128	.085	3.137		
PROPOSED	1.796	1.063	.081	2.940		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.294
IND. RATES				3.29	MINIMUM PREMIUM	
MAN. RATES	3.75	3.62	3.43	+ 3.29	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	83,944	4,365,791	5.200			5	3	36	44
2008	93,859	3,012,494	3.209			4	11	34	49
2009	126,065	3,691,162	2.927			4	12	28	46
2010	205,987	3,153,151	1.530			6	10	36	55
2011	251,036	2,958,544	1.178			2	7	53	63
TOTAL	760,891	17,181,142	2.258			6	43	187	257
O.D.		2,188							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,427,203	90,302	255,429			1,990,542	150,318	243,152	208,845
2008			679,291	484,647	494,932			160,352	298,473	804,235	90,564
2009	614,075		1,040,179	459,703	229,755	52,501		261,037	638,550	250,349	145,013
2010	670,238		906,106	381,432	251,279	500		270,557	181,366	302,936	188,737
2011	491,299		264,875	361,570	554,296	13,000		182,419	180,622	676,792	233,671
TOTAL	1,775,612		4,317,654	1,777,654	1,785,691	66,001		2,864,907	1,449,329	2,277,464	866,830
O.D.											2,188

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,311,404	105,112	344,832			2,469,782	197,969	357,191	180,860
2008		13,831	899,707	549,853	587,539		10,964	415,243	410,081	1,051,135	81,598
2009	903,386	32,833	1,381,449	522,836	262,205	135,345	45,214	779,576	762,245	321,111	138,052
2010	855,751	51,307	1,395,209	419,648	287,374	1,178	32,370	737,064	230,508	345,990	174,582
2011	564,521	52,188	1,309,768	537,308	465,348	13,915	62,914	870,783	337,841	517,370	214,510
TOTAL	2,323,658	150,159	6,297,537	2,134,757	1,947,298	150,438	151,462	5,272,448	1,938,644	2,592,797	789,602
O.D.											1,968

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,345,702	8,613,496	791,570			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,802,929	-1,959,361	4,879			
TOTAL LOSSES	9,542,773	6,654,135	796,449			
EXPECTED LOSSES	13,772,128	7,525,212	966,332			
CREDIBILITY	.14	.38	.57			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.254	.875	.105	2.234		
INDICATED (POST-TEST)	1.364	.952	.114	2.430		
PRES. ON RATE LEVEL	1.712	.936	.120	2.768		
DERIVED BY FORMULA	1.663	.942	.117	2.722		
UNDERLYING PRES. RATE	1.810	.989	.127	2.926		
PROPOSED	1.663	.942	.117	2.722		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.050
IND. RATES				3.05	MINIMUM PREMIUM	
MAN. RATES	3.39	3.37	3.20	+ 3.05	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	47,679	1,323,819	2.776			47,679	1		2	7	19	29
2008	47,618	1,083,365	2.275			47,618				7	17	24
2009	50,949	884,932	1.736			50,949			1	4	18	23
2010	54,561	1,487,274	2.725			54,561			1	6	29	36
2011	58,191	2,081,091	3.576			58,191			1	4	26	31
TOTAL	258,998	6,860,481	2.649			258,998	1		5	28	109	143
O.D.		92										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	3,000		400,742	87,322	232,264			287,398	41,436	191,424	80,233
2008				265,681	286,672				190,663	207,436	132,913
2009			143,326	91,388	120,971			95,344	56,627	194,706	182,570
2010			125,709	181,654	174,988			45,729	537,337	325,283	96,574
2011			259,116	177,371	290,162			629,542	82,513	467,225	175,162
TOTAL	3,000		928,893	803,416	1,105,057			1,058,013	908,576	1,386,074	667,452
O.D.											92

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	3,690		506,938	101,643	313,558			651,244	54,572	281,203	69,482
2008		775	31,692	299,007	337,985		1,435	26,727	251,906	272,561	119,755
2009	26	5,018	207,205	106,645	130,147	38	12,937	234,613	82,336	231,889	173,807
2010	39	11,459	319,796	190,599	184,018	183	21,935	545,696	535,792	387,400	89,331
2011	246	26,815	672,656	272,693	242,825	382	75,598	922,863	235,583	365,331	160,799
TOTAL	4,001	44,067	1,738,287	970,587	1,208,533	603	111,905	2,381,143	1,160,189	1,538,384	613,174
O.D.											84

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,280,006	4,877,693	613,258			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,538,095	-856,707	2,861			
TOTAL LOSSES	2,741,911	4,020,986	616,119			
EXPECTED LOSSES	4,136,198	3,100,206	748,504			
CREDIBILITY	.07	.18	.28			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.059	1.553	.238	2.850		
INDICATED (POST-TEST)	1.152	1.690	.259	3.101		
PRES. ON RATE LEVEL	1.487	1.115	.269	2.871		
DERIVED BY FORMULA	1.464	1.219	.266	2.949		
UNDERLYING PRES. RATE	1.597	1.197	.289	3.083		
PROPOSED	1.464	1.219	.266	2.949		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.926
IND. RATES				2.93	MINIMUM PREMIUM	
MAN. RATES	3.72	3.38	3.11	+ 2.93	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	86,552	2,409,561	2.783	1		1	18	43	63	
2008	93,309	2,878,963	3.085			3	11	59	73	
2009	87,854	4,409,355	5.018	1		4	7	43	55	
2010	90,359	2,356,634	2.608			2	8	53	63	
2011	94,816	1,963,503	2.070				3	62	65	
TOTAL	452,890	14,018,016	3.095	2		10	47	260	319	
O.D.		9,066	.002					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	60,921		223,791	502,698	186,667	71,677			783,062	341,741	239,004
2008			587,068	182,476	196,439			907,964	124,870	537,241	342,905
2009	350,574		615,436	402,186	293,121			1,746,671	272,990	569,198	159,179
2010			393,574	294,779	323,278			174,931	158,837	829,133	182,102
2011				104,034	453,790				25,487	1,196,972	183,220
TOTAL	411,495		1,819,869	1,486,173	1,453,295	71,677		2,829,566	1,365,246	3,474,285	1,106,410
O.D.					563					5,475	3,028

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	74,933		283,096	585,141	252,003	162,277			1,031,294	502,016	206,977
2008		9,679	642,150	209,011	234,424		23,496	1,202,823	185,597	703,670	308,957
2009	515,778	16,468	670,240	451,894	320,039	266	93,942	1,807,753	391,383	689,270	151,538
2010	64	27,286	753,108	325,324	342,046	134	27,072	622,234	265,021	907,191	168,444
2011	178	21,172	582,022	276,431	356,757	124	35,087	662,024	369,211	871,092	168,196
TOTAL	590,953	74,605	2,930,616	1,847,801	1,505,269	162,801	179,597	4,294,834	2,242,506	3,673,239	1,004,112
O.D.			60	30	589		45	406	346	6,423	2,671

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,233,917	9,276,203	1,006,783			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,622,066	-1,901,048	5,319			
TOTAL LOSSES	5,611,851	7,375,155	1,012,102			
EXPECTED LOSSES	6,974,507	6,825,053	1,462,835			
CREDIBILITY	.10	.27	.40			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.239	1.628	.223	3.090		
INDICATED (POST-TEST)	1.348	1.771	.243	3.362		
PRES. ON RATE LEVEL	1.434	1.403	.301	3.138		
DERIVED BY FORMULA	1.425	1.502	.278	3.205		
UNDERLYING PRES. RATE	1.540	1.507	.323	3.370		
PROPOSED	1.425	1.502	.278	3.205		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.180
IND. RATES				3.18	MINIMUM PREMIUM	
MAN. RATES	3.82	3.61	3.40	+ 3.18	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	78,054	1,031,331	1.321			3	2	31	36
2008	58,925	2,196,675	3.727	1		3	7	22	33
2009	52,155	366,725	.703				3	15	18
2010	57,173	1,080,647	1.890			1	6	18	25
2011	64,807	1,906,855	2.942	1		1	12	28	42
TOTAL	311,114	6,582,233	2.116	2		8	30	114	154
O.D.		5,431	.001					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			426,989	9,286	195,516			126,682	6,735	207,081	59,042
2008	97,581		547,217	211,422	145,468			634,707	257,090	184,664	118,526
2009				37,983	125,991				20,942	140,678	41,131
2010			127,573	364,318	134,002			63,954	184,876	143,829	62,095
2011	3,000		174,880	395,646	205,254	375		150,000	312,335	587,691	77,674
TOTAL	100,581		1,276,659	1,018,655	806,231	375		975,343	781,978	1,263,943	358,468
O.D.					4,198					1,233	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			540,141	10,809	263,946			287,061	8,870	304,201	51,130
2008	101,595	9,123	603,279	239,735	174,662		18,918	1,032,050	345,697	246,733	106,792
2009	20	661	23,361	47,132	132,592	6	1,676	17,288	32,912	165,810	39,157
2010	54	15,733	438,371	350,221	152,150	81	12,284	292,778	194,874	169,161	57,438
2011	3,870	37,760	923,593	401,307	195,822	728	65,821	917,855	390,381	462,736	71,305
TOTAL	105,539	63,277	2,528,745	1,049,204	919,172	815	98,699	2,547,032	972,734	1,348,641	325,822
O.D.		13	443	233	4,394		6	92	77	1,446	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,344,661	4,295,901	325,822			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,741,689	-770,710	1,174			
TOTAL LOSSES	3,602,972	3,525,191	326,996			
EXPECTED LOSSES	4,501,819	2,706,693	329,780			
CREDIBILITY	.08	.21	.31			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.158	1.133	.105	2.396		
INDICATED (POST-TEST)	1.260	1.233	.114	2.607		
PRES. ON RATE LEVEL	1.369	.823	.100	2.292		
DERIVED BY FORMULA	1.360	.909	.104	2.373		
UNDERLYING PRES. RATE	1.447	.870	.106	2.423		
PROPOSED	1.360	.909	.104	2.373		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.658
IND. RATES				2.66	MINIMUM PREMIUM	
MAN. RATES	2.71	2.66	2.65	+ 2.66	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	81,509	1,685,453	2.067			4	4	29	37	
2008	70,418	2,771,939	3.936	1		7	3	22	33	
2009	72,558	5,138,266	7.081		1	3	9	29	42	
2010	85,078	1,089,987	1.281			2	2	16	20	
2011	99,394	819,353	.824				3	26	29	
TOTAL	408,957	11,504,998	2.813	1	1	16	21	122	161	

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			661,104	137,089	159,215			163,758	61,471	346,910	155,906
2008	346,050		1,280,133	112,901	100,641	977		549,626	61,873	173,797	145,941
2009		652,508	648,839	299,459	154,169		1,755,272	543,084	197,973	638,351	248,611
2010			295,602	115,772	78,316			146,686	46,000	315,449	92,162
2011			131,468	211,623					68,826	272,495	134,941
TOTAL	346,050	652,508	2,885,678	796,689	703,964	977	1,755,272	1,403,154	436,143	1,747,002	777,561

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			836,297	159,571	214,942			371,075	80,957	509,609	135,015
2008	360,283	23,745	1,601,193	135,993	126,011	2,495	22,616	1,247,720	95,117	230,345	131,493
2009	120	149,734	822,422	339,638	174,606	4,101	954,590	1,162,591	295,021	763,264	236,678
2010	21	16,507	448,165	128,666	89,739	86	17,225	388,174	95,000	346,502	85,250
2011	159	14,514	384,865	190,748	172,769	55	13,075	222,015	123,818	203,947	123,876
TOTAL	360,583	204,500	4,092,942	954,616	778,067	6,737	1,007,506	3,391,575	689,913	2,053,667	712,312

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,063,843	4,476,263	712,312			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,729,799	-1,189,763	3,511			
TOTAL LOSSES	6,334,044	3,286,500	715,823			
EXPECTED LOSSES	7,308,062	4,302,228	879,258			
CREDIBILITY	.09	.25	.37			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.549	.804	.175	2.528		
INDICATED (POST-TEST)	1.685	.875	.190	2.750		
PRES. ON RATE LEVEL	1.690	.995	.204	2.889		
DERIVED BY FORMULA	1.690	.965	.199	2.854		
UNDERLYING PRES. RATE	1.787	1.052	.215	3.054		
PROPOSED	1.690	.965	.199	2.854		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.197
IND. RATES				3.20	MINIMUM PREMIUM	
MAN. RATES	3.37	3.39	3.34	+ 3.20	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	38,431	1,491,286	3.880			38,431			2	5	17	24
2008	37,192	1,085,756	2.919			37,192			2	3	12	17
2009	40,127	1,460,216	3.638			40,127			2	2	10	14
2010	45,836	538,564	1.174			45,836			1	2	15	18
2011	37,028	655,401	1.770			37,028			1	1	11	13
TOTAL	198,614	5,231,223	2.634			198,614			8	13	65	86

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			251,540	200,525	248,651			285,594	297,665	144,989	62,322
2008			362,534	86,138	95,993			135,645	169,555	161,702	74,189
2009			290,021	142,231	104,059			716,502	17,905	168,836	20,662
2010			139,283	25,892	123,913			47,753	6,768	116,534	78,421
2011			149,973	13,000	62,263			102,386	2,975	94,721	230,083
TOTAL			1,193,351	467,786	634,879			1,287,880	494,868	686,782	465,677

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			318,198	233,410	335,678			647,156	392,026	212,988	53,971
2008		6,887	460,252	99,650	115,203		6,492	328,246	226,026	213,631	66,844
2009	35	8,027	333,461	161,702	114,613	120	56,139	1,122,181	59,034	206,240	19,670
2010	13	7,833	214,672	46,004	126,792	21	5,471	122,788	25,009	127,118	72,539
2011	45	10,324	235,619	51,054	55,378	96	19,525	226,550	43,399	74,607	211,216
TOTAL	93	33,071	1,562,202	591,820	747,664	237	87,627	2,446,921	745,494	834,584	424,240

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,130,151	2,919,562	424,240			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,323,866	-679,833	915			
TOTAL LOSSES	2,806,285	2,239,729	425,155			
EXPECTED LOSSES	3,521,426	2,427,063	264,156			
CREDIBILITY	.06	.15	.23			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.413	1.128	.214	2.755		
INDICATED (POST-TEST)	1.537	1.227	.233	2.997		
PRES. ON RATE LEVEL	1.677	1.156	.126	2.959		
DERIVED BY FORMULA	1.669	1.167	.151	2.987		
UNDERLYING PRES. RATE	1.773	1.222	.133	3.128		
PROPOSED	1.669	1.167	.151	2.987		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.346
IND. RATES				3.35	MINIMUM PREMIUM	
MAN. RATES	3.68	3.56	3.42	+ 3.35	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	23,453	698,275	2.977			2		13	15
2008	27,737	1,041,644	3.755			3	4	9	16
2009	24,781	331,752	1.338				5	8	13
2010	26,720	2,270,470	8.497			1	3	13	17
2011	29,881	551,094	1.844					18	18
TOTAL	132,572	4,893,235	3.691			6	12	61	79
O.D.		254,281	.191			1		1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			390,095		104,641			64,168		92,269	47,102
2008			462,857	168,970	19,899			65,446	196,255	76,724	51,493
2009				163,595	30,447				52,777	42,530	42,403
2010			498,541	16,095	45,556			1,460,000	27,551	168,622	54,105
2011					182,534					270,413	98,147
TOTAL			1,351,493	348,660	383,077			1,589,614	276,583	650,558	293,250
O.D.			170,360		31,985			22,587		13,334	16,015

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			493,470		141,265			145,405		135,542	40,790
2008		8,826	588,539	190,341	27,089		3,366	171,077	256,945	103,106	46,395
2009	27	1,544	46,519	174,709	34,968	13	1,665	20,419	63,231	51,847	40,368
2010	6	6,340	172,086	26,607	48,738	175	36,156	801,995	81,087	194,026	50,047
2011	41	6,170	176,894	79,989	140,280	23	7,435	143,040	79,769	196,283	90,099
TOTAL	74	22,880	1,477,508	471,646	392,340	211	48,622	1,281,936	481,032	680,804	267,699
O.D.	31	9,597	209,903	30,010	31,984	22	4,046	45,234	6,928	10,910	14,629

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,100,064	2,105,654	282,328	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,072,966	-447,509	924	
TOTAL LOSSES	2,027,098	1,658,145	283,252	
EXPECTED LOSSES	2,876,813	1,621,357	242,607	
CREDIBILITY	.04	.12	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.529	1.251	.214	2.994
INDICATED (POST-TEST)	1.664	1.361	.233	3.258
PRES. ON RATE LEVEL	2.053	1.157	.173	3.383
DERIVED BY FORMULA	2.037	1.181	.184	3.402
UNDERLYING PRES. RATE	2.170	1.223	.183	3.576
PROPOSED	2.026	1.174	.183	3.383

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.790
IND. RATES				3.79	MINIMUM PREMIUM	
MAN. RATES	4.19	4.11	3.91	+ 3.79	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	45,062									
2008	31,116	673	.002							
2009	28,469									
2010	34,656									
2011	36,095									
TOTAL	175,398	673								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											673
TOTAL											673

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											606
TOTAL											606

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			606	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-51,650	-500		
TOTAL LOSSES			606	
EXPECTED LOSSES	133,302	1,755		
CREDIBILITY	.05	.14	.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.071	.001	.000	.072
DERIVED BY FORMULA	.067	.001	.000	.068
UNDERLYING PRES. RATE	.076	.001	.000	.077
PROPOSED	.067	.001	.000	.068
YEAR	4-1-12	4-1-13	4-1-14	4-1-15
IND. RATES				.07
MAN. RATES	.10	.09	.08	+ .07

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	72,647	511								
2008	60,030	122								
2009	51,648	81								
2010	55,850	103								
2011	59,340									
TOTAL	299,515	817								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											511
2008											122
2009											81
2010											103
TOTAL											817

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											443
2008											110
2009											77
2010											95
TOTAL											725

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			725	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-110,009	-853		
TOTAL LOSSES			725	
EXPECTED LOSSES	284,541	2,994		
CREDIBILITY	.08	.20	.30	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.089	.001	.000	.090
DERIVED BY FORMULA	.082	.001	.000	.083
UNDERLYING PRES. RATE	.095	.001	.000	.096
PROPOSED	.082	.001	.000	.083

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE
IND. RATES				.09	MINIMUM PREMIUM
MAN. RATES	.12	.11	.10	+ .09	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	9,562	760,844	7.956			9,562			1	3	11	15
2008	10,346	461,223	4.457			10,346			2		6	8
2009	10,232	450,352	4.401			10,232				4	7	11
2010	10,234	112,900	1.103			10,234					6	6
2011	10,814	134,686	1.245			10,814					9	9
TOTAL	51,188	1,920,005	3.751			51,188			3	7	39	49

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			152,644	50,121	40,417			250,000	129,946	76,241	61,475
2008			250,443		37,715			105,476		36,221	31,368
2009				114,116	50,706				120,709	135,411	29,410
2010					31,315					58,816	22,769
2011					50,461					62,702	21,523
TOTAL			403,087	164,237	210,614			355,476	250,655	369,391	166,545

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			193,095	58,340	54,564			566,500	171,139	111,996	53,237
2008		4,619	312,159	2,573	45,643		4,334	238,199	2,981	47,756	28,263
2009	24	1,156	35,560	123,501	55,236	41	4,148	49,543	147,025	163,324	27,998
2010	4	265	8,417	3,991	30,891		457	10,658	7,191	63,218	21,061
2011	8	1,697	48,899	22,108	38,783	5	1,707	33,164	18,501	45,512	19,758
TOTAL	36	7,737	598,130	210,513	225,117	46	10,646	898,064	346,837	431,806	150,317

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,514,659	1,214,273	150,317	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-438,744	-211,633	557	
TOTAL LOSSES	1,075,915	1,002,640	150,874	
EXPECTED LOSSES	1,171,692	761,677	152,029	
CREDIBILITY	.02	.06	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.102	1.959	.295	4.356
INDICATED (POST-TEST)	2.287	2.131	.321	4.739
PRES. ON RATE LEVEL	2.132	1.386	.276	3.794
DERIVED BY FORMULA	2.135	1.431	.280	3.846
UNDERLYING PRES. RATE	2.289	1.488	.297	4.074
PROPOSED	2.135	1.431	.280	3.846
YEAR	4-1-12	4-1-13	4-1-14	4-1-15
IND. RATES				3.82
MAN. RATES	4.63	4.40	4.11	+ 3.82
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	74,523	2,776,627	3.725	2		4	17	18	41	
2008	74,511	840,144	1.127			1	5	23	29	
2009	77,454	1,920,015	2.478			2	11	35	48	
2010	79,169	1,548,306	1.955			2	12	29	43	
2011	81,345	2,198,734	2.702	1		2	4	27	34	
TOTAL	387,002	9,283,826	2.399	3		11	49	132	195	
O.D.		30,908	.007					2	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	455,987		762,664	223,881	265,359	229,902		218,278	352,630	150,493	117,433
2008			117,880	8,455	120,902			147,709	47,922	274,201	123,075
2009			407,264	278,856	292,188			199,535	248,633	318,364	175,175
2010			313,956	344,105	153,370			125,166	156,095	290,878	164,736
2011	424,025		297,350	98,053	308,844	126,000		212,992	156,371	382,530	192,569
TOTAL	880,012		1,899,114	953,350	1,140,663	355,902		903,680	961,651	1,416,466	772,988
O.D.					10,342					18,731	1,835

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	560,864		964,769	260,598	358,236	520,498		494,618	464,413	221,074	101,697
2008		2,289	151,397	12,577	142,515		7,285	344,848	72,011	358,158	110,891
2009	78	14,262	588,413	320,459	316,213	126	29,554	526,962	315,962	385,566	166,767
2010	55	23,569	648,246	343,937	174,810	98	18,242	421,929	191,950	327,034	152,381
2011	487,008	30,777	745,662	236,357	257,839	132,236	57,846	739,348	239,777	303,277	176,778
TOTAL	1,048,005	70,897	3,098,487	1,173,928	1,249,613	652,958	112,927	2,527,705	1,284,113	1,595,109	708,514
O.D.	1	75	2,378	1,127	10,743		88	2,180	1,471	22,778	1,681

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,515,701	5,338,882	710,195			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,006,061	-1,029,914	3,270			
TOTAL LOSSES	5,509,640	4,308,968	713,465			
EXPECTED LOSSES	5,352,237	3,699,739	893,974			
CREDIBILITY	.09	.24	.36			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.424	1.113	.184	2.721		
INDICATED (POST-TEST)	1.549	1.211	.200	2.960		
PRES. ON RATE LEVEL	1.300	.899	.217	2.416		
DERIVED BY FORMULA	1.322	.974	.211	2.507		
UNDERLYING PRES. RATE	1.383	.956	.231	2.570		
PROPOSED	1.322	.974	.211	2.507		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.633
IND. RATES				2.63	MINIMUM PREMIUM	
MAN. RATES	2.93	2.83	2.67	+ 2.63	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	37									
2008	60									
2009	29									
2010	429	1,250	.291						1	1
2011	339	2,649	.781							
TOTAL	894	3,899	.436						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					88					1,162	
2011											2,649
TOTAL					88					1,162	2,649

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			24	12	87		9	211	141	1,249	
2011											2,432
TOTAL			24	12	87		9	211	141	1,249	2,432

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	244	1,489	2,432	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,249	-819	4	
TOTAL LOSSES		670	2,436	
EXPECTED LOSSES	6,707	3,280	680	
CREDIBILITY	.00	.00	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.075	.272	.347
INDICATED (POST-TEST)	.000	.082	.296	.378
PRES. ON RATE LEVEL	.705	.345	.071	1.121
DERIVED BY FORMULA	.705	.345	.073	1.123
UNDERLYING PRES. RATE	.750	.367	.076	1.193
PROPOSED	.704	.344	.073	1.121

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.177
IND. RATES				1.18	MINIMUM PREMIUM	
MAN. RATES	1.29	1.28	1.24	+ 1.18	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	400,640	13,627,683	3.401			400,640		1	20	52	197	270
2008	402,702	11,311,389	2.808			402,702			23	40	137	200
2009	473,769	9,456,067	1.995			473,769			14	48	150	212
2010	489,299	11,948,048	2.441			489,299		1	16	53	177	247
2011	475,780	8,677,545	1.823			475,780			9	43	157	209
TOTAL	2,242,190	55,020,732	2.454			2,242,190		2	82	236	818	1138
O.D.		398,369	.017							2	3	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007		230,542	3,897,919	1,788,631	1,217,909		174,837	2,051,207	1,434,511	1,685,145	1,146,982
2008			4,328,218	1,346,683	870,246			1,389,262	1,034,723	1,173,706	1,168,551
2009			2,715,280	1,357,872	1,330,796			620,891	903,424	1,429,861	1,097,943
2010		397,924	2,416,455	2,054,178	1,195,968		1,017,665	736,375	1,399,779	1,594,022	1,135,682
2011			1,615,184	1,225,792	1,102,569			607,300	1,195,002	1,785,172	1,146,526
TOTAL		628,466	14,973,056	7,773,156	5,717,488		1,192,502	5,405,035	5,967,439	7,667,906	5,695,684
O.D.				33,262	12,846				288,195	18,424	45,642

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007		589,465	4,515,657	2,081,968	1,644,184		236,303	3,598,343	1,889,252	2,475,476	993,286
2008		82,578	5,503,256	1,535,682	1,054,062		62,529	3,263,378	1,394,977	1,550,230	1,052,864
2009	363	88,978	3,725,138	1,572,192	1,452,636	435	98,877	1,714,838	1,159,754	1,719,823	1,045,242
2010	432	348,825	4,599,170	2,117,346	1,333,257	4,733	709,511	2,844,767	1,565,576	1,831,137	1,050,506
2011	1,523	185,504	4,423,068	1,547,006	1,011,226	1,227	242,009	3,297,927	1,359,354	1,435,095	1,052,511
TOTAL	2,318	1,295,350	22,766,289	8,854,194	6,495,365	6,395	1,349,229	14,719,253	7,368,913	9,011,761	5,194,409
O.D.	4	791	22,718	33,965	14,233	86	8,678	217,655	274,613	33,745	42,401

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	40,388,766	32,086,789	5,236,810			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-10,478,420	-7,712,648	21,419			
TOTAL LOSSES	29,910,346	24,374,141	5,258,229			
EXPECTED LOSSES	28,274,015	27,892,844	5,762,428			
CREDIBILITY	.29	.78	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.334	1.087	.235	2.656		
INDICATED (POST-TEST)	1.451	1.183	.256	2.890		
PRES. ON RATE LEVEL	1.185	1.169	.242	2.596		
DERIVED BY FORMULA	1.262	1.180	.256	2.698		
UNDERLYING PRES. RATE	1.261	1.244	.257	2.762		
PROPOSED	1.262	1.180	.256	2.698		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.833
IND. RATES				2.83	MINIMUM PREMIUM	
MAN. RATES	2.99	3.00	2.87	+ 2.83	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	453,412	9,263,757	2.043			453,412	1		15	25	158	199
2008	455,576	11,113,881	2.439			455,576			25	13	140	178
2009	458,316	11,711,368	2.555			458,316			16	33	188	237
2010	475,084	12,009,437	2.527			475,084			20	49	189	258
2011	495,595	9,106,931	1.837			495,595			9	30	193	232
TOTAL	2,337,983	53,205,374	2.276			2,337,983	1		85	150	868	1104
O.D.		25,189	.001							1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	154,183		2,821,947	782,859	1,356,956			1,064,361	771,033	1,583,825	728,593
2008			4,440,961	303,516	1,642,926			2,243,817	359,484	1,276,211	846,966
2009			3,131,263	1,346,159	1,993,708			1,536,492	783,016	1,989,206	931,524
2010			3,577,982	1,969,307	1,488,391			1,149,446	1,235,095	1,680,058	909,158
2011			2,040,165	1,031,994	1,864,724			406,624	810,295	2,092,904	860,225
TOTAL	154,183		16,012,318	5,433,835	8,346,705			6,400,740	3,958,923	8,622,204	4,276,466
O.D.				2,257	167				207	4,752	17,806

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	189,645		3,496,437	911,247	1,831,889			2,332,907	1,015,450	2,326,645	630,962
2008		81,764	5,489,203	399,370	1,953,407		86,649	4,620,863	537,153	1,677,403	763,116
2009	451	100,070	4,208,732	1,604,504	2,150,689	567	179,471	3,321,910	1,097,463	2,382,453	886,811
2010	393	217,706	5,948,828	2,134,997	1,645,390	848	151,526	3,495,254	1,455,332	1,923,502	840,971
2011	1,604	222,522	5,360,861	1,778,015	1,601,251	915	189,202	2,711,344	1,182,721	1,613,896	789,687
TOTAL	192,093	622,062	24,504,061	6,828,133	9,182,626	2,330	606,848	16,482,278	5,288,119	9,923,899	3,911,547
O.D.				2,627	225				273	6,981	16,000

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	42,409,672	31,232,883	3,927,547			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-12,136,024	-7,304,447	16,308			
TOTAL LOSSES	30,273,648	23,928,436	3,943,855			
EXPECTED LOSSES	32,334,305	26,232,170	4,442,168			
CREDIBILITY	.30	.80	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.295	1.023	.169	2.487		
INDICATED (POST-TEST)	1.409	1.113	.184	2.706		
PRES. ON RATE LEVEL	1.300	1.055	.178	2.533		
DERIVED BY FORMULA	1.333	1.101	.184	2.618		
UNDERLYING PRES. RATE	1.383	1.122	.190	2.695		
PROPOSED	1.333	1.101	.184	2.618		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.749
IND. RATES				2.75	MINIMUM PREMIUM	
MAN. RATES	3.11	2.97	2.80	+ 2.75	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	65,654	4,575,095	6.968			65,654			8	23	65	96
2008	72,722	3,334,397	4.585			72,722			7	11	40	58
2009	73,411	2,148,420	2.926			73,411			2	15	29	46
2010	73,612	2,664,788	3.620			73,612			4	15	23	42
2011	78,907	1,637,898	2.075			78,907			2	4	36	42
TOTAL	364,306	14,360,598	3.942			364,306			23	68	193	284
O.D.		32,948	.009								1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,614,872	778,635	403,812			459,629	492,076	499,509	326,562
2008			1,386,822	447,806	261,046			445,147	169,310	376,794	247,472
2009			267,067	629,597	220,136			183,429	212,943	393,906	241,342
2010			673,995	694,394	174,800			276,303	370,541	275,145	199,610
2011			350,427	180,813	362,901			70,850	99,881	409,138	163,888
TOTAL			4,293,183	2,731,245	1,422,695			1,435,358	1,344,751	1,954,492	1,178,874
O.D.					1,505					6,795	24,648

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			2,042,815	906,330	545,147			1,041,520	648,065	733,777	282,803
2008		26,521	1,766,144	509,725	316,989		19,758	1,030,081	237,325	495,236	222,972
2009	115	13,435	507,105	684,218	245,696	110	27,652	486,829	278,937	472,637	229,758
2010	102	48,211	1,319,376	678,921	220,846	226	38,109	884,169	402,895	329,280	184,639
2011	290	39,892	966,963	326,717	308,061	138	30,847	449,237	193,132	309,779	150,449
TOTAL	507	128,059	6,602,403	3,105,911	1,636,739	474	116,366	3,891,836	1,760,354	2,340,709	1,070,621
O.D.			55	30	1,765		33	181	180	8,835	23,246

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,739,914	8,854,523	1,093,867			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,241,919	-2,372,168	5,005			
TOTAL LOSSES	7,497,995	6,482,355	1,098,872			
EXPECTED LOSSES	8,699,628	8,572,121	1,344,289			
CREDIBILITY	.09	.23	.35			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.058	1.779	.302	4.139		
INDICATED (POST-TEST)	2.239	1.936	.329	4.504		
PRES. ON RATE LEVEL	2.244	2.212	.347	4.803		
DERIVED BY FORMULA	2.244	2.149	.341	4.734		
UNDERLYING PRES. RATE	2.388	2.353	.369	5.110		
PROPOSED	2.244	2.149	.341	4.734		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	4.972
IND. RATES				4.97	MINIMUM PREMIUM	
MAN. RATES	5.41	5.49	5.31	+ 4.97	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	169,657	3,215,617	1.895			5	8	56	69	
2008	159,704	3,358,816	2.103			4	13	45	62	
2009	164,060	3,055,682	1.862			5	19	35	59	
2010	169,736	2,242,227	1.321		1	1	17	43	62	
2011	180,823	3,205,809	1.772			1	8	48	57	
TOTAL	843,980	15,078,151	1.787		1	16	65	227	309	
O.D.		72,618	.008				1	1	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			816,452	84,641	625,508			608,492	100,550	644,553	335,421
2008			800,998	395,856	300,911			560,666	378,889	556,621	364,875
2009			783,307	661,139	223,439			385,303	313,760	302,495	386,239
2010	3,253		139,208	563,613	276,629	57,364		11,442	421,236	386,307	383,175
2011			244,021	221,127	339,361			1,224,919	200,489	532,703	443,189
TOTAL	3,253		2,783,986	1,926,376	1,765,848	57,364		2,790,822	1,414,924	2,422,679	1,912,899
O.D.				34,454	3,820				24,095	6,739	3,510

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			949,845	98,523	844,438			1,228,061	132,425	946,848	290,475
2008		14,526	955,791	448,398	359,715		23,009	1,168,320	513,899	732,491	328,752
2009	122	27,680	1,128,981	729,635	256,205	184	50,392	939,986	399,572	372,036	367,700
2010	4,246	22,387	628,591	547,713	302,350	115,487	16,106	406,026	438,528	444,453	354,437
2011	279	27,412	706,778	320,317	280,976	450	89,561	1,118,800	331,544	424,313	406,848
TOTAL	4,647	92,005	4,369,986	2,144,586	2,043,684	116,121	179,068	4,861,193	1,815,968	2,920,141	1,748,212
O.D.		72	2,885	38,117	4,712		83	2,860	31,320	9,122	3,224

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,628,920	9,007,650	1,751,436			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,431,497	-2,137,664	7,002			
TOTAL LOSSES	6,197,423	6,869,986	1,758,438			
EXPECTED LOSSES	9,123,424	7,663,339	1,898,955			
CREDIBILITY	.15	.41	.61			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.734	.814	.208	1.756		
INDICATED (POST-TEST)	.799	.886	.226	1.911		
PRES. ON RATE LEVEL	1.016	.853	.212	2.081		
DERIVED BY FORMULA	.983	.867	.221	2.071		
UNDERLYING PRES. RATE	1.081	.908	.225	2.214		
PROPOSED	.983	.867	.221	2.071		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.175
IND. RATES				2.18	MINIMUM PREMIUM	
MAN. RATES	2.41	2.44	2.30	+ 2.18	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	24,807	403,182	1.625			1	1	8	10	
2008	32,862	538,649	1.639				1	18	19	
2009	30,488	380,604	1.248				1	12	13	
2010	35,996	906,986	2.519	1			2	9	12	
2011	46,727	547,846	1.172				1	17	18	
TOTAL	170,880	2,777,267	1.625	1		1	6	64	72	
O.D.		1,997	.001							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			122,165	11,183	80,277			25,365	4,464	111,226	48,502
2008				37,929	154,529				12,873	262,893	70,425
2009				11,105	116,648				18,158	129,437	105,256
2010	577,809			19,874	61,870	41,079			84,553	54,112	67,689
2011				31,055	117,211				36,102	226,433	137,045
TOTAL	577,809		122,165	111,146	530,535	41,079		25,365	156,150	784,101	428,917
O.D.											1,997

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			154,539	13,017	108,374			57,477	5,879	163,391	42,003
2008		217	8,699	44,928	181,482		1,343	8,422	23,574	342,005	63,453
2009	16	405	15,266	18,193	122,302	8	1,500	15,544	29,008	152,521	100,204
2010	737,686	1,028	30,408	25,705	61,958	82,644	2,840	72,599	84,936	63,962	62,612
2011	50	5,695	156,054	74,511	92,473	38	9,158	160,640	89,586	167,590	125,807
TOTAL	737,752	7,345	364,966	176,354	566,589	82,690	14,841	314,682	232,983	889,469	394,079
O.D.											1,847

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,522,276	1,865,395	395,926	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,196,373	-545,706	1,458	
TOTAL LOSSES	325,903	1,319,689	397,384	
EXPECTED LOSSES	3,292,858	2,028,346	336,633	
CREDIBILITY	.05	.14	.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.191	.772	.233	1.196
INDICATED (POST-TEST)	.208	.840	.254	1.302
PRES. ON RATE LEVEL	1.811	1.116	.185	3.112
DERIVED BY FORMULA	1.731	1.077	.199	3.007
UNDERLYING PRES. RATE	1.927	1.187	.197	3.311
PROPOSED	1.731	1.077	.199	3.007

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.158
IND. RATES				3.16	MINIMUM PREMIUM	
MAN. RATES	3.83	3.70	3.44	+ 3.16	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	203,854	7,805,083	3.828			12	34	112	158
2008	201,860	5,876,243	2.911			10	27	91	128
2009	203,743	6,743,070	3.309			15	21	94	130
2010	197,019	6,375,383	3.235			10	25	113	148
2011	221,000	3,669,950	1.660			2	16	99	117
TOTAL	1,027,476	30,469,729	2.965			49	123	509	681
O.D.		53,771	.005				2	2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			2,051,806	1,329,811	778,300			699,783	1,713,585	823,327	408,471
2008			2,008,203	864,633	531,046			986,995	521,254	569,742	394,370
2009			2,584,111	448,062	1,132,410			582,437	474,175	986,184	535,691
2010			1,650,604	868,128	899,260			548,657	653,297	1,182,586	572,851
2011			474,345	360,103	771,057			110,367	374,569	1,022,519	556,990
TOTAL			8,769,069	3,870,737	4,112,073			2,928,239	3,736,880	4,584,358	2,468,373
O.D.				8,077	4,810				12,006	8,633	20,245

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			2,595,534	1,546,024	1,050,703			1,585,709	2,228,287	1,209,468	353,736
2008		35,383	2,337,332	978,395	638,841		35,411	1,873,071	704,134	753,604	355,327
2009	216	76,740	3,307,556	595,914	1,226,090	276	80,569	1,460,143	637,297	1,182,874	509,978
2010	205	101,468	2,780,461	976,086	967,076	426	78,284	1,809,754	801,443	1,332,013	529,887
2011	543	69,880	1,737,805	650,893	640,917	351	76,308	1,151,322	552,699	781,768	511,317
TOTAL	964	283,471	12,758,688	4,747,312	4,523,627	1,053	270,572	7,879,999	4,923,860	5,259,727	2,260,245
O.D.		30	1,052	9,122	5,509		85	2,482	16,317	10,067	18,983

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	21,198,396	19,495,541	2,279,228			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,814,696	-4,404,109	8,733			
TOTAL LOSSES	13,383,700	15,091,432	2,287,961			
EXPECTED LOSSES	20,785,839	15,802,581	2,373,470			
CREDIBILITY	.17	.46	.69			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.303	1.469	.223	2.995		
INDICATED (POST-TEST)	1.418	1.598	.243	3.259		
PRES. ON RATE LEVEL	1.901	1.446	.217	3.564		
DERIVED BY FORMULA	1.819	1.516	.235	3.570		
UNDERLYING PRES. RATE	2.023	1.538	.231	3.792		
PROPOSED	1.816	1.513	.235	3.564		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.743
IND. RATES				3.74	MINIMUM PREMIUM	
MAN. RATES	4.13	3.95	3.94	+ 3.74	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES								
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL			
2007	10,441	147,837	1.415				1	5				6
2008	10,278	251,650	2.448					2				5
2009	10,022	249,023	2.484				1	2				5
2010	9,817	272,106	2.771					2				9
2011	9,466	65,380	.690									3
TOTAL	50,024	985,996	1.971				1	7				28
O.D.		4,733	.009									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				6,758	47,595				31,307	29,206	32,971
2008				117,769	24,333				67,978	31,135	10,435
2009	130,029			6,254	11,847				24,958	61,564	14,371
2010				119,572	30,524				51,107	52,989	17,914
2011					12,903					25,320	27,157
TOTAL	130,029			250,353	127,202				175,350	200,214	102,848
O.D.											4,733

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				7,866	64,254				41,231	42,904	28,553
2008		260	10,271	130,514	29,330		297	8,392	88,686	41,499	9,402
2009	191,271	83	2,907	7,271	12,520	6	1,141	12,732	32,519	73,148	13,681
2010	18	3,206	91,138	111,123	35,651	16	1,868	47,558	53,825	60,464	16,570
2011	2	438	12,503	5,654	9,917	1	701	13,387	7,471	18,379	24,930
TOTAL	191,291	3,987	116,819	262,428	151,672	23	4,007	82,069	223,732	236,394	93,136
O.D.											4,268

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	398,196	874,226	97,404			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-228,515	-173,651	397			
TOTAL LOSSES	169,681	700,575	97,801			
EXPECTED LOSSES	601,288	616,295	116,055			
CREDIBILITY	.02	.06	.09			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.339	1.400	.196	1.935		
INDICATED (POST-TEST)	.369	1.523	.213	2.105		
PRES. ON RATE LEVEL	1.130	1.158	.218	2.506		
DERIVED BY FORMULA	1.115	1.180	.218	2.513		
UNDERLYING PRES. RATE	1.202	1.232	.232	2.666		
PROPOSED	1.112	1.177	.217	2.506		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.632
IND. RATES				2.63	MINIMUM PREMIUM	
MAN. RATES	3.10	2.95	2.77	+ 2.63	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	123,571	3,558,092	2.879			123,571			3	26	18	47
2008	146,605	6,492,478	4.428			146,605			7	56	49	112
2009	166,880	9,690,527	5.806			166,880			12	72	100	184
2010	167,990	9,015,365	5.366			167,990	1		9	54	97	161
2011	171,800	4,751,048	2.765			171,800			2	16	83	101
TOTAL	776,846	33,507,510	4.313			776,846	1		33	224	347	605
O.D.		74,613	.009								2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			928,213	757,184	170,235			677,818	376,352	208,010	440,280
2008			1,109,038	1,908,645	373,512			737,730	968,480	642,252	752,821
2009			1,702,816	2,206,559	960,626			871,236	1,447,900	1,593,955	907,435
2010	649,038		1,487,929	1,645,987	865,233	3,001		617,202	1,170,673	1,557,851	1,018,451
2011			315,675	557,672	1,031,652			359,445	405,854	1,205,221	875,529
TOTAL	649,038		5,543,671	7,076,047	3,401,258	3,001		3,263,431	4,369,259	5,207,289	3,994,516
O.D.					34,126					25,607	14,880

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			982,518	881,362	229,819			954,373	495,654	305,566	381,282
2008		23,953	1,507,675	2,122,707	456,989		32,964	1,711,293	1,282,282	853,973	678,292
2009	442	68,301	2,708,078	2,426,091	1,068,625	679	140,005	2,434,590	1,808,095	1,936,090	863,878
2010	828,902	113,315	3,119,932	1,661,206	965,671	6,663	102,332	2,400,689	1,333,041	1,772,872	942,067
2011	767	81,826	2,093,892	897,473	849,545	610	124,518	1,704,447	659,347	930,774	803,736
TOTAL	830,111	287,395	10,412,095	7,988,839	3,570,649	7,952	399,819	9,205,392	5,578,419	5,799,275	3,669,255
O.D.	1	126	4,177	2,029	37,675		177	3,379	2,349	29,359	13,661

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	21,150,624	23,008,594	3,682,916			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,279,596	-3,466,709	11,613			
TOTAL LOSSES	16,871,028	19,541,885	3,694,529			
EXPECTED LOSSES	11,660,459	12,654,821	3,045,237			
CREDIBILITY	.14	.38	.57			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.172	2.516	.476	5.164		
INDICATED (POST-TEST)	2.363	2.737	.518	5.618		
PRES. ON RATE LEVEL	1.411	1.531	.368	3.310		
DERIVED BY FORMULA	1.544	1.989	.454	3.987		
UNDERLYING PRES. RATE	1.501	1.629	.392	3.522		
PROPOSED	1.544	1.989	.454	3.987		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	4.187
IND. RATES				4.19	MINIMUM PREMIUM	
MAN. RATES	2.97	3.13	3.66	+ 4.19	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	145,166	13,455,636	9.269			145,166			36	73	155	264
2008	147,589	13,143,425	8.905			147,589			31	100	110	241
2009	150,772	11,023,267	7.311			150,772			23	110	102	235
2010	161,584	7,151,164	4.425			161,584			9	55	158	222
2011	224,840	7,334,588	3.262			224,840			4	70	162	236
TOTAL	829,951	52,108,080	6.278			829,951			103	408	687	1198
O.D.		132,102	.015							2		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			6,747,762	1,035,791	899,049			2,542,800	1,037,415	727,853	464,966
2008			5,876,621	1,810,835	496,365			2,066,159	1,693,818	577,568	622,059
2009			4,586,859	2,137,313	355,390			1,577,318	1,528,460	421,870	416,057
2010			1,707,414	1,673,756	677,931			514,807	1,339,757	740,883	496,616
2011			562,335	2,433,077	536,298			345,300	2,150,671	768,645	538,262
TOTAL			19,480,991	9,090,772	2,965,033			7,046,384	7,750,121	3,236,819	2,537,960
O.D.				90,332					28,924		12,846

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			8,211,035	1,205,662	1,213,721			5,132,690	1,366,273	1,069,214	402,661
2008		110,704	7,390,743	2,051,764	627,191		86,220	4,769,337	2,243,528	789,050	560,475
2009	346	143,905	6,047,962	2,385,637	469,809	856	205,104	3,856,078	1,863,806	574,134	396,086
2010	252	121,924	3,346,323	1,673,301	787,431	613	91,310	2,170,933	1,380,098	903,389	459,370
2011	2,337	181,876	4,437,433	2,101,563	623,992	1,380	250,912	3,423,934	1,629,813	769,309	494,125
TOTAL	2,935	558,409	29,433,496	9,417,927	3,722,144	2,849	633,546	19,352,972	8,483,518	4,105,096	2,312,717
O.D.	63	3,944	97,343	74,632	5,528	14	2,257	31,785	18,868	2,520	11,692

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	50,119,613	25,830,233	2,324,409			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-18,229,078	-6,028,540	11,821			
TOTAL LOSSES	31,890,535	19,801,693	2,336,230			
EXPECTED LOSSES	49,589,573	22,159,691	2,772,036			
CREDIBILITY	.15	.40	.60			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.842	2.386	.281	6.509		
INDICATED (POST-TEST)	4.180	2.596	.306	7.082		
PRES. ON RATE LEVEL	5.616	2.509	.314	8.439		
DERIVED BY FORMULA	5.401	2.544	.309	8.254		
UNDERLYING PRES. RATE	5.975	2.670	.334	8.979		
PROPOSED	5.401	2.544	.309	8.254		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	8.670
IND. RATES				8.67	MINIMUM PREMIUM	
MAN. RATES	9.85	9.90	9.33	+ 8.67	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	236,849	3,290,573	1.389			5	11	76	92
2008	238,727	4,008,974	1.679			7	11	56	74
2009	227,434	5,045,602	2.218			8	26	65	99
2010	228,568	3,659,470	1.601			6	14	61	81
2011	232,841	2,749,102	1.180			1	5	70	76
TOTAL	1,164,419	18,753,721	1.611			27	67	328	422
O.D.		173,701	.014				1	4	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,007,431	223,848	396,048			501,643	189,571	699,213	272,819
2008			1,000,789	305,955	632,918			476,987	502,704	713,718	375,903
2009			1,801,140	595,146	476,198			580,990	509,233	691,582	391,313
2010			1,042,339	278,466	418,878			454,962	442,704	654,954	367,167
2011			148,466	78,229	687,409			67,467	57,903	1,204,542	505,086
TOTAL			5,000,165	1,481,644	2,611,451			2,082,049	1,702,115	3,964,009	1,912,288
O.D.				30,749	34,315				10,102	83,418	15,117

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,267,433	260,558	534,661			1,125,947	249,665	1,027,145	236,261
2008		19,484	1,289,495	357,625	749,974		23,402	1,147,735	677,756	938,488	338,689
2009	148	55,264	2,347,172	697,216	532,239	302	78,823	1,446,686	658,825	838,550	372,530
2010	83	56,169	1,528,678	355,496	451,197	338	59,545	1,368,123	533,028	747,704	339,629
2011	238	35,061	929,058	373,520	540,785	199	48,846	816,805	400,860	883,195	463,669
TOTAL	469	165,978	7,361,836	2,044,415	2,808,856	839	210,616	5,905,296	2,520,134	4,435,082	1,750,778
O.D.	9	1,030	29,565	42,255	32,083	3	1,004	12,886	17,724	100,416	13,710

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,689,531	12,000,965	1,764,488	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,444,028	-2,524,479	6,286	
TOTAL LOSSES	9,245,503	9,476,486	1,770,774	
EXPECTED LOSSES	11,737,343	9,000,960	1,781,561	
CREDIBILITY	.19	.50	.75	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.794	.814	.152	1.760
INDICATED (POST-TEST)	.864	.886	.165	1.915
PRES. ON RATE LEVEL	.947	.727	.144	1.818
DERIVED BY FORMULA	.931	.807	.160	1.898
UNDERLYING PRES. RATE	1.008	.773	.153	1.934
PROPOSED	.931	.807	.160	1.898

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.993
IND. RATES				1.99	MINIMUM PREMIUM	
MAN. RATES	2.22	2.13	2.01	+ 1.99	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	7,031	48,849	.694						4	4
2008	7,181	78,093	1.087						2	2
2009	6,621	132,805	2.005						2	4
2010	7,501	203,276	2.709						3	6
2011	7,767	49,603	.638							
TOTAL	36,101	512,626	1.420						5	11
O.D.		83,159	.230							3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					12,309					32,813	3,727
2008					10,781					32,771	34,541
2009				40,023	7,087				60,444	7,972	17,279
2010				90,252	6,470				60,787	37,320	8,447
2011											49,603
TOTAL				130,275	36,647				121,231	110,876	113,597
O.D.					13,864					63,919	5,376

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					16,618					48,203	3,228
2008		9	397	213	12,644		163	871	865	42,609	31,121
2009	6	377	11,345	42,722	8,177	21	1,573	20,366	69,843	11,590	16,450
2010	9	2,285	64,337	81,769	10,568	16	2,031	51,906	60,874	44,287	7,813
2011											45,536
TOTAL	15	2,671	76,079	124,704	48,007	37	3,767	73,143	131,582	146,689	104,148
O.D.		15	508	274	16,258		318	1,700	1,685	83,108	4,938

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	158,253	552,307	109,086	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-493,297	-202,366	341	
TOTAL LOSSES		349,941	109,427	
EXPECTED LOSSES	1,311,188	726,714	92,059	
CREDIBILITY	.02	.05	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.969	.303	1.272
INDICATED (POST-TEST)	.000	1.054	.330	1.384
PRES. ON RATE LEVEL	3.414	1.892	.239	5.545
DERIVED BY FORMULA	3.346	1.850	.245	5.441
UNDERLYING PRES. RATE	3.632	2.013	.255	5.900
PROPOSED	3.346	1.850	.245	5.441

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	5.715
IND. RATES				5.72	MINIMUM PREMIUM	
MAN. RATES	6.99	6.62	6.13	+ 5.72	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	24,695	108,269	.438				3	3	3	6
2008	32,053	753,701	2.351			2	3	4	9	
2009	37,664	1,332,438	3.537			3	2	6	11	
2010	42,666	1,101,003	2.580			2	8	7	17	
2011	29,580	266,116	.899					15	15	
TOTAL	166,658	3,561,527	2.137			7	16	35	58	
O.D.		63,182	.037				1	1	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				23,326	6,531				37,821	6,726	33,865
2008			344,654	72,494	4,588			152,876	115,953	25,111	38,025
2009			907,649	23,024	39,269			247,100	34,246	55,753	25,397
2010			314,976	373,635	18,282			108,204	163,603	51,209	71,094
2011					113,256					107,030	45,830
TOTAL			1,567,279	492,479	181,926			508,180	351,623	245,829	214,211
O.D.				42,236	862				4,912	6,339	8,833

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				27,152	8,817				49,810	9,880	29,327
2008		6,458	433,619	82,651	7,813		6,384	357,416	153,472	35,346	34,261
2009	11	24,832	1,088,331	47,399	52,884	64	27,010	537,947	55,979	70,233	24,178
2010	45	23,215	633,607	353,269	42,935	95	15,008	349,738	168,003	69,444	65,762
2011	21	3,830	109,760	49,637	87,041	8	2,946	56,615	31,579	77,689	42,072
TOTAL	77	58,335	2,265,317	560,108	199,490	167	51,348	1,301,716	458,843	262,592	195,600
O.D.		86	3,454	46,682	1,187		59	1,015	6,750	7,510	8,135

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,681,574	1,543,162	203,735	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-483,817	-315,504	1,030	
TOTAL LOSSES	3,197,757	1,227,658	204,765	
EXPECTED LOSSES	1,316,599	1,143,275	298,318	
CREDIBILITY	.05	.14	.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.919	.737	.123	2.779
INDICATED (POST-TEST)	2.088	.802	.134	3.024
PRES. ON RATE LEVEL	.743	.645	.168	1.556
DERIVED BY FORMULA	.810	.667	.161	1.638
UNDERLYING PRES. RATE	.790	.686	.179	1.655
PROPOSED	.810	.667	.161	1.638

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.720
IND. RATES				1.72	MINIMUM PREMIUM	
MAN. RATES	1.82	1.76	1.72	+ 1.72	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
2007	34,699	593,732	1.711			34,699				2	11	13
2008	35,341	552,319	1.562			35,341				6	4	10
2009	36,120	575,097	1.592			36,120				6	8	14
2010	35,700	2,333,766	6.537			35,700			1	3	8	12
2011	33,628	92,049	.273			33,628					3	3
TOTAL	175,488	4,146,963	2.363			175,488			1	17	34	52

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				103,007	33,409				151,780	242,507	63,029
2008				176,777	12,165				195,767	66,957	100,653
2009				126,293	15,852				312,702	51,633	68,617
2010			274,731	189,122	28,573			1,570,646	179,605	16,777	74,312
2011					16,905					11,680	63,464
TOTAL			274,731	595,199	106,904			1,570,646	839,854	389,554	370,075

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				119,901	45,103				199,894	356,243	54,583
2008		364	14,522	195,429	15,457		749	23,559	254,802	89,988	90,688
2009	17	1,166	35,103	134,453	18,990	102	8,246	106,135	361,973	72,156	65,323
2010	23	7,645	211,993	176,390	38,455	213	37,972	857,639	201,979	40,831	68,739
2011	2	569	16,383	7,406	12,994		321	6,175	3,445	8,480	58,260
TOTAL	42	9,744	278,001	633,579	130,999	315	47,288	993,508	1,022,093	567,698	337,593

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,328,898	2,354,369	337,593			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,316,312	-603,663	1,167			
TOTAL LOSSES	12,586	1,750,706	338,760			
EXPECTED LOSSES	3,488,702	2,153,238	336,937			
CREDIBILITY	.05	.14	.21			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.007	.998	.193	1.198		
INDICATED (POST-TEST)	.008	1.086	.210	1.304		
PRES. ON RATE LEVEL	1.869	1.153	.180	3.202		
DERIVED BY FORMULA	1.776	1.144	.186	3.106		
UNDERLYING PRES. RATE	1.988	1.227	.192	3.407		
PROPOSED	1.776	1.144	.186	3.106		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.262
IND. RATES				3.26	MINIMUM PREMIUM	
MAN. RATES	4.11	3.78	3.54	+ 3.26	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	648	4,637	.715						1	1
2008	778	135,096	17.364				1			1
2009	836	9,562	1.143					1		1
2010	918	1,263	.137							
2011	942	7,095	.753						1	1
TOTAL	4,122	157,653	3.825						1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					60					123	4,454
2008				32,889					101,458		749
2009					3,381					2,260	3,921
2010											1,263
2011					3,705					1,445	1,945
TOTAL				32,889	7,146				101,458	3,828	12,332

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					81					181	3,857
2008		66	2,619	36,315	221		213	11,288	131,137	1,518	675
2009		8	358	187	3,540		17	166	142	2,651	3,733
2010											1,168
2011		123	3,592	1,623	2,847		40	767	428	1,049	1,786
TOTAL		197	6,569	38,125	6,689		270	12,221	131,707	5,399	11,219

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,257	181,920	11,219	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-42,563	-18,160	36	
TOTAL LOSSES		163,760	11,255	
EXPECTED LOSSES	116,034	66,446	9,110	
CREDIBILITY	.00	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	3.973	.273	4.246
INDICATED (POST-TEST)	.000	4.323	.297	4.620
PRES. ON RATE LEVEL	2.646	1.515	.208	4.369
DERIVED BY FORMULA	2.646	1.543	.210	4.399
UNDERLYING PRES. RATE	2.815	1.612	.221	4.648
PROPOSED	2.646	1.543	.210	4.399

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE
IND. RATES				4.62	MINIMUM PREMIUM
MAN. RATES	5.24	5.09	4.83	+ 4.62	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	164,896	5,965,724	3.617			13	11	82	106
2008	140,664	3,570,489	2.538			8	10	59	77
2009	107,452	3,057,950	2.845			5	2	47	54
2010	113,119	2,010,223	1.777			1	11	42	54
2011	120,737	2,089,324	1.730				6	69	75
TOTAL	646,868	16,693,710	2.581			27	40	299	366
O.D.		81,268	.012					3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			2,281,777	548,453	700,319			1,083,836	252,424	762,011	336,904
2008			1,194,369	542,647	411,691			279,766	348,792	426,404	366,820
2009			1,045,290	74,407	606,235			357,769	85,276	690,011	198,962
2010			116,175	544,153	376,264			23,971	300,079	374,226	275,355
2011				343,588	452,218				276,653	792,735	224,130
TOTAL			4,637,611	2,053,248	2,546,727			1,745,342	1,263,224	3,045,387	1,402,171
O.D.					33,431					43,060	4,777

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			2,829,355	638,398	945,434			2,170,932	332,444	1,119,395	291,759
2008		23,312	1,540,430	616,013	493,212		13,880	679,392	467,448	561,384	330,505
2009	90	28,013	1,217,013	134,150	647,877	96	40,228	737,963	158,027	817,116	189,412
2010	102	21,761	614,852	541,788	399,195	101	13,703	339,211	326,000	423,536	254,703
2011	394	34,460	908,088	454,307	374,005	198	44,212	732,409	408,472	600,174	205,751
TOTAL	586	107,546	7,109,738	2,384,656	2,859,723	395	112,023	4,659,907	1,692,391	3,521,605	1,272,130
O.D.	4	269	8,409	4,001	33,199		425	5,720	4,041	48,084	4,360

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,005,022	10,547,700	1,276,490			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,125,399	-1,972,824	4,396			
TOTAL LOSSES	8,879,623	8,574,876	1,280,886			
EXPECTED LOSSES	7,988,820	6,869,739	1,326,080			
CREDIBILITY	.13	.34	.51			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.373	1.326	.198	2.897		
INDICATED (POST-TEST)	1.494	1.443	.215	3.152		
PRES. ON RATE LEVEL	1.161	.998	.193	2.352		
DERIVED BY FORMULA	1.204	1.149	.204	2.557		
UNDERLYING PRES. RATE	1.235	1.062	.205	2.502		
PROPOSED	1.204	1.149	.204	2.557		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.685
IND. RATES				2.69	MINIMUM PREMIUM	
MAN. RATES	2.27	2.48	2.60	+ 2.69	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	18,868	887,807	4.705			1	3	12		16
2008	15,522	24,586	.158					3		3
2009	13,417	78,920	.588					4		4
2010	14,075	127,964	.909					8		8
2011	9,650	331,904	3.439			1		2		3
TOTAL	71,532	1,451,181	2.029			2	3	29		34
O.D.		213								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			127,932	120,699	116,316			309,928	37,598	144,553	30,781
2008					3,800					6,723	14,063
2009					9,610					43,070	26,240
2010					42,124					71,262	14,578
2011			121,621		18,079			72,548		107,771	11,885
TOTAL			249,553	120,699	189,929			382,476	37,598	373,379	97,547
O.D.											213

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			161,834	140,494	157,026			702,297	49,516	212,349	26,656
2008		3	140	75	4,457		33	179	177	8,742	12,671
2009	1	23	1,016	531	10,056		355	3,194	2,719	50,526	24,980
2010	2	362	11,321	5,362	41,553		558	12,915	8,719	76,596	13,485
2011	19	6,685	145,244	19,340	19,180	76	14,779	179,649	41,415	82,185	10,910
TOTAL	22	7,073	319,555	165,802	232,272	76	15,725	898,234	102,546	430,398	88,702
O.D.											196

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,240,685	931,018	88,898	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-476,317	-249,543	283	
TOTAL LOSSES	764,368	681,475	89,181	
EXPECTED LOSSES	1,206,030	855,522	100,145	
CREDIBILITY	.03	.08	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.069	.953	.125	2.147
INDICATED (POST-TEST)	1.163	1.037	.136	2.336
PRES. ON RATE LEVEL	1.585	1.124	.131	2.840
DERIVED BY FORMULA	1.572	1.117	.132	2.821
UNDERLYING PRES. RATE	1.686	1.196	.140	3.022
PROPOSED	1.572	1.117	.132	2.821

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	TOTAL
IND. RATES				2.96	MINIMUM PREMIUM	
MAN. RATES	3.54	3.39	3.14	+ 2.96	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	1,999									
2008	1,351	66,213	4.901				1			1
2009	1,361	651	.047							
2010	1,386									
2011	1,433	8,737	.609							
TOTAL	7,530	75,601	1.004				1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				50,891					13,803		1,519
2009											651
2011											8,737
TOTAL				50,891					13,803		10,907

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		103	4,052	56,191	342		29	1,535	17,841	207	1,369
2009											620
2011											8,021
TOTAL		103	4,052	56,191	342		29	1,535	17,841	207	10,010

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,719	74,581	10,010			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-21,601	-31,174	42			
TOTAL LOSSES		43,407	10,052			
EXPECTED LOSSES	55,497	108,508	12,801			
CREDIBILITY	.01	.02	.03			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.576	.133	.709		
INDICATED (POST-TEST)	.000	.627	.145	.772		
PRES. ON RATE LEVEL	.693	1,354	.160	2,207		
DERIVED BY FORMULA	.686	1,339	.160	2,185		
UNDERLYING PRES. RATE	.737	1,441	.170	2,348		
PROPOSED	.686	1,339	.160	2,185		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.295
IND. RATES				2.30	MINIMUM PREMIUM	
MAN. RATES	2.68	2.61	2.44	+ 2.30	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	16,069	68,351	.425						3	3
2008	14,636	45,614	.311					1		1
2009	13,046	885,932	6.790			1		5	3	9
2010	13,504	311,138	2.304					1	5	6
2011	14,546	105,066	.722					1	4	5
TOTAL	71,801	1,416,101	1.972			1		8	15	24

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					27,251					31,121	9,979
2008				7,595					8,541		29,478
2009			177,869	159,650	15,581			426,232	92,049	6,910	7,641
2010				79,140	36,416				107,105	48,882	39,595
2011				59,620	13,603				2,607	17,876	11,360
TOTAL			177,869	306,005	92,851			426,232	210,302	104,789	98,053

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					36,789					45,717	8,642
2008		14	604	8,386	52		17	949	11,039	128	26,560
2009	24	5,001	198,958	172,722	20,970	99	34,904	692,241	122,711	16,015	7,274
2010	13	2,268	64,677	75,616	39,595	33	3,465	88,400	105,191	59,889	36,625
2011	55	3,779	94,711	50,406	15,046	2	694	12,405	6,918	13,208	10,428
TOTAL	92	11,062	358,950	307,130	112,452	134	39,080	793,995	245,859	134,957	89,529

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,203,313	800,398	89,529			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-285,809	-220,259	294			
TOTAL LOSSES	917,504	580,139	89,823			
EXPECTED LOSSES	746,730	779,759	83,289			
CREDIBILITY	.03	.08	.12			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.278	.808	.125	2.211		
INDICATED (POST-TEST)	1.390	.879	.136	2.405		
PRES. ON RATE LEVEL	.977	1.021	.109	2.107		
DERIVED BY FORMULA	.989	1.010	.112	2.111		
UNDERLYING PRES. RATE	1.040	1.086	.116	2.242		
PROPOSED	.989	1.010	.112	2.111		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.217
IND. RATES				2.22	MINIMUM PREMIUM	
MAN. RATES	2.53	2.44	2.33	+ 2.22	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	9,660	187,979	1.945				2	5	7	
2008	10,258	325,893	3.176			1	1	5	7	
2009	9,569	304,935	3.186				2	1	3	
2010	10,280	267,177	2.598			1			1	
2011	10,824	198,792	1.836					3	3	
TOTAL	50,591	1,284,776	2.540			2	5	14	21	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				121,983	18,222				20,407	19,418	7,949
2008			133,207	55,027	24,771			27,870		79,240	5,778
2009				119,071	49,499				51,257	56,560	28,548
2010			161,382					88,010			17,785
2011					109,942					66,731	22,119
TOTAL			294,589	296,081	202,434			115,880	71,664	221,949	82,179

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				141,988	24,600				26,876	28,524	6,884
2008		2,575	170,588	62,219	30,171		1,493	64,792	2,628	103,204	5,206
2009	24	1,193	36,744	128,674	54,067	18	1,765	20,967	62,370	68,252	27,178
2010	1	7,076	189,346	8,115	3,886	39	8,077	178,091	8,284	2,585	16,451
2011	25	3,717	106,545	48,184	84,496	7	1,850	35,301	19,688	48,439	20,305
TOTAL	50	14,561	503,223	389,180	197,220	64	13,185	299,151	119,846	251,004	76,024

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	830,234	957,250	76,024			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-388,611	-198,291	288			
TOTAL LOSSES	441,623	758,959	76,312			
EXPECTED LOSSES	1,034,586	712,826	78,416			
CREDIBILITY	.02	.06	.09			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.873	1.500	.151	2.524		
INDICATED (POST-TEST)	.950	1.632	.164	2.746		
PRES. ON RATE LEVEL	1.922	1.324	.146	3.392		
DERIVED BY FORMULA	1.903	1.342	.148	3.393		
UNDERLYING PRES. RATE	2.045	1.409	.155	3.609		
PROPOSED	1.902	1.342	.148	3.392		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.562
IND. RATES				3.56	MINIMUM PREMIUM	
MAN. RATES	4.12	3.98	3.75	+ 3.56	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	141,260	3,850,768	2.726			141,260	1		3	19	71	94
2008	142,118	4,554,775	3.204			142,118			4	17	59	80
2009	140,857	5,403,929	3.836			140,857			10	26	63	99
2010	150,113	6,325,720	4.213			150,113			8	30	60	98
2011	157,603	5,933,802	3.765			157,603			3	12	64	79
TOTAL	731,951	26,068,994	3.562			731,951	1		28	104	317	450
O.D.		69,453	.009							1	1	2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007			387,045	980,235	668,149	65,604		162,321	562,809	564,237	460,368	
2008			657,208	617,386	711,203			869,830	514,130	728,143	456,875	
2009			1,729,546	772,276	434,895			850,319	609,822	620,923	386,148	
2010			1,164,952	1,084,365	556,132			830,031	1,425,943	776,074	488,223	
2011			418,427	433,132	450,688			3,091,796	318,192	704,380	517,187	
TOTAL			4,357,178	3,887,394	2,821,067	65,604		5,804,297	3,430,896	3,393,757	2,308,801	
O.D.				20,000	13,728					55	28,500	7,170

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			489,612	1,140,994	902,000	148,527		367,819	741,221	828,861	398,679
2008		11,425	724,764	699,542	841,190		22,655	1,103,076	692,501	957,281	411,644
2009	172	54,771	2,304,662	880,639	491,469	393	108,814	2,043,972	784,105	763,251	367,613
2010	182	82,624	2,267,802	1,101,181	626,867	786	123,066	2,876,650	1,490,725	956,146	451,606
2011	515	53,958	1,335,109	547,743	392,387	627	124,032	1,552,079	472,881	566,205	474,778
TOTAL	869	202,778	7,121,949	4,370,099	3,253,913	150,333	378,567	7,943,596	4,181,433	4,071,744	2,104,320
O.D.	6	644	18,597	27,170	10,927	4	784	15,094	8,473	20,691	6,552

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,833,221	15,944,450	2,110,872			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,491,406	-3,395,678	8,007			
TOTAL LOSSES	11,341,815	12,548,772	2,118,879			
EXPECTED LOSSES	11,974,719	12,208,943	2,159,255			
CREDIBILITY	.14	.37	.55			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.550	1.714	.289	3.553		
INDICATED (POST-TEST)	1.686	1.865	.314	3.865		
PRES. ON RATE LEVEL	1.538	1.568	.277	3.383		
DERIVED BY FORMULA	1.559	1.678	.297	3.534		
UNDERLYING PRES. RATE	1.636	1.668	.295	3.599		
PROPOSED	1.559	1.678	.297	3.534		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.712
IND. RATES				3.71	MINIMUM PREMIUM	
MAN. RATES	3.98	3.84	3.74	+ 3.71	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	49,192	1,449,415	2,946			2	5	16	23	
2008	45,060	805,864	1,788			3	1	11	15	
2009	43,970	444,730	1,011			1	1	9	11	
2010	41,686	1,226,521	2,942			1	3	15	19	
2011	42,453	450,241	1,060					15	15	
TOTAL	222,361	4,376,771	1,968			7	10	66	83	
O.D.		10,928	.004					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			422,582	184,953	197,298			239,480	117,746	246,412	40,944
2008			363,009	43,683	72,846			184,196	23,251	63,934	54,945
2009			147,655	6,257	83,811			92,296	1,908	78,039	34,764
2010			182,109	234,651	123,182			384,913	103,914	88,041	109,711
2011					95,586					300,201	54,454
TOTAL			1,115,355	469,544	572,723			900,885	246,819	776,627	294,818
O.D.					1,514					9,414	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			534,567	215,287	266,353			542,661	155,070	361,979	35,458
2008		6,800	456,612	52,319	87,778		7,614	418,577	35,277	84,630	49,505
2009	12	4,257	185,891	14,644	89,689	20	10,290	201,625	12,040	92,948	33,095
2010	37	13,242	366,963	233,462	135,906	164	31,941	716,904	136,045	110,816	101,483
2011	17	3,229	92,630	41,886	73,465	26	8,267	158,804	88,561	217,896	49,989
TOTAL	66	27,528	1,636,663	557,598	653,191	210	58,112	2,038,571	426,993	868,269	269,530
O.D.					2,044					13,829	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,761,150	2,521,924	269,530	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-689,944	-581,904	768	
TOTAL LOSSES	3,071,206	1,940,020	270,298	
EXPECTED LOSSES	1,805,570	2,056,840	224,586	
CREDIBILITY	.06	.17	.25	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.381	.872	.122	2.375
INDICATED (POST-TEST)	1.503	.949	.133	2.585
PRES. ON RATE LEVEL	.763	.870	.095	1.728
DERIVED BY FORMULA	.807	.883	.105	1.795
UNDERLYING PRES. RATE	.812	.925	.101	1.838
PROPOSED	.807	.883	.105	1.795

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.885
IND. RATES				1.89	MINIMUM PREMIUM	
MAN. RATES	1.98	1.91	1.91	+ 1.89	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	2,543									
2008	8,762									
2009	6,927									
2010	1,371									
2011	3,502									
TOTAL	23,105									

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.	-54,478	-13,273	6	
TOTAL LOSSES			6	
EXPECTED LOSSES	146,025	48,058	2,310	
CREDIBILITY	.01	.04	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.598	.197	.009	.804
DERIVED BY FORMULA	.592	.189	.008	.789
UNDERLYING PRES. RATE	.632	.208	.010	.850
PROPOSED	.592	.189	.008	.789

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	
IND. RATES				.88	MINIMUM PREMIUM	.884
MAN. RATES	1.04	.98	.93	+ .88	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	175,147	3,127,100	1.785			3	14	64	81
2008	148,313	1,494,721	1.007			3	4	39	46
2009	123,407	2,039,042	1.652			3	11	33	47
2010	121,971	1,533,697	1.257			1	6	28	35
2011	124,241	702,150	.565				3	21	24
TOTAL	693,079	8,896,710	1.284			10	38	185	233
O.D.		16,028	.002					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			482,238	597,453	449,079			276,816	391,392	519,317	410,805
2008			534,036	123,906	211,965			123,555	24,955	297,007	179,297
2009			423,672	240,259	286,854			172,942	298,910	383,970	232,435
2010			157,247	260,868	145,141			259,094	183,719	355,243	172,385
2011				130,141	96,663				26,673	185,691	262,982
TOTAL			1,597,193	1,352,627	1,189,702			832,407	925,649	1,741,228	1,257,904
O.D.					4,745					8,276	3,007

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			610,031	695,435	606,261			627,265	515,464	762,876	355,757
2008		10,214	680,337	144,891	252,426		6,393	288,562	42,468	387,314	161,547
2009	64	14,337	597,125	279,714	310,100	137	28,606	492,049	376,375	464,020	221,278
2010	43	14,565	404,425	260,338	159,058	177	31,795	725,125	238,023	402,033	159,456
2011	130	10,540	271,645	139,379	84,317	28	7,273	128,406	71,617	137,170	241,417
TOTAL	237	49,656	2,563,563	1,519,757	1,412,162	342	74,067	2,261,407	1,243,947	2,153,413	1,139,455
O.D.		14	475	232	5,326		55	1,004	702	9,626	2,681

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,950,820	6,345,165	1,142,136	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,950,969	-1,706,708	3,691	
TOTAL LOSSES	2,999,851	4,638,457	1,145,827	
EXPECTED LOSSES	4,997,100	5,939,686	1,136,648	
CREDIBILITY	.13	.36	.53	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.433	.669	.165	1.267
INDICATED (POST-TEST)	.471	.728	.180	1.379
PRES. ON RATE LEVEL	.678	.805	.154	1.637
DERIVED BY FORMULA	.651	.777	.168	1.596
UNDERLYING PRES. RATE	.721	.857	.164	1.742
PROPOSED	.651	.777	.168	1.596

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.676
IND. RATES				1.68	MINIMUM PREMIUM	
MAN. RATES	2.02	1.92	1.81	+ 1.68	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	33,318									
2008	33,327									
2009	31,154									
2010	35,303									
2011	41,665									
TOTAL	174,767									

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.	-243,571	-1,448	6			
TOTAL LOSSES			6			
EXPECTED LOSSES	651,880	5,244	1,748			
CREDIBILITY	.05	.14	.21			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.000	.000		
INDICATED (POST-TEST)	.000	.000	.000	.000		
PRES. ON RATE LEVEL	.347	.003	.001	.351		
DERIVED BY FORMULA	.330	.003	.001	.334		
UNDERLYING PRES. RATE	.373	.003	.001	.377		
PROPOSED	.330	.003	.001	.334		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	.331
IND. RATES				.33	MINIMUM PREMIUM	
MAN. RATES	.67	.50	.38	+ .33	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	88,707	4,684,928	5.281			11	11	48	70
2008	76,725	2,341,405	3.051			4	12	22	38
2009	61,700	1,559,135	2.526			1	8	28	37
2010	60,916	715,107	1.173				7	18	25
2011	62,448	1,507,193	2.413				5	31	36
TOTAL	350,496	10,807,768	3.084			16	43	147	206
O.D.		4,017	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,922,597	644,883	253,934			800,729	490,205	387,680	184,900
2008			589,751	401,185	362,934			253,941	118,146	391,890	223,558
2009			163,224	205,422	459,518			160,117	96,357	317,247	157,250
2010				209,916	67,458				149,423	134,731	153,579
2011				245,811	402,669				181,196	540,784	136,733
TOTAL			2,675,572	1,707,217	1,546,513			1,214,787	1,035,327	1,772,332	856,020
O.D.											4,017

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			2,425,511	750,645	342,811			1,798,963	645,599	569,503	160,123
2008		11,908	777,100	454,441	431,667		12,211	594,722	167,923	512,896	201,426
2009	89	7,457	296,792	246,426	486,909	71	21,666	393,699	139,114	378,047	149,702
2010	28	5,762	163,719	196,856	76,283	45	5,319	135,398	154,888	155,070	142,061
2011	312	27,364	726,374	359,702	328,390	143	29,532	491,105	273,895	408,751	125,521
TOTAL	429	52,491	4,389,496	2,008,070	1,666,060	259	68,728	3,413,887	1,381,419	2,024,267	778,833
O.D.											3,584

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,925,290	7,079,816	782,417	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,855,761	-1,356,566	2,558	
TOTAL LOSSES	6,069,529	5,723,250	784,975	
EXPECTED LOSSES	4,745,717	4,717,676	792,121	
CREDIBILITY	.08	.23	.34	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.732	1.633	.224	3.589
INDICATED (POST-TEST)	1.884	1.777	.244	3.905
PRES. ON RATE LEVEL	1.273	1.265	.212	2.750
DERIVED BY FORMULA	1.322	1.383	.223	2.928
UNDERLYING PRES. RATE	1.354	1.346	.226	2.926
PROPOSED	1.322	1.383	.223	2.928

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.075
IND. RATES				3.08	MINIMUM PREMIUM	
MAN. RATES	3.09	3.08	3.04	+ 3.08	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	17,508									
2008	19,985									
2009	25,157									
2010	29,381									
2011	35,889									
TOTAL	127,920									

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.	-126,278	-23,905	11	
TOTAL LOSSES			11	
EXPECTED LOSSES	353,060	89,545	2,559	
CREDIBILITY	.04	.12	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.261	.066	.002	.329
DERIVED BY FORMULA	.251	.058	.002	.311
UNDERLYING PRES. RATE	.276	.070	.002	.348
PROPOSED	.251	.058	.002	.311

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	TOTAL
IND. RATES				.35	MINIMUM PREMIUM	
MAN. RATES	.67	.50	.38	+ .35	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	27,923	1,706,654	6.112			3	5	21	29
2008	24,035	1,106,127	4.602			1	8	15	24
2009	21,122	579,368	2.742				6	12	18
2010	25,027	1,203,063	4.807			2	3	17	22
2011	23,568	1,443,160	6.123			3	4	9	16
TOTAL	121,675	6,038,372	4.963			9	26	74	109
O.D.		75,478	.062					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			584,440	331,131	229,126			158,853	121,206	199,692	82,206
2008			281,404	304,413	124,605			118,468	71,686	133,020	72,531
2009				245,808	27,501				128,558	64,958	112,543
2010			276,311	204,214	310,730			49,654	100,134	189,678	72,342
2011			591,032	134,313	205,584			74,576	115,286	264,187	58,182
TOTAL			1,733,187	1,219,879	897,546			401,551	536,870	851,535	397,804
O.D.					41,736					26,363	7,379

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			739,316	385,437	309,319			359,961	159,629	293,346	71,190
2008		5,873	378,006	340,635	149,769		5,481	277,966	98,446	174,768	65,350
2009	35	2,279	67,965	261,504	33,448	41	3,754	46,880	151,579	80,969	107,141
2010	64	19,825	549,352	236,609	322,642	52	8,913	209,218	120,631	212,199	66,916
2011	251	43,974	1,003,589	245,705	194,029	148	28,742	396,268	160,587	206,148	53,411
TOTAL	350	71,951	2,738,228	1,469,890	1,009,207	241	46,890	1,290,293	690,872	967,430	364,008
O.D.	10	1,412	40,448	18,289	32,074	3	729	13,946	7,777	19,135	6,777

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,204,501	4,214,674	370,785	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,030,428	-626,810	1,146	
TOTAL LOSSES	3,174,073	3,587,864	371,931	
EXPECTED LOSSES	2,681,717	2,209,619	330,956	
CREDIBILITY	.04	.11	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.609	2.949	.306	5.864
INDICATED (POST-TEST)	2.839	3.209	.333	6.381
PRES. ON RATE LEVEL	2.071	1.707	.256	4.034
DERIVED BY FORMULA	2.102	1.872	.269	4.243
UNDERLYING PRES. RATE	2.204	1.816	.272	4.292
PROPOSED	2.102	1.872	.269	4.243

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	4.456
IND. RATES				4.46	MINIMUM PREMIUM	
MAN. RATES	4.64	4.58	4.46	+ 4.46	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	20,186	136,255	.674				2	9	11
2008	18,515	981,608	5.301			3	2	10	15
2009	17,032	544,401	3.196			2		6	8
2010	18,482	296,423	1.603				3	9	12
2011	20,365	384,697	1.889				2	15	17
TOTAL	94,580	2,343,384	2.478			5	9	49	63
O.D.		477							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				10,549	28,738				15,209	53,691	28,068
2008			600,990	61,471	18,962			176,051	71,087	35,395	17,652
2009			255,594		13,164			155,508		34,675	85,460
2010				157,474	32,315				58,031	28,589	20,014
2011				70,886	69,252				20,447	181,960	42,152
TOTAL			856,584	300,380	162,431			331,559	164,774	334,310	193,346
O.D.											477

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				12,279	38,798				20,031	78,872	24,307
2008		11,138	751,357	72,636	26,042		7,254	404,823	96,198	48,189	15,904
2009		6,935	304,977	6,606	16,973	36	16,461	331,460	10,482	42,917	81,358
2010	18	4,171	117,898	145,350	39,178	16	1,878	48,281	57,253	34,707	18,513
2011	77	6,300	164,050	83,191	58,683	26	6,663	119,385	66,584	133,902	38,696
TOTAL	95	28,544	1,338,282	320,062	179,674	78	32,256	903,949	250,548	338,587	178,778
O.D.											413

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,303,204	1,088,871	179,191	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-389,105	-328,276	625	
TOTAL LOSSES	1,914,099	760,595	179,816	
EXPECTED LOSSES	1,025,248	1,170,901	170,245	
CREDIBILITY	.04	.09	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.024	.804	.190	3.018
INDICATED (POST-TEST)	2.202	.875	.207	3.284
PRES. ON RATE LEVEL	1.019	1.164	.169	2.352
DERIVED BY FORMULA	1.066	1.138	.174	2.378
UNDERLYING PRES. RATE	1.084	1.238	.180	2.502
PROPOSED	1.066	1.138	.174	2.378

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	TOTAL
IND. RATES				2.50	MINIMUM PREMIUM	
MAN. RATES	2.87	2.76	2.60	+ 2.50	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	432									
2008	376									
2009	378									
2010	430	327	.076							
2011	513	593	.115							
TOTAL	2,129	920	.043							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											327
2011											593
TOTAL											920

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											302
2011											544
TOTAL											846

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			846	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-10,099	-5,941	8	
TOTAL LOSSES			854	
EXPECTED LOSSES	26,953	21,438	2,258	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.040	.040
INDICATED (POST-TEST)	.000	.000	.044	.044
PRES. ON RATE LEVEL	1.179	.938	.099	2.216
DERIVED BY FORMULA	1.179	.929	.098	2.206
UNDERLYING PRES. RATE	1.266	1.007	.106	2.379
PROPOSED	1.179	.929	.098	2.206

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	TOTAL
IND. RATES				2.19	MINIMUM PREMIUM	
MAN. RATES	2.75	2.62	2.40	+ 2.19	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	2,603									
2008	2,039									
2009	1,468									
2010	1,879									
2011	2,033									
TOTAL	10,022									

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.	-5,212	-602		
TOTAL LOSSES				
EXPECTED LOSSES	13,329	2,105		
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.125	.020	.000	.145
DERIVED BY FORMULA	.124	.020	.000	.144
UNDERLYING PRES. RATE	.133	.021	.000	.154
PROPOSED	.124	.020	.000	.144

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	TOTAL
IND. RATES				.15	MINIMUM PREMIUM	.151
MAN. RATES	.18	.17	.16	+ .15	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	20,559	2,301,071	11.192	2		3	6	19	30	
2008	22,192	1,736,852	7.826			2	11	7	20	
2009	19,817	333,617	1.683				4	11	15	
2010	29,962	1,737,533	5.799				10	27	37	
2011	46,995	1,548,084	3.294				9	47	56	
TOTAL	139,525	7,657,157	5.488	2		5	40	111	158	
O.D.		63,308	.045				1	4	5	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	557,773		671,401	129,959	114,633			522,404	64,182	119,601	121,118
2008			304,421	621,681	37,424			352,057	308,144	19,986	93,139
2009				87,638	53,672				44,750	54,570	92,987
2010				271,851	433,087				163,617	655,769	213,209
2011				208,163	546,012				166,996	438,904	188,009
TOTAL	557,773		975,822	1,319,292	1,184,828			874,461	747,689	1,288,830	708,462
O.D.				15,397	12,950				9,670	6,931	18,360

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	686,061		730,315	151,273	154,755			873,962	84,527	175,693	104,888
2008		6,843	428,625	689,387	49,789		14,598	826,658	405,573	32,810	83,918
2009	18	932	28,865	95,658	57,840	13	1,568	18,690	54,779	65,678	88,524
2010	80	10,404	304,961	298,962	439,830	62	9,775	240,391	231,763	716,049	197,218
2011	308	30,117	813,782	394,449	435,659	116	25,512	421,127	234,877	333,530	172,592
TOTAL	686,467	48,296	2,306,548	1,629,729	1,137,873	191	51,453	2,380,828	1,011,519	1,323,760	647,140
O.D.	1	153	5,125	18,836	12,751		99	2,722	13,543	7,197	16,891

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,481,883	5,155,208	664,031	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-770,862	-705,783	3,231	
TOTAL LOSSES	4,711,021	4,449,425	667,262	
EXPECTED LOSSES	2,147,290	2,669,113	648,791	
CREDIBILITY	.05	.12	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.376	3.189	.478	7.043
INDICATED (POST-TEST)	3.673	3.470	.520	7.663
PRES. ON RATE LEVEL	1.447	1.798	.437	3.682
DERIVED BY FORMULA	1.558	1.999	.452	4.009
UNDERLYING PRES. RATE	1.539	1.913	.465	3.917
PROPOSED	1.558	1.999	.452	4.009

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	4.211
IND. RATES				4.21	MINIMUM PREMIUM	
MAN. RATES	4.01	3.96	4.07	+ 4.21	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	14,928	542,897	3.636				3	26	29
2008	24,711	1,019,704	4.126			1	8	15	24
2009	25,987	372,603	1.433				6	7	13
2010	31,305	454,080	1.450				2	13	15
2011	36,735	1,020,357	2.777				3	24	27
TOTAL	133,666	3,409,641	2.551			1	22	85	108
O.D.		6,790	.005				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			152,438	136,735	108,142			82,955	80,552	103,752	113,716
2008			152,438	262,692	189,446			82,955	121,685	122,044	88,444
2009				125,952	29,575				63,805	30,776	122,495
2010				62,527	113,608				22,775	105,605	149,565
2011				89,944	242,006				304,589	234,621	149,197
TOTAL			152,438	677,850	682,777			82,955	593,406	596,798	623,417
O.D.				2,372					815		3,603

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				159,160	145,991				106,087	152,408	98,478
2008		3,476	217,037	294,904	224,799		4,141	203,361	162,097	161,025	79,688
2009	20	1,205	36,458	134,850	33,345	17	1,832	23,155	75,135	38,465	116,615
2010	17	2,516	73,904	70,543	114,964	4	1,481	36,052	34,009	115,077	138,348
2011	129	13,203	357,532	173,109	192,923	165	31,043	468,796	261,446	197,571	136,963
TOTAL	166	20,400	684,931	832,566	712,022	186	38,497	731,364	638,774	664,546	570,092
O.D.				2,761					1,073		3,384

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,475,544	2,851,742	573,476	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-473,180	-648,094	1,629	
TOTAL LOSSES	1,002,364	2,203,648	575,105	
EXPECTED LOSSES	1,329,977	2,443,414	368,918	
CREDIBILITY	.04	.12	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.750	1.649	.430	2.829
INDICATED (POST-TEST)	.816	1.794	.468	3.078
PRES. ON RATE LEVEL	.935	1.718	.260	2.913
DERIVED BY FORMULA	.930	1.727	.297	2.954
UNDERLYING PRES. RATE	.995	1.828	.276	3.099
PROPOSED	.930	1.727	.297	2.954

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.102
IND. RATES				3.10	MINIMUM PREMIUM	
MAN. RATES	3.21	3.21	3.22	+ 3.10	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	14,767	208,455	1.411				4	9	13
2008	11,508	955,120	8.299				7	9	16
2009	20,391	418,797	2.053				3	17	20
2010	21,043	731,746	3.477			1	2	10	13
2011	3,725	131,964	3.542					6	6
TOTAL	71,434	2,446,082	3.424			1	16	51	68
O.D.		68,006	.095				1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				29,464	61,390				16,861	52,615	48,125
2008				420,685	130,141				153,749	168,252	82,293
2009				103,392	146,555				32,128	116,168	20,554
2010			115,483	120,444	132,459			47,526	51,872	215,240	48,722
2011					45,812					56,347	29,805
TOTAL			115,483	673,985	516,357			47,526	254,610	608,622	229,499
O.D.				61,100	5,068				290		1,548

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				34,296	82,877				22,206	77,291	41,676
2008		957	38,279	467,067	155,458		1,170	21,579	203,160	221,060	74,146
2009	35	1,290	42,847	117,453	155,361	8	1,736	19,119	44,192	137,475	19,567
2010	28	9,151	254,638	130,700	139,031	41	7,521	173,709	78,843	236,298	45,068
2011	9	1,558	44,395	20,075	35,207	5	1,565	29,805	16,625	40,895	27,361
TOTAL	72	12,956	380,159	769,591	567,934	54	11,992	244,212	365,026	713,019	207,818
O.D.		166	6,227	68,109	5,411			31	375	4	1,425

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	655,869	2,489,469	209,243	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-307,706	-281,304	314	
TOTAL LOSSES	348,163	2,208,165	209,557	
EXPECTED LOSSES	808,633	969,360	140,010	
CREDIBILITY	.03	.08	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.487	3.091	.293	3.871
INDICATED (POST-TEST)	.530	3.363	.319	4.212
PRES. ON RATE LEVEL	1.064	1.276	.184	2.524
DERIVED BY FORMULA	1.048	1.443	.200	2.691
UNDERLYING PRES. RATE	1.132	1.357	.196	2.685
PROPOSED	1.048	1.443	.200	2.691

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	TOTAL
IND. RATES				2.83	MINIMUM PREMIUM	
MAN. RATES	2.94	2.75	2.79	+ 2.83	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	6,049	323,398	5,346			1			2	3
2008	4,309	370,213	8,591			2		2	2	6
2009	4,518	267,494	5,920					3	1	4
2010	6,038	33,473	.554						2	2
2011	5,722	62,651	1,094						2	2
TOTAL	26,636	1,057,229	3,969			3		5	9	17
O.D.		5,785	.021						1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			106,943		90,233			80,000		36,506	9,716
2008			241,704	48,972	32,112			19,715	12,228	9,035	6,447
2009				195,529	686				60,804	392	10,083
2010					1,613					5,325	26,535
2011					13,607					26,389	22,655
TOTAL			348,647	244,501	138,251			99,715	73,032	77,647	75,436
O.D.					112					5,673	

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			135,283		121,814			181,280		53,627	8,414
2008		4,552	305,008	56,471	39,353		845	45,944	16,423	12,054	5,809
2009	29	1,755	51,822	206,844	4,426	18	1,513	19,925	69,777	2,711	9,599
2010		14	435	205	1,591		41	968	651	5,724	24,545
2011	3	461	13,189	5,960	10,457	3	732	13,960	7,785	19,154	20,797
TOTAL	32	6,782	505,737	269,480	177,641	21	3,131	262,077	94,636	93,270	69,164
O.D.			30	14	111		47	1,030	694	6,098	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	778,887	641,944	69,164	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-87,937	-108,221	187	
TOTAL LOSSES	690,950	533,723	69,351	
EXPECTED LOSSES	231,466	384,625	50,343	
CREDIBILITY	.02	.04	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.594	2.004	.260	4.858
INDICATED (POST-TEST)	2.822	2.180	.283	5.285
PRES. ON RATE LEVEL	.817	1.357	.178	2.352
DERIVED BY FORMULA	.857	1.390	.184	2.431
UNDERLYING PRES. RATE	.869	1.444	.189	2.502
PROPOSED	.857	1.390	.184	2.431

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.553
IND. RATES				2.55	MINIMUM PREMIUM	
MAN. RATES	2.75	2.56	2.60	+ 2.55	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	2,150	10,224	.475							
2008	2,179	46,843	2.149						2	2
2009	1,980	165,792	8.373				1		1	2
2010	2,201	5,809	.263							
2011	2,536	38,557	1.520						2	2
TOTAL	11,046	267,225	2.419						1	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					4,014						10,224
2008					7,090					31,579	11,250
2009				46,936					55,247	39,163	17,356
2010					15,068					18,000	5,809
2011					26,172					88,742	5,489
TOTAL				46,936	26,172				55,247	88,742	50,128

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					4,707			840	833	41,059	8,854
2008		3	148	78	8,311		158	20,981	65,850	47,989	10,136
2009	8	440	13,172	50,036	8,311	20	1,709	20,981	65,850	47,989	16,523
2010					11,580			9,524	5,312	13,064	5,373
2011	2	510	14,602	6,604	11,580	1	507	9,524	5,312	13,064	5,039
TOTAL	10	953	27,922	56,718	24,598	21	2,374	31,345	71,995	102,112	45,925

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	62,625	255,423	45,925	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-82,555	-41,153	84	
TOTAL LOSSES		214,270	46,009	
EXPECTED LOSSES	219,927	148,347	21,870	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.940	.417	2.357
INDICATED (POST-TEST)	.000	2.111	.454	2.565
PRES. ON RATE LEVEL	1.872	1.262	.186	3.320
DERIVED BY FORMULA	1.853	1.279	.194	3.326
UNDERLYING PRES. RATE	1.991	1.343	.198	3.532
PROPOSED	1.850	1.277	.193	3.320

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.487
IND. RATES				3.49	MINIMUM PREMIUM	
MAN. RATES	4.02	3.88	3.67	+ 3.49	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	12,707	53,865	.423				2	5	7	
2008	12,051	403,575	3.348			1	4	4	9	
2009	12,694	729,406	5.746			2	4	7	13	
2010	13,570	142,591	1.050				2	5	7	
2011	13,819	142,828	1.033				1	8	9	
TOTAL	64,841	1,472,265	2.271			3	13	29	45	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				8,241	8,176				17,283	16,104	4,061
2008			109,000	101,848	13,945			60,000	51,260	55,380	12,142
2009			228,467	172,887	25,240			104,782	142,764	40,087	15,179
2010				18,731	8,913				62,246	14,978	37,723
2011				4,451	65,531				6,683	46,321	19,842
TOTAL			337,467	306,158	121,805			164,782	280,236	172,870	88,947

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				9,593	11,038				22,762	23,658	3,517
2008		2,216	143,878	113,525	17,654		2,748	142,122	68,868	73,149	10,940
2009	25	7,790	319,791	189,510	32,557	72	14,802	271,290	171,894	53,820	14,450
2010	1	543	15,390	17,933	9,662	20	1,898	48,943	59,492	20,377	34,894
2011	16	2,452	69,598	32,036	50,706	5	1,815	32,054	17,885	34,214	18,215
TOTAL	42	13,001	548,657	362,597	121,617	97	21,263	494,409	340,901	205,218	82,016

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,077,469	1,030,333	82,016	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-229,257	-193,726	266	
TOTAL LOSSES	848,212	836,607	82,282	
EXPECTED LOSSES	611,450	695,744	71,974	
CREDIBILITY	.03	.07	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.308	1.290	.127	2.725
INDICATED (POST-TEST)	1.423	1.404	.138	2.965
PRES. ON RATE LEVEL	.886	1.009	.104	1.999
DERIVED BY FORMULA	.902	1.037	.108	2.047
UNDERLYING PRES. RATE	.943	1.073	.111	2.127
PROPOSED	.902	1.037	.108	2.047

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	TOTAL
IND. RATES				2.15	MINIMUM PREMIUM	
MAN. RATES	2.38	2.31	2.21	+ 2.15	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	21,915	1,393,620	6.359			3	2	16	21
2008	14,289	453,268	3.172			1	2	7	10
2009	12,149	513,554	4.227			2		6	8
2010	9,763	189,197	1.937			1		3	4
2011	4,109	8,593	.209						
TOTAL	62,225	2,558,232	4.111			7	4	32	43

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			743,292	8,723	46,785			432,939	24,939	101,018	35,924
2008			136,156	150,361	30,253			21,351	41,964	36,676	36,507
2009			351,909		13,230			103,973		25,120	19,322
2010			117,318		23,200			24,644		8,303	15,732
2011											8,593
TOTAL			1,348,675	159,084	113,468			582,907	66,903	171,117	116,078

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			858,914	10,154	63,160			843,200	32,844	148,395	31,110
2008		2,817	182,036	167,611	37,260		1,112	53,667	55,618	48,448	32,893
2009	2	9,550	419,384	8,823	18,246	23	11,016	221,763	7,130	30,966	18,395
2010	3	5,345	143,884	8,855	25,709	10	2,330	51,365	3,335	9,649	14,552
2011											7,888
TOTAL	5	17,712	1,604,218	195,443	144,375	33	14,458	1,169,995	98,927	237,458	104,838

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,806,421	676,203	104,838	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-312,104	-233,223	161	
TOTAL LOSSES	2,494,317	442,980	104,999	
EXPECTED LOSSES	750,434	762,256	80,270	
CREDIBILITY	.03	.07	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.009	.712	.169	4.890
INDICATED (POST-TEST)	4.362	.775	.184	5.321
PRES. ON RATE LEVEL	1.134	1.151	.121	2.406
DERIVED BY FORMULA	1.231	1.125	.128	2.484
UNDERLYING PRES. RATE	1.206	1.225	.129	2.560
PROPOSED	1.231	1.125	.128	2.484

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	TOTAL
IND. RATES				2.61	MINIMUM PREMIUM	
MAN. RATES	2.74	2.74	2.66	+ 2.61	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	320,523	6,604,315	2.060			12	29	81	122
2008	312,596	4,786,263	1.531			8	20	69	97
2009	301,420	4,778,113	1.585			7	15	75	97
2010	320,856	3,569,855	1.112			3	10	78	91
2011	306,928	3,383,435	1.102			2	6	90	98
TOTAL	1,562,323	23,121,981	1.480			32	80	393	505
O.D.		29,741	.001					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			2,076,349	892,085	639,054			1,014,118	712,638	672,941	597,130
2008			1,207,824	738,100	660,325			479,308	418,033	698,256	584,417
2009			1,329,177	402,180	805,443			516,229	442,848	674,686	607,550
2010			794,842	223,340	822,444			302,505	277,824	631,558	517,342
2011			248,514	327,102	782,524			220,296	128,146	1,170,427	506,426
TOTAL			5,656,706	2,582,807	3,709,790			2,532,456	1,979,489	3,847,868	2,812,865
O.D.					2,643					12,625	14,473

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			2,626,583	1,038,385	862,725			2,297,992	938,545	988,548	517,115
2008		24,170	1,581,816	836,824	786,194		23,216	1,143,122	567,944	917,137	526,560
2009	164	41,615	1,770,311	500,469	867,302	258	70,342	1,286,759	578,152	815,330	578,388
2010	124	47,352	1,308,552	344,988	840,790	216	40,622	932,901	363,070	706,765	478,541
2011	486	57,184	1,466,643	610,105	637,396	347	78,464	1,136,547	455,363	873,058	464,899
TOTAL	774	170,321	8,753,905	3,330,771	3,994,407	821	212,644	6,797,321	2,903,074	4,300,838	2,565,503
O.D.		92	2,561	1,159	2,031	1	355	6,678	3,724	9,163	13,543

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,945,473	14,545,167	2,579,046			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,629,469	-3,733,967	10,417			
TOTAL LOSSES	10,316,004	10,811,200	2,589,463			
EXPECTED LOSSES	14,857,692	13,295,369	2,968,413			
CREDIBILITY	.23	.61	.91			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.660	.692	.166	1.518		
INDICATED (POST-TEST)	.718	.753	.181	1.652		
PRES. ON RATE LEVEL	.894	.800	.178	1.872		
DERIVED BY FORMULA	.854	.771	.181	1.806		
UNDERLYING PRES. RATE	.951	.851	.190	1.992		
PROPOSED	.854	.771	.181	1.806		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.897
IND. RATES				1.90	MINIMUM PREMIUM	
MAN. RATES	2.22	2.20	2.07	+ 1.90	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	658,082	16,812,891	2.554			34	50	209	293
2008	618,793	12,870,697	2.079			27	41	157	225
2009	605,912	9,125,608	1.506			15	32	180	227
2010	645,840	11,017,467	1.705			11	41	174	226
2011	682,605	8,962,539	1.312			3	31	200	234
TOTAL	3,211,232	58,789,202	1.831			90	195	920	1205
O.D.		498,778	.015				10	9	19

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			5,686,645	1,894,220	1,835,731			2,420,961	1,836,187	1,912,773	1,226,374
2008			4,447,217	1,343,352	1,310,108			1,749,113	1,425,847	1,531,345	1,063,715
2009			2,253,606	1,040,506	1,347,546			724,750	772,660	1,994,882	991,658
2010			1,893,706	1,485,978	1,819,167			1,092,910	1,208,845	2,354,588	1,162,273
2011			622,890	1,012,340	1,706,370			156,337	1,941,519	2,514,918	1,008,165
TOTAL			14,904,064	6,776,396	8,018,922			6,144,071	7,185,058	10,308,506	5,452,185
O.D.				264,029	39,187				113,311	38,057	44,194

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			7,107,968	2,204,871	2,478,236			5,295,925	2,418,262	2,809,865	1,062,040
2008		84,858	5,647,542	1,540,655	1,570,473		78,833	4,100,160	1,894,260	2,023,032	958,407
2009	306	73,696	3,094,541	1,226,822	1,458,381	411	111,120	1,933,607	1,051,009	2,379,304	944,058
2010	374	133,819	3,701,374	1,657,876	1,908,210	824	148,833	3,438,919	1,506,104	2,644,372	1,075,103
2011	1,282	141,973	3,610,431	1,516,404	1,411,855	964	198,144	3,044,805	1,571,437	1,948,710	925,495
TOTAL	1,962	434,346	23,161,856	8,146,628	8,827,155	2,199	536,930	17,813,416	8,441,072	11,805,283	4,965,103
O.D.	64	4,228	108,125	272,116	53,239	40	5,168	74,087	108,256	58,197	40,666

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	42,142,421	37,711,946	5,005,769			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-14,413,006	-9,525,311	21,778			
TOTAL LOSSES	27,729,415	28,186,635	5,027,547			
EXPECTED LOSSES	38,181,549	34,071,171	5,940,779			
CREDIBILITY	.37	.99	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.864	.878	.157	1.899		
INDICATED (POST-TEST)	.940	.955	.171	2.066		
PRES. ON RATE LEVEL	1.118	.997	.174	2.289		
DERIVED BY FORMULA	1.052	.955	.171	2.178		
UNDERLYING PRES. RATE	1.189	1.061	.185	2.435		
PROPOSED	1.052	.955	.171	2.178		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.287
IND. RATES				2.29	MINIMUM PREMIUM	
MAN. RATES	2.78	2.68	2.53	+ 2.29	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	205,006	4,517,100	2.203			7	18	50	75
2008	190,780	2,870,722	1.504			4	16	39	59
2009	183,592	2,446,287	1.332			4	15	38	57
2010	189,291	2,895,574	1.529			4	13	67	84
2011	189,869	2,616,644	1.378			1	10	47	58
TOTAL	958,538	15,346,327	1.601			20	72	241	333
O.D.		176,074	.018				2	3	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,136,441	764,277	317,521			374,186	959,021	491,264	474,390
2008			688,080	450,438	403,744			201,929	457,177	321,487	347,867
2009			574,660	342,590	358,638			351,356	198,148	324,741	296,154
2010			640,519	353,133	433,154			214,807	303,061	589,110	361,790
2011			148,339	332,849	520,449			10,000	314,940	881,448	408,619
TOTAL			3,188,039	2,243,287	2,033,506			1,152,278	2,232,347	2,608,050	1,888,820
O.D.				86,401	19,697				28,778	24,585	16,613

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,437,598	889,620	428,654			847,905	1,263,029	721,667	410,822
2008		13,853	904,547	510,338	480,410		10,511	513,586	603,278	426,100	313,428
2009	93	19,519	811,131	395,377	389,059	143	44,105	832,015	266,549	393,353	281,939
2010	83	40,499	1,112,850	404,061	459,079	183	32,987	766,495	373,013	660,296	334,656
2011	434	43,620	1,115,330	490,138	432,066	249	51,356	839,561	460,122	668,519	375,112
TOTAL	610	117,491	5,381,456	2,689,534	2,189,268	575	138,959	3,799,562	2,965,991	2,869,935	1,715,957
O.D.	29	1,862	47,712	84,878	25,481	14	2,319	31,645	20,685	32,783	15,433

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,522,234	10,878,555	1,731,390			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,243,857	-2,731,867	6,454			
TOTAL LOSSES	5,278,377	8,146,688	1,737,844			
EXPECTED LOSSES	11,157,382	9,700,405	1,840,394			
CREDIBILITY	.16	.44	.66			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.551	.850	.181	1.582		
INDICATED (POST-TEST)	.599	.925	.197	1.721		
PRES. ON RATE LEVEL	1.094	.951	.181	2.226		
DERIVED BY FORMULA	1.015	.940	.192	2.147		
UNDERLYING PRES. RATE	1.164	1.012	.192	2.368		
PROPOSED	1.015	.940	.192	2.147		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.255
IND. RATES				2.26	MINIMUM PREMIUM	
MAN. RATES	2.80	2.67	2.46	+ 2.26	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	53,215	2,059,138	3.869			5	3	20	28
2008	50,821	1,304,761	2.567			1	8	16	25
2009	38,264	484,975	1.267				5	14	19
2010	41,746	411,547	.985				4	11	15
2011	43,991	404,686	.919				4	6	10
TOTAL	228,037	4,665,107	2.046			6	24	67	97
O.D.		101,997	.044				1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,272,780	99,036	64,529			313,162	32,676	175,391	101,564
2008			328,723	326,343	125,746			47,239	268,381	98,606	109,723
2009				169,370	81,036				81,187	102,150	51,232
2010				43,856	126,576				35,512	136,688	68,915
2011				101,867	61,525				116,064	65,843	59,387
TOTAL			1,601,503	740,472	459,412			360,401	533,820	578,678	390,821
O.D.				8,979	26,818				5,799	59,071	1,330

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,610,068	115,277	87,112			709,624	43,034	257,650	87,954
2008		6,780	438,513	365,213	151,525		2,910	138,728	350,395	132,518	98,860
2009	34	1,737	53,390	183,624	88,036	27	2,873	34,139	99,585	122,839	48,773
2010	20	2,164	64,439	55,451	126,900	12	2,072	51,151	49,614	149,348	63,746
2011	105	7,773	198,925	102,905	55,128	58	11,184	166,179	92,680	58,186	54,517
TOTAL	159	18,454	2,365,335	822,470	508,701	97	19,039	1,099,821	635,308	720,541	353,850
O.D.	4	231	7,430	11,963	27,526	3	741	8,814	11,675	67,021	1,218

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,520,128	2,805,205	355,068	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,830,626	-642,420	1,397	
TOTAL LOSSES	1,689,502	2,162,785	356,465	
EXPECTED LOSSES	4,727,207	2,257,567	410,467	
CREDIBILITY	.06	.17	.25	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.741	.948	.156	1.845
INDICATED (POST-TEST)	.806	1.031	.170	2.007
PRES. ON RATE LEVEL	1.948	.931	.169	3.048
DERIVED BY FORMULA	1.879	.948	.169	2.996
UNDERLYING PRES. RATE	2.073	.990	.180	3.243
PROPOSED	1.879	.948	.169	2.996

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.146
IND. RATES				3.15	MINIMUM PREMIUM	
MAN. RATES	3.83	3.62	3.37	+ 3.15	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	217,542	6,029,911	2.771	1		7	12	63	83	
2008	185,090	2,930,187	1.583			4	15	37	56	
2009	197,005	6,071,090	3.081	1		13	14	47	75	
2010	199,472	3,609,176	1.809	1		7	11	52	71	
2011	196,018	2,898,821	1.478			3	3	51	57	
TOTAL	995,127	21,539,185	2.164	3		34	55	250	342	
O.D.		101,096	.010				2	3	5	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	219,324		1,599,707	463,505	605,668	1,454,916		721,982	221,847	524,426	218,536
2008			824,261	517,569	492,719			188,891	366,146	372,780	167,821
2009	110,244		2,740,928	505,564	329,758	19,704		1,504,551	211,979	446,488	201,874
2010	1,000		1,318,754	326,015	492,763			593,137	145,414	542,324	189,769
2011			463,356	150,556	412,409			279,965	639,773	774,656	178,106
TOTAL	330,568		6,947,006	1,963,209	2,333,317	1,474,620		3,288,526	1,585,159	2,660,674	956,106
O.D.				38,360	24,434				9,843	23,031	5,428

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	75,297		1,732,055	539,520	817,653	919,400		1,152,177	292,173	770,386	189,252
2008		16,550	1,082,139	587,212	585,980		10,057	475,494	486,715	491,348	151,207
2009	162,283	76,855	3,311,135	613,786	387,826	51,068	151,097	2,992,738	344,252	551,308	192,184
2010	1,378	69,470	1,889,286	420,750	532,626	288	60,446	1,354,321	254,424	609,532	175,536
2011	274	44,925	1,077,962	328,736	347,879	589	113,285	1,532,828	628,052	628,973	163,501
TOTAL	239,232	207,800	9,092,577	2,490,004	2,671,964	971,345	334,885	7,507,558	2,005,616	3,051,547	871,680
O.D.	31	2,114	54,155	36,252	25,220	3	534	9,164	14,349	23,937	5,006

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	18,419,398	10,318,889	876,686			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,873,810	-2,191,251	3,312			
TOTAL LOSSES	13,545,588	8,127,638	879,998			
EXPECTED LOSSES	12,827,186	7,771,942	945,371			
CREDIBILITY	.17	.45	.68			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.361	.817	.088	2.266		
INDICATED (POST-TEST)	1.481	.889	.096	2.466		
PRES. ON RATE LEVEL	1.212	.734	.089	2.035		
DERIVED BY FORMULA	1.258	.804	.094	2.156		
UNDERLYING PRES. RATE	1.289	.781	.095	2.165		
PROPOSED	1.258	.804	.094	2.156		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.264
IND. RATES				2.26	MINIMUM PREMIUM	
MAN. RATES	2.21	2.20	2.25	+ 2.26	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	275,919	7,195,971	2.608	2		13	22	69	106
2008	276,785	6,773,895	2.447			11	22	61	94
2009	276,142	4,643,206	1.681			8	18	56	82
2010	279,236	4,400,510	1.575			6	17	79	102
2011	283,915	4,066,515	1.432			2	8	68	78
TOTAL	1,391,997	27,080,097	1.945	2		40	87	333	462
O.D.		29,857	.002					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	255,446		2,611,080	636,410	882,808	23,015		1,276,292	406,635	529,730	574,555
2008			2,130,322	736,934	489,299			1,978,587	564,676	445,410	428,667
2009			1,333,996	728,164	395,338			758,337	358,379	630,965	438,027
2010			1,001,679	601,249	786,758			249,342	331,661	941,606	488,215
2011			511,028	341,387	809,920			246,156	264,594	1,369,649	523,781
TOTAL	255,446		7,588,105	3,044,144	3,364,123	23,015		4,508,714	1,925,945	3,917,360	2,453,245
O.D.					4,335					12,544	12,978

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	314,199		3,250,298	740,781	1,191,789	52,106		2,788,503	535,538	778,174	497,565
2008		35,766	2,372,675	836,849	589,233		61,032	3,370,823	769,766	596,781	386,229
2009	153	43,625	1,818,980	822,700	444,289	295	93,046	1,767,909	491,403	764,393	417,002
2010	163	65,482	1,803,745	689,780	828,100	207	39,693	921,543	445,860	1,042,112	451,599
2011	556	71,700	1,780,045	653,629	664,309	464	97,183	1,401,623	582,278	978,579	480,831
TOTAL	315,071	216,573	11,025,743	3,743,739	3,717,720	53,072	290,954	10,250,401	2,824,845	4,160,039	2,233,226
O.D.		3	92	49	5,409			2	1	18,416	11,854

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	22,151,911	14,470,218	2,245,080			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,320,278	-3,260,610	9,923			
TOTAL LOSSES	15,831,633	11,209,608	2,255,003			
EXPECTED LOSSES	16,773,564	11,664,935	2,770,075			
CREDIBILITY	.21	.57	.85			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.137	.805	.162	2.104		
INDICATED (POST-TEST)	1.237	.876	.176	2.289		
PRES. ON RATE LEVEL	1.133	.788	.186	2.107		
DERIVED BY FORMULA	1.155	.838	.178	2.171		
UNDERLYING PRES. RATE	1.205	.838	.199	2.242		
PROPOSED	1.155	.838	.178	2.171		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.280
IND. RATES				2.28	MINIMUM PREMIUM	
MAN. RATES	2.40	2.32	2.33	+ 2.28	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	149,825	3,354,152	2.238			8	11	46	65
2008	146,991	3,957,798	2.692			8	15	27	50
2009	142,009	1,446,380	1.018	1		2	3	19	25
2010	145,143	2,870,633	1.977			3	10	25	38
2011	159,934	1,540,847	.963				5	47	52
TOTAL	743,902	13,169,810	1.770	1		21	44	164	230
O.D.		335,239	.045			1	2	3	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,492,872	287,062	482,068			279,023	185,041	447,295	180,791
2008			1,584,136	614,388	126,739			788,230	399,928	201,358	243,019
2009	3,000		298,983	122,382	318,530	370		104,379	100,337	280,655	217,744
2010			546,263	426,463	235,804			98,328	1,036,488	316,520	210,767
2011			62,186	459,454					104,981	749,273	164,953
TOTAL	3,000		3,922,254	1,512,481	1,622,595	370		1,269,960	1,826,775	1,995,101	1,017,274
O.D.	3,000		115,923	117,600	25,240	26,737		7,361	3,095	20,484	15,799

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,888,484	334,141	650,793			632,266	243,700	657,077	156,565
2008		29,892	1,988,986	692,268	161,575		31,952	1,772,343	536,942	272,603	218,960
2009	4,472	10,006	421,167	153,918	339,462	1,006	15,698	274,400	138,391	334,470	207,292
2010	79	36,464	998,595	438,048	265,428	247	31,598	777,453	697,966	391,254	194,959
2011	149	19,016	530,283	247,706	357,897	113	29,116	515,161	287,292	553,253	151,427
TOTAL	4,700	95,378	5,827,515	1,866,081	1,775,155	1,366	108,364	3,971,623	1,904,291	2,208,657	929,203
O.D.	3,449	4,146	166,208	128,567	37,431	28,000	802	16,529	3,960	30,286	14,457

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,228,080	7,954,428	943,660			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,780,151	-1,770,947	4,298			
TOTAL LOSSES	6,447,929	6,183,481	947,958			
EXPECTED LOSSES	10,027,799	6,345,484	1,167,926			
CREDIBILITY	.14	.37	.56			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.867	.831	.127	1.825		
INDICATED (POST-TEST)	.943	.904	.138	1.985		
PRES. ON RATE LEVEL	1.267	.802	.147	2.216		
DERIVED BY FORMULA	1.222	.840	.142	2.204		
UNDERLYING PRES. RATE	1.348	.853	.157	2.358		
PROPOSED	1.222	.840	.142	2.204		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.315
IND. RATES				2.32	MINIMUM PREMIUM	
MAN. RATES	2.92	2.68	2.45	+ 2.32	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	45,177	273,457	.605				2	6	8
2008	39,705	200,540	.505				2	8	10
2009	35,899	195,831	.545					4	4
2010	40,279	330,273	.819				1	4	5
2011	52,242	1,118,690	2.141			1	3	5	9
TOTAL	213,302	2,118,791	.993			1	8	27	36
O.D.		1,647							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				17,226	95,676				25,309	83,569	51,677
2008				4,573	58,169				19,035	73,543	45,220
2009					32,299					132,673	30,859
2010				60,740	94,243				20,492	115,064	39,734
2011			121,528	289,138	105,234			36,631	117,505	417,216	31,438
TOTAL			121,528	371,677	385,621			36,631	182,341	822,065	198,928
O.D.											1,647

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				20,051	129,163				33,331	122,762	44,752
2008		58	2,502	6,196	68,249		404	4,069	26,543	95,903	40,743
2009	4	87	3,413	1,785	33,807		1,085	9,842	8,382	155,646	29,378
2010	18	2,313	67,454	66,478	95,781	6	1,491	36,074	33,053	125,076	36,754
2011	299	25,776	625,001	273,073	108,430	134	26,961	415,600	202,105	315,356	28,860
TOTAL	321	28,234	698,370	367,583	435,430	140	29,941	465,585	303,414	814,743	180,487
O.D.											1,426

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,222,591	1,921,170	181,913	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,000,148	-307,739	973	
TOTAL LOSSES	222,443	1,613,431	182,886	
EXPECTED LOSSES	2,651,344	1,107,038	245,298	
CREDIBILITY	.06	.16	.24	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.104	.756	.086	.946
INDICATED (POST-TEST)	.113	.823	.094	1.030
PRES. ON RATE LEVEL	1.168	.488	.108	1.764
DERIVED BY FORMULA	1.105	.542	.105	1.752
UNDERLYING PRES. RATE	1.243	.519	.115	1.877
PROPOSED	1.105	.542	.105	1.752

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.840
IND. RATES				1.84	MINIMUM PREMIUM	
MAN. RATES	2.46	2.19	1.95	+ 1.84	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	101,181	2,338,629	2.311			5	7	48	60
2008	72,199	1,047,205	1.450			2	2	29	33
2009	65,723	832,281	1.266				7	18	25
2010	79,781	2,420,690	3.034			2	23	34	59
2011	68,248	575,159	.842					19	19
TOTAL	387,132	7,213,964	1.863			9	39	148	196
O.D.		4,561	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			827,069	245,347	305,617			343,790	118,419	360,032	138,355
2008			348,099	27,494	198,419			86,894	13,945	233,657	138,697
2009				112,903	199,372				221,569	148,215	150,222
2010			272,906	879,873	158,317			52,306	586,677	255,068	215,543
2011					208,260					189,708	177,191
TOTAL			1,448,074	1,265,617	1,069,985			482,990	940,610	1,186,680	820,008
O.D.											4,561

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,046,242	285,585	412,584			779,029	155,958	528,884	119,815
2008		6,595	441,432	36,816	234,855		4,611	203,200	25,860	304,556	124,966
2009	38	1,542	50,937	130,437	210,825	70	6,782	83,487	263,538	182,083	143,011
2010	108	35,055	972,971	822,998	203,529	190	23,598	587,779	579,586	315,949	199,377
2011	47	7,053	201,827	91,275	160,051	16	5,255	100,347	55,960	137,694	162,661
TOTAL	193	50,245	2,713,409	1,367,111	1,221,844	276	40,246	1,753,842	1,080,902	1,469,166	749,830
O.D.											4,117

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,558,211	5,139,023	753,947	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,661,175	-1,184,452	2,255	
TOTAL LOSSES	2,897,036	3,954,571	756,202	
EXPECTED LOSSES	4,254,581	4,111,341	689,094	
CREDIBILITY	.09	.24	.36	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.748	1.022	.195	1.965
INDICATED (POST-TEST)	.814	1.112	.212	2.138
PRES. ON RATE LEVEL	1.033	.998	.167	2.198
DERIVED BY FORMULA	1.013	1.025	.183	2.221
UNDERLYING PRES. RATE	1.099	1.062	.178	2.339
PROPOSED	1.003	1.014	.181	2.198

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.308
IND. RATES				2.31	MINIMUM PREMIUM	
MAN. RATES	2.77	2.58	2.43	+ 2.31	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	33,883	443,544	1,309				5	21	26
2008	22,901	572,304	2,499				6	19	25
2009	26,625	727,807	2,733				3	15	18
2010	24,314	1,292,451	5,315			1	7	21	29
2011	29,509	699,564	2,370			1	1	22	24
TOTAL	137,232	3,735,670	2,722			2	22	98	122
O.D.		3,143	.002						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				92,748	86,406				30,062	147,645	86,683
2008				231,347	75,411				97,848	75,414	92,284
2009				185,484	209,704				83,795	166,937	81,887
2010			161,927	219,474	233,162			50,000	132,995	410,448	84,445
2011			160,950	23,401	85,575			15,077	75,000	231,626	107,935
TOTAL			322,877	752,454	690,258			65,077	419,700	1,032,070	453,234
O.D.											3,143

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				107,959	116,648				39,592	216,889	75,067
2008		525	21,191	256,924	89,995		588	12,890	128,458	99,519	83,148
2009	54	2,202	71,247	207,760	223,013	28	3,469	39,806	106,665	198,939	77,956
2010	48	14,503	404,875	234,671	244,083	68	11,572	274,343	178,103	451,746	78,112
2011	54	12,237	283,967	70,053	74,571	69	14,874	232,897	117,667	175,660	99,084
TOTAL	156	29,467	781,280	877,367	748,310	165	30,503	559,936	570,485	1,142,753	413,367
O.D.											2,829

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,401,507	3,338,915	416,196			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-629,158	-540,774	1,101			
TOTAL LOSSES	772,349	2,798,141	417,297			
EXPECTED LOSSES	1,644,040	1,908,898	303,282			
CREDIBILITY	.04	.12	.18			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.563	2.039	.304	2.906		
INDICATED (POST-TEST)	.613	2.218	.331	3.162		
PRES. ON RATE LEVEL	1.126	1.307	.208	2.641		
DERIVED BY FORMULA	1.105	1.416	.230	2.751		
UNDERLYING PRES. RATE	1.198	1.391	.221	2.810		
PROPOSED	1.105	1.416	.230	2.751		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.889
IND. RATES				2.89	MINIMUM PREMIUM	
MAN. RATES	2.98	2.90	2.92	+ 2.89	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	12,424	1,188,980	9.570			2	4	6	12
2008	11,094	387,423	3.492			1		3	4
2009	14,028	503,330	3.588				7	18	25
2010	15,163	656,637	4.330				7	7	14
2011	23,774	560,434	2.357				4	19	23
TOTAL	76,483	3,296,804	4.311			3	22	53	78
O.D.		1,267	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			397,680	186,157	94,895			59,000	279,175	152,318	19,755
2008			174,075		25,420			80,000		23,595	84,333
2009				219,849	60,591				85,811	104,768	32,311
2010				386,209	22,153				159,487	47,438	41,350
2011				155,082	142,781				59,690	116,161	86,720
TOTAL			571,755	947,297	345,840			139,000	584,163	444,280	264,469
O.D.											1,267

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			503,066	216,686	128,107			133,694	367,673	223,756	17,108
2008		3,207	216,943	1,773	30,795		3,267	180,563	2,161	31,181	75,984
2009	35	2,127	64,587	235,876	67,592	27	3,001	35,850	105,053	126,079	30,760
2010	44	9,734	273,818	349,200	39,758	45	4,940	127,025	153,537	61,936	38,249
2011	168	13,499	350,440	178,183	121,675	35	8,029	128,998	71,941	89,665	79,609
TOTAL	247	28,567	1,408,854	981,718	387,927	107	19,237	606,130	700,365	532,617	241,710
O.D.											1,197

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,063,142	2,602,627	242,907			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-402,237	-344,531	976			
TOTAL LOSSES	1,660,905	2,258,096	243,883			
EXPECTED LOSSES	1,116,651	1,288,739	208,033			
CREDIBILITY	.03	.08	.12			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.172	2.952	.319	5.443		
INDICATED (POST-TEST)	2.363	3.212	.347	5.922		
PRES. ON RATE LEVEL	1.372	1.584	.256	3.212		
DERIVED BY FORMULA	1.402	1.714	.267	3.383		
UNDERLYING PRES. RATE	1.460	1.685	.272	3.417		
PROPOSED	1.402	1.714	.267	3.383		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.553
IND. RATES				3.55	MINIMUM PREMIUM	
MAN. RATES	3.68	3.51	3.55	+ 3.55	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	603,365	11,226,196	1.860			15	34	180	229
2008	570,715	7,519,880	1.317			7	46	133	186
2009	535,324	7,076,605	1.321			6	48	138	192
2010	539,753	8,633,474	1.599			10	46	149	205
2011	570,544	7,836,043	1.373			4	26	183	214
TOTAL	2,819,701	42,292,198	1.500			1	42	200	783
O.D.		7,971						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			3,163,956	1,248,459	1,083,103			2,222,651	763,844	1,646,166	1,098,017
2008			1,509,825	912,459	825,877			1,618,263	925,865	869,283	858,308
2009			1,107,741	1,218,619	1,244,616			342,108	1,086,179	1,348,051	729,291
2010			1,486,711	1,255,987	1,546,594			840,336	1,073,200	1,739,289	691,357
2011	804,926		505,300	1,128,890	1,114,771			135,007	1,216,330	2,128,547	802,272
TOTAL	804,926		7,773,533	5,764,414	5,814,961			5,158,365	5,065,418	7,731,336	4,179,245
O.D.					541						7,430

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			3,658,424	1,453,206	1,462,184			3,307,011	1,005,980	2,418,220	950,883
2008		25,014	1,626,305	1,032,762	981,633		47,215	2,468,076	1,239,635	1,150,635	773,336
2009	329	44,064	1,769,773	1,383,153	1,339,697	423	73,831	1,178,948	1,349,400	1,626,615	694,285
2010	315	109,403	3,031,160	1,398,135	1,619,681	689	121,381	2,812,706	1,285,950	1,967,729	639,505
2011	827,051	125,674	3,147,500	1,373,609	965,219	805	168,261	2,582,480	1,330,860	1,649,608	736,486
TOTAL	827,695	304,155	13,233,162	6,640,865	6,368,414	1,917	410,688	12,349,221	6,211,825	8,812,807	3,794,495
O.D.					730						6,611

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	27,126,838	28,034,641	3,801,106	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,494,238	-6,831,474	15,958	
TOTAL LOSSES	17,632,600	21,203,167	3,817,064	
EXPECTED LOSSES	24,954,353	24,277,626	4,511,521	
CREDIBILITY	.34	.91	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.625	.752	.135	1.512
INDICATED (POST-TEST)	.680	.818	.147	1.645
PRES. ON RATE LEVEL	.832	.809	.150	1.791
DERIVED BY FORMULA	.780	.817	.147	1.744
UNDERLYING PRES. RATE	.885	.861	.160	1.906
PROPOSED	.780	.817	.147	1.744

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.831
IND. RATES				1.83	MINIMUM PREMIUM	
MAN. RATES	2.25	2.13	1.98	+ 1.83	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	218,824	10,859,853	4.962			14	73	151	238
2008	206,394	13,386,174	6.485		1	22	67	142	232
2009	187,965	8,428,058	4.483	1		14	49	108	172
2010	204,499	10,578,901	5.173	1		22	57	128	208
2011	186,148	4,391,878	2.359	2		2	6	141	151
TOTAL	1,003,830	47,644,864	4.746	4	1	74	252	670	1001
O.D.		11,114	.001					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			3,389,908	1,343,651	1,237,700			1,374,421	1,873,545	1,086,306	554,322
2008		266,695	5,015,672	1,759,532	1,791,582		68,509	1,810,110	1,234,710	986,679	452,685
2009	521,110		2,565,349	1,337,401	1,108,607	2,200		534,617	999,742	872,707	486,325
2010	268,000		4,231,148	1,489,373	1,087,792			1,153,153	784,249	1,249,206	315,980
2011	137,704		321,918	240,406	1,488,302	1,500		87,669	116,675	1,530,007	467,697
TOTAL	926,814	266,695	15,523,995	6,170,363	6,713,983	3,700	68,509	4,959,970	5,008,921	5,724,905	2,277,009
O.D.					2,236					2,704	6,174

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			4,263,278	1,564,015	1,670,896			3,043,522	2,467,458	1,595,790	480,043
2008	193	729,574	6,397,732	2,016,090	2,141,000	1,539	343,649	4,165,935	1,656,607	1,312,524	407,869
2009	766,868	84,188	3,518,151	1,534,804	1,217,817	6,106	87,748	1,522,522	1,230,487	1,068,529	462,981
2010	342,472	231,661	6,289,705	1,687,046	1,243,965	731	137,984	3,142,316	987,802	1,430,357	292,282
2011	158,667	79,908	2,109,134	861,667	1,176,315	1,819	65,823	1,089,522	536,622	1,125,769	429,346
TOTAL	1,268,200	1,125,331	22,578,000	7,663,622	7,449,993	10,195	635,204	12,963,817	6,878,976	6,532,969	2,072,521
O.D.		77	2,168	980	1,718		74	1,430	797	1,962	5,628

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	38,584,496	28,531,017	2,078,149		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-10,627,607	-7,434,357	8,051		
TOTAL LOSSES	27,956,889	21,096,660	2,086,200		
EXPECTED LOSSES	27,775,976	26,260,193	2,379,078		
CREDIBILITY	.17	.46	.68		
PURE PREMIUMS					
INDICATED (PRE-TEST)	2.785	2.102	.208	5.095	
INDICATED (POST-TEST)	3.030	2.287	.226	5.543	
PRES. ON RATE LEVEL	2.600	2.459	.223	5.282	
DERIVED BY FORMULA	2.673	2.380	.225	5.278	
UNDERLYING PRES. RATE	2.767	2.616	.237	5.620	
PROPOSED	2.675	2.382	.225	5.282	
IND. RATES					
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE
IND. RATES				5.55	MINIMUM PREMIUM
MAN. RATES	5.38	5.67	5.84	+ 5.55	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	226,066	5,220,639	2.309	1		8	22	61	92
2008	204,499	4,532,908	2.216			10	19	54	83
2009	171,634	3,884,201	2.263			7	16	52	75
2010	169,124	3,035,643	1.794			4	14	44	62
2011	157,898	2,895,256	1.833	1			1	42	44
TOTAL	929,221	19,568,647	2.106	2		29	72	253	356
O.D.		39,903	.004					3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	419,992		1,927,943	672,923	370,101	44,662		576,483	496,732	392,663	319,140
2008			1,618,615	561,066	192,174			892,295	424,340	420,808	423,610
2009			1,109,618	401,437	655,833			494,228	471,205	466,379	285,501
2010			862,899	401,656	394,475			116,707	739,889	246,503	273,514
2011	458,273		6,101		223,620	1,500,000			5,838	416,907	284,517
TOTAL	878,265		5,519,075	2,043,183	1,836,203	1,544,662		2,079,713	2,138,004	1,943,260	1,586,282
O.D.					12,965					21,158	5,780

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	516,590		2,377,778	783,282	499,632	101,115		1,242,257	654,193	576,826	276,375
2008		30,924	2,060,259	635,105	238,292		38,051	2,065,327	576,709	559,074	381,673
2009	138	35,280	1,493,518	486,366	707,946	270	67,019	1,234,031	596,369	571,689	271,797
2010	107	51,114	1,397,033	453,834	428,519	271	33,804	830,307	726,519	319,167	253,000
2011	249,631	7,912	225,041	102,540	172,332	745,148	11,972	227,142	126,670	303,130	261,187
TOTAL	766,466	125,230	7,553,629	2,461,127	2,046,721	846,804	150,846	5,599,064	2,680,460	2,329,886	1,444,032
O.D.		66	1,978	939	14,831		123	2,985	2,015	24,590	5,135

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,047,191	9,560,569	1,449,167			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,617,438	-2,427,585	4,769			
TOTAL LOSSES	10,429,753	7,132,984	1,453,936			
EXPECTED LOSSES	11,856,859	8,455,911	1,505,338			
CREDIBILITY	.16	.43	.65			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.122	.768	.156	2.046		
INDICATED (POST-TEST)	1.221	.836	.170	2.227		
PRES. ON RATE LEVEL	1.200	.855	.152	2.207		
DERIVED BY FORMULA	1.203	.847	.164	2.214		
UNDERLYING PRES. RATE	1.276	.910	.162	2.348		
PROPOSED	1.203	.847	.164	2.214		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.325
IND. RATES				2.33	MINIMUM PREMIUM	
MAN. RATES	2.49	2.50	2.44	+ 2.33	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	1,297	7,317	.564						2	2
2008	2,536	18,235	.719						1	1
2009	1,582	30,068	1.900						2	4
2010	1,580	112,085	7.093					2	1	4
2011	3,057	91,951	3.007					1	1	3
TOTAL	10,052	259,656	2.583					4	10	14
O.D.		1,494	.014							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					967					4,792	1,558
2008					5,349					3,081	9,805
2009				11,647	4,398				4,878	8,702	443
2010				38,288	13,041				4,257	28,605	27,894
2011				38,847	12,160				16,503	21,015	3,426
TOTAL				88,782	35,915				25,638	66,195	43,126
O.D.											1,494

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					1,306					7,039	1,349
2008		6	197	106	6,273		17	83	81	4,005	8,834
2009	1	114	3,546	12,563	4,825		191	2,244	6,142	10,389	422
2010	6	1,047	30,066	35,999	14,638		346	8,345	7,440	31,038	25,802
2011	37	2,580	64,906	34,288	12,336	9	1,908	29,789	16,614	16,730	3,145
TOTAL	44	3,747	98,715	82,956	39,378	9	2,462	40,461	30,277	69,201	39,552
O.D.											1,371

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	145,438	221,812	40,923	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-53,815	-33,477	102	
TOTAL LOSSES	91,623	188,335	41,025	
EXPECTED LOSSES	147,764	125,750	22,517	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.911	1.874	.408	3.193
INDICATED (POST-TEST)	.991	2.039	.444	3.474
PRES. ON RATE LEVEL	1.382	1.176	.210	2.768
DERIVED BY FORMULA	1.378	1.193	.217	2.788
UNDERLYING PRES. RATE	1.470	1.251	.224	2.945
PROPOSED	1.378	1.193	.217	2.788

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	TOTAL
IND. RATES				2.93	MINIMUM PREMIUM	
MAN. RATES	2.85	2.77	3.06	+ 2.93	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	23,417	126,643	.540				1	5	6	
2008	13,964	97,314	.696					3	3	
2009	19,787	501,078	2.532			1	4	4	9	
2010	24,277	906,244	3.732			1	5	14	20	
2011	21,949	79,331	.361					5	5	
TOTAL	103,394	1,710,610	1.654			2	10	31	43	
O.D.		105								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				48,091	8,864				16,264	38,508	14,916
2008					42,449					19,466	35,399
2009			118,348	195,369	10,596			44,601	97,827	4,177	30,160
2010			163,549	184,425	254,835			61,789	144,797	60,590	36,259
2011					30,225					20,451	28,655
TOTAL			281,897	427,885	346,969			106,390	258,888	143,192	145,389
O.D.											105

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				55,978	11,966				21,420	56,568	12,917
2008		38	1,561	838	49,783		97	518	512	25,309	31,894
2009	27	4,978	193,402	209,943	16,275	38	7,126	126,636	114,866	9,164	28,712
2010	51	13,882	388,298	206,070	263,868	70	10,284	243,558	147,356	76,879	33,540
2011	6	1,014	29,290	13,246	23,228	1	562	10,815	6,030	14,849	26,305
TOTAL	84	19,912	612,551	486,075	365,120	109	18,069	381,527	290,184	182,769	133,368
O.D.											91

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,032,252	1,324,148	133,459	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-611,652	-282,026	594	
TOTAL LOSSES	420,600	1,042,122	134,053	
EXPECTED LOSSES	1,623,286	1,003,956	159,227	
CREDIBILITY	.04	.10	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.407	1.008	.130	1.545
INDICATED (POST-TEST)	.443	1.097	.141	1.681
PRES. ON RATE LEVEL	1.475	.913	.145	2.533
DERIVED BY FORMULA	1.434	.931	.144	2.509
UNDERLYING PRES. RATE	1.570	.971	.154	2.695
PROPOSED	1.434	.931	.144	2.509

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	TOTAL
IND. RATES				2.64	MINIMUM PREMIUM	
MAN. RATES	2.97	2.78	2.80	+ 2.64	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	92,608	4,984,191	5.382	1	1	6	8	101	117
2008	69,648	3,073,530	4.412			5	5	55	65
2009	66,736	1,571,403	2.354			2	9	51	62
2010	67,863	2,944,801	4.339	1			14	73	88
2011	69,479	2,021,951	2.910	1		1	3	62	67
TOTAL	366,334	14,595,876	3.984	3	1	14	39	342	399
O.D.		9,880	.002					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	247,859	324,578	1,153,032	402,250	823,312		365,000	497,742	113,722	752,541	304,155
2008			814,929	211,715	591,239			725,602	121,281	387,716	221,048
2009			249,624	221,949	227,663			192,888	163,375	331,545	184,359
2010	127,090			727,635	390,233				838,406	686,452	174,985
2011	354,077		201,015	125,380	390,975	5,000		58,209	77,000	666,066	144,229
TOTAL	729,026	324,578	2,418,600	1,688,929	2,423,422	5,000	365,000	1,474,441	1,313,784	2,824,320	1,028,776
O.D.					3,658					5,997	225

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	304,867	663,513	1,458,585	468,220	1,111,473		394,414	1,127,884	149,772	1,105,483	263,398
2008		15,452	1,022,908	251,227	699,293		27,457	1,469,324	179,336	509,955	199,164
2009	49	9,319	379,291	253,076	245,619	96	26,871	486,005	218,649	397,770	175,510
2010	162,368	21,300	609,553	702,284	418,678	245	29,375	747,092	860,579	795,327	161,861
2011	406,719	30,274	761,454	283,677	318,881	5,379	34,033	537,874	252,813	493,544	132,402
TOTAL	874,003	739,858	4,231,791	1,958,484	2,793,944	5,720	512,150	4,368,179	1,661,149	3,302,079	932,335
O.D.		32	983	466	3,608		47	1,087	733	6,445	207

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,733,850	9,726,908	932,542			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,522,549	-2,169,198	3,488			
TOTAL LOSSES	7,211,301	7,557,710	936,030			
EXPECTED LOSSES	9,085,082	7,579,451	1,033,063			
CREDIBILITY	.09	.23	.35			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.969	2.063	.256	4.288		
INDICATED (POST-TEST)	2.142	2.245	.279	4.666		
PRES. ON RATE LEVEL	2.331	1.945	.265	4.541		
DERIVED BY FORMULA	2.314	2.014	.270	4.598		
UNDERLYING PRES. RATE	2.480	2.069	.282	4.831		
PROPOSED	2.314	2.014	.270	4.598		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	4.829
IND. RATES				4.83	MINIMUM PREMIUM	
MAN. RATES	5.29	5.11	5.02	+ 4.83	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
2007	341,879	11,974,299	3.502			19	33	206	258		
2008	283,720	8,006,282	2.821			17	25	139	181		
2009	250,889	5,330,478	2.124			6	25	132	163		
2010	264,637	7,429,993	2.807		1	7	27	131	166		
2011	282,266	6,707,483	2.376			2	31	155	190		
TOTAL	1,423,391	39,448,535	2.771			2	1	51	141	763	958
O.D.		101,497	.007					3	2	5	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			3,296,556	1,666,975	1,344,831			2,381,528	904,942	1,275,342	1,104,125
2008			2,816,301	948,213	849,429			879,358	684,713	989,138	839,130
2009			848,993	802,084	1,053,262			472,091	361,374	1,160,759	631,915
2010		9,867	1,470,068	1,270,456	1,314,821		5,397	928,795	632,393	1,080,629	717,567
2011	108,907		284,221	1,091,338	1,164,797			119,018	1,503,259	1,727,034	708,909
TOTAL	108,907	9,867	8,716,139	5,779,066	5,727,140		5,397	4,780,790	4,086,681	6,232,902	4,001,646
O.D.				53,325	3,522				26,810	10,337	7,503

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			3,961,746	1,940,360	1,815,522			4,395,010	1,191,814	1,873,470	956,172
2008		54,188	3,601,444	1,084,301	1,018,472		40,987	2,080,327	928,000	1,301,835	756,056
2009	241	32,829	1,331,978	926,062	1,128,259	220	67,655	1,202,774	513,022	1,381,913	601,583
2010	309	126,921	2,949,991	1,380,430	1,391,117	688	125,188	2,532,404	804,906	1,231,946	663,749
2011	126,281	114,478	2,919,651	1,350,683	991,593	983	188,302	2,815,825	1,473,999	1,394,646	650,778
TOTAL	126,831	328,416	14,764,810	6,681,836	6,344,963	1,891	422,132	13,026,340	4,911,741	7,183,810	3,628,338
O.D.	45	2,760	67,788	41,569	7,862	8	1,164	17,454	26,672	14,248	6,955

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	28,759,639	25,212,701	3,635,293			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-9,656,679	-6,109,682	14,516			
TOTAL LOSSES	19,102,960	19,103,019	3,649,809			
EXPECTED LOSSES	25,023,214	21,478,970	4,184,770			
CREDIBILITY	.21	.58	.86			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.342	1.342	.256	2.940		
INDICATED (POST-TEST)	1.460	1.460	.279	3.199		
PRES. ON RATE LEVEL	1.653	1.418	.276	3.347		
DERIVED BY FORMULA	1.612	1.442	.279	3.333		
UNDERLYING PRES. RATE	1.758	1.509	.294	3.561		
PROPOSED	1.612	1.442	.279	3.333		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.500
IND. RATES				3.50	MINIMUM PREMIUM	
MAN. RATES	4.18	4.01	3.70	+ 3.50	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	14,192	405,226	2.855				3	7	10	
2008	12,178	373,685	3.068			1	1	7	9	
2009	10,838	613,856	5.663				2	8	10	
2010	9,995	85,079	.851					4	4	
2011	10,171	77,828	.765					4	4	
TOTAL	57,374	1,555,674	2.711			1	6	30	37	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				162,850	106,890				33,373	70,195	31,918
2008			128,622	56,505	47,739			29,580	34,980	41,233	35,026
2009				157,399	210,330				72,862	144,839	28,426
2010					25,511					26,153	33,415
2011					16,162					54,206	7,460
TOTAL			128,622	376,754	406,632			29,580	141,215	336,626	136,245

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				189,557	144,300				43,952	103,117	27,641
2008		2,506	165,859	64,271	57,093		1,443	71,518	46,868	54,322	31,558
2009	52	1,959	63,882	178,104	223,138	23	3,012	34,584	92,732	172,616	27,062
2010	1	217	6,859	3,246	25,167		200	4,741	3,203	28,107	30,909
2011	3	551	15,667	7,083	12,423	5	1,491	28,677	15,994	39,347	6,848
TOTAL	56	5,233	252,267	442,261	462,121	28	6,146	139,520	202,749	397,509	124,018

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	403,250	1,504,640	124,018	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-399,846	-256,877	351	
TOTAL LOSSES	3,404	1,247,763	124,369	
EXPECTED LOSSES	1,028,142	895,608	108,437	
CREDIBILITY	.03	.07	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.006	2.175	.217	2.398
INDICATED (POST-TEST)	.007	2.366	.236	2.609
PRES. ON RATE LEVEL	1.684	1.467	.178	3.329
DERIVED BY FORMULA	1.634	1.530	.184	3.348
UNDERLYING PRES. RATE	1.792	1.561	.189	3.542
PROPOSED	1.625	1.521	.183	3.329

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.496
IND. RATES				3.50	MINIMUM PREMIUM	
MAN. RATES	3.86	3.83	3.68	+ 3.50	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	426,878	9,921,909	2.324			13	49	179	241
2008	366,658	7,678,833	2.094			10	22	167	199
2009	284,632	3,910,091	1.373			4	14	104	122
2010	276,813	5,790,603	2.091			7	21	100	128
2011	288,663	5,048,012	1.748			3	19	118	140
TOTAL	1,643,644	32,349,448	1.968			37	125	668	830
O.D.		74,034	.004				1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			2,254,169	1,281,995	1,574,320			1,714,893	731,946	1,454,511	910,075
2008			1,712,891	767,092	1,548,716			888,816	482,411	1,629,637	649,270
2009			883,173	407,689	622,665			214,625	231,754	847,751	702,434
2010			1,080,254	449,930	655,023			1,880,486	322,575	881,701	520,634
2011			563,401	473,056	959,818			435,777	377,816	1,724,173	513,971
TOTAL			6,493,888	3,379,762	5,360,542			5,134,597	2,146,502	6,537,773	3,296,384
O.D.				42,226	3,733				1,985	18,892	7,198

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			2,566,997	1,492,241	2,125,335			3,024,808	963,970	2,136,676	788,125
2008		31,991	2,090,609	889,166	1,830,442		35,139	1,580,570	679,190	2,130,199	584,992
2009	128	29,133	1,222,684	485,913	670,508	126	35,033	592,636	330,843	1,006,186	668,717
2010	123	55,921	1,537,109	531,885	688,537	412	81,762	1,847,808	474,030	990,811	481,586
2011	695	86,279	2,154,014	824,840	797,971	678	144,643	2,031,614	801,380	1,307,636	471,825
TOTAL	946	203,324	9,571,413	4,224,045	6,112,793	1,216	296,577	9,077,436	3,249,413	7,571,508	2,995,245
O.D.		102	2,861	50,445	3,321	1	420	8,083	7,123	16,393	6,521

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	19,162,379	21,235,041	3,001,766			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,018,247	-5,107,137	11,739			
TOTAL LOSSES	13,144,132	16,127,904	3,013,505			
EXPECTED LOSSES	15,318,762	17,702,047	3,681,763			
CREDIBILITY	.24	.63	.95			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.800	.981	.183	1.964		
INDICATED (POST-TEST)	.870	1.067	.199	2.136		
PRES. ON RATE LEVEL	.876	1.012	.211	2.099		
DERIVED BY FORMULA	.875	1.047	.200	2.122		
UNDERLYING PRES. RATE	.932	1.077	.224	2.233		
PROPOSED	.875	1.047	.200	2.122		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.228
IND. RATES				2.23	MINIMUM PREMIUM	
MAN. RATES	2.55	2.46	2.32	+ 2.23	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	17,446	304,183	1.743				1	10	11	
2008	13,666	518,399	3.793			1	2	13	16	
2009	15,308	211,371	1.380				1	4	5	
2010	13,994	461,011	3.294			1		8	9	
2011	15,096	422,779	2.800					5	5	
TOTAL	75,510	1,917,743	2.540			2	4	40	46	
O.D.		62,461	.082					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				98,952	28,425				62,063	46,564	68,179
2008			118,081	90,106	131,489			16,984	21,884	90,976	48,879
2009				91,017	16,163				38,233	27,444	38,514
2010			117,950		94,599			73,296		122,930	52,236
2011					72,265					301,697	48,817
TOTAL			236,031	280,075	342,941			90,280	122,180	589,611	256,625
O.D.					42,289					18,000	2,172

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				115,180	38,374				81,737	68,402	59,043
2008		2,452	158,533	102,947	155,481		1,166	43,053	31,010	118,723	44,040
2009	15	855	25,796	97,155	18,646	13	1,197	14,543	45,592	33,615	36,665
2010	11	5,984	163,820	17,979	96,160	33	7,685	170,602	21,937	134,282	48,318
2011	18	2,455	70,031	31,670	55,539	31	8,322	159,600	89,010	218,988	44,814
TOTAL	44	11,746	418,180	364,931	364,200	77	18,370	387,798	269,286	574,010	232,880
O.D.	10	1,435	40,985	18,533	32,501	1	500	9,525	5,311	13,064	2,012

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	888,671	1,641,836	234,892			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-493,064	-306,114	642			
TOTAL LOSSES	395,607	1,335,722	235,534			
EXPECTED LOSSES	1,292,732	1,082,059	183,488			
CREDIBILITY	.03	.08	.12			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.524	1.769	.312	2.605		
INDICATED (POST-TEST)	.570	1.925	.339	2.834		
PRES. ON RATE LEVEL	1.609	1.347	.228	3.184		
DERIVED BY FORMULA	1.578	1.393	.241	3.212		
UNDERLYING PRES. RATE	1.712	1.433	.243	3.388		
PROPOSED	1.564	1.381	.239	3.184		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.344
IND. RATES				3.34	MINIMUM PREMIUM	
MAN. RATES	3.75	3.69	3.52	+ 3.34	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	133,671	4,829,191	3.612			7	25	73	105	
2008	125,298	3,890,709	3.105			3	37	60	100	
2009	116,855	4,214,174	3.606			4	22	85	111	
2010	116,551	3,446,866	2.957			3	22	86	111	
2011	122,686	3,421,333	2.788			2	24	67	93	
TOTAL	615,061	19,802,273	3.220			19	130	371	520	
O.D.		7,476	.001							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,033,692	1,423,740	461,518			483,081	486,477	496,634	444,049
2008			542,022	1,575,819	232,231			196,744	631,065	414,128	298,700
2009			620,076	1,066,646	706,960			150,593	662,709	733,132	274,058
2010			652,758	805,896	307,257			304,389	483,872	579,833	312,861
2011			280,074	945,667	443,349			66,981	488,189	731,284	465,789
TOTAL			3,128,622	5,817,768	2,151,315			1,201,788	2,752,312	2,955,011	1,795,457
O.D.											7,476

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,307,621	1,657,232	623,051			1,094,662	640,689	729,556	384,546
2008		13,292	806,594	1,748,478	286,013		11,137	523,743	830,372	549,123	269,129
2009	244	28,097	1,093,502	1,181,480	767,956	248	38,243	589,721	814,560	886,772	260,903
2010	125	51,125	1,407,395	794,730	356,163	272	46,270	1,080,364	547,817	665,356	289,396
2011	978	81,780	2,016,959	925,553	425,736	347	70,430	1,052,496	532,726	578,172	427,594
TOTAL	1,347	174,294	6,632,071	6,307,473	2,458,919	867	166,080	4,340,986	3,366,164	3,408,979	1,631,568
O.D.											6,988

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,315,645	15,541,535	1,638,556			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,849,798	-2,998,516	5,816			
TOTAL LOSSES	8,465,847	12,543,019	1,644,372			
EXPECTED LOSSES	7,472,992	10,634,405	1,660,666			
CREDIBILITY	.12	.33	.49			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.376	2.039	.267	3.682		
INDICATED (POST-TEST)	1.497	2.218	.290	4.005		
PRES. ON RATE LEVEL	1.142	1.625	.254	3.021		
DERIVED BY FORMULA	1.185	1.821	.272	3.278		
UNDERLYING PRES. RATE	1.215	1.729	.270	3.214		
PROPOSED	1.185	1.821	.272	3.278		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.443
IND. RATES				3.44	MINIMUM PREMIUM	
MAN. RATES	2.93	3.18	3.34	+ 3.44	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	39,645	2,174,106	5.483			39,645			5	5	49	59
2008	34,189	606,582	1.774			34,189			1	1	17	19
2009	25,772	287,838	1.116			25,772			1	2	2	5
2010	26,950	283,928	1.053			26,950				2	3	5
2011	28,142	274,859	.976			28,142				1	6	7
TOTAL	154,698	3,627,313	2.345			154,698			7	11	77	95

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			912,315	109,600	380,056			327,637	31,140	342,966	70,392
2008			115,900	16,352	232,663			20,768	15,003	144,970	60,926
2009			118,018	26,856	5,086			47,346	38,176	21,336	31,020
2010				76,828	93,789				54,741	41,445	17,125
2011				111,530	39,225				45,125	64,772	14,207
TOTAL			1,146,233	341,166	750,819			395,751	184,185	615,489	193,670

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,154,079	127,574	513,078			742,426	41,012	503,820	60,959
2008		2,355	153,677	23,495	273,628		1,577	52,229	23,615	188,843	54,894
2009	4	3,448	147,824	31,400	7,312	26	6,065	114,206	47,665	27,123	29,531
2010	21	2,696	78,494	80,846	96,080	16	1,901	48,164	55,777	48,303	15,841
2011	107	7,550	190,531	100,332	38,735	29	5,432	85,329	47,591	51,059	13,042
TOTAL	132	16,049	1,724,605	363,647	928,833	71	14,975	1,042,354	215,660	819,148	174,267

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,798,186	2,327,288	174,267	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-906,627	-591,517	802	
TOTAL LOSSES	1,891,559	1,735,771	175,069	
EXPECTED LOSSES	2,312,736	2,055,937	245,971	
CREDIBILITY	.05	.13	.20	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.223	1.122	.113	2.458
INDICATED (POST-TEST)	1.331	1.221	.123	2.675
PRES. ON RATE LEVEL	1.405	1.249	.150	2.804
DERIVED BY FORMULA	1.401	1.245	.145	2.791
UNDERLYING PRES. RATE	1.495	1.329	.159	2.983
PROPOSED	1.401	1.245	.145	2.791

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	TOTAL
IND. RATES				2.93	MINIMUM PREMIUM	
MAN. RATES	3.42	3.30	3.10	+ 2.93	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	125,302	4,134,918	3.299			6	15	66	87	
2008	100,014	2,679,578	2.679			3	11	47	61	
2009	92,191	3,237,935	3.512			3	10	48	64	
2010	113,431	2,358,391	2.079		2	1	2	14	57	
2011	123,916	1,532,698	1.236			1	8	39	48	
TOTAL	554,854	13,943,520	2.513		2	1	15	58	317	
O.D.		18,034	.003					2	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			985,328	511,438	500,068			608,196	672,626	608,789	248,473
2008			804,737	436,912	326,598			235,821	271,676	460,265	143,569
2009	181,041	446,137	696,936	320,990	312,615	15	105,587	252,675	255,805	429,688	236,446
2010			304,354	469,669	253,559			96,630	451,395	500,410	282,374
2011			149,974	248,835	204,366			223,204	218,185	332,733	155,401
TOTAL	181,041	446,137	2,941,329	1,987,844	1,597,206	15	105,587	1,416,526	1,869,687	2,331,885	1,066,263
O.D.					8,343					7,250	2,441

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,246,439	595,314	675,096			1,378,171	885,849	894,311	215,178
2008		15,877	1,045,382	494,734	390,511		12,146	572,864	367,824	603,978	129,356
2009	266,665	606,756	992,050	375,131	342,100	1,727	388,636	656,900	334,670	517,208	225,097
2010	77	27,119	750,996	468,813	279,220	171	25,688	621,485	488,435	571,667	261,196
2011	275	28,270	695,816	289,136	182,750	323	63,102	800,223	265,463	273,232	142,658
TOTAL	267,017	678,022	4,730,683	2,223,128	1,869,677	2,221	489,572	4,029,643	2,342,241	2,860,396	973,485
O.D.		23	769	380	9,413		51	1,128	771	8,063	2,199

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,199,129	9,314,069	975,684			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,576,021	-2,640,539	4,201			
TOTAL LOSSES	5,623,108	6,673,530	979,885			
EXPECTED LOSSES	12,018,137	9,399,227	1,115,256			
CREDIBILITY	.11	.31	.46			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.013	1.203	.177	2.393		
INDICATED (POST-TEST)	1.102	1.309	.193	2.604		
PRES. ON RATE LEVEL	2.036	1.592	.189	3.817		
DERIVED BY FORMULA	1.933	1.504	.191	3.628		
UNDERLYING PRES. RATE	2.166	1.694	.201	4.061		
PROPOSED	1.933	1.504	.191	3.628		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.810
IND. RATES				3.81	MINIMUM PREMIUM	
MAN. RATES	4.72	4.52	4.22	+ 3.81	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	244,178	5,498,937	2.252			9	24	78	111
2008	211,480	3,672,671	1.736			7	16	40	63
2009	205,892	2,740,538	1.331			3	18	37	58
2010	225,510	3,865,520	1.714			3	29	45	77
2011	242,752	3,232,734	1.331			2	8	67	77
TOTAL	1,129,812	19,010,400	1.683			24	95	267	386
O.D.		100,955	.008				2	1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			2,017,353	640,075	544,761			760,075	505,303	554,907	476,463
2008			1,288,948	501,365	338,801			393,576	397,503	411,759	340,719
2009			666,952	402,795	365,570			240,290	235,631	441,817	387,483
2010			941,175	428,590	468,366			645,177	507,131	479,606	395,475
2011			405,369	317,004	575,061			216,695	362,083	928,359	428,163
TOTAL			5,319,797	2,289,829	2,292,559			2,255,813	2,007,651	2,816,448	2,028,303
O.D.				55,425	2,536				40,007		2,987

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			2,385,796	745,048	735,434			1,391,050	665,482	815,157	412,617
2008		24,907	1,651,812	569,681	407,981		18,357	940,397	532,206	543,782	306,988
2009	104	22,593	937,423	461,579	398,620	126	34,513	618,075	311,022	530,502	368,884
2010	102	46,832	1,286,485	481,019	499,605	306	54,294	1,258,003	565,397	561,823	365,814
2011	459	57,396	1,416,481	526,383	483,993	444	90,121	1,267,149	531,135	718,097	393,054
TOTAL	665	151,728	7,677,997	2,783,710	2,525,633	876	197,285	5,474,674	2,605,242	3,169,361	1,847,357
O.D.				64,515	3,424				52,689		2,654

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,503,225	11,204,574	1,850,011			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,559,245	-3,096,521	7,193			
TOTAL LOSSES	8,943,980	8,108,053	1,857,204			
EXPECTED LOSSES	12,021,199	11,038,264	1,954,574			
CREDIBILITY	.18	.49	.74			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.792	.718	.164	1.674		
INDICATED (POST-TEST)	.862	.781	.178	1.821		
PRES. ON RATE LEVEL	1.000	.918	.163	2.081		
DERIVED BY FORMULA	.975	.851	.174	2.000		
UNDERLYING PRES. RATE	1.064	.977	.173	2.214		
PROPOSED	.975	.851	.174	2.000		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.100
IND. RATES				2.10	MINIMUM PREMIUM	
MAN. RATES	2.72	2.46	2.30	+ 2.10	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	286,927	17,582,710	6.127	3	1	13	34	62	113	
2008	245,882	2,895,747	1.177			1	38	44	83	
2009	235,850	2,723,193	1.154			3	15	59	77	
2010	294,818	4,847,338	1.644			1	45	55	101	
2011	287,481	4,341,715	1.510	1		2	7	55	65	
TOTAL	1,350,958	32,390,703	2.398	4	1	20	139	275	439	
O.D.		140,023	.010				3	4	7	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	1,363,771	194,133	2,941,325	707,486	347,491	876,392	6,276,975	3,355,223	796,444	334,494	388,976
2008			334,024	978,091	360,960			113,661	572,045	318,395	218,571
2009			685,536	327,993	356,712			207,686	380,663	535,086	229,517
2010			125,000	1,332,881	322,670			250,172	1,933,250	500,666	382,699
2011	12,100		265,716	400,168	656,170	9,200		844,575	1,047,098	839,259	267,429
TOTAL	1,375,871	194,133	4,351,601	3,746,619	2,044,003	885,592	6,276,975	4,771,317	4,729,500	2,527,900	1,487,192
O.D.				51,638	27,305				29,357	24,913	6,810

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	1,341,064	54,981	3,224,040	823,513	469,114	983,814	939,716	3,925,138	1,048,917	491,370	336,853
2008		8,387	505,632	1,089,511	431,799		7,267	327,754	749,962	423,242	196,932
2009	89	22,399	938,748	382,399	388,162	170	35,503	603,491	481,538	644,818	218,500
2010	176	41,145	1,157,818	1,242,785	383,098	673	82,320	2,032,697	1,875,592	678,154	353,997
2011	14,388	52,618	1,344,754	574,621	540,958	10,463	159,347	2,064,024	755,353	698,680	245,500
TOTAL	1,355,717	179,530	7,170,992	4,112,829	2,213,131	995,120	1,224,153	8,953,104	4,911,362	2,936,264	1,351,782
O.D.	5	525	15,967	60,288	31,134		346	7,156	39,023	32,013	6,251

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	19,902,615	14,336,044	1,358,033			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-8,661,292	-3,748,479	6,339			
TOTAL LOSSES	11,241,323	10,587,565	1,364,372			
EXPECTED LOSSES	22,871,719	13,374,484	1,715,717			
CREDIBILITY	.21	.56	.83			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.832	.784	.101	1.717		
INDICATED (POST-TEST)	.905	.853	.110	1.868		
PRES. ON RATE LEVEL	1.591	.931	.119	2.641		
DERIVED BY FORMULA	1.447	.887	.112	2.446		
UNDERLYING PRES. RATE	1.693	.990	.127	2.810		
PROPOSED	1.447	.887	.112	2.446		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.569
IND. RATES				2.57	MINIMUM PREMIUM	
MAN. RATES	3.71	3.24	2.92	+ 2.57	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	129,221	4,972,050	3.847			9	18	77	104
2008	99,051	2,182,872	2.203			3	7	38	48
2009	106,141	2,528,111	2.381			6	8	52	66
2010	121,579	2,247,733	1.848			4	8	60	72
2011	136,898	2,374,758	1.734			1	4	70	75
TOTAL	592,890	14,305,524	2.413			23	45	297	365
O.D.		288,018	.048				6		6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,936,148	491,924	363,717			961,814	247,572	620,861	350,014
2008			669,369	177,632	321,539			241,053	252,031	338,503	182,745
2009			1,235,765	155,567	200,023			226,812	153,347	310,669	245,928
2010			559,345	329,411	309,190			284,143	199,451	394,904	171,289
2011			227,981	248,239	457,559			125,290	213,422	834,017	268,250
TOTAL			4,628,608	1,402,773	1,652,028			1,839,112	1,065,823	2,498,954	1,218,226
O.D.				215,687					67,859		4,472

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			2,449,227	572,600	491,018			2,179,470	326,051	912,041	303,112
2008		12,883	856,583	207,365	382,064		11,693	579,210	339,310	445,407	164,653
2009	42	35,324	1,530,109	204,009	227,751	96	29,916	552,937	207,632	373,395	234,123
2010	69	35,306	967,829	362,923	333,736	183	34,847	794,658	259,795	446,480	158,442
2011	344	40,697	1,022,279	406,974	380,698	276	60,600	894,491	397,355	631,319	246,254
TOTAL	455	124,210	6,826,027	1,753,871	1,815,267	555	137,056	5,000,766	1,530,143	2,808,642	1,106,584
O.D.	7	395	9,716	248,087	548	33	5,481	76,789	42,826	6,075	4,069

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,181,490	8,205,459	1,110,653			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,036,279	-2,448,827	4,686			
TOTAL LOSSES	7,145,211	5,756,632	1,115,339			
EXPECTED LOSSES	13,351,883	8,768,842	1,215,425			
CREDIBILITY	.12	.32	.48			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.205	.971	.188	2.364		
INDICATED (POST-TEST)	1.311	1.056	.205	2.572		
PRES. ON RATE LEVEL	2.117	1.389	.193	3.699		
DERIVED BY FORMULA	2.020	1.282	.199	3.501		
UNDERLYING PRES. RATE	2.252	1.479	.205	3.936		
PROPOSED	2.020	1.282	.199	3.501		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.677
IND. RATES				3.68	MINIMUM PREMIUM	
MAN. RATES	4.78	4.55	4.09	+ 3.68	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	186,774	4,643,397	2.486			6	33	105	144
2008	179,617	9,226,335	5.136			10	46	95	151
2009	139,993	4,599,411	3.285			6	32	56	94
2010	176,538	2,114,847	1.197			1	19	54	74
2011	175,749	2,190,108	1.246			1	7	44	52
TOTAL	858,671	22,774,098	2.652			24	137	354	515
O.D.		28,243	.003				1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			995,063	747,001	448,188			499,616	685,723	762,943	504,863
2008			2,264,442	850,274	641,168			3,696,591	573,906	731,828	468,126
2009			1,273,459	588,309	357,764			1,179,397	580,998	333,982	285,502
2010			121,983	536,195	286,207			100,036	315,981	413,719	340,726
2011			193,941	141,576	353,046			95,101	33,162	892,594	480,688
TOTAL			4,848,888	2,863,355	2,086,373			5,570,741	2,189,770	3,135,066	2,079,905
O.D.				6,739	2,535				9,891	430	8,648

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,258,755	869,509	605,053			1,132,131	903,096	1,120,763	437,211
2008		33,803	2,228,383	964,046	767,374		60,207	3,248,224	788,128	968,946	421,782
2009	129	37,076	1,550,425	668,282	399,917	412	117,724	2,258,130	739,085	427,227	271,798
2010	84	21,014	591,917	523,460	310,113	131	21,420	512,071	352,717	469,287	315,172
2011	224	29,241	731,323	274,814	284,259	171	41,114	638,848	279,236	612,669	441,272
TOTAL	437	121,134	6,360,803	3,300,111	2,366,716	714	240,465	7,789,404	3,062,262	3,598,892	1,887,235
O.D.		8	268	7,983	2,653			33	13,053	504	8,025

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,513,266	12,352,174	1,895,260			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,364,539	-3,219,363	7,463			
TOTAL LOSSES	9,148,727	9,132,811	1,902,723			
EXPECTED LOSSES	14,013,511	11,420,324	2,086,570			
CREDIBILITY	.15	.41	.61			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.065	1.064	.222	2.351		
INDICATED (POST-TEST)	1.159	1.158	.242	2.559		
PRES. ON RATE LEVEL	1.534	1.250	.228	3.012		
DERIVED BY FORMULA	1.478	1.212	.237	2.927		
UNDERLYING PRES. RATE	1.632	1.330	.243	3.205		
PROPOSED	1.478	1.212	.237	2.927		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.074
IND. RATES				3.07	MINIMUM PREMIUM	
MAN. RATES	3.54	3.54	3.33	+ 3.07	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	105,887	3,135,472	2.961	1		3	13	64	81
2008	107,195	5,098,792	4.756			9	13	76	98
2009	97,061	4,751,547	4.895	1		6	14	61	82
2010	100,278	1,919,390	1.914			1	14	59	74
2011	105,024	2,813,497	2.678			2	8	42	52
TOTAL	515,445	17,718,698	3.438	2		21	62	302	387
O.D.		6,161	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	810,497		387,811	353,013	415,491	79,425		197,107	189,252	447,009	255,867
2008			1,502,906	474,699	390,274			1,607,252	328,610	548,623	246,428
2009	581,286		1,170,045	185,078	263,808	95,642		999,451	320,476	802,648	333,113
2010			117,170	381,977	294,231			106,857	317,429	467,206	234,520
2011			339,462	384,375	336,841			708,254	244,175	538,216	262,174
TOTAL	1,391,783		3,517,394	1,779,142	1,700,645	175,067		3,618,921	1,399,942	2,803,702	1,332,102
O.D.											6,161

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	842,696		490,581	410,908	560,916	152,001		446,645	249,245	656,657	221,581
2008		27,672	1,839,627	542,363	469,028		49,065	2,660,706	461,494	725,525	222,032
2009	772,467	32,045	1,381,800	235,601	293,370	222,569	101,836	1,938,761	463,067	965,569	317,124
2010	66	17,094	481,476	385,937	310,772	139	22,541	536,664	361,254	527,082	216,931
2011	444	46,378	1,136,165	459,544	300,236	616	119,646	1,444,638	382,175	441,046	240,676
TOTAL	1,615,673	123,189	5,329,649	2,034,353	1,934,322	375,325	293,088	7,027,414	1,917,235	3,315,879	1,218,344
O.D.											5,527

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,764,338	9,201,789	1,223,871			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,796,212	-2,196,211	5,175			
TOTAL LOSSES	9,968,126	7,005,578	1,229,046			
EXPECTED LOSSES	12,643,865	7,829,611	1,453,555			
CREDIBILITY	.11	.29	.44			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.934	1.359	.238	3.531		
INDICATED (POST-TEST)	2.104	1.479	.259	3.842		
PRES. ON RATE LEVEL	2.306	1.428	.264	3.998		
DERIVED BY FORMULA	2.284	1.443	.262	3.989		
UNDERLYING PRES. RATE	2.453	1.519	.282	4.254		
PROPOSED	2.284	1.443	.262	3.989		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	4.190
IND. RATES				4.19	MINIMUM PREMIUM	
MAN. RATES	4.99	4.76	4.42	+ 4.19	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	122,706	4,750,741	3.871	1		10	15	65	91
2008	117,672	4,853,275	4.124			10	16	62	88
2009	100,692	3,547,891	3.523			6	12	42	60
2010	105,830	5,662,837	5.350		1	3	16	51	71
2011	104,796	2,063,340	1.968				9	65	74
TOTAL	551,696	20,878,084	3.784	1	1	29	68	285	384
O.D.		11,140	.002				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	634,649		1,716,027	411,795	521,863			412,732	281,024	379,911	392,740
2008			1,786,847	578,604	537,242			704,838	435,544	443,015	367,185
2009			1,164,540	445,354	408,375			610,263	427,515	282,561	209,283
2010		704,284	510,114	586,086	401,888		2,000,000	145,454	641,472	428,244	245,295
2011			319,482	319,482	500,196				169,874	811,333	262,455
TOTAL	634,649	704,284	5,177,528	2,341,321	2,369,564		2,000,000	1,873,287	1,955,429	2,345,064	1,476,958
O.D.				3,053					7,889		198

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	780,618		2,170,774	479,330	704,516			935,252	370,108	558,091	340,113
2008		34,041	2,263,365	662,403	643,946		30,041	1,599,005	587,784	586,818	330,834
2009	121	36,528	1,544,222	520,400	450,445	278	76,472	1,451,511	540,810	356,093	199,237
2010	185	242,563	1,132,836	603,821	435,993	5,197	762,856	880,692	666,055	508,772	226,898
2011	392	34,769	921,636	457,375	409,039	150	36,007	621,389	346,569	604,120	240,934
TOTAL	781,316	347,901	8,032,833	2,723,329	2,643,939	5,625	905,376	5,487,849	2,511,326	2,613,894	1,338,016
O.D.		28	809	3,229	57	3	197	2,583	9,048	293	182

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,564,520	10,505,115	1,338,198	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,543,796	-2,484,296	5,051	
TOTAL LOSSES	10,020,724	8,020,819	1,343,249	
EXPECTED LOSSES	14,437,884	8,766,449	1,484,062	
CREDIBILITY	.11	.31	.46	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.816	1.454	.243	3.513
INDICATED (POST-TEST)	1.976	1.582	.264	3.822
PRES. ON RATE LEVEL	2.460	1.493	.253	4.206
DERIVED BY FORMULA	2.407	1.521	.258	4.186
UNDERLYING PRES. RATE	2.617	1.589	.269	4.475
PROPOSED	2.407	1.521	.258	4.186

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	4.396
IND. RATES				4.40	MINIMUM PREMIUM	
MAN. RATES	5.21	4.98	4.65	+ 4.40	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	335,861	7,259,720	2.161		1	11	22	126	160
2008	287,215	7,705,824	2.682			17	19	123	159
2009	262,645	6,438,392	2.451	2		9	24	85	120
2010	247,198	4,004,604	1.619			2	21	90	113
2011	261,318	5,898,028	2.257			2	19	128	149
TOTAL	1,394,237	31,306,568	2.245	2	1	41	105	552	701
O.D.		18,909	.001						

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007		80,443	2,051,125	666,317	755,966		7,135	1,509,381	272,562	1,015,603	901,188
2008			3,356,618	683,487	682,049			1,233,050	302,286	816,942	631,392
2009	136,656		1,630,527	966,171	577,860	63,013		624,203	744,345	974,873	720,744
2010			285,189	808,906	743,248			151,798	518,691	940,836	555,936
2011			309,130	1,097,767	1,090,450			172,441	898,484	1,661,959	667,797
TOTAL	136,656	80,443	7,632,589	4,222,648	3,849,573	63,013	7,135	3,690,873	2,736,368	5,410,213	3,477,057
O.D.											18,909

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007		251,706	2,594,673	775,593	1,020,558		11,801	3,420,257	358,962	1,491,923	780,429
2008		63,299	4,236,075	792,582	823,394		53,066	2,820,194	435,884	1,074,429	568,884
2009	201,224	54,175	2,253,465	1,091,334	643,551	162,503	91,640	1,636,015	948,749	1,180,207	686,148
2010	162	38,847	1,095,399	834,460	777,537	222	36,102	862,923	609,832	1,051,287	514,241
2011	1,248	113,663	2,882,564	1,325,246	936,030	725	146,367	2,187,370	1,080,204	1,296,179	613,038
TOTAL	202,634	521,690	13,062,176	4,819,215	4,201,070	163,450	338,976	10,926,759	3,433,631	6,094,025	3,162,740
O.D.											16,610

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	25,215,685	18,547,941	3,179,350			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-8,182,926	-3,866,679	10,908			
TOTAL LOSSES	17,032,759	14,681,262	3,190,258			
EXPECTED LOSSES	21,164,518	13,551,984	3,262,514			
CREDIBILITY	.21	.57	.85			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.222	1.053	.229	2.504		
INDICATED (POST-TEST)	1.330	1.146	.249	2.725		
PRES. ON RATE LEVEL	1.427	.913	.220	2.560		
DERIVED BY FORMULA	1.407	1.046	.245	2.698		
UNDERLYING PRES. RATE	1.518	.972	.234	2.724		
PROPOSED	1.407	1.046	.245	2.698		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.833
IND. RATES				2.83	MINIMUM PREMIUM	
MAN. RATES	3.10	3.00	2.83	+ 2.83	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	350,488	3,987,726	1.137			7	72	29	108	
2008	370,290	2,169,213	.585			2	42	33	77	
2009	312,744	2,641,390	.844			4	34	14	52	
2010	237,323	2,349,837	.990	1		2	27	18	48	
2011	302,810	2,621,553	.865			1	19	56	76	
TOTAL	1,573,655	13,769,719	.875	1		16	194	150	361	
O.D.		44,178	.002					3	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,364,243	1,137,069	106,069			235,945	664,027	155,210	325,163
2008			334,036	822,153	88,920			93,567	402,602	112,106	315,829
2009			744,924	689,454	94,657			427,664	433,079	112,524	139,088
2010	925,380		255,551	444,063	74,541	4,000		97,989	308,002	91,614	148,697
2011			184,788	199,953	409,403			38,750	989,971	626,690	171,998
TOTAL	925,380		2,883,542	3,292,692	773,590	4,000		893,915	2,797,681	1,098,144	1,100,775
O.D.					27,150					10,400	6,628

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,725,768	1,323,551	143,191			534,651	874,523	228,005	281,591
2008		7,843	483,227	911,976	111,694		5,081	258,225	525,124	152,370	284,562
2009	108	25,471	1,029,509	750,652	120,972	223	52,654	981,521	524,868	153,702	132,412
2010	872,730	22,797	627,845	420,602	100,265	6,063	18,515	443,607	305,724	122,495	137,545
2011	271	33,580	847,565	336,714	337,126	383	74,196	1,106,851	585,906	513,165	157,894
TOTAL	873,109	89,691	4,713,914	3,743,495	813,248	6,669	150,446	3,324,855	2,816,145	1,169,737	994,004
O.D.		17	643	345	33,549		34	174	172	14,179	6,006

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,159,552	8,590,870	1,000,010			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,242,158	-2,261,475	4,059			
TOTAL LOSSES	1,917,394	6,329,395	1,004,069			
EXPECTED LOSSES	18,820,913	7,978,431	1,211,715			
CREDIBILITY	.23	.62	.92			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.122	.402	.064	.588		
INDICATED (POST-TEST)	.133	.437	.070	.640		
PRES. ON RATE LEVEL	1.124	.477	.072	1.673		
DERIVED BY FORMULA	.896	.452	.070	1.418		
UNDERLYING PRES. RATE	1.196	.507	.077	1.780		
PROPOSED	.896	.452	.070	1.418		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.489
IND. RATES				1.49	MINIMUM PREMIUM	
MAN. RATES	3.30	2.46	1.85	+ 1.49	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	39,219	1,006,188	2.565			3	3	18	24
2008	34,542	1,070,753	3.099			1	10	13	24
2009	31,911	1,477,468	4.629				12	15	28
2010	43,086	1,880,441	4.364			3	6	30	39
2011	51,483	1,154,653	2.242				8	42	50
TOTAL	200,241	6,589,503	3.291			8	39	118	165
O.D.		89,221	.044				2	2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			447,083	28,626	65,946			134,667	86,364	111,255	132,247
2008			308,327	275,937	38,797			19,420	174,921	82,319	171,032
2009			277,268	408,474	80,703			48,726	488,568	94,817	78,912
2010			822,512	74,678	266,605			208,324	163,951	227,276	117,095
2011				148,124	300,486				165,284	376,383	164,376
TOTAL			1,855,190	935,839	752,537			411,137	1,079,088	892,050	663,662
O.D.				14,987	29,657				12,446	29,131	3,000

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			565,560	33,321	89,028			305,155	113,742	163,432	114,526
2008		6,222	405,999	307,692	49,092		1,543	65,331	228,634	109,774	154,100
2009	67	11,364	445,979	442,866	95,686	172	18,092	269,933	569,043	130,029	75,124
2010	47	40,194	1,088,496	142,273	286,255	134	25,580	584,494	199,276	261,651	108,313
2011	190	18,432	493,756	242,103	242,344	105	23,726	386,138	215,357	287,997	150,897
TOTAL	304	76,212	2,999,790	1,168,255	762,405	411	68,941	1,611,051	1,326,052	952,883	602,960
O.D.	3	566	16,527	21,583	30,093	6	653	9,237	17,394	33,317	2,728

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,783,701	4,311,982	605,688			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,031,281	-927,263	2,606			
TOTAL LOSSES	2,752,420	3,384,719	608,294			
EXPECTED LOSSES	5,446,555	3,368,054	628,758			
CREDIBILITY	.06	.16	.23			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.375	1.690	.304	3.369		
INDICATED (POST-TEST)	1.496	1.839	.331	3.666		
PRES. ON RATE LEVEL	2.557	1.581	.295	4.433		
DERIVED BY FORMULA	2.493	1.622	.303	4.418		
UNDERLYING PRES. RATE	2.720	1.682	.314	4.716		
PROPOSED	2.493	1.622	.303	4.418		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	4.640
IND. RATES				4.64	MINIMUM PREMIUM	
MAN. RATES	5.68	5.34	4.90	+ 4.64	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	53,425	2,303,052	4.310			3	9	77	89
2008	60,133	3,856,161	6.412			5	29	49	83
2009	37,160	1,032,570	2.778				14	33	47
2010	37,340	1,274,580	3.413			1	13	30	44
2011	45,190	1,574,628	3.484				6	38	44
TOTAL	233,248	10,040,991	4.305			9	71	227	307
O.D.		149,173	.063				5	1	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			408,673	331,039	361,792			164,382	295,273	533,143	208,750
2008			1,004,984	706,122	216,491			925,143	427,466	315,810	260,145
2009				189,115	163,832				221,511	321,853	136,259
2010			223,093	346,964	149,497			48,686	193,131	115,388	197,821
2011				273,655	386,240				148,644	590,998	175,091
TOTAL			1,636,750	1,846,895	1,277,852			1,138,211	1,286,025	1,877,192	978,066
O.D.				68,944	11,275				32,657	30,871	5,426

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			516,972	385,328	488,424			372,490	388,876	783,187	180,778
2008		18,113	1,182,777	790,515	263,738		30,217	1,643,581	574,399	421,450	234,391
2009	37	2,135	67,357	209,078	175,068	71	8,215	96,349	274,433	385,772	129,719
2010	55	19,605	542,567	341,429	168,932	73	10,898	262,834	197,594	138,706	182,984
2011	329	28,353	748,528	373,262	317,923	125	28,276	480,840	268,166	442,287	160,734
TOTAL	421	68,206	3,058,201	2,099,612	1,414,085	269	77,606	2,856,094	1,703,468	2,171,402	888,606
O.D.	5	940	27,829	77,403	9,869	7	1,361	25,709	47,698	23,437	5,033

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,116,648	7,546,974	893,639			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,148,424	-1,806,632	2,807			
TOTAL LOSSES	2,968,224	5,740,342	896,446			
EXPECTED LOSSES	8,082,043	6,346,678	835,028			
CREDIBILITY	.06	.17	.26			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.273	2.461	.384	4.118		
INDICATED (POST-TEST)	1.385	2.678	.418	4.481		
PRES. ON RATE LEVEL	3.257	2.557	.337	6.151		
DERIVED BY FORMULA	3.145	2.578	.358	6.081		
UNDERLYING PRES. RATE	3.465	2.721	.358	6.544		
PROPOSED	3.145	2.578	.358	6.081		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	6.387
IND. RATES				6.39	MINIMUM PREMIUM	
MAN. RATES	7.45	7.23	6.80	+ 6.39	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	30,754	2,466,747	8.020			2	4	13	19
2008	17,016	534,318	3.140				5	8	13
2009	21,862	106,922	.489					4	4
2010	34,939	813,790	2.329			1	4	5	10
2011	40,606	344,382	.848					11	11
TOTAL	145,177	4,266,159	2.939			3	13	41	57
O.D.		83,880	.057					3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			424,548	227,334	109,876			414,504	1,017,757	145,231	127,497
2008				229,128	24,881				126,360	80,671	73,278
2009					31,392					62,777	12,753
2010			151,945	202,324	15,961			63,717	219,625	76,910	83,308
2011					104,372					138,996	101,014
TOTAL			576,493	658,786	286,482			478,221	1,363,742	504,585	397,850
O.D.					49,669					20,667	13,544

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			537,054	253,298	148,332			939,266	1,223,238	213,345	110,412
2008		482	19,158	253,482	30,723		672	16,201	165,450	106,778	66,023
2009	5	79	3,318	1,735	32,856		528	4,659	3,965	73,649	12,141
2010	25	11,793	322,883	191,133	28,784	93	12,742	305,971	218,845	99,611	77,060
2011	23	3,538	101,148	45,736	80,215	13	3,834	73,527	41,008	100,891	92,731
TOTAL	53	15,892	983,561	745,384	320,910	106	17,776	1,339,624	1,652,506	594,274	358,367
O.D.	11	1,525	43,782	19,812	40,058		396	7,075	4,037	19,405	12,203

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,409,801	3,396,386	370,570			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-817,212	-629,738	1,792			
TOTAL LOSSES	1,592,589	2,766,648	372,362			
EXPECTED LOSSES	2,205,238	2,293,797	405,045			
CREDIBILITY	.05	.13	.19			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.097	1.906	.256	3.259		
INDICATED (POST-TEST)	1.194	2.074	.279	3.547		
PRES. ON RATE LEVEL	1.428	1.485	.262	3.175		
DERIVED BY FORMULA	1.416	1.562	.265	3.243		
UNDERLYING PRES. RATE	1.519	1.580	.279	3.378		
PROPOSED	1.416	1.562	.265	3.243		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.406
IND. RATES				3.41	MINIMUM PREMIUM	
MAN. RATES	3.75	3.69	3.51	+ 3.41	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	44,367	3,329,049	7.503			6	9	39	54
2008	41,346	1,241,925	3.003			3	4	16	23
2009	30,843	291,338	.944				1	15	16
2010	38,820	326,669	.841				2	15	17
2011	43,261	1,044,046	2.413				3	16	19
TOTAL	198,637	6,233,027	3.138			9	19	101	129
O.D.		1,242							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,269,141	343,842	258,516			888,549	131,354	296,757	140,890
2008			436,493	175,111	179,256			118,786	65,964	188,290	78,025
2009				23,644	46,764				34,579	137,878	48,473
2010				21,976	107,072				46,545	86,958	64,118
2011				43,898	192,593				211,220	537,393	58,942
TOTAL			1,705,634	608,471	784,201			1,007,335	489,662	1,247,276	390,448
O.D.											1,242

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,527,034	400,230	348,999			1,819,443	172,993	435,937	122,011
2008		8,500	562,171	200,075	213,869		5,751	279,517	92,507	246,546	70,301
2009	6	325	11,191	27,592	49,392	10	2,000	21,540	48,376	163,029	46,146
2010	13	1,459	44,031	33,341	106,638	12	1,996	50,317	53,756	96,663	59,309
2011	79	8,966	246,667	117,129	151,391	156	31,850	523,301	291,854	408,981	54,109
TOTAL	98	19,250	2,391,094	778,367	870,289	178	41,597	2,694,118	659,486	1,351,156	351,876
O.D.											1,092

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,146,335	3,659,298	352,968			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,564,884	-925,155	1,801			
TOTAL LOSSES	3,581,451	2,734,143	354,769			
EXPECTED LOSSES	4,081,991	3,285,456	488,647			
CREDIBILITY	.06	.16	.23			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.803	1.376	.179	3.358		
INDICATED (POST-TEST)	1.962	1.497	.195	3.654		
PRES. ON RATE LEVEL	1.931	1.555	.231	3.717		
DERIVED BY FORMULA	1.933	1.546	.223	3.702		
UNDERLYING PRES. RATE	2.055	1.654	.246	3.955		
PROPOSED	1.933	1.546	.223	3.702		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.888
IND. RATES				3.89	MINIMUM PREMIUM	
MAN. RATES	4.49	4.37	4.11	+ 3.89	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	59,620	1,615,993	2.710			4	4	23	31	
2008	49,024	1,343,433	2.740			2	4	20	26	
2009	39,411	882,290	2.238			1	2	33	36	
2010	47,910	1,141,124	2.381				1	25	26	
2011	56,345	1,825,175	3.239				5	41	46	
TOTAL	252,310	6,808,015	2.698			7	16	142	165	
O.D.		45,959	.018				1	1	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			777,333	176,455	79,879			189,240	101,812	136,644	154,630
2008			422,346	133,008	94,841			127,317	201,172	112,101	252,648
2009			173,327	43,947	135,763			165,505	7,156	245,246	111,346
2010				12,651	373,016				30,957	581,602	142,898
2011				145,747	355,594				367,799	592,200	363,835
TOTAL			1,373,006	511,808	1,039,093			482,062	708,896	1,667,793	1,025,357
O.D.				7,939	26,905				405	10,500	210

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			983,327	205,394	107,837			428,818	134,087	200,731	133,910
2008		8,081	538,157	151,816	114,507		5,997	311,722	265,422	149,565	227,636
2009	22	5,435	231,841	57,973	145,109	39	19,385	370,570	32,522	290,352	106,001
2010	43	3,495	109,048	58,845	368,556	18	5,403	128,439	99,797	627,230	132,181
2011	208	20,161	543,909	264,484	284,512	229	46,043	729,470	406,824	462,768	334,001
TOTAL	273	37,172	2,406,282	738,512	1,020,521	286	76,828	1,969,019	938,652	1,730,646	933,729
O.D.	12	668	18,090	9,345	27,152		113	2,361	1,541	11,323	189

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,511,104	4,477,692	933,918			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,542,022	-1,287,104	2,606			
TOTAL LOSSES	1,969,082	3,190,588	936,524			
EXPECTED LOSSES	6,615,567	4,559,242	698,898			
CREDIBILITY	.07	.18	.27			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.780	1.265	.371	2.416		
INDICATED (POST-TEST)	.849	1.376	.404	2.629		
PRES. ON RATE LEVEL	2.465	1.698	.260	4.423		
DERIVED BY FORMULA	2.352	1.640	.299	4.291		
UNDERLYING PRES. RATE	2.622	1.807	.277	4.706		
PROPOSED	2.352	1.640	.299	4.291		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	4.507
IND. RATES				4.51	MINIMUM PREMIUM	
MAN. RATES	5.65	5.43	4.89	+ 4.51	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	54,666	860,426	1.573			1	2	26	29
2008	47,742	1,187,070	2.486	1		1	4	25	31
2009	41,005	377,393	.920				3	10	13
2010	39,467	416,384	1.055			1	1	16	18
2011	45,571	5,924,321	13.000			1	2	21	24
TOTAL	228,451	8,765,594	3.837	1		4	12	98	115
O.D.		1,339							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			182,621	113,016	108,567			87,392	54,117	212,799	101,914
2008	70,600		224,527	146,439	156,964	3,000		220,525	103,451	149,932	111,632
2009			101,677	9,822	49,613			55,648	7,061	105,826	71,801
2010			116,613	9,822	49,613			55,648	7,061	105,826	71,801
2011			435,006	102,838	196,505			4,670,957	46,522	250,067	222,426
TOTAL	70,600		958,767	473,792	548,759	3,000		5,034,522	264,556	787,816	623,782
O.D.											1,339

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			231,016	131,550	146,566			198,030	71,272	312,602	88,258
2008	73,504	4,539	296,037	166,429	186,341	7,660	9,629	511,502	141,907	197,874	100,580
2009	20	1,004	30,835	109,594	40,767	21	1,904	22,604	65,630	83,150	110,441
2010	7	5,761	156,968	20,986	52,194	27	6,127	137,019	24,720	115,868	66,416
2011	141	14,280	370,907	166,346	160,586	395	76,958	873,656	157,161	207,905	204,187
TOTAL	73,672	25,584	1,085,763	594,905	586,454	8,103	94,618	1,742,811	460,690	917,399	569,882
O.D.											1,210

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,030,551	2,559,448	571,092	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,205,397	-606,171	1,753	
TOTAL LOSSES	1,825,154	1,953,277	572,845	
EXPECTED LOSSES	3,120,641	2,131,448	507,162	
CREDIBILITY	.06	.17	.25	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.799	.855	.251	1.905
INDICATED (POST-TEST)	.869	.930	.273	2.072
PRES. ON RATE LEVEL	1.284	.877	.208	2.369
DERIVED BY FORMULA	1.259	.886	.224	2.369
UNDERLYING PRES. RATE	1.366	.933	.222	2.521
PROPOSED	1.259	.886	.224	2.369

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	TOTAL
IND. RATES				2.49	MINIMUM PREMIUM	
MAN. RATES	3.09	2.88	2.62	+ 2.49	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	9,577	300,771	3.140			1	1	5	7
2008	8,701	118,317	1.359					6	6
2009	7,307	24,913	.340					1	1
2010	13,785	66,484	.482					2	2
2011	14,353	123,319	.859					3	3
TOTAL	53,723	633,804	1.180			1	1	17	19

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			132,711	5,399	25,822			76,912	2,416	38,380	19,131
2008					34,330					76,498	7,489
2009					2,962					14,139	7,812
2010					4,055					48,820	13,609
2011					27,403					74,980	20,936
TOTAL			132,711	5,399	94,572			76,912	2,416	252,817	68,977

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			167,879	6,284	34,860			174,283	3,182	56,380	16,567
2008		30	1,261	679	40,262		376	2,034	2,018	99,464	6,748
2009		8	313	163	3,100		112	1,049	892	16,588	7,437
2010		34	1,089	516	3,998		379	8,850	5,972	52,473	12,588
2011	7	933	26,557	12,008	21,061	8	2,060	39,660	22,121	54,422	19,219
TOTAL	7	1,005	197,099	19,650	103,281	8	2,927	225,876	34,185	279,327	62,559

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	426,922	436,443	62,559	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-387,835	-235,355	516	
TOTAL LOSSES	39,087	201,088	63,075	
EXPECTED LOSSES	1,049,749	862,791	119,266	
CREDIBILITY	.02	.06	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.073	.374	.117	.564
INDICATED (POST-TEST)	.079	.407	.127	.613
PRES. ON RATE LEVEL	1.837	1.509	.209	3.555
DERIVED BY FORMULA	1.802	1.443	.201	3.446
UNDERLYING PRES. RATE	1.954	1.606	.222	3.782
PROPOSED	1.802	1.443	.201	3.446

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.619
IND. RATES				3.62	MINIMUM PREMIUM	
MAN. RATES	4.43	4.27	3.93	+ 3.62	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	256,985	2,425,653	.943			6	12	50	68
2008	242,796	2,992,985	1.232			4	6	42	52
2009	204,933	1,277,711	.623			1	3	35	39
2010	229,369	1,358,713	.592				10	41	51
2011	243,193	1,559,625	.641			1	8	53	62
TOTAL	1,177,276	9,614,687	.817			12	39	221	272
O.D.		123,826	.010				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			797,929	187,341	277,925			283,802	221,117	424,775	232,764
2008			976,110	184,660	199,806			896,438	62,872	370,755	302,344
2009			206,084	67,715	190,834			233,983	63,044	322,547	193,504
2010				275,068	325,300				181,584	368,557	208,204
2011			120,360	59,475	441,683			56,886	109,865	602,934	168,422
TOTAL			2,100,483	774,259	1,435,548			1,471,109	638,482	2,089,568	1,105,238
O.D.				92,016					23,229		8,581

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,009,379	218,064	375,200			643,096	291,212	623,992	201,574
2008		17,695	1,184,264	214,673	240,852		35,186	1,916,651	107,271	488,292	272,412
2009	32	6,670	282,853	86,907	203,601	72	28,555	539,431	105,171	384,088	184,216
2010	61	9,543	278,210	288,120	333,642	51	8,072	201,642	213,282	408,589	192,589
2011	155	24,291	635,759	249,207	349,261	154	34,750	539,435	254,750	450,572	154,611
TOTAL	248	58,199	3,390,465	1,056,971	1,502,556	277	106,563	3,840,255	971,686	2,355,533	1,005,402
O.D.	10	2,276	63,819	82,528	4,266	6	663	17,252	21,517	1,595	7,834

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,480,033	5,996,652	1,013,236			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,626,782	-1,661,559	4,171			
TOTAL LOSSES	4,853,251	4,335,093	1,017,407			
EXPECTED LOSSES	6,875,292	5,898,153	1,165,503			
CREDIBILITY	.19	.51	.76			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.412	.368	.086	.866		
INDICATED (POST-TEST)	.448	.400	.094	.942		
PRES. ON RATE LEVEL	.549	.471	.093	1.113		
DERIVED BY FORMULA	.530	.435	.094	1.059		
UNDERLYING PRES. RATE	.584	.501	.099	1.184		
PROPOSED	.530	.435	.094	1.059		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.112
IND. RATES				1.11	MINIMUM PREMIUM	
MAN. RATES	1.39	1.34	1.23	+ 1.11	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	628,782	15,417,657	2.451	1		21	51	288	361
2008	549,216	14,134,831	2.573			26	55	162	243
2009	510,998	13,151,578	2.573	1		16	54	152	223
2010	531,373	7,435,842	1.399			9	41	139	189
2011	567,905	7,589,254	1.336			3	14	186	203
TOTAL	2,788,274	57,729,162	2.070	2		75	215	927	1219
O.D.		452,779	.016			1	2	2	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	72,949		3,776,833	1,700,617	2,009,371			2,230,338	1,526,123	2,506,581	1,594,845
2008			4,601,449	2,032,176	1,120,448			2,055,993	1,599,391	1,495,424	1,229,950
2009	174,881		3,336,617	1,844,310	1,479,321	164,463		1,718,158	1,415,557	1,758,234	1,260,037
2010			1,664,541	1,161,566	829,783			769,286	1,023,031	1,067,209	920,426
2011			396,707	730,019	1,752,603			159,408	822,702	2,678,889	1,048,926
TOTAL	247,830		13,776,147	7,468,688	7,191,526	164,463		6,933,183	6,386,804	9,506,337	6,054,184
O.D.			153,255	180,730	646			28,586	53,965	14,442	21,155

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	89,727		4,607,993	1,979,520	2,712,646			4,010,542	2,009,907	3,682,166	1,381,136
2008		89,298	5,912,894	2,299,536	1,353,673		91,663	4,842,019	2,146,209	1,981,170	1,108,185
2009	257,702	101,908	4,215,667	2,211,783	1,622,656	423,904	196,251	3,568,337	1,820,605	2,135,630	1,199,555
2010	217	108,740	2,981,607	1,231,133	912,488	631	108,218	2,509,852	1,150,581	1,239,835	851,394
2011	1,071	118,400	3,077,642	1,330,038	1,418,384	728	157,932	2,503,096	1,266,827	2,017,786	962,914
TOTAL	348,717	418,346	20,795,803	9,052,010	8,019,847	425,263	554,064	17,433,846	8,394,129	11,056,587	5,503,184
O.D.	21	7,655	161,011	102,936	7,382	25	4,730	48,906	62,979	20,045	19,249

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	40,198,387	36,715,915	5,522,433			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-11,834,565	-10,206,684	22,817			
TOTAL LOSSES	28,363,822	26,509,231	5,545,250			
EXPECTED LOSSES	30,949,842	36,136,031	6,440,913			
CREDIBILITY	.33	.90	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.017	.951	.199	2.167		
INDICATED (POST-TEST)	1.106	1.035	.217	2.358		
PRES. ON RATE LEVEL	1.044	1.218	.217	2.479		
DERIVED BY FORMULA	1.064	1.053	.217	2.334		
UNDERLYING PRES. RATE	1.110	1.296	.231	2.637		
PROPOSED	1.075	1.064	.219	2.358		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.476
IND. RATES				2.48	MINIMUM PREMIUM	
MAN. RATES	2.87	2.91	2.74	+ 2.48	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	215,045	1,734,612	.806			3	4	55	62	
2008	216,326	2,269,336	1.049			5	9	44	58	
2009	188,965	1,772,070	.937	1		1	9	36	47	
2010	223,530	5,308,655	2.374			5	7	33	45	
2011	251,663	1,952,912	.776			1	7	40	48	
TOTAL	1,095,529	13,037,585	1.190	1		15	36	208	260	
O.D.		9,383						2	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			432,584	133,017	363,861			58,078	90,845	397,802	258,425
2008			858,299	282,198	178,251			339,503	42,110	303,436	265,539
2009	204,477		165,924	244,809	291,718	86,530		53,499	167,194	334,472	223,447
2010			833,231	192,658	330,493			359,731	2,820,714	492,294	279,534
2011			134,726	178,014	346,464			15,000	453,254	514,022	311,432
TOTAL	204,477		2,424,764	1,030,696	1,510,787	86,530		825,811	3,574,117	2,042,026	1,338,377
O.D.					3,170					4,956	1,257

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			547,219	154,832	491,214			131,604	119,643	584,370	223,796
2008		16,436	1,094,078	321,377	215,788		14,951	776,367	68,954	397,289	239,251
2009	300,843	7,460	292,694	278,869	312,056	222,686	12,487	192,661	215,774	399,346	212,722
2010	55	42,155	1,145,375	186,029	351,342	354	55,705	1,305,700	703,424	584,836	258,569
2011	250	28,396	720,677	297,181	285,839	273	53,188	810,146	439,687	414,509	285,895
TOTAL	301,148	94,447	3,800,043	1,238,288	1,656,239	223,313	136,331	3,216,478	1,547,482	2,380,350	1,220,233
O.D.		20	682	321	3,355		12	377	256	6,459	1,174

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,772,851	6,832,750	1,221,407			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,031,902	-1,678,913	5,350			
TOTAL LOSSES	4,740,949	5,153,837	1,226,757			
EXPECTED LOSSES	8,063,093	6,047,321	1,391,322			
CREDIBILITY	.18	.48	.72			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.433	.470	.112	1.015		
INDICATED (POST-TEST)	.471	.511	.122	1.104		
PRES. ON RATE LEVEL	.692	.519	.119	1.330		
DERIVED BY FORMULA	.652	.515	.121	1.288		
UNDERLYING PRES. RATE	.736	.552	.127	1.415		
PROPOSED	.652	.515	.121	1.288		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.352
IND. RATES				1.35	MINIMUM PREMIUM	
MAN. RATES	1.75	1.63	1.47	+ 1.35	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	74,222	6,186,668	8.335		1	2	8	64	75
2008	59,041	3,076,283	5.210	1		3	12	32	48
2009	50,896	976,963	1.919				11	34	45
2010	70,411	1,625,835	2.309				10	37	47
2011	74,326	2,882,703	3.878			2	6	52	60
TOTAL	328,896	14,748,452	4.484	1	1	7	47	219	275
O.D.		646							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007		426,742	353,834	329,373	512,574		3,409,349	62,750	355,587	505,038	231,421
2008	882,620		589,647	464,942	303,527			115,077	179,429	390,950	150,091
2009				296,690	125,384				136,126	304,134	114,629
2010				406,344	245,691				334,873	458,327	180,600
2011			304,546	173,079	578,147			550,174	108,424	1,025,068	143,265
TOTAL	882,620	426,742	1,248,027	1,670,428	1,765,323		3,409,349	728,001	1,114,439	2,683,517	820,006
O.D.											646

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007		190,440	447,600	383,390	691,975		804,257	142,192	468,308	741,902	200,411
2008	918,924	11,990	779,865	523,662	362,429		6,861	289,183	244,439	511,718	135,232
2009	54	2,985	91,774	320,730	136,861	44	5,890	67,099	175,351	361,834	109,127
2010	64	12,154	347,859	395,716	261,218	95	13,150	331,767	366,257	515,599	167,055
2011	322	42,448	1,074,655	407,208	469,147	521	107,703	1,399,500	428,443	777,468	131,517
TOTAL	919,364	260,017	2,741,753	2,030,706	1,921,630	660	937,861	2,229,741	1,682,798	2,908,521	743,342
O.D.											572

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,089,396	8,543,655	743,914			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,516,679	-1,830,453	3,420			
TOTAL LOSSES	4,572,717	6,713,202	747,334			
EXPECTED LOSSES	6,604,232	6,518,719	897,886			
CREDIBILITY	.08	.22	.32			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.390	2.041	.227	3.658		
INDICATED (POST-TEST)	1.512	2.221	.247	3.980		
PRES. ON RATE LEVEL	1.887	1.863	.257	4.007		
DERIVED BY FORMULA	1.857	1.942	.254	4.053		
UNDERLYING PRES. RATE	2.008	1.982	.273	4.263		
PROPOSED	1.836	1.920	.251	4.007		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	4.208
IND. RATES				4.21	MINIMUM PREMIUM	
MAN. RATES	4.78	4.70	4.43	+ 4.21	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	81,643	825,560	1.011				6	17	23
2008	86,763	1,059,925	1.221			2	1	20	23
2009	76,528	545,100	.712			1	2	8	11
2010	78,950	831,441	1.053				8	13	21
2011	77,719	890,822	1.146			1		13	14
TOTAL	401,603	4,152,848	1.034			4	17	71	92
O.D.		229,459	.057			1		1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			303,125	181,152	150,417			115,413	174,317	170,608	149,066
2008			131,817	99,380	80,053			18,679	37,549	293,435	130,970
2009				9,345	77,654				22,374	176,484	108,747
2010				349,668	38,800				186,684	161,746	94,543
2011			182,626		209,773			249,867		182,957	65,599
TOTAL			617,568	639,545	556,697			383,959	420,924	985,230	548,925
O.D.			200,005		28,652			802			

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				210,861	203,063				229,575	250,624	129,091
2008		5,812	386,999	113,523	96,262		6,081	271,571	58,490	382,807	118,004
2009	12	3,841	167,250	17,209	83,108	11	3,957	59,921	37,813	208,140	103,527
2010	40	8,984	252,934	318,550	54,490	57	6,610	167,959	192,712	186,656	87,452
2011	72	16,221	395,080	109,074	169,158	230	45,718	519,162	87,109	146,433	60,220
TOTAL	124	34,858	1,202,263	769,217	606,081	298	62,366	1,018,613	605,699	1,174,660	498,294
O.D.	7	9,016	242,363	13,706	33,077		70	1,618	74	26	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,571,596	3,202,540	498,294	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,593,640	-828,708	2,167	
TOTAL LOSSES	977,956	2,373,832	500,461	
EXPECTED LOSSES	4,192,735	2,947,766	626,501	
CREDIBILITY	.09	.25	.37	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.244	.591	.125	.960
INDICATED (POST-TEST)	.265	.643	.136	1.044
PRES. ON RATE LEVEL	.981	.690	.147	1.818
DERIVED BY FORMULA	.917	.678	.143	1.738
UNDERLYING PRES. RATE	1.044	.734	.156	1.934
PROPOSED	.917	.678	.143	1.738

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.825
IND. RATES				1.83	MINIMUM PREMIUM	
MAN. RATES	2.48	2.26	2.01	+ 1.83	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	320,071	8,373,400	2.616			14	41	106	161
2008	247,534	4,816,816	1.945			4	28	104	136
2009	230,220	3,313,349	1.439			4	25	78	107
2010	250,134	4,483,946	1.792			4	39	80	123
2011	275,968	4,691,473	1.700			5	8	132	145
TOTAL	1,323,927	25,678,984	1.940			31	141	500	672
O.D.		322,404	.024			1	2	1	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			2,418,240	1,283,687	677,586			1,471,977	773,849	929,808	818,253
2008			677,242	944,921	759,347			338,623	834,676	799,557	462,450
2009			636,671	660,736	479,383			147,794	392,521	621,186	375,058
2010			510,987	794,795	529,311			329,035	895,284	896,946	527,588
2011			806,326	259,267	917,759			275,919	138,219	1,555,889	738,094
TOTAL			5,049,466	3,943,406	3,363,386			2,563,348	3,034,549	4,803,386	2,921,443
O.D.			224,048	49,479	3,501			15,207	11,841	6,930	11,398

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			3,059,075	1,494,211	914,742			3,335,501	1,019,155	1,365,893	708,607
2008		14,951	943,524	1,063,269	900,718		19,083	875,737	1,106,441	1,054,207	416,667
2009	140	24,359	981,746	739,973	522,245	162	30,286	487,098	497,401	745,401	357,055
2010	137	46,579	1,293,038	805,911	571,289	407	62,858	1,493,273	969,970	1,035,167	488,019
2011	524	85,738	2,090,730	671,156	760,354	426	98,936	1,445,867	582,834	1,156,768	677,570
TOTAL	801	171,627	8,368,113	4,774,520	3,669,348	995	211,163	7,637,476	4,175,801	5,357,436	2,647,918
O.D.	7	6,476	278,797	58,274	7,104	3	1,657	34,763	16,949	7,846	10,608

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,711,878	18,067,278	2,658,526			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,691,054	-4,631,175	10,946			
TOTAL LOSSES	9,020,824	13,436,103	2,669,472			
EXPECTED LOSSES	19,991,297	16,324,019	3,058,272			
CREDIBILITY	.20	.55	.82			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.681	1.015	.202	1.898		
INDICATED (POST-TEST)	.741	1.104	.220	2.065		
PRES. ON RATE LEVEL	1.419	1.159	.217	2.795		
DERIVED BY FORMULA	1.283	1.129	.219	2.631		
UNDERLYING PRES. RATE	1.510	1.233	.231	2.974		
PROPOSED	1.283	1.129	.219	2.631		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.763
IND. RATES				2.76	MINIMUM PREMIUM	
MAN. RATES	3.54	3.37	3.09	+ 2.76	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	680,855	14,727,536	2.163	1		22	55	263	341
2008	643,242	17,114,373	2.660	1		28	60	244	333
2009	627,186	12,018,705	1.916			17	49	198	264
2010	672,735	14,720,039	2.188	1	1	21	46	192	261
2011	677,247	8,758,379	1.293			4	24	205	233
TOTAL	3,301,265	67,339,032	2.040	3	1	92	234	1102	1432
O.D.		609,225	.018			1	2	7	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	687,441		3,738,353	1,532,695	1,876,908			1,701,249	1,256,870	2,258,122	1,675,898
2008	266,153		4,715,274	2,438,567	2,223,878	75,000		2,320,309	1,591,829	2,014,978	1,468,385
2009			2,902,132	1,426,687	1,454,474			1,422,354	1,362,361	2,061,600	1,389,097
2010	323,153	180,994	3,761,571	2,062,825	1,754,358	50,000	94,843	1,629,722	1,382,121	1,891,376	1,589,076
2011			516,188	1,083,804	2,200,660			247,482	685,053	2,641,073	1,384,119
TOTAL	1,276,747	180,994	15,633,518	8,544,578	9,510,278	125,000	94,843	7,321,116	6,278,234	10,867,149	7,506,575
O.D.			197,165	4,181	46,164			261,618	13,618	59,933	26,546

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	845,552		4,515,245	1,784,057	2,533,835			3,360,985	1,655,296	3,317,184	1,451,328
2008	277,100	92,482	6,083,852	2,770,601	2,650,931	191,466	103,020	5,355,166	2,154,414	2,657,983	1,323,015
2009	364	89,486	3,737,453	1,651,445	1,583,183	698	178,119	3,182,705	1,758,191	2,486,594	1,322,420
2010	413,169	602,347	6,352,046	2,265,103	1,916,946	103,364	450,392	4,678,060	1,666,968	2,175,660	1,469,895
2011	1,515	160,825	4,156,854	1,820,815	1,797,188	782	168,297	2,590,596	1,244,305	1,991,863	1,270,621
TOTAL	1,537,700	945,140	24,845,450	10,292,021	10,482,083	296,310	899,828	19,167,512	8,479,174	12,629,284	6,837,279
O.D.		3,694	247,288	6,567	62,337	7	11,702	615,382	35,300	55,753	24,016

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	48,570,013	42,042,519	6,861,295			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-15,098,333	-10,307,206	28,125			
TOTAL LOSSES	33,471,680	31,735,313	6,889,420			
EXPECTED LOSSES	39,912,294	36,776,093	7,823,998			
CREDIBILITY	.37	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.014	.961	.209	2.184		
INDICATED (POST-TEST)	1.103	1.046	.227	2.376		
PRES. ON RATE LEVEL	1.136	1.047	.223	2.406		
DERIVED BY FORMULA	1.124	1.046	.227	2.397		
UNDERLYING PRES. RATE	1.209	1.114	.237	2.560		
PROPOSED	1.124	1.046	.227	2.397		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.517
IND. RATES				2.52	MINIMUM PREMIUM	
MAN. RATES	3.16	2.99	2.66	+ 2.52	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	192,516	4,311,609	2.239			7	17	88	112
2008	187,291	4,967,759	2.652			8	19	69	96
2009	155,227	4,344,348	2.798			6	27	51	84
2010	160,656	3,392,254	2.111			3	15	58	76
2011	150,976	3,304,234	2.188			4	7	54	65
TOTAL	846,666	20,320,204	2.400			28	85	320	433
O.D.		2,051							

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,262,793	550,494	434,102			948,235	295,595	423,376	397,014
2008			1,526,381	757,826	699,641			577,578	431,280	567,142	407,911
2009			1,029,160	1,345,242	185,061			302,323	792,391	273,707	416,464
2010			539,315	484,575	324,007			825,228	467,632	456,217	295,280
2011			936,488	367,242	544,857			223,903	175,444	824,957	231,343
TOTAL			5,294,137	3,505,379	2,187,668			2,877,267	2,162,342	2,545,399	1,748,012
O.D.											2,051

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,430,064	640,774	586,037			1,734,073	389,300	621,936	343,814
2008		30,072	1,980,130	861,710	834,238		26,463	1,362,146	583,495	747,469	367,528
2009	206	40,349	1,598,023	1,456,733	232,089	327	53,508	918,979	942,375	354,792	396,474
2010	86	35,303	972,961	499,420	353,363	429	78,534	1,788,206	552,159	542,156	273,134
2011	575	85,677	2,013,684	600,465	487,717	346	73,338	1,013,406	383,782	626,723	212,373
TOTAL	867	191,401	7,994,862	4,059,102	2,493,444	1,102	231,843	6,816,810	2,851,111	2,893,076	1,593,323
O.D.											1,875

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,236,885	12,296,733	1,595,198			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,375,254	-2,985,839	6,298			
TOTAL LOSSES	9,861,631	9,310,894	1,601,496			
EXPECTED LOSSES	13,919,189	10,481,725	1,921,932			
CREDIBILITY	.15	.41	.61			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.165	1.100	.189	2.454		
INDICATED (POST-TEST)	1.268	1.197	.206	2.671		
PRES. ON RATE LEVEL	1.545	1.164	.213	2.922		
DERIVED BY FORMULA	1.503	1.178	.209	2.890		
UNDERLYING PRES. RATE	1.644	1.238	.227	3.109		
PROPOSED	1.503	1.178	.209	2.890		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.035
IND. RATES				3.04	MINIMUM PREMIUM	
MAN. RATES	3.57	3.50	3.23	+ 3.04	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	122,713	3,216,534	2.621			4	17	55	76
2008	114,963	2,812,041	2.446			5	16	40	61
2009	98,765	856,113	.866				10	20	30
2010	107,825	2,003,549	1.858			3	10	29	42
2011	111,956	1,571,885	1.404				5	48	53
TOTAL	556,222	10,460,122	1.881			12	58	192	262
O.D.		360,274	.064				7	4	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			532,696	654,430	393,618			632,118	381,979	381,843	239,850
2008			843,492	461,901	413,134			269,830	256,653	363,880	203,151
2009				313,985	133,675				122,835	143,707	141,911
2010			524,946	367,245	106,884			129,413	249,631	438,728	186,702
2011				227,460	375,891				100,045	617,525	250,964
TOTAL			1,901,134	2,025,021	1,423,202			1,031,361	1,111,143	1,945,683	1,022,578
O.D.				127,465	36,834				123,313	37,280	35,382

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			611,160	761,755	531,385			1,038,763	503,066	560,923	207,710
2008		16,728	1,098,640	524,319	492,376		12,984	645,127	346,515	478,653	183,039
2009	57	3,168	97,224	339,480	145,869	38	4,261	50,856	149,980	173,130	135,099
2010	53	32,990	899,349	369,375	135,092	137	22,428	526,775	297,076	492,481	172,699
2011	277	25,421	675,327	334,292	306,406	102	25,086	439,869	245,310	457,195	230,385
TOTAL	387	78,307	3,381,700	2,329,221	1,611,128	277	64,759	2,701,390	1,541,947	2,162,382	928,932
O.D.	12	1,940	57,454	151,042	31,415	21	3,090	73,077	145,058	34,648	32,734

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,362,414	8,006,841	961,666			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,248,135	-1,914,187	3,920			
TOTAL LOSSES	3,114,279	6,092,654	965,586			
EXPECTED LOSSES	8,487,948	6,780,346	1,112,444			
CREDIBILITY	.11	.31	.46			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.560	1.095	.174	1.829		
INDICATED (POST-TEST)	.609	1.191	.189	1.989		
PRES. ON RATE LEVEL	1.434	1.146	.188	2.768		
DERIVED BY FORMULA	1.343	1.160	.188	2.691		
UNDERLYING PRES. RATE	1.526	1.219	.200	2.945		
PROPOSED	1.343	1.160	.188	2.691		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.826
IND. RATES				2.83	MINIMUM PREMIUM	
MAN. RATES	3.48	3.28	3.06	+ 2.83	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	20,988	118,343	.563						1	1
2008	20,451	66,912	.327						1	2
2009	17,705	8,201	.046						1	1
2010	17,095	118,368	.692						3	3
2011	17,421	187,867	1.078						1	4
TOTAL	93,660	499,691	.534						2	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					52,046					41,995	24,302
2008				42,817	8,112				3,695	522	11,766
2009					2,209					3,569	2,423
2010					50,526					55,977	11,865
2011				23,088	64,809					32,750	8,477
TOTAL				65,905	177,702				36,445	160,806	58,833

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					70,262					61,691	21,046
2008		92	3,707	47,436	9,801		12	424	4,790	734	10,601
2009		8	232	123	2,312		28	266	225	4,186	2,307
2010	5	431	13,581	6,430	49,841		440	10,150	6,849	60,164	10,975
2011	38	3,485	94,382	45,612	51,585	20	4,262	68,132	37,998	45,568	7,782
TOTAL	43	4,016	111,902	99,601	183,801	20	4,742	78,972	49,862	172,343	52,711

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	199,695	505,607	52,711	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-345,805	-163,514	492	
TOTAL LOSSES		342,093	53,203	
EXPECTED LOSSES	899,137	576,009	147,046	
CREDIBILITY	.03	.09	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.365	.057	.422
INDICATED (POST-TEST)	.000	.397	.062	.459
PRES. ON RATE LEVEL	.902	.578	.148	1.628
DERIVED BY FORMULA	.875	.562	.136	1.573
UNDERLYING PRES. RATE	.960	.615	.157	1.732
PROPOSED	.875	.562	.136	1.573

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.652
IND. RATES				1.65	MINIMUM PREMIUM	
MAN. RATES	2.22	2.01	1.80	+ 1.65	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	145,499	892,148	.613			1	3	15	19
2008	129,618	815,361	.629			1	3	17	21
2009	134,394	648,352	.482				2	17	19
2010	137,780	399,196	.289				1	11	12
2011	143,231	672,826	.469					11	11
TOTAL	690,522	3,427,883	.496			2	9	71	82
O.D.		7,038	.001					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			270,604	201,344	41,910			67,096	125,495	82,026	103,673
2008			218,069	134,423	60,046			75,620	122,197	99,695	105,311
2009				165,781	133,423				54,317	179,758	115,073
2010				56,877	29,297				34,733	132,681	145,608
2011					310,265					275,004	87,557
TOTAL			488,673	558,425	574,941			142,716	336,742	769,164	557,222
O.D.					1,349					3,114	2,575

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			342,314	234,365	56,579			152,040	165,277	120,496	89,781
2008		4,319	283,511	151,200	72,557		3,724	186,329	162,025	131,927	94,885
2009	42	1,837	57,970	182,716	142,800	16	2,832	31,109	73,661	212,890	109,549
2010	8	1,654	47,317	54,739	31,532	10	2,022	49,845	48,395	144,990	134,687
2011	77	10,516	300,683	135,979	238,447	27	7,589	145,482	81,132	199,610	80,377
TOTAL	127	18,326	1,031,795	758,999	541,915	53	16,167	564,805	530,490	809,913	509,279
O.D.		44	1,306	592	1,036		83	1,646	918	2,261	2,282

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,634,352	2,646,124	511,561			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,397,086	-656,426	1,968			
TOTAL LOSSES	237,266	1,989,698	513,529			
EXPECTED LOSSES	3,694,293	2,340,870	545,511			
CREDIBILITY	.13	.36	.53			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.034	.288	.074	.396		
INDICATED (POST-TEST)	.037	.313	.081	.431		
PRES. ON RATE LEVEL	.503	.319	.074	.896		
DERIVED BY FORMULA	.442	.317	.078	.837		
UNDERLYING PRES. RATE	.535	.339	.079	.953		
PROPOSED	.442	.317	.078	.837		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	.879
IND. RATES				.88	MINIMUM PREMIUM	
MAN. RATES	1.25	1.17	.99	+ .88	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	1,291,474	32,167,991	2.490	2		43	111	411	567
2008	1,260,151	23,864,463	1.893	1	1	43	88	379	512
2009	1,076,667	22,447,940	2.084	1		35	71	304	411
2010	1,183,105	18,940,993	1.600	1	1	22	92	346	462
2011	1,283,080	14,956,165	1.165	1		4	63	401	469
TOTAL	6,094,477	112,377,552	1.844	6	2	147	425	1841	2421
O.D.		734,505	.012			2	4	14	20

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	248,724		7,824,499	3,388,841	2,527,694	6,853		9,258,355	2,390,891	3,737,111	2,785,023
2008	73,881	11,231	6,788,393	2,553,669	3,049,934	400	633	3,713,702	1,522,635	3,547,499	2,602,486
2009	134,459		6,397,452	2,180,452	2,770,585			3,940,604	1,708,877	3,281,870	2,033,641
2010	683,609	9,244	3,594,913	2,515,935	2,614,095	826	10,717	1,555,452	2,545,398	3,009,474	2,401,330
2011	428,335		739,092	1,398,211	2,666,508	231		243,029	2,171,791	4,723,565	2,585,403
TOTAL	1,569,008	20,475	25,344,349	12,037,108	13,628,816	8,310	11,350	18,711,142	10,339,592	18,299,519	12,407,883
O.D.			246,114	86,104	170,845			25,793	56,640	101,672	47,337

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	305,931		9,421,523	3,944,606	3,412,392	15,515		8,815,507	3,148,802	5,489,820	2,411,830
2008	76,928	156,784	8,573,088	2,928,480	3,631,623	1,035	147,340	7,348,461	2,122,150	4,655,003	2,344,840
2009	198,450	194,596	8,250,181	2,602,244	3,019,017	1,149	352,518	6,553,240	2,312,615	3,952,538	1,936,026
2010	873,328	260,950	6,667,331	2,770,154	2,781,918	3,281	266,968	5,584,550	2,872,535	3,454,985	2,221,230
2011	493,618	205,100	5,272,285	2,280,269	2,189,111	1,895	344,978	5,367,026	2,796,362	3,636,264	2,373,400
TOTAL	1,948,255	817,430	38,184,408	14,525,753	15,034,061	22,875	1,111,804	33,668,784	13,252,464	21,188,610	11,287,326
O.D.	6	6,524	325,482	112,961	209,893	6	3,428	77,522	83,999	121,342	43,284

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	76,166,524	64,529,083	11,330,610	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-24,028,723	-17,606,385	47,680	
TOTAL LOSSES	52,137,801	46,922,698	11,378,290	
EXPECTED LOSSES	63,138,782	62,712,167	13,164,071	
CREDIBILITY	.56	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.855	.770	.187	1.812
INDICATED (POST-TEST)	.930	.838	.203	1.971
PRES. ON RATE LEVEL	.974	.967	.203	2.144
DERIVED BY FORMULA	.949	.838	.203	1.990
UNDERLYING PRES. RATE	1.036	1.029	.216	2.281
PROPOSED	.949	.838	.203	1.990

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.090
IND. RATES				2.09	MINIMUM PREMIUM	
MAN. RATES	2.51	2.42	2.37	+ 2.09	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	368,578	9,456,204	2.565			16	38	139	193
2008	315,087	9,216,553	2.925	1		18	49	108	176
2009	270,778	5,543,350	2.047			11	29	89	129
2010	250,393	4,351,435	1.737			4	26	110	140
2011	275,183	2,926,776	1.063			3	16	71	90
TOTAL	1,480,019	31,494,318	2.128	1		52	158	517	728
O.D.		16,364	.001				1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			3,091,799	928,216	905,251			1,519,835	818,078	1,293,657	899,368
2008	3,000		3,303,102	1,256,364	853,099	2,964		1,112,026	787,445	1,230,184	668,369
2009			1,787,568	661,839	952,220			489,490	435,758	843,463	373,012
2010			616,632	717,138	1,000,739			88,137	541,366	1,006,299	381,124
2011			410,762	259,757	693,850			126,290	276,358	806,970	352,789
TOTAL	3,000		9,209,863	3,823,314	4,405,159	2,964		3,335,778	2,859,005	5,180,573	2,674,662
O.D.				2,316	1,351					339	12,358

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			3,911,125	1,080,443	1,222,089			3,443,946	1,077,407	1,900,386	778,853
2008	3,124	63,421	4,208,992	1,428,041	1,027,500	7,567	51,061	2,594,370	1,071,378	1,618,164	602,200
2009	222	56,715	2,398,997	793,763	1,031,589	261	68,739	1,240,398	579,252	1,012,679	355,107
2010	189	53,364	1,489,876	801,614	1,035,289	194	31,418	762,788	632,840	1,121,307	352,540
2011	434	58,488	1,458,998	536,261	571,117	306	65,116	953,047	429,215	617,367	323,860
TOTAL	3,969	231,988	13,467,988	4,640,122	4,887,584	8,328	216,334	8,994,549	3,790,092	6,269,903	2,412,560
O.D.	2	126	3,168	1,727	2,003					498	11,242

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	22,926,452	19,591,929	2,423,802			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,166,226	-4,968,187	9,834			
TOTAL LOSSES	16,760,226	14,623,742	2,433,636			
EXPECTED LOSSES	15,851,003	17,345,823	2,974,839			
CREDIBILITY	.22	.59	.88			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.132	.988	.164	2.284		
INDICATED (POST-TEST)	1.232	1.075	.178	2.485		
PRES. ON RATE LEVEL	1.007	1.101	.189	2.297		
DERIVED BY FORMULA	1.057	1.086	.179	2.322		
UNDERLYING PRES. RATE	1.071	1.172	.201	2.444		
PROPOSED	1.057	1.086	.179	2.322		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.439
IND. RATES				2.44	MINIMUM PREMIUM	
MAN. RATES	2.36	2.46	2.54	+ 2.44	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	54,466	2,344,534	4.304			3	4	27	34
2008	55,682	701,632	1.260			1	3	13	17
2009	50,289	709,399	1.410			1	2	13	16
2010	46,579	1,171,759	2.515			3	4	10	17
2011	49,221	728,795	1.480				3	22	25
TOTAL	256,237	5,656,119	2.207			8	16	85	109

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			870,056	266,580	169,853			634,228	58,032	229,689	116,096
2008			156,000	140,998	62,784			30,000	11,998	110,713	189,139
2009			185,551	174,784	52,175			49,926	88,639	91,223	67,101
2010			583,846	78,574	52,692			177,701	142,751	52,950	83,245
2011				124,893	203,678				68,432	194,840	136,952
TOTAL			1,795,453	785,829	541,182			891,855	369,852	679,415	592,533

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			867,841	310,299	229,300			1,106,683	76,428	337,415	100,539
2008		3,188	207,113	158,061	75,458		1,761	71,754	19,006	144,312	170,414
2009	32	6,721	272,160	192,015	60,241	38	8,155	141,364	110,102	111,014	63,880
2010	20	27,991	753,677	106,539	69,676	117	20,820	475,203	155,439	71,934	77,002
2011	153	13,876	368,176	182,357	166,161	47	10,856	180,486	100,660	147,541	125,722
TOTAL	205	51,776	2,468,967	949,271	600,836	202	41,592	1,975,490	461,635	812,216	537,557

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,538,232	2,823,958	537,557			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,719,363	-732,417	1,855			
TOTAL LOSSES	2,818,869	2,091,541	539,412			
EXPECTED LOSSES	4,504,647	2,595,682	543,223			
CREDIBILITY	.07	.18	.27			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.100	.816	.211	2.127		
INDICATED (POST-TEST)	1.197	.888	.230	2.315		
PRES. ON RATE LEVEL	1.653	.952	.199	2.804		
DERIVED BY FORMULA	1.621	.940	.207	2.768		
UNDERLYING PRES. RATE	1.758	1.013	.212	2.983		
PROPOSED	1.621	.940	.207	2.768		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.907
IND. RATES				2.91	MINIMUM PREMIUM	
MAN. RATES	3.35	3.34	3.10	+ 2.91	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	18,840	1,617,659	8.586			3	3	15	21
2008	16,424	346,963	2.112				1	11	12
2009	14,415	771,422	5.351			1	2	10	13
2010	11,369	130,275	1.145					7	7
2011	11,894	133,987	1.126					6	6
TOTAL	72,942	3,000,306	4.113			4	6	49	59

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			778,484	179,862	165,499			195,529	77,888	172,328	48,069
2008				37,154	114,652				24,517	138,215	32,425
2009			222,604	47,547	335,031			26,735	31,163	75,522	32,820
2010					26,511					67,422	36,342
2011					51,498					64,001	18,488
TOTAL			1,001,088	264,563	693,191			222,264	133,568	517,488	168,144

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			984,783	209,360	223,425			443,068	102,579	253,149	41,628
2008		171	7,174	43,289	134,713		740	6,401	35,335	180,074	29,215
2009	55	7,313	312,375	73,925	354,363	16	4,177	72,343	41,939	90,138	31,245
2010	1	223	7,125	3,371	26,156		519	12,219	8,245	72,468	33,616
2011	9	1,750	49,905	22,569	39,576	6	1,766	33,860	18,880	46,459	16,972
TOTAL	65	9,457	1,361,362	352,514	778,233	22	7,202	567,891	206,978	642,288	152,676

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,945,999	1,980,013	152,676			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-550,046	-318,648	433			
TOTAL LOSSES	1,395,953	1,661,365	153,109			
EXPECTED LOSSES	1,401,945	1,102,154	142,237			
CREDIBILITY	.03	.08	.12			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.914	2.278	.210	4.402		
INDICATED (POST-TEST)	2.082	2.478	.228	4.788		
PRES. ON RATE LEVEL	1.807	1.420	.183	3.410		
DERIVED BY FORMULA	1.815	1.505	.188	3.508		
UNDERLYING PRES. RATE	1.922	1.511	.195	3.628		
PROPOSED	1.815	1.505	.188	3.508		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.684
IND. RATES				3.68	MINIMUM PREMIUM	
MAN. RATES	3.75	3.81	3.77	+ 3.68	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	345,184	2,823,827	.818			4	19	49	72	
2008	345,965	2,898,169	.837			6	20	31	57	
2009	301,146	1,676,080	.556			1	11	20	32	
2010	316,532	1,465,314	.462			1	5	30	36	
2011	293,831	1,307,881	.445			1	5	24	30	
TOTAL	1,602,658	10,171,271	.635			13	60	154	227	
O.D.		106,276	.006				1	7	8	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			716,550	368,053	382,850			139,088	266,830	526,401	424,055
2008			1,032,490	570,788	179,651			161,820	291,749	250,455	411,216
2009			221,160	431,130	221,654			61,156	269,491	205,141	266,348
2010			138,346	148,980	368,793			139,245	176,276	289,762	203,912
2011			134,000	215,173	303,812			10,000	101,861	380,194	162,841
TOTAL			2,242,546	1,734,124	1,456,760			511,309	1,106,207	1,651,953	1,468,372
O.D.				2,205	30,029				7,564	40,277	26,201

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			906,436	428,416	516,848			315,174	351,415	773,279	367,232
2008		20,198	1,333,259	641,324	220,353		8,230	403,071	386,813	331,025	370,506
2009	89	10,418	400,212	473,335	242,953	106	14,799	232,727	325,367	251,523	253,563
2010	60	12,908	364,767	187,534	374,037	114	20,060	465,202	211,832	327,635	188,619
2011	274	28,989	729,394	306,123	255,887	88	20,324	333,288	177,763	285,634	149,488
TOTAL	423	72,513	3,734,068	2,036,732	1,610,078	308	63,413	1,749,462	1,453,190	1,969,096	1,329,408
O.D.		6	214	2,682	39,509		54	290	10,252	57,319	23,165

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,620,751	7,178,858	1,352,573			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,498,513	-1,606,364	5,638			
TOTAL LOSSES	3,122,238	5,572,494	1,358,211			
EXPECTED LOSSES	6,522,818	5,673,409	1,682,791			
CREDIBILITY	.23	.62	.93			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.195	.348	.085	.628		
INDICATED (POST-TEST)	.212	.379	.092	.683		
PRES. ON RATE LEVEL	.382	.333	.099	.814		
DERIVED BY FORMULA	.343	.362	.092	.797		
UNDERLYING PRES. RATE	.407	.354	.105	.866		
PROPOSED	.343	.362	.092	.797		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	.837
IND. RATES				.84	MINIMUM PREMIUM	
MAN. RATES	1.00	.96	.90	+ .84	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	153,706	1,353,132	.880			2	6	24	32
2008	151,916	1,200,693	.790			2	7	21	30
2009	141,728	1,035,480	.730			3	5	13	21
2010	143,975	1,238,417	.860			1	6	19	26
2011	149,647	711,126	.475			1	2	23	26
TOTAL	740,972	5,538,848	.748			9	26	100	135
O.D.		6,590						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			346,159	185,721	190,200			46,517	108,929	241,697	233,909
2008			316,584	240,050	62,515			46,748	242,425	114,525	177,846
2009			458,943	141,021	53,362			128,245	71,947	79,295	102,667
2010			172,958	174,803	214,301			59,485	175,832	274,723	166,315
2011			126,984	54,048	139,386			30,542	31,786	172,576	155,804
TOTAL			1,421,628	795,643	659,764			311,537	630,919	882,816	836,541
O.D.					3,555					293	2,742

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			437,891	216,179	256,771			105,408	143,460	355,053	202,565
2008		6,338	414,256	268,596	76,721		2,910	135,162	317,260	152,824	160,239
2009	27	13,800	588,081	162,661	64,270	52	15,797	300,654	94,380	97,529	97,739
2010	42	13,719	381,769	192,752	223,672	78	12,631	300,753	202,079	309,087	153,841
2011	90	14,073	342,345	113,296	116,802	53	12,290	178,881	75,015	129,775	143,028
TOTAL	159	47,930	2,164,342	953,484	738,236	183	43,628	1,020,858	832,194	1,044,268	757,412
O.D.		120	3,446	1,558	2,733		9	157	89	211	2,501

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,280,832	3,572,773	759,913	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,327,023	-723,990	2,729	
TOTAL LOSSES	1,953,809	2,848,783	762,642	
EXPECTED LOSSES	3,497,388	2,578,583	770,611	
CREDIBILITY	.14	.37	.56	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.264	.384	.103	.751
INDICATED (POST-TEST)	.287	.418	.112	.817
PRES. ON RATE LEVEL	.444	.326	.098	.868
DERIVED BY FORMULA	.422	.360	.106	.888
UNDERLYING PRES. RATE	.472	.348	.104	.924
PROPOSED	.412	.352	.104	.868

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	TOTAL
IND. RATES				.91	MINIMUM PREMIUM	
MAN. RATES	1.04	1.00	.96	+ .91	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	154,879	1,930,658	1.246			4	8	33	45
2008	154,571	1,759,837	1.138			1	9	42	52
2009	151,264	1,846,678	1.220			1	19	30	50
2010	150,201	1,887,092	1.256				15	25	40
2011	163,613	2,065,942	1.262			2	5	43	50
TOTAL	774,528	9,490,207	1.225			8	56	173	237
O.D.		9,266	.001					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			659,104	152,496	117,752			393,425	74,500	197,312	336,069
2008			191,333	182,770	251,112			125,000	139,305	635,729	234,588
2009			133,500	406,023	192,107			50,301	553,330	296,689	214,728
2010				326,862	181,296				632,869	556,267	189,798
2011			255,562	231,510	395,355			66,419	261,843	691,694	163,559
TOTAL			1,239,499	1,299,661	1,137,622			635,145	1,661,847	2,377,691	1,138,742
O.D.					1,588					1,797	5,881

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			833,767	177,504	158,966			891,501	98,116	289,853	291,036
2008		4,086	261,202	208,159	296,806		8,408	313,540	199,228	829,441	211,364
2009	81	7,737	286,323	443,127	210,453	196	21,515	309,422	656,175	369,274	204,421
2010	51	9,626	275,098	315,802	193,972	188	22,372	568,272	651,093	641,081	175,563
2011	324	39,055	968,120	369,822	332,787	245	51,026	774,489	378,123	529,137	150,147
TOTAL	456	60,504	2,624,510	1,514,414	1,192,984	629	103,321	2,857,224	1,982,735	2,658,786	1,032,531
O.D.			59	31	1,863		8	47	47	2,337	5,379

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,646,758	7,353,197	1,037,910	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,206,765	-1,563,521	4,711	
TOTAL LOSSES	3,439,993	5,789,676	1,042,621	
EXPECTED LOSSES	5,855,432	5,599,837	1,293,463	
CREDIBILITY	.14	.38	.57	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.444	.748	.135	1.327
INDICATED (POST-TEST)	.483	.814	.147	1.444
PRES. ON RATE LEVEL	.711	.679	.157	1.547
DERIVED BY FORMULA	.679	.730	.151	1.560
UNDERLYING PRES. RATE	.756	.723	.167	1.646
PROPOSED	.673	.724	.150	1.547

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.624
IND. RATES				1.62	MINIMUM PREMIUM	
MAN. RATES	2.07	1.88	1.71	+ 1.62	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	159,028	4,471,903	2.812			10	12	38	60
2008	154,250	3,045,337	1.974			6	19	22	47
2009	137,980	1,166,880	.845				11	17	28
2010	145,936	1,347,067	.923			1	17	16	34
2011	207,734	2,253,443	1.084			2	12	32	46
TOTAL	804,928	12,284,630	1.526			19	71	125	215
O.D.		62,860	.007				1	2	3

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,790,488	315,559	467,163			792,754	297,284	451,158	357,497
2008			803,251	433,782	262,428			358,986	485,415	315,370	386,105
2009				213,259	203,308				222,272	197,173	330,868
2010			226,890	254,984	84,807			96,938	258,383	211,588	213,477
2011			278,371	272,998	522,018			117,378	161,357	539,031	362,290
TOTAL			3,099,000	1,490,582	1,539,724			1,366,056	1,424,711	1,714,320	1,650,237
O.D.				30,550	13,756				3,500	4,608	10,446

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			2,229,967	367,312	630,673			1,723,986	391,524	662,751	309,592
2008		15,800	1,040,929	490,006	315,227		16,711	869,815	642,625	419,563	347,881
2009	55	2,435	77,923	236,793	216,843	70	7,228	87,355	267,423	239,541	314,986
2010	35	16,972	465,841	250,897	100,944	115	17,953	426,402	274,343	247,995	197,466
2011	408	46,775	1,171,554	458,413	434,306	226	46,973	666,145	276,421	412,105	332,582
TOTAL	498	81,982	4,986,214	1,803,421	1,697,993	411	88,865	3,773,703	1,852,336	1,981,955	1,502,507
O.D.	4	276	8,087	32,312	19,150		90	1,147	4,015	6,898	9,207

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,941,277	7,398,080	1,511,714	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,116,866	-1,195,774	5,994	
TOTAL LOSSES	6,824,411	6,202,306	1,517,708	
EXPECTED LOSSES	5,658,644	4,338,562	1,464,970	
CREDIBILITY	.15	.39	.59	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.848	.771	.189	1.808
INDICATED (POST-TEST)	.923	.839	.206	1.968
PRES. ON RATE LEVEL	.661	.507	.170	1.338
DERIVED BY FORMULA	.700	.636	.191	1.527
UNDERLYING PRES. RATE	.703	.539	.182	1.424
PROPOSED	.700	.636	.191	1.527

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.603
IND. RATES				1.60	MINIMUM PREMIUM	
MAN. RATES	1.02	1.24	1.48	+ 1.60	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	224,857	4,221,320	1.877			5	73	66	144
2008	220,584	3,003,600	1.361			4	44	62	110
2009	236,231	5,565,438	2.355			8	36	51	95
2010	266,216	2,634,839	.989			2	58	25	85
2011	275,558	1,775,990	.644				2	68	70
TOTAL	1,223,446	17,201,187	1.406			19	213	272	504
O.D.		10							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			816,002	909,949	402,806			299,412	1,051,428	421,310	320,413
2008			628,082	636,187	282,571			137,930	794,015	342,935	181,880
2009			1,684,937	507,753	579,111			1,339,593	834,101	405,014	214,929
2010			279,199	724,158	148,590			116,540	717,069	388,699	260,584
2011				173,259	510,503				49,541	835,602	207,085
TOTAL			3,408,220	2,951,306	1,923,581			1,893,475	3,446,154	2,393,560	1,184,891
O.D.											10

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,032,243	1,059,180	543,791			678,468	1,384,735	618,904	277,478
2008		13,030	840,420	712,609	339,209		8,794	407,691	1,037,988	458,639	163,874
2009	135	45,510	1,929,236	602,609	634,038	445	106,900	1,984,473	1,024,825	517,481	204,612
2010	82	31,391	869,759	682,421	186,880	241	34,266	838,818	722,768	470,439	241,040
2011	249	26,991	731,653	352,881	405,676	89	27,019	498,061	277,787	610,954	190,104
TOTAL	466	116,922	5,403,311	3,409,700	2,109,594	775	176,979	4,407,511	4,448,103	2,676,417	1,077,108
O.D.											9

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,105,964	12,643,814	1,077,117			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,674,562	-3,707,488	4,605			
TOTAL LOSSES	5,431,402	8,936,326	1,081,722			
EXPECTED LOSSES	12,577,025	13,421,202	1,198,977			
CREDIBILITY	.19	.52	.78			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.444	.730	.088	1.262		
INDICATED (POST-TEST)	.483	.794	.096	1.373		
PRES. ON RATE LEVEL	.966	1.031	.092	2.089		
DERIVED BY FORMULA	.874	.908	.095	1.877		
UNDERLYING PRES. RATE	1.028	1.097	.098	2.223		
PROPOSED	.874	.908	.095	1.877		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.971
IND. RATES				1.97	MINIMUM PREMIUM	
MAN. RATES	2.58	2.49	2.31	+ 1.97	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	66,385	437,443	.658			1	1	8	10
2008	59,892	855,808	1.428			1	1	13	15
2009	59,382	1,048,391	1.765			1	5	5	11
2010	67,848	1,119,227	1.649			4	2	10	16
2011	74,175	161,402	.217					6	6
TOTAL	327,682	3,622,271	1.105			7	9	42	58
O.D.		775							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			180,906	23,502	30,620			46,444	1,112	76,884	77,975
2008			329,056	20,221	153,961			83,458	41,717	157,163	70,232
2009			132,439	287,384	68,465			142,932	181,935	120,837	114,399
2010			568,082	86,707	56,396			224,872	35,368	98,092	49,710
2011					44,198					38,996	78,208
TOTAL			1,210,483	417,814	353,640			497,706	260,132	491,972	390,524
O.D.											775

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			228,846	27,356	41,337			105,242	1,465	112,942	67,526
2008		6,193	415,590	27,769	182,557		4,163	196,535	59,668	205,490	63,279
2009	52	6,325	240,605	310,789	78,770	90	20,424	370,790	223,966	150,557	108,908
2010	19	27,544	741,814	113,516	73,332	108	22,407	499,078	65,929	114,462	45,982
2011	8	1,507	42,833	19,373	33,964	2	1,067	20,636	11,505	28,307	71,795
TOTAL	79	41,569	1,669,688	498,803	409,960	200	48,061	1,192,281	362,533	611,758	357,490
O.D.											717

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,951,878	1,883,054	358,207	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-730,238	-431,240	1,714	
TOTAL LOSSES	2,221,640	1,451,814	359,921	
EXPECTED LOSSES	1,943,155	1,549,936	448,924	
CREDIBILITY	.08	.22	.32	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.678	.443	.110	1.231
INDICATED (POST-TEST)	.738	.482	.120	1.340
PRES. ON RATE LEVEL	.557	.445	.129	1.131
DERIVED BY FORMULA	.571	.453	.126	1.150
UNDERLYING PRES. RATE	.593	.473	.137	1.203
PROPOSED	.571	.453	.126	1.150

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.207
IND. RATES				1.21	MINIMUM PREMIUM	
MAN. RATES	1.23	1.24	1.25	+ 1.21	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	63,930	297,462	.465				1	11	12
2008	56,710	918,990	1.620			1	4	13	18
2009	53,144	694,209	1.306			1	1	14	16
2010	61,639	717,464	1.163			1	2	12	15
2011	67,289	621,796	.924				4	15	19
TOTAL	302,712	3,249,921	1.074			3	12	65	80
O.D.		10,145	.003					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				55,527	55,944				32,421	51,455	102,115
2008			128,178	188,030	101,584			147,919	126,955	115,416	110,908
2009			168,388	50,899	110,651			154,681	22,876	107,217	79,497
2010			142,306	45,930	86,511			150,011	67,434	114,781	110,491
2011				66,179	118,595				103,118	253,991	79,913
TOTAL			438,872	406,565	473,285			452,611	352,804	642,860	482,924
O.D.					4,549					4,458	1,138

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				64,633	75,525				42,698	75,587	88,432
2008		2,814	177,765	210,557	121,124		6,663	349,896	169,977	152,893	99,928
2009	20	5,298	225,165	63,827	118,887	44	17,528	342,585	41,272	128,854	75,681
2010	14	8,121	222,076	59,361	90,898	87	16,586	374,439	90,633	132,398	102,204
2011	84	7,689	205,431	101,308	96,242	77	15,335	251,039	140,015	193,594	73,360
TOTAL	118	23,922	830,437	499,686	502,676	208	56,112	1,317,959	484,595	683,326	439,605
O.D.		40	1,223	580	4,487		35	811	546	4,791	1,036

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,230,865	2,180,687	440,641	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,138,142	-578,782	1,824	
TOTAL LOSSES	1,092,723	1,601,905	442,465	
EXPECTED LOSSES	3,008,957	2,070,550	484,338	
CREDIBILITY	.08	.21	.31	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.361	.529	.146	1.036
INDICATED (POST-TEST)	.393	.576	.159	1.128
PRES. ON RATE LEVEL	.934	.643	.151	1.728
DERIVED BY FORMULA	.891	.629	.153	1.673
UNDERLYING PRES. RATE	.994	.684	.160	1.838
PROPOSED	.891	.629	.153	1.673

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.757
IND. RATES				1.76	MINIMUM PREMIUM	
MAN. RATES	2.21	2.05	1.91	+ 1.76	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	52,827	569,851	1.078			2	1	6	9
2008	42,575	916,552	2.152			3	1	6	10
2009	37,361	504,006	1.349			1	1	6	8
2010	37,006	277,260	.749			1	1	4	6
2011	31,107	61,598	.198					2	2
TOTAL	200,876	2,329,267	1.160			7	4	24	35
O.D.		53,936	.026					3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			266,892	42,500	24,326			90,946	226	47,101	97,860
2008			509,529	18,156	13,209			277,327	32,736	28,236	37,359
2009			277,160	17,029	21,428			37,095	29,764	57,082	64,448
2010			145,176	22,678	7,862			22,106	28,967	10,018	40,453
2011					14,094					24,395	23,109
TOTAL			1,198,757	100,363	80,919			427,474	91,693	166,832	263,229
O.D.					10,594					18,025	25,317

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			337,619	49,470	32,841			206,084	298	69,192	84,747
2008		9,379	634,202	24,027	18,493		11,114	628,155	48,384	38,941	33,660
2009	6	7,704	335,979	25,570	26,218	18	5,063	92,430	39,729	68,604	61,354
2010	4	6,992	188,172	28,642	12,302	18	2,936	68,054	30,138	13,409	37,419
2011	2	477	13,658	6,176	10,832	3	679	12,904	7,197	17,708	21,214
TOTAL	12	24,552	1,509,630	133,885	100,686	39	19,792	1,007,627	125,746	207,854	238,394
O.D.		26	782	384	12,541		77	1,072	790	23,262	23,562

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,563,609	605,148	261,956	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-609,839	-208,027	677	
TOTAL LOSSES	1,953,770	397,121	262,633	
EXPECTED LOSSES	1,550,762	717,127	224,981	
CREDIBILITY	.06	.16	.23	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.973	.198	.131	1.302
INDICATED (POST-TEST)	1.059	.215	.143	1.417
PRES. ON RATE LEVEL	.726	.336	.104	1.166
DERIVED BY FORMULA	.746	.317	.113	1.176
UNDERLYING PRES. RATE	.772	.357	.112	1.241
PROPOSED	.746	.317	.113	1.176

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.235
IND. RATES				1.24	MINIMUM PREMIUM	
MAN. RATES	1.31	1.31	1.29	+ 1.24	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	193,629	3,855,308	1.991			10	11	55	76
2008	178,647	2,335,890	1.307			2	15	18	35
2009	191,164	2,652,637	1.387			3	17	12	32
2010	201,729	754,515	.374			1	13	8	22
2011	184,999	603,173	.326				1	22	23
TOTAL	950,168	10,201,523	1.074			16	57	115	188
O.D.		211,565	.022				4	4	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,595,672	384,582	221,272			838,985	243,161	321,168	250,468
2008			565,538	420,526	84,640			625,743	356,945	129,455	153,043
2009			694,536	527,936	64,128			326,558	387,572	373,182	278,725
2010			156,963	200,529	27,968			28,547	165,170	40,641	134,697
2011				15,590	175,319				35,368	276,779	100,117
TOTAL			3,012,709	1,549,163	573,327			1,819,833	1,188,216	1,141,225	917,050
O.D.				75,410	25,808				44,656	41,177	24,514

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,884,615	447,653	298,718			1,452,226	320,243	471,796	216,905
2008		6,778	434,414	468,330	103,897		13,280	722,669	470,579	175,555	137,892
2009	84	23,663	971,457	577,898	85,818	204	46,743	845,149	485,585	456,852	265,346
2010	25	12,079	330,763	191,299	40,665	60	7,661	187,802	160,658	55,861	124,595
2011	50	6,794	191,224	88,445	135,951	38	10,496	186,427	103,977	204,069	91,907
TOTAL	159	49,314	3,812,473	1,773,625	665,049	302	78,180	3,394,273	1,541,042	1,364,133	836,645
O.D.	9	1,796	51,310	71,157	31,584	12	1,404	34,853	47,319	50,370	22,725

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,424,085	5,544,279	859,370	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,137,240	-1,362,336	3,835	
TOTAL LOSSES	5,286,845	4,181,943	863,205	
EXPECTED LOSSES	5,663,001	4,855,358	1,092,693	
CREDIBILITY	.16	.44	.66	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.556	.440	.091	1.087
INDICATED (POST-TEST)	.605	.479	.099	1.183
PRES. ON RATE LEVEL	.560	.481	.108	1.149
DERIVED BY FORMULA	.567	.480	.102	1.149
UNDERLYING PRES. RATE	.596	.511	.115	1.222
PROPOSED	.567	.480	.102	1.149

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.206
IND. RATES				1.21	MINIMUM PREMIUM	
MAN. RATES	1.20	1.26	1.27	+ 1.21	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	42,580	250,101	.587				1	14	15
2008	39,812	140,507	.352				1	7	8
2009	44,438	216,411	.486				3	2	5
2010	49,079	215,948	.440				1	9	10
2011	43,667	118,149	.270					6	6
TOTAL	219,576	941,116	.429				6	38	44
O.D.		4,650	.002						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				22,489	72,305				8,615	98,485	48,207
2008				25,502	30,843				7,668	42,523	33,971
2009				80,768	6,353				70,267	9,206	49,817
2010				28,564	38,112				23,951	69,956	55,365
2011					36,505					51,706	29,938
TOTAL				157,323	184,118				110,501	271,876	217,298
O.D.											4,650

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				26,177	97,613				11,346	144,675	41,747
2008		75	3,165	28,767	36,344		234	1,984	11,031	55,403	30,608
2009	10	743	22,050	85,774	8,180	26	1,843	23,679	81,186	13,403	47,426
2010	6	1,022	30,055	30,471	38,916	6	1,227	30,466	30,744	76,830	51,213
2011	6	1,235	35,379	15,997	28,058	5	1,427	27,356	15,256	37,533	27,483
TOTAL	22	3,075	90,649	187,186	209,111	37	4,731	83,485	149,563	327,844	198,477
O.D.											4,208

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	181,999	873,704	202,685	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-728,274	-308,311	739	
TOTAL LOSSES		565,393	203,424	
EXPECTED LOSSES	1,943,247	1,104,466	206,401	
CREDIBILITY	.06	.17	.25	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.257	.093	.350
INDICATED (POST-TEST)	.000	.280	.101	.381
PRES. ON RATE LEVEL	.832	.473	.088	1.393
DERIVED BY FORMULA	.782	.440	.091	1.313
UNDERLYING PRES. RATE	.885	.503	.094	1.482
PROPOSED	.782	.440	.091	1.313

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE
IND. RATES				1.38	MINIMUM PREMIUM
MAN. RATES	1.88	1.74	1.54	+ 1.38	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	198,137	1,810,480	.913			2	10	41	53
2008	179,074	2,136,668	1.193			2	11	47	60
2009	182,845	1,192,180	.652			1	9	34	44
2010	211,091	1,209,653	.573			1	7	24	32
2011	202,412	1,243,377	.614				1	29	30
TOTAL	973,559	7,592,358	.780			6	38	175	219
O.D.		49,089	.005				1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			299,709	309,641	202,919			98,420	370,828	323,700	205,263
2008			261,299	411,754	594,252			104,805	175,755	390,690	198,113
2009			119,881	322,726	156,128			22,893	145,402	240,470	184,680
2010			205,200	169,012	137,121			72,161	168,516	264,359	193,284
2011				21,544	428,703				10,379	584,674	198,077
TOTAL			886,089	1,234,677	1,519,123			298,279	870,880	1,803,893	979,417
O.D.				14,411	4,777				18,602	3,841	7,458

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			379,132	360,423	273,940			223,020	488,380	475,516	177,758
2008		6,115	378,867	468,269	701,172		6,448	265,656	239,488	511,262	178,500
2009	59	6,549	244,302	352,723	171,037	50	7,974	113,820	183,204	287,825	175,815
2010	37	14,346	394,827	179,358	148,045	77	13,512	319,091	195,223	297,820	178,788
2011	116	15,731	444,917	203,937	331,130	63	16,971	321,044	179,034	425,322	181,835
TOTAL	212	42,741	1,842,045	1,564,710	1,625,324	190	44,905	1,242,631	1,285,329	1,997,745	892,696
O.D.		29	923	17,209	5,203		32	692	24,968	4,134	6,736

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,174,400	6,524,622	899,432			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,383,265	-1,235,984	3,306			
TOTAL LOSSES	1,791,135	5,288,638	902,738			
EXPECTED LOSSES	3,670,317	4,419,957	905,410			
CREDIBILITY	.17	.45	.67			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.184	.543	.093	.820		
INDICATED (POST-TEST)	.200	.591	.101	.892		
PRES. ON RATE LEVEL	.354	.427	.087	.868		
DERIVED BY FORMULA	.328	.501	.096	.925		
UNDERLYING PRES. RATE	.377	.454	.093	.924		
PROPOSED	.316	.483	.093	.892		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	.936
IND. RATES				.94	MINIMUM PREMIUM	
MAN. RATES	1.05	1.01	.96	+ .94	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	272,956	2,842,916	1.041			3	6	38	47
2008	286,458	2,616,765	.913			3	12	37	52
2009	249,806	1,586,514	.635				13	34	47
2010	292,408	1,448,876	.495			1	8	38	47
2011	421,432	1,689,681	.400			1	3	48	52
TOTAL	1,523,060	10,184,752	.669			8	42	195	245
O.D.		187,962	.012			1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			590,424	402,308	274,278			756,426	174,419	321,529	323,532
2008			457,524	389,674	259,657			365,670	339,113	431,468	373,659
2009				385,772	210,470				307,898	377,820	304,554
2010			158,716	226,818	161,736			51,698	163,214	270,160	416,534
2011			123,732	106,007	331,716			12,756	127,460	664,991	323,019
TOTAL			1,330,396	1,510,579	1,237,857			1,186,550	1,112,104	2,065,968	1,741,298
O.D.			173,000								14,962

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			517,809	468,287	370,277			780,669	229,710	472,324	280,179
2008		9,380	608,308	438,727	309,722		17,273	871,660	456,715	568,359	336,667
2009	77	3,998	124,345	419,646	227,617	108	10,788	128,771	377,066	454,642	289,935
2010	38	13,941	387,005	231,997	173,895	72	11,528	274,798	189,117	303,095	385,294
2011	178	23,300	596,349	236,007	268,475	132	30,668	517,556	278,313	494,785	296,531
TOTAL	293	50,619	2,233,816	1,794,664	1,349,986	312	70,257	2,573,454	1,530,921	2,293,205	1,588,606
O.D.			218,845								13,776

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,147,596	6,968,776	1,602,382			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,829,952	-1,373,094	7,482			
TOTAL LOSSES	3,317,644	5,595,682	1,609,864			
EXPECTED LOSSES	4,949,946	5,041,328	1,736,288			
CREDIBILITY	.22	.60	.90			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.218	.367	.106	.691		
INDICATED (POST-TEST)	.237	.399	.115	.751		
PRES. ON RATE LEVEL	.306	.311	.107	.724		
DERIVED BY FORMULA	.291	.364	.114	.769		
UNDERLYING PRES. RATE	.325	.331	.114	.770		
PROPOSED	.284	.356	.111	.751		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	.788
IND. RATES				.79	MINIMUM PREMIUM	
MAN. RATES	.88	.85	.80	+ .79	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	43,859	326,701	.744				1	7	8
2008	45,028	118,595	.263					7	7
2009	43,632	107,915	.247					4	4
2010	44,179	42,276	.095					2	2
2011	46,065	80,266	.174					5	5
TOTAL	222,763	675,753	.303				1	25	26

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				27,756	9,007				200,345	30,161	59,432
2008					24,648					44,382	49,565
2009					25,889					46,711	35,315
2010					2,313					25,008	14,955
2011					10,274					13,120	56,872
TOTAL				27,756	72,131				200,345	159,382	216,139

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				32,308	12,159				263,854	44,307	51,468
2008		18	908	487	28,907		223	1,180	1,170	57,705	44,658
2009	2	61	2,734	1,430	27,097		388	3,463	2,948	54,801	33,620
2010		17	623	294	2,281		196	4,537	3,057	26,881	13,833
2011	1	347	9,954	4,503	7,896		364	6,939	3,871	9,523	52,208
TOTAL	3	443	14,219	39,022	78,340		1,171	16,119	274,900	193,217	195,787

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	31,955	585,479	195,787	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-485,948	-437,312	1,141	
TOTAL LOSSES		148,167	196,928	
EXPECTED LOSSES	1,289,797	1,566,024	316,323	
CREDIBILITY	.06	.17	.25	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.067	.088	.155
INDICATED (POST-TEST)	.000	.073	.096	.169
PRES. ON RATE LEVEL	.544	.661	.133	1.338
DERIVED BY FORMULA	.511	.561	.124	1.196
UNDERLYING PRES. RATE	.579	.703	.142	1.424
PROPOSED	.511	.561	.124	1.196

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.256
IND. RATES				1.26	MINIMUM PREMIUM	
MAN. RATES	1.80	1.67	1.48	+ 1.26	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	4,238	174,590	4.119				1	2	3
2008	3,118	16,401	.526						
2009	2,574	80,287	3.119				2	3	5
2010	5,971	391,064	6.549			1	2	3	6
2011	8,798	200,441	2.278				1	4	5
TOTAL	24,699	862,783	3.493			1	6	12	19

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				83,328	1,996				21,634	2,319	65,313
2008											16,401
2009				6,776	37,506				15,308	2,650	18,047
2010			225,109	47,500	27,579			18,091	21,158	41,584	10,043
2011				40,000	51,415				30,000	55,445	23,581
TOTAL			225,109	177,604	118,496			18,091	88,100	101,998	133,385

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				96,994	2,695				28,492	3,407	56,561
2008											14,777
2009	4	154	5,756	9,240	39,386	3	394	5,205	17,726	3,676	17,181
2010	11	11,280	304,472	57,433	34,829	14	2,590	59,855	26,390	46,676	9,290
2011	48	3,979	104,530	52,351	42,599	20	3,933	63,271	35,293	42,932	21,647
TOTAL	63	15,413	414,758	216,018	119,509	37	6,917	128,331	107,901	96,691	119,456

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	565,519	540,119	119,456	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-136,967	-87,482	321	
TOTAL LOSSES	428,552	452,637	119,777	
EXPECTED LOSSES	378,882	329,731	61,501	
CREDIBILITY	.01	.04	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.735	1.833	.485	4.053
INDICATED (POST-TEST)	1.888	1.994	.528	4.410
PRES. ON RATE LEVEL	1.442	1.255	.234	2.931
DERIVED BY FORMULA	1.446	1.285	.252	2.983
UNDERLYING PRES. RATE	1.534	1.335	.249	3.118
PROPOSED	1.446	1.285	.252	2.983

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.133
IND. RATES				3.13	MINIMUM PREMIUM	
MAN. RATES	3.63	3.22	3.24	+ 3.13	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	16,724	141,264	.844						7	7
2008	11,531	347,547	3.014			1	2		7	10
2009	11,070	116,753	1.054				2		1	3
2010	18,578	225,881	1.215				2		11	13
2011	19,471	563,737	2.895				4		18	22
TOTAL	77,374	1,395,182	1.803			1	10		44	55
O.D.		182								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					74,186					13,351	53,727
2008			125,697	41,000	51,733			12,090	28,536	41,723	46,768
2009				71,523	742				20,707	12,282	11,499
2010				12,301	48,021				73,752	35,915	55,892
2011				113,254	227,751				59,415	109,662	53,655
TOTAL			125,697	238,078	402,433			12,090	182,410	212,933	221,541
O.D.											182

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					100,151					19,612	46,528
2008		2,423	161,143	47,208	61,657		744	31,475	38,218	54,751	42,138
2009	10	640	19,007	75,688	2,133	6	618	7,688	24,532	15,174	10,947
2010	5	716	21,436	17,144	47,947	22	2,387	61,277	72,703	43,667	51,700
2011	154	14,027	375,591	184,242	183,748	32	7,812	125,229	69,837	84,917	49,255
TOTAL	169	17,806	577,177	324,282	395,636	60	11,561	225,669	205,290	218,121	200,568
O.D.											162

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	832,442	1,143,329	200,730			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-510,797	-366,396	1,054			
TOTAL LOSSES	321,645	776,933	201,784			
EXPECTED LOSSES	1,358,687	1,320,000	255,333			
CREDIBILITY	.03	.08	.12			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.416	1.004	.261	1.681		
INDICATED (POST-TEST)	.453	1.092	.284	1.829		
PRES. ON RATE LEVEL	1.650	1.603	.311	3.564		
DERIVED BY FORMULA	1.614	1.562	.308	3.484		
UNDERLYING PRES. RATE	1.756	1.706	.330	3.792		
PROPOSED	1.614	1.562	.308	3.484		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.659
IND. RATES				3.66	MINIMUM PREMIUM	
MAN. RATES	3.86	3.86	3.94	+ 3.66	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	3,941	675,096	17.130			1	3	6	10
2008	3,219	490,213	15.228			2		3	5
2009	976	2,712	.277						
2010	2,914	12,661	.434					1	1
2011	3,209	22,193	.691					2	2
TOTAL	14,259	1,202,875	8.436			3	3	12	18

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			186,528	183,371	35,547			134,922	80,054	41,305	13,369
2008			377,942		6,159			87,780		7,333	10,999
2009											2,712
2010					1,317					1,701	9,643
2011					7,111					6,864	8,218
TOTAL			564,470	183,371	50,134			222,702	80,054	57,203	44,941

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			235,958	213,444	47,988			305,733	105,431	60,677	11,578
2008		6,924	469,211	2,881	9,357		3,489	197,628	1,882	10,086	9,910
2009											2,582
2010		11	354	168	1,299		12	310	208	1,830	8,920
2011		238	6,896	3,117	5,463		185	3,635	2,025	4,985	7,544
TOTAL		7,173	712,419	219,610	64,107		3,686	507,306	109,546	77,578	40,534

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,230,584	470,841	40,534	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-121,679	-73,952	112	
TOTAL LOSSES	1,108,905	396,889	40,646	
EXPECTED LOSSES	305,571	257,233	30,087	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.777	2.783	.285	10.845
INDICATED (POST-TEST)	8.461	3.028	.310	11.799
PRES. ON RATE LEVEL	2.014	1.696	.198	3.908
DERIVED BY FORMULA	2.078	1.736	.202	4.016
UNDERLYING PRES. RATE	2.143	1.804	.211	4.158
PROPOSED	2.078	1.736	.202	4.016

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	4.218
IND. RATES				4.22	MINIMUM PREMIUM	
MAN. RATES	4.70	4.39	4.32	+ 4.22	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	15,943	44,723	.280				1	2	3
2008	10,858	135,651	1.249				2	1	3
2009	25,074	1,128,499	4.500				11	41	53
2010	22,922	2,941,767	12.833			1	18	47	66
2011	14,352	300,881	2.096				4	3	7
TOTAL	89,149	4,551,521	5.106			2	36	94	132
O.D.		4,084	.004					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				6,490	10,155				2,030	612	25,436
2008				63,981	355				7,533	10,497	53,285
2009			124,010	383,443	166,533			51,455	153,052	163,305	86,701
2010			128,064	977,462	715,729			35,704	394,795	540,348	149,665
2011				101,838	27,178				89,917	24,235	57,713
TOTAL			252,074	1,533,214	919,950			87,159	647,327	738,997	372,800
O.D.					1,826					2,258	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				7,554	13,709				2,674	899	22,028
2008		126	5,107	70,651	848		70	1,116	10,015	13,763	48,010
2009	72	7,211	266,386	417,617	183,114	58	10,513	171,009	188,626	197,989	82,539
2010	195	35,906	1,020,580	974,232	754,447	136	18,792	463,374	435,155	608,908	138,440
2011	98	6,604	165,604	87,828	28,731	43	7,937	114,569	63,899	25,642	52,981
TOTAL	365	49,847	1,457,677	1,557,882	980,849	237	37,312	750,068	700,369	847,201	343,998
O.D.		14	491	232	1,802		15	410	276	2,428	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,296,436	4,091,039	343,998	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-169,927	-157,841	365	
TOTAL LOSSES	2,126,509	3,933,198	344,363	
EXPECTED LOSSES	464,467	566,096	110,544	
CREDIBILITY	.03	.09	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.385	4.412	.386	7.183
INDICATED (POST-TEST)	2.595	4.800	.420	7.815
PRES. ON RATE LEVEL	.490	.597	.116	1.203
DERIVED BY FORMULA	.553	.975	.159	1.687
UNDERLYING PRES. RATE	.521	.635	.124	1.280
PROPOSED	.553	.975	.159	1.687

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.583
IND. RATES				1.58	MINIMUM PREMIUM	
MAN. RATES	1.38	1.30	1.33	+ 1.58	PRESENT	

+PROPOSED *LIMITED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	1,424	1,102	.077							
2008	1,001	357	.035							
2009	547									
2010	2,580	51,260	1.986						1	1
2011	2,699	4,332	.160							
TOTAL	8,251	57,051	.691						1	1
O.D.		134	.001							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											1,102
2008											357
2010					20,000					23,536	7,724
2011											4,332
TOTAL					20,000					23,536	13,515
O.D.											134

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											954
2008											322
2010	3	167	5,375	2,547	19,730		185	4,267	2,879	25,296	7,145
2011											3,977
TOTAL	3	167	5,375	2,547	19,730		185	4,267	2,879	25,296	12,398
O.D.											128

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,997	50,452	12,526	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-40,234	-38,219	42	
TOTAL LOSSES		12,233	12,568	
EXPECTED LOSSES	110,234	142,742	8,251	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.148	.152	.300
INDICATED (POST-TEST)	.000	.161	.165	.326
PRES. ON RATE LEVEL	1.256	1.626	.094	2.976
DERIVED BY FORMULA	1.243	1.597	.096	2.936
UNDERLYING PRES. RATE	1.336	1.730	.100	3.166
PROPOSED	1.243	1.597	.096	2.936

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.083
IND. RATES				3.08	MINIMUM PREMIUM	
MAN. RATES	3.48	3.31	3.29	+ 3.08	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	75,589	3,010,756	3.983			5	6	19	30
2008	70,522	1,242,263	1.761				10	24	34
2009	56,117	1,197,456	2.133			2	4	17	23
2010	51,933	2,522,875	4.857			4	6	22	32
2011	55,378	961,014	1.735			1		13	14
TOTAL	309,539	8,934,364	2.886			12	26	95	133
O.D.		6,107	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,024,997	209,371	367,336			785,113	118,230	385,696	120,013
2008				400,371	103,793				361,691	156,896	219,512
2009			410,119	93,027	85,055			214,026	85,785	177,760	131,684
2010			652,019	208,619	167,562			782,854	78,137	466,605	167,079
2011			185,096		241,562			45,000		391,499	97,857
TOTAL			2,272,231	911,388	965,308			1,826,993	643,843	1,578,456	736,145
O.D.											6,107

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,233,994	243,708	495,902			1,684,398	155,709	566,589	103,931
2008		893	35,698	444,117	124,421		1,535	44,408	471,635	209,409	197,780
2009	24	12,145	520,734	112,526	95,920	79	25,848	493,913	121,055	214,796	125,363
2010	40	32,524	883,426	238,168	189,208	275	56,923	1,268,815	181,845	523,225	154,548
2011	83	17,427	428,483	123,245	193,692	78	18,126	283,161	121,473	286,617	89,833
TOTAL	147	62,989	3,102,335	1,161,764	1,099,143	432	102,432	3,774,695	1,051,717	1,800,636	671,455
O.D.											5,501

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,043,030	5,113,260	676,956			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,568,611	-989,411	2,030			
TOTAL LOSSES	5,474,419	4,123,849	678,986			
EXPECTED LOSSES	4,024,007	3,451,360	628,365			
CREDIBILITY	.08	.21	.31			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.769	1.332	.219	3.320		
INDICATED (POST-TEST)	1.925	1.449	.238	3.612		
PRES. ON RATE LEVEL	1.222	1.048	.191	2.461		
DERIVED BY FORMULA	1.278	1.132	.206	2.616		
UNDERLYING PRES. RATE	1.300	1.115	.203	2.618		
PROPOSED	1.278	1.132	.206	2.616		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.747
IND. RATES				2.75	MINIMUM PREMIUM	
MAN. RATES	2.72	2.67	2.72	+ 2.75	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	1,640	83,941	5.118				1	2	3
2008	1,466	25,765	1.757					1	1
2009	1,164	16,672	1.432					2	2
2010	1,109	72,200	6.510				1		1
2011	1,020	996	.097						
TOTAL	6,399	199,574	3.119				2	5	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				42,607	8,810				11,971	15,542	5,011
2008					657					20,787	4,321
2009					2,924					13,443	305
2010				40,142					30,795		1,263
2011											996
TOTAL				82,749	12,391				42,766	49,772	11,896

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				49,595	11,894				15,766	22,831	4,340
2008			24	13	771		105	552	548	27,027	3,893
2009		8	308	161	3,060		113	997	848	15,769	290
2010	4	989	27,842	36,003	1,860	10	880	22,868	28,527	2,114	1,168
2011											914
TOTAL	4	997	28,174	85,772	17,585	10	1,098	24,417	45,689	67,741	10,605

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	54,700	216,787	10,605	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-37,221	-24,422	36	
TOTAL LOSSES	17,479	192,365	10,641	
EXPECTED LOSSES	94,642	84,404	11,838	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.273	3.006	.166	3.445
INDICATED (POST-TEST)	.297	3.271	.181	3.749
PRES. ON RATE LEVEL	1.390	1.240	.174	2.804
DERIVED BY FORMULA	1.379	1.281	.174	2.834
UNDERLYING PRES. RATE	1.479	1.319	.185	2.983
PROPOSED	1.379	1.281	.174	2.834

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	TOTAL
IND. RATES				2.98	MINIMUM PREMIUM	
MAN. RATES	3.37	3.25	3.10	+ 2.98	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	186,277	3,040,852	1.632			4	12	51	67	
2008	164,324	1,784,439	1.085			2	3	53	58	
2009	171,999	1,347,344	.783			1	11	30	42	
2010	219,918	2,453,243	1.115			4	10	43	57	
2011	232,464	2,324,270	.999			1	10	57	68	
TOTAL	974,982	10,950,148	1.123			12	46	234	292	
O.D.		245,026	.025			1		4	5	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			738,751	340,430	337,209			534,382	358,038	313,450	418,592
2008			329,511	111,945	554,065			53,797	123,764	384,197	227,160
2009			203,945	251,898	148,281			55,208	209,277	178,110	300,625
2010			672,174	322,352	258,885			298,008	207,077	399,765	294,982
2011			115,656	231,449	441,661			30,000	236,771	538,553	730,180
TOTAL			2,060,037	1,258,074	1,740,101			971,395	1,134,927	1,814,075	1,971,539
O.D.			117,133		8,315			87,936		19,806	11,836

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			883,399	396,260	455,234			1,015,193	471,535	460,458	362,501
2008		6,728	438,162	136,949	652,405		4,297	144,985	171,128	501,722	204,671
2009	52	8,160	324,579	279,321	162,521	84	12,416	198,439	254,262	217,494	286,195
2010	65	39,644	1,081,805	355,876	286,497	193	36,369	829,269	268,769	452,632	272,858
2011	316	33,617	865,999	376,950	362,286	179	38,848	603,527	312,289	413,737	670,305
TOTAL	433	88,149	3,593,944	1,545,356	1,918,943	456	91,930	2,791,413	1,477,983	2,046,043	1,796,530
O.D.		2,211	147,434	1,833	9,277		3,597	200,751	3,722	22,766	11,105

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,920,318	7,025,923	1,807,635	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,390,687	-1,635,985	6,488	
TOTAL LOSSES	4,529,631	5,389,938	1,814,123	
EXPECTED LOSSES	6,425,131	5,927,890	1,628,220	
CREDIBILITY	.17	.45	.67	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.465	.553	.186	1.204
INDICATED (POST-TEST)	.506	.602	.202	1.310
PRES. ON RATE LEVEL	.619	.572	.157	1.348
DERIVED BY FORMULA	.600	.586	.187	1.373
UNDERLYING PRES. RATE	.659	.608	.167	1.434
PROPOSED	.589	.575	.184	1.348

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.415
IND. RATES				1.42	MINIMUM PREMIUM	
MAN. RATES	1.74	1.64	1.49	+ 1.42	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	59,140	651,359	1.101			2			13	15
2008	95,736	1,637,767	1.710			2		7	20	29
2009	73,608	1,435,337	1.949		1	2		6	11	20
2010	95,954	980,541	1.021			1		8	19	28
2011	108,264	1,597,566	1.475			1		8	22	31
TOTAL	432,702	6,302,570	1.457		1	8		29	85	123
O.D.		41,556	.009					1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			395,783		47,600			37,257		61,095	109,624
2008			378,802	350,221	92,074			384,410	190,649	124,447	117,164
2009	468,750		248,289	167,329	50,124	49,780		105,110	155,453	64,024	126,478
2010			134,003	133,154	63,143			126,571	255,914	137,893	129,863
2011			138,138	278,713	140,237			185,500	499,814	262,199	92,965
TOTAL	468,750		1,295,015	929,417	393,178	49,780		838,848	1,101,830	649,658	576,094
O.D.				10,000	7,229					5,563	18,764

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			500,665		64,261			84,425		89,749	94,934
2008		7,612	493,594	391,232	112,439		15,737	865,870	256,887	167,002	105,565
2009	689,542	8,337	344,496	185,457	58,741	128,148	15,342	277,909	187,975	82,381	120,407
2010	18	9,693	266,543	134,191	71,684	131	20,032	471,162	265,833	169,491	120,123
2011	298	27,200	662,110	282,187	135,244	429	77,797	1,017,849	417,392	245,182	85,342
TOTAL	689,858	52,842	2,267,408	993,067	442,369	128,708	128,908	2,717,215	1,128,087	753,805	526,371
O.D.		69	2,281	11,714	8,935		9	304	172	7,744	17,487

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,987,602	3,345,893	543,858			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,904,573	-717,125	2,454			
TOTAL LOSSES	4,083,029	2,628,768	546,312			
EXPECTED LOSSES	5,205,405	2,652,463	597,129			
CREDIBILITY	.10	.26	.39			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.944	.608	.126	1.678		
INDICATED (POST-TEST)	1.027	.662	.137	1.826		
PRES. ON RATE LEVEL	1.131	.576	.130	1.837		
DERIVED BY FORMULA	1.121	.598	.133	1.852		
UNDERLYING PRES. RATE	1.203	.613	.138	1.954		
PROPOSED	1.112	.593	.132	1.837		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.929
IND. RATES				1.93	MINIMUM PREMIUM	
MAN. RATES	2.41	2.23	2.03	+ 1.93	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	186,422	8,583,831	4.604	1		20	21	126	168
2008	155,208	5,699,076	3.671	2		7	22	96	127
2009	139,865	5,842,446	4.177			8	12	106	126
2010	142,191	6,911,200	4.860	2		7	21	102	132
2011	143,127	4,659,716	3.255			3	15	93	111
TOTAL	766,813	31,696,269	4.134	5		45	91	523	664
O.D.		28,977	.003					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	1,465		3,396,207	760,779	1,181,215	71		1,211,520	316,687	1,118,596	597,291
2008	661,785		1,256,450	759,251	491,909	58,186		777,750	458,028	789,728	445,989
2009			1,303,296	369,443	1,304,421			544,281	387,670	1,405,684	527,651
2010	1,033,432		996,360	714,223	960,463	3,173		368,137	793,473	1,498,946	542,993
2011			481,051	589,701	899,826			146,369	620,530	1,494,323	427,916
TOTAL	1,696,682		7,433,364	3,193,397	4,837,834	61,430		3,048,057	2,576,388	6,307,277	2,541,840
O.D.					4,205					11,967	12,805

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	1,802		4,296,204	885,548	1,594,647	161		2,745,303	417,075	1,643,221	517,254
2008	689,005	24,957	1,637,654	857,214	589,094	148,542	35,502	1,821,260	627,782	1,038,535	401,836
2009	226	41,880	1,783,603	492,818	1,388,632	251	77,875	1,382,241	562,539	1,671,237	502,324
2010	1,319,545	69,562	1,922,534	812,949	1,004,551	6,787	68,177	1,605,965	952,997	1,676,342	502,269
2011	781	87,411	2,183,612	879,084	757,865	561	115,105	1,740,105	851,892	1,148,191	392,827
TOTAL	2,011,359	223,810	11,823,607	3,927,613	5,334,789	156,302	296,659	9,294,874	3,412,285	7,177,526	2,316,510
O.D.		3	155	83	4,931		59	317	315	15,559	11,843

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	23,807,145	19,873,101	2,328,353			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,545,518	-4,196,066	7,601			
TOTAL LOSSES	16,261,627	15,677,035	2,335,954			
EXPECTED LOSSES	19,492,385	14,692,137	2,269,766			
CREDIBILITY	.14	.38	.57			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.121	2.044	.305	4.470		
INDICATED (POST-TEST)	2.308	2.224	.332	4.864		
PRES. ON RATE LEVEL	2.389	1.801	.278	4.468		
DERIVED BY FORMULA	2.378	1.962	.309	4.649		
UNDERLYING PRES. RATE	2.542	1.916	.296	4.754		
PROPOSED	2.378	1.962	.309	4.649		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	4.883
IND. RATES				4.88	MINIMUM PREMIUM	
MAN. RATES	5.42	5.12	4.94	+ 4.88	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	9,895	277,215	2.801				3	3	6
2008	14,871	520,804	3.502			1	2	2	5
2009	13,871	23,884	.172						
2010	17,110	138,748	.810				2	1	3
2011	14,862	94,120	.633				1	1	2
TOTAL	70,609	1,054,771	1.494			1	8	7	16

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				142,410	11,976				61,506	20,824	40,499
2008			251,100	89,585	15,057			48,028	25,520	25,050	66,464
2009											23,884
2010				111,429	966				18,641	1,404	6,308
2011				25,000	15,177					29,775	24,168
TOTAL			251,100	368,424	43,176			48,028	105,667	77,053	161,323

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				165,765	16,167				81,004	30,590	35,072
2008		4,791	319,272	101,046	19,680		2,067	111,531	34,569	33,253	59,884
2009											22,738
2010	12	2,765	77,543	100,061	6,121	6	549	14,099	17,436	2,791	5,835
2011	28	1,906	48,898	25,289	13,590	4	821	15,751	8,783	21,610	22,186
TOTAL	40	9,462	445,713	392,161	55,558	10	3,437	141,381	141,792	88,244	145,715

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	600,043	677,755	145,715	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-607,939	-280,140	951	
TOTAL LOSSES		397,615	146,666	
EXPECTED LOSSES	1,657,193	1,025,242	253,487	
CREDIBILITY	.03	.08	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.563	.208	.771
INDICATED (POST-TEST)	.000	.613	.226	.839
PRES. ON RATE LEVEL	2.206	1.365	.337	3.908
DERIVED BY FORMULA	2.140	1.305	.324	3.769
UNDERLYING PRES. RATE	2.347	1.452	.359	4.158
PROPOSED	2.140	1.305	.324	3.769

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.958
IND. RATES				3.96	MINIMUM PREMIUM	
MAN. RATES	5.09	4.73	4.32	+ 3.96	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	45,517	1,445,694	3.176			4	1	22	27
2008	32,137	1,111,180	3.457			2	1	14	17
2009	27,873	488,022	1.750			2		6	8
2010	31,861	543,162	1.704			1		13	14
2011	38,015	397,427	1.045				1	14	15
TOTAL	175,403	3,985,485	2.272			9	3	69	81
O.D.		4,893	.002						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			604,956	20,340	72,388			566,238	22,125	106,498	53,149
2008			518,286	78,845	40,253			182,552	121,148	132,317	37,779
2009			244,012		86,796			38,950		65,354	52,910
2010			154,232		143,968			47,448		136,181	61,333
2011				35,704	125,323				993	198,390	37,017
TOTAL			1,521,486	134,889	468,728			835,188	144,266	638,740	242,188
O.D.											4,893

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			691,285	23,676	97,723			962,153	29,139	156,443	46,027
2008		9,680	650,892	91,635	50,664		8,106	427,592	163,585	174,997	34,039
2009	11	6,814	298,997	10,412	93,901	8	4,576	87,222	6,209	77,228	50,370
2010	18	7,995	219,656	26,084	145,731	21	5,406	120,687	21,121	147,759	56,733
2011	57	6,249	170,274	81,531	99,070	17	5,555	106,062	59,145	144,081	33,982
TOTAL	86	30,738	2,031,104	233,338	487,089	46	23,643	1,703,716	279,199	700,508	221,151
O.D.											4,533

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,789,333	1,700,134	225,684			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,219,868	-500,385	841			
TOTAL LOSSES	2,569,465	1,199,749	226,525			
EXPECTED LOSSES	3,144,976	1,755,784	231,532			
CREDIBILITY	.05	.14	.21			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.465	.684	.129	2.278		
INDICATED (POST-TEST)	1.594	.744	.140	2.478		
PRES. ON RATE LEVEL	1.685	.941	.124	2.750		
DERIVED BY FORMULA	1.680	.913	.127	2.720		
UNDERLYING PRES. RATE	1.793	1.001	.132	2.926		
PROPOSED	1.680	.913	.127	2.720		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.857
IND. RATES				2.86	MINIMUM PREMIUM	
MAN. RATES	3.23	3.20	3.04	+ 2.86	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	47,903	1,876,135	3.916			4	2	41	47
2008	41,745	2,457,994	5.888			4	6	17	27
2009	34,528	1,052,792	3.049			1	4	20	25
2010	39,970	1,057,218	2.645			3	6	19	28
2011	44,060	1,088,041	2.469			2	1	20	23
TOTAL	208,206	7,532,180	3.618			14	19	117	150
O.D.		3,025	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			807,930	81,951	138,130			352,505	7,643	361,750	126,226
2008			1,035,120	217,558	67,354			892,393	90,292	63,989	91,288
2009			262,502	175,584	122,892			75,256	202,741	149,206	64,611
2010			609,393	50,075	85,083			101,073	89,848	89,051	32,695
2011			319,041	13,228	175,558			140,630	6,103	356,204	77,277
TOTAL			3,033,986	538,396	589,017			1,561,857	396,627	1,020,200	392,097
O.D.											3,025

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,022,032	95,391	186,475			798,776	10,066	531,411	109,312
2008		15,781	1,055,806	247,642	85,165		23,601	1,332,625	129,678	88,238	82,250
2009	40	9,005	371,253	198,540	135,245	82	14,134	236,553	246,010	183,629	61,510
2010	19	28,693	772,587	86,389	100,927	71	12,546	287,386	103,629	104,849	30,243
2011	95	22,616	523,270	116,738	149,807	162	33,204	433,057	127,586	266,773	70,940
TOTAL	154	76,095	3,744,948	744,700	657,619	315	83,485	3,088,397	616,969	1,174,900	354,255
O.D.											2,808

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,993,394	3,194,188	357,063			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,953,244	-756,495	1,333			
TOTAL LOSSES	5,040,150	2,437,693	358,396			
EXPECTED LOSSES	5,088,554	2,677,530	368,525			
CREDIBILITY	.06	.16	.24			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.421	1.171	.172	3.764		
INDICATED (POST-TEST)	2.634	1.274	.187	4.095		
PRES. ON RATE LEVEL	2.297	1.209	.166	3.672		
DERIVED BY FORMULA	2.317	1.219	.171	3.707		
UNDERLYING PRES. RATE	2.444	1.286	.177	3.907		
PROPOSED	2.317	1.219	.171	3.707		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.893
IND. RATES				3.89	MINIMUM PREMIUM	
MAN. RATES	4.41	4.26	4.06	+ 3.89	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007										
2008										
2009										
2010	25									
2011	5,373									
TOTAL	5,398									

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.	-3,211	-2,288	16	
TOTAL LOSSES			16	
EXPECTED LOSSES	11,228	11,444	1,404	
CREDIBILITY	.01	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.194	.197	.024	.415
DERIVED BY FORMULA	.192	.195	.024	.411
UNDERLYING PRES. RATE	.208	.212	.026	.446
PROPOSED	.192	.195	.024	.411

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	TOTAL
IND. RATES				.41	MINIMUM PREMIUM	
MAN. RATES	.49	.45	.45	+ .41	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007										
2008										
2009										
2010										
2011	1,188	11,886	1.000							
TOTAL	1,188	11,886	1.001							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											11,886
TOTAL											11,886

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											10,911
TOTAL											10,911

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			10,911	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,748	-1,337	8	
TOTAL LOSSES			10,919	
EXPECTED LOSSES	6,118	6,700	725	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.919	.919
INDICATED (POST-TEST)	.000	.000	1.000	1.000
PRES. ON RATE LEVEL	.480	.525	.057	1.062
DERIVED BY FORMULA	.480	.520	.066	1.066
UNDERLYING PRES. RATE	.515	.564	.061	1.140
PROPOSED	.478	.518	.066	1.062

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.054
IND. RATES				1.05	MINIMUM PREMIUM	
MAN. RATES	1.27	1.29	1.15	+ 1.05	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007										
2008										
2009										
2010	197									
2011	68,600	1,005,465	1.465					11	37	48
TOTAL	68,797	1,005,465	1.461					11	37	48
O.D.		4,787	.006							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011				357,141	218,341				168,696	171,161	90,126
TOTAL				357,141	218,341				168,696	171,161	90,126
O.D.											4,787

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011	363	27,316	699,978	361,911	195,314	93	18,317	281,461	156,952	139,333	82,736
TOTAL	363	27,316	699,978	361,911	195,314	93	18,317	281,461	156,952	139,333	82,736
O.D.											4,394

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,027,528	853,510	87,130			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-148,490	-105,984	705			
TOTAL LOSSES	879,038	747,526	87,835			
EXPECTED LOSSES	519,417	530,425	61,917			
CREDIBILITY	.03	.08	.11			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.278	1.087	.128	2.493		
INDICATED (POST-TEST)	1.390	1.183	.139	2.712		
PRES. ON RATE LEVEL	.703	.718	.084	1.505		
DERIVED BY FORMULA	.724	.755	.090	1.569		
UNDERLYING PRES. RATE	.755	.771	.090	1.616		
PROPOSED	.724	.755	.090	1.569		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.557
IND. RATES				1.56	MINIMUM PREMIUM	
MAN. RATES	1.96	2.11	1.63	+ 1.56	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007										
2008										
2009										
2010	2,537	238,578	9.403			1			1	2
2011	29,673	456,716	1.539					1	11	12
TOTAL	32,210	695,294	2.159			1		1	12	14

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			130,684		4,140			100,000		964	2,790
2011				108,400	83,788				44,251	172,854	47,423
TOTAL			130,684	108,400	87,928			100,000	44,251	173,818	50,213

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	1	5,768	154,440	7,099	7,231	43	9,181	202,522	9,532	3,973	2,581
2011	115	8,880	229,433	117,520	72,743	39	8,318	141,505	78,919	129,424	43,534
TOTAL	116	14,648	383,873	124,619	79,974	82	17,499	344,027	88,451	133,397	46,115

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	760,245	426,441	46,115			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-127,198	-91,998	568			
TOTAL LOSSES	633,047	334,443	46,683			
EXPECTED LOSSES	437,734	448,041	52,825			
CREDIBILITY	.02	.05	.07			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.965	1.038	.145	3.148		
INDICATED (POST-TEST)	2.138	1.129	.158	3.425		
PRES. ON RATE LEVEL	1.266	1.295	.153	2.714		
DERIVED BY FORMULA	1.283	1.287	.153	2.723		
UNDERLYING PRES. RATE	1.359	1.391	.164	2.914		
PROPOSED	1.283	1.287	.153	2.723		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.702
IND. RATES				2.70	MINIMUM PREMIUM	
MAN. RATES	2.94	3.05	2.94	+ 2.70	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007										
2008										
2009										
2010	1,921	54,152	2.818					1		1
2011	51,025	673,369	1.319						27	27
TOTAL	52,946	727,521	1.374					1	27	28
O.D.		393								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				17,068					37,084		
2011					363,303					234,609	75,457
TOTAL				17,068	363,303				37,084	234,609	75,457
O.D.											393

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	1	420	11,840	15,308	792	10	1,065	27,536	34,350	2,545	
2011	85	12,296	352,079	159,217	279,206	19	6,462	124,090	69,216	170,291	69,270
TOTAL	86	12,716	363,919	174,525	279,998	29	7,527	151,626	103,566	172,836	69,270
O.D.											361

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	535,903	730,925	69,631	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-321,991	-231,075	1,469	
TOTAL LOSSES	213,912	499,850	71,100	
EXPECTED LOSSES	1,118,220	1,142,575	132,366	
CREDIBILITY	.02	.06	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.404	.944	.134	1.482
INDICATED (POST-TEST)	.440	1.027	.146	1.613
PRES. ON RATE LEVEL	1.967	2.010	.232	4.209
DERIVED BY FORMULA	1.936	1.951	.223	4.110
UNDERLYING PRES. RATE	2.112	2.158	.250	4.520
PROPOSED	1.936	1.951	.223	4.110
YEAR	4-1-12	4-1-13	4-1-14	4-1-15
IND. RATES				4.08
MAN. RATES	5.04	5.13	4.56	+ 4.08
				IND. RATE 4.079
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007										
2008										
2009										
2010	3,303	41,035	1.242						3	3
2011	220,368	5,688,993	2.581			1	37	156		194
TOTAL	223,671	5,730,028	2.562			1	37	159		197
O.D.		76,460	.034					3		3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					24,725					16,004	306
2011			118,581	1,316,330	928,830			22,962	1,406,932	1,270,392	624,966
TOTAL			118,581	1,316,330	953,555			22,962	1,406,932	1,286,396	625,272
O.D.					53,238					19,246	3,976

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	2	210	6,646	3,145	24,389		126	2,898	1,959	17,200	283
2011	1,366	110,372	2,815,425	1,394,387	819,849	699	135,184	2,063,145	1,132,078	1,030,366	573,719
TOTAL	1,368	110,582	2,822,071	1,397,532	844,238	699	135,310	2,066,043	1,134,037	1,047,566	574,002
O.D.	13	1,809	51,594	23,334	40,913	1	528	10,175	5,679	13,968	3,650

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,200,193	4,507,267	577,652	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,233,508	-1,587,589	10,417	
TOTAL LOSSES	2,966,685	2,919,678	588,069	
EXPECTED LOSSES	7,792,698	7,911,243	923,761	
CREDIBILITY	.06	.17	.25	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.326	1.305	.263	2.894
INDICATED (POST-TEST)	1.443	1.420	.286	3.149
PRES. ON RATE LEVEL	3.245	3.294	.384	6.923
DERIVED BY FORMULA	3.137	2.975	.360	6.472
UNDERLYING PRES. RATE	3.484	3.537	.413	7.434
PROPOSED	3.137	2.975	.360	6.472

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE
IND. RATES				6.42	MINIMUM PREMIUM
MAN. RATES	7.54	7.85	7.50	+ 6.42	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007										
2008										
2009										
2010	1,103									
2011	55,345	1,307,217	2,361				4		37	41
TOTAL	56,448	1,307,217	2,316				4		37	41
O.D.		807	.001							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011				134,072	466,184				148,105	407,934	150,922
TOTAL				134,072	466,184				148,105	407,934	150,922
O.D.											807

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011	231	23,272	635,129	304,238	368,617	105	23,209	383,375	213,804	309,363	138,546
TOTAL	231	23,272	635,129	304,238	368,617	105	23,209	383,375	213,804	309,363	138,546
O.D.											741

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,065,321	1,196,022	139,287	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-866,788	-620,244	4,028	
TOTAL LOSSES	198,533	575,778	143,315	
EXPECTED LOSSES	3,021,097	3,085,448	358,445	
CREDIBILITY	.02	.07	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.352	1.020	.254	1.626
INDICATED (POST-TEST)	.383	1.110	.276	1.769
PRES. ON RATE LEVEL	5.030	5.138	.597	10.765
DERIVED BY FORMULA	4.937	4.856	.565	10.358
UNDERLYING PRES. RATE	5.352	5.466	.635	11.453
PROPOSED	4.937	4.856	.565	10.358

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	10.880
IND. RATES				10.88	MINIMUM PREMIUM	
MAN. RATES	11.62	11.91	11.90	+ 10.88	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007										
2008										
2009										
2010	3,886	707,411	18.204					2	7	9
2011	33,557	3,219,528	9.594					2	7	39
TOTAL	37,443	3,926,939	10.488					2	9	48

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				118,634	76,346				69,965	438,177	4,289
2011	1,242,044		285,038	238,590	265,069	500,885		201,957	140,494	304,903	40,548
TOTAL	1,242,044		285,038	357,224	341,415	500,885		201,957	210,459	743,080	44,837

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	21	3,576	102,796	116,122	80,821	28	5,423	131,403	118,402	475,746	3,967
2011	1,395,260	36,530	882,487	320,786	234,468	494,273	52,614	661,676	205,392	244,914	37,223
TOTAL	1,395,281	40,106	985,283	436,908	315,289	494,301	58,037	793,079	323,794	720,660	41,190

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,766,087	1,796,651	41,190	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-859,211	-621,530	3,654	
TOTAL LOSSES	2,906,876	1,175,121	44,844	
EXPECTED LOSSES	2,941,147	3,000,307	346,722	
CREDIBILITY	.02	.05	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.763	3.138	.120	11.021
INDICATED (POST-TEST)	8.446	3.414	.131	11.991
PRES. ON RATE LEVEL	7.383	7.532	.870	15.785
DERIVED BY FORMULA	7.404	7.326	.811	15.541
UNDERLYING PRES. RATE	7.855	8.013	.926	16.794
PROPOSED	7.404	7.326	.811	15.541

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	16.324
IND. RATES				16.32	MINIMUM PREMIUM	
MAN. RATES	18.99	19.00	17.45	+ 16.32	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007										
2008										
2009										
2010	10									
2011	483	96,538	19,987					1		1
TOTAL	493	96,538	19,582					1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011				32,909					63,629		
TOTAL				32,909					63,629		

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011	29	1,837	45,003	24,533	2,534	30	5,135	71,998	40,156	5,696	
TOTAL	29	1,837	45,003	24,533	2,534	30	5,135	71,998	40,156	5,696	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	124,032	72,919		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-17,058	-12,208	80	
TOTAL LOSSES	106,974	60,711	80	
EXPECTED LOSSES	59,446	60,718	7,134	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	21.699	12.315	.016	34.030
INDICATED (POST-TEST)	23.609	13.399	.017	37.025
PRES. ON RATE LEVEL	11.230	11.470	1.347	24.047
DERIVED BY FORMULA	11.230	11.470	1.347	24.047
UNDERLYING PRES. RATE	12.058	12.316	1.447	25.821
PROPOSED	11.230	11.470	1.347	24.047

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	23.866
IND. RATES				23.87	MINIMUM PREMIUM	
MAN. RATES	26.48	26.60	26.05	+ 23.87	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007										
2008										
2009										
2010										
2011	727	273,614	37,636						2	4
TOTAL	727	273,614	37,636						2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011	215,873				12,885	41,886				2,203	767
TOTAL	215,873				12,885	41,886				2,203	767

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011	247,839	433	12,485	5,645	9,903	43,860	55	1,165	649	1,600	704
TOTAL	247,839	433	12,485	5,645	9,903	43,860	55	1,165	649	1,600	704

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	305,837	17,797	704	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-37,399	-28,614	175	
TOTAL LOSSES	268,438		879	
EXPECTED LOSSES	130,904	143,357	15,347	
CREDIBILITY	.00	.00	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	36.924	.000	.121	37.045
INDICATED (POST-TEST)	40.173	.000	.132	40.305
PRES. ON RATE LEVEL	16.769	18.364	1.966	37.099
DERIVED BY FORMULA	16.769	18.364	1.948	37.081
UNDERLYING PRES. RATE	18.006	19.719	2.111	39.836
PROPOSED	16.777	18.373	1.949	37.099

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	36.820
IND. RATES				36.82	MINIMUM PREMIUM	
MAN. RATES	42.75	44.12	40.19	+ 36.82	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	105,247	2,207,406	2.097			4	17	36	57
2008	100,154	2,209,532	2.206			5	21	26	52
2009	100,662	1,490,763	1.480			1	15	30	46
2010	109,227	1,503,609	1.376			1	13	27	41
2011	102,631	1,102,261	1.074				2	30	32
TOTAL	517,921	8,513,571	1.644			11	68	149	228
O.D.		56,814	.010				2	1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			711,019	374,745	148,965			217,401	326,154	233,309	195,813
2008			884,380	466,868	60,856			156,078	263,325	161,756	216,269
2009			176,314	222,003	385,286			18,479	193,392	329,387	165,902
2010			156,873	273,583	211,383			193,977	326,833	161,047	179,913
2011				50,288	435,768				21,176	444,450	150,579
TOTAL			1,928,586	1,387,487	1,242,258			585,935	1,130,880	1,329,949	908,476
O.D.				19,143	4,305				28,000	1,334	4,032

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			899,440	436,205	201,102			492,630	429,545	342,733	169,574
2008		17,170	1,136,828	523,149	79,499		7,483	384,653	347,618	215,235	194,858
2009	79	7,773	308,884	260,143	409,694	69	9,437	126,797	243,624	393,849	157,939
2010	58	15,426	430,623	280,173	224,979	181	28,410	664,437	340,698	201,229	166,420
2011	149	17,579	491,067	228,460	338,774	49	13,961	259,051	144,485	324,505	138,232
TOTAL	286	57,948	3,266,842	1,728,130	1,254,048	299	59,291	1,927,568	1,505,970	1,477,551	827,023
O.D.	1	237	7,085	22,673	3,530		160	4,494	36,128	1,458	3,698

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,324,211	6,029,488	830,721			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,545,943	-1,314,326	3,135			
TOTAL LOSSES	2,778,268	4,715,162	833,856			
EXPECTED LOSSES	6,738,152	4,687,185	885,644			
CREDIBILITY	.11	.29	.44			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.536	.910	.161	1.607		
INDICATED (POST-TEST)	.583	.990	.175	1.748		
PRES. ON RATE LEVEL	1.223	.851	.160	2.234		
DERIVED BY FORMULA	1.153	.891	.167	2.211		
UNDERLYING PRES. RATE	1.301	.905	.171	2.377		
PROPOSED	1.153	.891	.167	2.211		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.322
IND. RATES				2.32	MINIMUM PREMIUM	
MAN. RATES	2.97	2.72	2.47	+ 2.32	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	57,970	2,259,971	3.898			4	12	32	48
2008	50,189	3,574,601	7.122			7	6	26	39
2009	39,172	1,539,342	3.929			2	4	24	30
2010	37,223	1,598,339	4.293			2	4	21	27
2011	36,961	987,545	2.671				3	23	26
TOTAL	221,515	9,959,798	4.496			15	29	126	170
O.D.		20,209	.009					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			527,287	355,150	222,639			376,390	109,722	274,451	394,332
2008			1,825,754	137,667	239,397			746,351	68,586	223,625	333,221
2009			283,982	71,445	477,613			67,204	136,236	274,105	228,757
2010			309,112	285,698	381,061			80,969	127,786	261,069	152,644
2011				121,826	291,402				81,011	348,216	145,090
TOTAL			2,946,135	971,786	1,612,112			1,270,914	523,341	1,381,466	1,254,044
O.D.					4,620					13,731	1,858

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			667,019	413,396	300,566			852,900	144,503	403,170	341,492
2008		30,882	2,080,291	168,858	291,060		26,892	1,479,489	107,068	295,877	300,232
2009	77	9,559	406,669	108,494	504,823	61	12,644	207,036	177,180	327,572	217,777
2010	81	23,871	663,253	320,295	396,599	72	13,137	306,081	157,916	291,747	141,196
2011	170	16,672	448,994	218,515	233,342	72	16,131	275,883	153,859	260,009	133,193
TOTAL	328	80,984	4,266,226	1,229,558	1,726,390	205	68,804	3,121,389	740,526	1,578,375	1,133,890
O.D.		3	169	91	5,418		67	364	363	17,853	1,687

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,538,539	5,298,574	1,135,577			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,910,702	-1,132,658	3,493			
TOTAL LOSSES	5,627,837	4,165,916	1,139,070			
EXPECTED LOSSES	4,851,179	3,914,170	1,127,510			
CREDIBILITY	.06	.17	.25			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.541	1.881	.514	4.936		
INDICATED (POST-TEST)	2.765	2.047	.559	5.371		
PRES. ON RATE LEVEL	2.058	1.661	.479	4.198		
DERIVED BY FORMULA	2.100	1.727	.499	4.326		
UNDERLYING PRES. RATE	2.190	1.767	.509	4.466		
PROPOSED	2.100	1.727	.499	4.326		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	4.544
IND. RATES				4.54	MINIMUM PREMIUM	
MAN. RATES	4.84	4.75	4.64	+ 4.54	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	130,386	15,759,716	12.086	1		33	80	253	367	
2008	119,713	5,670,242	4.736			5	49	97	151	
2009	87,251	4,464,781	5.117			4	42	77	123	
2010	105,938	7,151,475	6.750			7	60	111	178	
2011	1,527	52,937	3.466				1	2	3	
TOTAL	444,815	33,099,151	7.441	1		49	232	540	822	
O.D.		1,019,969	.229			2	6	14	22	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	3,000		4,597,703	3,864,253	1,223,248	21,323		2,221,249	1,752,002	1,101,299	975,639
2008			684,795	1,584,913	425,666			912,267	1,043,825	555,096	463,680
2009			505,799	1,615,437	285,788			411,662	1,024,436	341,605	280,054
2010			1,121,402	2,351,876	784,596			437,051	1,222,206	768,670	465,674
2011				25,740	7,614				19,500	83	
TOTAL	3,000		6,909,699	9,442,219	2,726,912	21,323		3,982,229	5,061,969	2,766,753	2,185,047
O.D.			244,862	337,780	52,682			65,158	146,839	70,832	101,816

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	3,690		5,816,093	4,497,992	1,651,390	48,275		5,033,349	2,307,388	1,617,805	844,903
2008		14,988	918,189	1,762,953	513,396		27,643	1,428,415	1,374,897	740,973	417,776
2009	265	28,887	1,058,533	1,736,036	336,095	423	71,187	1,231,150	1,218,712	444,629	266,611
2010	344	113,974	3,157,766	2,265,620	910,030	535	81,094	1,931,383	1,267,305	922,905	430,748
2011	24	1,696	42,576	22,526	7,834	10	1,578	22,114	12,331	1,806	
TOTAL	4,323	159,545	10,993,157	10,285,127	3,418,745	49,243	181,502	9,646,411	6,180,633	3,728,118	1,960,038
O.D.		43	311,183	393,720	68,515		42	148,847	193,474	102,996	90,582

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	21,494,296	24,371,328	2,050,620			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,666,470	-5,273,740	3,390			
TOTAL LOSSES	14,827,826	19,097,588	2,054,010			
EXPECTED LOSSES	16,177,922	17,289,958	2,192,937			
CREDIBILITY	.10	.27	.40			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.333	4.293	.462	8.088		
INDICATED (POST-TEST)	3.626	4.671	.503	8.800		
PRES. ON RATE LEVEL	3.419	3.653	.463	7.535		
DERIVED BY FORMULA	3.440	3.928	.479	7.847		
UNDERLYING PRES. RATE	3.637	3.887	.493	8.017		
PROPOSED	3.440	3.928	.479	7.847		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	8.242
IND. RATES				8.24	MINIMUM PREMIUM	
MAN. RATES	8.50	8.73	8.33	+ 8.24	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2007	233,433	2,672,280	1.144			5	6	16	27	
2008	235,118	2,920,007	1.241			7	9	18	34	
2009	270,806	1,321,540	.488	1		2	8	21	32	
2010	216,709	1,211,652	.559			1	9	10	20	
2011	214,779	680,786	.316				3	20	23	
TOTAL	1,170,845	8,806,265	.752	1		15	35	85	136	
O.D.		19,125	.001				1		1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,500,138	197,098	90,205			501,996	103,811	122,660	156,372
2008			1,465,312	178,328	116,871			281,941	580,380	144,842	152,333
2009	500		295,019	181,898	220,246	500		114,174	169,140	124,634	215,429
2010			209,824	323,601	45,076			40,000	327,496	70,880	194,775
2011			130,742	116,273	116,275				83,071	229,068	121,630
TOTAL	500		3,470,293	1,011,667	588,673	500		938,111	1,263,898	692,084	840,539
O.D.				6,490					2,011		10,624

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,811,924	229,421	121,780			1,045,847	136,719	180,187	135,418
2008		27,295	1,836,783	209,909	146,534		13,030	702,556	759,392	198,779	137,252
2009	787	10,157	421,827	211,345	237,666	1,371	17,147	306,059	207,986	154,124	205,088
2010	43	17,577	482,739	306,509	64,517	113	13,601	337,002	315,798	99,843	180,167
2011	137	11,240	291,474	148,423	99,439	58	13,018	215,165	120,003	173,700	111,656
TOTAL	967	66,269	4,844,747	1,105,607	669,936	1,542	56,796	2,606,629	1,539,898	806,633	769,581
O.D.				7,554					2,648		9,606

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,576,950	4,132,276	779,187	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,353,041	-1,184,044	2,865	
TOTAL LOSSES	4,223,909	2,948,232	782,052	
EXPECTED LOSSES	8,898,422	4,215,042	854,717	
CREDIBILITY	.19	.51	.75	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.361	.252	.067	.680
INDICATED (POST-TEST)	.393	.274	.073	.740
PRES. ON RATE LEVEL	.714	.338	.069	1.121
DERIVED BY FORMULA	.653	.305	.072	1.030
UNDERLYING PRES. RATE	.760	.360	.073	1.193
PROPOSED	.653	.305	.072	1.030

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.081
IND. RATES				1.08	MINIMUM PREMIUM	
MAN. RATES	1.39	1.32	1.24	+ 1.08	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	107,693	918,303	.852			1	5	2	8
2008	109,707	1,329,790	1.212			3	3	5	11
2009	106,956	641,591	.599				8	4	12
2010	108,731	349,370	.321			1	2	2	5
2011	107,693	722,856	.671				3	9	12
TOTAL	540,780	3,961,910	.733			5	21	22	48
O.D.		6,760	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			389,580	79,620	7,322			96,000	133,151	37,403	175,227
2008			417,536	154,444	88,097			471,062	30,205	85,915	82,531
2009				194,046	16,980				279,235	44,415	106,915
2010			167,687	57,625	5,859			1,018	23,025	7,050	87,106
2011				106,275	140,067				137,029	276,296	63,189
TOTAL			974,803	592,010	258,325			568,080	602,645	451,079	514,968
O.D.											6,760

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			492,819	92,678	9,884			217,536	175,359	54,945	151,747
2008		8,028	533,654	175,318	106,714		19,014	1,065,151	50,358	115,116	74,360
2009	29	1,777	53,150	206,173	21,453	87	7,362	94,652	323,125	62,449	101,783
2010	9	8,821	238,286	60,859	12,486	8	804	20,438	22,287	9,186	80,573
2011	129	10,696	281,070	140,602	115,829	94	18,692	301,229	167,994	212,815	58,008
TOTAL	167	29,322	1,598,979	675,630	266,366	189	45,872	1,699,006	739,123	454,511	466,471
O.D.											6,091

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,373,535	2,135,630	472,562	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,819,458	-407,366	1,739	
TOTAL LOSSES	1,554,077	1,728,264	474,301	
EXPECTED LOSSES	4,818,350	1,454,698	492,110	
CREDIBILITY	.11	.30	.45	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.287	.320	.088	.695
INDICATED (POST-TEST)	.312	.348	.096	.756
PRES. ON RATE LEVEL	.837	.253	.086	1.176
DERIVED BY FORMULA	.779	.282	.091	1.152
UNDERLYING PRES. RATE	.891	.269	.091	1.251
PROPOSED	.779	.282	.091	1.152

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.210
IND. RATES				1.21	MINIMUM PREMIUM	
MAN. RATES	1.32	1.38	1.30	+ 1.21	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	707,994	5,323,613	.751		1	9	22	38	70
2008	716,841	5,981,917	.834			7	13	35	55
2009	847,988	3,718,838	.438			7	17	30	54
2010	1,144,323	3,045,045	.266			4	16	40	60
2011	1,048,832	1,613,419	.153				10	30	40
TOTAL	4,465,978	19,682,832	.441		1	27	78	173	279
O.D.		24,946							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007		201,255	1,710,053	851,161	150,189		65,035	666,080	873,759	370,411	435,670
2008			1,916,927	707,871	163,478			954,643	1,477,642	324,872	436,484
2009			1,807,799	215,025	248,085			306,302	296,439	394,531	450,657
2010			656,319	454,601	335,636			203,554	404,873	610,100	379,962
2011				139,904	391,294				241,890	424,930	415,401
TOTAL		201,255	6,091,098	2,368,562	1,288,682		65,035	2,130,579	3,294,603	2,124,844	2,118,174
O.D.											24,946

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007		629,727	2,163,218	990,752	202,757		107,568	1,509,337	1,150,741	544,132	377,290
2008		32,802	2,182,975	745,483	205,828		34,453	1,877,560	1,363,829	442,809	393,272
2009	64	51,445	2,230,390	282,722	286,346	167	42,512	774,064	381,311	478,240	429,025
2010	91	42,916	1,175,548	483,458	367,970	214	35,004	823,167	468,815	689,509	351,465
2011	208	21,082	570,515	275,762	311,484	155	31,240	498,510	278,022	330,094	381,338
TOTAL	363	777,972	8,322,646	2,778,177	1,374,385	536	250,777	5,482,638	3,642,718	2,484,784	1,932,390
O.D.											22,450

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,834,932	10,280,064	1,954,840			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,011,134	-2,824,988	9,175			
TOTAL LOSSES	10,823,798	7,455,076	1,964,015			
EXPECTED LOSSES	10,986,306	10,361,068	2,277,649			
CREDIBILITY	.46	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.242	.167	.044	.453		
INDICATED (POST-TEST)	.263	.182	.048	.493		
PRES. ON RATE LEVEL	.231	.218	.048	.497		
DERIVED BY FORMULA	.246	.182	.048	.476		
UNDERLYING PRES. RATE	.246	.232	.051	.529		
PROPOSED	.255	.188	.050	.493		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	.517
IND. RATES				.52	MINIMUM PREMIUM	
MAN. RATES	.58	.62	.55	+ .52	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	276,135	3,630,382	1.314			5	16	52	73	
2008	333,191	3,008,240	.902	1		5	11	42	59	
2009	375,280	3,861,897	1.029			10	9	28	47	
2010	268,358	2,066,667	.770			2	13	31	46	
2011	277,663	1,527,810	.550			1	5	40	46	
TOTAL	1,530,627	14,094,996	.921	1		23	54	193	271	
O.D.		99,586	.006				2	1	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,100,884	606,531	474,959			267,001	501,188	411,915	267,904
2008	368,092		1,029,072	346,980	382,637	3,000		183,095	138,565	353,884	202,915
2009			1,830,476	330,321	139,133			804,790	208,396	300,387	248,394
2010			287,737	564,144	270,308			83,353	337,338	290,759	233,028
2011			124,968	97,832	377,922			47,640	90,945	535,295	253,208
TOTAL	368,092		4,373,137	1,945,808	1,644,959	3,000		1,385,879	1,276,432	1,892,240	1,205,449
O.D.				50,469	2,545				11,515	22,434	12,623

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,392,618	706,002	641,197			605,024	660,064	605,107	232,005
2008	383,232	19,866	1,318,656	398,189	456,887	7,660	9,272	436,636	191,953	463,344	182,826
2009	66	52,774	2,276,330	399,175	174,777	250	91,395	1,792,561	300,956	371,691	236,471
2010	94	28,855	801,521	554,846	299,727	135	19,588	471,888	355,880	338,105	215,551
2011	187	24,487	631,284	250,287	303,418	131	29,818	466,615	221,633	399,299	232,445
TOTAL	383,579	125,982	6,420,409	2,308,499	1,876,006	8,176	150,073	3,772,724	1,730,486	2,177,546	1,099,298
O.D.	5	1,303	36,643	46,688	4,242	6	923	17,371	18,905	16,840	11,552

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,917,194	8,179,212	1,110,850	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,437,956	-2,094,380	4,680	
TOTAL LOSSES	6,479,238	6,084,832	1,115,530	
EXPECTED LOSSES	11,862,359	7,500,073	1,408,177	
CREDIBILITY	.22	.60	.90	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.423	.398	.073	.894
INDICATED (POST-TEST)	.460	.433	.079	.972
PRES. ON RATE LEVEL	.728	.461	.086	1.275
DERIVED BY FORMULA	.669	.444	.080	1.193
UNDERLYING PRES. RATE	.775	.490	.092	1.357
PROPOSED	.669	.444	.080	1.193

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.253
IND. RATES				1.25	MINIMUM PREMIUM	
MAN. RATES	1.78	1.56	1.41	+ 1.25	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	113,234	2,986,342	2.637			9	9	32	50
2008	117,019	3,022,533	2.582			5	10	42	57
2009	139,353	1,930,190	1.385			3	10	40	53
2010	149,832	2,544,894	1.698			3	9	39	51
2011	153,552	1,607,421	1.046			1	6	41	48
TOTAL	672,990	12,091,380	1.797			21	44	194	259
O.D.		105,985	.015				2	1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,202,543	373,691	240,443			502,783	141,445	306,094	219,343
2008			798,673	408,266	463,668			358,387	214,015	498,765	280,759
2009			428,274	336,163	216,771			131,396	208,796	395,978	212,812
2010			374,975	178,941	368,357			168,811	277,397	848,611	327,802
2011			122,519	215,066	297,734			2,032	188,108	532,046	249,916
TOTAL			2,926,984	1,512,127	1,586,973			1,163,409	1,029,761	2,581,494	1,290,632
O.D.				42,590	10,000				43,934	754	8,707

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,521,216	434,976	324,602			1,139,306	186,283	449,655	189,951
2008		15,841	1,040,617	465,768	551,028		17,066	843,154	296,658	653,939	252,964
2009	70	15,146	620,564	377,385	238,618	94	22,105	375,581	271,530	474,169	202,597
2010	63	24,005	663,052	226,249	380,700	165	30,036	701,463	376,628	936,090	303,217
2011	272	28,195	711,290	302,306	250,720	137	30,179	497,750	275,948	403,131	229,423
TOTAL	405	83,187	4,556,739	1,806,684	1,745,668	396	99,386	3,557,254	1,407,047	2,916,984	1,178,152
O.D.	8	407	12,330	45,596	11,274	13	1,108	14,429	50,446	2,511	7,955

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,325,662	7,986,210	1,186,107			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,121,052	-1,908,188	4,900			
TOTAL LOSSES	5,204,610	6,078,022	1,191,007			
EXPECTED LOSSES	8,493,134	6,958,717	1,258,492			
CREDIBILITY	.13	.35	.52			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.773	.903	.177	1.853		
INDICATED (POST-TEST)	.841	.982	.193	2.016		
PRES. ON RATE LEVEL	1.186	.972	.176	2.334		
DERIVED BY FORMULA	1.141	.976	.185	2.302		
UNDERLYING PRES. RATE	1.262	1.034	.187	2.483		
PROPOSED	1.141	.976	.185	2.302		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.418
IND. RATES				2.42	MINIMUM PREMIUM	
MAN. RATES	2.84	2.74	2.58	+ 2.42	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	23,681	831,434	3.510			2	5	9	16
2008	25,377	703,272	2.771		1		7	1	9
2009	27,259	1,389,949	5.099		1	1	3	9	14
2010	26,621	660,795	2.482				7	14	21
2011	34,575	304,218	.879				1	9	10
TOTAL	137,513	3,889,668	2.829		2	3	23	42	70
O.D.		982,513	.714			2			2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			405,665	44,547	148,248			54,413	49,121	74,188	55,252
2008		328,063		63,718	4,731		65,585		173,470	4,397	63,308
2009		98,623	259,572	161,104	63,543		88,285	393,584	7,682	267,162	50,394
2010				218,772	40,680				273,014	69,344	58,985
2011				49,453	56,146				20,500	115,269	62,850
TOTAL		426,686	665,237	537,594	313,348		153,870	447,997	523,787	530,360	290,789
O.D.			577,540					393,800			11,173

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			513,167	51,853	200,135			123,300	64,693	108,981	47,848
2008	220	720,445	36,740	72,346	5,976	1,361	235,908	22,826	224,803	8,311	57,041
2009	124	202,016	331,094	179,838	72,396	2,026	481,188	750,151	44,590	318,613	47,975
2010	28	5,742	162,660	201,383	50,269	81	8,369	215,316	261,384	93,272	54,561
2011	57	4,650	122,033	61,469	46,964	22	4,815	84,169	46,946	85,505	57,696
TOTAL	429	932,853	1,165,694	566,889	375,740	3,490	730,280	1,195,762	642,416	614,682	265,121
O.D.	30	22,897	558,865	33,155	15,592	148	30,441	631,979	30,525	9,802	10,299

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,272,868	2,288,801	275,420			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-943,329	-462,780	934			
TOTAL LOSSES	4,329,539	1,826,021	276,354			
EXPECTED LOSSES	2,563,242	1,694,161	229,647			
CREDIBILITY	.05	.12	.18			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.148	1.328	.201	4.677		
INDICATED (POST-TEST)	3.425	1.445	.219	5.089		
PRES. ON RATE LEVEL	1.752	1.158	.157	3.067		
DERIVED BY FORMULA	1.836	1.192	.168	3.196		
UNDERLYING PRES. RATE	1.864	1.232	.167	3.263		
PROPOSED	1.836	1.192	.168	3.196		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.357
IND. RATES				3.36	MINIMUM PREMIUM	
MAN. RATES	3.61	3.49	3.39	+ 3.36	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	200,292	4,535,254	2.264			10	16	29	55
2008	235,799	4,462,965	1.892			8	16	39	63
2009	199,310	2,962,177	1.486			3	16	29	48
2010	223,215	2,515,739	1.127			4	15	37	56
2011	247,062	2,130,369	.862			2	5	41	48
TOTAL	1,105,678	16,606,504	1.502			27	68	175	270
O.D.		168,322	.015				5	6	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			2,159,637	439,144	138,727			1,038,473	306,879	266,504	185,890
2008			1,833,351	436,994	137,597			1,107,813	477,313	209,831	260,066
2009			544,491	631,646	114,675			700,712	530,939	235,441	204,273
2010			862,868	271,146	244,467			332,322	238,977	350,502	215,457
2011			478,950	197,749	378,561			71,968	134,379	596,628	272,134
TOTAL			5,879,297	1,976,679	1,014,027			3,251,288	1,688,487	1,658,906	1,137,820
O.D.				50,909	51,559				16,201	36,287	13,366

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			2,640,578	511,162	187,281			2,213,166	404,160	391,495	160,981
2008		34,407	2,304,540	498,545	174,603		44,724	2,499,991	643,329	286,782	234,319
2009	102	18,918	748,114	685,428	138,003	283	67,595	1,255,749	650,778	303,121	194,468
2010	65	46,616	1,266,157	317,694	274,500	212	40,065	913,468	295,518	402,897	199,298
2011	326	47,787	1,140,269	358,290	326,970	174	38,989	589,341	270,359	449,016	249,819
TOTAL	493	147,728	8,099,658	2,371,119	1,101,357	669	191,373	7,471,715	2,264,144	1,833,311	1,038,885
O.D.	10	1,253	36,101	66,559	52,432	1	487	8,338	23,898	41,541	12,393

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,957,826	7,754,361	1,051,278			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,898,593	-1,798,950	4,434			
TOTAL LOSSES	11,059,233	5,955,411	1,055,712			
EXPECTED LOSSES	13,080,169	6,501,387	1,172,020			
CREDIBILITY	.18	.49	.73			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.000	.539	.095	1.634		
INDICATED (POST-TEST)	1.088	.586	.103	1.777		
PRES. ON RATE LEVEL	1.112	.553	.099	1.764		
DERIVED BY FORMULA	1.108	.569	.102	1.779		
UNDERLYING PRES. RATE	1.183	.588	.106	1.877		
PROPOSED	1.107	.568	.102	1.777		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.866
IND. RATES				1.87	MINIMUM PREMIUM	
MAN. RATES	2.10	2.07	1.95	+ 1.87	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	4,922	3,972	.080						1	1
2008	4,584	3,535	.077							
2009	3,299	5,577	.169							
2010	3,249	20,567	.633						1	1
2011	3,709	175,050	4.719					2	1	3
TOTAL	19,763	208,701	1.056					2	3	5
O.D.		1,852	.009							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					1,781					1,509	682
2008											3,535
2009											5,577
2010					5,088					14,963	516
2011				89,601	429				30,207	46,583	8,230
TOTAL				89,601	7,298				30,207	63,055	18,540
O.D.											1,852

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					2,404					2,217	591
2008											3,185
2009											5,309
2010		43	1,368	647	5,020		117	2,711	1,829	16,081	477
2011	80	5,009	122,940	66,982	7,230	19	3,724	58,822	32,806	36,516	7,555
TOTAL	80	5,052	124,308	67,629	14,654	19	3,841	61,533	34,635	54,814	17,117
O.D.											1,669

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	194,833	171,732	18,786	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-83,957	-37,114	70	
TOTAL LOSSES	110,876	134,618	18,856	
EXPECTED LOSSES	214,626	129,447	21,147	
CREDIBILITY	.01	.03	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.561	.681	.095	1.337
INDICATED (POST-TEST)	.610	.741	.103	1.454
PRES. ON RATE LEVEL	1.021	.616	.100	1.737
DERIVED BY FORMULA	1.017	.620	.100	1.737
UNDERLYING PRES. RATE	1.086	.655	.107	1.848
PROPOSED	1.017	.620	.100	1.737

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.824
IND. RATES				1.82	MINIMUM PREMIUM	
MAN. RATES	2.31	1.98	1.92	+ 1.82	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	206,587	11,021,069	5.334	4		20	16	119	159
2008	212,071	8,442,917	3.981	1		15	14	80	110
2009	212,489	10,469,010	4.926	1		20	16	78	115
2010	233,364	8,274,271	3.545	1	1	9	30	98	139
2011	237,063	8,900,195	3.754	1		5	9	120	135
TOTAL	1,101,574	47,107,462	4.276	8	1	69	85	495	658
O.D.		36,999	.003				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	2,189,068		3,529,158	587,990	1,254,837	3,044		1,176,321	334,361	1,502,109	444,181
2008	519,531		2,940,798	619,872	1,073,492	41,372		1,516,824	428,519	888,115	414,394
2009	1,000		3,857,726	364,035	939,071	418		3,767,792	221,951	736,732	580,285
2010	3,000	63,678	1,545,797	1,335,755	873,286	1,700	10,246	1,268,449	1,268,430	1,335,339	568,591
2011	203,870		889,433	408,248	1,285,981			1,919,253	936,619	2,504,742	752,049
TOTAL	2,916,469	63,678	12,762,912	3,315,900	5,426,667	46,534	10,246	9,648,639	3,189,880	6,967,037	2,759,500
O.D.				16,227					19,346		1,426

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	2,692,554		4,464,382	684,421	1,694,036	6,892		2,665,542	440,354	2,206,596	384,661
2008	540,900	55,887	3,730,120	727,053	1,279,695	105,618	64,623	3,463,346	606,282	1,170,606	373,369
2009	1,655	101,394	4,403,403	518,414	1,034,112	1,701	269,709	5,375,811	433,499	908,255	552,431
2010	4,125	234,315	2,863,286	1,382,452	958,110	4,426	165,709	3,221,258	1,433,233	1,551,850	525,947
2011	234,796	102,863	2,568,634	923,979	1,050,997	1,368	274,046	3,687,979	1,356,941	1,936,617	690,381
TOTAL	3,474,030	494,459	18,029,825	4,236,319	6,016,950	120,005	774,087	18,413,936	4,270,309	7,773,924	2,526,789
O.D.	3	147	4,294	17,163	307	8	483	6,330	22,192	716	1,305

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	41,317,607	22,337,880	2,528,094			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-14,091,835	-4,952,960	10,048			
TOTAL LOSSES	27,225,772	17,384,920	2,538,142			
EXPECTED LOSSES	37,684,846	17,845,499	2,698,856			
CREDIBILITY	.18	.49	.72			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.472	1.578	.230	4.280		
INDICATED (POST-TEST)	2.690	1.717	.250	4.657		
PRES. ON RATE LEVEL	3.236	1.532	.232	5.000		
DERIVED BY FORMULA	3.138	1.623	.245	5.006		
UNDERLYING PRES. RATE	3.421	1.620	.245	5.286		
PROPOSED	3.134	1.621	.245	5.000		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	5.602
IND. RATES				5.60	MINIMUM PREMIUM	
MAN. RATES	6.45	6.10	5.78	+ 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	
2007	87,748	4,400,804	5.015	1		9	6	39	55	
2008	76,831	3,445,587	4.484		1	3	8	42	54	
2009	88,860	3,377,091	3.800			5	6	33	44	
2010	97,610	2,449,944	2.509			1	13	50	64	
2011	97,527	3,058,488	3.136	1		2	6	47	56	
TOTAL	448,576	16,731,914	3.730	2	1	20	39	211	273	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	231,768		1,752,542	252,862	521,099			1,004,819	137,122	378,681	121,911
2008		333,663	593,775	243,002	895,437		310,194	356,118	142,729	476,470	94,199
2009			1,060,596	226,098	390,099			1,051,483	107,641	390,399	150,775
2010			124,192	586,647	549,689			71,520	279,725	584,705	253,466
2011	233,806		466,970	362,759	582,990			90,629	204,206	981,929	135,199
TOTAL	465,574	333,663	3,998,075	1,671,368	2,939,314		310,194	2,574,569	871,423	2,812,184	755,550

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	285,075		2,200,732	294,331	703,484			2,216,191	180,591	556,280	105,575
2008	124	418,857	806,853	291,396	1,055,134	3,579	635,134	838,470	205,137	623,879	84,873
2009	84	29,460	1,262,157	283,182	424,832	221	93,538	1,846,925	193,083	474,118	143,538
2010	126	24,658	700,352	602,375	572,442	116	19,113	458,451	337,371	649,721	234,456
2011	268,952	63,326	1,551,438	569,762	496,276	258	58,314	903,725	430,591	735,961	124,113
TOTAL	554,361	536,301	6,521,532	2,041,046	3,252,168	4,174	806,099	6,263,762	1,346,773	3,039,959	692,555

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,686,229	9,679,946	692,555			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,719,590	-1,685,119	3,388			
TOTAL LOSSES	9,966,639	7,994,827	695,943			
EXPECTED LOSSES	12,640,873	6,064,747	901,637			
CREDIBILITY	.10	.27	.40			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.222	1.782	.155	4.159		
INDICATED (POST-TEST)	2.418	1.939	.169	4.526		
PRES. ON RATE LEVEL	2.666	1.279	.190	4.135		
DERIVED BY FORMULA	2.641	1.457	.182	4.280		
UNDERLYING PRES. RATE	2.818	1.352	.201	4.371		
PROPOSED	2.641	1.457	.182	4.280		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	4.795
IND. RATES				4.80	MINIMUM PREMIUM	
MAN. RATES	4.88	4.92	4.78	+ 4.80	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	14,887	968,669	6.506			2	3	8	13	
2008	17,245	1,731,671	10.041			3	2	5	10	
2009	15,783	531,724	3.368			2		5	7	
2010	19,178	1,623,794	8.466			4	4	3	11	
2011	19,740	403,077	2.041				1	5	6	
TOTAL	86,833	5,258,935	6.056			11	10	26	47	
O.D.		34,350	.039				1		1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			389,965	102,160	200,135			39,005	97,877	115,215	24,312
2008			797,300	29,141	99,252			616,527	104,428	34,603	50,420
2009			386,021		16,912			66,878		37,873	24,040
2010			841,288	230,344	11,358			429,197	24,081	62,889	24,637
2011				6,435	228,530					146,067	22,045
TOTAL			2,414,574	368,080	556,187			1,151,607	226,386	396,647	145,454
O.D.				9,056					24,976		318

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			493,306	118,914	270,180			88,385	128,904	169,251	21,054
2008		12,208	823,735	38,948	120,314		16,651	942,453	143,828	49,149	45,428
2009	4	10,472	460,293	9,817	22,527	16	7,255	144,256	5,959	45,391	22,886
2010	32	41,883	1,128,282	249,416	41,691	194	39,512	874,956	69,336	81,525	22,789
2011	61	8,109	230,270	104,949	176,125	12	4,023	77,270	43,092	106,024	20,237
TOTAL	97	72,672	3,135,886	522,044	630,837	222	67,441	2,127,320	391,119	451,340	132,394
O.D.		17	721	9,999	61		50	2,779	32,283	374	275

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,407,205	2,038,057	132,669			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,171,267	-398,804	866			
TOTAL LOSSES	4,235,938	1,639,253	133,535			
EXPECTED LOSSES	3,154,643	1,449,243	224,028			
CREDIBILITY	.03	.09	.13			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.878	1.888	.154	6.920		
INDICATED (POST-TEST)	5.307	2.054	.168	7.529		
PRES. ON RATE LEVEL	3.436	1.579	.244	5.259		
DERIVED BY FORMULA	3.492	1.622	.234	5.348		
UNDERLYING PRES. RATE	3.633	1.669	.258	5.560		
PROPOSED	3.492	1.622	.234	5.348		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	5.992
IND. RATES				5.99	MINIMUM PREMIUM	
MAN. RATES	6.27	6.14	6.08	+ 5.99	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	68,007	6,022,135	8.855	3	1	6	15	63	88	
2008	74,857	6,573,965	8.782	1		9	19	37	66	
2009	136,215	9,712,347	7.130	2		17	10	53	82	
2010	220,962	5,840,165	2.643			10	22	46	78	
2011	361,395	6,387,182	1.767	1		11	14	63	89	
TOTAL	861,436	34,535,794	4.009	7	1	53	80	262	403	
O.D.		96,457	.011				2		2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	577,286	723,825	1,084,260	879,452	486,372	5,148	907,576	339,334	237,274	617,785	163,823
2008	537,788		2,238,883	557,897	404,577			1,963,182	304,019	377,222	190,397
2009	1,253,953		4,265,813	331,623	691,910	5,000		2,221,823	200,732	567,502	173,991
2010			2,509,042	825,861	521,081			740,069	612,340	413,074	218,698
2011	3,000		1,893,193	717,481	1,259,925			750,973	346,854	1,161,744	254,012
TOTAL	2,372,027	723,825	11,991,191	3,312,314	3,363,865	10,148	907,576	6,015,381	1,701,219	3,137,327	1,000,921
O.D.				29,867					51,920		14,670

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	710,062	677,098	1,371,588	1,023,683	656,606	11,655	448,778	768,931	312,490	907,523	141,871
2008	559,908	35,822	2,387,420	637,686	488,830		53,021	2,932,365	427,570	503,075	171,548
2009	1,739,432	104,217	4,533,440	473,656	776,549	12,175	173,599	3,441,592	350,172	695,885	165,639
2010	188	134,843	3,656,664	933,188	612,709	508	88,687	2,027,165	687,427	507,750	202,296
2011	4,654	177,259	4,190,342	1,264,757	1,105,843	921	182,270	2,276,493	661,224	915,288	233,183
TOTAL	3,014,244	1,129,239	16,139,454	4,332,970	3,640,537	25,259	946,355	11,446,546	2,438,883	3,529,521	914,537
O.D.	3	633	17,839	27,759	1,199	10	1,075	28,714	53,805	2,728	13,474

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	32,749,371	14,027,402	928,011			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-13,627,429	-5,666,428	9,903			
TOTAL LOSSES	19,121,942	8,360,974	937,914			
EXPECTED LOSSES	40,677,009	22,655,768	1,662,572			
CREDIBILITY	.15	.41	.61			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.220	.971	.109	3.300		
INDICATED (POST-TEST)	2.415	1.056	.119	3.590		
PRES. ON RATE LEVEL	4.466	2.488	.183	7.137		
DERIVED BY FORMULA	4.158	1.901	.144	6.203		
UNDERLYING PRES. RATE	4.722	2.630	.193	7.545		
PROPOSED	4.158	1.901	.144	6.203		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	6.950
IND. RATES				6.95	MINIMUM PREMIUM	
MAN. RATES	9.72	9.26	8.25	+ 6.95	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	120,931	6,448,435	5.332	1		13	17	82	113
2008	158,578	6,873,740	4.334	1		11	16	76	104
2009	238,514	10,005,302	4.194			16	20	85	121
2010	496,729	16,741,733	3.370	2		35	41	111	189
2011	631,590	9,698,694	1.535	1		7	24	146	178
TOTAL	1,646,342	49,767,904	3.023	5		82	118	500	705
O.D.		183,434	.011				1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	588,871		2,558,744	725,847	648,740	12,659		713,789	315,872	608,863	275,050
2008	710,135		2,382,716	635,730	532,096	625		1,062,735	440,160	818,725	290,818
2009			3,290,518	934,383	882,112			1,387,132	1,806,116	1,435,695	269,346
2010	431,272		7,365,061	1,551,784	1,126,908	335,937		2,691,466	1,549,919	1,076,586	612,800
2011	3,000		1,322,714	1,045,075	1,836,220			2,068,156	661,336	2,195,533	566,660
TOTAL	1,733,278		16,919,753	4,892,819	5,026,076	349,221		7,923,278	4,773,403	6,135,402	2,014,674
O.D.				97,584	7,372				58,224	9,377	10,877

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	724,311		3,236,811	844,885	875,805	28,660		1,617,445	416,003	894,422	238,193
2008	739,345	44,966	2,999,212	729,680	641,635	1,597	44,552	2,331,855	609,824	1,077,401	262,027
2009	257	99,007	4,224,725	1,103,194	981,772	798	192,745	3,512,258	1,895,766	1,760,007	256,417
2010	477,424	370,138	9,998,566	1,904,632	1,360,449	586,339	296,253	6,713,105	1,817,078	1,341,426	566,840
2011	4,953	179,464	4,449,134	1,694,669	1,543,014	1,143	232,765	3,144,650	1,161,976	1,692,729	520,194
TOTAL	1,946,290	693,575	24,908,448	6,277,060	5,402,675	618,537	766,315	17,319,313	5,900,647	6,765,985	1,843,671
O.D.	1	255	9,754	108,684	7,929		192	8,181	76,402	10,949	10,021

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	46,270,861	24,550,331	1,853,692			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-17,942,976	-6,756,710	14,666			
TOTAL LOSSES	28,327,885	17,793,621	1,868,358			
EXPECTED LOSSES	53,143,920	26,769,521	2,584,757			
CREDIBILITY	.24	.63	.95			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.721	1.081	.113	2.915		
INDICATED (POST-TEST)	1.872	1.176	.123	3.171		
PRES. ON RATE LEVEL	3.053	1.538	.149	4.740		
DERIVED BY FORMULA	2.770	1.310	.124	4.204		
UNDERLYING PRES. RATE	3.228	1.626	.157	5.011		
PROPOSED	2.770	1.310	.124	4.204		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	4.710
IND. RATES				4.71	MINIMUM PREMIUM	
MAN. RATES	6.42	6.02	5.48	+ 4.71	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	473,883	18,426,392	3.888	1		38	42	252	333
2008	436,114	15,342,605	3.518			28	34	209	271
2009	374,998	16,521,674	4.405	1		34	30	170	235
2010	378,401	14,473,090	3.824	1		24	35	162	222
2011	407,023	16,650,537	4.090	1		13	31	176	221
TOTAL	2,070,419	81,414,298	3.932	4		137	172	969	1282
O.D.		13,550					1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	3,000		7,113,027	1,825,876	2,084,343	4,127		3,187,728	1,439,985	1,933,765	834,541
2008			5,552,322	1,722,320	2,086,866			2,442,492	637,841	1,924,623	976,141
2009	330,086		6,495,755	1,537,496	1,599,702			3,094,515	1,083,666	1,655,066	725,388
2010	118,627		5,040,961	1,610,344	1,489,418	167,000		2,552,859	1,131,406	1,831,349	531,126
2011	471,900		3,272,429	1,740,440	2,163,767	143,000		3,818,479	1,820,753	2,462,322	757,447
TOTAL	923,613		27,474,494	8,436,476	9,424,096	314,127		15,096,073	6,113,651	9,807,125	3,824,643
O.D.				6,723	2,500				1,716		2,611

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	3,690		8,938,850	2,125,320	2,813,857	9,344		7,032,919	1,896,465	2,840,702	722,713
2008		106,345	7,064,942	1,983,210	2,490,176		103,818	5,431,491	920,561	2,526,741	879,503
2009	485,986	191,787	8,218,942	1,862,593	1,784,035	1,023	351,233	6,793,976	1,506,904	2,024,734	690,569
2010	151,842	260,304	7,078,220	1,872,237	1,658,017	337,100	231,128	5,240,833	1,461,324	2,105,071	491,292
2011	544,189	300,980	7,223,957	2,491,241	1,910,647	152,769	577,134	7,125,812	2,170,668	2,071,750	695,336
TOTAL	1,185,707	859,416	38,524,911	10,334,601	10,656,732	500,236	1,263,313	31,625,031	7,955,922	11,568,998	3,479,413
O.D.		34	1,209	7,741	2,512		4	190	2,218	25	2,357

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	73,960,051	40,528,749	3,481,770	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-22,821,587	-9,140,377	15,930	
TOTAL LOSSES	51,138,464	31,388,372	3,497,700	
EXPECTED LOSSES	59,338,209	32,236,424	4,617,034	
CREDIBILITY	.27	.74	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.470	1.516	.169	4.155
INDICATED (POST-TEST)	2.687	1.649	.184	4.520
PRES. ON RATE LEVEL	2.711	1.473	.211	4.395
DERIVED BY FORMULA	2.705	1.603	.184	4.492
UNDERLYING PRES. RATE	2.866	1.557	.223	4.646
PROPOSED	2.705	1.603	.184	4.492

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	5.033
IND. RATES				5.03	MINIMUM PREMIUM	
MAN. RATES	5.61	5.35	5.08	+ 5.03	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	814,262	39,180,929	4.811	1	1	59	51	341	453
2008	785,074	26,022,649	3.314			45	48	308	401
2009	744,957	24,833,337	3.333	1	1	37	54	278	371
2010	918,611	20,582,180	2.240	4		31	52	286	373
2011	1,177,032	21,969,348	1.866	1	1	26	42	302	372
TOTAL	4,439,936	132,588,443	2.986	7	3	198	247	1515	1970
O.D.		1,646,589	.037	1		1		1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	3,000	525,359	11,219,772	2,168,541	2,487,343		9,981,820	6,274,564	1,153,260	3,540,121	1,827,149
2008			9,476,251	1,605,461	3,098,621			5,291,487	2,416,819	2,908,690	1,225,320
2009	65,886	456,036	7,996,681	2,325,182	3,396,839		220,000	3,729,516	1,433,769	3,737,861	1,471,567
2010	735,817		5,754,235	2,271,508	2,702,048	100		2,659,130	1,359,582	3,837,706	1,262,054
2011	195,915	167,092	4,986,233	1,743,930	3,385,075	647	603,949	2,380,584	2,014,701	5,071,744	1,419,478
TOTAL	1,000,618	1,148,487	39,433,172	10,114,622	15,069,926	747	10,805,769	20,335,281	8,378,131	19,096,122	7,205,568
O.D.	3,000		455,750		12,220			1,126,297		2,489	46,833

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	3,690	95,796	13,989,313	2,524,179	3,357,924		962,131	12,501,085	1,518,843	5,200,443	1,582,311
2008		172,261	11,515,901	1,877,848	3,695,938		198,482	10,579,595	2,906,812	3,842,282	1,104,013
2009	97,926	693,027	10,338,633	2,829,499	3,697,801	3,608	944,473	7,330,923	2,047,565	4,482,872	1,400,932
2010	940,003	327,809	8,956,136	2,666,450	2,907,312	1,678	288,268	6,544,766	1,953,937	4,288,330	1,167,400
2011	227,973	603,874	10,798,777	3,238,060	2,947,909	7,478	1,466,743	8,767,678	3,046,277	3,981,249	1,303,081
TOTAL	1,269,592	1,892,767	55,598,760	13,136,036	16,606,884	12,764	3,860,097	45,724,047	11,473,434	21,795,176	6,557,737
O.D.	4,437	8,515	180,140	17,365	19,373	360	67,758	703,969	55,485	25,387	42,809

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	109,323,206	63,129,140	6,600,546			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-37,268,989	-16,778,377	35,790			
TOTAL LOSSES	72,054,217	46,350,763	6,636,336			
EXPECTED LOSSES	100,697,748	61,359,916	8,480,277			
CREDIBILITY	.46	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.623	1.044	.149	2.816		
INDICATED (POST-TEST)	1.766	1.136	.162	3.064		
PRES. ON RATE LEVEL	2.145	1.307	.181	3.633		
DERIVED BY FORMULA	1.971	1.136	.162	3.269		
UNDERLYING PRES. RATE	2.268	1.382	.191	3.841		
PROPOSED	1.971	1.136	.162	3.269		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.662
IND. RATES				3.66	MINIMUM PREMIUM	
MAN. RATES	4.67	4.45	4.20	+ 3.66	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	4,845	297,220	6.134			1	1			2
2008	7,069	1,116,759	15.797			4			3	7
2009	5,247	325,036	6.194				1		5	6
2010	3,394	5,795	.170							
2011	5,819	142,763	2.453						4	4
TOTAL	26,374	1,887,573	7.157			5	2		12	19

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			192,240	17,178				58,009	21,673		8,120
2008			714,007		32,043			349,745		14,964	6,000
2009				107,533	58,739				53,023	105,192	549
2010											5,795
2011					69,207					51,173	22,383
TOTAL			906,247	124,711	159,989			407,754	74,696	171,329	42,847

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			243,184	19,995				131,448	28,543		7,032
2008		13,101	887,182	5,846	41,609		13,829	787,038	7,114	21,653	5,406
2009	22	1,108	34,665	116,979	63,523	18	2,191	25,153	67,471	125,370	523
2010											5,360
2011	17	2,342	67,062	30,330	53,187	4	1,398	27,069	15,097	37,145	20,548
TOTAL	39	16,551	1,232,093	173,150	158,319	22	17,418	970,708	118,225	184,168	38,869

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,236,831	633,862	38,869	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-483,642	-127,000	162	
TOTAL LOSSES	1,753,189	506,862	39,031	
EXPECTED LOSSES	1,277,820	457,062	45,099	
CREDIBILITY	.01	.04	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.647	1.922	.148	8.717
INDICATED (POST-TEST)	7.232	2.091	.161	9.484
PRES. ON RATE LEVEL	4.583	1.639	.162	6.384
DERIVED BY FORMULA	4.609	1.657	.162	6.428
UNDERLYING PRES. RATE	4.845	1.733	.171	6.749
PROPOSED	4.609	1.657	.162	6.428

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	7.202
IND. RATES				7.20	MINIMUM PREMIUM	
MAN. RATES	7.96	7.66	7.38	+ 7.20	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	3,054	240,864	7.886			1				1
2008	9,722	276,707	2.846				2		5	7
2009	7,298	752,352	10.309			2			6	8
2010	1,505	43,853	2.913						3	3
2011	3,888	22,860	.587						1	1
TOTAL	25,467	1,336,636	5.249			3	2		15	20

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			185,467					51,313			4,084
2008				102,575	22,298				128,831	15,182	7,821
2009			518,524		57,478			128,377		43,709	4,264
2010					6,814					33,301	3,738
2011					13,950					4,170	4,740
TOTAL			703,991	102,575	100,540			179,690	128,831	96,362	24,647

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			234,616					116,275			3,537
2008		227	8,987	113,698	26,838		343	14,736	166,917	21,666	7,047
2009	8	14,168	621,963	15,105	66,647	30	13,702	274,752	9,608	53,128	4,059
2010		57	1,828	865	6,720		258	6,035	4,074	35,791	3,458
2011	3	469	13,519	6,113	10,720		117	2,203	1,230	3,026	4,351
TOTAL	11	14,921	880,913	135,781	110,925	30	14,420	414,001	181,829	113,611	22,452

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,324,296	542,146	22,452	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-469,240	-179,502	124	
TOTAL LOSSES	855,056	362,644	22,576	
EXPECTED LOSSES	1,249,156	647,371	43,549	
CREDIBILITY	.01	.04	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.358	1.424	.089	4.871
INDICATED (POST-TEST)	3.654	1.549	.097	5.300
PRES. ON RATE LEVEL	4.640	2.404	.162	7.206
DERIVED BY FORMULA	4.630	2.370	.158	7.158
UNDERLYING PRES. RATE	4.905	2.542	.171	7.618
PROPOSED	4.630	2.370	.158	7.158

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	8.020
IND. RATES				8.02	MINIMUM PREMIUM	
MAN. RATES	9.37	8.84	8.33	+ 8.02	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	139,012	3,285,002	2.363	2	1	8	4	30	45	
2008	164,154	2,276,058	1.386			4	9	31	44	
2009	161,678	2,559,093	1.582			3	5	34	42	
2010	244,059	2,973,751	1.218			4	11	41	56	
2011	353,415	3,975,807	1.124			2	15	57	74	
TOTAL	1,062,318	15,069,711	1.419	2	1	21	44	193	261	
O.D.		2,181								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	189,628	31,159	1,826,301	21,653	210,395	7,000	14,896	500,771	62,622	233,432	187,145
2008			625,214	191,452	137,863			800,517	91,931	224,761	204,320
2009			944,695	179,975	179,748			464,049	107,735	410,723	272,168
2010			640,183	375,264	506,741			424,620	307,181	573,192	146,570
2011			353,833	697,805	925,500			61,309	517,602	1,087,867	331,891
TOTAL	189,628	31,159	4,390,226	1,466,149	1,960,247	7,000	14,896	2,251,266	1,087,071	2,529,975	1,142,094
O.D.											2,181

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	233,242	97,497	2,310,271	25,205	284,033	15,848	24,638	1,134,747	82,473	342,910	162,068
2008		11,085	737,760	218,335	166,236		26,987	1,484,939	137,303	297,707	184,092
2009	50	24,576	1,055,130	219,438	201,962	112	43,311	823,201	168,631	490,979	259,104
2010	102	41,624	1,147,601	433,258	532,678	275	52,233	1,191,262	394,629	649,626	135,577
2011	893	87,970	2,222,740	959,014	780,394	399	81,775	1,264,817	655,735	839,326	304,676
TOTAL	234,287	262,752	7,473,502	1,855,250	1,965,303	16,634	228,944	5,898,966	1,438,771	2,620,548	1,045,517
O.D.											1,971

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,115,085	7,879,872	1,047,488			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-8,204,064	-2,116,769	7,034			
TOTAL LOSSES	5,911,021	5,763,103	1,054,522			
EXPECTED LOSSES	23,084,170	8,052,370	1,412,883			
CREDIBILITY	.18	.47	.71			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.556	.543	.099	1.198		
INDICATED (POST-TEST)	.605	.591	.108	1.304		
PRES. ON RATE LEVEL	2.055	.717	.126	2.898		
DERIVED BY FORMULA	1.794	.658	.113	2.565		
UNDERLYING PRES. RATE	2.173	.758	.133	3.064		
PROPOSED	1.794	.658	.113	2.565		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.874
IND. RATES				2.87	MINIMUM PREMIUM	
MAN. RATES	4.23	3.85	3.35	+ 2.87	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES								
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL			
2007	274,749	12,016,931	4.373									
2008	248,832	12,953,521	5.205									
2009	177,442	7,214,338	4.065									
2010	161,416	7,569,333	4.689									
2011	185,823	7,140,191	3.842									
TOTAL	1,048,262	46,894,314	4.474									
O.D.		44,235	.004									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			6,067,994	1,014,727	973,056			1,844,040	728,546	824,105	564,463
2008		964,119	4,015,967	1,003,483	1,584,952		983,657	1,867,817	483,984	1,489,342	560,200
2009	313,813		3,099,667	577,093	884,751			696,501	296,444	876,979	469,090
2010			2,860,495	632,030	835,510			1,725,502	398,461	742,873	374,462
2011			1,294,823	609,999	1,469,232			1,392,180	492,120	1,460,901	420,936
TOTAL	313,813	964,119	17,338,946	3,837,332	5,747,501		983,657	7,526,040	2,399,555	5,394,200	2,389,151
O.D.				43,398							837

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			7,676,014	1,181,141	1,313,628			4,178,595	959,497	1,210,611	488,825
2008	117	460,143	5,062,723	1,169,179	1,887,876	3,711	708,851	3,477,150	694,967	1,953,095	504,740
2009	461,826	91,227	3,927,919	730,581	975,775	248	87,016	1,635,103	432,595	1,049,819	446,574
2010	196	145,315	3,941,527	813,733	920,786	784	156,532	3,504,762	602,988	870,416	346,377
2011	1,035	138,356	3,404,707	1,201,115	1,223,589	1,227	240,918	3,001,007	872,664	1,158,396	386,419
TOTAL	463,174	835,041	24,012,890	5,095,749	6,321,654	5,970	1,193,317	15,796,617	3,562,711	6,242,337	2,172,935
O.D.	4	1,075	30,100	38,922	2,010						774

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	42,338,188	21,263,383	2,173,709			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-13,043,214	-4,899,681	7,649			
TOTAL LOSSES	29,294,974	16,363,702	2,181,358			
EXPECTED LOSSES	33,062,183	16,960,880	2,411,004			
CREDIBILITY	.17	.47	.70			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.795	1.561	.208	4.564		
INDICATED (POST-TEST)	3.041	1.698	.226	4.965		
PRES. ON RATE LEVEL	2.983	1.530	.218	4.731		
DERIVED BY FORMULA	2.993	1.609	.224	4.826		
UNDERLYING PRES. RATE	3.154	1.618	.230	5.002		
PROPOSED	2.993	1.609	.224	4.826		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	5.407
IND. RATES				5.41	MINIMUM PREMIUM	
MAN. RATES	5.52	5.49	5.47	+ 5.41	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	81,453	3,050,812	3.745			7	5	35	47
2008	69,313	2,575,129	3.715			5	12	29	46
2009	67,714	3,950,852	5.834			10	5	34	49
2010	76,002	2,109,551	2.775			5	7	23	35
2011	82,299	2,465,467	2.995			4	6	39	49
TOTAL	376,781	14,151,811	3.756			31	35	160	226
O.D.		5,480	.001					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,530,807	169,464	283,172			339,188	265,582	329,027	133,572
2008			804,127	493,418	186,788			467,015	252,038	216,095	155,648
2009			2,136,558	234,177	222,639			721,424	178,397	367,562	90,095
2010			889,936	208,386	178,227			285,996	166,053	266,685	114,268
2011			686,103	256,097	454,727			242,459	242,116	476,893	107,072
TOTAL			6,047,531	1,361,542	1,325,553			2,056,082	1,104,186	1,656,262	600,655
O.D.					4,867					613	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,936,471	197,256	382,280			768,600	349,771	483,345	115,673
2008		15,885	1,043,984	554,367	226,913		19,968	1,084,190	340,436	287,676	140,239
2009	67	58,977	2,560,150	307,906	263,516	218	79,124	1,542,060	264,577	447,717	85,770
2010	48	45,684	1,236,590	254,327	206,903	174	33,084	750,361	213,367	306,417	105,698
2011	420	63,964	1,511,417	454,615	399,011	367	72,165	936,111	325,631	381,066	98,292
TOTAL	535	184,510	8,288,612	1,768,471	1,478,623	759	204,341	5,081,322	1,493,782	1,906,221	545,672
O.D.		3	179	96	5,708		4	16	16	798	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,760,281	6,653,715	545,672			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,750,661	-1,380,063	2,285			
TOTAL LOSSES	10,009,620	5,273,652	547,957			
EXPECTED LOSSES	9,898,038	4,924,528	614,152			
CREDIBILITY	.09	.24	.35			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.657	1.400	.145	4.202		
INDICATED (POST-TEST)	2.891	1.523	.158	4.572		
PRES. ON RATE LEVEL	2.485	1.236	.154	3.875		
DERIVED BY FORMULA	2.522	1.305	.155	3.982		
UNDERLYING PRES. RATE	2.627	1.307	.163	4.097		
PROPOSED	2.522	1.305	.155	3.982		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	4.461
IND. RATES				4.46	MINIMUM PREMIUM	
MAN. RATES	4.68	4.61	4.48	+ 4.46	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	39,228	2,109,108	5.376			3	8	38	49
2008	41,728	2,509,231	6.013			5	5	31	41
2009	45,739	1,656,939	3.622			3	5	33	41
2010	46,792	2,476,136	5.291			3	5	48	56
2011	46,391	1,428,119	3.078			1	4	40	46
TOTAL	219,878	10,179,533	4.630			1	15	27	233
O.D.		1,676							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			455,050	440,944	185,992			232,677	273,453	397,176	123,816
2008			946,782	177,100	380,576			291,633	107,808	492,995	112,337
2009			509,213	234,112	274,594			184,200	97,610	245,898	111,312
2010			402,165	444,135	562,337			105,335	427,252	400,322	134,590
2011	42,412		149,942	193,853	369,364			70,000	112,095	361,704	128,749
TOTAL	42,412		2,463,152	1,490,144	1,772,863			883,845	1,018,218	1,898,095	610,804
O.D.											1,676

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			575,638	513,260	251,091			527,246	360,138	583,450	107,225
2008		18,023	1,202,937	209,974	452,861		14,167	681,040	157,955	644,434	101,216
2009	65	16,570	695,803	274,503	298,225	70	23,639	439,750	137,327	294,730	105,969
2010	115	33,419	931,047	490,156	584,998	172	25,010	603,016	454,638	462,679	124,496
2011	48,963	30,806	780,490	320,459	305,316	144	30,413	436,514	186,718	276,384	118,192
TOTAL	49,143	98,818	4,185,915	1,808,352	1,892,491	386	93,229	2,687,566	1,296,776	2,261,677	557,098
O.D.											1,510

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,115,057	7,259,296	558,608			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,527,063	-1,375,850	2,192			
TOTAL LOSSES	4,587,994	5,883,446	560,800			
EXPECTED LOSSES	6,800,827	4,971,442	593,671			
CREDIBILITY	.06	.17	.25			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.087	2.676	.255	5.018		
INDICATED (POST-TEST)	2.271	2.911	.277	5.459		
PRES. ON RATE LEVEL	2.926	2.139	.255	5.320		
DERIVED BY FORMULA	2.887	2.270	.261	5.418		
UNDERLYING PRES. RATE	3.093	2.261	.270	5.624		
PROPOSED	2.887	2.270	.261	5.418		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	6.070
IND. RATES				6.07	MINIMUM PREMIUM	
MAN. RATES	6.49	6.30	6.15	+ 6.07	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	129,923	4,615,377	3.552	1		6	17	88	112	
2008	121,115	6,506,562	5.372			14	26	59	99	
2009	100,276	3,597,667	3.587			7	10	58	75	
2010	95,925	13,808,506	14.395		1	15	9	55	80	
2011	92,056	2,794,077	3.035			4	4	51	59	
TOTAL	539,295	31,322,189	5.808	1	1	46	66	311	425	
O.D.		1,054						1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	440,263		851,909	304,272	1,245,876	2,951		358,204	313,495	811,522	286,885
2008			2,721,893	1,093,026	624,948			710,991	581,760	588,067	185,877
2009			1,651,851	414,687	490,938			346,924	111,109	416,040	166,118
2010		874,368	2,904,344	463,073	852,187		6,591,191	1,065,214	246,191	645,002	166,936
2011			773,018	232,457	521,544			148,857	62,567	844,642	210,992
TOTAL	440,263	874,368	8,903,015	2,507,515	3,735,493	2,951	6,591,191	2,630,190	1,315,122	3,305,273	1,016,808
O.D.					270					784	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	541,523		1,077,665	354,172	1,681,942	6,681		811,691	412,875	1,192,126	248,442
2008		52,557	3,487,575	1,239,074	755,634		32,121	1,679,497	781,108	777,771	167,475
2009	127	49,625	2,123,658	503,719	542,379	113	42,222	800,933	172,235	497,187	158,144
2010	216	234,691	3,966,531	670,472	932,067	6,308	956,228	2,492,859	413,927	741,660	154,416
2011	431	69,205	1,635,107	474,420	452,311	234	52,549	769,219	308,405	626,794	193,691
TOTAL	542,297	406,078	12,290,536	3,241,857	4,364,333	13,336	1,083,120	6,554,199	2,088,550	3,835,538	922,168
O.D.		8	261	119	206		25	413	231	568	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	20,890,273	13,531,402	922,168	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,600,577	-2,929,910	3,932	
TOTAL LOSSES	15,289,696	10,601,492	926,100	
EXPECTED LOSSES	14,388,391	10,214,248	1,240,380	
CREDIBILITY	.11	.30	.45	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.835	1.966	.172	4.973
INDICATED (POST-TEST)	3.084	2.139	.187	5.410
PRES. ON RATE LEVEL	2.524	1.792	.217	4.533
DERIVED BY FORMULA	2.586	1.896	.204	4.686
UNDERLYING PRES. RATE	2.668	1.894	.230	4.792
PROPOSED	2.586	1.896	.204	4.686

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	5.250
IND. RATES				5.25	MINIMUM PREMIUM	
MAN. RATES	5.36	5.22	5.24	+ 5.25	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	87,943	1,761,003	2.002			4	5	20	29
2008	88,659	1,886,624	2.127			5	1	23	29
2009	71,027	2,000,084	2.815			3	3	12	18
2010	71,895	2,322,227	3.230			5	3	12	20
2011	78,212	1,683,779	2.152			4	5	21	30
TOTAL	397,736	9,653,717	2.427			21	17	88	126
O.D.		668							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			777,042	116,490	226,596			312,376	71,634	174,911	81,954
2008			1,016,534	15,230	421,317			123,375		177,995	132,173
2009			918,268	282,430	184,042			280,566	140,125	131,737	62,916
2010			1,090,143	139,897	225,163			200,897	493,664	132,834	39,629
2011			749,148	144,540	173,906			186,354	113,191	214,265	102,375
TOTAL			4,551,135	698,587	1,231,024			1,103,568	818,614	831,742	419,047
O.D.											668

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			982,957	135,595	305,904			707,844	94,342	256,944	70,972
2008		19,014	1,278,109	32,557	499,951		5,749	282,225	7,063	232,207	119,088
2009	69	27,829	1,184,897	330,009	209,475	106	33,771	648,998	184,024	163,773	59,896
2010	54	53,162	1,435,977	208,151	254,809	230	33,489	793,819	488,195	182,242	36,657
2011	265	51,336	1,152,933	254,300	177,344	238	45,353	556,447	159,363	175,831	93,980
TOTAL	388	151,341	6,034,873	960,612	1,447,483	574	118,362	2,989,333	932,987	1,010,997	380,593
O.D.											615

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,294,871	4,352,079	381,208			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,012,858	-743,867	1,221			
TOTAL LOSSES	7,282,013	3,608,212	382,429			
EXPECTED LOSSES	5,238,183	2,629,034	353,986			
CREDIBILITY	.09	.25	.37			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.831	.907	.096	2.834		
INDICATED (POST-TEST)	1.992	.987	.104	3.083		
PRES. ON RATE LEVEL	1.246	.625	.084	1.955		
DERIVED BY FORMULA	1.313	.716	.091	2.120		
UNDERLYING PRES. RATE	1.317	.661	.089	2.067		
PROPOSED	1.313	.716	.091	2.120		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.375
IND. RATES				2.38	MINIMUM PREMIUM	
MAN. RATES	2.34	2.29	2.26	+ 2.38	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	646,966	34,418,147	5.319	2		72	74	346	494	
2008	610,506	23,886,003	3.912	3	1	48	60	251	363	
2009	512,327	26,929,045	5.256	1	1	43	63	219	327	
2010	489,103	21,767,310	4.450	4		30	71	219	324	
2011	535,712	18,950,573	3.537	1		20	46	258	325	
TOTAL	2,794,614	125,951,078	4.507	11	2	213	314	1293	1833	
O.D.		55,056	.001							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	11,085		15,330,752	2,559,488	3,177,943	278,284		6,057,898	2,489,154	2,971,098	1,542,445
2008	145,059	326,531	10,211,226	2,483,495	2,009,430	3,630	200,000	3,695,968	1,087,078	2,358,611	1,364,975
2009	349,879	534,921	8,948,650	2,377,200	2,841,406	700	456,787	6,035,200	1,676,511	2,605,999	1,101,792
2010	855,703		6,052,226	2,653,083	2,525,996	77,567		3,281,623	1,928,732	3,122,197	1,270,183
2011	366,208		3,955,325	2,267,345	2,721,013			2,242,680	2,941,852	3,337,801	1,118,349
TOTAL	1,727,934	861,452	44,498,179	12,340,611	13,275,788	360,181	656,787	21,313,369	10,123,327	14,395,706	6,397,744
O.D.											55,056

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	13,635		18,960,454	2,979,244	4,290,231	630,035		12,701,000	3,278,216	4,364,534	1,335,757
2008	151,182	702,566	12,831,443	2,856,955	2,430,336	12,228	668,764	8,363,509	1,538,136	3,105,740	1,229,842
2009	515,557	580,365	11,184,349	2,870,713	3,126,922	6,596	1,311,909	12,028,672	2,373,272	3,196,036	1,048,906
2010	1,093,098	348,984	9,526,285	3,001,436	2,758,602	157,873	347,325	7,903,101	2,443,191	3,573,836	1,174,919
2011	423,611	414,798	9,859,968	3,248,170	2,436,322	3,449	659,357	8,459,496	2,989,488	2,783,460	1,026,644
TOTAL	2,197,083	2,046,713	62,362,499	14,956,518	15,042,413	810,181	2,987,355	49,455,778	12,622,303	17,023,606	5,816,068
O.D.											50,518

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	119,859,609	59,644,840	5,866,586			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-35,004,613	-15,308,650	23,638			
TOTAL LOSSES	84,854,996	44,336,190	5,890,224			
EXPECTED LOSSES	90,713,170	53,852,212	6,986,536			
CREDIBILITY	.34	.90	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.036	1.586	.211	4.833		
INDICATED (POST-TEST)	3.303	1.726	.230	5.259		
PRES. ON RATE LEVEL	3.070	1.823	.237	5.130		
DERIVED BY FORMULA	3.149	1.736	.230	5.115		
UNDERLYING PRES. RATE	3.246	1.927	.250	5.423		
PROPOSED	3.158	1.741	.231	5.130		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	5.748
IND. RATES				5.75	MINIMUM PREMIUM	
MAN. RATES	6.20	6.14	5.93	+ 5.75	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	587,722	42,405,065	7.215	5		68	112	483	668
2008	499,147	27,204,891	5.450			56	79	390	525
2009	423,107	22,476,976	5.312			38	72	349	459
2010	414,520	30,930,001	7.461	1	2	32	82	314	431
2011	420,315	22,114,439	5.261	1		12	65	345	423
TOTAL	2,344,811	145,131,372	6.189	7	2	206	410	1881	2506
O.D.		94,548	.004	1			1	2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	1,034,203		12,422,840	4,463,460	3,663,412	1,203		8,809,587	5,414,332	4,793,722	1,802,306
2008			9,878,018	3,178,267	2,338,483			4,422,221	2,351,311	3,606,966	1,429,625
2009			7,179,067	3,313,791	2,188,536			3,018,555	2,803,420	2,819,450	1,154,157
2010	274,462	976,342	4,945,585	3,313,189	2,426,177	117,828	8,901,588	3,437,887	2,468,326	3,076,884	991,733
2011	3,000		2,245,385	2,455,214	2,869,984	863,995		2,192,551	5,370,563	5,142,053	971,694
TOTAL	1,311,665	976,342	36,670,895	16,723,921	13,486,592	983,026	8,901,588	21,880,801	18,407,952	19,439,075	6,349,515
O.D.	3,000			23,574	27,413				9,602	7,874	23,085

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	1,272,069		14,697,600	5,195,469	4,945,614	2,724		16,683,928	7,130,676	7,041,981	1,560,797
2008		189,271	12,596,558	3,627,565	2,819,658		196,844	10,303,862	3,219,254	4,752,686	1,288,092
2009	743	229,321	9,635,398	3,790,981	2,443,304	1,571	407,228	7,510,483	3,554,975	3,454,862	1,098,757
2010	351,093	473,672	8,589,887	3,522,525	2,662,405	251,526	2,205,914	8,691,520	2,966,638	3,567,233	917,353
2011	6,483	335,369	8,259,967	3,255,897	2,481,868	908,703	758,429	10,446,952	4,568,818	4,220,802	892,015
TOTAL	1,630,388	1,227,633	53,779,410	19,392,437	15,352,849	1,164,524	3,568,415	53,636,745	21,440,361	23,037,564	5,757,014
O.D.	3,852	1,349	33,358	18,104	37,308	5	831	12,120	6,906	9,699	21,533

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	115,058,630	79,295,228	5,778,547			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-34,553,112	-19,333,615	22,028			
TOTAL LOSSES	80,505,518	59,961,613	5,800,575			
EXPECTED LOSSES	88,633,857	67,342,972	6,776,504			
CREDIBILITY	.30	.80	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.433	2.557	.247	6.237		
INDICATED (POST-TEST)	3.735	2.782	.269	6.786		
PRES. ON RATE LEVEL	3.576	2.717	.272	6.565		
DERIVED BY FORMULA	3.624	2.769	.269	6.662		
UNDERLYING PRES. RATE	3.780	2.872	.289	6.941		
PROPOSED	3.624	2.769	.269	6.662		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	7.464
IND. RATES				7.46	MINIMUM PREMIUM	
MAN. RATES	8.16	7.78	7.59	+ 7.46	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	364,712	26,353,888	7.225	2	1	44	40	239	326	
2008	319,988	17,964,123	5.613	1	1	38	30	176	246	
2009	274,818	11,227,487	4.085	1		22	34	129	186	
2010	254,926	13,648,704	5.353		1	29	38	150	218	
2011	272,580	8,852,504	3.247			10	27	173	210	
TOTAL	1,487,024	78,046,706	5.249	4	3	143	169	867	1186	
O.D.		9,566						1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	950,201	715,619	8,881,375	1,608,334	1,971,484	81,422	4,801,019	3,683,776	1,012,863	1,950,134	697,661
2008	484,046	438,007	7,719,434	1,567,153	1,519,638	3,050	880,715	2,837,137	762,595	1,193,203	559,145
2009	327,061		4,464,919	1,544,456	818,403			1,366,912	1,314,226	986,535	404,975
2010		109,579	5,646,014	1,337,386	1,434,655		18,347	2,027,192	1,317,310	1,400,887	357,334
2011			1,722,135	999,366	2,054,926			639,804	766,073	2,381,561	288,639
TOTAL	1,761,308	1,263,205	28,433,877	7,056,695	7,799,106	84,472	5,700,081	10,554,821	5,173,067	7,912,320	2,307,754
O.D.					4,618					2,590	2,358

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	975,105	232,698	11,021,609	1,872,103	2,661,512	151,915	825,229	7,874,786	1,333,942	2,864,749	604,174
2008	504,029	385,316	9,740,275	1,817,197	1,836,179	12,353	906,930	6,430,054	1,072,568	1,580,409	503,790
2009	481,423	136,619	5,798,583	1,781,466	941,710	740	183,080	3,394,114	1,642,781	1,225,683	385,536
2010	451	517,739	7,959,566	1,667,545	1,613,251	1,618	282,288	5,336,418	1,582,782	1,655,653	330,534
2011	1,606	211,377	5,166,592	1,807,228	1,731,096	1,130	231,554	3,208,257	1,270,904	1,832,141	264,971
TOTAL	1,962,614	1,483,749	39,686,625	8,945,539	8,783,748	167,756	2,429,081	26,243,629	6,902,977	9,158,635	2,089,005
O.D.					6,234					3,805	2,145

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	71,973,454	33,800,938	2,091,150		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-20,922,915	-8,019,217	8,940		
TOTAL LOSSES	51,050,539	25,781,721	2,100,090		
EXPECTED LOSSES	53,845,139	28,015,532	2,721,254		
CREDIBILITY	.22	.59	.88		
PURE PREMIUMS					
INDICATED (PRE-TEST)	3.433	1.734	.141	5.308	
INDICATED (POST-TEST)	3.735	1.887	.153	5.775	
PRES. ON RATE LEVEL	3.425	1.782	.173	5.380	
DERIVED BY FORMULA	3.493	1.844	.155	5.492	
UNDERLYING PRES. RATE	3.621	1.884	.183	5.688	
PROPOSED	3.493	1.844	.155	5.492	
IND. RATES					
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE
IND. RATES				6.15	MINIMUM PREMIUM
MAN. RATES	6.62	6.31	6.22	+ 6.15	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	198,988	14,314,391	7.193	2		33	24	106	165	
2008	189,837	14,164,675	7.461		1	27	21	100	149	
2009	180,110	8,390,655	4.658	1		16	19	98	134	
2010	196,442	5,200,667	2.647			11	15	61	87	
2011	215,550	8,485,559	3.936		1	9	9	82	101	
TOTAL	980,927	50,555,947	5.154	3	2	96	88	447	636	
O.D.		889,939	.090			2	3	1	6	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	697,968		7,439,029	771,372	1,256,396	1,164		1,924,033	788,214	944,432	491,783
2008		603,733	6,133,543	952,124	1,034,183		246,002	3,458,273	350,805	980,157	405,855
2009	3,000		3,167,621	637,626	934,032	415		1,631,118	395,196	1,182,712	438,935
2010			2,096,968	619,037	480,873			702,833	349,241	633,716	317,999
2011		16,272	1,669,810	532,423	1,415,267		332	2,827,439	189,749	1,456,811	377,456
TOTAL	700,968	620,005	20,506,971	3,512,582	5,120,751	1,579	246,334	10,543,696	2,073,205	5,197,828	2,032,028
O.D.			724,383	17,825	4,770			127,484	1,769	3,790	9,918

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	858,501		9,427,825	897,877	1,696,145	2,635		4,319,120	1,038,078	1,387,372	425,884
2008	187	722,981	7,455,671	1,116,359	1,252,541	2,360	535,097	7,016,279	539,427	1,299,029	365,675
2009	4,625	93,702	4,029,876	798,871	1,029,354	1,573	189,260	3,666,767	615,040	1,425,601	417,866
2010	136	111,354	3,018,921	721,867	553,552	409	79,433	1,796,411	467,180	725,731	294,149
2011	1,024	179,300	3,580,650	1,149,476	1,189,914	1,183	237,275	2,863,388	696,842	1,135,027	346,505
TOTAL	864,473	1,107,337	27,512,943	4,684,450	5,721,506	8,160	1,041,065	19,661,965	3,356,567	5,972,760	1,850,079
O.D.		38	457,058	19,680	6,560		4	99,477	2,287	5,595	9,146

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	50,752,520	19,769,405	1,859,225			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-16,348,376	-5,137,599	9,128			
TOTAL LOSSES	34,404,144	14,631,806	1,868,353			
EXPECTED LOSSES	43,366,783	18,421,810	2,442,509			
CREDIBILITY	.17	.45	.67			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.507	1.492	.190	5.189		
INDICATED (POST-TEST)	3.816	1.623	.207	5.646		
PRES. ON RATE LEVEL	4.182	1.776	.236	6.194		
DERIVED BY FORMULA	4.120	1.707	.217	6.044		
UNDERLYING PRES. RATE	4.421	1.878	.249	6.548		
PROPOSED	4.120	1.707	.217	6.044		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	6.772
IND. RATES				6.77	MINIMUM PREMIUM	
MAN. RATES	7.80	7.64	7.16	+ 6.77	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	73,914	9,874,516	13.359	3		16	19	57	95
2008	78,600	7,148,918	9.095			15	7	45	67
2009	70,388	6,866,286	9.754			16	10	33	59
2010	76,406	5,314,506	6.955			13	9	25	47
2011	115,094	3,139,073	2.727	1		3	7	36	47
TOTAL	414,402	32,343,299	7.805	4		63	52	196	315
O.D.		8,386	.002					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	618,669		3,732,767	733,719	466,232	5,610		2,378,679	1,119,870	571,034	247,936
2008			4,073,278	300,068	640,922			1,169,957	189,298	586,773	188,622
2009			3,946,555	293,822	310,369			1,635,769	202,604	377,662	99,505
2010			2,598,711	454,053	252,928			1,048,273	280,810	516,007	163,724
2011	187,500		398,685	318,872	597,970			185,737	651,860	590,464	207,985
TOTAL	806,169		14,749,996	2,100,534	2,268,421	5,610		6,418,415	2,444,442	2,641,940	907,772
O.D.					7,596						790

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	760,963		4,422,353	854,049	629,415	12,701		4,691,350	1,474,871	838,847	214,713
2008		75,737	5,101,947	373,722	776,664		49,343	2,668,110	282,634	773,093	169,948
2009	95	107,831	4,699,283	416,790	378,738	407	167,494	3,334,622	337,966	472,604	94,729
2010	104	124,396	3,353,772	566,758	331,515	514	100,054	2,242,499	413,494	602,046	151,445
2011	215,744	57,967	1,434,241	537,193	501,440	524	99,135	1,363,967	610,214	497,080	190,930
TOTAL	976,906	365,931	19,011,596	2,748,512	2,617,772	14,146	416,026	14,300,548	3,119,179	3,183,670	821,765
O.D.					10,255						731

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	35,085,153	11,679,388	822,496			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-11,975,546	-2,829,980	4,730			
TOTAL LOSSES	23,109,607	8,849,408	827,226			
EXPECTED LOSSES	32,426,958	10,397,346	1,098,165			
CREDIBILITY	.09	.25	.38			
PURE PREMIUMS						
INDICATED (PRE-TEST)	5.577	2.135	.200	7.912		
INDICATED (POST-TEST)	6.068	2.323	.218	8.609		
PRES. ON RATE LEVEL	7.402	2.373	.251	10.026		
DERIVED BY FORMULA	7.282	2.361	.238	9.881		
UNDERLYING PRES. RATE	7.825	2.509	.265	10.599		
PROPOSED	7.282	2.361	.238	9.881		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	11.071
IND. RATES				11.07	MINIMUM PREMIUM	
MAN. RATES	11.92	11.81	11.59	+ 11.07	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	69,043	4,478,665	6.486	1		9	3	31	44	
2008	70,269	3,339,057	4.751			6	5	25	36	
2009	64,632	4,286,967	6.632	1	1	4	4	27	37	
2010	101,032	2,561,168	2.535	1		1	9	16	27	
2011	107,550	6,832,058	6.352	1		2	15	17	35	
TOTAL	412,526	21,497,915	5.211	4	1	22	36	116	179	
O.D.		2,152								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	627,325		1,736,060	103,826	253,979	6,337		961,218	127,311	528,692	133,917
2008			1,457,688	167,055	215,592			1,127,760	72,696	193,336	104,930
2009	903,700	445,957	586,337	105,036	442,031	280	90,000	82,716	1,209,301	310,793	110,816
2010	323,159		177,173	184,084	272,398			849,297	296,246	325,513	133,298
2011	287,237		533,629	438,351	203,138	303,908		4,127,706	480,935	306,630	150,524
TOTAL	2,141,421	445,957	4,490,887	998,352	1,387,138	310,525	90,000	7,148,697	2,186,489	1,664,964	633,485
O.D.											2,152

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	771,610		2,179,250	120,854	342,873	14,347		2,083,732	167,669	776,649	115,972
2008		25,314	1,701,509	198,596	261,609		40,286	2,253,470	118,196	258,720	94,542
2009	1,125,654	674,369	821,410	145,528	471,987	2,377	369,210	471,047	958,710	395,966	105,497
2010	412,618	10,962	310,727	204,484	279,506	294	52,219	1,187,163	356,491	383,383	123,301
2011	330,248	44,882	1,081,161	441,273	201,665	318,984	140,552	1,675,109	469,964	296,904	138,181
TOTAL	2,640,130	755,527	6,094,057	1,110,735	1,557,640	336,002	602,267	7,670,521	2,071,030	2,111,622	577,493
O.D.											1,905

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	18,098,504	6,851,027	579,398	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,598,840	-1,688,173	3,492	
TOTAL LOSSES	12,499,664	5,162,854	582,890	
EXPECTED LOSSES	15,234,586	6,204,391	820,928	
CREDIBILITY	.09	.25	.38	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.030	1.252	.141	4.423
INDICATED (POST-TEST)	3.297	1.362	.153	4.812
PRES. ON RATE LEVEL	3.493	1.423	.188	5.104
DERIVED BY FORMULA	3.475	1.408	.175	5.058
UNDERLYING PRES. RATE	3.693	1.504	.199	5.396
PROPOSED	3.475	1.408	.175	5.058

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	5.667
IND. RATES				5.67	MINIMUM PREMIUM	
MAN. RATES	6.38	6.33	5.90	+ 5.67	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	9,400	608,352	6.471			9,400			1	2	7	10
2008	8,295	555,219	6.693			8,295			1	1	4	6
2009	8,647	271,001	3.134			8,647				1	5	6
2010	7,579	140,586	1.854			7,579				1	2	3
2011	11,264	2,546,729	22.609			11,264			2		5	7
TOTAL	45,185	4,121,887	9.122			45,185			4	5	23	32

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			148,385	106,177	34,637			216,139	21,595	62,806	18,613
2008			245,900	54,775	38,548			57,890	85,492	63,071	9,543
2009				42,500	117,705				3,991	94,981	11,824
2010				32,047	13,575				56,739	5,586	32,639
2011			795,582		119,094			1,521,970		88,147	21,936
TOTAL			1,189,867	235,499	323,559			1,795,999	167,817	314,591	94,555

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			187,707	123,591	46,759			489,771	28,441	92,262	16,119
2008		4,647	310,913	63,037	46,965		2,773	141,396	113,279	83,646	8,598
2009	23	682	23,683	51,456	124,006		882	8,355	10,579	111,572	11,256
2010	5	905	25,874	30,470	14,879	16	1,669	43,150	53,241	9,899	30,191
2011	94	27,713	613,444	96,711	112,130	634	120,484	1,272,617	122,161	103,562	20,137
TOTAL	122	33,947	1,161,621	365,265	344,739	650	125,808	1,955,289	327,701	400,941	86,301

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,277,437	1,438,646	86,301	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-657,660	-238,358	319	
TOTAL LOSSES	2,619,777	1,200,288	86,620	
EXPECTED LOSSES	1,754,082	860,323	79,977	
CREDIBILITY	.02	.06	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.798	2.656	.192	8.646
INDICATED (POST-TEST)	6.308	2.890	.209	9.407
PRES. ON RATE LEVEL	3.672	1.801	.167	5.640
DERIVED BY FORMULA	3.725	1.866	.171	5.762
UNDERLYING PRES. RATE	3.882	1.904	.177	5.963
PROPOSED	3.725	1.866	.171	5.762

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	6.456
IND. RATES				6.46	MINIMUM PREMIUM	
MAN. RATES	7.25	6.89	6.52	+ 6.46	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	74,560	6,438,750	8.635	2		12	10	53	77
2008	72,952	4,256,585	5.834			9	9	32	50
2009	60,885	2,362,974	3.881			5	10	34	49
2010	61,797	2,879,776	4.660			4	10	36	50
2011	71,465	6,237,788	8.728			11	4	47	62
TOTAL	341,659	22,175,873	6.491	2		41	43	202	288
O.D.		983,084	.287			2	2		4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	515,781		2,779,719	403,474	637,768	240		850,258	541,728	559,539	150,243
2008			2,159,790	357,366	209,134			801,029	218,120	328,393	182,753
2009			866,001	379,677	302,871			231,530	210,688	248,331	123,876
2010			766,203	566,457	184,192			563,675	337,921	351,562	109,766
2011			2,699,279	230,985	679,870			1,895,197	83,231	543,351	105,875
TOTAL	515,781		9,270,992	1,937,959	2,013,835	240		4,341,689	1,391,688	2,031,176	672,513
O.D.			399,656	4,923				564,238	9,232		5,035

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	634,410		3,516,347	469,643	860,988	543		1,926,684	713,456	821,962	130,110
2008		37,657	2,527,154	413,369	259,002		27,843	1,505,135	303,160	434,349	164,660
2009	92	27,582	1,161,101	438,231	335,042	118	31,405	577,028	269,723	302,466	117,930
2010	86	49,165	1,341,340	570,017	226,401	350	64,147	1,455,273	409,079	417,611	101,534
2011	721	163,866	3,665,480	710,678	651,630	1,432	275,682	3,019,272	419,706	486,987	97,193
TOTAL	635,309	278,270	12,211,422	2,601,938	2,333,063	2,443	399,077	8,483,392	2,115,124	2,463,375	611,427
O.D.		6,212	420,800	7,910	1,945		17,459	998,494	20,453	2,921	4,544

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	23,452,878	9,546,729	615,971	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,944,928	-1,810,645	2,507	
TOTAL LOSSES	17,507,950	7,736,084	618,478	
EXPECTED LOSSES	15,552,317	6,430,023	700,401	
CREDIBILITY	.08	.22	.33	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.124	2.264	.181	7.569
INDICATED (POST-TEST)	5.575	2.463	.197	8.235
PRES. ON RATE LEVEL	4.306	1.780	.194	6.280
DERIVED BY FORMULA	4.408	1.930	.195	6.533
UNDERLYING PRES. RATE	4.552	1.882	.205	6.639
PROPOSED	4.408	1.930	.195	6.533

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	7.320
IND. RATES				7.32	MINIMUM PREMIUM	
MAN. RATES	7.68	7.46	7.26	+ 7.32	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	130,997	17,433,381	13.308	5	1	24	31	103	164
2008	125,713	14,123,580	11.234		1	23	44	93	161
2009	111,175	13,402,027	12.054		1	16	42	80	139
2010	119,502	11,967,881	10.014	1		20	33	95	149
2011	130,895	10,959,172	8.372	1		12	40	114	167
TOTAL	618,282	67,886,041	10.980	7	3	95	190	485	780
O.D.		1,920							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	1,929,731	60,762	4,519,220	1,721,466	561,765	111,601	2,551,262	2,497,847	1,669,564	1,373,236	436,927
2008		377,041	3,860,188	1,617,235	553,921		1,989,365	2,148,933	2,329,852	901,941	345,104
2009		170,281	3,182,240	1,737,376	944,775		66,211	3,583,297	2,149,894	1,142,706	425,247
2010	58,910		3,546,764	1,312,133	707,522			2,943,298	1,728,478	1,169,753	501,023
2011	23,500		2,131,091	1,860,141	985,860	5,000		1,529,604	1,986,138	1,914,091	523,747
TOTAL	2,012,141	608,084	17,239,503	8,248,351	3,753,843	116,601	4,606,838	12,702,979	9,863,926	6,501,727	2,232,048
O.D.											1,920

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	2,373,569	48,539	5,560,790	2,003,784	758,383	252,664	1,077,337	5,335,463	2,198,819	2,017,287	378,379
2008	34	188,445	4,942,118	1,796,558	682,119	5,697	1,077,392	5,075,772	2,439,265	1,213,659	310,939
2009	549	434,450	4,146,145	1,926,563	1,058,843	2,486	588,422	4,769,854	2,272,850	1,436,042	404,835
2010	75,455	184,175	4,997,579	1,433,932	838,730	1,589	279,700	6,370,093	1,970,940	1,446,663	463,446
2011	29,147	243,611	5,737,126	2,018,778	993,547	7,699	462,051	5,845,695	2,020,988	1,650,648	480,800
TOTAL	2,478,754	1,099,220	25,383,758	9,179,615	4,331,622	270,135	3,484,902	27,396,877	10,902,862	7,764,299	2,038,399
O.D.											1,717

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	60,113,646	32,178,398	2,040,116	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-21,344,008	-6,715,375	7,504	
TOTAL LOSSES	38,769,638	25,463,023	2,047,620	
EXPECTED LOSSES	56,158,555	23,933,695	2,065,062	
CREDIBILITY	.12	.33	.49	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.271	4.118	.331	10.720
INDICATED (POST-TEST)	6.823	4.480	.360	11.663
PRES. ON RATE LEVEL	8.592	3.661	.316	12.569
DERIVED BY FORMULA	8.380	3.931	.338	12.649
UNDERLYING PRES. RATE	9.083	3.871	.334	13.288
PROPOSED	8.327	3.906	.336	12.569

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	14.083
IND. RATES				14.08	MINIMUM PREMIUM	
MAN. RATES	15.70	15.29	14.53	+ 14.08	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	279,125	4,023,323	1.441	2		8	10	64	84	
2008	291,445	5,940,492	2.038			9	22	62	93	
2009	289,897	4,722,810	1.629			8	18	62	88	
2010	302,428	3,884,507	1.284			5	14	67	86	
2011	297,476	4,272,099	1.436			4	8	72	84	
TOTAL	1,460,371	22,843,231	1.564	2		34	72	327	435	
O.D.		30,191	.002					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	366,102		1,266,071	198,856	588,553	48		386,887	75,100	728,864	412,842
2008			1,451,978	640,058	558,733			808,397	808,220	1,371,834	301,272
2009			1,580,753	399,769	696,157			475,111	434,195	845,838	290,987
2010			860,864	475,492	483,701			410,340	716,555	634,895	302,660
2011			813,701	300,737	757,493			220,627	331,354	1,249,997	598,190
TOTAL	366,102		5,973,367	2,014,912	3,084,637	48		2,301,362	2,365,424	4,831,428	1,905,951
O.D.					363					2,066	27,762

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	450,305		1,601,580	231,468	794,549	109		876,686	98,907	1,070,701	357,521
2008		28,359	1,873,251	728,351	667,778		40,360	1,944,633	1,096,358	1,800,821	271,446
2009	148	48,087	2,056,942	497,670	756,014	246	67,213	1,209,664	576,833	1,015,204	277,020
2010	112	53,605	1,469,828	531,317	519,926	393	63,128	1,477,563	780,040	743,630	279,961
2011	554	83,030	1,999,873	632,525	640,677	466	97,102	1,409,124	607,135	949,016	549,138
TOTAL	451,119	213,081	9,001,474	2,621,331	3,378,944	1,214	267,803	6,917,670	3,159,273	5,579,372	1,735,086
O.D.			99	47	356		12	375	254	2,221	25,364

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,852,847	14,741,798	1,760,450			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,505,020	-3,493,607	6,457			
TOTAL LOSSES	10,347,827	11,248,191	1,766,907			
EXPECTED LOSSES	17,320,000	12,529,983	1,796,255			
CREDIBILITY	.22	.59	.87			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.709	.770	.121	1.600		
INDICATED (POST-TEST)	.771	.838	.132	1.741		
PRES. ON RATE LEVEL	1.122	.812	.116	2.050		
DERIVED BY FORMULA	1.045	.827	.130	2.002		
UNDERLYING PRES. RATE	1.186	.858	.123	2.167		
PROPOSED	1.045	.827	.130	2.002		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.243
IND. RATES				2.24	MINIMUM PREMIUM	
MAN. RATES	2.39	2.49	2.37	+ 2.24	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	1,018,465	24,245,015	2.380	2		41	56	318	417	
2008	1,004,769	19,947,618	1.985	1		42	46	248	337	
2009	883,637	19,537,973	2.211	1		34	43	229	307	
2010	853,464	19,475,687	2.281			30	44	232	306	
2011	891,661	16,625,186	1.864	2	1	17	30	196	246	
TOTAL	4,651,996	99,831,479	2.146	6	1	164	219	1223	1613	
O.D.		139,128	.002			1		1	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	491,007		9,056,095	1,582,978	2,650,280	384,475		4,053,863	1,412,310	2,817,034	1,796,973
2008	3,000		8,780,511	1,289,133	1,803,061			3,193,334	1,132,253	2,334,991	1,411,335
2009	391,390		7,021,305	1,385,296	2,517,374	3,000		3,256,831	834,082	2,934,398	1,194,297
2010			6,586,696	1,437,833	2,444,585			3,834,295	862,055	3,058,445	1,251,778
2011	2,255,152	18,500	3,350,636	1,312,975	2,465,802	24,137	15,000	1,047,386	1,618,553	3,408,905	1,108,140
TOTAL	3,140,549	18,500	34,795,243	7,008,215	11,881,102	411,612	15,000	15,385,709	5,859,253	14,553,773	6,762,523
O.D.			114,683		3,286			10,000		3,122	8,037

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	563,848		11,259,745	1,842,591	3,577,888	755,395		8,656,796	1,860,012	4,138,219	1,556,179
2008	3,124	164,227	11,018,176	1,522,839	2,172,601		138,760	7,321,852	1,585,993	3,072,799	1,271,613
2009	576,265	201,466	8,656,554	1,759,697	2,745,639	8,571	319,985	6,082,673	1,283,165	3,511,400	1,136,971
2010	498	322,705	8,781,928	1,906,257	2,624,392	1,562	314,317	7,058,045	1,445,401	3,431,539	1,157,895
2011	1,824,665	359,843	7,708,806	2,374,342	2,141,903	16,370	438,391	5,409,132	2,166,444	2,676,467	1,017,273
TOTAL	2,968,400	1,048,241	47,425,209	9,405,726	13,262,423	781,898	1,211,453	34,528,498	8,341,015	16,830,424	6,139,931
O.D.		2,100	142,309	837	5,083		393	22,492	192	4,649	7,394

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	88,130,993	47,850,349	6,147,325			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-25,038,241	-12,936,073	24,414			
TOTAL LOSSES	63,092,752	34,914,276	6,171,739			
EXPECTED LOSSES	65,360,543	45,729,121	7,164,074			
CREDIBILITY	.47	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.356	.751	.133	2.240		
INDICATED (POST-TEST)	1.475	.817	.145	2.437		
PRES. ON RATE LEVEL	1.329	.930	.145	2.404		
DERIVED BY FORMULA	1.398	.817	.145	2.360		
UNDERLYING PRES. RATE	1.405	.983	.154	2.542		
PROPOSED	1.424	.832	.148	2.404		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.693
IND. RATES				2.69	MINIMUM PREMIUM	
MAN. RATES	2.94	2.80	2.78	+ 2.69	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	71,775	2,826,344	3.937			6	15	33	54
2008	52,197	1,858,567	3.560			3	10	23	36
2009	47,965	2,328,889	4.855			5	11	18	34
2010	54,818	2,019,529	3.684			4	11	30	45
2011	50,895	2,041,742	4.011			2	12	32	46
TOTAL	277,650	11,075,071	3.989			20	59	136	215
O.D.		1,112							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,394,939	174,606	153,083			412,613	170,939	199,507	320,657
2008			466,582	357,497	158,696			244,132	254,679	191,631	185,350
2009			1,051,674	328,609	114,365			432,920	150,036	115,411	135,874
2010			566,339	347,563	309,386			183,645	198,351	250,256	163,989
2011			279,463	438,840	348,122			85,754	320,731	416,229	152,603
TOTAL			3,758,997	1,647,115	1,083,652			1,359,064	1,094,736	1,173,034	958,473
O.D.											1,112

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,764,598	203,242	206,664			934,981	225,125	293,074	277,689
2008		9,388	613,276	401,269	191,148		11,081	582,524	338,923	254,505	167,000
2009	66	31,669	1,348,205	378,068	139,084	141	49,709	973,243	202,488	147,180	129,352
2010	75	36,060	988,692	379,603	334,945	138	24,477	564,285	231,625	287,984	151,690
2011	503	50,234	1,230,966	505,935	313,490	265	51,307	728,085	336,577	335,503	140,090
TOTAL	644	127,351	5,945,737	1,868,117	1,185,331	544	136,574	3,783,118	1,334,738	1,318,246	865,821
O.D.											1,004

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,993,968	5,706,432	866,825	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,311,896	-962,770	2,136	
TOTAL LOSSES	7,682,072	4,743,662	868,961	
EXPECTED LOSSES	5,936,158	3,351,236	641,371	
CREDIBILITY	.07	.19	.29	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.767	1.709	.313	4.789
INDICATED (POST-TEST)	3.010	1.859	.341	5.210
PRES. ON RATE LEVEL	2.022	1.142	.219	3.383
DERIVED BY FORMULA	2.091	1.278	.254	3.623
UNDERLYING PRES. RATE	2.138	1.207	.231	3.576
PROPOSED	2.091	1.278	.254	3.623

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	4.059
IND. RATES				4.06	MINIMUM PREMIUM	
MAN. RATES	4.19	3.99	3.91	+ 4.06	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	888,609	25,854,167	2.909	2		50	69	368	489
2008	896,107	24,524,655	2.736		1	47	56	315	419
2009	796,603	22,339,398	2.804	3	1	39	42	252	337
2010	824,950	23,426,151	2.839	1		43	47	237	328
2011	855,269	18,503,829	2.163	2		19	45	285	351
TOTAL	4,261,538	114,648,200	2.690	8	2	198	259	1457	1924
O.D.		54,912	.001	1			1	1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	439,813		9,678,281	2,864,058	2,750,932			3,965,394	1,649,956	2,880,641	1,625,092
2008		250,423	9,121,160	2,239,158	2,562,897		44,160	4,640,983	1,338,860	2,764,730	1,562,284
2009	611,321	155,374	8,577,786	1,551,742	2,630,745	53,608	30,073	3,727,385	1,396,735	2,431,761	1,172,868
2010	68,204		9,303,361	1,840,008	1,975,839	38,772		4,178,813	1,816,154	2,399,508	1,805,492
2011	1,306,127		3,401,148	1,990,391	3,093,233	356,207		2,073,133	1,476,816	3,528,348	1,278,426
TOTAL	2,425,465	405,797	40,081,736	10,485,357	13,013,646	448,587	74,233	18,585,708	7,678,521	14,004,988	7,444,162
O.D.	6,384			8,884	260				1,898	9,974	27,512

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	540,970		11,999,625	3,333,766	3,713,767			7,984,761	2,172,993	4,231,657	1,407,330
2008	186	777,008	11,342,662	2,589,531	3,071,001	1,013	350,328	9,293,798	1,881,269	3,640,041	1,407,618
2009	899,968	550,182	10,527,431	1,977,923	2,886,388	139,709	515,406	6,934,107	1,914,798	2,947,335	1,116,570
2010	87,560	403,069	10,923,558	2,284,481	2,221,156	79,572	292,272	6,665,871	2,169,212	2,772,361	1,670,080
2011	1,502,449	380,854	9,191,620	3,149,849	2,674,435	375,595	512,966	6,619,471	2,217,212	2,799,838	1,173,595
TOTAL	3,031,133	2,111,113	53,984,896	13,335,550	14,566,747	595,889	1,670,972	37,498,008	10,355,484	16,391,232	6,775,193
O.D.	7,860	494	12,150	6,624	685		157	2,146	1,198	170	25,162

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	98,914,818	54,657,690	6,800,355	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-28,671,836	-13,607,799	27,939	
TOTAL LOSSES	70,242,982	41,049,891	6,828,294	
EXPECTED LOSSES	75,386,608	48,411,072	7,926,461	
CREDIBILITY	.44	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.648	.963	.160	2.771
INDICATED (POST-TEST)	1.793	1.048	.174	3.015
PRES. ON RATE LEVEL	1.673	1.075	.176	2.924
DERIVED BY FORMULA	1.726	1.048	.174	2.948
UNDERLYING PRES. RATE	1.769	1.136	.186	3.091
PROPOSED	1.726	1.048	.174	2.948

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.303
IND. RATES				3.30	MINIMUM PREMIUM	
MAN. RATES	3.85	3.60	3.38	+ 3.30	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	742,170	22,093,745	2.976		1	38	47	358	444
2008	728,950	17,288,389	2.371	2		30	45	276	353
2009	671,539	20,729,446	3.086			36	35	270	341
2010	684,631	13,980,550	2.042			18	33	263	314
2011	708,083	11,888,705	1.678	1		5	26	293	325
TOTAL	3,535,373	85,980,835	2.432	3	1	127	186	1460	1777
O.D.		115,883	.003				1	5	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007		496,320	8,164,559	1,686,551	2,586,038		412,000	2,499,909	1,365,283	3,280,494	1,602,591
2008	982,826		5,880,415	985,967	2,256,288	8,512		2,229,636	1,052,230	2,485,866	1,406,649
2009			6,936,711	1,265,126	2,372,464			3,928,722	1,822,142	2,949,432	1,454,849
2010			3,750,596	1,391,552	2,235,327			1,095,435	1,375,441	2,687,086	1,445,113
2011	54,976		1,013,205	1,047,715	3,153,928	200		507,646	886,462	3,961,072	1,263,501
TOTAL	1,037,802	496,320	25,745,486	6,376,911	12,604,045	8,712	412,000	10,261,348	6,501,558	15,363,950	7,172,703
O.D.				1,500	61,869				1,500	41,298	9,716

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007		691,339	10,328,166	1,963,148	3,491,160		303,358	5,664,793	1,798,077	4,819,045	1,387,844
2008	1,023,252	108,363	7,238,997	1,174,841	2,684,940	21,729	94,566	4,754,533	1,464,668	3,260,620	1,267,391
2009	488	195,769	8,423,866	1,618,727	2,589,712	1,336	420,118	7,948,420	2,394,104	3,574,231	1,385,016
2010	426	217,228	5,947,194	1,720,424	2,359,490	889	159,373	3,692,931	1,704,349	3,014,212	1,336,730
2011	64,859	215,890	5,553,261	2,258,325	2,548,633	1,421	263,255	3,956,633	1,795,342	2,982,199	1,159,894
TOTAL	1,089,025	1,428,589	37,491,484	8,735,465	13,673,935	25,375	1,240,670	26,017,310	9,156,540	17,650,307	6,536,875
O.D.		71	2,081	1,859	81,419		236	3,106	2,977	53,352	8,806

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	67,297,947	49,355,854	6,545,681			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-20,374,326	-12,346,327	28,884			
TOTAL LOSSES	46,923,621	37,009,527	6,574,565			
EXPECTED LOSSES	53,596,254	43,909,332	8,202,065			
CREDIBILITY	.39	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.327	1.047	.186	2.560		
INDICATED (POST-TEST)	1.444	1.139	.202	2.785		
PRES. ON RATE LEVEL	1.434	1.175	.219	2.828		
DERIVED BY FORMULA	1.438	1.139	.202	2.779		
UNDERLYING PRES. RATE	1.516	1.242	.232	2.990		
PROPOSED	1.441	1.142	.202	2.785		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.120
IND. RATES				3.12	MINIMUM PREMIUM	
MAN. RATES	3.57	3.44	3.27	+ 3.12	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	160,791	10,224,167	6.358			14	29	64	109
2008	159,947	8,337,170	5.212	1	2	22	16	71	110
2009	129,867	8,206,522	6.319	2		17	20	53	92
2010	135,917	8,895,475	6.544			15	14	54	83
2011	136,998	5,922,274	4.322	1		5	14	71	91
TOTAL	723,520	41,585,608	5.748	4	2	73	93	313	485
O.D.		398							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007		810,705	3,070,463	1,380,165	430,550		1,478,024	1,109,200	1,186,134	524,376	234,550
2008	133,000		4,260,449	852,383	635,171			1,500,498	352,823	423,671	179,175
2009	83,850		3,494,795	1,189,873	608,342	7,759		1,529,467	750,780	389,099	152,557
2010			3,098,717	511,647	524,313			3,397,850	279,568	919,150	164,230
2011	224,999		877,752	752,306	1,260,899	480		617,840	567,765	1,437,771	182,462
TOTAL	441,849	810,705	14,802,176	4,686,374	3,459,275	8,239	1,478,024	8,154,855	3,137,070	3,694,067	912,974
O.D.											398

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007		947,274	3,884,134	1,606,513	581,245		989,270	2,513,447	1,562,139	770,311	203,120
2008	138,471	80,260	5,377,970	984,804	774,692		61,869	3,425,428	496,035	565,551	161,437
2009	123,605	106,695	4,530,236	1,372,512	703,008	20,547	181,024	3,509,248	967,382	506,287	145,234
2010	137	135,546	3,664,260	661,435	605,946	1,092	222,931	4,956,155	584,556	1,073,613	151,913
2011	259,412	128,543	3,172,528	1,195,814	1,065,111	1,448	186,044	2,447,427	864,409	1,128,155	167,500
TOTAL	521,625	1,398,318	20,629,128	5,821,078	3,730,002	23,087	1,641,138	16,851,705	4,474,521	4,043,917	829,204
O.D.											366

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	41,065,001	18,069,518	829,570			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-11,212,471	-3,947,227	3,161			
TOTAL LOSSES	29,852,530	14,122,291	832,731			
EXPECTED LOSSES	29,143,385	13,920,525	933,340			
CREDIBILITY	.14	.37	.55			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.126	1.952	.115	6.193		
INDICATED (POST-TEST)	4.489	2.124	.125	6.738		
PRES. ON RATE LEVEL	3.810	1.820	.122	5.752		
DERIVED BY FORMULA	3.905	1.932	.124	5.961		
UNDERLYING PRES. RATE	4.028	1.924	.129	6.081		
PROPOSED	3.905	1.932	.124	5.961		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	6.679
IND. RATES				6.68	MINIMUM PREMIUM	
MAN. RATES	6.89	6.80	6.65	+ 6.68	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	59,487	2,587,572	4,349			6	6	30	42
2008	66,142	4,124,214	6,235			11	15	29	55
2009	56,102	3,536,663	6,303			9	8	22	39
2010	47,920	2,321,583	4,844			6	4	29	39
2011	48,880	914,687	1,871				3	24	27
TOTAL	278,531	13,484,719	4,841			32	36	134	202

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,292,163	149,891	175,832			397,600	72,152	363,990	135,944
2008			2,296,206	538,195	118,477			793,584	106,050	161,928	109,774
2009			1,809,805	395,892	162,466			465,354	290,935	285,818	126,393
2010			1,313,605	115,277	237,255			289,198	42,293	245,780	78,175
2011				117,732	281,617				212,634	216,433	86,271
TOTAL			6,711,779	1,316,987	975,647			1,945,736	724,064	1,273,949	536,557

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,634,586	174,473	237,375			900,961	95,024	534,699	117,728
2008		43,216	2,896,545	613,353	155,531		32,234	1,801,024	156,591	217,107	98,906
2009	83	52,872	2,271,593	469,342	200,190	195	58,025	1,100,592	376,616	352,777	120,326
2010	57	62,475	1,684,951	199,654	271,011	137	29,624	661,141	96,466	275,560	72,312
2011	165	16,130	433,910	211,177	225,502	120	23,101	355,079	198,042	176,140	79,197
TOTAL	305	174,693	8,921,585	1,667,999	1,089,609	452	142,984	4,818,797	922,739	1,556,283	488,469

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	14,058,816	5,236,630	488,469		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-3,336,759	-1,213,152	1,823		
TOTAL LOSSES	10,722,057	4,023,478	490,292		
EXPECTED LOSSES	8,684,597	4,275,451	565,418		
CREDIBILITY	.07	.19	.29		
PURE PREMIUMS					
INDICATED (PRE-TEST)	3.850	1.445	.176	5.471	
INDICATED (POST-TEST)	4.189	1.572	.191	5.952	
PRES. ON RATE LEVEL	2.949	1.452	.192	4.593	
DERIVED BY FORMULA	3.036	1.475	.192	4.703	
UNDERLYING PRES. RATE	3.118	1.535	.203	4.856	
PROPOSED	3.036	1.475	.192	4.703	
IND. RATES					
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE
IND. RATES				5.27	MINIMUM PREMIUM
MAN. RATES	5.45	5.38	5.31	+ 5.27	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	27,798	156,118	.561				2	3	5
2008	23,079	1,117,945	4.843			4	1	3	8
2009	19,050	22,656	.118						
2010	18,498	304,812	1.647				2	2	4
2011	20,929	56,499	.269					1	1
TOTAL	109,354	1,658,030	1.516			4	5	9	18

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				85,049	4,919				57,059	6,235	2,856
2008			837,778	55,467	6,745			163,958	47,011	3,835	3,151
2009											22,656
2010				178,824	30,165				70,548	22,432	2,843
2011					39,072					15,750	1,677
TOTAL			837,778	319,340	80,901			163,958	174,618	48,252	33,183

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				98,997	6,641				75,147	9,159	2,473
2008		15,455	1,044,255	67,493	13,013		6,561	374,106	64,016	6,719	2,839
2009											21,569
2010	23	4,676	132,132	164,222	38,045	20	2,203	56,461	68,097	28,952	2,630
2011	10	1,327	37,866	17,123	30,029	1	432	8,331	4,647	11,433	1,539
TOTAL	33	21,458	1,214,253	347,835	87,728	21	9,196	438,898	211,907	56,263	31,050

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,683,859	703,733	31,050	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-370,091	-150,121	125	
TOTAL LOSSES	1,313,768	553,612	31,175	
EXPECTED LOSSES	949,194	523,805	37,180	
CREDIBILITY	.04	.10	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.201	.506	.029	1.736
INDICATED (POST-TEST)	1.307	.551	.032	1.890
PRES. ON RATE LEVEL	.821	.453	.032	1.306
DERIVED BY FORMULA	.840	.463	.032	1.335
UNDERLYING PRES. RATE	.868	.479	.034	1.381
PROPOSED	.840	.463	.032	1.335

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.495
IND. RATES				1.50	MINIMUM PREMIUM	
MAN. RATES	1.62	1.56	1.51	+ 1.50	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	67,523	4,078,190	6.039			11	13	48	72
2008	59,436	3,363,021	5.658	1		7	8	23	39
2009	48,774	3,881,409	7.957		1	7	5	35	48
2010	47,677	2,153,744	4.517			3	9	24	36
2011	50,082	1,561,036	3.116				6	30	36
TOTAL	273,492	15,037,400	5.498	1	1	28	41	160	231
O.D.		436							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			2,054,446	430,822	222,833			839,641	148,019	262,179	120,250
2008	588,017		1,193,581	309,597	120,208			552,910	333,635	156,124	108,949
2009		301,720	1,271,092	136,050	178,809		1,437,902	248,548	53,463	182,248	71,577
2010			551,918	379,101	371,044			275,238	169,433	337,753	69,257
2011			310,446	530,684					163,766	448,057	108,083
TOTAL	588,017	301,720	5,071,037	1,566,016	1,423,578		1,437,902	1,916,337	868,316	1,386,361	478,116
O.D.											436

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			2,504,240	501,477	300,826			1,635,644	194,941	385,141	104,137
2008	612,203	22,586	1,510,172	352,935	149,805		23,224	1,284,868	445,972	211,454	98,163
2009	75	109,464	1,570,490	183,300	205,644	3,994	920,760	574,187	87,647	219,383	68,141
2010	86	36,739	1,010,221	415,007	396,888	176	32,727	744,007	224,177	382,737	64,063
2011	405	35,305	938,821	463,996	431,760	117	25,570	422,350	235,538	339,880	99,220
TOTAL	612,769	204,094	7,533,944	1,916,715	1,484,923	4,287	1,002,281	4,661,056	1,188,275	1,538,595	433,724
O.D.											415

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,018,431	6,128,508	434,139			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,573,845	-1,262,336	1,933			
TOTAL LOSSES	11,444,586	4,866,172	436,072			
EXPECTED LOSSES	6,610,302	4,405,956	588,007			
CREDIBILITY	.07	.19	.29			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.185	1.779	.159	6.123		
INDICATED (POST-TEST)	4.553	1.936	.173	6.662		
PRES. ON RATE LEVEL	2.286	1.524	.203	4.013		
DERIVED BY FORMULA	2.445	1.602	.194	4.241		
UNDERLYING PRES. RATE	2.417	1.611	.215	4.243		
PROPOSED	2.445	1.602	.194	4.241		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	4.752
IND. RATES				4.75	MINIMUM PREMIUM	
MAN. RATES	4.58	4.59	4.64	+ 4.75	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	15,097	2,668,489	17.675			3	1	5	9
2008	13,826	1,266,413	9.159			2	1	9	12
2009	10,098	458,076	4.536			1	2	7	10
2010	8,914	22,218	.249					1	1
2011	9,123	218,722	2.397				1	6	7
TOTAL	57,058	4,633,918	8.121			6	5	28	39

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			510,181	47,357	25,752			1,971,206	10,570	42,601	60,822
2008			565,322	87,266	53,453			300,625	80,397	147,626	31,724
2009			180,255	54,708	59,178			5,596	18,207	127,534	12,598
2010					6,110					3,419	12,689
2011				51,880	78,653				21,559	48,169	18,461
TOTAL			1,255,758	241,211	223,146			2,277,427	130,733	369,349	136,294

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			520,585	55,124	34,765			1,835,584	13,921	62,581	52,672
2008		10,573	710,417	101,537	66,467		12,733	689,033	113,586	195,033	28,583
2009	15	5,501	234,836	65,279	65,235	5	2,086	27,249	29,240	150,371	11,993
2010	1	52	1,642	779	6,027		29	621	419	3,674	11,737
2011	64	5,552	147,170	73,147	64,446	14	3,063	49,886	27,818	36,891	16,947
TOTAL	80	21,678	1,614,650	295,866	236,940	19	17,911	2,602,373	184,984	448,550	121,932

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,256,711	1,166,340	121,932	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-687,184	-287,005	360	
TOTAL LOSSES	3,569,527	879,335	122,292	
EXPECTED LOSSES	1,735,134	988,243	120,394	
CREDIBILITY	.03	.07	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.256	1.541	.214	8.011
INDICATED (POST-TEST)	6.807	1.677	.233	8.717
PRES. ON RATE LEVEL	2.876	1.638	.200	4.714
DERIVED BY FORMULA	2.994	1.641	.203	4.838
UNDERLYING PRES. RATE	3.041	1.732	.211	4.984
PROPOSED	2.994	1.641	.203	4.838

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE
IND. RATES				5.42	MINIMUM PREMIUM
MAN. RATES	5.80	5.65	5.45	+ 5.42	PRESENT

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	54,471	3,300,344	6.058			8	8	29	45
2008	53,472	2,888,893	5.402			5	5	17	27
2009	42,595	978,736	2.297			1	4	20	25
2010	43,900	1,831,963	4.173		1	5	1	24	31
2011	42,609	1,440,750	3.381			1	8	21	30
TOTAL	237,047	10,440,686	4.404		1	20	26	111	158

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,747,490	280,928	148,124			740,377	168,895	131,358	83,172
2008			1,221,958	104,710	169,938			925,699	154,428	235,949	76,211
2009			294,362	194,339	108,651			89,953	96,057	147,928	47,446
2010		14,126	984,775	75,326	215,010		23,522	253,429	66,173	130,055	69,547
2011			183,612	430,939	165,774			60,619	349,388	173,689	76,729
TOTAL		14,126	4,432,197	1,086,242	807,497		23,522	2,070,077	834,941	818,979	353,105

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			2,206,744	327,001	199,970			1,673,549	222,435	192,965	72,027
2008		17,419	1,170,874	125,775	205,267		20,281	1,097,309	214,996	312,084	68,666
2009	39	9,986	412,553	218,322	121,093	51	12,967	232,659	124,332	178,394	45,169
2010	49	75,873	1,268,288	144,649	239,313	546	87,298	588,248	101,558	151,789	64,331
2011	448	38,834	942,771	411,136	168,575	239	42,840	589,704	279,781	160,666	70,437
TOTAL	536	142,112	6,001,230	1,226,883	934,218	836	163,386	4,181,469	943,102	995,898	320,630

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,489,569	4,100,101	320,630	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,219,380	-913,037	1,049	
TOTAL LOSSES	8,270,189	3,187,064	321,679	
EXPECTED LOSSES	5,734,167	3,202,505	320,013	
CREDIBILITY	.06	.17	.26	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.489	1.344	.136	4.969
INDICATED (POST-TEST)	3.796	1.462	.148	5.406
PRES. ON RATE LEVEL	2.288	1.278	.128	3.694
DERIVED BY FORMULA	2.378	1.309	.133	3.820
UNDERLYING PRES. RATE	2.419	1.351	.135	3.905
PROPOSED	2.378	1.309	.133	3.820

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	4.280
IND. RATES				4.28	MINIMUM PREMIUM	
MAN. RATES	4.36	4.32	4.27	+ 4.28	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	41,166	887,984	2.157			2	3	17	22
2008	38,193	1,813,390	4.747			2	3	22	27
2009	32,243	501,358	1.554				3	12	15
2010	33,974	2,249,715	6.621	1		4	5	12	22
2011	34,546	1,492,556	4.320			1	4	9	14
TOTAL	180,122	6,945,003	3.856	1		9	18	72	100

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			283,028	118,995	75,132			72,719	169,914	74,943	93,253
2008			360,793	141,361	223,587			732,110	83,518	171,835	100,186
2009				31,630	44,624				295,541	77,067	52,496
2010	104,286		767,750	274,881	100,650	498,405		274,887	48,101	98,461	82,294
2011			132,573	300,873	45,974			63,781	751,632	111,938	85,785
TOTAL	104,286		1,544,144	867,740	489,967	498,405		1,143,497	1,348,706	534,244	414,014

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			358,031	138,511	101,429			164,781	223,776	110,092	80,757
2008		5,262	343,933	162,405	264,644		17,153	936,005	120,357	227,245	90,268
2009	7	397	13,086	35,921	47,307	102	8,049	102,417	343,893	101,359	49,976
2010	124,090	41,327	1,118,477	297,956	130,513	934,020	27,370	609,810	82,477	117,197	76,122
2011	290	24,533	584,640	251,115	63,664	404	69,938	958,852	483,098	147,381	78,751
TOTAL	124,387	71,519	2,418,167	885,908	607,557	934,526	122,510	2,771,865	1,253,601	703,274	375,874

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,442,974	3,450,340	375,874			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,628,484	-754,250	1,126			
TOTAL LOSSES	4,814,490	2,696,090	377,000			
EXPECTED LOSSES	4,229,266	2,656,801	329,623			
CREDIBILITY	.05	.15	.22			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.673	1.497	.209	4.379		
INDICATED (POST-TEST)	2.908	1.629	.227	4.764		
PRES. ON RATE LEVEL	2.221	1.395	.173	3.789		
DERIVED BY FORMULA	2.255	1.430	.185	3.870		
UNDERLYING PRES. RATE	2.348	1.475	.183	4.006		
PROPOSED	2.255	1.430	.185	3.870		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	4.336
IND. RATES				4.34	MINIMUM PREMIUM	
MAN. RATES	4.77	4.55	4.38	+ 4.34	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	23,004	593,520	2.580			1	3	20	24
2008	19,121	692,592	3.622			2	2	21	25
2009	18,779	487,099	2.593			1	2	8	11
2010	18,674	1,146,776	6.141			2	2	12	16
2011	20,965	707,108	3.372				3	15	18
TOTAL	100,543	3,627,095	3.608			6	12	76	94
O.D.		17,819	.017					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			163,931	108,267	75,507			46,885	51,754	85,451	61,725
2008			379,278	28,107	69,130			57,318	22,543	69,231	66,985
2009			190,135	43,793	49,775			49,519	37,260	62,479	54,138
2010			280,816	193,959	121,568			100,453	64,261	166,949	218,770
2011				163,022	186,640				108,491	179,643	69,312
TOTAL			1,014,160	537,148	502,620			254,175	284,309	563,753	470,930
O.D.					11,298					5,729	792

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			207,373	126,023	101,936			106,241	68,159	125,528	53,454
2008		7,048	475,422	35,170	83,407		2,657	133,266	32,067	90,709	60,353
2009	11	5,661	242,690	53,446	55,307	23	6,592	121,557	49,327	75,391	51,539
2010	36	18,142	496,672	203,557	135,673	68	12,360	281,259	89,395	186,797	202,362
2011	187	15,425	403,811	203,313	155,995	65	13,699	217,783	121,465	140,110	63,628
TOTAL	234	46,276	1,825,968	621,509	532,318	156	35,308	860,106	360,413	618,535	431,336
O.D.		9	415	222	13,249		29	152	152	7,448	691

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,768,653	2,153,846	432,027			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-744,284	-385,456	778			
TOTAL LOSSES	2,024,369	1,768,390	432,805			
EXPECTED LOSSES	1,948,524	1,365,374	217,173			
CREDIBILITY	.04	.10	.15			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.013	1.759	.430	4.202		
INDICATED (POST-TEST)	2.190	1.914	.468	4.572		
PRES. ON RATE LEVEL	1.833	1.285	.204	3.322		
DERIVED BY FORMULA	1.847	1.348	.244	3.439		
UNDERLYING PRES. RATE	1.938	1.358	.216	3.512		
PROPOSED	1.847	1.348	.244	3.439		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.853
IND. RATES				3.85	MINIMUM PREMIUM	
MAN. RATES	4.13	3.97	3.84	+ 3.85	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	681,377	19,705,167	2.891	1		44	47	204	296
2008	654,092	18,878,234	2.886		1	37	54	167	259
2009	619,415	15,530,753	2.507	1		26	53	169	249
2010	723,470	15,019,959	2.076	2		26	48	167	243
2011	745,873	13,861,205	1.858	1		13	31	184	229
TOTAL	3,424,227	82,995,318	2.424	5	1	146	233	891	1276
O.D.		1,292,516	.037		1		3	8	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	14,530		8,999,937	1,529,051	1,697,506			3,318,222	1,060,473	1,877,820	1,207,628
2008		408,012	6,650,877	1,681,985	1,530,479		974,761	3,974,289	1,214,161	1,393,682	1,049,988
2009	52,211		5,888,541	2,080,513	1,364,468	138,477		1,889,590	1,373,680	1,708,458	1,034,815
2010	410,054		5,125,007	1,612,698	1,688,663			2,028,170	1,360,927	1,928,051	866,389
2011	436,296		2,925,647	1,096,498	2,066,897	14,000		2,360,337	1,157,599	2,807,854	996,077
TOTAL	913,091	408,012	29,590,009	8,000,745	8,348,013	152,477	974,761	13,570,608	6,166,840	9,715,865	5,154,897
O.D.		661,060		49,241	116,093		309,883		71,843	49,151	35,245

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	17,872		11,305,942	1,779,814	2,291,644			7,291,959	1,396,643	2,758,519	1,045,806
2008	64	331,090	8,097,069	1,934,404	1,842,142	4,745	950,994	7,131,151	1,667,092	1,849,619	946,039
2009	77,279	176,334	7,470,493	2,407,127	1,538,963	357,069	214,610	3,955,951	1,768,932	2,078,145	985,144
2010	523,924	277,814	7,553,891	1,917,748	1,863,307	1,273	236,663	5,389,504	1,683,886	2,224,174	801,410
2011	502,645	247,283	5,943,971	1,941,446	1,773,952	16,536	371,202	4,875,932	1,722,137	2,208,894	914,399
TOTAL	1,121,784	1,032,521	40,371,366	9,980,539	9,310,008	379,623	1,773,469	28,644,497	8,238,690	11,119,351	4,692,798
O.D.	182	578,669	46,988	64,136	143,399	2,565	443,927	25,909	101,669	51,591	32,090

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	74,421,500	39,009,383	4,724,888	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-22,809,115	-10,036,314	20,361	
TOTAL LOSSES	51,612,385	28,973,069	4,745,249	
EXPECTED LOSSES	60,608,818	36,022,868	5,444,520	
CREDIBILITY	.38	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.507	.846	.139	2.492
INDICATED (POST-TEST)	1.640	.920	.151	2.711
PRES. ON RATE LEVEL	1.674	.995	.151	2.820
DERIVED BY FORMULA	1.661	.920	.151	2.732
UNDERLYING PRES. RATE	1.770	1.052	.159	2.981
PROPOSED	1.661	.920	.151	2.732

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.061
IND. RATES				3.06	MINIMUM PREMIUM	
MAN. RATES	3.72	3.55	3.26	+ 3.06	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	53,607	1,063,026	1.982			1	8	27	36
2008	56,605	1,136,377	2.007			1	2	29	32
2009	43,442	1,434,678	3.302			2	3	24	29
2010	47,115	6,748,626	14.323			1	6	16	23
2011	51,290	1,342,445	2.617				5	30	35
TOTAL	252,059	11,725,152	4.652			5	24	126	155

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			216,620	381,710	97,314			17,407	132,002	152,516	65,457
2008			256,201	37,402	168,528			376,062	38,491	162,457	97,236
2009			593,791	208,270	210,164			114,407	80,600	176,640	50,806
2010			569,211	242,876	196,864			5,309,107	237,932	137,919	54,717
2011				126,069	333,455				242,291	555,102	85,528
TOTAL			1,635,823	996,327	1,006,325			5,816,983	731,316	1,184,634	353,744

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			274,024	444,311	131,375			39,444	173,846	224,046	56,686
2008		4,127	273,548	46,182	199,103		13,202	711,989	60,048	213,761	87,610
2009	60	18,451	782,618	245,555	231,358	56	15,385	281,436	109,716	211,861	48,367
2010	47	9,644	273,988	245,152	206,531	255	46,276	1,048,225	276,648	176,855	50,613
2011	182	18,339	495,557	240,109	265,984	169	34,867	567,828	316,670	424,609	78,515
TOTAL	289	50,561	2,099,735	1,221,309	1,034,351	480	109,730	2,648,922	936,928	1,251,132	321,791

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,909,717	4,443,720	321,791	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,931,420	-698,559	1,095	
TOTAL LOSSES	2,978,297	3,745,161	322,886	
EXPECTED LOSSES	5,046,221	2,480,261	310,033	
CREDIBILITY	.07	.18	.27	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.182	1.486	.128	2.796
INDICATED (POST-TEST)	1.286	1.617	.139	3.042
PRES. ON RATE LEVEL	1.894	.931	.116	2.941
DERIVED BY FORMULA	1.851	1.054	.122	3.027
UNDERLYING PRES. RATE	2.002	.984	.123	3.109
PROPOSED	1.851	1.054	.122	3.027

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.391
IND. RATES				3.39	MINIMUM PREMIUM	
MAN. RATES	3.74	3.51	3.40	+ 3.39	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	121,519	3,883,493	3.195			10	10	18	38
2008	115,744	2,851,613	2.463		1	5	12	13	31
2009	88,919	2,610,875	2.936			7	7	9	23
2010	86,109	1,371,762	1.593			3	6	6	15
2011	76,519	280,808	.366					9	9
TOTAL	488,810	10,998,551	2.250		1	25	35	55	116
O.D.		4,197						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			2,487,694	265,969	134,292			522,043	218,986	158,285	96,224
2008		89,128	1,257,203	456,745	82,580		15,287	294,364	342,781	228,718	84,807
2009			1,654,085	151,743	153,555			397,205	66,511	127,975	59,801
2010			703,959	81,888	160,168			282,558	78,402	29,656	35,131
2011					142,429					100,614	37,765
TOTAL		89,128	6,102,941	956,345	673,024		15,287	1,496,170	706,680	645,248	313,728
O.D.					2,000						2,197

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			3,146,934	309,587	181,295			1,182,949	288,405	232,520	83,330
2008	66	240,166	1,608,905	515,692	107,011	352	74,087	707,173	454,865	304,352	76,411
2009	51	46,452	2,021,067	207,022	184,286	108	44,009	871,325	105,571	158,309	56,931
2010	38	34,254	925,792	129,234	178,746	150	28,398	635,361	102,856	45,555	32,496
2011	31	4,824	138,027	62,419	109,458	7	2,769	53,219	29,684	73,029	34,668
TOTAL	186	325,696	7,840,725	1,223,954	760,796	617	149,263	3,450,027	981,381	813,765	283,836
O.D.		8	212	111	2,094						1,981

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,766,734	3,782,101	285,817			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,944,366	-859,978	1,032			
TOTAL LOSSES	7,822,368	2,922,123	286,849			
EXPECTED LOSSES	10,045,044	2,976,854	342,166			
CREDIBILITY	.10	.28	.42			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.600	.598	.059	2.257		
INDICATED (POST-TEST)	1.741	.651	.064	2.456		
PRES. ON RATE LEVEL	1.944	.576	.066	2.586		
DERIVED BY FORMULA	1.924	.597	.065	2.586		
UNDERLYING PRES. RATE	2.055	.609	.070	2.734		
PROPOSED	1.924	.597	.065	2.586		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.897
IND. RATES				2.90	MINIMUM PREMIUM	
MAN. RATES	3.32	3.15	2.99	+ 2.90	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	10,028	740,441	7.383			4			1	5
2008	9,820	773,314	7.874				8		6	14
2009	8,579	162,674	1.896						4	6
2010	8,832	746,806	8.455	1		1			3	11
2011	8,668	546,072	6.299			2			1	8
TOTAL	45,927	2,969,307	6.465	1		7			14	44
O.D.		918	.001							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			596,839		1,423			118,875		1,231	22,073
2008				404,846	18,194				203,250	62,605	84,419
2009				19,025	22,208				29,372	50,127	41,942
2010	343,416		177,127	137,229	13,674			15,702	26,735	15,402	17,521
2011			244,797	9,992	25,420			145,201	18,410	83,808	18,444
TOTAL	343,416		1,018,763	571,092	80,919			279,778	277,767	213,173	184,399
O.D.											918

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			755,001		1,921			269,371		1,808	19,115
2008		828	32,904	447,367	24,062		734	24,275	264,357	84,439	76,062
2009	5	225	7,385	21,348	23,606	11	1,152	13,329	36,862	59,895	39,929
2010	438,451	11,270	306,674	133,722	24,113	14	2,327	54,417	28,130	18,847	16,207
2011	46	13,645	295,379	41,575	30,940	144	27,428	310,618	55,596	70,404	16,932
TOTAL	438,502	25,968	1,397,343	644,012	104,642	169	31,641	672,010	384,945	235,393	168,245
O.D.											834

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,565,633	1,368,992	169,079	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-652,479	-259,585	402	
TOTAL LOSSES	1,913,154	1,109,407	169,481	
EXPECTED LOSSES	1,702,973	917,162	118,492	
CREDIBILITY	.02	.06	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.166	2.416	.369	6.951
INDICATED (POST-TEST)	4.533	2.629	.401	7.563
PRES. ON RATE LEVEL	3.507	1.889	.244	5.640
DERIVED BY FORMULA	3.528	1.933	.258	5.719
UNDERLYING PRES. RATE	3.708	1.997	.258	5.963
PROPOSED	3.528	1.933	.258	5.719

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	6.408
IND. RATES				6.41	MINIMUM PREMIUM	
MAN. RATES	6.95	6.75	6.52	+ 6.41	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	5,232	179,470	3.430				1	3	4
2008	5,452	383,094	7.026			1	2	3	6
2009	5,599	548,303	9.792			1	1	8	10
2010	6,251	199,337	3.188				1	3	4
2011	7,070	76,606	1.083				1	3	4
TOTAL	29,604	1,386,810	4.685			2	6	20	28

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				93,808	8,454				7,256	42,275	27,677
2008			112,553	150,820	6,782				91,568	5,202	16,169
2009			264,102	70,173	19,687			106,474	34,115	47,136	6,616
2010				80,753	33,949				60,000	16,190	8,445
2011				6,052	6,745				17,936	28,514	17,359
TOTAL			376,655	401,606	75,617			106,474	210,875	139,317	76,266

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				109,193	11,413				9,556	62,102	23,968
2008		2,366	151,925	167,483	9,604		222	10,325	118,491	8,135	14,568
2009	12	7,805	334,348	81,386	25,236	33	12,313	239,844	47,793	58,091	6,298
2010	14	2,287	65,134	76,745	37,234	19	1,843	47,489	57,557	21,520	7,812
2011	6	566	14,805	7,466	5,652	13	2,229	35,379	19,731	22,297	15,936
TOTAL	32	13,024	566,212	442,273	89,139	65	16,607	333,037	253,128	172,145	68,582

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	928,977	956,685	68,582	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-211,647	-141,456	275	
TOTAL LOSSES	717,330	815,229	68,857	
EXPECTED LOSSES	571,949	515,110	68,978	
CREDIBILITY	.02	.04	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.423	2.754	.233	5.410
INDICATED (POST-TEST)	2.636	2.996	.254	5.886
PRES. ON RATE LEVEL	1.828	1.646	.220	3.694
DERIVED BY FORMULA	1.844	1.700	.222	3.766
UNDERLYING PRES. RATE	1.932	1.740	.233	3.905
PROPOSED	1.844	1.700	.222	3.766

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE
IND. RATES				4.22	MINIMUM PREMIUM
MAN. RATES	4.36	4.32	4.27	+ 4.22	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	19,516	1,963,127	10.059			5	1	9	15	
2008	13,934	1,660,831	11.919			4	4	9	17	
2009	12,212	455,322	3.728				5	5	10	
2010	21,737	592,919	2.727				4	10	14	
2011										
TOTAL	67,399	4,672,199	6.932			9	14	33	56	
O.D.		84,389	.125				1		1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			920,455	11,556	29,260			882,529	44,585	9,496	65,246
2008			663,500	217,749	147,936			431,556	81,130	83,391	35,569
2009				290,479	7,100				140,405	3,739	13,599
2010				257,010	42,790				171,884	52,838	68,397
TOTAL			1,583,955	776,794	227,086			1,314,085	438,004	149,464	182,811
O.D.				19,659					63,843		887

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,164,376	13,451	39,501			1,999,810	58,718	13,951	56,503
2008		12,585	837,878	248,142	178,669		17,204	961,361	115,178	112,292	32,048
2009	44	2,624	77,633	307,625	12,941	44	3,546	46,220	161,301	9,585	12,946
2010	29	6,717	189,751	235,953	54,130	49	5,329	137,233	165,674	68,589	63,267
TOTAL	73	21,926	2,269,638	805,171	285,241	93	26,079	3,144,624	500,871	204,417	164,764
O.D.		40	1,565	21,706	132		134	7,102	82,518	955	820

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,471,274	1,901,011	165,584	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,407,911	-1,001,514	478	
TOTAL LOSSES	4,063,363	899,497	166,062	
EXPECTED LOSSES	3,454,873	3,293,789	283,750	
CREDIBILITY	.03	.08	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.029	1.335	.246	7.610
INDICATED (POST-TEST)	6.560	1.452	.268	8.280
PRES. ON RATE LEVEL	4.849	4.623	.398	9.870
DERIVED BY FORMULA	4.900	4.369	.384	9.653
UNDERLYING PRES. RATE	5.126	4.887	.421	10.434
PROPOSED	4.900	4.369	.384	9.653

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	10.816
IND. RATES				10.82	MINIMUM PREMIUM	
MAN. RATES	11.63	11.95	11.41	+ 10.82	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	12,863	12,123	.094						1	1
2008	7,201	418,834	5.816			1	3		5	9
2009	10,861	471,868	4.344			1	2		6	9
2010	13,081	44,601	.340				1		4	5
2011	8,616	1,472,574	17.091			1	7		15	23
TOTAL	52,622	2,420,000	4.599			3	13		31	47

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					8,500					3,623	
2008			171,411	121,911	12,035			38,325	55,231	8,726	11,195
2009			307,437	59,452	13,205			25,000	14,643	10,097	42,034
2010				7,578	16,115				1,348	16,062	3,498
2011			365,216	315,034	49,605			500,000	144,307	50,729	47,683
TOTAL			844,064	503,975	99,460			563,325	215,529	89,237	104,410

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					11,475					5,322	
2008		3,394	222,849	136,095	15,903		1,668	92,577	72,355	12,411	10,087
2009	10	8,883	382,296	70,685	18,793	8	3,041	58,411	18,765	12,747	40,016
2010	2	324	9,587	8,846	16,246		161	3,906	3,211	17,352	3,236
2011	327	32,384	754,413	281,225	73,792	382	71,510	797,336	153,660	69,338	43,773
TOTAL	339	44,985	1,369,145	496,851	136,209	390	76,380	952,230	247,991	117,170	97,112

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,443,469	998,221	97,112	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-580,045	-330,895	244	
TOTAL LOSSES	1,863,424	667,326	97,356	
EXPECTED LOSSES	1,516,566	1,156,106	75,249	
CREDIBILITY	.02	.06	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.541	1.268	.185	4.994
INDICATED (POST-TEST)	3.853	1.380	.201	5.434
PRES. ON RATE LEVEL	2.726	2.078	.135	4.939
DERIVED BY FORMULA	2.749	2.036	.142	4.927
UNDERLYING PRES. RATE	2.882	2.197	.143	5.222
PROPOSED	2.756	2.041	.142	4.939

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	5.534
IND. RATES				5.53	MINIMUM PREMIUM	
MAN. RATES	6.02	5.63	5.71	+ 5.53	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	2,129	108,201	5.082				1	2	3
2008	1,870	469,152	25.088			1	1	1	3
2009	1,907	209,813	11.002			1	1	1	3
2010	861	86,039	9.992					2	2
2011	3,352	265,259	7.913				2	1	3
TOTAL	10,119	1,138,464	11.251			2	5	7	14

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				60,000	7,689				7,439	3,828	29,245
2008			188,060	31,514	833			225,000	11,358	4,747	7,640
2009			137,457	25,000	9,827			21,733	5,203	6,988	3,605
2010					57,081					25,904	3,054
2011				108,793	17,670				85,070	45,190	8,536
TOTAL			325,517	225,307	93,100			246,733	109,070	86,657	52,080

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				69,840	10,380				9,797	5,624	25,326
2008		3,508	235,902	36,186	2,249		8,897	507,457	19,129	7,755	6,884
2009	5	3,963	170,925	30,148	12,479	8	2,434	48,183	7,568	8,703	3,432
2010	8	483	15,342	7,266	56,307		203	4,696	3,169	27,841	2,825
2011	102	6,676	165,900	88,846	21,956	46	8,106	120,169	67,025	40,416	7,836
TOTAL	115	14,630	588,069	232,286	103,371	54	19,640	680,505	106,688	90,339	46,303

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,303,013	532,684	46,303			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-167,029	-71,423	145			
TOTAL LOSSES	1,135,984	461,261	46,448			
EXPECTED LOSSES	450,803	263,196	30,964			
CREDIBILITY	.01	.02	.03			
PURE PREMIUMS						
INDICATED (PRE-TEST)	11.226	4.558	.459	16.243		
INDICATED (POST-TEST)	12.214	4.959	.499	17.672		
PRES. ON RATE LEVEL	4.214	2.460	.290	6.964		
DERIVED BY FORMULA	4.294	2.510	.296	7.100		
UNDERLYING PRES. RATE	4.455	2.601	.306	7.362		
PROPOSED	4.294	2.510	.296	7.100		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	7.955
IND. RATES				7.96	MINIMUM PREMIUM	
MAN. RATES	8.00	7.77	8.05	+ 7.96	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	5,768	141,121	2,446				2	2	4
2008	7,586	118,471	1,561				1	4	5
2009	5,156	293,022	5,683					6	7
2010	7,175	1,274,246	17,759			1	3	2	6
2011	6,993	531,459	7,599				2		2
TOTAL	32,678	2,358,319	7,217			6	4	14	24

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				75,307	7,769				33,406	12,425	12,214
2008				49,310	23,043				2,280	18,512	25,326
2009			128,922		64,045			31,243		52,919	15,893
2010			535,774	27,815	2,390			673,441	20,951	3,221	10,654
2011			452,208					77,757			1,494
TOTAL			1,116,904	152,432	97,247			782,441	56,637	87,077	65,581

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				87,657	10,488				43,996	18,252	10,577
2008		121	4,773	54,899	27,355		100	748	3,437	24,105	22,819
2009	7	3,646	159,894	6,505	68,648	8	3,676	70,004	5,007	62,529	15,130
2010	9	24,196	648,549	52,193	16,544	304	62,417	1,378,868	83,199	24,684	9,855
2011	62	22,577	474,899	42,451	19,650	66	12,664	131,441	10,312	4,244	1,371
TOTAL	78	50,540	1,288,115	243,705	142,685	378	78,857	1,581,061	145,951	133,814	59,752

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,999,029	666,155	59,752	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-199,240	-146,929	320	
TOTAL LOSSES	2,799,789	519,226	60,072	
EXPECTED LOSSES	528,730	529,711	86,271	
CREDIBILITY	.02	.05	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.568	1.589	.184	10.341
INDICATED (POST-TEST)	9.322	1.729	.200	11.251
PRES. ON RATE LEVEL	1.530	1.533	.250	3.313
DERIVED BY FORMULA	1.686	1.543	.247	3.476
UNDERLYING PRES. RATE	1.618	1.621	.264	3.503
PROPOSED	1.686	1.543	.247	3.476

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.894
IND. RATES				3.89	MINIMUM PREMIUM	
MAN. RATES	3.83	3.61	3.83	+ 3.89	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	761									
2008	648									
2009	552									
2010	696	1,175	.168							
2011	719									
TOTAL	3,376	1,175	.035							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											1,175
TOTAL											1,175

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											1,087
TOTAL											1,087

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,087	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,835	-8,335	11	
TOTAL LOSSES			1,098	
EXPECTED LOSSES	15,260	29,573	2,701	
CREDIBILITY	.00	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.033	.033
INDICATED (POST-TEST)	.000	.000	.036	.036
PRES. ON RATE LEVEL	.427	.829	.076	1.332
DERIVED BY FORMULA	.427	.821	.075	1.323
UNDERLYING PRES. RATE	.452	.876	.080	1.408
PROPOSED	.427	.821	.075	1.323

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.482
IND. RATES				1.48	MINIMUM PREMIUM	
MAN. RATES	1.70	1.62	1.54	+ 1.48	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	8,254	13,180	.159						1	1
2008	7,273	290,445	3.993			1	1		3	5
2009	7,439	3,985	.053							
2010	7,679	32,467	.422						2	2
2011	8,428	399,828	4.744				1		5	6
TOTAL	39,073	739,905	1.894			1	2		11	14

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					292					10,069	2,819
2008			191,999	3,553	11,850			29,430	4,487	38,435	10,691
2009											3,985
2010					3,234					19,681	9,552
2011				97,194	28,631				101,409	152,892	19,702
TOTAL			191,999	100,747	44,007			29,430	105,896	221,077	46,749

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					394					14,791	2,441
2008		3,531	238,968	5,559	15,005		1,360	67,712	7,378	50,225	9,633
2009											3,794
2010		23	867	409	3,190		155	3,569	2,406	21,150	8,836
2011	91	6,395	160,660	85,004	29,488	63	12,419	195,638	109,107	120,057	18,086
TOTAL	91	9,949	400,495	90,972	48,077	63	13,934	266,919	118,891	206,223	42,790

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	691,451	464,163	42,790	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-116,042	-110,014	183	
TOTAL LOSSES	575,409	354,149	42,973	
EXPECTED LOSSES	307,114	393,074	50,013	
CREDIBILITY	.02	.05	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.473	.906	.110	2.489
INDICATED (POST-TEST)	1.603	.986	.120	2.709
PRES. ON RATE LEVEL	.743	.952	.121	1.816
DERIVED BY FORMULA	.760	.954	.121	1.835
UNDERLYING PRES. RATE	.786	1.006	.128	1.920
PROPOSED	.760	.954	.121	1.835

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.056
IND. RATES				2.06	MINIMUM PREMIUM	
MAN. RATES	2.38	2.23	2.10	+ 2.06	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	779	2,224	.285							
2008	908	4,661	.513							
2009	711	1,565	.220							
2010	697	2,294	.329							
2011	697	249,311	35.769			1	1			2
TOTAL	3,792	260,055	6.858			1	1			2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											2,224
2008											4,661
2009											1,565
2010											2,294
2011			130,507	3,869				107,685	7,250		
TOTAL			130,507	3,869				107,685	7,250		10,744

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											1,926
2008											4,200
2009											1,490
2010											2,122
2011	20	6,730	142,347	15,136	5,971	98	18,108	190,241	18,854	6,524	
TOTAL	20	6,730	142,347	15,136	5,971	98	18,108	190,241	18,854	6,524	9,738

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	357,544	46,485	9,738	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-17,562	-8,225	16	
TOTAL LOSSES	339,982	38,260	9,754	
EXPECTED LOSSES	45,846	29,122	4,778	
CREDIBILITY	.00	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.966	1.009	.257	10.232
INDICATED (POST-TEST)	9.755	1.098	.280	11.133
PRES. ON RATE LEVEL	1.144	.726	.119	1.989
DERIVED BY FORMULA	1.144	.730	.122	1.996
UNDERLYING PRES. RATE	1.209	.768	.126	2.103
PROPOSED	1.144	.730	.122	1.996

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	TOTAL
IND. RATES				2.24	MINIMUM PREMIUM	
MAN. RATES	2.55	2.42	2.30	+ 2.24	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
2007	255	679	.266			255					
2008	263					263					
2009	183					183					
2010	194					194					
2011	223					223					
TOTAL	1,118	679	.061			1,118					

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											679
TOTAL											679

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											588
TOTAL											588

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			588	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-12,497	-16,465	11	
TOTAL LOSSES			599	
EXPECTED LOSSES	32,287	58,026	2,862	
CREDIBILITY	.00	.00	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.054	.054
INDICATED (POST-TEST)	.000	.000	.059	.059
PRES. ON RATE LEVEL	2.714	4.878	.241	7.833
DERIVED BY FORMULA	2.714	4.878	.239	7.831
UNDERLYING PRES. RATE	2.888	5.190	.256	8.334
PROPOSED	2.714	4.878	.239	7.831

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	8.225
IND. RATES				8.23	MINIMUM PREMIUM	
MAN. RATES	9.52	9.19	8.66	+ 8.23	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	312,596	1,684,655	.538			2	5	27	34
2008	339,898	1,832,940	.539			3	4	25	32
2009	415,687	1,116,893	.268			1	7	24	32
2010	431,698	946,411	.219				9	26	35
2011	604,490	1,490,067	.246			1	6	24	31
TOTAL	2,104,369	7,070,966	.336			7	31	126	164
O.D.		5,357							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			426,670	238,781	105,088			116,778	148,430	301,758	347,150
2008			843,270	118,876	127,161			212,012	68,125	266,409	197,087
2009			120,388	202,699	102,440			33,494	153,406	268,213	236,253
2010				182,360	128,336				193,782	253,087	188,846
2011			158,000	169,299	96,441			127,500	168,484	431,339	339,004
TOTAL			1,548,328	912,015	559,466			489,784	732,227	1,520,806	1,308,340
O.D.											5,357

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			539,738	277,941	141,869			264,619	195,483	443,282	300,632
2008		14,392	965,273	139,361	154,255		8,966	442,401	98,738	348,598	177,575
2009	40	5,332	207,456	222,820	112,578	63	9,540	140,936	194,702	320,815	224,913
2010	29	5,591	160,989	179,891	135,054	52	7,536	189,796	210,461	285,338	174,683
2011	188	20,606	490,906	183,301	94,025	233	46,239	634,364	250,489	335,132	311,206
TOTAL	257	45,921	2,364,362	1,003,314	637,781	348	72,281	1,672,116	949,873	1,733,165	1,189,009
O.D.											4,980

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,155,285	4,324,133	1,193,989			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,157,523	-1,200,196	6,588			
TOTAL LOSSES	1,997,762	3,123,937	1,200,577			
EXPECTED LOSSES	5,997,452	4,482,306	1,473,059			
CREDIBILITY	.28	.75	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.095	.148	.057	.300		
INDICATED (POST-TEST)	.103	.161	.062	.326		
PRES. ON RATE LEVEL	.268	.200	.066	.534		
DERIVED BY FORMULA	.222	.171	.062	.455		
UNDERLYING PRES. RATE	.285	.213	.070	.568		
PROPOSED	.222	.171	.062	.455		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	.477
IND. RATES				.48	MINIMUM PREMIUM	
MAN. RATES	.87	.69	.59	+ .48	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	35,358	1,428,514	4.040			35,358			2	3	23	28
2008	30,555	430,941	1.410			30,555			1	1	4	6
2009	30,389	985,140	3.241			30,389			2		4	6
2010	63,407	252,606	.398			63,407				3	7	10
2011	99,136	280,019	.282			99,136				1	10	11
TOTAL	258,845	3,377,220	1.305			258,845			5	8	48	61
O.D.		1,985										

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			786,299	44,342	128,633			119,729	28,319	233,391	87,801
2008			153,435	71,665	10,521			52,935	75,620	20,765	46,000
2009			706,744		31,242			133,626		75,419	38,109
2010				44,414	48,091				67,319	60,202	32,580
2011				16,883	88,148				22,115	120,823	32,050
TOTAL			1,646,478	177,304	306,635			306,290	193,373	510,600	236,540
O.D.											1,985

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			994,669	51,615	173,658			271,306	37,296	342,850	76,036
2008		2,965	196,487	80,457	13,687		2,347	128,025	99,306	28,463	41,446
2009	8	19,183	842,757	17,982	41,538	31	14,521	288,204	11,889	90,402	36,280
2010	8	1,510	43,735	45,958	49,500	20	2,389	60,896	69,723	69,322	30,137
2011	36	3,923	108,512	51,216	69,045	19	5,105	88,925	49,602	89,677	29,422
TOTAL	52	27,581	2,186,160	247,228	347,428	70	24,362	837,356	267,816	620,714	213,321
O.D.											1,731

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,075,581	1,483,186	215,052	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-838,710	-685,860	3,070	
TOTAL LOSSES	2,236,871	797,326	218,122	
EXPECTED LOSSES	2,381,374	2,642,808	556,516	
CREDIBILITY	.07	.18	.28	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.864	.308	.084	1.256
INDICATED (POST-TEST)	.940	.335	.091	1.366
PRES. ON RATE LEVEL	.865	.960	.201	2.026
DERIVED BY FORMULA	.870	.848	.170	1.888
UNDERLYING PRES. RATE	.920	1.021	.215	2.156
PROPOSED	.870	.848	.170	1.888

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.983
IND. RATES				1.98	MINIMUM PREMIUM	
MAN. RATES	2.53	2.41	2.24	+ 1.98	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	49,945	345,215	.691				2	6	8
2008	64,286	75,297	.117				1	3	4
2009	54,930	83,805	.152					5	5
2010	66,042	715,639	1.083			2	1	2	5
2011	78,535	213,676	.272				2	6	8
TOTAL	313,738	1,433,632	.457			2	6	22	30
O.D.		20,806	.006				1	1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				68,957	58,697				29,027	123,243	65,291
2008				1,166	12,110				4,922	31,920	25,179
2009					22,422					31,833	29,550
2010			512,004	8,295	6,648			125,605	415	13,892	48,780
2011				81,061	52,176				16,724	47,383	16,332
TOTAL			512,004	159,479	152,053			125,605	51,088	248,271	185,132
O.D.				7,763					11,690		1,353

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				80,266	79,240				38,229	181,043	56,542
2008		12	538	1,526	14,209		167	1,396	7,205	41,577	22,686
2009	1	62	2,367	1,237	23,470		263	2,359	2,013	37,349	28,132
2010	9	22,707	608,265	34,032	19,265	55	11,646	256,992	13,908	18,649	45,122
2011	84	6,291	161,405	83,289	46,342	12	2,643	43,991	24,530	35,892	14,993
TOTAL	94	29,072	772,575	200,350	182,526	67	14,719	304,738	85,885	314,510	167,475
O.D.		14	618	8,571	52		25	1,300	15,109	175	1,252

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,123,222	807,178	168,727	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-601,108	-264,924	961	
TOTAL LOSSES	522,114	542,254	169,688	
EXPECTED LOSSES	1,631,437	972,589	235,305	
CREDIBILITY	.08	.21	.31	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.166	.173	.054	.393
INDICATED (POST-TEST)	.181	.188	.059	.428
PRES. ON RATE LEVEL	.489	.291	.071	.851
DERIVED BY FORMULA	.464	.269	.067	.800
UNDERLYING PRES. RATE	.520	.310	.075	.905
PROPOSED	.464	.269	.067	.800

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE
IND. RATES				.84	MINIMUM PREMIUM
MAN. RATES	1.11	1.04	.94	+ .84	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	278,369	5,903,767	2.120			278,369	1		9	9	120	139
2008	289,517	7,925,204	2.737			289,517			11	25	105	141
2009	307,991	8,547,632	2.775			307,991			15	19	93	127
2010	314,544	7,392,618	2.350			314,544	1		10	23	110	144
2011	320,126	5,974,949	1.866			320,126	1		6	10	119	136
TOTAL	1,510,547	35,744,170	2.366			1,510,547	3		51	86	547	687
O.D.		27,771	.001								4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	1,500		1,954,509	317,604	860,720	1,500		683,434	355,992	1,111,948	616,560
2008			2,418,547	953,464	744,794			1,315,775	876,300	999,325	616,999
2009			3,314,803	671,916	862,553			1,139,429	995,107	908,973	654,851
2010	191,397		2,228,099	674,423	790,379	5,000		1,101,219	533,942	1,240,872	627,287
2011	503,000		1,098,247	402,873	1,296,906	10,000		380,909	227,679	1,462,433	592,902
TOTAL	695,897		11,014,205	3,020,280	4,555,352	16,500		4,620,766	2,989,020	5,723,551	3,108,599
O.D.					6,224					9,511	12,036

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	1,845		2,472,454	369,691	1,161,967	3,396		1,548,661	468,842	1,633,452	533,941
2008		45,818	3,034,766	1,084,714	893,233		53,515	2,792,252	1,181,785	1,319,880	555,916
2009	217	96,575	4,151,840	833,528	956,443	582	149,618	2,776,953	1,259,059	1,119,457	623,418
2010	244,535	121,117	3,294,388	817,552	864,596	10,699	125,976	2,849,801	750,016	1,402,701	580,240
2011	578,280	121,223	2,961,102	971,785	1,075,473	11,034	120,645	1,675,148	625,637	1,102,659	544,284
TOTAL	824,877	384,733	15,914,550	4,077,270	4,951,712	25,711	449,754	11,642,815	4,285,339	6,578,149	2,837,799
O.D.		23	773	370	7,069		37	248	221	12,763	10,937

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	29,243,521	19,912,893	2,848,736			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-8,078,385	-4,566,561	12,200			
TOTAL LOSSES	21,165,136	15,346,332	2,860,936			
EXPECTED LOSSES	21,661,244	16,464,962	3,308,097			
CREDIBILITY	.22	.60	.89			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.401	1.016	.189	2.606		
INDICATED (POST-TEST)	1.524	1.105	.206	2.835		
PRES. ON RATE LEVEL	1.348	1.024	.206	2.578		
DERIVED BY FORMULA	1.387	1.073	.206	2.666		
UNDERLYING PRES. RATE	1.434	1.090	.219	2.743		
PROPOSED	1.387	1.073	.206	2.666		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.800
IND. RATES				2.80	MINIMUM PREMIUM	
MAN. RATES	2.81	2.87	2.85	+ 2.80	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	471,078	5,782,685	1.227		1	6	7	45	59
2008	489,248	4,578,559	.935			9	22	43	74
2009	530,568	10,666,561	2.010		1	6	32	41	80
2010	653,537	5,611,020	.858	1		10	31	38	80
2011	428,255	6,260,548	1.461		1	1	1	64	67
TOTAL	2,572,686	32,899,373	1.279	1	3	32	93	231	360
O.D.		292,686	.011				7	2	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007		607,061	2,012,681	237,262	336,062		1,222,899	459,202	71,981	550,884	284,653
2008			2,082,527	460,036	227,053			606,002	625,937	292,856	284,148
2009		838,410	1,686,981	430,992	315,322		5,400,000	648,497	620,523	298,547	427,289
2010	922,698		1,910,092	894,482	185,387			377,577	637,368	358,004	325,412
2011		877,968	428,586	44,386	841,113		2,350,000	178,500	83,323	1,201,503	255,169
TOTAL	922,698	2,323,439	8,120,867	2,067,158	1,904,937		8,972,899	2,269,778	2,039,132	2,701,794	1,576,671
O.D.				72,650	42,901				99,751	46,833	30,551

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007		512,351	2,546,041	276,173	453,684		545,576	1,040,551	94,799	809,249	246,509
2008		39,251	2,629,156	527,636	281,129		26,605	1,440,437	828,409	393,945	256,017
2009		105,756	2,155,531	512,293	359,338		996,458	1,614,615	766,843	382,598	406,779
2010	124	107,411	2,911,272	921,881	270,321	4,344	55,711	1,302,252	669,731	439,614	301,006
2011	1,058,062	242,518	1,352,234	443,983	669,241	3,581	829,279	1,098,291	437,894	890,383	234,245
TOTAL	1,058,547	1,007,287	11,594,234	2,681,966	2,033,713	8,271	2,453,629	6,496,146	2,797,676	2,915,789	1,444,556
O.D.	16	2,285	65,676	89,542	37,741	8	1,376	30,210	133,690	47,548	28,197

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	22,717,685	10,737,665	1,472,753	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,914,743	-2,698,904	5,115	
TOTAL LOSSES	17,802,942	8,038,761	1,477,868	
EXPECTED LOSSES	13,094,971	9,621,846	1,543,612	
CREDIBILITY	.32	.85	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.692	.312	.057	1.061
INDICATED (POST-TEST)	.753	.339	.062	1.154
PRES. ON RATE LEVEL	.478	.352	.056	.886
DERIVED BY FORMULA	.566	.341	.062	.969
UNDERLYING PRES. RATE	.509	.374	.060	.943
PROPOSED	.566	.341	.062	.969

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.017
IND. RATES				1.02	MINIMUM PREMIUM	
MAN. RATES	.96	1.01	.98	+ 1.02	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	147,519	4,163,737	2.822	1		10	13	25	49
2008	142,016	2,506,393	1.764			5	19	16	40
2009	751,535	10,014,834	1.332	1		15	91	91	198
2010	527,670	6,278,909	1.189			9	43	72	124
2011	672,962	5,108,524	.759			2	5	106	113
TOTAL	2,241,702	28,072,397	1.252	2		41	171	310	524
O.D.		926,512	.041			2	13	8	23

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	193,001		2,048,026	258,144	129,302			711,498	247,993	213,234	362,539
2008			1,011,233	329,755	129,808			213,828	364,600	149,144	308,025
2009	265,155		3,986,112	1,158,244	318,951	3,397		2,018,847	1,315,368	419,723	529,037
2010			1,893,955	817,558	467,783			540,775	1,449,188	542,598	567,052
2011			604,244	147,168	1,341,468			46,523	190,417	2,302,396	476,308
TOTAL	458,156		9,543,570	2,710,869	2,387,312	3,397		3,531,471	3,567,566	3,627,095	2,242,961
O.D.			293,128	196,695	28,171			89,461	148,785	114,908	55,364

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	237,391		2,590,753	300,479	174,560			1,612,254	326,608	313,241	313,959
2008		19,287	1,285,860	374,048	160,163		9,909	525,459	479,294	200,710	277,531
2009	390,221	111,118	4,732,011	1,327,704	402,027	9,486	191,385	3,615,399	1,614,941	562,575	503,643
2010	159	107,207	2,914,919	888,037	544,928	659	95,407	2,268,828	1,459,684	698,562	524,523
2011	525	83,486	2,126,204	749,980	1,060,918	349	84,591	1,477,633	786,384	1,643,523	437,251
TOTAL	628,296	321,098	13,649,747	3,640,248	2,342,596	10,494	381,292	9,499,573	4,666,911	3,418,611	2,056,907
O.D.	18	12,414	412,698	216,100	39,378	65	12,395	244,982	183,289	142,431	51,237

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	25,173,072	14,649,564	2,108,144			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,090,055	-3,611,144	12,068			
TOTAL LOSSES	18,083,017	11,038,420	2,120,212			
EXPECTED LOSSES	21,520,339	14,122,724	2,533,123			
CREDIBILITY	.29	.78	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.807	.492	.095	1.394		
INDICATED (POST-TEST)	.878	.535	.103	1.516		
PRES. ON RATE LEVEL	.903	.592	.106	1.601		
DERIVED BY FORMULA	.896	.548	.103	1.547		
UNDERLYING PRES. RATE	.960	.630	.113	1.703		
PROPOSED	.896	.548	.103	1.547		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.624
IND. RATES				1.62	MINIMUM PREMIUM	
MAN. RATES	1.84	1.78	1.77	+ 1.62	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	287,179	11,794,674	4.107	2		23	34	180	239
2008	269,367	11,682,302	4.336			21	48	166	235
2009	228,567	11,531,468	5.045	2		22	60	161	245
2010	217,499	11,693,485	5.376			13	42	146	201
2011	223,400	6,889,922	3.084			7	30	116	153
TOTAL	1,226,012	53,591,851	4.371	4		86	214	769	1073
O.D.		11,162					1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	351,838		4,116,219	1,138,255	1,204,578	2,681		1,474,401	1,369,911	1,379,887	756,904
2008			3,871,950	1,758,770	1,090,204			1,882,757	1,205,103	1,303,728	569,790
2009	178,086		4,029,525	1,816,706	864,944			1,519,060	1,491,529	1,128,105	503,513
2010			2,313,789	1,433,806	1,407,130			3,396,957	1,501,996	1,111,471	528,336
2011			1,426,853	1,053,164	912,335			1,035,464	765,986	1,111,548	584,572
TOTAL	529,924		15,758,336	7,200,701	5,479,191	2,681		9,308,639	6,334,525	6,034,739	2,943,115
O.D.				541	103				855	243	9,420

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	432,761		5,207,018	1,324,927	1,626,180	6,070		3,340,993	1,804,170	2,027,056	655,479
2008		71,587	4,727,701	1,990,224	1,311,072		69,708	3,638,755	1,621,660	1,722,819	513,381
2009	262,319	127,342	5,354,714	2,061,888	990,133	825	204,314	3,780,142	1,863,137	1,400,500	479,344
2010	330	132,943	3,660,506	1,563,156	1,501,485	1,106	188,602	4,336,633	1,667,764	1,341,545	488,711
2011	1,304	152,652	3,650,118	1,303,418	837,123	1,103	213,910	2,716,605	910,296	916,132	536,637
TOTAL	696,714	484,524	22,600,057	8,243,613	6,265,993	9,104	676,534	17,813,128	7,867,027	7,408,052	2,673,552
O.D.			55	604	112			113	1,121	298	8,487

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	42,280,229	29,786,820	2,682,039			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-13,040,104	-6,784,301	9,238			
TOTAL LOSSES	29,240,125	23,002,519	2,691,277			
EXPECTED LOSSES	33,703,071	23,784,634	2,807,567			
CREDIBILITY	.19	.52	.78			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.385	1.876	.220	4.481		
INDICATED (POST-TEST)	2.595	2.041	.239	4.875		
PRES. ON RATE LEVEL	2.584	1.823	.215	4.622		
DERIVED BY FORMULA	2.586	1.936	.234	4.756		
UNDERLYING PRES. RATE	2.749	1.940	.229	4.918		
PROPOSED	2.586	1.936	.234	4.756		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	4.995
IND. RATES				5.00	MINIMUM PREMIUM	
MAN. RATES	4.93	5.12	5.11	+ 5.00	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
2007	7,744										
2008	7,369	34,565	.469							2	2
2009	7,614	39,671	.521							1	1
2010	8,565	45,402	.530							3	3
2011	8,244	125,945	1.527							2	2
TOTAL	39,536	245,583	.621							8	8
O.D.		1,995	.005							1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					4,601					8,203	21,761
2009					10,725					21,624	7,322
2010					11,603					27,502	6,297
2011					11,011					8,373	106,561
TOTAL					37,940					65,702	141,941
O.D.					46					850	1,099

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		6	169	91	5,396		42	217	216	10,667	19,607
2009	1	25	1,132	592	11,226		180	1,604	1,366	25,367	6,971
2010	1	95	3,118	1,478	11,450		216	4,982	3,363	29,560	5,825
2011	2	372	10,670	4,826	8,462		238	4,430	2,471	6,078	97,823
TOTAL	4	498	15,089	6,987	36,534		676	11,233	7,416	71,672	130,226
O.D.					62					1,249	952

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	27,500	123,920	131,178	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-41,261	-25,243	33	
TOTAL LOSSES		98,677	131,211	
EXPECTED LOSSES	109,910	90,538	8,698	
CREDIBILITY	.02	.05	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.250	.332	.582
INDICATED (POST-TEST)	.000	.272	.361	.633
PRES. ON RATE LEVEL	.261	.215	.021	.497
DERIVED BY FORMULA	.256	.218	.048	.522
UNDERLYING PRES. RATE	.278	.229	.022	.529
PROPOSED	.256	.218	.048	.522

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE
IND. RATES				.55	MINIMUM PREMIUM
MAN. RATES	.50	.52	.55	+ .55	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	34,044	3,174,158	9.323			6	7	28	41	
2008	34,844	4,862,720	13.955			4	6	29	39	
2009	39,274	1,389,041	3.536			2	6	32	40	
2010	39,219	4,747,032	12.103	1		6	8	36	51	
2011	37,870	1,987,125	5.247				6	35	41	
TOTAL	185,251	16,160,076	8.723	1		18	33	160	212	
O.D.		617								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,397,435	200,302	89,628			487,147	433,577	364,665	201,404
2008			715,965	132,204	120,582			495,439	87,625	488,298	2,822,607
2009			313,861	189,914	132,907			60,701	175,353	261,297	255,008
2010	554,916		1,076,399	468,252	261,237	60,848		1,432,205	252,933	415,677	224,565
2011			398,397	476,835					259,477	681,404	171,012
TOTAL	554,916		3,503,660	1,389,069	1,081,189	60,848		2,475,492	1,208,965	2,211,341	3,674,596
O.D.											617

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,767,755	233,152	120,999			1,103,875	571,020	535,693	174,416
2008		12,472	835,646	153,181	146,039		18,142	910,004	133,718	638,673	2,543,169
2009	42	10,528	437,098	215,435	146,638	70	12,876	205,131	220,897	313,911	242,768
2010	708,536	54,990	1,497,321	500,459	302,026	122,936	110,791	2,475,509	388,067	496,251	207,723
2011	465	38,368	1,006,895	505,966	397,146	188	39,723	654,077	364,781	517,825	156,989
TOTAL	709,043	116,358	5,544,715	1,608,193	1,112,848	123,194	181,532	5,348,596	1,678,483	2,502,353	3,325,065
O.D.											556

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,023,438	6,901,877	3,325,621			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,074,387	-1,438,514	7,165			
TOTAL LOSSES	9,949,051	5,463,363	3,332,786			
EXPECTED LOSSES	5,566,793	5,179,617	1,978,481			
CREDIBILITY	.05	.15	.22			
PURE PREMIUMS						
INDICATED (PRE-TEST)	5.371	2.949	1.799	10.119		
INDICATED (POST-TEST)	5.844	3.209	1.957	11.010		
PRES. ON RATE LEVEL	2.798	2.604	.995	6.397		
DERIVED BY FORMULA	2.950	2.695	1.207	6.852		
UNDERLYING PRES. RATE	3.005	2.796	1.068	6.869		
PROPOSED	2.950	2.695	1.207	6.852		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	6.800
IND. RATES				6.80	MINIMUM PREMIUM	
MAN. RATES	6.92	7.00	6.93	+ 6.80	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	30,658	1,068,068	3.483	1		1	2	5	9	
2008	27,932	692,655	2.479	1			4	2	7	
2009	28,645	369,432	1.289				1	11	12	
2010	31,120	1,322,021	4.248			2	1	7	10	
2011	33,606	1,237,467	3.682			2	1	13	16	
TOTAL	151,961	4,689,643	3.086	2		5	9	38	54	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	343,731		367,739	63,465	35,123	289		86,260	65,099	57,211	49,151
2008	289,792			161,862	22,081	1,000			138,928	53,524	25,468
2009				28,730	161,167				26,488	103,412	49,635
2010			501,742	109,824	52,496			195,206	367,321	34,233	61,199
2011			359,772	57,705	299,217			73,463	26,400	362,419	58,491
TOTAL	633,523		1,229,253	421,586	570,084	1,289		354,929	624,236	610,799	243,944

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	422,789		465,190	73,873	47,417	654		195,465	85,735	84,042	42,565
2008	301,712	344	13,696	179,154	26,983	2,552	556	16,881	180,980	71,671	22,947
2009	28	672	24,631	39,295	169,236	10	1,524	16,339	36,912	122,299	47,253
2010	25	25,164	678,963	130,409	68,957	195	28,703	674,003	362,821	67,741	56,609
2011	172	31,312	746,724	207,920	250,035	114	24,071	345,777	133,321	269,433	53,695
TOTAL	724,726	57,492	1,929,204	630,651	562,628	3,525	54,854	1,248,465	799,769	615,186	223,069

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,018,266	2,608,234	223,069	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,436,627	-608,965	749	
TOTAL LOSSES	1,581,639	1,999,269	223,818	
EXPECTED LOSSES	6,485,696	2,186,719	199,069	
CREDIBILITY	.05	.13	.19	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.041	1.316	.147	2.504
INDICATED (POST-TEST)	1.133	1.432	.160	2.725
PRES. ON RATE LEVEL	3.975	1.340	.122	5.437
DERIVED BY FORMULA	3.833	1.352	.129	5.314
UNDERLYING PRES. RATE	4.268	1.439	.131	5.838
PROPOSED	3.833	1.352	.129	5.314

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	5.274
IND. RATES				5.27	MINIMUM PREMIUM	
MAN. RATES	7.16	6.61	5.89	+ 5.27	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES						
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	3,085	685,436	22,218			3,085			1	3			4
2008	2,977	497,480	16,710			2,977			1	2		5	8
2009	2,849	33,889	1,189			2,849						1	1
2010	2,989	314,804	10,532			2,989				1		6	7
2011	3,218	721,809	22,430			3,218			2			2	4
TOTAL	15,118	2,253,418	14,906			15,118			4	6		14	24

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			149,532	200,864				35,000	254,404		45,636
2008			142,491	120,223	9,497			73,706	30,656	107,928	12,979
2009					5,000					16,793	12,096
2010				43,075	130,706				10,100	111,673	19,250
2011			404,500		78,449			175,000		38,801	25,059
TOTAL			696,523	364,162	223,652			283,706	295,160	275,195	115,020

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			189,158	233,806				79,310	335,050		39,521
2008		2,862	186,738	133,972	12,751		3,504	172,059	43,889	141,248	11,694
2009	1	13	528	277	5,233		141	1,249	1,060	19,702	11,515
2010	22	2,172	65,011	55,272	130,933	4	1,168	27,745	23,016	120,719	17,806
2011	77	22,848	500,826	72,352	77,868	155	29,562	316,347	34,648	37,713	23,004
TOTAL	100	27,895	942,261	495,679	226,785	159	34,375	596,710	437,663	319,382	103,540

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,601,500	1,479,509	103,540	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-423,460	-305,574	336	
TOTAL LOSSES	1,178,040	1,173,935	103,876	
EXPECTED LOSSES	1,121,301	1,093,183	91,765	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.792	7.765	.687	16.244
INDICATED (POST-TEST)	8.478	8.448	.747	17.673
PRES. ON RATE LEVEL	6.908	6.734	.565	14.207
DERIVED BY FORMULA	6.924	6.785	.572	14.281
UNDERLYING PRES. RATE	7.417	7.231	.607	15.255
PROPOSED	6.924	6.785	.572	14.281

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	14.173
IND. RATES				14.17	MINIMUM PREMIUM	
MAN. RATES	17.58	16.70	15.39	+ 14.17	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	262,076	7,511,424	2.866			262,076		1	7	34	149	191
2008	252,583	6,435,865	2.548			252,583	1	2	5	28	113	149
2009	260,966	5,689,046	2.179			260,966			3	39	130	172
2010	266,660	8,505,663	3.189			266,660	2		9	31	106	148
2011	272,358	5,871,965	2.155			272,358	1		2	25	118	146
TOTAL	1,314,643	34,013,963	2.587			1,314,643	4	3	26	157	616	806
O.D.		20,606	.001								1	1

REPORTED LOSSES

ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007		10,122	1,123,800	1,216,712	748,354		20,013	723,636	1,573,854	1,463,977	630,956
2008	98,125	221,920	695,655	1,128,042	499,663	358,073	111,366	518,576	868,292	1,438,013	498,140
2009			456,705	1,024,397	732,572			252,051	1,361,654	1,357,982	503,685
2010	147,266		1,217,213	996,107	772,783			2,200,287	919,934	1,443,854	808,219
2011	141,653		280,240	1,030,100	990,467	17,158		161,643	748,089	2,007,484	495,131
TOTAL	387,044	232,042	3,773,613	5,395,358	3,743,839	375,231	131,379	3,856,193	5,471,823	7,711,310	2,936,131
O.D.					1,671					806	18,129

TRANSLATED LOSSES

ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007		31,672	1,421,608	1,416,250	1,010,284		33,102	1,639,760	2,072,766	2,150,581	546,408
2008	100,156	553,629	994,939	1,261,884	597,502	897,263	471,165	1,307,603	1,171,077	1,885,944	448,824
2009	224	23,381	890,994	1,134,456	791,912	503	71,466	1,079,340	1,661,222	1,647,156	479,508
2010	188,206	80,243	2,211,315	1,048,038	835,422	827	149,448	3,411,856	1,143,532	1,650,792	747,603
2011	163,807	104,977	2,662,821	1,228,260	852,708	18,644	142,024	2,181,765	1,085,818	1,532,948	454,530
TOTAL	452,393	793,902	8,181,677	6,088,888	4,087,828	917,237	867,205	9,620,324	7,134,415	8,867,421	2,676,873
O.D.		3	61	33	1,960		4	22	22	1,047	16,801

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	20,832,828	26,181,614	2,693,674			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,237,803	-5,904,296	10,661			
TOTAL LOSSES	14,595,025	20,277,318	2,704,335			
EXPECTED LOSSES	16,577,648	21,139,460	2,944,800			
CREDIBILITY	.20	.55	.81			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.110	1.542	.206	2.858		
INDICATED (POST-TEST)	1.208	1.678	.224	3.110		
PRES. ON RATE LEVEL	1.174	1.498	.209	2.881		
DERIVED BY FORMULA	1.181	1.597	.221	2.999		
UNDERLYING PRES. RATE	1.261	1.608	.224	3.093		
PROPOSED	1.181	1.597	.221	2.999		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.976
IND. RATES				2.98	MINIMUM PREMIUM	
MAN. RATES	3.13	3.16	3.12	+ 2.98	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	41,501	1,670,958	4.026			3	5	32	40
2008	41,936	2,178,071	5.193	1		2	4	26	33
2009	43,997	2,911,563	6.617	3		2	4	24	33
2010	51,149	801,199	1.566				5	27	32
2011	48,735	2,432,976	4.992	1		3	4	29	37
TOTAL	227,318	9,994,767	4.397	5		10	22	138	175

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			418,625	126,130	300,733			108,113	428,862	237,706	50,789
2008	100,000		299,331	190,099	184,428	46,293		62,049	88,405	1,148,776	58,690
2009	797,392		459,270	181,982	358,729	33,676		155,256	717,770	176,647	30,841
2010				146,739	202,336				90,336	285,220	76,568
2011	3,000		524,465	117,207	286,901			538,772	298,077	636,577	27,977
TOTAL	900,392		1,701,691	762,157	1,333,127	79,969		864,190	1,623,450	2,484,926	244,865

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			529,561	146,816	405,990			244,984	564,811	349,190	43,983
2008	104,113	6,019	393,350	215,721	219,260	118,181	8,390	179,941	145,769	1,495,347	52,880
2009	1,173,013	14,903	629,784	215,720	384,542	86,892	33,687	552,056	757,788	233,301	29,361
2010	36	5,338	156,150	157,364	206,406	24	4,819	118,798	118,565	312,759	70,825
2011	3,682	41,782	975,186	261,098	251,731	637	123,572	1,525,299	442,696	516,211	25,683
TOTAL	1,280,844	68,042	2,684,031	996,719	1,467,929	205,734	170,468	2,621,078	2,029,629	2,906,808	222,732

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,030,197	7,401,085	222,732			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,400,099	-1,261,069	1,089			
TOTAL LOSSES	4,630,098	6,140,016	223,821			
EXPECTED LOSSES	6,444,465	4,553,179	290,967			
CREDIBILITY	.06	.17	.25			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.037	2.701	.098	4.836		
INDICATED (POST-TEST)	2.216	2.939	.107	5.262		
PRES. ON RATE LEVEL	2.640	1.866	.119	4.625		
DERIVED BY FORMULA	2.615	2.048	.116	4.779		
UNDERLYING PRES. RATE	2.835	2.003	.128	4.966		
PROPOSED	2.615	2.048	.116	4.779		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	4.743
IND. RATES				4.74	MINIMUM PREMIUM	
MAN. RATES	5.36	5.28	5.01	+ 4.74	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	53,184	4,378,723	8.233			53,184		1	8	10	79	98
2008	45,711	4,013,946	8.781			45,711			6	7	80	93
2009	44,408	3,585,390	8.073			44,408			6	7	71	84
2010	47,141	4,048,202	8.587			47,141	1		5	7	79	92
2011	49,308	2,922,813	5.927			49,308				8	85	93
TOTAL	239,752	18,949,074	7.904			239,752	1	1	25	39	394	460
O.D.		136,125	.056					1		1		2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007		118,824	1,556,157	401,079	617,731		67,445	682,578	117,773	604,388	212,748
2008			934,450	255,206	1,167,739			667,072	206,954	620,375	162,150
2009			985,860	145,213	623,391			1,024,523	52,218	600,037	154,148
2010	3,000		932,625	376,140	863,418			412,956	381,649	847,299	231,115
2011			561,268		1,094,831				218,408	859,183	189,123
TOTAL	3,000	118,824	4,409,092	1,738,906	4,367,110		67,445	2,787,129	977,002	3,531,282	949,284
O.D.		134,343		483							1,299

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007		371,800	1,968,539	466,856	833,937		111,554	1,546,721	155,108	887,848	184,240
2008		18,617	1,222,799	311,663	1,376,491		29,765	1,539,876	296,678	813,891	146,097
2009	100	25,830	1,112,757	207,559	665,867	181	82,948	1,621,232	137,129	716,461	146,749
2010	3,981	57,541	1,587,169	494,176	891,613	304	55,402	1,272,650	496,045	949,012	213,781
2011	757	68,422	1,828,528	898,212	884,640	176	41,278	701,625	391,305	643,202	173,615
TOTAL	4,838	542,210	7,719,792	2,378,466	4,652,548	661	320,947	6,682,104	1,476,265	4,010,414	864,482
O.D.	127	264,750	21,300	1,488	60						1,186

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	15,556,729	12,519,241	865,668		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-4,158,943	-2,316,829	2,779		
TOTAL LOSSES	11,397,786	10,202,412	868,447		
EXPECTED LOSSES	10,915,909	8,221,095	776,797		
CREDIBILITY	.07	.18	.26		
PURE PREMIUMS					
INDICATED (PRE-TEST)	4.754	4.255	.362	9.371	
INDICATED (POST-TEST)	5.172	4.629	.394	10.195	
PRES. ON RATE LEVEL	4.240	3.193	.302	7.735	
DERIVED BY FORMULA	4.305	3.451	.326	8.082	
UNDERLYING PRES. RATE	4.553	3.429	.324	8.306	
PROPOSED	4.305	3.451	.326	8.082	
IND. RATES					
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE
IND. RATES				8.02	MINIMUM PREMIUM
MAN. RATES	9.34	8.83	8.38	+ 8.02	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	202,770	10,517,759	5.187			22	28	193	243
2008	215,379	10,587,563	4.915			15	38	211	264
2009	235,276	10,310,715	4.382			16	30	230	276
2010	245,191	9,486,789	3.869	1		8	20	242	271
2011	245,393	8,278,797	3.373			2	27	232	261
TOTAL	1,144,009	49,181,623	4.299	1		63	143	1108	1315
O.D.		24,228	.002					3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			3,571,221	1,567,499	820,652			1,657,005	754,837	1,155,304	991,241
2008			2,181,088	2,272,464	1,192,757			1,129,341	1,197,252	1,395,595	1,219,066
2009			2,439,792	1,344,549	1,653,127			1,112,037	886,711	2,060,334	814,165
2010	941,076		1,428,177	988,399	2,150,486	2,010		550,102	436,806	2,093,623	896,110
2011			237,293	1,349,723	2,271,607			75,169	890,180	2,689,004	765,821
TOTAL	941,076		9,857,571	7,522,634	8,088,629	2,010		4,523,654	4,165,786	9,393,860	4,686,403
O.D.					7,804					3,951	12,473

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			4,517,593	1,824,571	1,107,885			3,754,772	994,121	1,697,146	858,415
2008		45,514	2,931,265	2,548,607	1,426,431		53,885	2,710,395	1,605,981	1,839,577	1,098,378
2009	390	82,204	3,428,425	1,569,559	1,786,297	541	154,706	2,794,863	1,206,624	2,465,904	775,085
2010	991,724	105,346	2,939,230	1,232,109	2,201,604	3,709	79,213	1,817,021	712,466	2,296,377	828,902
2011	1,721	164,154	4,296,369	2,023,964	1,860,065	724	158,202	2,556,841	1,365,067	2,035,596	703,024
TOTAL	993,835	397,218	18,112,882	9,198,810	8,382,282	4,974	446,006	13,633,892	5,884,259	10,334,600	4,263,804
O.D.		8	401	210	9,384		6	111	94	5,357	11,493

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	33,589,333	33,814,996	4,275,297	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-10,852,777	-7,474,252	17,627	
TOTAL LOSSES	22,736,556	26,340,744	4,292,924	
EXPECTED LOSSES	29,240,870	27,044,374	4,724,757	
CREDIBILITY	.18	.50	.74	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.987	2.302	.375	4.664
INDICATED (POST-TEST)	2.162	2.505	.408	5.075
PRES. ON RATE LEVEL	2.380	2.202	.385	4.967
DERIVED BY FORMULA	2.341	2.354	.402	5.097
UNDERLYING PRES. RATE	2.556	2.364	.413	5.333
PROPOSED	2.331	2.344	.400	5.075

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	5.036
IND. RATES				5.04	MINIMUM PREMIUM	
MAN. RATES	5.71	5.76	5.38	+ 5.04	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	627,363	25,367,046	4.043			56	86	452	594
2008	629,759	20,321,565	3.226			46	93	324	463
2009	600,819	14,021,082	2.333			25	66	266	357
2010	602,912	18,157,231	3.011			34	89	285	408
2011	619,908	12,419,292	2.003			15	61	334	410
TOTAL	3,080,761	90,286,216	2.931			176	395	1661	2232
O.D.		280,477	.009			1	1	2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			10,958,810	2,659,121	1,929,557			4,909,165	1,528,023	2,097,593	1,284,777
2008			9,612,518	3,007,770	1,355,953			2,262,005	1,712,726	1,410,218	960,375
2009			5,102,029	2,494,548	1,446,601			1,333,153	1,140,009	1,516,793	987,949
2010			6,781,582	3,510,318	1,541,765			2,197,897	1,787,574	1,544,632	793,463
2011			2,420,267	2,473,658	2,145,420			652,098	1,636,933	2,354,018	736,898
TOTAL			34,875,206	14,145,415	8,419,296			11,354,318	7,805,265	8,923,254	4,763,462
O.D.			136,970	20,711	65,675			23,335	974	17,194	15,618

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			13,574,872	3,095,219	2,604,911			9,779,894	2,012,405	3,081,362	1,112,617
2008		183,106	12,213,403	3,417,962	1,664,700		99,500	5,310,497	2,294,357	1,873,388	865,298
2009	525	163,896	6,873,127	2,835,696	1,625,266	662	179,460	3,305,013	1,474,655	1,840,769	940,527
2010	610	390,799	10,634,290	3,678,232	1,843,389	1,445	254,492	5,827,364	2,041,047	1,844,160	733,953
2011	2,988	331,461	8,003,531	3,011,413	1,944,500	1,517	302,918	4,199,825	1,813,997	1,890,806	676,472
TOTAL	4,123	1,069,262	51,299,223	16,038,522	9,682,766	3,624	836,370	28,422,593	9,636,461	10,530,485	4,328,867
O.D.		3,759	165,090	28,548	78,803	5	2,512	49,789	2,960	22,826	14,387

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	81,856,350	46,021,371	4,343,254			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-26,473,620	-11,989,899	17,232			
TOTAL LOSSES	55,382,730	34,031,472	4,360,486			
EXPECTED LOSSES	69,933,274	42,760,963	4,867,603			
CREDIBILITY	.36	.96	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.798	1.105	.142	3.045		
INDICATED (POST-TEST)	1.956	1.202	.154	3.312		
PRES. ON RATE LEVEL	2.114	1.293	.147	3.554		
DERIVED BY FORMULA	2.057	1.206	.154	3.417		
UNDERLYING PRES. RATE	2.270	1.388	.158	3.816		
PROPOSED	2.057	1.206	.154	3.417		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.391
IND. RATES				3.39	MINIMUM PREMIUM	
MAN. RATES	4.76	4.37	3.85	+ 3.39	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	196,550	10,798,129	5.493	1		21	22	103	147
2008	197,553	13,519,481	6.843		1	17	15	123	156
2009	213,512	9,424,920	4.414	1		13	28	115	157
2010	217,911	7,736,661	3.550			13	32	105	150
2011	200,403	5,417,223	2.703	1		4	12	106	123
TOTAL	1,025,929	46,896,414	4.571	3	1	68	109	552	733
O.D.		8,318							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	64,655		4,650,091	773,849	682,725	75,228		2,300,493	815,674	862,502	572,912
2008		943,047	3,194,558	521,116	897,676		3,063,711	1,314,317	2,058,960	1,041,462	484,634
2009	317,022		2,424,792	1,415,652	971,421	3,202		1,687,116	970,713	1,178,180	456,822
2010			2,102,418	1,214,133	905,562			904,063	994,737	1,102,017	513,731
2011	322,147		597,227	288,556	1,647,960	216,322		180,774	220,882	1,554,725	388,630
TOTAL	703,824	943,047	12,969,086	4,213,306	5,105,344	294,752	3,063,711	6,386,763	5,060,966	5,738,886	2,416,729
O.D.											8,318

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	79,526		5,829,380	900,759	921,679	170,316		4,948,403	1,074,243	1,267,018	496,142
2008	49	223,512	4,041,461	557,742	1,073,961	5,020	927,177	3,133,849	1,651,382	1,380,847	436,655
2009	466,656	78,129	3,244,222	1,604,559	1,072,749	8,870	176,011	3,294,379	1,260,843	1,437,777	434,895
2010	251	129,980	3,552,193	1,309,929	1,000,204	688	120,095	2,767,865	1,141,340	1,279,295	475,201
2011	370,558	101,767	2,618,837	993,378	1,314,701	226,914	90,131	1,377,994	622,040	1,158,135	356,762
TOTAL	917,040	533,388	19,286,093	5,366,367	5,383,294	411,808	1,313,414	15,522,490	5,749,848	6,523,072	2,199,655
O.D.											7,543

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	37,984,233	23,022,581	2,207,198			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-11,561,992	-4,830,971	8,171			
TOTAL LOSSES	26,422,241	18,191,610	2,215,369			
EXPECTED LOSSES	30,818,906	17,297,163	2,318,600			
CREDIBILITY	.17	.46	.69			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.575	1.773	.216	4.564		
INDICATED (POST-TEST)	2.802	1.929	.235	4.966		
PRES. ON RATE LEVEL	2.798	1.570	.210	4.578		
DERIVED BY FORMULA	2.799	1.735	.227	4.761		
UNDERLYING PRES. RATE	3.004	1.686	.226	4.916		
PROPOSED	2.799	1.735	.227	4.761		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	4.725
IND. RATES				4.73	MINIMUM PREMIUM	
MAN. RATES	4.88	4.91	4.96	+ 4.73	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	33,363	1,008,431	3.022			33,363			4	5	17	26
2008	33,197	1,873,639	5.644			33,197	1		5	2	14	22
2009	30,875	636,877	2.062			30,875	1		1	3	10	15
2010	34,811	581,082	1.669			34,811			1	1	10	12
2011	40,479	653,538	1.614			40,479				4	16	20
TOTAL	172,725	4,753,567	2.752			172,725	2		11	15	67	95

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			502,712	94,377	37,102			114,056	140,640	87,220	32,324
2008	262,552		882,709	135,930	61,072			283,904	129,688	79,232	38,552
2009	2,025		127,919	171,906	44,193	62,487		23,478	151,087	34,886	18,896
2010			158,467	50,715	71,528			107,652	13,528	149,023	30,169
2011				286,888	81,332				135,000	119,576	30,742
TOTAL	264,577		1,671,807	739,816	295,227	62,487		529,090	569,943	469,937	150,683

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			635,930	109,855	50,088			258,451	185,222	128,127	27,993
2008	273,352	16,487	1,108,416	157,737	77,521		11,827	655,094	175,169	106,742	34,735
2009	3,009	5,119	202,104	187,206	51,116	160,818	6,503	101,673	176,770	46,857	17,989
2010	12	8,823	240,322	62,561	76,721	51	11,419	254,913	40,890	164,262	27,906
2011	269	18,778	471,139	249,508	84,603	74	14,185	216,025	120,472	98,888	28,221
TOTAL	276,642	49,207	2,657,911	766,867	340,049	160,943	43,934	1,486,156	698,523	544,876	136,844

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,674,793	2,350,315	136,844	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,210,629	-562,326	632	
TOTAL LOSSES	2,464,164	1,787,989	137,476	
EXPECTED LOSSES	5,903,740	2,031,246	162,361	
CREDIBILITY	.05	.14	.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.427	1.035	.080	2.542
INDICATED (POST-TEST)	1.553	1.126	.087	2.766
PRES. ON RATE LEVEL	3.183	1.095	.088	4.366
DERIVED BY FORMULA	3.102	1.099	.088	4.289
UNDERLYING PRES. RATE	3.418	1.176	.094	4.688
PROPOSED	3.102	1.099	.088	4.289

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	4.256
IND. RATES				4.26	MINIMUM PREMIUM	
MAN. RATES	5.43	5.13	4.73	+ 4.26	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	1,441,500	87,107,973	6.042			1,441,500	11	1	192	284	938	1426
2008	1,323,875	83,944,448	6.340			1,323,875	6	3	177	277	767	1230
2009	1,264,547	78,229,767	6.186			1,264,547	4		160	314	800	1278
2010	1,382,637	74,410,495	5.381			1,382,637	7		132	310	893	1342
2011	1,508,795	64,251,106	4.258			1,508,795	6	1	71	182	941	1201
TOTAL	6,921,354	387,943,789	5.605			6,921,354	34	5	732	1367	4339	6477
O.D.		658,733	.009							9	10	19

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007	4,395,462	80,626	39,056,918	8,634,546	6,201,731	52,089	60,033	15,375,744	5,722,352	5,759,519	1,768,953	
2008	3,331,627	1,294,294	34,953,955	9,898,284	5,572,055	128,445	3,877,512	12,381,800	5,551,518	5,230,573	1,724,385	
2009	2,508,715		31,167,963	12,068,956	6,415,385	28,777		11,555,791	6,366,691	6,409,254	1,708,235	
2010	1,336,230		24,408,177	11,446,399	8,135,741	2,685		12,413,957	7,640,841	7,056,947	1,969,518	
2011	1,594,020	250,000	12,716,432	7,195,521	12,915,238	23	2,250,625	5,592,271	6,471,052	13,233,190	2,032,734	
TOTAL	13,166,054	1,624,920	142,303,445	49,243,706	39,240,150	212,019	6,188,170	57,319,563	31,752,454	37,689,483	9,203,825	
O.D.				284,297	102,355				105,052	39,610	127,419	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007	5,406,418	252,279	48,704,506	10,050,606	8,372,371	117,931	99,295	33,260,734	7,536,345	8,460,747	1,531,913	
2008	3,468,935	1,543,915	43,912,371	11,293,835	6,796,427	339,363	2,487,136	27,616,015	7,546,641	6,958,723	1,553,671	
2009	2,123,711	960,673	40,615,345	13,831,069	7,330,642	78,605	1,383,469	26,390,498	8,309,180	7,916,851	1,626,240	
2010	1,708,329	1,409,402	38,412,088	12,514,088	9,136,602	12,268	1,245,716	28,392,471	8,938,339	8,420,490	1,821,804	
2011	1,841,143	1,513,562	35,239,864	12,155,022	11,012,347	12,207	2,531,418	22,687,690	8,462,794	10,435,602	1,866,050	
TOTAL	14,548,536	5,679,831	206,884,174	59,844,620	42,648,389	560,374	7,747,034	138,347,408	40,793,299	42,192,413	8,399,678	
O.D.	21	2,833	84,607	344,186	101,806	3	858	21,020	140,595	42,459	118,629	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	373,876,699	186,107,767	8,518,307	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-106,936,433	-45,874,945	36,516	
TOTAL LOSSES	266,940,266	140,232,822	8,554,823	
EXPECTED LOSSES	282,944,952	164,105,302	9,828,324	
CREDIBILITY	.61	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.857	2.026	.124	6.007
INDICATED (POST-TEST)	4.196	2.204	.135	6.535
PRES. ON RATE LEVEL	3.807	2.208	.133	6.148
DERIVED BY FORMULA	4.044	2.204	.135	6.383
UNDERLYING PRES. RATE	4.088	2.371	.142	6.601
PROPOSED	4.044	2.204	.135	6.383

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	6.335
IND. RATES				6.34	MINIMUM PREMIUM	
MAN. RATES	7.16	6.77	6.66	+ 6.34	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	52,367	3,591,378	6.858	1		11	8	33	53
2008	52,950	3,867,249	7.303			10	8	37	55
2009	61,060	5,027,360	8.233			15	8	27	50
2010	61,826	3,739,610	6.048	1		8	8	30	47
2011	57,078	1,983,978	3.475			2	5	26	33
TOTAL	285,281	18,209,575	6.383	2		46	37	153	238
O.D.		111,707	.039				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	3,000		1,887,054	272,425	249,386			630,048	130,744	364,476	54,245
2008			1,597,859	304,211	421,278			1,035,221	147,035	260,753	100,892
2009			2,756,631	209,451	284,172			1,036,027	215,355	356,333	169,391
2010	180,893		1,426,434	606,374	310,942			722,661	220,260	241,082	30,964
2011			352,986	150,102	646,875			113,076	127,633	529,971	63,335
TOTAL	183,893		8,020,964	1,542,563	1,912,653			3,537,033	841,027	1,752,615	418,827
O.D.				82,799					28,908		

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	3,690		2,387,123	317,104	336,672			1,427,690	172,192	535,414	46,976
2008		28,554	1,909,271	355,206	504,619		34,064	1,878,958	212,781	346,408	90,904
2009	79	77,096	3,359,720	300,645	335,880	304	116,045	2,288,050	324,807	440,918	161,260
2010	231,063	80,205	2,177,752	655,165	369,176	379	74,485	1,669,593	301,555	295,469	28,642
2011	336	47,921	1,202,840	428,527	524,041	215	43,299	615,917	251,896	402,279	58,142
TOTAL	235,168	233,776	11,036,706	2,056,647	2,070,388	898	267,893	7,880,208	1,263,231	2,020,488	385,924
O.D.	12	744	21,916	87,574	1,571	10	725	9,458	33,162	1,071	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	19,687,514	7,534,132	385,924			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,212,204	-1,486,849	1,319			
TOTAL LOSSES	15,475,310	6,047,283	387,243			
EXPECTED LOSSES	11,305,686	5,349,020	368,013			
CREDIBILITY	.07	.20	.29			
PURE PREMIUMS						
INDICATED (PRE-TEST)	5.425	2.120	.136	7.681		
INDICATED (POST-TEST)	5.902	2.307	.148	8.357		
PRES. ON RATE LEVEL	3.691	1.746	.120	5.557		
DERIVED BY FORMULA	3.846	1.858	.128	5.832		
UNDERLYING PRES. RATE	3.963	1.875	.129	5.967		
PROPOSED	3.846	1.858	.128	5.832		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	5.788
IND. RATES				5.79	MINIMUM PREMIUM	
MAN. RATES	6.36	6.27	6.02	+ 5.79	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	312,216	13,213,037	4.232			312,216	1	1	21	63	133	219
2008	327,331	13,698,173	4.184			327,331			27	74	142	243
2009	328,699	9,746,532	2.965			328,699	2		11	35	118	166
2010	358,998	10,969,920	3.055			358,998	1		11	61	140	213
2011	397,913	7,846,173	1.971			397,913			5	20	165	190
TOTAL	1,725,157	55,473,835	3.216			1,725,157	4	1	75	253	698	1031
O.D.		81,995	.004							2		2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	48,165	211,974	3,506,245	2,500,037	965,730	14,885	34,458	2,138,715	1,360,759	1,153,484	1,278,585
2008			4,389,527	2,200,645	1,293,546			1,633,729	1,472,595	1,441,776	1,266,355
2009	234,518		1,966,663	1,058,558	1,490,807	479,463		1,444,020	1,062,980	1,174,888	834,635
2010	198,443		1,779,629	2,828,759	1,273,753			873,470	1,575,787	1,305,271	1,134,808
2011			680,456	701,785	2,110,077			232,627	718,002	2,581,669	821,557
TOTAL	481,126	211,974	12,322,520	9,289,784	7,133,913	494,348	34,458	6,322,561	6,190,123	7,657,088	5,335,940
O.D.				60,649					10,427		10,919

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	59,243	663,267	4,412,318	2,910,043	1,303,738	33,700	56,994	4,794,861	1,792,123	1,694,466	1,107,255
2008		85,706	5,659,301	2,487,359	1,556,575		73,910	3,839,927	1,972,477	1,906,768	1,140,986
2009	345,329	63,857	2,658,610	1,245,007	1,603,883	1,234,150	167,201	3,098,623	1,360,764	1,435,798	794,573
2010	253,811	158,814	4,392,305	2,788,699	1,430,523	835	135,456	3,174,322	1,701,566	1,536,758	1,049,697
2011	1,208	144,597	3,719,168	1,511,751	1,705,296	791	167,025	2,571,397	1,245,622	1,950,893	754,189
TOTAL	659,591	1,116,241	20,841,702	10,942,859	7,600,015	1,269,476	600,586	17,479,130	8,072,552	8,524,683	4,846,700
O.D.	9	529	15,686	64,294	1,124		6	131	13,664	15	9,923

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	41,983,087	35,219,206	4,856,623	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-13,978,631	-8,119,531	21,802	
TOTAL LOSSES	28,004,456	27,099,675	4,878,425	
EXPECTED LOSSES	37,608,422	29,448,430	5,624,011	
CREDIBILITY	.24	.65	.98	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.623	1.571	.283	3.477
INDICATED (POST-TEST)	1.766	1.709	.308	3.783
PRES. ON RATE LEVEL	2.030	1.590	.304	3.924
DERIVED BY FORMULA	1.967	1.667	.308	3.942
UNDERLYING PRES. RATE	2.180	1.707	.326	4.213
PROPOSED	1.958	1.659	.307	3.924

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.894
IND. RATES				3.89	MINIMUM PREMIUM	
MAN. RATES	4.88	4.61	4.25	+ 3.89	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	299,640	7,309,899	2.439			299,640			18	13	93	124
2008	285,541	5,633,009	1.972			285,541			10	19	95	124
2009	255,319	5,473,272	2.143			255,319	1		9	21	83	114
2010	258,036	4,055,784	1.571			258,036			6	11	82	99
2011	290,758	4,249,605	1.461			290,758	2		2	8	83	95
TOTAL	1,389,294	26,721,569	1.923			1,389,294	3		45	72	436	556
O.D.		4,716										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			2,999,006	284,260	562,326			1,876,606	293,984	749,352	544,365
2008			1,819,956	521,103	606,309			654,212	614,003	990,927	426,499
2009	140,776		1,862,664	344,272	724,140			600,370	379,278	854,873	566,899
2010			1,044,740	556,012	518,461			389,578	407,580	737,468	401,945
2011	728,254		260,598	357,271	837,125	27,500		75,111	212,034	1,184,391	567,321
TOTAL	869,030		7,986,964	2,062,918	3,248,361	27,500		3,595,877	1,906,879	4,517,011	2,507,029
O.D.											4,716

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			3,684,957	330,878	759,139			3,650,724	387,177	1,100,798	471,420
2008		34,891	2,322,146	600,635	724,835		31,969	1,566,106	832,329	1,301,684	384,276
2009	207,217	55,275	2,380,036	446,985	787,757	256	78,956	1,457,271	521,095	1,025,582	539,688
2010	125	63,962	1,750,757	617,232	562,358	291	53,137	1,224,666	504,410	832,046	371,799
2011	836,628	61,284	1,573,496	657,673	682,193	29,061	61,951	993,423	493,175	882,763	520,801
TOTAL	1,043,970	215,412	11,711,392	2,653,403	3,516,282	29,608	226,013	8,892,190	2,738,186	5,142,873	2,287,984
O.D.											4,322

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	22,118,585	14,050,744	2,292,306			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,995,630	-3,656,077	8,987			
TOTAL LOSSES	14,122,955	10,394,667	2,301,293			
EXPECTED LOSSES	20,992,232	13,003,792	2,500,729			
CREDIBILITY	.21	.57	.85			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.017	.748	.166	1.931		
INDICATED (POST-TEST)	1.106	.814	.181	2.101		
PRES. ON RATE LEVEL	1.407	.872	.168	2.447		
DERIVED BY FORMULA	1.344	.839	.179	2.362		
UNDERLYING PRES. RATE	1.511	.936	.180	2.627		
PROPOSED	1.344	.839	.179	2.362		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.344
IND. RATES				2.34	MINIMUM PREMIUM	
MAN. RATES	3.12	2.91	2.65	+ 2.34	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	1,111,095	28,404,149	2.556			1,111,095	2		50	112	486	650
2008	1,086,847	31,580,910	2.905			1,086,847		1	51	118	429	599
2009	1,099,690	25,481,859	2.317			1,099,690		2	36	107	443	588
2010	1,207,161	32,389,789	2.683			1,207,161		1	49	130	507	687
2011	1,218,128	26,980,461	2.214			1,218,128	1	1	19	76	514	611
TOTAL	5,722,921	144,837,168	2.531			5,722,921	3	5	205	543	2379	3135
O.D.		573,005	.010							5	7	12

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	49,683		8,929,883	3,989,416	2,971,634	3,110		4,046,429	2,485,373	3,637,143	2,291,478
2008		30,460	9,422,945	4,106,092	3,033,318		94,603	6,024,185	3,382,333	3,307,069	2,179,905
2009		594,360	6,061,618	3,907,921	3,375,305		309,490	1,919,202	2,962,397	4,260,908	2,090,658
2010		9,781	8,385,779	4,893,003	3,786,386		411,246	3,617,061	2,992,342	5,768,739	2,525,452
2011	134,376	865,358	3,107,461	2,797,934	4,493,679		2,076,710	2,038,253	2,256,431	6,632,753	2,577,506
TOTAL	184,059	1,499,959	35,907,686	19,694,366	17,660,322	3,110	2,892,049	17,645,130	14,078,876	23,606,612	11,664,999
O.D.				294,882	45,791				121,410	75,491	35,431

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	61,110		11,059,554	4,643,679	4,011,721	7,041		8,290,503	3,273,237	5,342,968	1,984,420
2008	22	244,076	11,244,811	4,657,373	3,634,169	2,171	555,693	9,437,852	4,536,364	4,375,465	1,964,094
2009	1,346	953,197	8,649,812	4,462,258	3,682,914	4,474	1,006,809	5,358,089	3,770,998	5,135,960	1,990,306
2010	999	536,134	14,225,035	5,290,235	4,156,364	8,342	1,319,745	10,431,564	3,765,886	6,039,615	2,336,043
2011	158,202	638,386	11,298,349	4,333,472	3,797,771	5,834	1,276,585	8,769,572	3,594,866	5,102,907	2,366,151
TOTAL	221,679	2,371,793	56,477,561	23,387,017	19,282,939	27,862	4,158,832	42,287,580	18,941,351	25,996,915	10,641,014
O.D.	7	1,996	61,388	318,278	54,897	27	3,180	81,182	131,504	91,831	31,516

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	105,693,087	88,204,732	10,672,530			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-30,613,131	-22,621,612	41,652			
TOTAL LOSSES	75,079,956	65,583,120	10,714,182			
EXPECTED LOSSES	81,608,853	81,265,478	11,274,154			
CREDIBILITY	.54	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.312	1.146	.187	2.645		
INDICATED (POST-TEST)	1.427	1.247	.203	2.877		
PRES. ON RATE LEVEL	1.328	1.322	.184	2.834		
DERIVED BY FORMULA	1.381	1.247	.203	2.831		
UNDERLYING PRES. RATE	1.426	1.420	.197	3.043		
PROPOSED	1.383	1.248	.203	2.834		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.812
IND. RATES				2.81	MINIMUM PREMIUM	
MAN. RATES	3.15	3.08	3.07	+ 2.81	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	156,849	2,109,640	1.345				18	48		66
2008	156,232	2,641,020	1.690	1		3	6	38		48
2009	153,458	2,227,792	1.451			1	5	46		52
2010	153,923	4,153,629	2.698			3	22	41		66
2011	150,533	2,675,114	1.777			3	8	51		62
TOTAL	770,995	13,807,195	1.791	1		10	59	224		294
O.D.		5,080								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				605,531	388,217				578,460	384,174	153,258
2008	236,225		684,778	180,838	215,953			738,288	157,802	232,823	194,313
2009			119,476	209,175	647,051			43,942	112,678	863,046	232,424
2010			533,337	659,533	187,378			1,402,830	695,239	261,060	414,252
2011			440,326	161,821	514,163			362,118	152,239	794,029	250,418
TOTAL	236,225		1,777,917	1,816,898	1,952,762			2,547,178	1,696,418	2,535,132	1,244,665
O.D.											5,080

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				704,837	524,094				761,832	564,353	132,721
2008	245,941	10,611	704,480	207,945	257,581		23,437	1,279,040	220,828	308,582	175,076
2009	122	6,767	265,632	259,750	682,729	49	14,493	193,842	186,103	1,017,270	221,268
2010	87	35,976	992,730	636,153	225,376	411	64,098	1,492,540	719,165	341,798	383,183
2011	319	48,453	1,181,980	387,288	426,768	457	93,141	1,204,433	378,343	609,750	229,884
TOTAL	246,469	101,807	3,144,822	2,195,973	2,116,548	917	195,169	4,169,855	2,266,271	2,841,753	1,142,132
O.D.											4,632

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,859,039	9,420,545	1,146,764	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,477,910	-2,032,524	3,631	
TOTAL LOSSES	5,381,129	7,388,021	1,150,395	
EXPECTED LOSSES	6,545,747	7,239,643	1,040,843	
CREDIBILITY	.14	.38	.57	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.698	.958	.149	1.805
INDICATED (POST-TEST)	.759	1.042	.162	1.963
PRES. ON RATE LEVEL	.791	.874	.126	1.791
DERIVED BY FORMULA	.787	.938	.147	1.872
UNDERLYING PRES. RATE	.849	.939	.135	1.923
PROPOSED	.787	.938	.147	1.872

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	TOTAL
IND. RATES				1.86	MINIMUM PREMIUM	
MAN. RATES	1.99	1.95	1.94	+ 1.86	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	207,358	10,692,508	5.156			19	52	124	195
2008	207,783	8,907,423	4.286	1		10	68	105	184
2009	225,078	8,822,296	3.919			12	50	87	149
2010	225,918	9,061,087	4.010	1		6	55	105	167
2011	219,780	6,848,420	3.116			2	11	119	132
TOTAL	1,085,917	44,331,734	4.082	2		49	236	540	827
O.D.		41,402	.003				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			2,616,753	2,234,708	602,641			2,208,610	1,367,752	928,117	733,927
2008	65,352		1,592,227	2,350,303	691,648			710,609	1,839,006	929,256	729,022
2009			1,755,556	2,153,085	745,097			920,509	1,635,244	968,912	643,893
2010	122,192		1,387,704	1,997,945	981,551	100		715,000	2,177,360	972,023	707,212
2011			272,094	516,945	1,684,338			69,287	486,155	3,236,352	583,249
TOTAL	187,544		7,624,334	9,252,986	4,705,275	100		4,624,015	7,505,517	7,034,660	3,397,303
O.D.				3,977					16,889		20,536

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			3,175,208	2,601,200	813,568			4,054,173	1,801,326	1,363,409	635,581
2008	68,040	34,430	2,188,332	2,620,356	835,944		36,461	1,827,604	2,415,126	1,240,201	656,849
2009	406	68,650	2,733,781	2,358,809	842,684	731	144,582	2,553,718	1,986,161	1,210,488	612,986
2010	156,335	116,757	3,228,880	1,984,533	1,093,304	1,138	133,963	3,203,733	2,201,441	1,214,670	654,171
2011	875	98,288	2,589,437	1,132,979	1,317,919	544	123,333	2,063,836	1,094,873	1,963,570	535,423
TOTAL	225,656	318,125	13,915,638	10,697,877	4,903,419	2,413	438,339	13,703,064	9,498,927	6,992,338	3,095,010
O.D.		38	1,052	4,206	76	5	422	5,527	19,374	625	18,847

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	28,610,279	32,116,842	3,113,857			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-11,490,254	-7,094,054	12,936			
TOTAL LOSSES	17,120,025	25,022,788	3,126,793			
EXPECTED LOSSES	30,677,157	25,453,895	3,605,246			
CREDIBILITY	.18	.48	.72			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.577	2.304	.288	4.169		
INDICATED (POST-TEST)	1.716	2.507	.313	4.536		
PRES. ON RATE LEVEL	2.631	2.183	.309	5.123		
DERIVED BY FORMULA	2.466	2.339	.312	5.117		
UNDERLYING PRES. RATE	2.825	2.344	.332	5.501		
PROPOSED	2.466	2.339	.312	5.117		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	5.078
IND. RATES				5.08	MINIMUM PREMIUM	
MAN. RATES	6.49	6.02	5.55	+ 5.08	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	2,756,670	32,074,763	1.163		2	56	70	541	669
2008	2,530,294	27,940,720	1.104			52	71	483	606
2009	2,465,078	25,802,709	1.046		2	33	48	504	587
2010	2,657,661	25,045,242	.942	2		37	80	488	607
2011	2,809,817	20,493,842	.729	3		14	37	435	489
TOTAL	13,219,520	131,357,276	.994	5	4	192	306	2451	2958
O.D.		36,060					1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007		115,859	10,691,652	2,535,074	4,147,292		630,602	5,201,662	1,598,965	4,503,036	2,650,621
2008			9,343,169	2,557,970	3,993,393			2,585,383	2,022,743	4,617,926	2,820,136
2009		1,537,774	5,988,775	1,463,036	5,053,520		20,129	2,791,598	1,213,287	5,280,894	2,453,696
2010	146,608		6,667,881	2,348,537	3,565,773	84,688		2,701,780	1,831,987	4,945,916	2,752,072
2011	1,453,442		2,121,389	1,951,448	3,541,397	19,534		662,663	3,171,714	5,152,675	2,419,580
TOTAL	1,600,050	1,653,633	34,812,866	10,856,065	20,301,375	104,222	650,731	13,943,086	9,838,696	24,500,447	13,096,105
O.D.				9,508					5,683		20,869

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007		362,523	12,984,478	2,950,824	5,598,869		1,043,016	9,112,079	2,105,834	6,614,979	2,295,438
2008		179,645	11,944,288	2,971,431	4,753,305		129,094	6,162,829	2,785,946	6,050,711	2,540,943
2009	1,321	1,119,078	8,108,150	1,968,190	5,392,250	1,467	465,198	6,694,832	1,874,431	6,280,311	2,335,919
2010	187,856	379,329	10,371,969	2,893,952	3,786,090	172,016	326,980	7,464,649	2,544,194	5,517,249	2,545,667
2011	1,252,800	332,827	8,281,770	3,180,486	2,961,609	21,836	391,816	5,834,721	2,717,233	3,933,557	2,221,174
TOTAL	1,441,977	2,373,402	51,690,655	13,964,883	22,492,123	195,319	2,356,104	35,269,110	12,027,638	28,396,807	11,939,141
O.D.		20	758	10,498	64		13	632	7,345	86	18,980

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	93,327,990	76,899,444	11,958,121			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-27,944,201	-19,243,601	48,913			
TOTAL LOSSES	65,383,789	57,655,843	12,007,034			
EXPECTED LOSSES	73,897,116	68,741,504	13,351,716			
CREDIBILITY	.95	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.495	.436	.091	1.022		
INDICATED (POST-TEST)	.539	.474	.099	1.112		
PRES. ON RATE LEVEL	.521	.484	.094	1.099		
DERIVED BY FORMULA	.538	.474	.099	1.111		
UNDERLYING PRES. RATE	.559	.520	.101	1.180		
PROPOSED	.538	.474	.099	1.111		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.102
IND. RATES				1.10	MINIMUM PREMIUM	
MAN. RATES	1.28	1.26	1.19	+ 1.10	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	124,537	938,826	.753				2	17	19	
2008	122,514	219,044	.178				4	8	12	
2009	122,056	1,664,307	1.363	1		1	17	30	49	
2010	112,189	1,497,159	1.334				12	18	30	
2011	123,788	1,014,247	.819				2	28	30	
TOTAL	605,084	5,333,583	.881	1		1	37	101	140	
O.D.		1,180								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				61,978	152,885				41,835	343,908	338,220
2008				94,769	12,305				35,952	43,879	32,139
2009	3,000		172,079	378,949	152,160			63,757	505,780	155,929	232,653
2010				379,678	335,892				369,109	298,175	114,305
2011				136,014	230,614				162,327	388,880	96,412
TOTAL	3,000		172,079	1,051,388	883,856			63,757	1,115,003	1,230,771	813,729
O.D.											1,180

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				72,143	206,396				55,097	505,199	292,899
2008		198	7,999	104,882	15,068		297	5,167	47,626	57,591	28,957
2009	4,485	8,441	320,771	413,164	168,603	177	20,541	311,880	593,444	202,569	221,486
2010	81	12,288	353,612	383,285	348,952	119	12,913	328,159	378,366	345,809	105,732
2011	173	15,410	409,486	202,470	187,702	111	23,819	389,406	217,175	296,798	88,506
TOTAL	4,739	36,337	1,091,868	1,175,944	926,721	407	57,570	1,034,612	1,291,708	1,407,966	737,580
O.D.											1,117

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	2,225,533	4,802,339	738,697		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-876,611	-792,034	2,195		
TOTAL LOSSES	1,348,922	4,010,305	740,892		
EXPECTED LOSSES	2,317,472	2,825,743	617,186		
CREDIBILITY	.12	.33	.49		
PURE PREMIUMS					
INDICATED (PRE-TEST)	.223	.663	.122	1.008	
INDICATED (POST-TEST)	.243	.721	.133	1.097	
PRES. ON RATE LEVEL	.357	.435	.095	.887	
DERIVED BY FORMULA	.343	.529	.114	.986	
UNDERLYING PRES. RATE	.383	.467	.102	.952	
PROPOSED	.343	.529	.114	.986	
IND. RATES					
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE
IND. RATES				.98	MINIMUM PREMIUM
MAN. RATES	.79	.85	.96	+ .98	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	55,072	503,885	.914					3	14	17
2008	54,424	310,082	.569	1				4	8	13
2009	44,425	767,281	1.727			1		2	5	8
2010	47,217	773,380	1.637			1		2	7	10
2011	44,437	554,128	1.246						13	13
TOTAL	245,575	2,908,756	1.184	1		2		11	47	61

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				112,012	149,186				38,472	175,564	28,651
2008	34,997			101,292	28,211	3,716			60,676	42,116	39,074
2009			144,660	40,419	29,500			337,851	11,631	175,327	27,893
2010			219,576	105,739	32,308			266,465	57,452	65,889	25,951
2011					231,750					247,476	74,902
TOTAL	34,997		364,236	359,462	470,955	3,716		604,316	168,231	706,372	196,471

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				130,382	201,401				50,667	257,904	24,812
2008	36,436	234	9,100	112,398	33,765	9,486	343	7,870	79,534	55,668	35,206
2009	9	4,272	182,347	47,646	33,418	77	36,188	717,661	42,091	210,884	26,554
2010	17	12,519	339,646	109,993	42,058	135	26,602	593,802	86,363	82,585	24,005
2011	54	7,881	224,597	101,564	178,104	21	6,819	130,909	73,013	179,624	68,760
TOTAL	36,516	24,906	755,690	501,983	488,746	9,719	69,952	1,450,242	331,668	786,665	179,337

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,347,025	2,109,062	179,337	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,198,812	-612,451	1,032	
TOTAL LOSSES	1,148,213	1,496,611	180,369	
EXPECTED LOSSES	3,108,980	2,153,691	311,880	
CREDIBILITY	.07	.18	.27	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.468	.609	.073	1.150
INDICATED (POST-TEST)	.509	.663	.079	1.251
PRES. ON RATE LEVEL	1.179	.817	.118	2.114
DERIVED BY FORMULA	1.132	.789	.107	2.028
UNDERLYING PRES. RATE	1.266	.877	.127	2.270
PROPOSED	1.132	.789	.107	2.028

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	TOTAL
IND. RATES				2.01	MINIMUM PREMIUM	
MAN. RATES	2.84	2.60	2.29	+ 2.01	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	76,075	3,815,596	5.015			76,075			10	11	106	127
2008	75,844	3,840,509	5.063			75,844			5	16	72	93
2009	74,428	4,008,294	5.385			74,428			7	6	93	106
2010	77,111	2,174,260	2.819			77,111			1	10	66	77
2011	77,978	2,705,582	3.469			77,978			2	6	84	92
TOTAL	381,436	16,544,241	4.337			381,436			25	49	421	495

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,380,222	334,621	600,390			412,361	149,228	663,092	275,682
2008			1,225,699	513,423	494,343			286,864	454,331	580,063	285,786
2009			1,026,456	348,903	666,110			431,007	413,003	877,397	245,418
2010			228,549	302,459	476,623			62,213	226,659	646,959	230,798
2011			277,530	208,240	727,503			66,662	139,835	979,225	306,587
TOTAL			4,138,456	1,707,646	2,964,969			1,259,107	1,383,056	3,746,736	1,344,271

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,745,981	389,499	810,530			934,410	196,534	974,082	238,741
2008		23,914	1,580,016	585,606	590,118		15,147	711,175	608,049	762,785	257,493
2009	129	32,603	1,381,906	429,448	716,644	234	62,341	1,111,763	552,190	1,050,830	233,638
2010	84	21,533	606,053	343,430	489,685	97	17,195	411,494	294,930	712,752	213,488
2011	371	50,118	1,281,241	500,118	587,215	214	49,095	788,910	385,972	726,936	281,447
TOTAL	584	128,168	6,595,197	2,248,101	3,194,192	545	143,778	3,957,752	2,037,675	4,227,385	1,224,807

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,826,024	11,707,353	1,224,807			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,940,326	-2,191,961	4,393			
TOTAL LOSSES	6,885,698	9,515,392	1,229,200			
EXPECTED LOSSES	10,447,531	7,838,509	1,224,409			
CREDIBILITY	.09	.24	.36			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.805	2.495	.322	4.622		
INDICATED (POST-TEST)	1.964	2.715	.350	5.029		
PRES. ON RATE LEVEL	2.551	1.914	.299	4.764		
DERIVED BY FORMULA	2.498	2.106	.317	4.921		
UNDERLYING PRES. RATE	2.739	2.055	.321	5.115		
PROPOSED	2.498	2.106	.317	4.921		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	4.884
IND. RATES				4.88	MINIMUM PREMIUM	
MAN. RATES	5.58	5.38	5.16	+ 4.88	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	83,278	3,232,994	3.882			83,278			5	15	38	58
2008	91,091	2,558,975	2.809			91,091			3	15	44	62
2009	80,163	2,008,119	2.505			80,163			1	8	52	61
2010	83,336	2,486,635	2.983			83,336			2	17	21	40
2011	87,331	1,770,852	2.027			87,331	1		1	5	44	51
TOTAL	425,199	12,057,575	2.836			425,199	1		12	60	199	272
O.D.		313,960	.073						1	1	2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			894,110	877,318	255,415			428,937	238,109	369,783	169,322
2008			532,964	465,278	403,136			324,432	361,007	329,004	143,154
2009			155,629	198,763	485,392			255,583	251,139	428,093	233,520
2010			494,585	639,846	123,797			99,083	774,815	143,434	211,075
2011	63,942		132,653	185,862	407,940	135,000		36,369	209,077	438,505	161,504
TOTAL	63,942		2,209,941	2,367,067	1,675,680	135,000		1,144,404	1,834,147	1,708,819	918,575
O.D.			143,432	84,011	18,780			29,630	5,837	15,031	17,239

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,131,050	1,021,198	344,812			971,971	313,588	543,213	146,633
2008		11,029	713,208	525,587	478,923		15,158	778,613	481,524	435,209	128,982
2009	88	7,231	288,747	240,626	513,773	142	36,334	654,461	328,762	515,180	222,311
2010	87	38,550	1,057,319	614,501	163,690	272	32,431	801,901	744,605	210,267	195,244
2011	73,680	30,808	788,814	329,786	333,595	141,532	34,893	530,034	266,138	338,991	148,261
TOTAL	73,855	87,618	3,979,138	2,731,698	1,834,793	141,946	118,816	3,736,980	2,134,617	2,042,860	841,431
O.D.	6	6,855	184,308	112,247	19,193	13	3,094	67,040	14,425	13,007	15,030

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,399,669	8,902,840	856,461			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,949,425	-1,733,839	3,078			
TOTAL LOSSES	6,450,244	7,169,001	859,539			
EXPECTED LOSSES	5,157,664	6,203,653	858,903			
CREDIBILITY	.10	.26	.38			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.517	1.686	.202	3.405		
INDICATED (POST-TEST)	1.650	1.834	.220	3.704		
PRES. ON RATE LEVEL	1.130	1.359	.188	2.677		
DERIVED BY FORMULA	1.182	1.483	.200	2.865		
UNDERLYING PRES. RATE	1.213	1.459	.202	2.874		
PROPOSED	1.182	1.483	.200	2.865		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.843
IND. RATES				2.84	MINIMUM PREMIUM	
MAN. RATES	2.94	2.97	2.90	+ 2.84	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	37,146	2,283,130	6.146			4	9	48	61	
2008	33,676	1,533,224	4.552			1	7	33	41	
2009	34,368	1,929,058	5.612				10	34	44	
2010	36,081	1,923,384	5.330			3	4	27	34	
2011	48,437	1,149,582	2.373				2	36	38	
TOTAL	189,708	8,818,378	4.648			8	32	178	218	
O.D.		175,025	.092			1			1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			512,557	507,677	338,380			226,108	159,649	339,125	199,634
2008			249,526	367,227	130,417			140,748	153,656	329,450	162,200
2009				573,914	322,291				480,146	410,306	142,401
2010			593,529	206,382	391,121			188,620	57,534	337,766	148,432
2011				223,326	274,820				64,604	356,462	230,370
TOTAL			1,355,612	1,878,526	1,457,029			555,476	915,589	1,773,109	883,037
O.D.			134,516					40,509			

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			648,384	590,936	456,814			512,361	210,258	498,176	172,883
2008		5,407	343,663	409,871	156,832		7,489	342,421	210,002	431,535	146,142
2009	121	5,980	185,939	624,826	348,232	157	15,444	187,542	576,711	499,136	135,566
2010	77	34,440	944,646	264,737	409,679	99	21,566	485,644	112,358	372,516	137,300
2011	252	21,774	571,724	286,917	228,413	61	15,060	261,658	145,925	264,517	211,480
TOTAL	450	67,601	2,694,356	2,177,287	1,599,970	317	59,559	1,789,626	1,255,254	2,065,880	803,371
O.D.	1	5,903	157,825	6,764	3,238	19	3,717	81,970	3,812	1,191	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,861,344	7,113,396	803,371			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,822,796	-1,675,164	2,869			
TOTAL LOSSES	2,038,548	5,438,232	806,240			
EXPECTED LOSSES	7,580,732	6,083,936	701,920			
CREDIBILITY	.06	.15	.22			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.075	2.867	.425	4.367		
INDICATED (POST-TEST)	1.170	3.119	.462	4.751		
PRES. ON RATE LEVEL	3.721	2.987	.345	7.053		
DERIVED BY FORMULA	3.568	3.007	.371	6.946		
UNDERLYING PRES. RATE	3.996	3.207	.370	7.573		
PROPOSED	3.568	3.007	.371	6.946		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	6.893
IND. RATES				6.89	MINIMUM PREMIUM	
MAN. RATES	8.10	7.98	7.64	+ 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
2007	562,693	18,614,826	3.308	2		30	64	275	371
2008	502,626	20,104,040	3.999			41	44	244	329
2009	455,778	13,006,853	2.853		1	19	37	206	263
2010	472,769	14,441,949	3.054	1		26	40	212	279
2011	494,245	13,685,439	2.768	1		10	21	215	247
TOTAL	2,488,111	79,853,107	3.209	4	1	126	206	1152	1489
O.D.		33,785	.001					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	480,017		4,566,982	2,661,823	2,469,164	17,506		2,102,950	1,963,709	2,850,102	1,502,573
2008			7,672,953	1,481,640	2,247,520			3,913,799	1,374,420	2,323,532	1,090,176
2009		14,877	4,205,568	1,439,350	1,482,868		155,299	2,019,057	980,738	1,730,883	978,213
2010	429,521		4,625,423	1,705,647	1,731,045	640		1,273,944	1,250,181	2,359,801	1,065,747
2011	378,978		2,148,236	935,681	2,015,221	687		3,703,077	936,540	2,459,308	1,107,711
TOTAL	1,288,516	14,877	23,219,162	8,224,141	9,945,818	18,833	155,299	13,012,827	6,505,588	11,723,626	5,744,420
O.D.					5,311					17,572	10,902

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	590,421		5,777,231	3,098,364	3,333,383	39,633		4,765,284	2,586,200	4,186,806	1,301,228
2008		143,243	9,576,763	1,735,478	2,688,459		161,252	8,606,430	1,909,445	3,065,048	982,249
2009	404	155,962	5,370,879	1,697,949	1,630,265	4,181	1,015,067	4,459,058	1,336,448	2,094,082	931,259
2010	548,759	259,744	7,075,175	1,982,704	1,898,012	2,225	171,039	3,934,109	1,566,611	2,659,570	985,816
2011	436,584	202,139	4,950,921	1,734,296	1,691,940	2,811	411,393	5,144,920	1,534,973	1,958,817	1,016,879
TOTAL	1,576,168	761,088	32,750,969	10,248,791	11,242,059	48,850	1,758,751	26,909,801	8,933,677	13,964,323	5,217,431
O.D.	1	179	5,144	2,328	4,083	1	482	9,294	5,183	12,754	10,034

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	63,820,728	44,413,198	5,227,465			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-19,231,195	-11,468,839	20,832			
TOTAL LOSSES	44,589,533	32,944,359	5,248,297			
EXPECTED LOSSES	50,185,199	40,531,329	5,971,466			
CREDIBILITY	.31	.84	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.792	1.324	.211	3.327		
INDICATED (POST-TEST)	1.950	1.441	.230	3.621		
PRES. ON RATE LEVEL	1.878	1.517	.224	3.619		
DERIVED BY FORMULA	1.900	1.453	.230	3.583		
UNDERLYING PRES. RATE	2.017	1.629	.240	3.886		
PROPOSED	1.919	1.468	.232	3.619		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.591
IND. RATES				3.59	MINIMUM PREMIUM	
MAN. RATES	4.49	4.25	3.92	+ 3.59	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	111,299	6,224,835	5.592			111,299			16	19	58	93
2008	97,863	2,275,350	2.325			97,863			5	15	45	65
2009	85,522	2,963,784	3.465			85,522			7	13	37	57
2010	97,691	4,261,339	4.362			97,691			7	12	66	85
2011	111,846	2,967,249	2.652			111,846			4	15	49	68
TOTAL	504,221	18,692,557	3.707			504,221			39	74	255	368
O.D.		3,245										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			2,568,129	752,337	356,398			1,544,924	308,386	367,175	327,486
2008			824,159	181,563	200,009			234,865	163,209	298,987	372,558
2009			1,134,283	259,946	311,723			426,249	116,288	423,438	291,857
2010			1,129,969	637,338	433,038			927,249	217,178	718,095	198,472
2011			676,777	531,340	403,234			172,241	450,934	521,027	211,696
TOTAL			6,333,317	2,362,524	1,704,402			3,305,528	1,255,995	2,328,722	1,402,069
O.D.											3,245

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			3,197,680	875,722	481,139			3,224,346	406,145	539,378	283,603
2008		15,636	1,044,500	210,443	240,441		11,064	554,357	223,349	392,662	335,675
2009	78	33,766	1,449,005	318,246	345,393	133	50,717	970,962	182,861	507,185	277,848
2010	118	66,829	1,826,060	681,053	482,733	441	90,987	2,038,456	370,280	812,093	183,587
2011	661	77,115	1,828,088	636,343	380,235	398	78,797	1,077,054	461,138	427,951	194,337
TOTAL	857	193,346	9,345,333	2,721,807	1,929,941	972	231,565	7,865,175	1,643,773	2,679,269	1,275,050
O.D.											2,957

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	17,637,248	8,974,790	1,278,007	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,029,574	-2,324,002	5,325	
TOTAL LOSSES	11,607,674	6,650,788	1,283,332	
EXPECTED LOSSES	15,832,539	8,279,308	1,426,945	
CREDIBILITY	.11	.29	.43	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.302	1.319	.255	3.876
INDICATED (POST-TEST)	2.505	1.435	.277	4.217
PRES. ON RATE LEVEL	2.924	1.529	.264	4.717
DERIVED BY FORMULA	2.878	1.502	.270	4.650
UNDERLYING PRES. RATE	3.140	1.642	.283	5.065
PROPOSED	2.878	1.502	.270	4.650

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	4.615
IND. RATES				4.62	MINIMUM PREMIUM	
MAN. RATES	6.03	5.58	5.11	+ 4.62	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	82,104	4,128,863	5.028			10	15	48	73
2008	73,016	3,828,365	5.243	1		7	10	44	62
2009	70,982	9,275,180	13.066			6	16	46	68
2010	86,202	3,026,467	3.510	1		2	16	50	69
2011	97,561	4,455,661	4.567	1		5	10	68	84
TOTAL	409,865	24,714,536	6.030	3		30	67	256	356
O.D.		1,559							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,570,746	659,714	306,115			648,770	323,631	349,882	270,005
2008	567,661		1,124,160	460,571	154,258			860,887	176,642	298,627	185,559
2009			1,732,238	671,846	292,362			5,472,246	536,607	353,590	216,291
2010	3,000		366,348	672,672	247,178	129,131		181,750	643,329	572,706	210,353
2011	3,000		777,658	442,226	537,434	1,203		1,070,369	346,660	1,002,177	274,934
TOTAL	573,661		5,571,150	2,907,029	1,537,347	130,334		8,234,022	2,026,869	2,576,982	1,157,142
O.D.											1,559

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,986,994	767,906	413,256			1,470,114	426,223	513,977	233,824
2008	591,010	21,503	1,428,660	519,742	190,315		34,851	1,913,209	252,298	396,183	167,189
2009	132	33,506	1,383,142	749,497	331,103	519	180,970	3,550,640	722,347	457,477	205,909
2010	3,926	34,802	962,798	653,193	283,823	259,980	39,585	949,368	683,099	665,042	194,577
2011	4,052	80,202	1,910,889	635,385	479,607	2,311	206,108	2,485,954	637,078	808,941	252,389
TOTAL	599,120	170,013	7,672,483	3,325,723	1,698,104	262,810	461,514	10,369,285	2,721,045	2,841,620	1,053,888
O.D.											1,395

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	19,535,225	10,586,492	1,055,283			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,866,614	-2,511,466	4,736			
TOTAL LOSSES	13,668,611	8,075,026	1,060,019			
EXPECTED LOSSES	15,656,842	9,062,115	1,200,905			
CREDIBILITY	.09	.25	.37			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.335	1.970	.259	5.564		
INDICATED (POST-TEST)	3.628	2.143	.282	6.053		
PRES. ON RATE LEVEL	3.558	2.059	.273	5.890		
DERIVED BY FORMULA	3.564	2.080	.276	5.920		
UNDERLYING PRES. RATE	3.820	2.211	.293	6.324		
PROPOSED	3.564	2.080	.276	5.920		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	5.875
IND. RATES				5.88	MINIMUM PREMIUM	
MAN. RATES	7.39	6.96	6.38	+ 5.88	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	20,480	1,507,792	7.362			4	6	14	24	
2008	18,320	224,619	1.226				1	10	11	
2009	18,795	597,128	3.177				6	16	22	
2010	24,104	1,041,724	4.321			2	3	14	19	
2011	26,109	1,961,727	7.513		1		7	15	23	
TOTAL	107,808	5,332,990	4.947		1	6	23	69	99	
O.D.		9,010	.008					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			626,095	236,656	133,325			180,686	74,338	186,997	69,695
2008				47,119	23,314				55,000	36,312	62,874
2009				86,276	140,543				219,326	106,145	44,838
2010			289,262	223,864	38,426			175,962	144,123	107,538	62,549
2011		245,118		234,793	261,017		512,487		148,961	475,173	84,178
TOTAL		245,118	915,357	828,708	596,625		512,487	356,648	641,748	912,165	324,134
O.D.					5,145						3,865

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			792,010	275,468	179,991			409,435	97,904	274,700	60,356
2008		115	4,607	52,487	27,660		296	7,088	72,048	48,034	56,649
2009	29	1,139	37,678	99,018	148,746	74	6,346	79,632	258,299	132,644	42,686
2010	28	18,540	504,968	220,224	55,242	121	21,108	482,586	163,227	130,647	57,858
2011	352	238,263	603,968	291,763	219,534	3,031	700,785	479,195	240,578	359,185	77,275
TOTAL	409	258,057	1,943,231	938,960	631,173	3,226	728,535	1,457,936	832,056	945,210	294,824
O.D.					6,946						3,608

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,391,394	3,354,345	298,432			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,538,650	-604,710	3,197			
TOTAL LOSSES	2,852,744	2,749,635	301,629			
EXPECTED LOSSES	4,137,671	2,193,892	795,623			
CREDIBILITY	.04	.10	.15			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.646	2.550	.280	5.476		
INDICATED (POST-TEST)	2.879	2.774	.305	5.958		
PRES. ON RATE LEVEL	3.575	1.895	.687	6.157		
DERIVED BY FORMULA	3.547	1.983	.630	6.160		
UNDERLYING PRES. RATE	3.838	2.035	.738	6.611		
PROPOSED	3.545	1.982	.630	6.157		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	6.110
IND. RATES				6.11	MINIMUM PREMIUM	
MAN. RATES	7.93	7.38	6.67	+ 6.11	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	8,939	462,012	5.168			8,939	1		1	1	7	10
2008	7,408	855,368	11.546			7,408	1		2	1	7	11
2009	6,350	472,151	7.435			6,350			1	3	6	10
2010	7,735	373,753	4.831			7,735			1	3	5	9
2011	10,231	204,741	2.001			10,231				2	2	4
TOTAL	40,663	2,368,025	5.824			40,663	2		5	10	27	44
O.D.		1,669	.004									

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	3,000		110,054	11,566	107,521	12		550	102,232	94,427	32,650
2008	296,382		310,954	107,741	21,576	1		28,568	25,896	29,136	35,114
2009			179,740	21,189	25,511			149,158	43,871	22,612	30,070
2010			128,418	63,810	19,896			62,840	39,718	31,782	27,289
2011				110,268	9,823				34,274	38,653	11,723
TOTAL	299,382		729,166	314,574	184,327	13		241,116	245,991	216,610	136,846
O.D.											1,669

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	3,690		139,218	13,463	145,152	27		1,246	134,640	138,712	28,275
2008	308,572	5,929	395,234	121,659	27,785	2	1,327	67,913	34,787	38,446	31,638
2009	6	5,119	221,794	27,960	29,347	49	16,799	331,486	59,705	30,299	28,627
2010	8	7,379	200,271	66,220	25,676	39	7,151	162,410	46,587	38,735	25,242
2011	100	6,494	160,308	86,507	16,041	20	3,829	59,234	33,029	31,124	10,762
TOTAL	312,376	24,921	1,116,825	315,809	244,001	137	29,106	622,289	308,748	277,316	124,544
O.D.											1,543

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,105,654	1,145,874	126,087			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-700,243	-287,503	500			
TOTAL LOSSES	1,405,411	858,371	126,587			
EXPECTED LOSSES	1,849,760	1,032,840	124,023			
CREDIBILITY	.02	.05	.08			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.456	2.111	.311	5.878		
INDICATED (POST-TEST)	3.760	2.297	.338	6.395		
PRES. ON RATE LEVEL	4.236	2.366	.284	6.886		
DERIVED BY FORMULA	4.226	2.363	.288	6.877		
UNDERLYING PRES. RATE	4.549	2.540	.305	7.394		
PROPOSED	4.226	2.363	.288	6.877		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	6.825
IND. RATES				6.83	MINIMUM PREMIUM	
MAN. RATES	8.46	8.10	7.46	+ 6.83	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	41,898	3,028,892	7.229			2	14	35	51
2008	49,435	2,971,360	6.010			3	9	31	43
2009	45,565	1,678,336	3.683				6	25	31
2010	47,978	2,989,912	6.231	1		2	3	35	41
2011	55,221	1,783,212	3.229	1		5	3	27	36
TOTAL	240,097	12,451,712	5.186			2	12	153	202

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			408,191	665,600	537,315			241,149	607,123	398,664	170,850
2008			492,343	526,786	342,280			663,314	310,745	344,436	291,456
2009				346,950	570,019				222,382	397,310	141,675
2010	686,892		309,205	147,771	527,600	321,151		145,447	203,961	392,464	255,421
2011	103,000		708,072	62,855	163,367			208,875	45,871	391,275	99,897
TOTAL	789,892		1,917,811	1,749,962	2,140,581	321,151		1,258,785	1,390,082	1,924,149	959,299

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			516,361	774,759	725,375			546,444	799,583	585,636	147,956
2008		8,885	565,649	591,415	407,287		20,113	1,057,490	419,396	455,310	262,602
2009	129	4,596	152,048	398,465	603,222	72	8,880	102,235	280,197	474,334	134,875
2010	572,892	21,716	607,092	215,254	534,745	422,013	22,234	516,944	250,608	440,099	236,264
2011	118,433	44,374	987,867	184,917	161,157	238	48,480	611,973	172,078	299,514	91,705
TOTAL	691,454	79,571	2,829,017	2,164,810	2,431,786	422,323	99,707	2,835,086	1,921,862	2,254,893	873,402

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,957,158	8,773,351	873,402	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,292,634	-1,587,334	3,461	
TOTAL LOSSES	3,664,524	7,186,017	876,863	
EXPECTED LOSSES	8,854,777	5,764,729	897,964	
CREDIBILITY	.07	.18	.26	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.526	2.993	.365	4.884
INDICATED (POST-TEST)	1.660	3.256	.397	5.313
PRES. ON RATE LEVEL	3.435	2.236	.348	6.019
DERIVED BY FORMULA	3.311	2.420	.361	6.092
UNDERLYING PRES. RATE	3.688	2.401	.374	6.463
PROPOSED	3.271	2.391	.357	6.019

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	5.973
IND. RATES				5.97	MINIMUM PREMIUM	
MAN. RATES	7.56	7.07	6.52	+ 5.97	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	94,770	3,704,867	3.909			94,770			6	27	28	61
2008	104,454	3,681,314	3.524			104,454			6	17	54	77
2009	110,436	4,684,779	4.242			110,436			8	22	55	85
2010	85,540	2,917,472	3.410			85,540			3	16	37	56
2011	95,564	4,384,417	4.587			95,564			4	12	53	69
TOTAL	490,764	19,372,849	3.947			490,764			27	94	227	348
O.D.		103,698	.021							1	6	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			920,940	542,480	218,775			955,536	603,093	194,428	269,615
2008			789,660	663,370	574,443			340,810	445,402	470,455	397,174
2009			1,280,073	651,965	807,591			477,125	559,717	518,060	390,248
2010			790,756	452,607	353,442			240,437	404,085	423,105	253,040
2011			674,360	548,403	671,294			257,721	1,150,648	752,372	329,619
TOTAL			4,455,789	2,858,825	2,625,545			2,271,629	3,162,945	2,358,420	1,639,696
O.D.				6,758	24,331				1,970	54,136	16,503

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,081,947	631,445	295,348			1,657,013	794,276	285,617	233,487
2008		16,292	1,053,812	749,562	682,607		16,686	828,602	594,653	620,482	357,854
2009	212	42,532	1,778,318	763,643	873,667	290	67,887	1,230,629	700,235	635,365	371,516
2010	96	48,864	1,336,669	490,698	388,672	222	36,958	863,343	448,709	489,550	234,062
2011	709	85,650	2,074,484	747,652	585,519	603	115,727	1,577,109	670,757	618,992	302,590
TOTAL	1,017	193,338	7,325,230	3,383,000	2,825,813	1,115	237,258	6,156,696	3,208,630	2,650,006	1,499,509
O.D.	6	856	24,447	14,992	21,275	4	1,176	22,849	13,767	49,417	15,086

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,963,992	12,166,900	1,514,595			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,619,975	-2,071,156	4,786			
TOTAL LOSSES	11,344,017	10,095,744	1,519,381			
EXPECTED LOSSES	6,963,941	7,405,629	1,388,862			
CREDIBILITY	.11	.28	.42			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.312	2.057	.310	4.679		
INDICATED (POST-TEST)	2.515	2.238	.337	5.090		
PRES. ON RATE LEVEL	1.322	1.404	.264	2.990		
DERIVED BY FORMULA	1.453	1.638	.295	3.386		
UNDERLYING PRES. RATE	1.419	1.509	.283	3.211		
PROPOSED	1.453	1.638	.295	3.386		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.360
IND. RATES				3.36	MINIMUM PREMIUM	
MAN. RATES	3.24	3.31	3.24	+ 3.36	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	103,427	2,449,256	2,368			3	12	47	62
2008	88,927	3,549,816	3,991	1		5	32	41	79
2009	84,588	2,842,958	3,360			3	24	53	80
2010	148,090	5,008,053	3,381			3	35	109	147
2011	90,586	4,437,949	4,899			1	22	88	111
TOTAL	515,618	18,288,032	3,547	1		15	125	338	479
O.D.		116,844	.022				4	3	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			390,722	603,861	402,966			215,835	263,571	384,654	187,647
2008	358,888		902,228	867,322	286,224			321,341	400,009	239,122	174,682
2009			461,383	971,402	288,858			187,134	364,645	252,406	317,130
2010			413,997	1,698,725	649,953			356,035	850,454	570,083	468,806
2011			177,235	915,079	574,183			784,000	802,844	768,483	416,125
TOTAL	358,888		2,345,565	5,056,389	2,202,184			1,864,345	2,681,523	2,214,748	1,564,390
O.D.				13,056	13,891				66,073	10,469	13,355

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			494,263	702,893	544,006			489,082	347,122	565,056	162,502
2008	373,650	18,490	1,199,141	969,889	346,604		14,671	773,613	529,507	318,900	157,388
2009	174	21,917	835,652	1,054,005	326,537	151	30,627	533,804	444,219	312,299	301,908
2010	251	65,689	1,838,590	1,627,096	729,905	404	61,447	1,455,365	891,037	681,560	433,646
2011	948	75,050	1,903,445	942,339	515,695	807	151,548	1,996,142	786,840	651,665	382,003
TOTAL	375,023	181,146	6,271,091	5,296,222	2,462,747	1,362	258,293	5,248,006	2,998,725	2,529,480	1,437,447
O.D.	3	322	9,629	16,773	13,549	20	1,621	22,906	79,141	12,249	12,203

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	12,369,422	13,408,886	1,449,650		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-5,640,029	-3,766,190	6,692		
TOTAL LOSSES	6,729,393	9,642,696	1,456,342		
EXPECTED LOSSES	14,896,204	13,369,975	1,938,724		
CREDIBILITY	.11	.29	.44		
PURE PREMIUMS					
INDICATED (PRE-TEST)	1.305	1.870	.282	3.457	
INDICATED (POST-TEST)	1.420	2.035	.307	3.762	
PRES. ON RATE LEVEL	2.691	2.415	.350	5.456	
DERIVED BY FORMULA	2.551	2.305	.331	5.187	
UNDERLYING PRES. RATE	2.889	2.593	.376	5.858	
PROPOSED	2.551	2.305	.331	5.187	
IND. RATES					
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE
IND. RATES				5.15	MINIMUM PREMIUM
MAN. RATES	6.38	5.94	5.91	+ 5.15	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007										
2008										
2009	1,104	32,507	2,944						1	1
2010	1									
2011	144	64,167	44,560						1	1
TOTAL	1,249	96,674	7,740						1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009					29,380					3,127	
2011				58,446					5,721		
TOTAL				58,446	29,380				5,721	3,127	

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	4	76	3,104	1,624	30,752		28	233	198	3,669	
2011	52	3,264	79,922	43,570	4,501	3	466	6,474	3,612	512	
TOTAL	56	3,340	83,026	45,194	35,253	3	494	6,707	3,810	4,181	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	93,626	88,438				
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-16,265	-8,799	24			
TOTAL LOSSES	77,361	79,639	24			
EXPECTED LOSSES	54,768	34,223	8,805			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	6.194	6.376	.002	12.572		
INDICATED (POST-TEST)	6.739	6.937	.002	13.678		
PRES. ON RATE LEVEL	4.084	2.552	.656	7.292		
DERIVED BY FORMULA	4.084	2.596	.649	7.329		
UNDERLYING PRES. RATE	4.385	2.740	.705	7.830		
PROPOSED	4.084	2.596	.649	7.329		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	7.274
IND. RATES				7.27	MINIMUM PREMIUM	
MAN. RATES	9.06	8.57	7.90	+ 7.27	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	968	122,703	12.675				1	1	2
2008	504	267	.052						
2009	1,329	1,281	.096						
2010	1,106	20,811	1.881					1	1
2011	2,004	44,854	2.238					4	4
TOTAL	5,911	189,916	3.213				1	6	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				75,047	7,189				7,873	27,397	5,197
2008											267
2009											1,281
2010					4,040					14,518	2,253
2011					8,768					20,292	15,794
TOTAL				75,047	19,997				7,873	62,207	24,792

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				87,355	9,705				10,369	40,246	4,501
2008											241
2009											1,220
2010		37	1,087	514	3,986		111	2,626	1,774	15,604	2,084
2011	1	294	8,497	3,845	6,736	1	558	10,732	5,988	14,727	14,499
TOTAL	1	331	9,584	91,714	20,427	1	669	13,358	18,131	70,577	22,545

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	23,944	200,849	22,545	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-14,773	-21,237	39	
TOTAL LOSSES	9,171	179,612	22,584	
EXPECTED LOSSES	41,968	80,389	7,684	
CREDIBILITY	.01	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.155	3.039	.382	3.576
INDICATED (POST-TEST)	.169	3.306	.416	3.891
PRES. ON RATE LEVEL	.661	1.267	.121	2.049
DERIVED BY FORMULA	.656	1.287	.127	2.070
UNDERLYING PRES. RATE	.710	1.360	.130	2.200
PROPOSED	.656	1.287	.127	2.070

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.054
IND. RATES				2.05	MINIMUM PREMIUM	
MAN. RATES	2.36	2.23	2.22	+ 2.05	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	89,026	2,402,829	2.699			2	15	52	69
2008	62,595	2,649,969	4.233			4	18	31	53
2009	55,168	2,507,042	4.544				31	51	82
2010	60,652	3,496,617	5.765			2	27	58	87
2011	59,354	2,115,065	3.563				8	77	85
TOTAL	326,795	13,171,522	4.031			8	99	269	376
O.D.		6,397,237	1.957						1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			224,996	649,032	317,390			241,249	365,584	379,266	225,312
2008			636,223	865,897	154,742			175,441	363,932	135,427	318,307
2009				1,102,759	352,607				540,102	235,091	276,483
2010			273,492	927,295	766,498			153,111	642,977	534,955	198,289
2011				291,096	842,638				150,409	647,292	183,630
TOTAL			1,134,711	3,836,079	2,433,875			569,801	2,063,004	1,932,031	1,202,021
O.D.		262,443					6,129,661				5,133

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			284,619	755,474	428,475			546,671	481,472	557,142	195,120
2008		13,521	864,113	963,777	190,894		8,333	438,684	477,331	182,630	286,795
2009	200	10,799	329,112	1,185,853	389,993	173	15,407	194,135	634,416	295,788	263,212
2010	147	26,855	766,026	629,972	730,676	148	22,693	547,430	413,775	512,898	183,417
2011	453	44,774	1,214,684	586,284	670,030	123	29,950	512,611	285,868	483,306	168,572
TOTAL	800	95,949	3,458,554	4,121,360	2,410,068	444	76,383	2,239,531	2,292,862	2,031,764	1,097,116
O.D.	43	30,544	315,911	246,923	62,942	3,942	578,638	283,973	207,240	87,913	4,625

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,084,712	11,461,072	1,101,741			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,598,468	-1,496,585	2,703			
TOTAL LOSSES	5,486,244	9,964,487	1,104,444			
EXPECTED LOSSES	4,071,866	5,179,701	823,523			
CREDIBILITY	.08	.22	.32			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.679	3.049	.338	5.066		
INDICATED (POST-TEST)	1.827	3.317	.368	5.512		
PRES. ON RATE LEVEL	1.160	1.476	.235	2.871		
DERIVED BY FORMULA	1.213	1.881	.278	3.372		
UNDERLYING PRES. RATE	1.246	1.585	.252	3.083		
PROPOSED	1.213	1.881	.278	3.372		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.346
IND. RATES				3.35	MINIMUM PREMIUM	
MAN. RATES	3.35	3.14	3.11	+ 3.35	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	283,086	12,761,606	4.508			31	34	165	230
2008	287,584	11,750,274	4.085			23	41	161	225
2009	302,851	15,087,452	4.981			30	54	175	259
2010	322,647	12,788,899	3.963		1	23	42	176	242
2011	326,818	9,137,056	2.795			10	19	172	201
TOTAL	1,522,986	61,525,287	4.040		1	117	190	849	1157
O.D.		265,362	.017					4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			5,243,538	1,540,690	1,225,338			1,672,424	898,742	1,210,173	970,701
2008			3,556,598	1,907,446	1,459,018			1,317,552	1,238,193	1,512,481	758,986
2009			4,606,272	2,508,385	1,892,338			1,853,555	1,684,668	1,730,024	812,210
2010	2,000		3,465,181	1,473,292	1,791,853			1,968,314	991,011	2,196,552	900,696
2011			1,572,702	1,211,170	2,187,623			623,490	565,597	2,093,291	883,183
TOTAL	2,000		18,444,291	8,640,983	8,556,170			7,435,335	5,378,211	8,742,521	4,325,776
O.D.					132,130					118,940	14,292

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			6,633,075	1,793,361	1,654,205			3,789,716	1,183,642	1,777,750	840,627
2008		70,210	4,618,835	2,160,878	1,744,005		61,942	3,141,396	1,665,612	1,993,307	683,846
2009	617	151,789	6,335,043	2,863,584	2,085,872	958	249,134	4,599,719	2,140,712	2,118,654	773,224
2010	2,937	200,174	5,476,421	1,719,767	1,917,410	1,096	211,110	4,787,516	1,356,606	2,481,879	833,144
2011	1,794	220,232	5,427,895	2,009,271	1,842,888	983	204,821	2,801,306	1,057,180	1,604,066	810,762
TOTAL	5,348	642,405	28,491,269	10,546,861	9,244,380	3,037	727,007	19,119,653	7,403,752	9,975,656	3,941,603
O.D.	19	1,336	41,505	19,482	128,539	4	931	21,052	14,265	128,311	13,186

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	49,053,566	37,461,246	3,954,789			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-14,915,689	-8,573,698	15,922			
TOTAL LOSSES	34,137,877	28,887,548	3,970,711			
EXPECTED LOSSES	39,978,384	30,916,615	4,279,591			
CREDIBILITY	.22	.60	.90			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.242	1.897	.261	4.400		
INDICATED (POST-TEST)	2.439	2.064	.284	4.787		
PRES. ON RATE LEVEL	2.445	1.890	.262	4.597		
DERIVED BY FORMULA	2.444	1.994	.282	4.720		
UNDERLYING PRES. RATE	2.625	2.030	.281	4.936		
PROPOSED	2.444	1.994	.282	4.720		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	4.684
IND. RATES				4.68	MINIMUM PREMIUM	
MAN. RATES	4.79	4.94	4.98	+ 4.68	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
2007	2,118	5,439	.256								
2008	8,338	18,881	.226							1	1
2009	4,826	2,745	.056								
2010	2,435	3,258	.133								
2011	6,457	10,781	.166							1	1
TOTAL	24,174	41,104	.170							2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											5,439
2008					2,150					8,442	8,289
2009											2,745
2010											3,258
2011					600					7,500	2,681
TOTAL					2,750					15,942	22,412

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											4,710
2008		3	78	42	2,521		42	223	223	10,977	7,468
2009											2,613
2010											3,014
2011		18	581	263	462		210	3,965	2,212	5,445	2,461
TOTAL		21	659	305	2,983		252	4,188	2,435	16,422	20,266

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,120	22,145	20,266			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-166,086	-118,067	196			
TOTAL LOSSES			20,462			
EXPECTED LOSSES	456,164	444,318	48,348			
CREDIBILITY	.01	.04	.06			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.085	.085		
INDICATED (POST-TEST)	.000	.000	.092	.092		
PRES. ON RATE LEVEL	1.757	1.712	.186	3.655		
DERIVED BY FORMULA	1.739	1.644	.180	3.563		
UNDERLYING PRES. RATE	1.887	1.838	.200	3.925		
PROPOSED	1.739	1.644	.180	3.563		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.536
IND. RATES				3.54	MINIMUM PREMIUM	
MAN. RATES	3.81	3.86	3.96	+ 3.54	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	18,138	722,271	3.982			1	4	13	18
2008	17,670	1,010,918	5.721			3	4	11	18
2009	17,036	453,614	2.662				3	21	24
2010	18,218	362,899	1.991				4	24	28
2011	20,116	731,284	3.635				5	21	26
TOTAL	91,178	3,280,986	3.598			4	20	90	114
O.D.		309							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			223,660	172,688	63,064			55,199	77,003	86,776	43,881
2008			461,112	135,648	16,994			280,262	36,514	37,236	43,152
2009				127,560	60,224				72,063	134,912	58,855
2010				71,236	71,860				33,770	125,483	60,550
2011				147,043	131,696				99,695	266,389	86,461
TOTAL			684,772	654,175	343,838			335,461	319,045	650,796	292,899
O.D.											309

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			282,930	201,010	85,135			125,081	101,414	127,473	38,001
2008		8,730	583,615	153,474	23,445		11,291	635,417	53,559	50,720	38,880
2009	21	1,289	40,123	138,242	65,450	21	2,900	33,587	91,189	160,940	56,030
2010	12	2,362	68,713	73,041	74,191	12	1,943	47,824	46,624	137,175	56,009
2011	160	12,656	328,708	167,330	112,548	71	15,408	253,744	141,505	202,282	79,371
TOTAL	193	25,037	1,304,089	733,097	360,769	104	31,542	1,095,653	434,291	678,590	268,291
O.D.											286

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,456,618	2,206,747	268,577	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-878,840	-673,173	909	
TOTAL LOSSES	1,577,778	1,533,574	269,486	
EXPECTED LOSSES	2,336,892	2,418,040	242,534	
CREDIBILITY	.03	.09	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.730	1.682	.296	3.708
INDICATED (POST-TEST)	1.882	1.830	.322	4.034
PRES. ON RATE LEVEL	2.387	2.470	.247	5.104
DERIVED BY FORMULA	2.372	2.412	.258	5.042
UNDERLYING PRES. RATE	2.563	2.652	.266	5.481
PROPOSED	2.372	2.412	.258	5.042

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	5.004
IND. RATES				5.00	MINIMUM PREMIUM	
MAN. RATES	6.53	6.07	5.53	+ 5.00	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	19,969	623,948	3.124			1	3	6	10	
2008	19,751	301,694	1.527				3	9	12	
2009	24,246	864,008	3.563				6	10	16	
2010	14,131	473,886	3.353			1	2	7	10	
2011	20,347	904,900	4.447				2	25	27	
TOTAL	98,444	3,168,436	3.219			2	16	57	75	
O.D.		313								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			132,916	152,676	19,223			171,225	67,108	33,094	47,706
2008				129,979	74,758				28,765	35,702	32,490
2009				346,700	51,454				356,825	36,736	72,293
2010			169,703	58,634	99,370			7,568	21,857	59,028	57,726
2011				38,784	370,648				56,492	304,194	134,782
TOTAL			302,619	726,773	615,453			178,793	531,047	468,754	344,997
O.D.											313

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			168,139	177,715	25,951			387,996	88,381	48,615	41,313
2008		327	13,097	144,990	88,550		237	4,148	38,122	46,851	29,273
2009	59	3,247	97,202	369,536	60,431	124	9,222	119,481	411,646	56,312	68,823
2010	19	9,737	266,479	73,771	104,828	10	1,772	42,242	28,182	65,166	53,397
2011	117	14,725	412,235	191,348	287,853	54	12,924	224,858	125,399	225,857	123,730
TOTAL	195	28,036	957,152	957,360	567,613	188	24,155	778,725	691,730	442,801	316,536
O.D.											294

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,788,451	2,659,504	316,830	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-558,181	-337,282	682	
TOTAL LOSSES	1,230,270	2,322,222	317,512	
EXPECTED LOSSES	1,487,489	1,206,923	193,935	
CREDIBILITY	.04	.10	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.250	2.359	.323	3.932
INDICATED (POST-TEST)	1.360	2.567	.351	4.278
PRES. ON RATE LEVEL	1.407	1.142	.183	2.732
DERIVED BY FORMULA	1.405	1.285	.207	2.897
UNDERLYING PRES. RATE	1.511	1.226	.197	2.934
PROPOSED	1.405	1.285	.207	2.897

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	TOTAL
IND. RATES				2.88	MINIMUM PREMIUM	
MAN. RATES	3.06	2.99	2.96	+ 2.88	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	140,011	1,398,000	.998			2	11	18	31	
2008	144,330	1,609,739	1.115			1	5	20	26	
2009	147,169	2,749,799	1.868			3	5	13	21	
2010	143,315	1,162,349	.811			3	1	26	30	
2011	153,721	737,118	.479				3	19	22	
TOTAL	728,546	7,657,005	1.051			9	25	96	130	
O.D.		1,824								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			387,012	326,570	108,032			53,358	282,681	139,919	100,428
2008			175,640	105,867	265,447			133,762	424,278	388,774	115,971
2009			868,724	97,979	39,569			1,329,782	141,586	108,135	164,024
2010			501,891	10,215	302,302			107,140	5,332	158,153	77,316
2011				102,012	185,819				52,421	271,874	124,992
TOTAL			1,933,267	642,643	901,169			1,624,042	906,298	1,066,855	582,731
O.D.											1,824

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			489,570	380,127	145,842			120,909	372,291	205,541	86,971
2008		3,655	236,133	123,414	313,014		8,103	358,395	561,211	512,672	104,490
2009	19	16,532	713,866	119,058	50,469	134	45,540	890,852	190,343	137,792	156,151
2010	36	24,832	677,196	72,884	310,766	47	11,209	249,436	34,377	173,495	71,517
2011	135	11,978	319,579	157,478	150,658	52	11,749	203,132	113,284	202,029	114,743
TOTAL	190	56,997	2,436,344	852,961	970,749	233	76,601	1,822,724	1,271,506	1,231,529	533,872
O.D.											1,677

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,393,089	4,326,745	535,549			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,090,174	-1,072,751	1,941			
TOTAL LOSSES	3,302,915	3,253,994	537,490			
EXPECTED LOSSES	2,906,899	3,854,008	531,838			
CREDIBILITY	.14	.37	.55			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.453	.447	.074	.974		
INDICATED (POST-TEST)	.493	.486	.081	1.060		
PRES. ON RATE LEVEL	.371	.493	.068	.932		
DERIVED BY FORMULA	.388	.490	.075	.953		
UNDERLYING PRES. RATE	.399	.529	.073	1.001		
PROPOSED	.388	.490	.075	.953		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	.945
IND. RATES				.95	MINIMUM PREMIUM	
MAN. RATES	.91	.95	1.01	+ .95	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	113,088	2,257,215	1.995			3	9	53	65
2008	108,786	4,122,740	3.789			9	13	36	58
2009	104,706	2,737,690	2.614			4	14	39	57
2010	117,244	2,103,220	1.793			3	11	40	54
2011	123,764	2,513,599	2.030			2	5	44	51
TOTAL	567,588	13,734,464	2.420			21	52	212	285

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			525,470	394,129	260,428			168,211	260,819	426,195	221,963
2008			1,772,827	445,709	224,572			1,092,216	159,121	262,161	166,134
2009			659,171	603,123	304,486			248,501	410,315	329,526	182,568
2010			458,763	462,330	246,381			93,563	205,531	405,744	230,908
2011			362,913	53,772	391,063			638,674	114,752	710,790	241,635
TOTAL			3,779,144	1,959,063	1,426,930			2,241,165	1,150,538	2,134,416	1,043,208

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			664,720	458,765	351,577			381,167	343,498	626,080	192,220
2008		31,270	2,089,407	508,603	275,676		31,369	1,725,498	227,112	347,986	149,687
2009	123	24,003	974,742	669,901	338,382	191	38,821	684,261	504,754	405,362	173,805
2010	81	33,664	925,132	469,086	275,518	104	17,617	415,516	248,818	452,945	213,590
2011	173	33,421	814,041	243,780	319,649	629	125,487	1,509,430	360,831	558,598	221,821
TOTAL	377	122,358	5,468,042	2,350,135	1,560,802	924	213,294	4,715,872	1,685,013	2,390,971	951,123

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,520,867	7,986,921	951,123			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,487,253	-1,685,673	3,920			
TOTAL LOSSES	7,033,614	6,301,248	955,043			
EXPECTED LOSSES	9,268,712	6,050,488	1,050,037			
CREDIBILITY	.12	.31	.47			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.239	1.110	.168	2.517		
INDICATED (POST-TEST)	1.348	1.208	.183	2.739		
PRES. ON RATE LEVEL	1.521	.993	.172	2.686		
DERIVED BY FORMULA	1.500	1.060	.177	2.737		
UNDERLYING PRES. RATE	1.633	1.066	.185	2.884		
PROPOSED	1.500	1.060	.177	2.737		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.716
IND. RATES				2.72	MINIMUM PREMIUM	
MAN. RATES	3.08	3.02	2.91	+ 2.72	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	100,780	1,736,278	1.722			5	3	18	26
2008	96,200	2,201,676	2.288			4	4	29	37
2009	90,292	1,765,973	1.955			5	4	32	41
2010	91,130	1,174,910	1.289				5	21	26
2011	94,953	1,170,874	1.233				3	26	29
TOTAL	473,355	8,049,711	1.701			14	19	126	159
O.D.		1,640							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			650,625	146,812	87,317			384,498	121,261	197,018	148,747
2008			764,076	47,112	313,395			305,087	82,292	521,821	167,893
2009			808,328	54,909	146,838			284,364	34,370	189,513	247,651
2010				197,699	534,119				26,179	273,499	143,414
2011				250,223	296,047				148,502	337,536	138,566
TOTAL			2,223,029	696,755	1,377,716			973,949	412,604	1,519,387	846,271
O.D.											1,640

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			823,040	170,889	117,881			871,272	159,701	289,418	128,815
2008		14,329	962,237	63,778	372,166		14,744	706,453	125,969	681,607	151,272
2009	24	22,718	990,157	84,791	164,838	74	31,961	626,723	66,563	227,685	235,764
2010	88	9,447	280,685	245,322	536,055	10	2,868	69,025	57,693	295,751	132,658
2011	293	23,998	629,067	316,270	246,800	99	21,293	346,596	193,298	258,300	127,204
TOTAL	405	70,492	3,685,186	881,050	1,437,740	183	70,866	2,620,069	603,224	1,752,761	775,713
O.D.											1,503

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,447,201	4,674,775	777,216			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,914,068	-1,011,045	3,001			
TOTAL LOSSES	4,533,133	3,663,730	780,217			
EXPECTED LOSSES	5,031,763	3,592,764	852,039			
CREDIBILITY	.10	.28	.41			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.958	.774	.165	1.897		
INDICATED (POST-TEST)	1.042	.842	.180	2.064		
PRES. ON RATE LEVEL	.990	.707	.167	1.864		
DERIVED BY FORMULA	.995	.745	.172	1.912		
UNDERLYING PRES. RATE	1.063	.759	.180	2.002		
PROPOSED	.995	.745	.172	1.912		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.897
IND. RATES				1.90	MINIMUM PREMIUM	
MAN. RATES	2.24	2.12	2.02	+ 1.90	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	129,065	238,110	.184				1	12	13
2008	141,301	1,713,993	1.213			2	3	14	19
2009	134,371	720,825	.536			1	3	11	15
2010	140,807	1,465,245	1.040			4	7	12	23
2011	144,286	520,244	.360					9	9
TOTAL	689,830	4,658,417	.675			7	14	58	79
O.D.		239							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				26,502	55,105					77,175	79,328
2008			380,775	79,999	104,652			618,750	36,646	398,375	94,796
2009			187,247	51,069	168,441			35,151	53,613	119,687	105,617
2010			648,644	194,808	73,459			181,443	154,102	89,406	123,383
2011					142,534					201,470	176,240
TOTAL			1,216,666	352,378	544,191			835,344	244,361	886,113	579,364
O.D.											239

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				30,848	74,392					113,368	68,698
2008		6,582	439,677	92,921	125,227		22,575	1,187,540	67,898	521,787	85,411
2009	32	5,954	253,716	67,626	179,616	24	5,990	100,764	70,941	142,907	100,547
2010	34	33,880	915,884	216,687	97,118	121	21,756	497,797	170,760	112,015	114,129
2011	32	4,827	138,130	62,469	109,544	19	5,562	106,581	59,436	146,236	161,788
TOTAL	98	51,243	1,747,407	470,551	585,897	164	55,883	1,892,682	369,035	1,036,313	530,573
O.D.											218

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,747,477	2,461,796	530,791			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-965,157	-487,305	1,685			
TOTAL LOSSES	2,782,320	1,974,491	532,476			
EXPECTED LOSSES	2,573,066	1,752,168	462,188			
CREDIBILITY	.13	.36	.53			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.403	.286	.077	.766		
INDICATED (POST-TEST)	.438	.311	.084	.833		
PRES. ON RATE LEVEL	.347	.237	.062	.646		
DERIVED BY FORMULA	.359	.264	.074	.697		
UNDERLYING PRES. RATE	.373	.254	.067	.694		
PROPOSED	.359	.264	.074	.697		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	.691
IND. RATES				.69	MINIMUM PREMIUM	
MAN. RATES	.65	.67	.70	+ .69	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	895,808	5,313,034	.593			7	33	59	99
2008	849,400	2,535,436	.298			1	22	40	63
2009	805,901	1,873,938	.232			1	18	34	53
2010	843,112	1,681,248	.199			1	14	21	36
2011	914,834	1,206,735	.131				6	40	46
TOTAL	4,309,055	12,610,391	.293			10	93	194	297
O.D.		271,035	.006				4	13	17

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,255,044	1,545,430	209,152			916,363	676,055	280,090	430,900
2008			271,646	986,254	277,375			45,233	339,237	368,835	246,856
2009			117,870	644,549	248,682			90,927	377,760	192,086	202,064
2010			155,051	555,675	81,557			80,000	400,827	207,366	200,772
2011			203,300	281,682	281,682				78,838	425,930	216,985
TOTAL			1,799,611	3,935,208	1,098,448			1,132,523	1,872,717	1,474,307	1,297,577
O.D.				67,888	61,073				58,270	68,621	15,183

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,455,500	1,798,882	282,354			1,794,842	890,364	411,450	373,159
2008		7,195	425,800	1,096,426	333,468		4,333	149,276	449,070	484,919	222,417
2009	120	9,602	336,870	698,170	273,986	135	20,492	330,139	450,331	240,633	192,365
2010	67	21,221	589,229	516,540	109,951	149	20,452	497,141	404,189	252,747	185,714
2011	239	20,879	550,973	274,989	232,123	71	18,099	314,502	175,418	316,203	199,192
TOTAL	426	58,897	3,358,372	4,385,007	1,231,882	355	63,376	3,085,900	2,369,372	1,705,952	1,172,847
O.D.	7	487	14,980	82,541	67,043	7	1,035	19,523	83,300	79,019	13,848

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,603,365	10,004,116	1,186,695			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,381,017	-2,557,639	4,561			
TOTAL LOSSES	4,222,348	7,446,477	1,191,256			
EXPECTED LOSSES	6,291,221	9,135,196	1,249,625			
CREDIBILITY	.45	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.098	.173	.028	.299		
INDICATED (POST-TEST)	.107	.188	.030	.325		
PRES. ON RATE LEVEL	.136	.197	.027	.360		
DERIVED BY FORMULA	.123	.188	.030	.341		
UNDERLYING PRES. RATE	.146	.212	.029	.387		
PROPOSED	.123	.188	.030	.341		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	.338
IND. RATES				.34	MINIMUM PREMIUM	
MAN. RATES	.54	.51	.39	+ .34	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	98,208	204,529	.208						10	10
2008	102,196	262,212	.256					1	12	13
2009	102,821	197,047	.191						8	8
2010	106,514	351,619	.330					1	11	12
2011	104,436	211,247	.202						8	8
TOTAL	514,175	1,226,654	.239					2	49	51
O.D.		1,051							1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					41,461					105,755	57,313
2008				65,164	38,158				7,022	114,326	37,542
2009					23,811					82,222	91,014
2010				3,750	184,445				14,766	93,335	55,323
2011					24,399					138,050	48,798
TOTAL				68,914	312,274				21,788	533,688	289,990
O.D.					879						172

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					55,972					155,356	49,633
2008		161	6,591	72,703	45,191		590	3,820	12,092	148,756	33,825
2009	2	64	2,516	1,315	24,924		680	6,100	5,197	96,459	86,645
2010	22	1,670	52,174	26,846	182,119	4	1,140	27,891	25,092	101,333	51,174
2011	2	835	23,651	10,693	18,747	12	3,836	73,029	40,727	100,206	44,797
TOTAL	26	2,730	84,932	111,557	326,953	16	6,246	110,840	83,108	602,110	266,074
O.D.			32	17	1,030						155

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	204,822	1,124,775	266,229	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-472,973	-227,950	1,145	
TOTAL LOSSES		896,825	267,374	
EXPECTED LOSSES	1,259,728	817,538	318,789	
CREDIBILITY	.11	.29	.44	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.174	.052	.226
INDICATED (POST-TEST)	.000	.189	.057	.246
PRES. ON RATE LEVEL	.228	.148	.058	.434
DERIVED BY FORMULA	.203	.160	.058	.421
UNDERLYING PRES. RATE	.245	.159	.062	.466
PROPOSED	.203	.160	.058	.421
YEAR	4-1-12	4-1-13	4-1-14	4-1-15
IND. RATES				.42
MAN. RATES	.57	.53	.47	+ .42

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	731,695	7,342,834	1.003			9	39	143	191
2008	780,815	8,550,842	1.095			13	47	162	222
2009	802,431	6,546,605	.815	1		6	27	152	186
2010	844,693	7,118,975	.842			4	24	185	213
2011	857,730	6,913,912	.806			1	17	173	191
TOTAL	4,017,364	36,473,168	.908	1		33	154	815	1003
O.D.		62,864	.001					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,276,243	1,468,609	748,185			997,092	880,391	1,147,714	824,600
2008			1,964,649	1,751,556	816,977			900,712	833,173	1,232,325	1,051,450
2009	146,092		855,588	1,113,828	1,122,165	5,362		327,536	653,972	1,400,525	921,537
2010			533,563	1,141,050	1,352,138			368,397	786,787	1,771,860	1,165,180
2011			195,593	657,583	1,738,364			16,502	665,401	2,657,351	983,118
TOTAL	146,092		4,825,636	6,132,626	5,777,829	5,362		2,610,239	3,819,724	8,209,775	4,945,885
O.D.					19,344					40,670	2,850

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,543,166	1,709,459	1,010,048			1,870,035	1,159,474	1,685,994	714,104
2008		40,168	2,607,402	1,964,463	980,991		43,369	2,151,321	1,126,703	1,620,379	947,356
2009	215,188	35,958	1,429,596	1,259,738	1,206,362	14,075	61,810	1,010,604	856,105	1,671,933	877,303
2010	272	63,126	1,780,870	1,222,352	1,399,556	394	70,084	1,650,929	980,239	1,969,229	1,077,792
2011	1,009	105,282	2,789,269	1,270,401	1,395,148	575	129,731	2,186,573	1,206,103	1,989,316	902,502
TOTAL	216,469	244,534	10,150,303	7,426,413	5,992,105	15,044	304,994	8,869,462	5,328,624	8,936,851	4,519,057
O.D.	5	638	18,335	8,295	14,998	4	1,124	21,515	11,997	29,521	2,631

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	19,842,427	27,748,804	4,521,688			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,381,249	-6,845,927	17,723			
TOTAL LOSSES	13,461,178	20,902,877	4,539,411			
EXPECTED LOSSES	17,113,971	24,706,789	4,780,664			
CREDIBILITY	.43	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.335	.520	.113	.968		
INDICATED (POST-TEST)	.364	.566	.123	1.053		
PRES. ON RATE LEVEL	.396	.573	.111	1.080		
DERIVED BY FORMULA	.382	.566	.123	1.071		
UNDERLYING PRES. RATE	.426	.615	.119	1.160		
PROPOSED	.382	.566	.123	1.071		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.062
IND. RATES				1.06	MINIMUM PREMIUM	
MAN. RATES	1.22	1.25	1.17	+ 1.06	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	69,354	253,024	.364						10	10
2008	73,294	727,245	.992			1	1		15	17
2009	75,106	969,776	1.291				3		22	25
2010	76,355	387,373	.507					1	7	8
2011	79,887	338,358	.423					1	5	6
TOTAL	373,996	2,675,776	.715			1	6		59	66
O.D.		761								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					102,951					81,789	68,284
2008			125,518	15,406	128,399			169,865	14,779	133,485	139,793
2009				34,271	460,830				73,241	320,725	80,709
2010				615	84,291				16,280	214,861	71,326
2011				114,585	22,240				66,320	25,895	109,318
TOTAL			125,518	164,877	798,711			169,865	170,620	776,755	469,430
O.D.											761

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					138,983					120,148	59,134
2008		2,435	161,701	20,463	151,394		7,387	387,254	25,887	174,843	125,953
2009	71	1,500	57,751	61,711	483,001	23	4,496	47,752	104,279	378,968	76,835
2010	8	724	23,085	11,283	83,178	8	2,140	51,041	41,362	232,048	65,977
2011	105	7,157	178,243	95,164	25,914	34	6,055	88,740	49,496	24,736	100,354
TOTAL	184	11,816	420,780	188,621	882,470	65	20,078	574,787	221,024	930,743	428,253
O.D.											699

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,027,710	2,222,858	428,952			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-459,615	-421,269	1,493			
TOTAL LOSSES	568,095	1,801,589	430,445			
EXPECTED LOSSES	1,230,447	1,518,423	403,915			
CREDIBILITY	.09	.24	.35			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.152	.482	.115	.749		
INDICATED (POST-TEST)	.165	.524	.125	.814		
PRES. ON RATE LEVEL	.306	.378	.101	.785		
DERIVED BY FORMULA	.293	.413	.109	.815		
UNDERLYING PRES. RATE	.329	.406	.108	.843		
PROPOSED	.293	.412	.109	.814		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	.807
IND. RATES				.81	MINIMUM PREMIUM	
MAN. RATES	.91	.87	.85	+ .81	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	483,254	3,743,214	.774			5	36	25	66	
2008	503,157	2,281,576	.453				2	88	90	
2009	530,613	2,882,285	.543			3	5	65	73	
2010	538,437	2,587,669	.480			1	3	66	70	
2011	471,761	2,676,028	.567				3	86	89	
TOTAL	2,527,222	14,170,772	.561			9	49	330	388	
O.D.		211,150	.008					7	7	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			804,940	660,128	91,759			537,354	914,362	124,295	610,376
2008				66,454	548,395				14,887	1,004,343	647,497
2009			526,269	336,939	470,762			96,544	110,492	718,561	622,718
2010			169,070	224,507	578,859			81,049	79,588	825,440	629,156
2011				84,920	590,866				112,134	1,201,364	686,744
TOTAL			1,500,279	1,372,948	2,280,641			714,947	1,231,463	3,874,003	3,196,491
O.D.					53,119					96,661	61,370

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,018,248	768,390	123,875			1,217,645	1,204,212	182,591	528,586
2008		599	25,453	84,199	643,604		5,056	28,351	45,742	1,306,061	583,395
2009	108	18,454	764,006	394,496	505,711	56	18,684	293,647	177,283	848,454	592,828
2010	86	17,905	509,670	283,551	585,499	59	16,126	372,746	182,300	895,027	581,969
2011	190	24,716	688,725	322,239	460,653	156	42,137	762,385	425,196	882,030	630,431
TOTAL	384	61,674	3,006,102	1,852,875	2,319,342	271	82,003	2,674,774	2,034,733	4,114,163	2,917,209
O.D.	3	563	16,670	7,673	55,511	8	2,208	41,321	23,306	81,216	56,336

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,885,981	10,488,819	2,973,545			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,242,845	-2,094,350	10,595			
TOTAL LOSSES	3,643,136	8,394,469	2,984,140			
EXPECTED LOSSES	5,964,244	7,480,578	3,083,211			
CREDIBILITY	.31	.84	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.144	.332	.118	.594		
INDICATED (POST-TEST)	.157	.361	.128	.646		
PRES. ON RATE LEVEL	.220	.276	.113	.609		
DERIVED BY FORMULA	.200	.347	.128	.675		
UNDERLYING PRES. RATE	.236	.296	.122	.654		
PROPOSED	.191	.332	.123	.646		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	.641
IND. RATES				.64	MINIMUM PREMIUM	
MAN. RATES	.76	.72	.66	+ .64	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	137,122	1,456,896	1.062			1	2	28	31
2008	119,594	879,569	.735			1	3	17	21
2009	133,587	2,263,116	1.694			3	5	18	26
2010	138,147	1,502,753	1.087			1	6	24	31
2011	138,209	980,214	.709				2	28	30
TOTAL	666,659	7,082,548	1.062			6	18	115	139
O.D.		18,789	.002					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			180,203	137,311	233,907			24,682	348,041	309,459	223,293
2008			146,189	43,172	180,792			27,809	68,636	178,737	234,234
2009			522,570	193,893	63,967			839,470	166,271	160,028	316,917
2010			117,495	237,173	264,178			27,943	227,137	392,196	236,631
2011			54,415	317,617					59,175	336,872	212,135
TOTAL			966,457	665,964	1,060,461			919,904	869,260	1,377,292	1,223,210
O.D.					16,154					1,853	782

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			227,957	159,830	315,776			55,929	458,370	454,596	193,372
2008		2,915	191,484	52,306	213,148		2,123	74,931	93,962	233,595	211,045
2009	33	11,978	500,634	217,189	75,286	152	50,748	987,293	224,062	200,160	301,705
2010	54	13,269	373,355	252,256	274,423	78	12,137	296,337	261,001	437,945	218,884
2011	115	13,777	382,218	179,758	248,292	54	14,055	245,170	136,724	249,814	194,740
TOTAL	202	41,939	1,675,648	861,339	1,126,925	284	79,063	1,659,660	1,174,119	1,576,110	1,119,746
O.D.	2	43	1,705	892	16,908		17	137	115	2,173	699

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,458,700	4,758,581	1,120,445			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,204,260	-973,472	4,525			
TOTAL LOSSES	2,254,440	3,785,109	1,124,970			
EXPECTED LOSSES	3,199,964	3,479,960	1,246,653			
CREDIBILITY	.13	.35	.52			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.338	.568	.169	1.075		
INDICATED (POST-TEST)	.368	.618	.184	1.170		
PRES. ON RATE LEVEL	.447	.486	.174	1.107		
DERIVED BY FORMULA	.437	.532	.179	1.148		
UNDERLYING PRES. RATE	.480	.522	.187	1.189		
PROPOSED	.437	.532	.179	1.148		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.139
IND. RATES				1.14	MINIMUM PREMIUM	
MAN. RATES	1.21	1.23	1.20	+ 1.14	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	37,999	624,373	1.643				4	10	14	
2008	24,230	144,082	.594				1	3	4	
2009	26,672	29,415	.110					3	3	
2010	28,803	201,513	.699				1	4	5	
2011	30,097	147,302	.489				1	2	3	
TOTAL	147,801	1,146,685	.776				7	22	29	
O.D.		225								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				241,686	89,838				183,321	81,408	28,120
2008				45,286	3,710				65,289	12,855	16,942
2009					1,246					7,043	21,126
2010				97,027	6,830				14,402	66,285	16,969
2011				70,955	2,986				17,419	17,117	38,825
TOTAL				454,954	104,610				280,431	184,708	121,982
O.D.											225

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				281,322	121,282				241,434	119,589	24,352
2008		95	3,742	50,076	4,656		200	7,602	84,728	17,690	15,265
2009			131	69	1,303		51	521	444	8,260	20,112
2010	10	2,457	69,129	87,888	11,232	4	927	22,712	21,449	72,228	15,696
2011	64	4,054	99,921	54,204	7,757	9	1,883	28,767	16,039	13,984	35,641
TOTAL	74	6,606	172,923	473,559	146,230	13	3,061	59,602	364,094	231,751	111,066
O.D.											203

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	242,279	1,215,634	111,269	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-160,186	-173,690	262	
TOTAL LOSSES	82,093	1,041,944	111,531	
EXPECTED LOSSES	415,320	608,941	73,902	
CREDIBILITY	.05	.13	.19	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.056	.705	.075	.836
INDICATED (POST-TEST)	.061	.767	.082	.910
PRES. ON RATE LEVEL	.262	.384	.046	.692
DERIVED BY FORMULA	.252	.434	.053	.739
UNDERLYING PRES. RATE	.281	.412	.050	.743
PROPOSED	.252	.434	.053	.739

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE
IND. RATES				.73	MINIMUM PREMIUM
MAN. RATES	.72	.73	.75	+ .73	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	157,133	1,762,882	1.121			1	12	54	67
2008	160,923	2,470,039	1.534			3	11	53	67
2009	162,569	2,005,903	1.233				10	45	55
2010	160,637	1,903,405	1.184			1	3	44	48
2011	167,035	1,394,589	.834				3	46	49
TOTAL	808,297	9,536,818	1.180			5	39	242	286
O.D.		954							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			121,210	332,757	412,235			60,444	196,873	463,593	175,770
2008			619,686	437,134	431,595			199,059	158,993	429,699	193,873
2009				610,756	367,632				394,919	374,345	258,251
2010			152,832	58,916	678,990			25,000	83,809	688,876	214,982
2011				148,286	491,055				57,807	423,773	273,668
TOTAL			893,728	1,587,849	2,381,507			284,503	892,401	2,380,286	1,116,544
O.D.											954

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			153,331	387,329	556,517			136,966	259,280	681,019	152,217
2008		12,589	819,629	495,698	512,600		10,309	476,842	220,664	562,322	174,680
2009	137	6,416	200,490	666,298	396,378	130	12,959	156,987	476,676	453,772	245,855
2010	88	13,949	402,701	146,977	676,206	40	10,077	237,713	164,235	746,895	198,858
2011	248	24,909	678,671	325,739	388,816	63	16,355	289,581	161,509	312,784	251,227
TOTAL	473	57,863	2,254,822	2,022,041	2,530,517	233	49,700	1,298,089	1,282,364	2,756,792	1,022,837
O.D.											826

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	3,661,180	8,591,714	1,023,663		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-2,190,230	-1,657,027	3,791		
TOTAL LOSSES	1,470,950	6,934,687	1,027,454		
EXPECTED LOSSES	5,827,821	5,940,983	1,050,787		
CREDIBILITY	.15	.40	.59		
PURE PREMIUMS					
INDICATED (PRE-TEST)	.182	.858	.127	1.167	
INDICATED (POST-TEST)	.198	.934	.138	1.270	
PRES. ON RATE LEVEL	.671	.685	.121	1.477	
DERIVED BY FORMULA	.600	.785	.131	1.516	
UNDERLYING PRES. RATE	.721	.735	.130	1.586	
PROPOSED	.584	.765	.128	1.477	
IND. RATES					
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE
IND. RATES				1.47	MINIMUM PREMIUM
MAN. RATES	1.91	1.75	1.60	+ 1.47	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	1,162,065	14,973,606	1.288	2		11	78	377	468
2008	1,198,360	15,865,698	1.323	1	1	13	74	395	484
2009	1,227,572	13,625,336	1.109	1		8	70	407	486
2010	1,282,677	14,161,565	1.104			8	80	405	493
2011	1,340,281	11,762,615	.877			4	40	442	486
TOTAL	6,210,955	70,388,820	1.133	4	1	44	342	2026	2417
O.D.		107,587	.001				2	2	4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	316,354		1,849,642	2,634,750	2,318,007	33,524		1,057,243	1,985,329	2,565,918	2,212,839
2008	25,113	168,624	1,949,855	2,313,457	2,206,637	12,430	1,581,571	638,530	1,903,257	2,736,336	2,329,888
2009	3,000		1,275,253	2,469,756	1,925,748	197,000		483,373	1,734,688	3,370,709	2,165,809
2010			1,183,525	2,431,589	2,033,223			1,487,380	2,077,380	2,908,276	2,040,192
2011			561,094	1,413,353	2,598,410			174,715	902,580	3,863,809	2,248,654
TOTAL	344,467	168,624	6,819,369	11,262,905	11,082,025	242,954	1,581,571	3,841,241	8,603,234	15,445,048	10,997,382
O.D.				1,300	4,962				3,679	803	96,843

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	389,115		2,319,256	3,066,848	3,129,320	75,898		2,317,255	2,614,678	3,769,340	1,916,319
2008	26,160	88,637	2,686,888	2,612,327	2,614,457	35,852	755,042	1,730,965	2,545,901	3,590,261	2,099,229
2009	4,981	61,382	2,371,864	2,747,918	2,078,432	507,505	121,192	1,839,906	2,228,584	4,025,496	2,061,850
2010	475	125,340	3,520,612	2,494,839	2,144,809	939	153,905	3,655,063	2,353,766	3,291,429	1,887,178
2011	1,876	194,594	5,040,087	2,244,994	2,130,190	894	207,558	3,360,492	1,732,629	2,894,880	2,064,264
TOTAL	422,607	469,953	15,938,707	13,166,926	12,097,208	621,088	1,237,697	12,903,681	11,475,558	17,571,406	10,028,840
O.D.		43	1,467	2,084	4,891		7	527	4,908	837	89,687

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	31,595,777	54,323,818	10,118,527	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,632,439	-14,215,516	41,826	
TOTAL LOSSES	22,963,338	40,108,302	10,160,353	
EXPECTED LOSSES	23,104,752	51,240,378	11,241,829	
CREDIBILITY	.57	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.370	.646	.164	1.180
INDICATED (POST-TEST)	.403	.703	.178	1.284
PRES. ON RATE LEVEL	.346	.768	.169	1.283
DERIVED BY FORMULA	.378	.703	.178	1.259
UNDERLYING PRES. RATE	.372	.825	.181	1.378
PROPOSED	.385	.717	.181	1.283

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.273
IND. RATES				1.27	MINIMUM PREMIUM	
MAN. RATES	1.51	1.44	1.39	+ 1.27	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	546,711	11,342,624	2.074			14	78	188	280
2008	528,770	8,525,090	1.612			7	70	146	223
2009	547,961	12,477,346	2.277			20	76	128	224
2010	573,548	8,281,670	1.443		1	1	72	135	209
2011	568,416	7,465,662	1.313			4	37	164	205
TOTAL	2,765,406	48,092,392	1.739		1	46	333	761	1141
O.D.		264,614	.009			1	2	4	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,957,244	2,601,048	954,581			1,116,272	1,690,639	1,283,748	1,739,092
2008			935,386	1,908,416	1,089,042			477,538	1,336,658	1,557,012	1,221,038
2009			3,487,709	1,887,734	1,209,090			1,824,548	1,715,000	1,175,094	1,178,171
2010		35,000	124,676	3,033,449	718,990		5,996	79,444	1,964,349	1,222,224	1,097,542
2011			673,296	1,388,435	1,222,948			221,189	1,295,289	1,691,484	973,021
TOTAL		35,000	7,178,311	10,819,082	5,194,651		5,996	3,718,991	8,001,935	6,929,562	6,208,864
O.D.			157,954	9,147	20,559			19,627	19,511	17,041	20,775

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			2,475,912	3,027,617	1,288,697			2,529,472	2,226,574	1,885,828	1,506,054
2008		21,897	1,352,689	2,135,502	1,295,325		29,350	1,264,163	1,777,908	2,047,420	1,100,155
2009	430	110,585	4,607,862	2,140,495	1,343,226	880	210,585	3,862,295	2,122,619	1,463,950	1,121,619
2010	425	158,412	2,450,446	2,818,907	852,925	715	88,647	1,841,808	1,976,705	1,450,798	1,015,226
2011	1,589	152,466	3,790,901	1,634,220	1,076,079	964	187,103	2,734,396	1,345,810	1,355,812	893,233
TOTAL	2,444	443,360	14,677,810	11,756,741	5,856,252	2,559	515,685	12,232,134	9,449,616	8,203,808	5,636,287
O.D.	5	510	214,589	17,345	18,184		76	44,868	26,089	22,530	18,328

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	28,134,040	35,350,565	5,654,615			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-8,235,681	-8,486,558	22,979			
TOTAL LOSSES	19,898,359	26,864,007	5,677,594			
EXPECTED LOSSES	21,902,015	30,391,812	6,360,433			
CREDIBILITY	.33	.90	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.720	.971	.205	1.896		
INDICATED (POST-TEST)	.783	1.056	.223	2.062		
PRES. ON RATE LEVEL	.738	1.023	.214	1.975		
DERIVED BY FORMULA	.753	1.053	.223	2.029		
UNDERLYING PRES. RATE	.792	1.099	.230	2.121		
PROPOSED	.753	1.053	.223	2.029		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.013
IND. RATES				2.01	MINIMUM PREMIUM	
MAN. RATES	2.42	2.29	2.14	+ 2.01	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	156,267	1,742,734	1.115			4	6	35	45
2008	160,703	1,890,140	1.176			3	4	47	54
2009	166,377	1,932,500	1.161			2	4	40	46
2010	172,162	2,044,286	1.187			1	8	52	61
2011	176,835	1,267,145	.716				4	34	38
TOTAL	832,344	8,876,805	1.066			10	26	208	244
O.D.		1,969							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			517,452	288,538	223,167			124,294	80,860	311,379	197,044
2008			418,616	170,040	338,166			145,464	125,835	381,136	310,883
2009			590,995	163,697	295,712			146,477	148,026	379,650	207,943
2010			115,687	285,954	425,845			18,464	401,747	522,878	273,711
2011				259,314	186,674				121,790	474,365	225,002
TOTAL			1,642,750	1,167,543	1,469,564			434,699	878,258	2,069,408	1,214,583
O.D.											1,969

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			654,576	335,859	301,276			281,650	106,492	457,414	170,640
2008		8,297	545,425	197,480	400,108		7,876	351,302	175,496	498,349	280,106
2009	60	18,205	776,533	203,073	320,010	79	22,049	386,393	201,602	452,980	197,962
2010	79	15,720	448,525	316,503	436,130	132	17,276	430,475	437,834	590,111	253,183
2011	271	20,764	535,514	275,109	163,432	101	22,902	388,749	216,809	355,218	206,552
TOTAL	410	62,986	2,960,573	1,328,024	1,620,956	312	70,103	1,838,569	1,138,233	2,354,072	1,108,443
O.D.											1,753

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,932,953	6,441,285	1,110,196			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,580,733	-1,398,519	4,175			
TOTAL LOSSES	3,352,220	5,042,766	1,114,371			
EXPECTED LOSSES	4,228,307	5,035,681	1,131,988			
CREDIBILITY	.15	.40	.60			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.403	.606	.134	1.143		
INDICATED (POST-TEST)	.438	.659	.146	1.243		
PRES. ON RATE LEVEL	.473	.563	.127	1.163		
DERIVED BY FORMULA	.468	.601	.138	1.207		
UNDERLYING PRES. RATE	.508	.605	.136	1.249		
PROPOSED	.468	.601	.138	1.207		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.197
IND. RATES				1.20	MINIMUM PREMIUM	
MAN. RATES	1.34	1.28	1.26	+ 1.20	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	395	51	.129							
2008	389									
2009	382									
2010	363	8,265	22.768							
2011	354	1,200	3.389							
TOTAL	1,883	9,516	5.054							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											51
2010											8,265
2011											1,200
TOTAL											9,516

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											44
2010											7,645
2011											1,102
TOTAL											8,791

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			8,791	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,142	-6,433	64	
TOTAL LOSSES			8,855	
EXPECTED LOSSES	3,003	22,816	18,751	
CREDIBILITY	.00	.01	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	4.703	4.703
INDICATED (POST-TEST)	.000	.000	5.117	5.117
PRES. ON RATE LEVEL	1.485	11.285	9.274	22.044
DERIVED BY FORMULA	1.485	11.172	9.066	21.723
UNDERLYING PRES. RATE	1.595	12.117	9.958	23.670
PROPOSED	1.485	11.172	9.066	21.723

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	21.560
IND. RATES				21.56	MINIMUM PREMIUM	
MAN. RATES	28.55	26.31	23.88	+ 21.56	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES						
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	6													
2008	4													
2009	2													
2010	1													
2011	3													
TOTAL	16													

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.				
TOTAL LOSSES				
EXPECTED LOSSES		2	16	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.026	.138	.953	1.117
DERIVED BY FORMULA	.026	.138	.953	1.117
UNDERLYING PRES. RATE	.028	.148	1.023	1.199
PROPOSED	.026	.138	.953	1.117

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.108
IND. RATES				1.11	MINIMUM PREMIUM	
MAN. RATES	1.39	1.31	1.21	+ 1.11	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	230,581	308,037	.133				4	1		5
2008	241,845	522,590	.216				4	6		10
2009	238,415	104,355	.043				1	6		7
2010	239,873	1,330,219	.554			2	1	2		5
2011	227,012	451,570	.198			1	1	2		4
TOTAL	1,177,726	2,716,771	.231			3	11	17		31

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				52,387	320				177,881	3,958	73,491
2008				274,630	51,382				72,728	59,541	64,309
2009				10,286	11,971				24,434	12,626	45,038
2010			772,381	98,051	14,697			309,486	49,066	5,990	80,548
2011			118,104	62,860	11,254			24,401	57,702	131,376	45,873
TOTAL			890,485	498,214	89,624			333,887	381,811	213,491	309,259

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				60,977	432				234,270	5,814	63,643
2008		598	23,757	304,246	62,104		456	9,677	95,571	78,503	57,942
2009	1	131	3,987	11,541	12,724	8	713	8,927	28,827	15,718	42,876
2010	20	35,238	946,762	127,303	36,991	149	28,847	641,858	74,301	18,575	74,507
2011	75	9,782	220,893	62,876	18,620	61	12,247	176,036	78,411	101,857	42,111
TOTAL	96	45,749	1,195,399	566,943	130,871	218	42,263	836,498	511,380	220,467	281,079

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,120,223	1,429,661	281,079	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-773,302	-273,854	1,227	
TOTAL LOSSES	1,346,921	1,155,807	282,306	
EXPECTED LOSSES	2,049,243	977,512	353,319	
CREDIBILITY	.19	.51	.76	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.114	.098	.024	.236
INDICATED (POST-TEST)	.124	.107	.026	.257
PRES. ON RATE LEVEL	.162	.077	.028	.267
DERIVED BY FORMULA	.155	.092	.026	.273
UNDERLYING PRES. RATE	.174	.083	.030	.287
PROPOSED	.152	.090	.025	.267

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE
IND. RATES				.26	MINIMUM PREMIUM
MAN. RATES	.42	.34	.29	+ .26	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	17,036	179,370	1.052			1				1
2008	17,308	113,261	.654				1		3	4
2009	17,327	555,907	3.208			1			4	6
2010	17,914	44,515	.248				1		1	2
2011	16,698	81,251	.486						2	2
TOTAL	86,283	974,304	1.129			2			3	15
O.D.		498								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			138,143					26,892			14,335
2008				11,432	16,562				58,349	13,773	13,145
2009			149,133	37,834	124,803			48,337	18,837	127,037	49,926
2010				7,500	3,432				11,332	2,880	19,371
2011					17,106					47,794	16,351
TOTAL			287,276	56,766	161,903			75,229	88,518	191,484	113,128
O.D.											498

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			174,751					60,937			12,414
2008		40	1,520	12,950	19,499		192	6,858	75,782	18,782	11,844
2009	25	4,692	200,335	50,344	133,215	18	6,535	117,818	32,208	150,426	47,530
2010	1	216	6,124	7,163	3,735	4	352	8,935	10,851	3,871	17,918
2011	2	582	16,577	7,498	13,146	6	1,325	25,283	14,102	34,692	15,010
TOTAL	28	5,530	399,307	77,955	169,595	28	8,404	219,831	132,943	207,771	104,716
O.D.											457

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	633,128	588,264	105,173	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-189,480	-109,282	259	
TOTAL LOSSES	443,648	478,982	105,432	
EXPECTED LOSSES	502,167	389,999	74,203	
CREDIBILITY	.03	.09	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.514	.555	.122	1.191
INDICATED (POST-TEST)	.559	.604	.133	1.296
PRES. ON RATE LEVEL	.542	.421	.080	1.043
DERIVED BY FORMULA	.543	.437	.087	1.067
UNDERLYING PRES. RATE	.582	.452	.086	1.120
PROPOSED	.543	.437	.087	1.067

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.058
IND. RATES				1.06	MINIMUM PREMIUM	
MAN. RATES	1.26	1.20	1.13	+ 1.06	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	377,147	115,199	.030				1	1	2
2008	356,045	74,851	.021				1	1	2
2009	292,864	594,407	.202			1	1	1	3
2010	282,444	142,637	.050					4	4
2011	278,093	52,930	.019					1	1
TOTAL	1,586,593	980,024	.062			1	3	8	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				2,190	2,510				10,909	2,540	97,050
2008				1,787	741				18,095	123	54,105
2009			221,500	13,792	1,183			259,000	42,557	9,101	47,274
2010					18,683					106,466	17,488
2011					15,272					14,955	22,703
TOTAL			221,500	17,769	38,389			259,000	71,561	133,185	238,620

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				2,549	3,389				14,367	3,731	84,045
2008		3	169	1,988	882		38	2,015	23,391	431	48,749
2009	2	6,107	266,871	19,747	4,268	72	28,078	562,367	63,205	15,981	45,005
2010	3	155	5,023	2,378	18,430		827	19,300	13,022	114,426	16,176
2011	5	515	14,802	6,692	11,737	1	414	7,911	4,412	10,854	20,841
TOTAL	10	6,780	286,865	33,354	38,706	73	29,357	591,593	118,397	145,423	214,816

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	914,678	335,880	214,816			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-696,396	-127,139	920			
TOTAL LOSSES	218,282	208,741	215,736			
EXPECTED LOSSES	1,792,850	444,246	285,587			
CREDIBILITY	.23	.62	.92			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.014	.013	.014	.041		
INDICATED (POST-TEST)	.015	.014	.015	.044		
PRES. ON RATE LEVEL	.105	.026	.017	.148		
DERIVED BY FORMULA	.084	.019	.015	.118		
UNDERLYING PRES. RATE	.113	.028	.018	.159		
PROPOSED	.084	.019	.015	.118		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	.117
IND. RATES				.12	MINIMUM PREMIUM	
MAN. RATES	.31	.22	.16	+ .12	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	118,260	3,865,435	3.268			118,260			5	11	62	78
2008	122,760	3,745,910	3.051			122,760	2		4	13	50	69
2009	126,702	2,881,979	2.274			126,702			4	13	48	65
2010	112,974	4,250,637	3.762			112,974	1		5	8	50	64
2011	109,210	2,017,636	1.847			109,210			1	8	67	76
TOTAL	589,906	16,761,597	2.841			589,906	3		19	53	277	352

REPORTED LOSSES

ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,022,206	525,178	352,400			866,207	255,150	549,825	294,469
2008	579,999		768,990	654,165	289,831			222,643	567,099	400,061	263,122
2009			738,002	464,797	508,751			148,171	234,576	553,252	234,430
2010	680,000		851,692	641,994	506,364	15,000		585,992	310,238	456,130	203,227
2011			186,898	349,581	379,328			38,139	208,659	639,069	215,962
TOTAL	1,259,999		3,567,788	2,635,715	2,036,674	15,000		1,861,152	1,575,722	2,598,337	1,211,210

TRANSLATED LOSSES

ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,237,178	611,307	475,739			1,666,452	336,032	807,691	255,010
2008	603,856	15,640	1,016,972	733,624	348,651		11,944	574,493	747,823	530,038	237,073
2009	130	25,436	1,053,350	536,701	550,553	107	25,821	431,181	311,936	659,866	223,177
2010	798,175	57,560	1,580,643	683,075	549,782	28,085	66,184	1,498,840	398,331	528,756	187,985
2011	416	41,671	1,041,898	444,369	326,564	180	40,604	638,658	325,267	484,621	198,253
TOTAL	1,402,577	140,307	5,930,041	3,009,076	2,251,289	28,372	144,553	4,809,624	2,119,389	3,010,972	1,101,498

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,455,474	10,390,726	1,101,498	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,954,054	-2,247,214	4,001	
TOTAL LOSSES	7,501,420	8,143,512	1,105,499	
EXPECTED LOSSES	13,095,913	7,993,227	1,185,712	
CREDIBILITY	.12	.32	.48	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.272	1.380	.187	2.839
INDICATED (POST-TEST)	1.384	1.501	.203	3.088
PRES. ON RATE LEVEL	2.068	1.262	.187	3.517
DERIVED BY FORMULA	1.986	1.338	.195	3.519
UNDERLYING PRES. RATE	2.220	1.355	.201	3.776
PROPOSED	1.985	1.337	.195	3.517

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.490
IND. RATES				3.49	MINIMUM PREMIUM	
MAN. RATES	4.53	4.20	3.81	+ 3.49	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	10,216	2,719,367	266.187			3	19	31	53	
2008	10,724	2,150,214	200.504		1	1	13	26	41	
2009	11,320	1,043,539	92.185			2	1	31	34	
2010	11,705	1,553,017	132.679	1		1	1	19	22	
2011	10,941	663,894	60.679				1	21	22	
TOTAL	54,906	8,130,031	148.072	1	1	7	35	128	172	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			579,370	960,340	123,777			309,885	514,511	182,383	49,101
2008		154,420	154,440	721,440	119,395		50,000	33,500	289,559	399,513	227,947
2009			406,931	96,777	273,215			39,436	13,127	178,289	35,764
2010	261,772		374,468	99,327	305,614	62,707		165,000	30,000	218,352	35,777
2011			66,464	280,242					17,546	275,390	24,252
TOTAL	261,772	154,420	1,515,209	1,944,348	1,102,243	62,707	50,000	547,821	864,743	1,253,927	372,841

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			732,903	1,117,836	167,098			702,199	677,610	267,922	42,521
2008	114	378,886	269,851	801,047	145,751	1,148	202,269	121,057	385,845	523,981	205,380
2009	48	12,580	537,818	126,828	292,898	14	5,891	100,939	28,416	210,210	34,047
2010	334,253	21,486	590,392	146,818	315,097	126,198	17,691	395,738	70,017	241,597	33,094
2011	128	13,196	362,470	172,357	220,491	32	9,010	165,531	92,314	201,466	22,263
TOTAL	334,543	426,148	2,493,434	2,364,886	1,141,335	127,392	234,861	1,485,464	1,254,202	1,445,176	337,305

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,101,842	6,205,599	337,305			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,990,189	-1,511,300	1,119			
TOTAL LOSSES	3,111,653	4,694,299	338,424			
EXPECTED LOSSES	5,318,195	5,426,690	313,843			
CREDIBILITY	.16	.49	.34			
PURE PREMIUMS						
INDICATED (PRE-TEST)	56.672	85.497	6.164	148.333		
INDICATED (POST-TEST)	61.659	93.021	6.706	161.386		
PRES. ON RATE LEVEL	90.206	92.046	5.323	187.575		
DERIVED BY FORMULA	85.638	92.524	5.793	183.955		
UNDERLYING PRES. RATE	96.860	98.836	5.716	201.412		
PROPOSED	85.638	92.524	5.793	183.955		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	182.575
IND. RATES				182.58	MINIMUM PREMIUM	
MAN. RATES	233.50	212.33	203.20	+182.58	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	292	33,522	114.801				1			1
2008	289	78	.269							
2009	277	9,360	33.790							
2010	297	11,828	39.824					2		2
2011	289	280	.968							
TOTAL	1,444	55,068	38.136				1	2		3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				32,000					607		915
2008											78
2009											9,360
2010					3,035					7,344	1,449
2011											280
TOTAL				32,000	3,035				607	7,344	12,082

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				37,248					799		792
2008											70
2009											8,911
2010		26	815	387	2,994		56	1,330	898	7,893	1,340
2011											257
TOTAL		26	815	37,635	2,994		56	1,330	1,697	7,893	11,370

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,227	50,219	11,370	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-24,637	-10,400	16	
TOTAL LOSSES		39,819	11,386	
EXPECTED LOSSES	65,141	37,106	4,441	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	27.575	7.885	35.460
INDICATED (POST-TEST)	.000	30.002	8.579	38.581
PRES. ON RATE LEVEL	42.013	23.932	2.863	68.808
DERIVED BY FORMULA	41.593	24.053	2.977	68.623
UNDERLYING PRES. RATE	45.112	25.697	3.075	73.884
PROPOSED	41.593	24.053	2.977	68.623

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	68.108
IND. RATES				68.11	MINIMUM PREMIUM	
MAN. RATES	81.85	81.06	74.54	+ 68.11	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	48,936	1,074,604	2.195			48,936			1	6	15	22
2008	46,943	476,622	1.015			46,943			1	3	10	14
2009	46,105	1,573,895	3.413			46,105			1	24	8	33
2010	51,829	1,917,559	3.699			51,829			3	21	17	41
2011	49,969	1,342,272	2.686			49,969			1	5	24	30
TOTAL	243,782	6,384,952	2.619			243,782			7	59	74	140
O.D.		121,540	.049								1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			155,279	339,299	106,726			151,139	116,696	159,866	45,599
2008			123,827	87,755	64,629			28,841	33,387	102,217	35,966
2009			134,113	670,728	91,970			43,673	323,002	135,152	175,257
2010			439,131	461,521	82,771			103,019	375,784	173,671	281,662
2011			226,555	254,417	184,601			20,769	245,397	251,073	159,460
TOTAL			1,078,905	1,813,720	530,697			347,441	1,094,266	821,979	697,944
O.D.					94,522					27,018	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			196,428	394,945	144,081			342,481	153,689	234,843	39,489
2008		2,500	163,017	99,076	77,080		1,715	71,302	46,404	133,583	32,405
2009	104	9,872	346,546	717,573	110,664	114	13,750	208,069	381,398	171,144	166,845
2010	58	31,383	857,557	446,544	113,613	150	21,594	519,027	379,024	215,493	260,537
2011	298	31,773	764,721	291,828	171,308	160	30,088	445,611	231,693	205,340	146,384
TOTAL	460	75,528	2,328,269	1,949,966	616,746	424	67,147	1,586,490	1,192,208	960,403	645,660
O.D.	13	802	25,408	12,036	93,243		211	4,902	3,306	29,038	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,089,654	4,856,946	645,660	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,378,627	-1,262,734	2,985	
TOTAL LOSSES	1,711,027	3,594,212	648,645	
EXPECTED LOSSES	6,306,639	4,514,843	826,421	
CREDIBILITY	.07	.18	.26	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.702	1.474	.266	2.442
INDICATED (POST-TEST)	.764	1.604	.289	2.657
PRES. ON RATE LEVEL	2.409	1.725	.316	4.450
DERIVED BY FORMULA	2.294	1.703	.309	4.306
UNDERLYING PRES. RATE	2.587	1.852	.339	4.778
PROPOSED	2.294	1.703	.309	4.306

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	4.273
IND. RATES				4.27	MINIMUM PREMIUM	
MAN. RATES	5.72	5.24	4.82	+ 4.27	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	332,713	14,005,637	4.209			332,713			33	48	257	338
2008	339,851	12,699,296	3.736			339,851			22	75	194	291
2009	363,121	22,421,750	6.174			363,121	1		41	97	290	429
2010	372,071	17,829,455	4.791			372,071	1		35	68	287	391
2011	380,638	14,841,811	3.899			380,638	1		14	63	343	421
TOTAL	1,788,394	81,797,949	4.574			1,788,394	3		145	351	1371	1870
O.D.		173,082	.009							4	4	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			5,556,651	1,751,087	1,396,918			1,839,105	890,011	1,662,411	909,454
2008			3,680,910	3,049,367	1,161,934			1,138,639	1,583,536	1,228,072	856,838
2009	326,491		7,478,800	3,318,882	2,116,238	46,805		3,807,719	2,206,540	1,915,492	1,204,783
2010	152,549		6,015,039	2,913,443	1,938,541	8,000		2,032,448	1,727,597	1,853,289	1,188,549
2011	817,473		2,364,599	3,028,307	2,223,804			717,005	1,478,603	3,153,083	1,058,937
TOTAL	1,296,513		25,095,999	14,061,086	8,837,435	54,805		9,534,916	7,886,287	9,812,347	5,218,561
O.D.				44,989	17,448				30,560	31,676	48,409

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			7,029,163	2,038,270	1,885,841			4,167,413	1,172,145	2,442,084	787,587
2008		74,503	4,853,112	3,416,781	1,403,981		54,232	2,769,817	2,101,019	1,627,581	772,011
2009	481,005	231,852	9,747,778	3,794,677	2,368,962	121,742	362,374	6,794,178	2,801,747	2,369,192	1,146,953
2010	195,331	352,254	9,599,031	3,162,257	2,192,171	17,471	250,297	5,731,664	2,018,299	2,170,218	1,099,408
2011	938,736	362,298	8,779,466	3,454,036	2,045,063	1,572	322,794	4,553,080	1,958,459	2,460,160	972,104
TOTAL	1,615,072	1,020,907	40,008,550	15,866,021	9,896,018	140,785	989,697	24,016,152	10,051,669	11,069,235	4,778,063
O.D.	15	1,054	29,103	49,241	18,372	12	1,639	25,795	41,170	28,173	44,798

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	67,848,781	47,019,899	4,822,861		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-17,182,583	-10,846,598	21,417		
TOTAL LOSSES	50,666,198	36,173,301	4,844,278		
EXPECTED LOSSES	46,051,146	39,094,293	5,794,396		
CREDIBILITY	.25	.67	1.00		
PURE PREMIUMS					
INDICATED (PRE-TEST)	2.833	2.023	.271	5.127	
INDICATED (POST-TEST)	3.082	2.201	.295	5.578	
PRES. ON RATE LEVEL	2.398	2.036	.302	4.736	
DERIVED BY FORMULA	2.569	2.147	.295	5.011	
UNDERLYING PRES. RATE	2.575	2.186	.324	5.085	
PROPOSED	2.569	2.147	.295	5.011	
IND. RATES					
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE
IND. RATES				4.97	MINIMUM PREMIUM
MAN. RATES	4.87	5.00	5.13	+ 4.97	PRESENT

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	555	654,917	1180.030			2	2	3	7
2008	515	191,213	371.287				3	2	5
2009	493	133,007	269.791				2		2
2010	479	133,373	278.440					7	7
2011	467	38,549	82.546					1	1
TOTAL	2,509	1,151,059	458.772			2	7	13	22

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			330,827	32,406	9,565			121,485	84,785	27,086	48,763
2008				108,427	2,885				27,362	17,044	35,495
2009				44,168					78,355		10,484
2010					31,128					58,026	44,219
2011					2,931					7,059	28,559
TOTAL			330,827	185,001	46,509			121,485	190,502	109,215	167,520

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			418,496	37,720	12,913			275,285	111,662	39,790	42,229
2008		218	8,739	119,777	4,112		142	3,499	35,817	22,570	31,981
2009	5	400	11,690	46,715	838	26	1,956	25,636	89,883	2,903	9,981
2010	3	262	8,370	3,960	30,710		446	10,519	7,096	62,369	40,903
2011		102	2,838	1,284	2,252		188	3,733	2,083	5,125	26,217
TOTAL	8	982	450,133	209,456	50,825	26	2,732	318,672	246,541	132,757	151,311

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	772,553	639,579	151,311	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-126,588	-83,977	269	
TOTAL LOSSES	645,965	555,602	151,580	
EXPECTED LOSSES	330,796	296,418	79,917	
CREDIBILITY	.03	.07	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	257.459	221.444	60.415	539.318
INDICATED (POST-TEST)	280.115	240.931	65.732	586.778
PRES. ON RATE LEVEL	122.786	110.026	29.664	262.476
DERIVED BY FORMULA	127.506	119.189	34.714	281.409
UNDERLYING PRES. RATE	131.844	118.142	31.852	281.838
PROPOSED	127.506	119.189	34.714	281.409

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	279.298
IND. RATES				279.30	MINIMUM PREMIUM	
MAN. RATES	285.76	287.75	284.34	+279.30	PRESENT	

+PROPOSED

ANNUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	7,918	3,545,763	447.810			10	12	22	44
2008	9,031	2,578,601	285.527		1	3	15	34	53
2009	13,777	3,639,914	264.202			4	5	55	64
2010	14,107	2,944,365	208.716			1	5	70	76
2011	14,187	3,051,303	215.077				3	60	63
TOTAL	59,020	15,759,946	267.027		1	18	40	241	300

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,769,963	583,500	106,157			519,919	262,379	193,620	110,225
2008		85,671	371,168	730,794	376,023		46,467	139,524	445,439	209,313	174,202
2009			652,035	149,214	1,532,602			265,073	167,752	744,442	128,796
2010			116,179	242,613	1,462,023			9,725	166,292	812,011	135,522
2011			229,505	1,414,372	4,891,177				50,798	1,272,530	84,098
TOTAL		85,671	2,909,345	1,935,626	4,891,177		46,467	934,241	1,092,660	3,231,916	632,843

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			2,239,004	679,193	143,313			1,178,136	345,554	284,429	95,455
2008	64	216,363	541,665	817,595	448,002	1,065	191,789	371,610	584,312	279,691	156,956
2009	245	22,891	975,885	257,516	1,615,157	117	37,869	670,716	253,590	883,366	122,614
2010	203	23,558	697,567	409,593	1,456,281	54	11,985	290,356	254,293	884,450	125,358
2011	551	60,725	1,684,527	790,936	1,104,670	146	39,190	730,628	407,477	928,217	77,202
TOTAL	1,063	323,537	6,138,648	2,954,833	4,767,423	1,382	280,833	3,241,446	1,845,226	3,260,153	577,585

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,986,909	12,827,635	577,585			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,865,000	-2,873,243	2,892			
TOTAL LOSSES	5,121,909	9,954,392	580,477			
EXPECTED LOSSES	13,604,640	10,670,106	709,126			
CREDIBILITY	.30	.76	.58			
PURE PREMIUMS						
INDICATED (PRE-TEST)	86.783	168.661	9.835	265.279		
INDICATED (POST-TEST)	94.420	183.503	10.700	288.623		
PRES. ON RATE LEVEL	214.672	168.368	11.190	394.230		
DERIVED BY FORMULA	178.596	179.871	10.906	369.373		
UNDERLYING PRES. RATE	230.509	180.788	12.015	423.312		
PROPOSED	178.596	179.871	10.906	369.373		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	366.602
IND. RATES				366.60	MINIMUM PREMIUM	
MAN. RATES	523.99	464.75	427.07	+366.60	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	539,372	9,138,816	1.694			11	28	165	204
2008	508,629	5,342,262	1.050			3	33	124	160
2009	452,484	4,785,095	1.057			3	32	77	112
2010	442,704	4,974,664	1.123			4	36	111	151
2011	445,942	3,890,885	.872			1	7	120	128
TOTAL	2,389,131	28,131,722	1.177			22	136	597	755
O.D.		874,368	.036				8	14	22

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,908,627	1,639,083	774,763			1,488,473	1,273,166	1,116,409	938,295
2008			530,251	1,212,412	889,964			320,377	682,341	958,346	748,571
2009			521,994	1,083,230	382,014			104,454	1,578,108	548,124	567,171
2010			651,211	1,035,627	628,115			381,889	912,161	759,486	606,175
2011			150,871	322,112	887,177			39,745	230,867	1,550,039	710,074
TOTAL			3,762,954	5,292,464	3,562,033			2,334,938	4,676,643	4,932,404	3,570,286
O.D.				289,237	147,490				210,343	103,135	124,163

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			2,209,376	1,907,891	1,045,935			2,248,077	1,676,758	1,640,006	812,563
2008		12,903	787,226	1,360,125	1,054,876		18,816	821,979	913,383	1,258,270	674,462
2009	199	24,475	938,095	1,142,915	426,256	461	48,575	696,138	1,563,774	693,716	539,947
2010	179	57,787	1,606,123	1,039,615	682,393	418	63,455	1,508,501	970,073	888,974	560,712
2011	496	55,540	1,458,703	643,085	713,199	282	67,800	1,148,403	608,262	1,147,906	651,848
TOTAL	874	150,705	6,999,523	6,093,631	3,922,659	1,161	198,646	6,423,098	5,732,250	5,628,872	3,239,532
O.D.	54	7,286	208,748	355,982	129,271	59	6,847	134,524	248,210	102,549	113,646

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,131,525	22,213,424	3,353,178			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,427,891	-5,297,557	11,630			
TOTAL LOSSES	8,703,634	16,915,867	3,364,808			
EXPECTED LOSSES	14,119,764	18,659,112	3,464,240			
CREDIBILITY	.30	.81	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.364	.708	.141	1.213		
INDICATED (POST-TEST)	.396	.770	.153	1.319		
PRES. ON RATE LEVEL	.551	.727	.135	1.413		
DERIVED BY FORMULA	.505	.762	.153	1.420		
UNDERLYING PRES. RATE	.591	.781	.145	1.517		
PROPOSED	.503	.758	.152	1.413		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.402
IND. RATES				1.40	MINIMUM PREMIUM	
MAN. RATES	1.74	1.66	1.53	+ 1.40	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	39,967	346,970	.868			39,967				2	25	27
2008	41,525	678,863	1.634			41,525				5	23	28
2009	42,822	1,246,489	2.910			42,822			2	7	22	31
2010	41,488	358,520	.864			41,488				2	13	15
2011	42,016	614,313	1.462			42,016				4	17	21
TOTAL	207,818	3,245,155	1.562			207,818			2	20	100	122
O.D.		1,200									1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				53,238	105,750				10,285	93,796	83,901
2008				135,038	64,791				209,370	155,593	114,071
2009			306,273	300,389	107,232			103,210	253,154	128,146	48,085
2010				25,729	80,072				33,914	144,320	74,485
2011				142,188	119,212				68,967	160,210	123,736
TOTAL			306,273	656,582	477,057			103,210	575,690	682,065	444,278
O.D.					8					380	812

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				61,969	142,762				13,546	137,787	72,658
2008		322	13,136	150,381	76,893		1,218	27,435	274,724	205,436	102,778
2009	55	11,237	454,620	330,683	121,759	102	18,136	310,620	304,006	161,198	45,777
2010	12	1,319	39,368	33,269	80,184	8	2,110	51,354	49,074	157,440	68,899
2011	149	11,971	309,959	158,248	102,570	45	9,981	162,777	90,789	122,456	113,590
TOTAL	216	24,849	817,083	734,550	524,168	155	31,445	552,186	732,139	784,317	403,702
O.D.					9			29	24	446	773

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,425,963	2,775,653	404,475	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-912,323	-575,749	1,313	
TOTAL LOSSES	513,640	2,199,904	405,788	
EXPECTED LOSSES	2,429,392	2,063,632	367,838	
CREDIBILITY	.06	.16	.24	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.247	1.059	.195	1.501
INDICATED (POST-TEST)	.269	1.152	.212	1.633
PRES. ON RATE LEVEL	1.088	.925	.165	2.178
DERIVED BY FORMULA	1.039	.961	.176	2.176
UNDERLYING PRES. RATE	1.169	.993	.177	2.339
PROPOSED	1.039	.961	.176	2.176

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.159
IND. RATES				2.16	MINIMUM PREMIUM	
MAN. RATES	2.77	2.57	2.36	+ 2.16	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	1,055,235	14,097,652	1.335			1,055,235	1		21	80	235	337
2008	1,052,414	15,635,907	1.485			1,052,414		2	16	79	230	327
2009	1,014,251	14,896,075	1.468			1,014,251			20	70	206	296
2010	1,040,112	14,053,550	1.351			1,040,112			9	74	238	321
2011	1,074,673	8,318,356	.774			1,074,673			2	37	241	280
TOTAL	5,236,685	67,001,540	1.279			5,236,685	1	2	68	340	1150	1561
O.D.		41,478								1	1	2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	81,871		3,305,370	1,875,155	2,086,145			1,353,461	1,736,403	2,203,528	1,455,719
2008		307,068	2,441,908	2,942,860	2,823,727		517,500	918,355	2,015,109	2,112,603	1,556,777
2009			3,092,115	2,287,047	2,128,241			2,107,147	1,871,461	1,768,781	1,641,283
2010			1,584,656	3,034,153	2,494,364			597,397	2,526,634	2,577,967	1,238,379
2011			308,721	789,492	2,249,473			63,106	830,931	2,716,920	1,359,713
TOTAL	81,871	307,068	10,732,770	10,928,707	11,781,950		517,500	5,039,466	8,980,538	11,379,799	7,251,871
O.D.				6,234	12,108				3,052	9,834	10,250

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	100,701		4,181,294	2,182,677	2,816,302			3,066,943	2,286,844	3,236,979	1,260,653
2008	165	593,217	3,391,855	3,324,335	3,345,168	6,146	1,113,387	2,361,285	2,680,079	2,782,718	1,402,656
2009	604	106,372	4,365,079	2,605,032	2,308,213	1,031	257,383	4,731,474	2,359,087	2,171,459	1,562,501
2010	627	161,353	4,517,304	3,113,494	2,637,014	963	139,647	3,383,297	2,704,147	2,959,336	1,145,501
2011	1,228	135,586	3,583,753	1,603,296	1,803,040	674	152,177	2,484,123	1,334,279	2,049,893	1,248,217
TOTAL	103,325	996,528	20,039,285	12,828,834	12,909,737	8,814	1,662,594	16,027,122	11,364,436	13,200,385	6,619,528
O.D.	2	183	5,603	6,261	12,963		167	2,999	3,448	11,745	9,350

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	38,846,622	50,337,809	6,628,878	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-12,540,444	-13,276,826	27,242	
TOTAL LOSSES	26,306,178	37,060,983	6,656,120	
EXPECTED LOSSES	33,200,583	47,444,366	7,593,193	
CREDIBILITY	.51	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.502	.708	.127	1.337
INDICATED (POST-TEST)	.546	.770	.138	1.454
PRES. ON RATE LEVEL	.590	.844	.135	1.569
DERIVED BY FORMULA	.568	.770	.138	1.476
UNDERLYING PRES. RATE	.634	.906	.145	1.685
PROPOSED	.568	.770	.138	1.476

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.464
IND. RATES				1.46	MINIMUM PREMIUM	
MAN. RATES	1.84	1.74	1.70	+ 1.46	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	1,768,903	33,235,346	1.878			1,768,903	1		40	171	704	916
2008	1,861,394	26,532,040	1.425			1,861,394		1	23	136	582	742
2009	1,902,664	28,215,068	1.482			1,902,664	2		26	126	589	743
2010	1,935,026	26,031,241	1.345			1,935,026			20	137	589	746
2011	2,014,969	24,488,901	1.215			2,014,969			5	125	704	834
TOTAL	9,482,956	138,502,596	1.461			9,482,956	3	1	114	695	3168	3981
O.D.		398,107	.004							1	18	19

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	24,559		6,294,896	5,691,617	3,657,127	892,288		3,386,574	3,926,187	5,607,369	3,754,729
2008		39,328	3,226,315	4,278,398	2,969,842		101,327	1,065,260	6,298,654	4,638,018	3,914,898
2009	277,498		4,151,954	4,227,688	4,241,992			3,011,612	3,165,452	5,435,906	3,702,966
2010			3,282,970	4,632,851	4,021,636			2,064,346	3,101,678	5,620,586	3,307,174
2011			848,871	2,812,949	4,822,757			361,915	3,101,421	8,715,593	3,825,395
TOTAL	302,057	39,328	17,805,006	21,643,503	19,713,354	892,288	101,327	9,889,707	19,593,392	30,017,472	18,505,162
O.D.				38,492	57,457				9,004	108,086	185,068

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	12,944		7,963,041	6,625,040	4,937,139	865,673		7,673,977	5,170,790	8,237,211	3,251,595
2008	30	165,455	4,455,205	4,775,091	3,529,770	2,325	476,937	3,050,024	6,242,086	6,107,597	3,527,323
2009	409,321	157,015	6,324,455	4,798,050	4,570,307	1,550	361,626	6,278,817	4,096,606	6,527,214	3,525,224
2010	932	289,934	8,076,743	4,829,186	4,259,595	1,678	296,607	6,938,941	3,728,853	6,306,414	3,059,136
2011	3,605	362,478	9,411,781	4,290,139	3,959,980	2,549	549,197	8,731,711	4,576,605	6,623,675	3,511,713
TOTAL	426,832	974,882	36,231,225	25,317,506	21,256,791	873,775	1,684,367	32,673,470	23,814,940	33,802,111	16,874,991
O.D.	4	557	17,197	52,829	59,074	1	927	15,981	22,037	126,033	171,069

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	72,899,218	104,451,321	17,046,060	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-19,958,820	-24,485,354	70,544	
TOTAL LOSSES	52,940,398	79,965,967	17,116,604	
EXPECTED LOSSES	53,389,041	88,191,491	19,155,571	
CREDIBILITY	.76	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.558	.843	.180	1.581
INDICATED (POST-TEST)	.607	.917	.196	1.720
PRES. ON RATE LEVEL	.525	.866	.188	1.579
DERIVED BY FORMULA	.587	.917	.196	1.700
UNDERLYING PRES. RATE	.563	.930	.202	1.695
PROPOSED	.587	.917	.196	1.700

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.687
IND. RATES				1.69	MINIMUM PREMIUM	
MAN. RATES	1.96	1.86	1.71	+ 1.69	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	85,622	1,657,741	1.936			85,622			3	9	30	42
2008	85,575	1,271,563	1.485			85,575	1			6	37	44
2009	77,390	1,869,989	2.416			77,390			3	6	30	39
2010	90,375	1,324,528	1.465			90,375				8	25	33
2011	94,889	1,130,106	1.190			94,889			1	3	33	37
TOTAL	433,851	7,253,927	1.672			433,851	1		7	32	155	195
O.D.		52,054	.011							1	2	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			425,444	367,155	186,186			139,811	165,033	182,727	191,385
2008	78,247			189,884	370,013	994			230,675	287,208	114,542
2009			437,838	323,359	453,129			113,990	107,817	321,615	112,241
2010				449,290	285,714				217,292	240,404	131,828
2011			126,682	112,806	262,567			49,075	88,353	333,727	156,896
TOTAL	78,247		989,964	1,442,494	1,557,609	994		302,876	809,170	1,365,681	706,892
O.D.				12,000	5,474				4,982	28,262	1,336

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			538,186	427,368	251,353			316,812	217,349	268,425	165,739
2008	81,465	697	28,721	216,967	435,220	2,537	1,913	33,307	305,732	376,881	103,202
2009	107	15,881	653,506	377,119	485,887	63	17,203	300,226	150,070	382,921	106,853
2010	84	13,526	388,413	439,325	302,677	64	8,115	204,947	230,678	273,297	121,941
2011	174	21,518	541,745	211,047	215,981	112	24,330	359,466	160,723	252,822	144,031
TOTAL	81,830	51,622	2,150,571	1,671,826	1,691,118	2,776	51,561	1,214,758	1,064,552	1,554,346	641,766
O.D.		147	4,174	15,867	4,558	3	753	14,550	14,698	20,919	1,211

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,572,745	6,037,884	642,977	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,530,907	-1,532,042	2,661	
TOTAL LOSSES	2,041,838	4,505,842	645,638	
EXPECTED LOSSES	4,065,184	5,501,231	711,516	
CREDIBILITY	.10	.26	.39	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.471	1.039	.149	1.659
INDICATED (POST-TEST)	.512	1.130	.162	1.804
PRES. ON RATE LEVEL	.872	1.181	.153	2.206
DERIVED BY FORMULA	.836	1.168	.157	2.161
UNDERLYING PRES. RATE	.937	1.268	.164	2.369
PROPOSED	.836	1.168	.157	2.161

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	TOTAL
IND. RATES				2.14	MINIMUM PREMIUM	
MAN. RATES	2.72	2.60	2.39	+ 2.14	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	85,733	2,003,396	2.336			85,733	2		2	13	38	55
2008	76,947	1,482,263	1.926			76,947			2	3	34	39
2009	73,011	1,048,672	1.436			73,011	1		1	5	35	42
2010	70,586	1,020,387	1.445			70,586				4	29	33
2011	71,412	676,633	.947			71,412			1	2	22	25
TOTAL	377,689	6,231,351	1.650			377,689	3		6	27	158	194

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	214,588		351,431	383,434	122,654			189,089	207,444	334,359	200,397
2008			288,275	146,707	415,728			124,948	36,830	331,625	138,150
2009	1,070		125,553	131,385	109,228	188,393		63,748	85,021	208,308	135,966
2010				203,262	226,619				108,963	378,008	103,535
2011			137,898	7,005	127,930			16,616	37,047	237,939	112,198
TOTAL	215,658		903,157	871,793	1,002,159	188,393		394,401	475,305	1,490,239	690,246

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	263,943		444,560	446,317	165,586			428,475	273,204	491,170	173,544
2008		5,926	384,685	172,294	490,169		6,645	293,938	58,760	432,516	124,473
2009	1,599	4,855	195,444	147,894	118,386	484,727	10,470	178,099	114,092	248,433	129,440
2010	40	6,959	201,883	211,157	232,984	32	6,065	149,448	147,167	413,773	95,770
2011	51	11,627	278,378	74,233	104,856	49	12,232	195,863	95,782	176,932	102,998
TOTAL	265,633	29,367	1,504,950	1,051,895	1,111,981	484,808	35,412	1,245,823	689,005	1,762,824	626,225

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,565,993	4,615,705	626,225			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,234,343	-1,196,840	2,072			
TOTAL LOSSES	2,331,650	3,418,865	628,297			
EXPECTED LOSSES	3,217,910	4,218,787	611,855			
CREDIBILITY	.09	.24	.35			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.617	.905	.166	1.688		
INDICATED (POST-TEST)	.671	.985	.181	1.837		
PRES. ON RATE LEVEL	.794	1.040	.151	1.985		
DERIVED BY FORMULA	.783	1.027	.162	1.972		
UNDERLYING PRES. RATE	.852	1.117	.162	2.131		
PROPOSED	.783	1.027	.162	1.972		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.957
IND. RATES				1.96	MINIMUM PREMIUM	
MAN. RATES	2.17	2.18	2.15	+ 1.96	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	250,431	1,771,347	.707			250,431			3	8	10	21
2008	242,244	615,024	.253			242,244			1	2	12	15
2009	232,773	722,457	.310			232,773	1			9	13	23
2010	245,094	1,277,142	.521			245,094			3	3	7	13
2011	282,569	628,971	.222			282,569			1	1	14	16
TOTAL	1,253,111	5,014,941	.400			1,253,111	1		8	23	56	88
O.D.		118										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			661,741	279,882	102,270			317,206	227,455	106,184	76,609
2008			196,309	17,504	112,664			69,933	45,652	115,780	57,182
2009	98,101			219,235	150,235	10,102			105,504	78,006	61,274
2010			596,743	218,385	20,868			232,885	82,818	81,085	44,358
2011			140,380	36,334	145,418			23,791	52,439	149,391	81,218
TOTAL	98,101		1,595,173	771,340	531,455	10,102		643,815	513,868	530,446	320,641
O.D.											118

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			837,103	325,783	138,065			718,788	299,561	155,983	66,343
2008		3,720	249,131	22,981	133,354		3,424	165,453	63,407	151,659	51,521
2009	144,352	2,364	73,895	240,186	161,401	26,023	3,267	40,286	125,961	95,415	58,333
2010	33	31,737	857,217	228,521	45,074	128	24,386	547,461	108,560	99,675	41,031
2011	87	13,973	338,034	103,993	120,658	57	12,228	178,571	80,322	114,430	74,558
TOTAL	144,472	51,794	2,355,380	921,464	598,552	26,208	43,305	1,650,559	677,811	617,162	291,786
O.D.											106

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,271,718	2,814,989	291,892			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,168,355	-536,746	1,139			
TOTAL LOSSES	3,103,363	2,278,243	293,031			
EXPECTED LOSSES	3,107,715	1,929,791	300,748			
CREDIBILITY	.20	.53	.79			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.248	.182	.023	.453		
INDICATED (POST-TEST)	.270	.198	.025	.493		
PRES. ON RATE LEVEL	.231	.144	.022	.397		
DERIVED BY FORMULA	.239	.173	.024	.436		
UNDERLYING PRES. RATE	.248	.154	.024	.426		
PROPOSED	.239	.173	.024	.436		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	.432
IND. RATES				.43	MINIMUM PREMIUM	
MAN. RATES	.50	.47	.43	+ .43	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	52,902	3,988,009	7.538			11	9	31	51
2008	52,405	3,079,783	5.876			7	5	35	47
2009	44,891	1,948,081	4.339			4	5	27	36
2010	42,778	1,816,688	4.246			3	4	21	28
2011	41,063	1,724,320	4.199			3	2	17	22
TOTAL	234,039	12,556,881	5.365			28	25	131	184
O.D.		682						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			2,012,601	339,782	199,443			764,027	243,970	276,347	151,839
2008			1,220,664	373,030	396,466			303,305	209,331	450,720	126,267
2009			861,696	134,857	133,574			346,767	192,054	151,866	127,267
2010			497,882	262,245	219,884			307,894	215,614	216,728	96,441
2011			660,901	119,521	188,989			274,424	108,922	289,554	82,009
TOTAL			5,253,744	1,229,435	1,138,356			1,996,417	969,891	1,385,215	583,823
O.D.					480					202	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			2,497,770	395,506	269,250			1,678,730	321,309	405,956	131,493
2008		23,439	1,558,982	428,626	474,366		14,640	717,458	288,285	591,058	113,767
2009	37	24,851	1,073,314	169,833	153,148	142	42,077	807,486	248,392	190,256	121,158
2010	52	30,209	825,140	288,223	241,048	200	36,111	822,447	255,217	256,782	89,208
2011	245	46,069	1,040,659	233,960	183,175	319	61,443	740,321	190,549	234,908	75,284
TOTAL	334	124,568	6,995,865	1,516,148	1,320,987	661	154,271	4,766,442	1,303,752	1,678,960	530,910
O.D.		3	130	62	472			34	23	215	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,042,308	5,820,619	530,910			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,655,298	-1,228,233	1,621			
TOTAL LOSSES	9,387,010	4,592,386	532,531			
EXPECTED LOSSES	6,880,746	4,310,998	500,844			
CREDIBILITY	.06	.17	.26			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.011	1.962	.228	6.201		
INDICATED (POST-TEST)	4.364	2.135	.248	6.747		
PRES. ON RATE LEVEL	2.738	1.716	.199	4.653		
DERIVED BY FORMULA	2.836	1.787	.212	4.835		
UNDERLYING PRES. RATE	2.940	1.842	.214	4.996		
PROPOSED	2.836	1.787	.212	4.835		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	4.798
IND. RATES				4.80	MINIMUM PREMIUM	
MAN. RATES	5.39	5.25	5.04	+ 4.80	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	450,823	12,680,957	2.812			450,823			24	43	193	260
2008	408,077	10,933,718	2.679			408,077			19	40	188	247
2009	375,623	13,753,444	3.661			375,623		2	21	23	184	230
2010	401,623	7,962,610	1.982			401,623			10	43	165	218
2011	390,126	8,113,737	2.079			390,126	2		2	26	209	239
TOTAL	2,026,272	53,444,466	2.638			2,026,272	2	2	76	175	939	1194
O.D.		521,546	.025						1		1	2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			3,998,927	2,049,081	1,168,795			2,097,161	1,038,348	1,360,130	968,515
2008			3,047,659	2,254,774	1,264,176			1,086,088	980,537	1,452,127	848,357
2009		171,381	3,832,118	1,288,176	1,979,675		831,149	2,085,878	840,854	1,846,463	877,750
2010			1,570,980	1,503,327	1,144,727			718,953	945,603	1,386,560	692,460
2011	347,769		358,066	1,050,290	2,263,103	246,095		140,202	591,761	2,284,277	832,174
TOTAL	347,769	171,381	12,807,750	8,145,648	7,820,476	246,095	831,149	6,128,282	4,397,103	8,329,557	4,219,256
O.D.			413,234		3,005			100,000		2,725	2,582

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			4,891,565	2,385,127	1,577,874			3,921,888	1,367,503	1,998,031	838,734
2008		61,402	4,007,811	2,536,805	1,514,964		52,047	2,590,509	1,326,547	1,909,541	764,370
2009	511	227,338	4,783,709	1,554,149	2,141,034	7,241	1,715,069	4,146,443	1,177,230	2,222,558	835,618
2010	285	115,799	3,193,554	1,573,039	1,236,754	578	103,890	2,408,394	1,113,207	1,576,337	640,526
2011	400,755	153,134	4,005,482	1,808,377	1,835,745	258,290	133,472	2,114,984	1,065,965	1,718,671	763,936
TOTAL	401,551	557,673	20,882,121	9,857,497	8,306,371	266,109	2,004,478	15,182,218	6,050,452	9,425,138	3,843,184
O.D.	5	18,121	484,839	20,780	14,003	43	9,175	202,350	9,414	6,941	2,338

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	40,008,683	33,690,596	3,845,522			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-10,881,353	-7,443,239	13,471			
TOTAL LOSSES	29,127,330	26,247,357	3,858,993			
EXPECTED LOSSES	28,428,597	26,301,011	3,910,704			
CREDIBILITY	.27	.73	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.437	1.295	.190	2.922		
INDICATED (POST-TEST)	1.563	1.409	.207	3.179		
PRES. ON RATE LEVEL	1.306	1.209	.180	2.695		
DERIVED BY FORMULA	1.375	1.355	.207	2.937		
UNDERLYING PRES. RATE	1.403	1.298	.193	2.894		
PROPOSED	1.375	1.355	.207	2.937		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.914
IND. RATES				2.91	MINIMUM PREMIUM	
MAN. RATES	3.35	3.17	2.92	+ 2.91	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	114,212	2,507,389	2.195			5	6	33	44
2008	101,327	1,801,373	1.777			2	13	26	41
2009	93,694	2,906,668	3.102			5	14	20	39
2010	101,388	1,933,604	1.907			4	10	39	53
2011	102,893	1,789,278	1.738			1	2	42	45
TOTAL	513,514	10,938,312	2.130			17	45	160	222
O.D.		238,044	.046			1	1	1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			999,898	254,667	197,479			400,074	111,053	281,657	262,561
2008			267,628	441,996	297,579			80,490	318,072	149,249	246,359
2009			861,171	803,128	219,412			235,051	378,043	115,559	294,304
2010			576,044	350,167	191,297			289,598	153,080	206,909	166,509
2011			203,801	138,859	587,344			48,900	101,274	492,816	216,284
TOTAL			2,908,542	1,988,817	1,493,111			1,054,113	1,061,522	1,246,190	1,186,017
O.D.			114,271	54,905	3,380			15,350	41,645	6,166	2,327

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,264,870	296,433	266,597			906,567	146,257	413,752	227,378
2008		6,038	378,230	495,858	353,477		4,582	220,397	416,602	199,315	221,969
2009	150	31,035	1,258,623	881,384	255,656	177	34,870	629,378	453,498	152,949	280,177
2010	60	35,526	970,137	367,379	218,799	172	32,537	737,187	194,377	241,408	154,021
2011	287	37,830	973,104	380,039	470,940	132	29,711	457,948	215,787	369,444	198,549
TOTAL	497	110,429	4,844,964	2,421,093	1,565,469	481	101,700	2,951,477	1,426,521	1,376,868	1,082,094
O.D.	50	5,184	217,786	42,195	8,210	19	4,012	82,768	27,330	10,452	2,148

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,319,367	6,878,138	1,084,242			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,111,193	-1,293,473	4,196			
TOTAL LOSSES	6,208,174	5,584,665	1,088,438			
EXPECTED LOSSES	5,525,411	4,580,545	1,191,353			
CREDIBILITY	.11	.29	.44			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.209	1.088	.212	2.509		
INDICATED (POST-TEST)	1.315	1.184	.231	2.730		
PRES. ON RATE LEVEL	1.002	.831	.216	2.049		
DERIVED BY FORMULA	1.036	.933	.223	2.192		
UNDERLYING PRES. RATE	1.076	.892	.232	2.200		
PROPOSED	1.036	.933	.223	2.192		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.175
IND. RATES				2.18	MINIMUM PREMIUM	
MAN. RATES	2.51	2.41	2.22	+ 2.18	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	775,249	27,466,046	3.542			775,249		1	48	92	337	478
2008	891,919	25,795,066	2.892			891,919			45	114	337	496
2009	852,338	27,281,631	3.200			852,338			43	107	303	453
2010	915,971	21,442,864	2.340			915,971			21	128	328	477
2011	991,433	17,584,298	1.773			991,433			13	48	402	463
TOTAL	4,426,910	119,569,905	2.701			4,426,910		1	170	489	1707	2367
O.D.		335,042	.007							4	11	15

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007		716,942	7,963,944	3,093,150	1,766,401		4,083,215	3,608,113	1,625,558	2,667,744	1,940,979
2008			7,690,868	3,976,886	2,665,312			3,220,789	3,025,477	2,696,121	2,519,613
2009			8,264,717	3,728,439	2,436,785			4,599,234	2,568,797	3,781,069	1,902,590
2010			3,195,924	4,824,509	3,430,598			1,232,370	3,111,618	3,435,759	2,212,086
2011			1,995,613	2,321,509	3,572,045			1,319,010	1,232,072	4,865,714	2,278,335
TOTAL		716,942	29,111,066	17,944,493	13,871,141		4,083,215	13,979,516	11,563,522	17,446,407	10,853,603
O.D.				75,285	33,893				75,210	85,103	65,551

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007		205,898	10,017,539	3,600,429	2,384,656		619,870	7,981,830	2,140,862	3,918,904	1,680,888
2008		149,650	9,862,261	4,499,279	3,195,542		143,402	7,476,137	4,041,979	3,570,485	2,270,171
2009	829	256,372	10,770,095	4,260,877	2,688,071	1,751	515,393	9,722,417	3,364,707	3,867,552	1,811,266
2010	931	288,624	8,017,929	4,924,445	3,684,809	1,449	228,975	5,427,374	3,418,584	3,942,530	2,046,180
2011	3,113	345,935	8,645,035	3,475,595	3,007,206	1,754	377,464	5,463,621	2,330,304	3,690,336	2,091,512
TOTAL	4,873	1,246,479	47,312,859	20,760,625	14,960,284	4,954	1,885,104	36,071,379	15,296,436	18,989,807	9,900,017
O.D.	9	1,837	53,105	88,975	30,138	12	2,755	52,846	112,517	73,221	59,930

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	86,636,212	70,312,003	9,959,947	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-25,795,455	-18,531,673	44,666	
TOTAL LOSSES	60,840,757	51,780,330	10,004,613	
EXPECTED LOSSES	69,369,680	67,200,494	11,731,311	
CREDIBILITY	.46	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.374	1.170	.226	2.770
INDICATED (POST-TEST)	1.495	1.273	.246	3.014
PRES. ON RATE LEVEL	1.459	1.414	.247	3.120
DERIVED BY FORMULA	1.476	1.273	.246	2.995
UNDERLYING PRES. RATE	1.567	1.518	.265	3.350
PROPOSED	1.485	1.281	.248	3.014

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.991
IND. RATES				2.99	MINIMUM PREMIUM	
MAN. RATES	3.39	3.35	3.38	+ 2.99	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	366,950	7,872,448	2.145			366,950	1		12	28	103	144
2008	327,193	7,746,393	2.367			327,193			9	33	75	117
2009	301,267	5,556,089	1.844			301,267			10	23	63	96
2010	310,844	4,593,445	1.477			310,844			7	30	71	108
2011	315,692	2,975,463	.942			315,692				13	76	89
TOTAL	1,621,946	28,743,838	1.772			1,621,946	1		38	127	388	554
O.D.		3,692										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	414,139		2,253,349	957,679	607,234	220		1,613,798	527,976	770,369	727,684
2008			1,969,569	1,186,592	628,989			878,151	1,009,600	1,265,189	808,303
2009			1,801,492	795,139	519,278			722,151	453,284	812,101	452,644
2010			1,045,913	949,733	392,733			231,532	1,065,508	395,189	512,837
2011				527,548	546,414				319,784	916,737	664,980
TOTAL	414,139		7,070,323	4,416,691	2,694,648	220		3,445,632	3,376,152	4,159,585	3,166,448
O.D.											3,692

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	509,391		2,396,312	1,114,739	819,769	498		2,213,162	695,344	1,131,669	630,174
2008		34,448	2,255,373	1,335,036	747,507		29,448	1,364,935	1,346,913	1,573,618	728,281
2009	179	57,145	2,405,094	911,139	581,118	313	93,139	1,735,864	609,789	979,889	430,917
2010	150	72,669	1,991,398	954,376	456,625	410	54,847	1,331,418	1,057,121	504,686	474,374
2011	590	47,908	1,250,935	632,728	460,565	236	51,092	846,833	472,280	694,034	610,452
TOTAL	510,310	212,170	10,299,112	4,948,018	3,065,584	1,457	228,526	7,492,212	4,181,447	4,883,896	2,874,198
O.D.											3,401

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	18,743,787	17,078,945	2,877,599			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,714,631	-3,946,227	10,188			
TOTAL LOSSES	12,029,156	13,132,718	2,887,787			
EXPECTED LOSSES	17,517,017	13,932,517	2,951,941			
CREDIBILITY	.23	.63	.94			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.742	.810	.178	1.730		
INDICATED (POST-TEST)	.807	.881	.194	1.882		
PRES. ON RATE LEVEL	1.006	.800	.169	1.975		
DERIVED BY FORMULA	.960	.851	.193	2.004		
UNDERLYING PRES. RATE	1.080	.859	.182	2.121		
PROPOSED	.946	.839	.190	1.975		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.960
IND. RATES				1.96	MINIMUM PREMIUM	
MAN. RATES	2.17	2.19	2.14	+ 1.96	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	328,892	8,982,115	2.731			328,892	1		16	39	83	139
2008	313,956	9,618,722	3.063			313,956			22	30	100	152
2009	315,179	6,159,965	1.954			315,179	1		8	41	69	119
2010	333,829	6,743,491	2.020			333,829			11	18	95	124
2011	342,742	4,734,422	1.381			342,742			4	14	98	116
TOTAL	1,634,598	36,238,715	2.217			1,634,598	2		61	142	445	650
O.D.		36,258	.002							1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	83,000		2,648,443	1,294,473	550,288	2,817		1,959,071	1,032,810	830,045	581,168
2008			3,366,448	1,055,467	1,148,879			1,668,253	662,110	1,137,764	579,801
2009	80,441		1,449,422	1,151,146	501,698	32		582,196	976,779	923,152	495,099
2010			1,896,282	817,793	840,767			949,932	497,242	1,022,052	719,423
2011			693,139	536,519	1,027,549			298,037	285,941	1,464,181	429,056
TOTAL	163,441		10,053,734	4,855,398	4,069,181	2,849		5,457,489	3,454,882	5,377,194	2,804,547
O.D.				21,336	2,377				839	4,236	7,470

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	102,090		3,234,532	1,506,768	742,895	6,378		3,999,464	1,360,212	1,219,334	503,291
2008		64,205	4,267,118	1,212,433	1,373,314		70,010	3,704,117	916,561	1,499,267	522,401
2009	118,550	50,784	2,079,262	1,278,584	565,068	530	92,605	1,619,404	1,209,845	1,127,551	471,334
2010	197	110,501	3,018,037	935,844	912,947	567	109,378	2,476,746	675,042	1,160,552	665,466
2011	797	99,380	2,457,408	915,354	861,180	523	111,965	1,601,903	651,922	1,104,624	393,873
TOTAL	221,634	324,870	15,056,357	5,848,983	4,455,404	7,998	383,958	13,401,634	4,813,582	6,111,328	2,556,365
O.D.		38	1,115	25,350	2,209		76	1,453	1,953	3,852	6,775

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	29,399,133	21,262,661	2,563,140	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,083,214	-5,310,636	11,144	
TOTAL LOSSES	20,315,919	15,952,025	2,574,284	
EXPECTED LOSSES	24,110,321	19,010,374	3,056,699	
CREDIBILITY	.23	.63	.94	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.243	.976	.157	2.376
INDICATED (POST-TEST)	1.352	1.062	.171	2.585
PRES. ON RATE LEVEL	1.374	1.083	.174	2.631
DERIVED BY FORMULA	1.369	1.070	.171	2.610
UNDERLYING PRES. RATE	1.475	1.163	.187	2.825
PROPOSED	1.369	1.070	.171	2.610

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.590
IND. RATES				2.59	MINIMUM PREMIUM	
MAN. RATES	2.92	2.98	2.85	+ 2.59	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	1,234,523	8,805,695	.713	1		10	22	172	205
2008	1,309,395	10,940,848	.835	1		20	41	181	243
2009	1,328,215	9,747,863	.733			15	43	204	262
2010	1,303,001	10,488,280	.804			11	51	164	226
2011	1,310,609	11,484,673	.876			5	8	173	186
TOTAL	6,485,743	51,467,359	.794	2		61	165	894	1122
O.D.		103,633	.001				1	4	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	93,092		1,646,285	827,088	1,310,677	3,120		1,986,900	721,769	1,423,663	793,101
2008	25,000		3,147,908	1,177,495	1,551,075	170		1,299,984	875,461	1,842,745	1,021,010
2009			2,068,339	1,489,079	1,906,903			787,001	965,437	1,578,766	952,338
2010			1,947,996	1,893,692	1,456,861			884,220	1,469,645	1,935,635	900,231
2011			1,037,855	578,811	1,824,579			3,813,925	365,065	2,750,003	1,114,435
TOTAL	118,092		9,848,383	5,966,165	8,050,095	3,290		8,772,030	4,397,377	9,530,812	4,781,115
O.D.				10,695	10,840				27,769	19,769	34,560

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	114,503		1,869,146	962,731	1,769,411	7,064		3,022,688	950,572	2,091,366	686,825
2008	26,028	61,344	4,056,971	1,353,739	1,844,757	434	62,205	3,070,294	1,205,152	2,417,212	919,930
2009	450	74,126	3,052,304	1,727,919	2,050,058	504	118,943	2,097,462	1,249,174	1,899,179	906,626
2010	377	137,403	3,796,531	1,973,536	1,567,836	752	119,839	2,823,593	1,662,363	2,201,350	832,714
2011	1,004	125,669	3,226,293	1,290,676	1,474,445	889	193,432	2,783,603	1,113,515	2,058,336	1,023,051
TOTAL	142,362	398,542	16,001,245	7,308,601	8,706,507	9,643	494,419	13,797,640	6,180,776	10,667,443	4,369,146
O.D.		3	153	12,531	13,893		13	67	36,638	28,612	30,683

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	30,844,087	32,955,001	4,399,829			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-8,132,206	-8,174,438	17,591			
TOTAL LOSSES	22,711,881	24,780,563	4,417,420			
EXPECTED LOSSES	21,662,381	29,315,559	4,929,164			
CREDIBILITY	.59	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.350	.382	.068	.800		
INDICATED (POST-TEST)	.381	.416	.074	.871		
PRES. ON RATE LEVEL	.311	.421	.071	.803		
DERIVED BY FORMULA	.352	.416	.074	.842		
UNDERLYING PRES. RATE	.334	.452	.076	.862		
PROPOSED	.352	.416	.074	.842		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	.835
IND. RATES				.84	MINIMUM PREMIUM	
MAN. RATES	.89	.85	.87	+ .84	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	3,229,403	67,267,228	2.082			3,229,403	1		98	374	960	1433
2008	2,706,679	49,084,785	1.813			2,706,679			73	356	693	1122
2009	2,680,132	43,757,702	1.632			2,680,132	1		35	355	718	1109
2010	2,767,578	34,536,786	1.247			2,767,578	2		33	263	612	910
2011	2,795,954	27,088,683	.968			2,795,954	1		8	57	784	850
TOTAL	14,179,746	221,735,184	1.564			14,179,746	5		247	1405	3767	5424
O.D.		1,383,613	.009						1	19	27	47

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	39,368		15,641,268	14,079,965	5,465,445	100,121		7,998,059	9,120,377	6,967,755	7,854,870
2008			10,968,283	10,511,967	4,181,129			4,903,527	7,212,389	5,359,498	5,947,992
2009	63,921		5,765,298	10,849,900	4,593,542			2,592,534	8,699,154	5,559,672	5,633,681
2010	272,771		4,938,538	8,025,015	4,487,880	8,931		1,792,870	5,693,798	4,533,632	4,783,351
2011	72,000		1,339,924	1,742,875	6,447,333			554,131	1,554,850	9,837,768	5,539,802
TOTAL	448,060		38,653,311	45,209,722	25,175,329	109,052		17,841,121	32,280,568	32,258,325	29,759,696
O.D.			151,947	480,444	105,997			75,093	286,202	132,838	151,092

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	48,423		19,506,853	16,389,076	7,378,375	226,674		17,336,354	12,011,534	10,235,633	6,802,317
2008		223,306	14,456,006	11,768,531	5,035,493		223,488	11,326,154	9,552,241	7,105,282	5,359,141
2009	96,127	262,573	10,110,981	11,860,234	5,084,817	3,346	500,392	8,077,253	10,451,807	6,877,277	5,363,264
2010	349,601	452,957	12,561,382	8,016,869	4,917,961	20,367	362,097	8,658,402	5,996,649	5,316,034	4,424,600
2011	85,766	382,370	10,038,659	4,250,582	5,147,508	2,062	486,676	7,900,118	3,957,035	7,310,127	5,085,538
TOTAL	579,917	1,321,206	66,673,881	52,285,292	27,564,154	252,449	1,572,653	53,298,281	41,969,266	36,844,353	27,034,860
O.D.	34	6,646	303,058	561,543	107,188	18	6,106	233,793	381,138	151,849	136,992

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	124,248,042	159,864,783	27,171,852			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-40,453,892	-42,137,779	106,793			
TOTAL LOSSES	83,794,150	117,727,004	27,278,645			
EXPECTED LOSSES	105,780,905	148,887,334	30,628,251			
CREDIBILITY	.99	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.591	.830	.192	1.613		
INDICATED (POST-TEST)	.643	.903	.209	1.755		
PRES. ON RATE LEVEL	.695	.978	.201	1.874		
DERIVED BY FORMULA	.644	.903	.209	1.756		
UNDERLYING PRES. RATE	.746	1.050	.216	2.012		
PROPOSED	.644	.903	.209	1.756		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.742
IND. RATES				1.74	MINIMUM PREMIUM	
MAN. RATES	2.28	2.21	2.03	+ 1.74	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	23,260	301,121	1.294					4	5	9
2008	20,156	339,851	1.686					3	10	13
2009	24,011	1,097,979	4.572					10	13	23
2010	23,510	1,638,769	6.970					5	24	31
2011	30									
TOTAL	90,967	3,377,720	3.713					1	1	22
O.D.		18,639	.020							1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				141,100	23,767				85,230	30,826	20,198
2008				121,241	116,261				25,943	54,955	21,451
2009				583,069	95,316				328,634	42,747	48,213
2010		65,174	140,091	323,876	588,944		24,289	106,709	101,340	200,064	88,282
TOTAL		65,174	140,091	1,169,286	824,288		24,289	106,709	541,147	328,592	178,144
O.D.					13,000					4,960	679

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				164,240	32,086				112,248	45,284	17,491
2008		344	13,927	136,161	137,162		336	4,344	34,980	71,842	19,327
2009	93	5,463	164,392	621,967	110,826	113	8,578	110,698	379,683	62,314	45,899
2010	158	152,936	560,403	373,409	599,420	509	77,371	330,256	128,897	225,150	81,661
TOTAL	251	158,743	738,722	1,295,777	879,494	622	86,285	445,298	655,808	404,590	164,378
O.D.					17,550					7,286	609

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,429,921	3,260,505	164,987	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-856,771	-479,679	320	
TOTAL LOSSES	573,150	2,780,826	165,307	
EXPECTED LOSSES	2,150,459	1,598,290	200,127	
CREDIBILITY	.03	.09	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.630	3.057	.182	3.869
INDICATED (POST-TEST)	.685	3.326	.198	4.209
PRES. ON RATE LEVEL	2.202	1.636	.205	4.043
DERIVED BY FORMULA	2.156	1.788	.204	4.148
UNDERLYING PRES. RATE	2.364	1.757	.220	4.341
PROPOSED	2.156	1.788	.204	4.148

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	4.116
IND. RATES				4.12	MINIMUM PREMIUM	
MAN. RATES	4.47	4.59	4.38	+ 4.12	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	174,548	756,052	.433			1	6	20	27	
2008	162,659	999,594	.614			2	2	19	23	
2009	162,416	1,388,898	.855			3	6	13	22	
2010	154,669	1,040,235	.672			1	4	15	20	
2011	165,197	530,857	.321				2	12	14	
TOTAL	819,489	4,715,636	.575			7	20	79	106	
O.D.		49,405	.006				1		1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			137,787	223,957	70,459			30,807	85,369	109,266	98,407
2008			400,268	66,918	94,141			145,409	39,204	124,750	128,904
2009			548,833	226,544	68,630			188,299	164,046	103,684	88,862
2010			121,311	308,682	54,809			17,544	251,028	196,050	90,811
2011				143,047	84,177				63,707	167,807	72,119
TOTAL			1,208,199	969,148	372,216			382,059	603,354	701,557	479,103
O.D.				49,405							

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			174,301	260,686	95,124			69,809	112,431	160,513	85,220
2008		7,548	505,480	78,667	113,117		6,426	334,730	56,756	163,699	116,143
2009	42	17,033	719,103	256,034	82,989	98	24,543	459,621	204,774	130,423	84,597
2010	38	13,425	371,159	289,930	71,301	84	10,336	257,463	258,161	228,463	84,000
2011	146	10,832	277,190	143,530	75,705	48	9,780	160,858	89,710	127,509	66,205
TOTAL	226	48,838	2,047,233	1,028,847	438,236	230	51,085	1,282,481	721,832	810,607	436,165
O.D.	5	1,221	34,263	44,310	2,291						

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,465,582	3,046,123	436,165			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,091,929	-615,315	1,619			
TOTAL LOSSES	2,373,653	2,430,808	437,784			
EXPECTED LOSSES	2,876,405	2,188,036	458,914			
CREDIBILITY	.15	.40	.59			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.290	.297	.053	.640		
INDICATED (POST-TEST)	.316	.323	.058	.697		
PRES. ON RATE LEVEL	.327	.249	.052	.628		
DERIVED BY FORMULA	.325	.279	.056	.660		
UNDERLYING PRES. RATE	.351	.267	.056	.674		
PROPOSED	.325	.279	.056	.660		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	.655
IND. RATES				.66	MINIMUM PREMIUM	
MAN. RATES	.71	.67	.68	+ .66	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	107,087	3,385,606	3.161			107,087			6	8	45	59
2008	104,879	2,569,209	2.449			104,879	1		3	13	44	61
2009	100,865	3,467,601	3.437			100,865			7	14	36	57
2010	99,705	3,184,915	3.194			99,705			5	12	44	61
2011	97,104	1,469,970	1.513			97,104				7	37	44
TOTAL	509,640	14,077,301	2.762			509,640	1		21	54	206	282
O.D.		27,902	.005								1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,208,605	308,446	454,354			568,264	218,623	391,845	235,469
2008	121,963		561,699	433,964	362,276			241,711	261,242	385,262	201,092
2009			1,022,789	865,162	259,312			325,768	314,125	386,362	294,083
2010			1,095,300	572,091	244,332			215,308	491,274	375,550	191,060
2011				373,270	374,236				150,664	337,590	234,210
TOTAL	121,963		3,888,393	2,552,933	1,694,510			1,351,051	1,435,928	1,876,609	1,155,914
O.D.					25,231					2,500	171

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,480,882	359,029	613,384			1,192,321	287,926	575,618	203,916
2008	126,980	11,460	744,876	490,416	430,957		11,980	582,957	352,470	506,334	181,184
2009	158	36,067	1,471,235	952,914	300,619	173	44,919	820,430	402,132	469,586	279,967
2010	96	64,244	1,747,543	599,279	293,914	236	36,760	868,588	521,283	443,696	176,731
2011	415	33,499	873,109	442,267	316,357	100	21,426	349,067	194,678	258,529	215,005
TOTAL	127,649	145,270	6,317,645	2,843,905	1,955,231	509	115,085	3,813,363	1,758,489	2,253,763	1,056,803
O.D.	4	63	2,665	1,394	26,409		22	187	160	2,933	154

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,522,462	8,842,284	1,056,957			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,797,719	-2,010,914	3,826			
TOTAL LOSSES	5,724,743	6,831,370	1,060,783			
EXPECTED LOSSES	12,613,590	7,134,960	1,116,112			
CREDIBILITY	.11	.29	.43			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.123	1.340	.208	2.671		
INDICATED (POST-TEST)	1.222	1.458	.226	2.906		
PRES. ON RATE LEVEL	2.305	1.304	.204	3.813		
DERIVED BY FORMULA	2.186	1.349	.213	3.748		
UNDERLYING PRES. RATE	2.475	1.400	.219	4.094		
PROPOSED	2.186	1.349	.213	3.748		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.719
IND. RATES				3.72	MINIMUM PREMIUM	
MAN. RATES	5.07	4.61	4.13	+ 3.72	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
2007	344,754	9,777,088	2.835			344,754		1	17	43	128	189
2008	344,801	8,911,253	2.584			344,801	1	1	9	57	112	180
2009	362,707	9,057,112	2.497			362,707	2	1	10	51	126	190
2010	384,014	10,244,675	2.667			384,014	1		9	61	143	214
2011	400,954	7,376,838	1.839			400,954			7	26	153	186
TOTAL	1,837,230	45,366,966	2.469			1,837,230	4	3	52	238	662	959
O.D.		12,990									1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007		22,751	2,775,267	1,749,925	743,487		17,227	1,120,373	1,457,977	1,180,454	709,627
2008	160,853	143,097	1,337,448	1,961,417	849,906	425	988,117	520,910	1,056,132	1,202,098	690,850
2009	234,864	133,599	1,527,185	1,804,649	788,383	119,976	78,337	474,153	1,570,168	1,422,192	903,606
2010	104,195		1,209,931	2,602,622	923,019	1,000		533,437	2,642,572	1,260,436	967,463
2011			1,260,895	1,178,365	1,150,329			274,485	772,827	1,904,700	835,237
TOTAL	499,912	299,447	8,110,726	9,296,978	4,455,124	121,401	1,083,681	2,923,358	7,499,676	6,969,880	4,106,783
O.D.					4,273					2,625	6,092

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007		71,188	3,510,714	2,036,912	1,003,714		28,493	2,538,765	1,920,156	1,734,089	614,537
2008	167,490	98,932	1,850,086	2,192,421	1,017,483	5,645	816,780	1,332,482	1,408,377	1,582,032	622,456
2009	345,957	322,756	2,395,744	1,988,479	878,531	311,007	493,782	1,629,769	1,917,013	1,733,421	860,233
2010	133,408	125,215	3,472,770	2,512,587	1,060,320	3,013	134,512	3,270,373	2,652,248	1,551,788	894,903
2011	1,474	167,617	4,050,344	1,500,933	1,029,620	768	159,508	2,346,058	1,086,051	1,466,696	766,748
TOTAL	648,329	785,708	15,279,658	10,231,332	4,989,668	320,433	1,633,075	11,117,447	8,983,845	8,068,026	3,758,877
O.D.		37	1,151	544	4,215		21	473	321	2,821	5,613

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	29,786,332	32,280,772	3,764,490			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-8,953,943	-7,436,239	15,024			
TOTAL LOSSES	20,832,389	24,844,533	3,779,514			
EXPECTED LOSSES	23,994,223	26,823,557	4,005,162			
CREDIBILITY	.25	.68	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.134	1.352	.206	2.692		
INDICATED (POST-TEST)	1.234	1.471	.224	2.929		
PRES. ON RATE LEVEL	1.216	1.360	.203	2.779		
DERIVED BY FORMULA	1.221	1.435	.224	2.880		
UNDERLYING PRES. RATE	1.306	1.460	.218	2.984		
PROPOSED	1.221	1.435	.224	2.880		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.858
IND. RATES				2.86	MINIMUM PREMIUM	
MAN. RATES	3.05	3.05	3.01	+ 2.86	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	53,418	315,192	.590			53,418				3	12	15
2008	46,560	280,512	.602			46,560				3	4	7
2009	45,514	298,979	.656			45,514					14	14
2010	45,205	307,944	.681			45,205			1	1	9	11
2011	46,073	501,236	1.087			46,073				1	9	10
TOTAL	236,770	1,703,863	.720			236,770			1	8	48	57
O.D.		25,380	.010							1	1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				50,027	53,458				68,028	96,124	47,555
2008				33,823	86,624				21,843	77,015	61,207
2009					51,399					145,936	101,644
2010			125,269	16,029	33,986			12,870	20,685	60,551	38,554
2011				97,314	119,108				78,342	171,173	35,299
TOTAL			125,269	197,193	344,575			12,870	188,898	550,799	284,259
O.D.				11,585					13,795		

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				58,232	72,169				89,593	141,206	41,183
2008		139	5,878	39,057	101,817		431	4,478	30,265	100,460	55,148
2009	6	130	5,431	2,838	53,800		1,193	10,825	9,220	171,204	96,765
2010	6	6,178	167,225	25,008	37,284	12	2,237	52,380	27,784	66,885	35,662
2011	112	9,466	248,502	124,743	99,035	54	11,036	179,198	99,943	131,258	32,404
TOTAL	124	15,913	427,036	249,878	364,105	66	14,897	246,881	256,805	611,013	261,162
O.D.		23	922	12,792	78		29	1,535	17,830	207	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	707,426	1,512,708	261,162	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-453,721	-407,465	981	
TOTAL LOSSES	253,705	1,105,243	262,143	
EXPECTED LOSSES	1,186,218	1,439,561	284,125	
CREDIBILITY	.06	.17	.26	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.107	.467	.111	.685
INDICATED (POST-TEST)	.116	.508	.121	.745
PRES. ON RATE LEVEL	.467	.566	.112	1.145
DERIVED BY FORMULA	.446	.556	.114	1.116
UNDERLYING PRES. RATE	.501	.608	.120	1.229
PROPOSED	.446	.556	.114	1.116

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.107
IND. RATES				1.11	MINIMUM PREMIUM	
MAN. RATES	1.48	1.38	1.24	+ 1.11	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	655,121	3,960,623	.604			12	21	25	58
2008	640,840	4,799,696	.748			10	25	30	65
2009	655,394	3,141,902	.479			6	13	33	52
2010	633,756	2,698,606	.425	1		3	18	31	53
2011	701,070	1,008,675	.143				3	23	26
TOTAL	3,286,181	15,609,502	.475	1		31	80	142	254
O.D.		5,059							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			2,411,567	235,252	94,887			687,128	198,396	101,256	232,137
2008			2,070,165	614,268	647,552			521,102	463,058	271,737	211,814
2009			1,472,120	281,441	173,323			449,441	170,599	164,893	430,085
2010	200,000		742,353	576,808	201,279	3,000		102,933	333,177	224,480	314,576
2011			124,653	124,653	220,239				68,394	362,302	233,087
TOTAL	200,000		6,696,205	1,832,422	1,337,280	3,000		1,760,604	1,233,624	1,124,668	1,421,699
O.D.											5,059

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			3,050,633	273,832	128,097			1,557,033	261,288	148,746	201,031
2008		39,282	2,613,954	705,975	775,123		22,422	1,207,806	615,504	363,444	190,844
2009	60	42,745	1,841,346	341,107	205,165	155	52,345	1,018,574	230,087	206,227	409,441
2010	255,430	48,520	1,325,143	580,267	243,170	6,166	20,738	496,414	345,774	267,160	290,983
2011	159	14,414	383,892	189,446	178,857	63	15,516	269,043	150,049	269,099	213,974
TOTAL	255,649	144,961	9,214,968	2,090,627	1,530,412	6,384	111,021	4,548,870	1,602,702	1,254,676	1,306,273
O.D.											4,702

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,281,853	6,478,417	1,310,975			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,004,154	-1,438,880	5,298			
TOTAL LOSSES	10,277,699	5,039,537	1,316,273			
EXPECTED LOSSES	10,647,227	5,159,305	1,445,920			
CREDIBILITY	.37	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.313	.153	.040	.506		
INDICATED (POST-TEST)	.341	.166	.044	.551		
PRES. ON RATE LEVEL	.302	.146	.041	.489		
DERIVED BY FORMULA	.316	.166	.044	.526		
UNDERLYING PRES. RATE	.324	.157	.044	.525		
PROPOSED	.316	.166	.044	.526		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	.522
IND. RATES				.52	MINIMUM PREMIUM	
MAN. RATES	.51	.52	.53	+ .52	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	28,182	1,623,067	5.759			3	8	18	29
2008	34,555	1,176,210	3.403			3	8	16	27
2009	40,349	2,260,122	5.601			2	25	42	69
2010	54,107	2,529,191	4.674			4	16	20	40
2011	429	29,883	6.965				1		1
TOTAL	157,622	7,618,473	4.833			12	58	96	166
O.D.		101,713	.064				2	1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			613,085	428,072	47,629			264,212	110,504	129,110	30,455
2008			423,163	328,899	93,356			104,355	152,494	52,984	20,959
2009			355,283	784,716	188,688			117,236	397,594	182,702	233,903
2010			647,174	827,398	116,365			213,382	373,607	134,687	216,578
2011				28,086					1,797		
TOTAL			2,038,705	2,397,171	446,038			699,185	1,035,996	499,483	501,895
O.D.				69,766	1,133				21,869	5,162	3,783

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			775,553	498,276	64,301			598,705	145,533	189,662	26,374
2008		8,487	554,716	368,084	114,085		4,684	253,085	200,501	71,828	18,884
2009	129	17,119	649,624	848,561	216,821	146	23,617	391,582	473,899	230,733	222,676
2010	107	49,835	1,364,441	789,423	168,730	200	31,329	733,654	382,645	176,676	200,335
2011	25	1,568	38,406	20,938	2,163		142	2,032	1,132	162	
TOTAL	261	77,009	3,382,740	2,525,282	566,100	346	59,772	1,979,058	1,203,710	669,061	468,269
O.D.	9	570	17,096	74,167	2,558	8	576	7,293	25,223	7,522	3,552

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,524,738	5,073,623	471,821			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,404,164	-1,527,742	1,210			
TOTAL LOSSES	2,120,574	3,545,881	473,031			
EXPECTED LOSSES	8,853,627	5,231,474	663,588			
CREDIBILITY	.05	.13	.20			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.345	2.250	.300	3.895		
INDICATED (POST-TEST)	1.463	2.448	.326	4.237		
PRES. ON RATE LEVEL	5.231	3.091	.392	8.714		
DERIVED BY FORMULA	5.043	3.007	.379	8.429		
UNDERLYING PRES. RATE	5.617	3.319	.421	9.357		
PROPOSED	5.043	3.007	.379	8.429		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	8.365
IND. RATES				8.37	MINIMUM PREMIUM	
MAN. RATES	9.63	9.89	9.44	+ 8.37	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	3,045	26,134	.858			3,045					2	2
2008	3,857	415,801	10.780			3,857				1	9	10
2009	4,303	58,064	1.349			4,303					1	1
2010	4,243	177,515	4.183			4,243				1	3	4
2011	5,852	152,101	2.599			5,852					4	4
TOTAL	21,300	829,615	3.895			21,300				2	19	21
O.D.		82										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					836					4,205	21,093
2008				28,013	116,927				2,261	162,961	105,639
2009					6,851					11,595	39,618
2010				13,857	39,029				20,411	77,669	26,549
2011					15,590					28,764	107,747
TOTAL				41,870	179,233					22,672	300,646
O.D.											82

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					1,129					6,178	18,267
2008		158	6,526	33,239	137,319		819	4,587	7,221	211,912	95,181
2009	1	20	722	379	7,171		90	859	734	13,602	37,716
2010	6	676	20,102	17,398	39,144	8	1,194	29,233	28,407	84,879	24,558
2011	2	527	15,104	6,834	11,980	3	793	15,213	8,486	20,877	98,912
TOTAL	9	1,381	42,454	57,850	196,743	11	2,896	49,892	44,848	337,448	274,634
O.D.											76

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	96,643	636,889	274,710	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-150,243	-134,499	717	
TOTAL LOSSES		502,390	275,427	
EXPECTED LOSSES	416,416	501,190	165,501	
CREDIBILITY	.01	.03	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.359	1.293	3.652
INDICATED (POST-TEST)	.000	2.567	1.407	3.974
PRES. ON RATE LEVEL	1.821	2.191	.724	4.736
DERIVED BY FORMULA	1.803	2.202	.758	4.763
UNDERLYING PRES. RATE	1.955	2.353	.777	5.085
PROPOSED	1.793	2.190	.753	4.736

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	4.700
IND. RATES				4.70	MINIMUM PREMIUM	
MAN. RATES	5.44	5.36	5.13	+ 4.70	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	93,000	3,352,720	3.605			8	3	90	101
2008	97,399	3,756,939	3.857		1	2	4	121	128
2009	101,898	7,870,748	7.724			2	4	116	122
2010	106,282	4,699,301	4.421			6	10	139	155
2011	101,747	3,331,004	3.273			1	4	110	115
TOTAL	500,326	23,010,712	4.599		1	19	25	576	621
O.D.		8,916	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,151,292	57,385	752,654			256,279	60,382	618,936	455,792
2008		15,167	282,375	162,338	1,456,423		29,644	123,743	86,637	992,670	607,942
2009			544,872	351,211	1,077,211			4,316,064	199,469	886,979	494,942
2010			885,423	433,180	1,034,150			215,977	354,700	1,045,988	729,883
2011			121,404	271,029	791,773			56,979	297,303	1,022,371	770,145
TOTAL		15,167	2,985,366	1,275,143	5,112,211		29,644	4,969,042	998,491	4,566,944	3,058,704
O.D.											8,916

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,456,384	66,796	1,016,081			580,729	79,523	909,219	394,716
2008	12	43,518	418,471	210,158	1,710,745	681	127,601	316,054	140,778	1,292,740	547,756
2009	182	10,159	391,637	434,580	1,136,103	159	55,902	1,019,729	307,242	1,053,981	471,185
2010	156	58,296	1,617,268	564,706	1,061,537	195	38,041	890,064	476,824	1,154,914	675,142
2011	416	47,956	1,265,433	560,417	634,663	271	61,436	973,516	496,819	771,798	706,993
TOTAL	766	159,929	5,149,193	1,836,657	5,559,129	1,306	282,980	3,780,092	1,501,186	5,182,652	2,795,792
O.D.											8,192

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,374,266	14,079,624	2,803,984			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,950,981	-2,442,679	9,096			
TOTAL LOSSES	6,423,285	11,636,945	2,813,080			
EXPECTED LOSSES	7,890,140	8,780,721	2,521,643			
CREDIBILITY	.11	.29	.43			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.284	2.326	.562	4.172		
INDICATED (POST-TEST)	1.397	2.531	.611	4.539		
PRES. ON RATE LEVEL	1.469	1.634	.469	3.572		
DERIVED BY FORMULA	1.461	1.894	.530	3.885		
UNDERLYING PRES. RATE	1.577	1.755	.504	3.836		
PROPOSED	1.461	1.894	.530	3.885		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.855
IND. RATES				3.86	MINIMUM PREMIUM	
MAN. RATES	3.98	3.96	3.87	+ 3.86	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	788,926	14,087,993	1.785	1		16	33	320	370
2008	846,117	13,913,738	1.644	2		16	42	289	349
2009	889,331	16,131,132	1.813			20	53	316	389
2010	978,518	16,072,436	1.642	1		8	64	342	415
2011	1,006,287	12,939,318	1.285			2	29	380	411
TOTAL	4,509,179	73,144,617	1.622	4		62	221	1647	1934
O.D.		414,657	.009				8	5	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	3,000		2,138,314	1,564,322	2,245,680	9,149		1,847,974	1,254,904	2,721,168	2,303,482
2008	451,934		2,363,278	1,662,588	2,306,637	5,000		1,599,017	741,322	2,531,648	2,252,314
2009			3,259,013	1,824,907	2,692,265			1,200,576	1,298,802	3,563,909	2,291,660
2010	3,000		1,278,841	2,538,167	3,219,502			655,308	1,886,956	3,897,377	2,593,285
2011			234,189	1,583,800	3,521,671			87,018	1,002,566	4,146,867	2,363,207
TOTAL	457,934		9,273,635	9,173,784	13,985,755	14,149		5,389,893	6,184,550	16,860,969	11,803,948
O.D.				172,960	73,567				86,273	66,974	14,883

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	3,690		2,617,003	1,820,871	3,031,678	20,713		3,593,243	1,652,710	3,997,397	1,994,815
2008	470,524	46,359	2,999,670	1,897,655	2,729,006	12,764	57,770	2,640,958	1,046,238	3,309,680	2,029,335
2009	613	111,357	4,638,399	2,153,922	2,893,325	694	186,740	3,228,493	1,779,042	4,246,322	2,181,660
2010	4,471	146,225	4,126,222	2,750,591	3,324,352	850	144,532	3,433,848	2,286,269	4,337,657	2,398,789
2011	2,207	219,332	5,824,606	2,745,998	2,838,716	897	209,293	3,475,159	1,867,625	3,104,514	2,169,424
TOTAL	481,505	523,273	20,205,900	11,369,037	14,817,077	35,918	598,335	16,371,701	8,631,884	18,995,570	10,774,023
O.D.	31	5,479	156,232	195,742	64,075	22	3,378	74,802	112,328	53,982	13,674

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	38,456,576	54,239,695	10,787,697			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-10,744,190	-12,997,047	47,230			
TOTAL LOSSES	27,712,386	41,242,648	10,834,927			
EXPECTED LOSSES	28,994,020	47,166,012	12,355,150			
CREDIBILITY	.46	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.615	.915	.240	1.770		
INDICATED (POST-TEST)	.669	.996	.261	1.926		
PRES. ON RATE LEVEL	.599	.974	.255	1.828		
DERIVED BY FORMULA	.631	.996	.261	1.888		
UNDERLYING PRES. RATE	.643	1.046	.274	1.963		
PROPOSED	.631	.996	.261	1.888		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.873
IND. RATES				1.87	MINIMUM PREMIUM	
MAN. RATES	2.16	2.04	1.98	+ 1.87	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	397,237	13,641,260	3.434	1	2	24	34	201	262
2008	443,553	10,482,203	2.363			14	45	190	249
2009	475,429	11,010,943	2.316			13	43	170	226
2010	532,831	11,526,227	2.163			17	38	209	264
2011	600,377	9,623,529	1.602			2	17	262	281
TOTAL	2,449,427	56,284,162	2.298	1	2	70	177	1032	1282
O.D.		168,696	.006				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	407,362	593,297	4,399,371	1,395,525	1,688,735	28,927	170,000	1,873,937	692,640	1,601,409	790,057
2008			2,682,992	1,777,879	1,537,487			1,140,637	871,419	1,644,008	827,781
2009			2,056,378	1,770,388	2,048,497			823,347	1,691,091	1,858,598	762,644
2010			2,783,251	1,283,588	2,301,414			845,509	902,993	2,418,338	991,134
2011			292,087	624,869	3,361,253			103,294	423,697	3,935,335	882,994
TOTAL	407,362	593,297	12,214,079	6,852,249	10,937,386	28,927	170,000	4,786,724	4,581,840	11,457,688	4,254,610
O.D.				71,633					93,640		3,423

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	501,055	1,197,961	5,550,740	1,624,392	2,279,796	65,491	156,458	4,216,605	912,206	2,352,469	684,189
2008		53,307	3,480,442	2,012,699	1,830,020		53,620	2,633,557	1,190,994	2,157,534	745,831
2009	531	76,696	3,127,526	2,033,017	2,203,442	737	143,208	2,432,526	2,101,220	2,254,860	726,037
2010	420	173,328	4,774,395	1,584,190	2,396,764	659	122,265	2,819,889	1,211,851	2,686,039	916,799
2011	1,369	163,186	4,418,625	1,966,270	2,644,068	642	159,435	2,735,726	1,442,083	2,900,019	810,588
TOTAL	503,375	1,664,478	21,351,728	9,220,568	11,354,090	67,529	634,986	14,838,303	6,858,354	12,350,921	3,883,444
O.D.	8	1,773	49,679	64,245	3,321	29	2,685	69,540	86,741	6,428	3,088

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	39,184,113	39,944,668	3,886,532			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-14,157,899	-9,440,274	21,848			
TOTAL LOSSES	25,026,214	30,504,394	3,908,380			
EXPECTED LOSSES	38,627,463	34,634,897	5,388,739			
CREDIBILITY	.31	.83	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.022	1.245	.160	2.427		
INDICATED (POST-TEST)	1.112	1.355	.174	2.641		
PRES. ON RATE LEVEL	1.468	1.317	.205	2.990		
DERIVED BY FORMULA	1.358	1.349	.174	2.881		
UNDERLYING PRES. RATE	1.577	1.414	.220	3.211		
PROPOSED	1.358	1.349	.174	2.881		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.859
IND. RATES				2.86	MINIMUM PREMIUM	
MAN. RATES	3.54	3.52	3.24	+ 2.86	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	273,702	7,105,524	2.596			11	31	197	239
2008	334,313	10,278,987	3.074			13	41	222	276
2009	330,959	10,049,455	3.036			9	42	215	266
2010	371,393	8,127,341	2.188		1	7	21	235	264
2011	415,577	8,384,195	2.017			2	22	255	279
TOTAL	1,725,944	43,945,502	2.546			1	42	157	1324
O.D.		8,163						1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,462,623	1,462,597	1,112,633			582,602	706,018	1,186,911	592,140
2008			2,413,585	1,670,143	1,536,626			819,856	1,496,236	1,616,958	725,583
2009			1,734,831	1,257,287	2,640,746			574,654	682,307	2,404,463	755,167
2010		6,629	1,062,936	848,034	2,255,525		16,568	427,981	450,439	2,131,789	927,440
2011			263,123	1,069,133	2,368,319			95,049	712,617	2,779,897	1,096,057
TOTAL		6,629	6,937,098	6,307,194	9,913,849		16,568	2,500,142	4,047,617	10,120,018	4,096,387
O.D.				396	2,441				350	1,198	3,778

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,850,219	1,702,462	1,502,063			1,320,175	929,825	1,743,577	512,793
2008		48,843	3,184,458	1,892,044	1,826,974		43,442	2,053,459	1,992,326	2,129,900	653,750
2009	543	64,924	2,672,320	1,515,636	2,809,591	351	96,525	1,616,963	965,232	2,854,292	718,919
2010	355	100,323	2,442,914	1,101,277	2,289,874	613	111,726	1,588,915	718,595	2,334,723	857,882
2011	1,513	152,995	4,033,470	1,859,595	1,913,901	640	149,463	2,437,541	1,282,449	2,086,762	1,006,180
TOTAL	2,411	367,085	14,183,381	8,071,014	10,342,403	1,604	401,156	9,017,053	5,888,427	11,149,254	3,749,524
O.D.		87	2,366	1,531	1,874		37	634	815	870	3,484

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	23,975,814	35,456,188	3,753,008	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,444,078	-8,209,008	14,859	
TOTAL LOSSES	14,531,736	27,247,180	3,767,867	
EXPECTED LOSSES	25,716,566	30,100,464	3,710,780	
CREDIBILITY	.24	.66	.98	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.842	1.579	.218	2.639
INDICATED (POST-TEST)	.916	1.718	.237	2.871
PRES. ON RATE LEVEL	1.388	1.624	.200	3.212
DERIVED BY FORMULA	1.275	1.686	.236	3.197
UNDERLYING PRES. RATE	1.490	1.744	.215	3.449
PROPOSED	1.275	1.686	.236	3.197

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.173
IND. RATES				3.17	MINIMUM PREMIUM	
MAN. RATES	4.17	3.78	3.48	+ 3.17	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
2007	364,193	3,920,608	1.076			364,193			2	16	110	128
2008	355,916	4,892,460	1.374			355,916			8	9	96	113
2009	354,250	5,728,783	1.617			354,250			7	13	97	117
2010	353,839	4,126,204	1.166			353,839			3	12	86	101
2011	352,604	3,951,086	1.120			352,604			1	10	98	109
TOTAL	1,780,802	22,619,141	1.270			1,780,802			21	60	487	568
O.D.		126,704	.007							1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			372,651	744,177	549,791			164,245	499,763	926,785	663,196
2008			1,346,280	435,351	571,615			631,482	263,756	1,049,211	594,765
2009			1,556,393	667,632	648,030			522,859	790,030	880,759	663,080
2010			397,689	362,946	693,338			185,919	741,768	1,167,274	577,270
2011			120,000	353,067	797,027			10,807	431,855	1,655,894	582,436
TOTAL			3,793,013	2,563,173	3,259,801			1,515,312	2,727,172	5,679,923	3,080,747
O.D.				107,663					230		18,811

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			471,403	866,222	742,220			372,179	658,187	1,361,452	574,328
2008		26,004	1,726,260	501,806	680,908		30,643	1,477,564	380,726	1,372,086	535,883
2009	173	49,679	2,093,802	777,746	710,403	376	81,400	1,429,636	989,790	1,070,032	631,252
2010	116	32,305	904,676	433,798	710,344	312	47,397	1,138,684	847,403	1,310,973	533,975
2011	507	52,712	1,381,234	623,752	644,954	378	82,240	1,382,886	762,514	1,241,202	534,676
TOTAL	796	160,700	6,577,375	3,203,324	3,488,829	1,066	241,680	5,800,949	3,638,620	6,355,745	2,810,114
O.D.	12	2,664	74,672	96,560	4,993		9	170	210	16	17,317

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,860,093	16,788,297	2,827,431			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,726,086	-3,712,953	11,328			
TOTAL LOSSES	9,134,007	13,075,344	2,838,759			
EXPECTED LOSSES	9,847,835	13,231,360	3,223,252			
CREDIBILITY	.25	.67	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.513	.734	.159	1.406		
INDICATED (POST-TEST)	.558	.799	.173	1.530		
PRES. ON RATE LEVEL	.515	.692	.169	1.376		
DERIVED BY FORMULA	.526	.764	.173	1.463		
UNDERLYING PRES. RATE	.553	.743	.181	1.477		
PROPOSED	.526	.764	.173	1.463		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.452
IND. RATES				1.45	MINIMUM PREMIUM	
MAN. RATES	1.61	1.52	1.49	+ 1.45	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	232,419	5,557,480	2.391			232,419			9	14	117	140
2008	210,087	4,602,423	2.190			210,087			6	16	100	122
2009	204,915	5,238,279	2.556			204,915			7	22	93	122
2010	216,260	2,941,361	1.360			216,260			1	17	76	94
2011	222,280	3,028,150	1.362			222,280			2	8	96	106
TOTAL	1,085,961	21,367,693	1.968			1,085,961			25	77	482	584
O.D.		46,903	.004							1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,467,665	546,272	920,246			786,896	482,744	855,982	497,675
2008			963,000	861,485	475,307			522,287	545,443	662,521	572,380
2009			977,230	960,763	885,365			407,301	597,429	917,935	492,256
2010			170,367	735,242	541,130			38,788	339,800	556,929	559,105
2011			262,173	224,669	713,576			160,915	147,070	923,942	595,805
TOTAL			3,840,435	3,328,431	3,535,624			1,916,187	2,112,486	3,917,309	2,717,221
O.D.				4,534	1,839				23,378	6,102	11,050

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,856,596	635,860	1,242,340			1,783,107	635,774	1,257,443	430,987
2008		19,753	1,281,036	967,615	568,664		25,002	1,253,029	732,508	872,861	515,714
2009	251	37,321	1,508,561	1,087,582	957,127	293	64,901	1,125,022	765,040	1,104,861	468,628
2010	139	30,221	855,278	736,875	571,989	112	17,629	431,766	386,543	623,044	517,172
2011	391	49,752	1,274,066	504,809	577,102	276	63,476	927,164	386,722	692,590	546,949
TOTAL	781	137,047	6,775,537	3,932,741	3,917,222	681	171,008	5,520,088	2,906,587	4,550,799	2,479,450
O.D.		23	855	5,241	1,844		97	3,705	30,963	6,909	10,228

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,609,822	15,352,306	2,489,678	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,374,763	-3,635,631	9,167	
TOTAL LOSSES	8,235,059	11,716,675	2,498,845	
EXPECTED LOSSES	11,522,047	12,933,796	2,562,868	
CREDIBILITY	.18	.48	.72	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.758	1.079	.230	2.067
INDICATED (POST-TEST)	.825	1.174	.250	2.249
PRES. ON RATE LEVEL	.988	1.109	.220	2.317
DERIVED BY FORMULA	.959	1.140	.242	2.341
UNDERLYING PRES. RATE	1.061	1.191	.236	2.488
PROPOSED	.949	1.128	.240	2.317

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	TOTAL
IND. RATES				2.30	MINIMUM PREMIUM	
MAN. RATES	2.44	2.52	2.51	+ 2.30	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	252,273	5,794,184	2.296			13	16	93	122
2008	192,162	4,149,875	2.159			10	13	57	80
2009	168,594	3,695,075	2.191			6	20	74	100
2010	176,325	3,645,990	2.067			5	25	58	88
2011	190,299	3,538,957	1.859			1	16	91	108
TOTAL	979,653	20,824,081	2.126			35	90	373	498
O.D.		4,785						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			2,501,639	727,152	354,346			1,110,828	398,872	450,834	250,513
2008			1,733,831	427,219	288,912			968,784	324,613	240,185	166,331
2009			1,083,469	969,907	229,705			342,931	545,437	334,038	189,588
2010			798,879	1,071,528	381,156			191,818	737,365	310,369	154,875
2011			137,224	915,849	1,036,794			80,000	301,830	871,106	196,154
TOTAL			6,255,042	4,111,655	2,290,913			2,694,361	2,308,117	2,206,532	957,461
O.D.					508					1,737	2,540

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			3,035,722	846,404	478,373			2,362,973	525,314	662,276	216,944
2008		32,154	2,148,381	489,795	351,273		36,924	2,046,581	443,020	322,737	149,864
2009	162	38,555	1,567,894	1,063,462	272,362	248	52,034	928,510	665,065	417,001	180,488
2010	161	64,753	1,782,932	1,049,722	444,916	293	41,122	992,008	739,047	389,828	143,259
2011	1,071	93,028	2,401,272	1,149,989	873,323	280	61,352	937,568	458,084	663,665	180,069
TOTAL	1,394	228,490	10,936,201	4,599,372	2,420,247	821	191,432	7,267,640	2,830,530	2,455,507	870,624
O.D.			89	41	565		12	316	213	1,869	2,317

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	18,626,395	12,308,344	872,941			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,071,925	-2,380,240	3,071			
TOTAL LOSSES	13,554,470	9,928,104	876,012			
EXPECTED LOSSES	13,029,386	8,307,458	901,280			
CREDIBILITY	.17	.45	.67			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.384	1.013	.089	2.486		
INDICATED (POST-TEST)	1.506	1.102	.097	2.705		
PRES. ON RATE LEVEL	1.238	.790	.086	2.114		
DERIVED BY FORMULA	1.284	.930	.093	2.307		
UNDERLYING PRES. RATE	1.330	.848	.092	2.270		
PROPOSED	1.284	.930	.093	2.307		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.289
IND. RATES				2.29	MINIMUM PREMIUM	
MAN. RATES	2.41	2.28	2.29	+ 2.29	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	57,345	984,342	1.716			1	5	22	28
2008	65,243	1,632,507	2.502				20	23	43
2009	70,931	1,822,731	2.569			2	10	13	25
2010	81,551	1,026,654	1.258				12	18	30
2011	415								
TOTAL	275,485	5,466,234	1.984			3	47	76	126
O.D.		11,511	.004						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			123,568	334,711	113,140			77,304	114,417	147,580	73,622
2008				760,205	105,652				347,228	166,855	252,567
2009			538,840	525,618	96,490			140,643	329,713	79,085	112,342
2010				454,194	164,060				217,258	93,670	97,472
TOTAL			662,408	2,074,728	479,342			217,947	1,008,616	487,190	536,003
O.D.											11,511

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			156,314	389,603	152,739			175,171	150,688	216,795	63,757
2008		1,611	64,406	841,464	129,020		1,569	43,062	453,200	222,142	227,563
2009	93	19,525	789,334	573,657	117,700	135	23,520	411,191	390,719	107,022	106,950
2010	68	12,626	359,106	428,243	182,892	60	6,944	178,321	212,708	115,602	90,162
TOTAL	161	33,762	1,369,160	2,232,967	582,351	195	32,033	807,745	1,207,315	661,561	488,432
O.D.											10,840

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,243,056	4,684,194	499,272	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,165,124	-1,396,491	1,309	
TOTAL LOSSES	77,932	3,287,703	500,581	
EXPECTED LOSSES	5,534,494	4,727,322	768,603	
CREDIBILITY	.07	.19	.29	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.028	1.193	.182	1.403
INDICATED (POST-TEST)	.030	1.298	.198	1.526
PRES. ON RATE LEVEL	1.871	1.598	.260	3.729
DERIVED BY FORMULA	1.742	1.541	.242	3.525
UNDERLYING PRES. RATE	2.009	1.716	.279	4.004
PROPOSED	1.742	1.541	.242	3.525

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.498
IND. RATES				3.50	MINIMUM PREMIUM	
MAN. RATES	4.12	4.23	4.04	+ 3.50	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	200,771	4,214,607	2.099			5	29	44	78
2008	189,940	1,948,898	1.026			4	18	20	42
2009	170,694	1,166,361	.683				9	23	32
2010	169,958	3,584,497	2.109			2	29	41	72
2011	169,245	1,216,642	.718			1	4	27	32
TOTAL	900,608	12,131,005	1.347			12	89	155	256
O.D.		1,139							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			751,891	1,374,427	282,239			240,083	825,760	333,902	406,305
2008			458,556	316,356	152,392			177,095	387,251	206,575	250,673
2009				263,226	157,275				245,516	327,384	172,960
2010			431,087	1,267,883	311,306			181,868	703,394	357,915	331,044
2011			131,136	148,530	157,244			50,500	95,573	429,574	204,085
TOTAL			1,772,670	3,370,422	1,060,456			649,546	2,257,494	1,655,350	1,365,067
O.D.											1,139

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			951,142	1,599,832	381,024			544,028	1,087,527	490,501	351,860
2008		9,160	599,807	355,660	183,435		8,814	446,901	509,383	275,499	225,856
2009	52	2,757	86,281	287,100	169,611	81	8,844	104,627	302,322	393,167	164,658
2010	174	52,914	1,468,809	1,198,448	376,259	282	39,638	955,261	712,447	438,308	306,216
2011	183	20,156	493,216	191,936	137,987	125	27,774	420,779	193,754	323,107	187,350
TOTAL	409	84,987	3,599,255	3,632,976	1,248,316	488	85,070	2,471,596	2,805,433	1,920,582	1,235,940
O.D.											1,015

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,241,805	9,607,307	1,236,955	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,567,284	-1,940,424	4,626	
TOTAL LOSSES	3,674,521	7,666,883	1,241,581	
EXPECTED LOSSES	6,691,517	6,844,621	1,368,924	
CREDIBILITY	.16	.42	.63	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.408	.851	.138	1.397
INDICATED (POST-TEST)	.444	.926	.150	1.520
PRES. ON RATE LEVEL	.692	.708	.141	1.541
DERIVED BY FORMULA	.652	.800	.147	1.599
UNDERLYING PRES. RATE	.743	.760	.152	1.655
PROPOSED	.628	.771	.142	1.541

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.529
IND. RATES				1.53	MINIMUM PREMIUM	
MAN. RATES	1.94	1.81	1.67	+ 1.53	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	108,296	31,910	.029				1			1
2008	91,290	1,072,795	1.175				7		25	32
2009	90,056	7,373	.008							
2010	101,490	118,639	.116				3		6	9
2011	89,565	46,846	.052						1	1
TOTAL	480,697	1,277,563	.266				11		32	43
O.D.		144,412	.030				1		3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				11,280					9,107		11,523
2008				381,458	93,703				207,791	186,660	203,183
2009											7,373
2010				19,606	36,455				28,368	23,271	10,939
2011					3,943					2,333	40,570
TOTAL				412,344	134,101				245,266	212,264	273,588
O.D.				94,549	4,592				13,599	26,523	5,149

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				13,130					11,994		9,979
2008		844	33,815	423,038	112,459		1,369	28,078	273,494	245,806	183,068
2009											7,019
2010	3	796	23,401	22,224	36,874	6	985	25,282	29,121	26,959	10,119
2011		133	3,822	1,729	3,031		62	1,231	687	1,692	37,243
TOTAL	3	1,773	61,038	460,121	152,364	6	2,416	54,591	315,296	274,457	247,428
O.D.		192	7,695	104,488	6,021		159	2,218	18,276	34,688	4,759

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	130,091	1,365,711	252,187	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-481,937	-336,667	754	
TOTAL LOSSES		1,029,044	252,941	
EXPECTED LOSSES	1,259,427	1,187,321	221,120	
CREDIBILITY	.10	.28	.42	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.214	.053	.267
INDICATED (POST-TEST)	.000	.233	.058	.291
PRES. ON RATE LEVEL	.244	.230	.043	.517
DERIVED BY FORMULA	.220	.231	.049	.500
UNDERLYING PRES. RATE	.262	.247	.046	.555
PROPOSED	.220	.231	.049	.500

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE
IND. RATES				.50	MINIMUM PREMIUM
MAN. RATES	.68	.61	.56	+ .50	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	12,959,682	50,652,012	.390	4	1	73	130	459	667
2008	12,867,740	49,563,418	.385	5	1	66	156	418	646
2009	12,581,676	36,182,792	.287	3		61	131	344	539
2010	12,989,494	26,611,041	.204	2		34	130	325	491
2011	13,508,005	25,366,437	.187	1		21	62	360	444
TOTAL	64,906,597	188,375,700	.290	15	2	255	609	1906	2787
O.D.		800,241	.001				4	6	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	1,587,101	515,414	13,616,346	4,691,404	2,461,941	8,000	7,884,167	4,109,844	7,123,220	4,179,189	4,475,386
2008	2,508,587	63,415	13,416,101	5,662,524	3,548,278	38,308	62,856	9,555,060	5,457,354	5,169,844	4,081,091
2009	296,337		11,501,207	4,250,434	2,527,015			4,691,379	5,833,156	3,773,448	3,309,816
2010	156,588		5,953,145	4,133,652	2,913,329	1,599		2,870,148	3,102,414	4,135,238	3,344,928
2011	286,221		3,369,681	2,560,533	4,207,332	683,603		1,424,940	2,943,479	6,162,488	3,728,160
TOTAL	4,834,834	578,829	47,856,480	21,298,547	15,657,895	731,510	7,947,023	22,651,371	24,459,623	23,420,207	18,939,381
O.D.				108,191	168,292				122,916	338,596	62,246

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	1,766,084	109,476	17,224,680	5,435,680	3,323,639	17,036	885,221	9,312,910	5,668,916	6,139,228	3,875,684
2008	2,585,787	400,496	16,334,715	6,401,564	4,270,981	97,338	558,477	16,296,822	6,837,462	6,841,348	3,677,063
2009	436,849	354,114	14,998,942	4,898,324	2,868,834	2,929	654,342	11,895,338	7,169,780	4,708,732	3,150,945
2010	200,733	382,571	10,487,588	4,371,340	3,205,839	5,330	370,097	8,545,128	3,635,071	4,737,251	3,094,058
2011	316,643	451,916	11,078,061	4,047,434	3,574,915	684,880	628,329	8,844,509	3,778,217	4,802,073	3,422,451
TOTAL	5,306,096	1,698,573	70,123,986	25,154,342	17,244,208	807,513	3,096,466	54,894,707	27,089,446	27,228,632	17,220,201
O.D.	31	3,621	105,648	172,259	151,458	34	9,408	189,106	256,779	252,591	57,324

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	136,235,189	97,549,715	17,277,525			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-36,947,764	-24,663,122	70,521			
TOTAL LOSSES	99,287,425	72,886,593	17,348,046			
EXPECTED LOSSES	98,008,962	88,272,972	19,471,980			
CREDIBILITY	1.00	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.153	.112	.027	.292		
INDICATED (POST-TEST)	.166	.122	.029	.317		
PRES. ON RATE LEVEL	.140	.127	.028	.295		
DERIVED BY FORMULA	.166	.122	.029	.317		
UNDERLYING PRES. RATE	.151	.136	.030	.317		
PROPOSED	.166	.122	.029	.317		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	.314
IND. RATES				.31	MINIMUM PREMIUM	
MAN. RATES	.41	.36	.32	+ .31	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	707,266	4,501,814	.636			5	14	62	81
2008	690,126	5,597,761	.811			12	21	61	94
2009	721,193	5,637,556	.781	1		11	24	54	90
2010	672,040	3,711,206	.552			3	15	47	65
2011	645,654	3,288,312	.509			4	9	71	84
TOTAL	3,436,279	22,736,649	.662	1		35	83	295	414
O.D.		7,760							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,123,386	498,247	438,037			1,318,781	427,194	390,482	305,687
2008			2,251,467	611,390	284,006			1,067,042	465,973	463,839	454,044
2009	285,866		1,938,243	952,515	247,304	6,665		727,980	707,840	396,033	375,110
2010			473,964	426,521	397,323			241,572	766,327	1,027,965	377,534
2011			714,966	251,760	618,214			243,149	231,973	772,120	456,130
TOTAL	285,866		6,502,026	2,740,433	1,984,884	6,665		3,598,524	2,599,307	3,050,439	1,968,505
O.D.											7,760

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,172,800	579,960	591,349			1,180,319	562,613	573,617	264,725
2008		41,910	2,800,239	696,798	349,661		43,425	2,358,996	634,120	616,457	409,094
2009	420,657	59,667	2,497,898	1,064,099	300,277	17,524	90,202	1,669,685	872,523	500,398	357,105
2010	94	34,717	958,704	456,938	423,125	343	52,151	1,244,274	858,333	1,164,554	349,219
2011	449	70,700	1,694,219	525,715	525,572	385	79,571	1,081,941	406,419	594,465	418,727
TOTAL	421,200	206,994	9,123,860	3,323,510	2,189,984	18,252	265,349	7,535,215	3,334,008	3,449,491	1,798,870
O.D.											6,998

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	17,570,870	12,296,993	1,805,868			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,854,784	-2,930,110	6,674			
TOTAL LOSSES	12,716,086	9,366,883	1,812,542			
EXPECTED LOSSES	12,817,320	10,411,926	1,958,680			
CREDIBILITY	.38	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.370	.273	.053	.696		
INDICATED (POST-TEST)	.403	.297	.058	.758		
PRES. ON RATE LEVEL	.348	.282	.053	.683		
DERIVED BY FORMULA	.369	.297	.058	.724		
UNDERLYING PRES. RATE	.373	.303	.057	.733		
PROPOSED	.369	.297	.058	.724		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	.718
IND. RATES				.72	MINIMUM PREMIUM	
MAN. RATES	.79	.75	.74	+ .72	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	47,883,180	85,300,587	.178	3	2	123	267	933	1328	
2008	47,848,963	69,897,049	.146	4		108	303	825	1240	
2009	47,379,432	53,846,963	.113	2		76	253	647	978	
2010	48,795,209	56,288,193	.115	1	1	59	249	688	998	
2011	50,246,765	40,862,075	.081	3		16	130	742	891	
TOTAL	242,153,549	306,194,867	.126	13	3	382	1202	3835	5435	
O.D.		2,051,709				2	19	35	56	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	1,107,491	629,803	23,461,713	8,029,260	7,483,139	241,798	6,303,188	14,237,515	6,750,647	8,272,212	8,783,821
2008	1,523,144		18,294,802	9,639,988	6,909,279	42,923		8,419,482	7,939,893	8,664,981	8,462,557
2009	229,498		13,202,215	8,893,172	4,322,737			6,433,844	7,083,720	6,920,763	6,761,014
2010	874,728	101,334	11,847,671	7,981,401	6,082,600	10	76,418	8,330,746	6,118,347	7,179,873	7,695,065
2011	1,923,798		3,036,858	4,462,956	7,627,970	6,069		1,200,199	3,961,216	11,369,494	7,273,515
TOTAL	5,658,659	731,137	69,843,259	39,006,777	32,425,725	290,800	6,379,606	38,621,786	31,853,823	42,407,323	38,975,972
O.D.			428,787	505,766	202,398			130,520	220,097	211,400	352,741

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	1,362,214	923,911	28,313,335	9,346,055	10,102,271	547,430	833,323	21,973,436	8,890,612	12,151,877	7,606,789
2008	1,541,051	352,129	23,172,762	10,910,728	8,268,663	109,575	362,287	18,404,037	10,638,795	11,433,235	7,624,764
2009	339,400	435,350	17,953,509	9,927,711	4,852,438	3,596	833,702	15,032,817	8,798,817	8,462,220	6,436,485
2010	880,302	938,093	20,064,575	8,485,799	6,634,484	5,212	863,207	15,411,522	6,991,905	8,275,756	7,117,935
2011	2,157,675	658,196	16,670,362	6,947,258	6,337,262	10,174	814,395	12,327,143	5,902,564	8,656,880	6,677,087
TOTAL	6,280,642	3,307,679	106,174,543	45,617,551	36,195,118	675,987	3,706,914	83,148,955	41,222,693	48,979,968	35,463,060
O.D.	42	10,263	648,586	581,275	234,473	65	13,101	366,324	295,367	246,561	322,301

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	204,333,101	173,373,006	35,785,361			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-60,177,665	-44,624,926	149,007			
TOTAL LOSSES	144,155,436	128,748,080	35,934,368			
EXPECTED LOSSES	159,821,343	159,821,343	41,166,104			
CREDIBILITY	1.00	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.060	.053	.015	.128		
INDICATED (POST-TEST)	.065	.058	.016	.139		
PRES. ON RATE LEVEL	.061	.062	.016	.139		
DERIVED BY FORMULA	.065	.058	.016	.139		
UNDERLYING PRES. RATE	.066	.066	.017	.149		
PROPOSED	.065	.058	.016	.139		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	.137
IND. RATES				.14	MINIMUM PREMIUM	
MAN. RATES	.19	.17	.15	+ .14	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	398,935	8,165,410	2.046			398,935			15	22	146	183
2008	410,826	7,943,665	1.933			410,826			16	34	116	166
2009	463,584	7,386,339	1.593			463,584	1		10	25	104	140
2010	438,706	7,448,135	1.697			438,706			4	37	122	163
2011	487,316	10,125,517	2.077			487,316	1		3	11	133	148
TOTAL	2,199,367	41,069,066	1.867			2,199,367	2		48	129	621	800
O.D.		24,861	.001								2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			2,335,131	1,054,982	723,872			1,656,087	574,253	1,327,047	494,038
2008			2,603,513	1,329,143	962,213			758,724	799,518	998,912	491,642
2009	2,634		1,393,460	933,005	1,542,441			947,855	469,219	1,744,701	353,024
2010			782,938	1,226,883	1,564,011			502,205	1,241,463	1,754,113	376,522
2011	297,500		528,270	541,672	1,693,152			616,514	441,753	5,588,030	418,626
TOTAL	300,134		7,643,312	5,085,685	6,485,689			4,481,385	3,526,206	11,412,803	2,133,852
O.D.					3,234					13,650	7,977

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			2,915,809	1,227,998	977,234			3,466,092	756,292	1,949,432	427,837
2008		51,144	3,371,867	1,505,577	1,152,104		36,526	1,822,036	1,074,315	1,315,515	442,969
2009	4,219	49,998	2,065,001	1,104,117	1,649,569	366	124,671	2,287,612	699,010	2,077,808	336,079
2010	325	77,141	2,167,351	1,337,874	1,618,119	582	92,585	2,195,893	1,409,004	1,984,408	348,283
2011	342,467	109,687	2,818,884	1,147,733	1,284,048	936	195,212	2,755,227	1,081,315	1,861,371	384,299
TOTAL	347,011	287,970	13,338,912	6,323,299	6,681,074	1,884	448,994	12,526,860	5,019,936	9,188,534	1,939,467
O.D.		48	1,444	666	3,011		248	4,959	2,905	12,175	7,364

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	26,958,330	27,231,600	1,946,831			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,480,480	-6,342,412	8,715			
TOTAL LOSSES	20,477,850	20,889,188	1,955,546			
EXPECTED LOSSES	17,462,974	22,961,391	2,309,335			
CREDIBILITY	.29	.77	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.931	.950	.089	1.970		
INDICATED (POST-TEST)	1.013	1.034	.097	2.144		
PRES. ON RATE LEVEL	.740	.972	.098	1.810		
DERIVED BY FORMULA	.819	1.020	.097	1.936		
UNDERLYING PRES. RATE	.794	1.044	.105	1.943		
PROPOSED	.819	1.020	.097	1.936		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.921
IND. RATES				1.92	MINIMUM PREMIUM	
MAN. RATES	2.19	2.11	1.96	+ 1.92	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	3,642,935	11,522,171	.316			3,642,935	2		17	34	119	172
2008	3,603,965	10,638,429	.295			3,603,965	3	1	17	26	79	126
2009	3,936,118	8,092,549	.205			3,936,118			11	32	92	135
2010	4,179,591	7,682,724	.183			4,179,591			10	31	96	137
2011	4,359,890	6,125,885	.140			4,359,890	3		3	15	98	119
TOTAL	19,722,499	44,061,758	.223			19,722,499	8	1	58	138	484	689
O.D.		60,909									2	2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	1,440,605		3,462,318	1,269,053	822,282	17,583		1,723,240	981,878	1,000,919	804,293
2008	684,295	102,973	3,528,054	908,777	598,357	1	28,500	2,428,167	587,003	951,990	820,312
2009			2,366,218	1,076,658	701,114			606,395	1,360,280	1,083,309	898,575
2010			2,069,663	854,612	553,742			1,328,595	875,723	1,111,175	889,214
2011	392,947		532,199	688,120	1,022,060	433,517		142,454	418,011	1,432,057	1,064,520
TOTAL	2,517,847	102,973	11,958,452	4,797,220	3,697,555	451,101	28,500	6,228,851	4,222,895	5,579,450	4,476,914
O.D.					18,571					18,316	24,022

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	916,115		4,258,518	1,477,179	1,110,082	20,565		3,470,008	1,293,132	1,470,349	696,518
2008	712,517	312,273	4,186,140	1,039,908	726,412	656	175,000	3,291,170	811,390	1,255,486	739,101
2009	252	75,400	3,169,573	1,231,924	783,851	575	106,026	1,807,910	1,661,201	1,329,988	855,443
2010	163	110,453	3,005,155	934,001	632,306	735	135,022	3,085,091	1,051,017	1,286,840	822,523
2011	452,048	99,577	2,490,352	1,010,828	861,620	454,411	96,440	1,471,385	705,182	1,084,651	977,229
TOTAL	2,081,095	597,703	17,109,738	5,693,840	4,114,271	476,942	512,488	13,125,564	5,521,922	6,427,314	4,090,814
O.D.	1	132	4,163	1,982	18,985		134	2,802	1,923	20,431	21,907

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	33,910,762	21,800,668	4,112,721			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-9,023,505	-5,510,320	17,933			
TOTAL LOSSES	24,887,257	16,290,348	4,130,654			
EXPECTED LOSSES	24,258,674	19,919,724	4,733,400			
CREDIBILITY	1.00	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.126	.083	.021	.230		
INDICATED (POST-TEST)	.137	.090	.023	.250		
PRES. ON RATE LEVEL	.115	.094	.022	.231		
DERIVED BY FORMULA	.137	.090	.023	.250		
UNDERLYING PRES. RATE	.123	.101	.024	.248		
PROPOSED	.137	.090	.023	.250		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	.248
IND. RATES				.25	MINIMUM PREMIUM	
MAN. RATES	.46	.31	.25	+ .25	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	3,060,502	5,626,079	.183	1		8	30	37	76
2008	3,125,400	5,579,869	.178	1		8	20	31	60
2009	3,087,345	4,193,088	.135	2		3	17	30	52
2010	3,162,056	2,516,468	.079			3	8	34	45
2011	3,241,739	2,372,566	.073			1	8	39	48
TOTAL	15,677,042	20,288,070	.129	4		23	83	171	281
O.D.		15,544						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	3,000		1,481,123	577,413	197,977	71,736		2,208,111	442,284	263,885	380,550
2008			1,220,473	449,032	296,581	457,339		2,167,445	331,434	297,022	360,543
2009	1,030,501		518,360	368,723	399,911	11,836		138,028	854,846	467,163	403,720
2010			463,192	309,806	320,170			141,645	587,373	347,673	346,609
2011			127,167	528,832	403,402			298	342,792	598,891	371,184
TOTAL	1,033,501		3,810,315	2,233,806	1,618,041	540,911		4,655,527	2,558,729	1,974,634	1,862,606
O.D.					6,009					6,746	2,789

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	3,690		1,538,227	672,108	267,274	162,410		1,982,857	582,488	387,647	329,556
2008		19,620	1,298,425	509,014	356,537	935,242	44,011	2,437,753	456,666	397,832	324,849
2009	1,230,503	18,358	755,523	424,005	432,059	30,761	39,628	606,273	1,017,509	581,701	384,341
2010	68	30,686	844,391	341,904	341,343	237	32,555	785,876	599,956	418,160	320,613
2011	581	49,499	1,247,650	582,950	356,272	223	44,216	705,217	393,063	465,396	340,747
TOTAL	1,234,842	118,163	5,684,216	2,529,981	1,753,485	1,128,873	160,410	6,517,976	3,049,682	2,250,736	1,700,106
O.D.					8,112					9,910	2,467

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,844,480	9,601,906	1,702,573			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,833,427	-2,230,901	7,365			
TOTAL LOSSES	11,011,053	7,371,005	1,709,938			
EXPECTED LOSSES	10,190,076	7,995,292	2,038,015			
CREDIBILITY	1.00	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.070	.047	.011	.128		
INDICATED (POST-TEST)	.076	.051	.012	.139		
PRES. ON RATE LEVEL	.061	.047	.012	.120		
DERIVED BY FORMULA	.076	.051	.012	.139		
UNDERLYING PRES. RATE	.065	.051	.013	.129		
PROPOSED	.076	.051	.012	.139		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	.137
IND. RATES				.14	MINIMUM PREMIUM	
MAN. RATES	.17	.18	.13	+ .14	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	7,094,465	22,634,207	.319			45	66	243	354
2008	7,456,846	26,652,188	.357	1	2	38	78	288	407
2009	7,692,344	23,808,361	.309	1		36	86	291	414
2010	7,961,554	19,713,857	.247			22	103	250	375
2011	8,393,542	16,414,158	.195			9	43	366	418
TOTAL	38,598,751	109,222,771	.283	2	2	150	376	1438	1968
O.D.		638,822	.001			1	5	20	26

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			8,161,367	2,638,377	1,913,416			3,282,972	1,738,524	2,322,324	2,577,227
2008	1,138,413	730,142	7,703,574	2,505,604	2,795,665	209,647	565,000	3,586,948	1,835,620	2,818,347	2,763,228
2009	26,408		7,175,551	3,334,230	2,212,933	592,077		3,082,318	2,348,888	2,467,720	2,568,236
2010			3,660,141	3,904,574	2,091,590			1,613,361	2,756,768	2,827,133	2,860,290
2011			1,345,375	2,100,851	3,502,224			360,844	1,560,143	4,414,971	3,129,750
TOTAL	1,164,821	730,142	28,046,008	14,483,636	12,515,828	801,724	565,000	11,926,443	10,239,943	14,850,495	13,898,731
O.D.			210,161	63,445	169,224			24,963	14,086	64,807	92,136

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			10,267,654	3,071,067	2,583,116			7,261,951	2,289,638	3,411,493	2,231,879
2008	605,515	872,188	9,338,887	2,876,653	3,336,496	278,935	1,107,372	7,146,138	2,507,431	3,710,995	2,489,668
2009	22,618	218,374	9,148,533	3,804,353	2,464,028	858,142	356,414	6,592,237	2,992,602	3,020,363	2,444,961
2010	671	274,855	7,564,611	3,952,272	2,332,396	1,534	249,116	5,824,475	3,051,347	3,275,213	2,645,768
2011	2,827	302,967	7,679,758	3,227,214	2,911,875	1,466	306,311	4,710,835	2,334,941	3,363,970	2,873,111
TOTAL	631,631	1,668,384	43,999,443	16,931,559	13,627,911	1,140,077	2,019,213	31,535,636	13,175,959	16,782,034	12,685,387
O.D.	30	4,458	394,293	114,351	159,360	8	1,772	92,192	29,912	55,113	83,824

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	81,487,137	60,876,199	12,769,211			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-23,602,578	-14,752,473	50,514			
TOTAL LOSSES	57,884,559	46,123,726	12,819,725			
EXPECTED LOSSES	63,301,952	53,266,277	13,509,563			
CREDIBILITY	1.00	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.150	.119	.033	.302		
INDICATED (POST-TEST)	.163	.129	.036	.328		
PRES. ON RATE LEVEL	.153	.129	.032	.314		
DERIVED BY FORMULA	.163	.129	.036	.328		
UNDERLYING PRES. RATE	.164	.138	.035	.337		
PROPOSED	.163	.129	.036	.328		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	.325
IND. RATES				.33	MINIMUM PREMIUM	
MAN. RATES	.39	.35	.34	+ .33	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	383,637	4,502,652	1.173		1	10	10	71	92
2008	396,166	5,195,533	1.311			8	14	61	83
2009	372,151	4,067,977	1.093			4	20	69	93
2010	450,663	3,897,092	.864			3	19	81	103
2011	445,763	2,704,474	.606				9	78	87
TOTAL	2,048,380	20,367,728	.994		1	25	72	360	458
O.D.		156,869	.007			1		3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007		360,359	1,363,936	539,263	546,196		150,000	451,515	212,381	475,638	403,364
2008			1,314,147	636,145	518,741			1,260,799	414,018	632,270	419,413
2009			696,768	833,364	681,970			217,820	282,710	707,381	647,964
2010			500,306	888,689	788,145			186,725	302,137	622,787	608,303
2011				358,666	606,622				377,801	660,477	700,908
TOTAL		360,359	3,875,157	3,256,127	3,141,674		150,000	2,116,859	1,589,047	3,098,553	2,779,952
O.D.			114,190		9,974			2,900		9,110	20,695

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007		720,159	1,725,380	627,701	737,363		158,458	1,023,134	279,706	698,712	349,313
2008		24,552	1,617,186	721,744	619,686		47,657	2,558,323	573,130	835,241	377,891
2009	205	28,051	1,120,204	935,148	738,327	143	35,462	605,662	380,593	843,458	616,862
2010	188	50,612	1,415,208	922,545	830,737	169	30,668	715,085	373,635	695,605	562,680
2011	447	40,542	1,078,347	533,197	493,831	231	48,620	776,875	433,300	513,237	643,434
TOTAL	840	863,916	6,956,325	3,740,335	3,419,944	543	320,865	5,679,079	2,040,364	3,586,253	2,550,180
O.D.		2,230	145,683	2,656	10,769		288	9,626	1,829	8,590	18,981

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,979,395	12,810,740	2,569,161	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,915,469	-3,023,437	9,627	
TOTAL LOSSES	9,063,926	9,787,303	2,578,788	
EXPECTED LOSSES	13,130,116	10,897,381	2,560,476	
CREDIBILITY	.27	.73	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.442	.478	.126	1.046
INDICATED (POST-TEST)	.481	.520	.137	1.138
PRES. ON RATE LEVEL	.597	.496	.116	1.209
DERIVED BY FORMULA	.566	.514	.137	1.217
UNDERLYING PRES. RATE	.641	.532	.125	1.298
PROPOSED	.562	.511	.136	1.209

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.199
IND. RATES				1.20	MINIMUM PREMIUM	
MAN. RATES	1.41	1.33	1.31	+ 1.20	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	332,946	4,101,765	1.231			332,946			5	20	69	94
2008	359,108	4,543,324	1.265			359,108			6	25	76	107
2009	383,218	3,249,581	.847			383,218			2	18	82	102
2010	394,181	4,366,228	1.107			394,181			4	21	92	117
2011	415,670	3,684,476	.886			415,670				7	95	102
TOTAL	1,885,123	19,945,374	1.058			1,885,123			17	91	414	522
O.D.		30,607	.001									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			782,124	447,839	290,430			841,473	441,153	450,730	848,016
2008			1,162,632	607,698	160,750			381,770	751,234	492,739	986,501
2009			365,389	426,984	310,826			109,787	454,413	551,996	1,030,186
2010			563,649	570,555	495,730			134,160	654,597	950,388	997,149
2011				222,967	650,650				145,555	1,199,551	1,465,753
TOTAL			2,873,794	2,276,043	1,908,386			1,467,190	2,446,952	3,645,404	5,327,605
O.D.											30,607

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			928,002	521,285	392,080			1,739,615	580,998	662,125	734,382
2008		22,638	1,497,001	682,650	199,169		19,069	955,356	991,320	654,301	888,837
2009	95	14,473	579,855	477,197	337,980	175	27,266	421,818	561,991	665,979	980,737
2010	110	43,039	1,190,312	603,166	529,044	257	38,448	929,881	735,233	1,070,350	922,363
2011	339	34,447	935,439	451,356	517,228	171	44,780	799,196	445,757	883,721	1,345,561
TOTAL	544	114,597	5,130,609	2,735,654	1,975,501	603	129,563	4,845,866	3,315,299	3,936,476	4,871,880
O.D.											27,864

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,221,782	11,962,930	4,899,744	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,636,346	-2,829,590	18,817	
TOTAL LOSSES	6,585,436	9,133,340	4,918,561	
EXPECTED LOSSES	9,802,640	10,255,070	4,976,725	
CREDIBILITY	.26	.69	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.349	.484	.261	1.094
INDICATED (POST-TEST)	.380	.527	.284	1.191
PRES. ON RATE LEVEL	.484	.507	.246	1.237
DERIVED BY FORMULA	.457	.521	.284	1.262
UNDERLYING PRES. RATE	.520	.544	.264	1.328
PROPOSED	.448	.511	.278	1.237

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	TOTAL
IND. RATES				1.23	MINIMUM PREMIUM	
MAN. RATES	1.35	1.36	1.34	+ 1.23	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	1,491,442	37,190,875	2.493				1,491,442			51	116	600	767
2008	1,618,397	35,197,245	2.174				1,618,397			39	121	617	777
2009	1,722,510	38,216,161	2.218				1,722,510			55	122	656	833
2010	1,768,246	35,523,541	2.008				1,768,246			34	128	602	764
2011	1,818,314	25,534,144	1.404				1,818,314			11	41	643	695
TOTAL	8,418,909	171,661,966	2.039				8,418,909			190	528	3118	3836
O.D.		506,295	.006							1	1	12	14

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			8,947,928	5,223,558	6,011,278			3,746,352	3,041,375	5,097,783	5,122,601
2008			7,099,914	4,742,990	5,709,353			3,031,069	3,925,123	5,440,915	5,247,881
2009			8,634,882	4,167,009	7,557,455			3,032,471	2,524,215	6,839,923	5,460,206
2010			5,388,441	5,025,543	6,675,730			2,439,322	4,178,802	6,462,066	5,353,637
2011			1,661,628	1,567,996	7,187,810			704,190	863,525	8,343,798	5,205,197
TOTAL			31,732,793	20,727,096	33,141,626			12,953,404	14,533,040	32,184,485	26,389,522
O.D.			266,705	1,633	69,552			4,338	7,238	46,079	110,750

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			10,933,719	6,080,222	8,115,236			8,054,100	4,005,491	7,488,646	4,436,172
2008		140,422	9,130,745	5,396,365	6,766,548		143,557	6,763,008	5,200,011	7,149,463	4,728,341
2009	1,585	290,093	12,157,580	5,023,596	8,097,294	1,502	434,721	7,746,740	3,489,409	8,161,327	5,198,116
2010	1,344	417,447	11,602,066	5,628,180	6,948,053	2,321	393,868	9,210,804	4,890,834	7,303,910	4,952,114
2011	3,243	413,799	10,854,949	4,474,834	5,717,078	1,737	414,262	6,581,256	3,099,880	6,172,078	4,778,371
TOTAL	6,172	1,261,761	54,679,059	26,603,197	35,644,209	5,560	1,386,408	38,355,908	20,685,625	36,275,424	24,093,114
O.D.		5,054	336,541	6,576	82,906		317	11,747	11,091	61,544	100,403

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	96,048,527	119,370,572	24,193,517			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-28,891,786	-30,219,019	101,919			
TOTAL LOSSES	67,156,741	89,151,553	24,295,436			
EXPECTED LOSSES	77,790,718	109,361,629	27,277,264			
CREDIBILITY	.70	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.798	1.059	.289	2.146		
INDICATED (POST-TEST)	.868	1.152	.314	2.334		
PRES. ON RATE LEVEL	.860	1.210	.302	2.372		
DERIVED BY FORMULA	.866	1.152	.314	2.332		
UNDERLYING PRES. RATE	.924	1.299	.324	2.547		
PROPOSED	.867	1.153	.314	2.334		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.316
IND. RATES				2.32	MINIMUM PREMIUM	
MAN. RATES	2.84	2.73	2.57	+ 2.32	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	4,094,238	33,317,378	.813			58	55	578	691	
2008	4,482,670	33,189,226	.740	1		57	48	614	720	
2009	4,467,914	36,483,773	.816			57	74	580	711	
2010	4,864,580	32,856,031	.675			42	99	618	759	
2011	5,577,229	22,689,726	.406			13	58	612	683	
TOTAL	23,486,631	158,536,134	.675	1		227	334	3002	3564	
O.D.		605,462	.002				4	19	23	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			11,054,126	1,962,595	4,116,611			4,422,570	1,306,503	5,009,878	5,445,095
2008	200,000		10,044,918	1,981,659	5,161,624	1,938		4,698,526	1,107,840	5,330,796	4,661,925
2009			11,099,269	3,387,114	4,349,990			5,481,228	2,062,213	5,662,669	4,441,290
2010			7,535,223	3,684,607	5,042,593			3,196,772	2,406,563	6,083,738	4,906,535
2011			1,911,037	2,952,495	4,540,793			672,649	1,928,715	5,987,392	4,696,645
TOTAL	200,000		41,644,573	13,968,470	23,211,611	1,938		18,471,745	8,811,834	28,074,473	24,151,490
O.D.				104,931	65,107				1,715	66,245	367,464

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			13,770,910	2,284,455	5,557,446			9,790,934	1,720,663	7,359,521	4,715,452
2008	208,226	188,608	12,561,119	2,361,814	6,122,315	4,948	195,938	9,811,179	1,654,099	6,974,296	4,200,394
2009	1,033	329,282	13,999,046	4,067,714	4,750,417	1,714	581,658	10,927,729	2,971,263	6,786,372	4,228,108
2010	1,005	464,380	12,751,829	4,325,558	5,326,536	2,102	409,563	9,358,722	3,274,254	6,797,871	4,538,545
2011	3,802	413,815	10,444,909	4,370,338	3,800,187	1,985	430,091	6,486,818	3,072,754	4,555,304	4,311,520
TOTAL	214,066	1,396,085	63,527,813	17,409,879	25,556,901	10,749	1,617,250	46,375,382	12,693,033	32,473,364	21,994,019
O.D.	4	928	28,581	120,691	72,389	1	990	19,845	12,716	65,998	336,525

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	113,191,694	88,404,971	22,330,544			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-33,992,671	-22,569,421	102,909			
TOTAL LOSSES	79,199,023	65,835,550	22,433,453			
EXPECTED LOSSES	91,832,728	82,203,209	26,070,161			
CREDIBILITY	1.00	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.337	.280	.096	.713		
INDICATED (POST-TEST)	.367	.305	.104	.776		
PRES. ON RATE LEVEL	.364	.326	.103	.793		
DERIVED BY FORMULA	.367	.305	.104	.776		
UNDERLYING PRES. RATE	.391	.350	.111	.852		
PROPOSED	.367	.305	.104	.776		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	.770
IND. RATES				.77	MINIMUM PREMIUM	
MAN. RATES	.87	.85	.86	+ .77	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	1,399,416	328,976	.023				4	9	13	
2008	1,378,188	501,498	.036				2	7	9	
2009	1,363,242	396,398	.029			1	2	5	8	
2010	1,464,008	327,849	.022				2	7	9	
2011	1,546,175	207,554	.013					4	4	
TOTAL	7,151,029	1,762,275	.025			1	10	32	43	
O.D.		385								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				45,342	28,003				28,450	80,165	147,016
2008				87,363	60,467				10,338	256,740	86,590
2009			128,901	26,057	23,851			42,794	22,797	82,695	69,303
2010				2,775	42,840				3,706	157,291	121,237
2011					29,789					81,668	96,097
TOTAL			128,901	161,537	184,950			42,794	65,291	658,559	520,243
O.D.											385

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				52,778	37,805				37,468	117,760	127,316
2008		227	9,179	97,653	71,502		1,308	7,975	20,136	333,965	78,018
2009	6	3,771	162,521	31,842	27,069	16	5,704	104,103	33,651	98,469	65,976
2010	4	443	13,440	7,947	42,387	2	1,333	31,268	22,669	169,312	112,144
2011	6	1,012	28,868	13,056	22,896	7	2,261	43,206	24,094	59,279	88,217
TOTAL	16	5,453	214,008	203,276	201,659	25	10,606	186,552	138,018	778,785	471,671
O.D.											356

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	416,660	1,321,738	472,027	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-402,768	-557,310	1,860	
TOTAL LOSSES	13,892	764,428	473,887	
EXPECTED LOSSES	1,072,653	2,002,288	500,572	
CREDIBILITY	.63	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.011	.007	.018
INDICATED (POST-TEST)	.000	.012	.008	.020
PRES. ON RATE LEVEL	.014	.026	.007	.047
DERIVED BY FORMULA	.005	.012	.008	.025
UNDERLYING PRES. RATE	.015	.028	.007	.050
PROPOSED	.005	.012	.008	.025

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE
IND. RATES				.03	MINIMUM PREMIUM
MAN. RATES	.06	.05	.05	+ .03	PRESENT

+PROPOSED *LIMITED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	826,747	3,096,594	.374			4	10	39	53
2008	854,705	3,327,293	.389	1		4	8	43	56
2009	871,811	4,527,029	.519	2		3	6	44	55
2010	868,259	3,192,966	.367			3	6	33	42
2011	887,569	2,668,319	.300			2	3	36	41
TOTAL	4,309,091	16,812,201	.390	3		16	33	195	247
O.D.		4,703							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			584,634	272,650	447,415			139,392	414,201	567,028	671,274
2008	278,400		784,073	222,425	232,584	1,000		564,599	99,359	552,172	592,681
2009	69,372		595,897	290,166	668,171	13,749		1,338,062	169,797	915,933	465,882
2010			687,320	263,346	199,375			115,907	951,818	350,415	624,785
2011			375,348	123,923	414,391			61,493	133,246	976,866	583,052
TOTAL	347,772		3,027,272	1,172,510	1,961,936	14,749		2,219,453	1,768,421	3,362,414	2,937,674
O.D.											4,703

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			739,562	317,366	604,013			315,862	545,503	832,963	581,323
2008	289,851	14,536	967,471	255,722	278,549	2,552	23,669	1,208,957	153,096	722,722	534,006
2009	102,174	13,974	571,504	352,053	709,342	35,570	79,701	1,503,730	287,435	1,090,197	443,520
2010	52	37,298	1,014,119	259,237	223,521	245	32,392	791,085	668,731	425,604	577,926
2011	260	39,659	965,232	309,224	344,325	214	47,714	771,486	380,428	724,328	535,242
TOTAL	392,337	105,467	4,257,888	1,493,602	2,159,750	38,581	183,476	4,591,120	2,035,193	3,795,814	2,672,017
O.D.											4,477

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	9,568,869	9,484,359	2,676,494		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-2,458,061	-2,485,782	10,419		
TOTAL LOSSES	7,110,808	6,998,577	2,686,913		
EXPECTED LOSSES	6,549,819	8,919,818	2,887,090		
CREDIBILITY	.45	1.00	1.00		
PURE PREMIUMS					
INDICATED (PRE-TEST)	.165	.162	.062	.389	
INDICATED (POST-TEST)	.180	.176	.067	.423	
PRES. ON RATE LEVEL	.142	.193	.062	.397	
DERIVED BY FORMULA	.159	.176	.067	.402	
UNDERLYING PRES. RATE	.152	.207	.067	.426	
PROPOSED	.159	.176	.067	.402	
IND. RATES					
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE
IND. RATES				.40	MINIMUM PREMIUM
MAN. RATES	.46	.44	.43	+ .40	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	77,845	761,468	.978				2	26	28	
2008	80,913	1,288,323	1.592			1	2	29	32	
2009	91,494	1,303,929	1.425			2	3	27	32	
2010	98,826	1,407,174	1.423				1	48	49	
2011	98,557	1,337,611	1.357					31	31	
TOTAL	447,635	6,098,505	1.362			3	8	161	172	
O.D.		100								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				77,276	106,315				49,618	355,526	172,733
2008			140,823	143,429	416,266			26,211	66,952	252,443	242,199
2009			331,383	265,875	141,995			75,191	122,729	184,437	182,319
2010				8,986	338,365				406	773,114	286,303
2011					327,959					752,675	256,977
TOTAL			472,206	495,566	1,330,900			101,402	239,705	2,318,195	1,140,531
O.D.											100

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				89,949	143,525				65,347	522,268	149,587
2008		3,221	201,467	167,613	489,948		2,434	73,113	93,696	329,389	218,221
2009	58	11,703	478,983	296,678	157,814	59	12,393	212,864	156,453	221,998	173,568
2010	36	3,087	97,178	51,145	334,195	8	6,004	140,454	94,932	830,971	264,830
2011	74	11,112	317,828	143,726	252,049	71	20,784	398,156	222,050	546,320	235,905
TOTAL	168	29,123	1,095,456	749,111	1,377,531	138	41,615	824,587	632,478	2,450,946	1,042,111
O.D.											92

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,991,087	5,210,066	1,042,203	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-981,277	-922,482	3,490	
TOTAL LOSSES	1,009,810	4,287,584	1,045,693	
EXPECTED LOSSES	2,654,475	3,348,309	917,652	
CREDIBILITY	.10	.27	.40	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.226	.958	.234	1.418
INDICATED (POST-TEST)	.246	1.042	.255	1.543
PRES. ON RATE LEVEL	.552	.697	.191	1.440
DERIVED BY FORMULA	.521	.790	.217	1.528
UNDERLYING PRES. RATE	.593	.748	.205	1.546
PROPOSED	.521	.790	.217	1.528

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.516
IND. RATES				1.52	MINIMUM PREMIUM	
MAN. RATES	1.67	1.58	1.56	+ 1.52	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	11,385,695	58,850,289	.516	1		79	643	687	1410
2008	11,816,575	51,231,354	.433	3		46	54	1283	1386
2009	12,289,701	51,656,722	.420	5		46	76	1239	1366
2010	12,757,354	54,412,362	.426	2		45	79	1251	1377
2011	12,740,891	45,218,473	.354			21	48	1171	1240
TOTAL	60,990,216	261,369,200	.429	11		237	900	5631	6779
O.D.		1,739,267	.002			2		63	65

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	267,788		13,208,115	8,889,640	3,987,833			7,591,247	12,326,336	4,724,941	7,854,389
2008	1,372,026		8,388,299	2,161,231	11,155,192	11,954		3,620,020	1,748,958	15,127,965	7,645,709
2009	762,533		8,204,771	2,809,702	10,844,343	344,503		4,198,967	2,371,781	14,635,906	7,484,216
2010	338,987		8,103,491	3,756,721	11,003,460	135,759		3,788,499	2,967,899	15,719,064	8,598,482
2011			4,057,856	1,928,528	9,842,474			2,869,160	2,139,114	16,086,481	8,294,860
TOTAL	2,741,334		41,962,532	19,545,822	46,833,302	492,216		22,067,893	21,554,088	66,294,357	39,877,656
O.D.			429,455		462,304			122,621		466,986	257,901

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	329,379		16,213,578	10,347,542	5,383,596			14,216,202	16,233,790	6,940,922	6,801,901
2008	1,016,762	159,673	10,460,693	2,664,626	13,141,998	23,343	201,259	7,556,181	2,719,102	19,714,927	6,888,784
2009	1,098,762	270,113	11,426,876	3,755,758	11,504,356	872,212	580,261	10,008,960	3,850,700	17,313,193	7,124,974
2010	434,449	536,008	14,918,105	5,150,827	11,219,791	275,571	536,817	12,310,939	4,919,433	17,198,015	7,953,596
2011	4,286	616,278	15,862,706	6,073,768	7,856,548	3,960	899,512	13,757,430	6,168,483	11,697,842	7,614,681
TOTAL	2,883,638	1,582,072	68,881,958	27,992,521	49,106,289	1,175,086	2,217,849	57,849,712	33,891,508	72,864,899	36,383,936
O.D.	56	13,531	651,328	65,974	471,820	29	16,718	348,276	60,769	506,474	237,816

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	135,620,253	184,960,254	36,621,752			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-38,533,540	-46,266,058	142,731			
TOTAL LOSSES	97,086,713	138,694,196	36,764,483			
EXPECTED LOSSES	103,073,466	166,503,289	39,033,739			
CREDIBILITY	1.00	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.159	.227	.060	.446		
INDICATED (POST-TEST)	.173	.247	.065	.485		
PRES. ON RATE LEVEL	.157	.254	.060	.471		
DERIVED BY FORMULA	.173	.247	.065	.485		
UNDERLYING PRES. RATE	.169	.273	.064	.506		
PROPOSED	.173	.247	.065	.485		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	.481
IND. RATES				.48	MINIMUM PREMIUM	
MAN. RATES	.53	.54	.51	+ .48	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	96,097	2,863,676	2.979		1	3	3	33	40
2008	98,147	2,561,495	2.609			4	8	30	42
2009	100,718	3,204,170	3.181			6	10	33	49
2010	84,750	2,811,026	3.316			9	6	39	54
2011	76,851	1,675,574	2.180			2	7	41	50
TOTAL	456,563	13,115,941	2.873		1	24	34	176	235
O.D.		1,129							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007		419,257	586,921	89,805	598,793		515,948	258,753	58,648	212,526	123,025
2008			801,107	421,157	178,261			329,507	474,095	212,953	144,415
2009			1,264,249	489,106	91,000			647,425	349,123	237,025	126,242
2010			1,537,003	238,283	154,325			333,619	213,303	187,749	146,744
2011			269,082	239,876	296,666			75,500	236,901	429,719	127,830
TOTAL		419,257	4,458,362	1,478,227	1,319,045		515,948	1,644,804	1,332,070	1,279,972	668,256
O.D.											1,129

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007		602,660	742,455	104,533	808,371		392,037	586,334	77,240	312,201	106,540
2008		15,661	1,034,174	474,388	216,413		15,009	799,538	624,726	286,042	130,118
2009	86	38,785	1,640,725	551,429	120,329	260	78,016	1,501,079	449,987	300,309	120,182
2010	52	74,616	2,010,082	310,652	200,280	206	38,169	867,534	251,948	226,226	135,738
2011	310	36,880	898,106	334,090	258,168	215	43,258	623,007	286,301	337,247	117,348
TOTAL	448	768,602	6,325,542	1,775,092	1,603,561	681	566,489	4,377,492	1,690,202	1,462,025	609,926
O.D.											978

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,039,254	6,530,880	610,904	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,877,152	-842,497	1,383	
TOTAL LOSSES	10,162,102	5,688,383	612,287	
EXPECTED LOSSES	4,921,750	2,972,225	433,735	
CREDIBILITY	.10	.27	.40	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.226	1.246	.134	3.606
INDICATED (POST-TEST)	2.422	1.356	.146	3.924
PRES. ON RATE LEVEL	1.004	.606	.089	1.699
DERIVED BY FORMULA	1.146	.809	.112	2.067
UNDERLYING PRES. RATE	1.078	.651	.095	1.824
PROPOSED	1.146	.809	.112	2.067

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.051
IND. RATES				2.05	MINIMUM PREMIUM	
MAN. RATES	1.74	1.65	1.84	+ 2.05	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	228,444	1,340,233	.586			1	5	30	36
2008	225,028	2,341,811	1.040			2	10	22	34
2009	224,209	2,515,671	1.122		1	3	14	20	38
2010	213,185	1,755,719	.823			4	5	28	37
2011	223,849	1,249,627	.558			1	7	28	36
TOTAL	1,114,715	9,203,061	.826		1	11	41	128	181
O.D.		4,626						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			224,042	116,871	152,001			126,713	104,197	199,566	416,843
2008			475,158	510,791	153,436			164,861	260,344	334,649	442,572
2009		6,738	667,070	367,797	299,039		138,497	157,548	251,085	184,489	443,408
2010			708,731	121,817	138,234			76,372	118,917	181,702	409,946
2011			126,017	150,216	191,210			30,181	106,449	255,509	390,045
TOTAL		6,738	2,201,018	1,267,492	933,920		138,497	555,675	840,992	1,155,915	2,102,814
O.D.					1,000						3,626

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			283,413	136,037	205,202			287,132	137,227	293,160	360,986
2008		9,859	635,932	570,484	186,060		8,712	408,670	348,503	440,040	398,757
2009	101	35,369	922,324	420,931	328,326	3,167	719,801	442,704	309,296	228,021	422,124
2010	33	35,261	953,177	162,488	159,054	65	11,801	275,769	139,572	205,696	379,200
2011	193	21,140	523,055	207,612	163,991	100	20,570	306,626	146,556	196,636	358,061
TOTAL	327	101,629	3,317,901	1,497,552	1,042,633	3,332	760,884	1,720,901	1,081,154	1,363,553	1,919,128
O.D.			106	56	1,045						3,176

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,905,080	4,985,993	1,922,304			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,821,810	-1,297,475	7,238			
TOTAL LOSSES	4,083,270	3,688,518	1,929,542			
EXPECTED LOSSES	4,815,569	4,626,067	2,051,076			
CREDIBILITY	.18	.49	.73			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.366	.331	.173	.870		
INDICATED (POST-TEST)	.398	.360	.188	.946		
PRES. ON RATE LEVEL	.402	.387	.171	.960		
DERIVED BY FORMULA	.401	.374	.183	.958		
UNDERLYING PRES. RATE	.432	.415	.184	1.031		
PROPOSED	.401	.374	.183	.958		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	.950
IND. RATES				.95	MINIMUM PREMIUM	
MAN. RATES	1.02	1.04	1.04	+ .95	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	95,086	1,147,786	1.207			95,086			2	6	14	22
2008	93,322	387,205	.414			93,322				2	20	22
2009	93,207	410,099	.439			93,207				2	14	16
2010	98,695	884,899	.896			98,695			1	4	15	20
2011	99,933	930,340	.930			99,933			1	2	23	26
TOTAL	480,243	3,760,329	.783			480,243			4	16	86	106
O.D.		1,732										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			285,446	163,045	48,353			119,300	259,251	109,332	163,059
2008				16,613	41,359				35,597	112,335	181,301
2009				113,024	17,859				65,050	77,995	136,171
2010			150,117	169,572	45,723			15,084	136,850	99,891	267,662
2011			241,362	60,064	115,863			76,849	47,645	189,082	199,475
TOTAL			676,925	522,318	269,157			211,233	544,393	588,635	947,668
O.D.											1,732

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			361,089	189,785	65,276			270,334	341,434	160,609	141,209
2008		65	2,843	19,162	48,614		639	6,939	48,975	146,589	163,352
2009	17	1,042	31,804	120,525	20,833	23	2,248	27,066	79,545	93,910	129,635
2010	21	11,165	306,035	165,458	56,570	47	6,084	150,261	140,402	117,200	247,587
2011	113	19,322	447,900	118,200	104,164	107	21,564	283,842	96,039	145,703	183,118
TOTAL	151	31,594	1,149,671	613,130	295,457	177	30,535	738,442	706,395	664,011	864,901
O.D.											1,570

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,950,570	2,278,993	866,471	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-878,425	-556,376	2,618	
TOTAL LOSSES	1,072,145	1,722,617	869,089	
EXPECTED LOSSES	2,333,981	1,993,008	720,366	
CREDIBILITY	.10	.28	.42	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.223	.359	.181	.763
INDICATED (POST-TEST)	.243	.391	.197	.831
PRES. ON RATE LEVEL	.453	.386	.140	.979
DERIVED BY FORMULA	.432	.387	.164	.983
UNDERLYING PRES. RATE	.486	.415	.150	1.051
PROPOSED	.430	.386	.163	.979

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE
IND. RATES				.97	MINIMUM PREMIUM
MAN. RATES	1.22	1.15	1.06	+ .97	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	223,207	6,217,859	2.785			223,207			9	16	126	151
2008	233,897	6,464,708	2.763			233,897	1		6	13	114	134
2009	242,266	4,171,649	1.721			242,266			1	17	110	128
2010	259,101	4,655,681	1.796			259,101			1	21	101	123
2011	233,900	3,389,012	1.448			233,900	1			8	102	111
TOTAL	1,192,371	24,898,909	2.088			1,192,371	2		17	75	553	647
O.D.		16,795	.001									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,574,668	720,747	842,065			315,615	472,267	1,258,293	1,034,204
2008	249,094		1,588,314	464,643	453,131	11,157		1,016,680	496,475	1,015,751	1,169,463
2009			114,940	598,705	535,594			180,000	606,651	1,191,969	943,790
2010			377,985	709,550	493,754			174,026	706,469	1,052,824	1,141,073
2011	425,157			212,352	505,161				160,010	1,186,340	899,992
TOTAL	674,251		3,655,907	2,705,997	2,829,705	11,157		1,686,321	2,441,872	5,705,177	5,188,522
O.D.											16,795

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,991,957	838,953	1,136,795			715,183	621,975	1,848,433	895,621
2008	259,340	28,249	1,879,621	532,722	542,846	28,483	43,619	2,226,086	686,817	1,334,086	1,053,686
2009	145	9,828	351,569	665,474	573,386	237	43,684	667,603	780,794	1,423,409	898,488
2010	130	38,250	1,068,314	718,236	529,047	292	44,399	1,067,653	799,564	1,185,166	1,055,493
2011	488,394	28,916	779,918	379,657	404,589	173	45,597	808,650	450,973	875,437	826,193
TOTAL	748,009	105,243	6,071,379	3,135,042	3,186,663	29,185	177,299	5,485,175	3,340,123	6,666,531	4,729,481
O.D.											15,320

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,616,290	16,328,359	4,744,801			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,946,494	-3,887,160	17,991			
TOTAL LOSSES	8,669,796	12,441,199	4,762,792			
EXPECTED LOSSES	10,528,637	13,938,818	5,079,500			
CREDIBILITY	.19	.51	.76			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.727	1.043	.399	2.169		
INDICATED (POST-TEST)	.791	1.135	.434	2.360		
PRES. ON RATE LEVEL	.822	1.089	.397	2.308		
DERIVED BY FORMULA	.816	1.112	.425	2.353		
UNDERLYING PRES. RATE	.883	1.169	.426	2.478		
PROPOSED	.816	1.112	.425	2.353		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.335
IND. RATES				2.34	MINIMUM PREMIUM	
MAN. RATES	2.61	2.62	2.50	+ 2.34	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	47,240	3,181,158	6.734			3	6	23	32
2008	47,697	2,749,692	5.764			3	8	18	29
2009	49,093	3,512,413	7.154			4	10	20	34
2010	45,419	2,696,067	5.935			1	6	20	27
2011	47,417	2,564,146	5.407				11	19	30
TOTAL	236,866	14,703,476	6.208			11	41	100	152
O.D.		15,711	.006						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,043,873	90,340	161,866			80,500	107,097	218,124	1,479,358
2008			624,786	142,962	142,160			91,661	60,914	166,525	1,520,684
2009			609,359	452,221	160,718			86,930	194,962	176,236	1,831,987
2010			120,461	182,882	564,090			64,400	138,469	220,697	1,405,068
2011				560,393	139,535				266,159	148,806	1,449,253
TOTAL			2,398,479	1,428,798	1,168,369			323,491	767,601	930,388	7,686,350
O.D.											15,711

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,320,500	105,155	218,521			182,413	141,047	320,422	1,281,124
2008		11,856	791,899	165,218	171,214		4,568	217,367	84,891	218,002	1,370,136
2009	88	20,931	860,449	501,196	184,424	92	15,355	260,720	239,414	215,223	1,744,052
2010	89	14,633	419,813	241,901	567,839	70	11,591	273,147	161,325	248,599	1,299,688
2011	537	35,981	901,548	478,906	150,403	147	25,592	379,893	211,881	131,841	1,330,414
TOTAL	714	83,401	4,294,209	1,492,376	1,292,401	309	57,106	1,313,540	838,558	1,134,087	7,025,414
O.D.											14,483

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,749,279	4,757,422	7,039,897			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,778,003	-958,656	21,638			
TOTAL LOSSES	3,971,276	3,798,766	7,061,535			
EXPECTED LOSSES	4,716,001	3,425,083	6,132,461			
CREDIBILITY	.06	.17	.26			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.677	1.604	2.981	6.262		
INDICATED (POST-TEST)	1.825	1.745	3.243	6.813		
PRES. ON RATE LEVEL	1.854	1.347	2.411	5.612		
DERIVED BY FORMULA	1.852	1.415	2.627	5.894		
UNDERLYING PRES. RATE	1.991	1.446	2.589	6.026		
PROPOSED	1.852	1.415	2.627	5.894		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	5.849
IND. RATES				5.85	MINIMUM PREMIUM	
MAN. RATES	6.80	6.43	6.08	+ 5.85	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	1,214,477	34,708,943	2.857	5	1	44	146	539	735
2008	1,332,738	38,857,135	2.915	2	1	60	160	501	724
2009	1,313,953	32,362,001	2.462	4		41	165	487	697
2010	1,308,334	31,039,936	2.372	1		32	172	478	683
2011	1,299,572	30,426,129	2.341			14	88	583	685
TOTAL	6,469,074	167,394,144	2.588	12	2	191	731	2588	3524
O.D.		191,850	.002				3	8	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	990,237	451,151	7,353,694	5,754,527	3,844,186		480,000	4,485,498	3,474,656	5,433,551	2,441,443
2008	133,150	437,467	10,594,643	6,480,373	4,226,321		900,000	5,292,417	3,676,114	4,494,076	2,622,574
2009	745,860		6,857,790	6,598,461	4,127,062	23,029		2,748,161	4,839,450	3,991,700	2,430,488
2010			5,326,177	6,396,509	4,112,595	917,138		2,732,917	4,836,705	4,397,945	2,319,950
2011			2,296,612	4,115,942	6,314,917			3,449,736	3,759,255	7,707,275	2,782,392
TOTAL	1,869,247	888,618	32,428,916	29,345,812	22,625,081	940,167	1,380,000	18,708,729	20,586,180	26,024,547	12,596,847
O.D.				26,943	31,300				16,008	54,641	62,958

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	1,217,991	562,349	8,966,821	6,698,269	5,158,446		316,268	8,430,479	4,576,127	7,896,784	2,114,290
2008	138,686	397,507	13,225,010	7,313,046	5,057,182	3,813	866,978	10,707,183	4,958,233	5,926,559	2,362,939
2009	1,098,606	255,132	10,327,924	7,364,843	4,530,642	61,430	439,716	7,691,661	5,950,208	4,901,601	2,313,825
2010	1,176	419,060	11,585,202	6,519,496	4,477,509	881,140	401,170	9,425,690	5,252,555	5,132,053	2,145,954
2011	5,383	544,365	13,867,555	6,022,197	5,257,856	3,727	750,580	10,761,412	4,822,826	6,007,912	2,554,236
TOTAL	2,461,842	2,178,413	57,972,512	33,917,851	24,481,635	950,110	2,774,712	47,016,425	25,559,949	29,864,909	11,491,244
O.D.	4	841	24,479	34,814	30,502	5	1,010	20,404	24,797	59,050	58,072

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	113,400,757	113,973,507	11,549,316			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-34,388,378	-27,245,815	44,898			
TOTAL LOSSES	79,012,379	86,727,692	11,594,214			
EXPECTED LOSSES	91,602,087	97,747,708	12,614,693			
CREDIBILITY	.59	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.221	1.341	.179	2.741		
INDICATED (POST-TEST)	1.328	1.459	.195	2.982		
PRES. ON RATE LEVEL	1.319	1.407	.182	2.908		
DERIVED BY FORMULA	1.324	1.459	.195	2.978		
UNDERLYING PRES. RATE	1.416	1.511	.195	3.122		
PROPOSED	1.324	1.459	.195	2.978		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.955
IND. RATES				2.96	MINIMUM PREMIUM	
MAN. RATES	3.53	3.42	3.15	+ 2.96	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	20,332	699,124	3.438			1	6	16	23
2008	20,431	1,118,247	5.473				1	31	32
2009	21,448	513,505	2.394				1	31	32
2010	17,720	646,315	3.647					23	23
2011	19,094	236,370	1.237					13	13
TOTAL	99,025	3,213,561	3.245			1	8	114	123

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			118,786	263,961	33,075			14,713	119,858	81,778	66,953
2008				26,714	594,194				20,559	376,739	100,041
2009				38,322	191,303				1,174	213,737	68,969
2010					359,451					224,341	62,523
2011					86,088					123,811	26,471
TOTAL			118,786	328,997	1,264,111			14,713	141,591	1,020,406	324,957

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			150,264	307,250	44,651			33,340	157,852	120,132	57,981
2008		556	23,968	41,220	697,036		1,924	12,303	36,509	490,139	90,137
2009	27	827	30,348	51,105	200,961		1,785	16,234	14,846	250,780	65,658
2010	43	3,082	96,620	45,765	354,585		1,759	40,663	27,441	241,122	57,834
2011	14	2,915	83,426	37,724	66,163	10	3,397	65,481	36,530	89,865	24,300
TOTAL	84	7,380	384,626	483,064	1,363,396	10	8,865	168,021	273,178	1,192,038	295,910

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	568,986	3,311,676	295,910	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-524,313	-339,247	668	
TOTAL LOSSES	44,673	2,972,429	296,578	
EXPECTED LOSSES	1,385,361	1,207,115	195,079	
CREDIBILITY	.04	.10	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.045	3.002	.299	3.346
INDICATED (POST-TEST)	.049	3.266	.325	3.640
PRES. ON RATE LEVEL	1.303	1.135	.184	2.622
DERIVED BY FORMULA	1.253	1.348	.205	2.806
UNDERLYING PRES. RATE	1.399	1.219	.197	2.815
PROPOSED	1.253	1.348	.205	2.806

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.784
IND. RATES				2.78	MINIMUM PREMIUM	
MAN. RATES	4.17	3.18	2.84	+ 2.78	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	522,611	12,272,667	2,348			522,611	1		13	58	245	317
2008	522,410	13,974,940	2,675			522,410			20	51	245	316
2009	520,637	11,482,957	2,205			520,637			13	46	224	283
2010	553,423	11,674,425	2,109			553,423			5	61	250	316
2011	575,992	11,824,340	2,052			575,992		1	4	34	303	342
TOTAL	2,695,073	61,229,329	2,272			2,695,073	1	1	55	250	1267	1574
O.D.		272,027	.010							3	8	11

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	195,070		2,027,856	2,270,255	1,922,266	31,559		918,839	1,178,967	2,408,831	1,319,024
2008			3,080,473	2,172,838	2,442,364			1,798,710	1,254,135	2,112,602	1,113,818
2009			2,156,442	1,779,996	1,995,969			1,244,972	1,116,651	1,963,619	1,225,308
2010			997,392	2,516,489	1,738,555			895,165	1,878,438	2,243,828	1,404,558
2011		317,133	534,029	1,036,857	2,507,955		1,530,523	91,042	779,375	3,736,376	1,291,050
TOTAL	195,070	317,133	8,796,192	9,776,435	10,607,109	31,559	1,530,523	4,948,728	6,207,566	12,465,256	6,353,758
O.D.				124,007	23,910				65,935	27,464	30,711

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	239,936		2,565,239	2,642,574	2,595,064	71,450		2,082,090	1,552,698	3,538,572	1,142,275
2008		61,621	4,002,564	2,469,357	2,895,982		76,757	3,830,519	1,707,795	2,775,702	1,003,550
2009	513	76,971	3,138,069	2,040,529	2,148,776	589	150,957	2,685,311	1,459,798	2,359,722	1,166,493
2010	467	119,102	3,339,957	2,526,638	1,854,792	871	141,075	3,341,498	2,086,082	2,562,952	1,299,216
2011	1,578	260,082	4,421,734	1,923,135	2,030,879	3,581	834,468	3,069,636	1,612,419	2,787,696	1,185,184
TOTAL	242,494	517,776	17,467,563	11,602,233	11,525,493	76,491	1,203,257	15,009,054	8,418,792	14,024,644	5,796,718
O.D.	13	2,612	74,056	123,820	27,270	11	1,596	36,574	82,740	22,636	28,008

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	34,631,497	45,827,628	5,824,726			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-9,669,025	-11,296,857	23,285			
TOTAL LOSSES	24,962,472	34,530,771	5,848,011			
EXPECTED LOSSES	25,764,899	40,587,800	6,306,471			
CREDIBILITY	.33	.88	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.926	1.281	.217	2.424		
INDICATED (POST-TEST)	1.007	1.394	.236	2.637		
PRES. ON RATE LEVEL	.890	1.403	.218	2.511		
DERIVED BY FORMULA	.929	1.395	.236	2.560		
UNDERLYING PRES. RATE	.956	1.506	.234	2.696		
PROPOSED	.929	1.395	.236	2.560		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.540
IND. RATES				2.54	MINIMUM PREMIUM	
MAN. RATES	2.84	2.76	2.72	+ 2.54	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	647,135	12,824,433	1.981			647,135			15	55	245	315
2008	679,456	12,923,240	1.901			679,456			19	60	233	312
2009	721,131	12,264,412	1.700			721,131			13	70	196	279
2010	763,496	13,268,798	1.737			763,496			15	70	194	279
2011	767,038	8,637,394	1.126			767,038			2	12	247	261
TOTAL	3,578,256	59,918,277	1.675			3,578,256			64	267	1115	1446
O.D.		74,814	.002							1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			2,075,112	1,772,807	2,266,950			1,085,853	1,596,429	1,938,938	2,088,344
2008			2,863,724	2,184,370	1,866,342			763,070	1,533,152	1,898,664	1,813,918
2009			2,216,231	1,921,312	1,908,584			1,011,372	1,642,607	1,729,431	1,834,875
2010			2,719,156	2,206,238	2,063,899			1,233,998	1,276,264	2,058,781	1,710,462
2011			239,680	651,824	2,050,834			58,951	311,426	3,315,426	2,009,253
TOTAL			10,113,903	8,736,551	10,156,609			4,153,244	6,359,878	10,941,240	9,456,852
O.D.				37,440	11,382				7,000	3,471	15,521

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			2,602,503	2,063,544	3,060,395			2,346,586	2,102,502	2,848,301	1,808,506
2008		58,416	3,796,098	2,469,636	2,219,668		42,718	1,937,319	2,046,389	2,496,361	1,634,340
2009	506	81,637	3,325,092	2,188,228	2,061,647	746	159,781	2,791,410	2,047,148	2,104,157	1,746,801
2010	492	186,624	5,149,039	2,372,780	2,201,116	860	155,186	3,584,621	1,539,343	2,333,248	1,582,177
2011	1,053	117,667	3,130,518	1,407,167	1,636,768	482	126,145	2,205,894	1,182,469	2,437,598	1,844,494
TOTAL	2,051	444,344	18,003,250	10,501,355	11,179,594	2,088	483,830	12,865,830	8,917,851	12,219,665	8,616,318
O.D.	5	962	27,328	34,283	13,592	2	230	5,476	6,710	4,535	14,060

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	31,835,396	42,877,585	8,630,378	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,654,319	-10,548,788	34,912	
TOTAL LOSSES	22,181,077	32,328,797	8,665,290	
EXPECTED LOSSES	25,942,357	38,108,426	9,375,032	
CREDIBILITY	.40	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.620	.903	.242	1.765
INDICATED (POST-TEST)	.675	.982	.263	1.920
PRES. ON RATE LEVEL	.675	.992	.244	1.911
DERIVED BY FORMULA	.675	.982	.263	1.920
UNDERLYING PRES. RATE	.725	1.065	.262	2.052
PROPOSED	.675	.982	.263	1.920

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.905
IND. RATES				1.91	MINIMUM PREMIUM	
MAN. RATES	2.38	2.25	2.07	+ 1.91	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2007	1,999,472	28,175,736	1.409			1,999,472	2		36	114	675	827
2008	1,981,397	25,679,370	1.296			1,981,397			19	132	631	782
2009	1,977,606	24,974,203	1.262			1,977,606			19	112	641	772
2010	2,047,340	21,091,961	1.030			2,047,340			12	106	625	743
2011	2,128,821	22,144,539	1.040			2,128,821	2	1	4	59	685	751
TOTAL	10,134,636	122,065,809	1.204			10,134,636	4	1	90	523	3257	3875
O.D.		243,766	.002							2	6	8

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2007	222,198		5,686,837	3,514,208	3,767,410	24,186		4,076,681	2,809,490	4,368,112	3,706,614
2008			3,129,492	4,267,653	4,173,586			2,264,217	2,940,830	5,381,972	3,521,620
2009			3,104,632	3,706,896	4,251,011			2,739,057	2,360,228	5,251,358	3,561,021
2010			1,899,491	3,104,190	3,595,156			601,440	2,701,603	5,126,529	4,063,552
2011	7,331	71	780,047	1,759,091	3,843,368	1,052,629	293	3,736,794	1,495,796	5,861,409	3,607,710
TOTAL	229,529	71	14,600,499	16,352,038	19,630,531	1,076,815	293	13,418,189	12,307,947	25,989,380	18,460,517
O.D.				86,125	24,556				77,835	23,336	31,914

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2007	273,304		6,909,754	4,090,541	5,086,024	54,757		7,144,578	3,700,098	6,416,753	3,209,928
2008		64,803	4,068,714	4,815,513	4,939,640		103,989	4,524,120	3,977,697	7,052,950	3,172,980
2009	1,048	124,027	4,947,376	4,223,704	4,556,741	1,155	287,921	4,941,105	3,134,475	6,273,704	3,390,092
2010	706	189,828	5,332,877	3,317,838	3,735,101	1,033	169,205	4,073,982	3,088,182	5,705,774	3,758,786
2011	9,333	248,456	6,554,734	3,033,216	3,105,922	775,038	404,502	6,047,621	2,762,634	4,403,973	3,311,878
TOTAL	284,391	627,114	27,813,455	19,480,812	21,423,428	831,983	965,617	26,731,406	16,663,086	29,853,154	16,843,664
O.D.	2	373	12,840	96,323	28,775		268	11,107	102,258	30,121	29,326

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	57,278,556	87,677,957	16,872,990			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-17,383,562	-21,938,545	68,381			
TOTAL LOSSES	39,894,994	65,739,412	16,941,371			
EXPECTED LOSSES	46,213,939	78,644,776	18,749,076			
CREDIBILITY	.79	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.394	.649	.167	1.210		
INDICATED (POST-TEST)	.429	.706	.182	1.317		
PRES. ON RATE LEVEL	.425	.723	.172	1.320		
DERIVED BY FORMULA	.428	.706	.182	1.316		
UNDERLYING PRES. RATE	.456	.776	.185	1.417		
PROPOSED	.428	.707	.182	1.317		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.307
IND. RATES				1.31	MINIMUM PREMIUM	
MAN. RATES	1.56	1.53	1.43	+ 1.31	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	336,870	3,251,697	.965			4	8	76	88	
2008	343,753	3,609,565	1.050			2	17	81	100	
2009	353,112	3,135,011	.887			2	14	68	84	
2010	379,645	3,532,988	.930			2	17	75	94	
2011	379,002	2,419,676	.638				3	78	81	
TOTAL	1,792,382	15,948,937	.890			10	59	378	447	
O.D.		3,375								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			574,409	358,065	359,596			254,228	392,817	702,541	610,041
2008			392,151	766,184	508,378			117,972	360,703	722,562	741,615
2009			278,639	304,012	636,415			220,035	303,983	925,956	465,971
2010			443,787	679,876	528,911			139,682	418,959	727,058	594,715
2011				278,531	654,350				94,843	775,704	616,248
TOTAL			1,688,986	2,386,668	2,687,650			731,917	1,571,305	3,853,821	3,028,590
O.D.											3,375

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			726,628	416,788	485,457			576,080	517,341	1,032,033	528,296
2008		9,147	566,306	858,877	603,576		8,991	324,687	487,548	945,613	668,195
2009	125	11,850	478,649	363,114	675,383	153	38,095	633,511	418,922	1,100,714	443,604
2010	131	40,733	1,134,383	699,413	563,945	185	30,490	725,582	490,157	814,299	550,111
2011	392	37,660	1,015,012	494,390	524,339	106	29,011	517,633	288,700	571,539	565,716
TOTAL	648	99,390	3,920,978	2,832,582	2,852,700	444	106,587	2,777,493	2,202,668	4,464,198	2,755,922
O.D.											3,097

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,905,540	12,352,148	2,759,019			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,781,854	-3,127,172	10,967			
TOTAL LOSSES	4,123,686	9,224,976	2,769,986			
EXPECTED LOSSES	7,438,386	11,256,160	2,975,354			
CREDIBILITY	.25	.67	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.230	.515	.155	.900		
INDICATED (POST-TEST)	.250	.560	.169	.979		
PRES. ON RATE LEVEL	.386	.585	.155	1.126		
DERIVED BY FORMULA	.352	.568	.169	1.089		
UNDERLYING PRES. RATE	.415	.628	.166	1.209		
PROPOSED	.352	.568	.169	1.089		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.080
IND. RATES				1.08	MINIMUM PREMIUM	
MAN. RATES	1.33	1.33	1.22	+ 1.08	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	477,099	3,086,144	.646			477,099			5	25	45	75
2008	487,590	1,933,224	.396			487,590				19	50	69
2009	490,650	2,172,480	.442			490,650			1	23	35	59
2010	500,339	1,960,171	.391			500,339			2	14	55	71
2011	522,584	1,706,277	.326			522,584			1	3	56	60
TOTAL	2,478,262	10,858,296	.438			2,478,262			9	84	241	334
O.D.		65,645	.002								3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			742,909	710,625	247,434			198,623	577,731	329,234	279,588
2008				436,286	527,951				264,939	492,328	211,720
2009			141,386	705,398	274,523			75,738	481,214	295,966	198,255
2010			326,293	275,162	447,672			74,636	215,848	435,838	184,722
2011			121,292	61,459	539,652			59,035	65,215	681,551	178,073
TOTAL			1,331,880	2,188,930	2,037,232			408,032	1,604,947	2,234,917	1,052,358
O.D.					9,051					11,188	45,406

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			939,780	827,166	334,036			450,080	760,873	483,646	242,123
2008		1,313	54,138	492,142	622,106		3,016	42,562	355,431	644,089	190,760
2009	132	10,833	383,637	764,492	302,477	170	22,338	339,576	574,747	366,127	188,739
2010	80	24,903	694,002	320,178	462,217	90	16,431	390,295	260,272	485,451	170,868
2011	189	27,753	734,390	293,691	424,745	141	33,642	534,113	250,055	503,754	163,471
TOTAL	401	64,802	2,805,947	2,697,669	2,145,581	401	75,427	1,756,626	2,201,378	2,483,067	955,961
O.D.	1	225	6,466	2,942	7,683		112	1,974	1,320	12,038	40,135

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,712,382	9,551,678	996,096	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,478,418	-2,200,947	4,261	
TOTAL LOSSES	3,233,964	7,350,731	1,000,357	
EXPECTED LOSSES	3,940,437	7,905,656	1,164,783	
CREDIBILITY	.31	.83	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.130	.297	.040	.467
INDICATED (POST-TEST)	.141	.323	.044	.508
PRES. ON RATE LEVEL	.148	.297	.044	.489
DERIVED BY FORMULA	.146	.319	.044	.509
UNDERLYING PRES. RATE	.159	.319	.047	.525
PROPOSED	.146	.318	.044	.508

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	TOTAL
IND. RATES				.50	MINIMUM PREMIUM	
MAN. RATES	.63	.58	.53	+ .50	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	95,687	1,109,674	1.159			1	3	28	32
2008	97,048	1,074,924	1.107				6	26	32
2009	89,506	1,655,982	1.850				8	20	29
2010	99,496	3,331,204	3.348		1	1	14	34	50
2011	100,963	2,031,929	2.012				5	38	43
TOTAL	482,700	9,203,713	1.907		1	3	36	146	186
O.D.		5,864	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			163,819	6,780	88,531			48,214	102,215	245,947	454,168
2008				61,462	174,505				95,780	224,152	519,025
2009			252,532	252,404	55,295			80,887	228,523	426,191	360,150
2010		34,002	124,350	536,944	329,519		460,951	70,001	743,415	434,068	597,954
2011				206,114	393,755				169,199	729,341	533,520
TOTAL		34,002	540,701	1,063,704	1,041,605		460,951	199,102	1,339,132	2,059,699	2,464,817
O.D.											5,864

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			207,231	7,892	119,516			109,253	134,618	361,296	393,309
2008		274	11,310	71,311	205,067		1,319	16,616	129,713	292,873	467,642
2009	41	9,239	372,598	275,826	65,822	94	17,626	277,457	293,384	509,610	342,863
2010	111	67,036	611,332	530,075	352,970	5,574	812,950	807,181	754,506	519,810	553,107
2011	273	24,827	663,435	326,213	318,492	149	33,746	577,286	321,951	544,518	489,771
TOTAL	425	101,376	1,865,906	1,211,317	1,061,867	5,817	865,641	1,787,793	1,634,172	2,228,107	2,246,692
O.D.											5,393

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,626,958	6,135,463	2,252,085	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,737,410	-876,255	7,347	
TOTAL LOSSES	2,889,548	5,259,208	2,259,432	
EXPECTED LOSSES	4,604,958	3,137,551	2,017,686	
CREDIBILITY	.10	.28	.42	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.599	1.090	.468	2.157
INDICATED (POST-TEST)	.652	1.186	.509	2.347
PRES. ON RATE LEVEL	.889	.605	.389	1.883
DERIVED BY FORMULA	.865	.768	.439	2.072
UNDERLYING PRES. RATE	.954	.650	.418	2.022
PROPOSED	.865	.768	.439	2.072

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.056
IND. RATES				2.06	MINIMUM PREMIUM	
MAN. RATES	2.25	2.07	2.04	+ 2.06	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	318,326	6,686,155	2.100			8	24	146	178
2008	344,923	8,706,644	2.524			14	30	148	192
2009	328,900	8,555,551	2.601		1	9	33	175	218
2010	348,566	8,424,753	2.416			5	34	180	219
2011	372,354	5,912,514	1.587				15	173	188
TOTAL	1,713,069	38,285,617	2.235		1	36	136	822	995
O.D.		111,232	.006				1	3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,226,035	949,585	1,295,839			588,062	450,106	1,236,479	940,049
2008			2,209,616	892,113	1,549,751			815,161	630,724	1,498,700	1,110,579
2009		212,805	1,672,527	1,080,627	1,512,853		110,107	680,503	553,221	1,426,078	1,306,830
2010			769,369	1,618,067	1,921,897			176,596	1,035,955	1,591,527	1,311,342
2011			750,117	1,574,086	1,574,086				473,806	1,810,267	1,304,238
TOTAL		212,805	5,877,547	5,290,509	7,854,426		110,107	2,260,322	3,143,812	7,563,051	5,973,038
O.D.				19,620	48,313				5,224	20,152	17,923

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,550,935	1,105,316	1,749,386			1,332,548	592,791	1,816,387	814,082
2008		43,564	2,869,883	1,031,735	1,835,991		40,890	1,943,454	870,432	1,963,148	1,000,632
2009	524	419,345	2,460,986	1,266,464	1,624,927	2,422	571,829	1,735,336	761,820	1,703,279	1,244,102
2010	406	90,122	2,541,510	1,734,571	1,989,429	380	58,166	1,415,141	1,170,907	1,786,872	1,212,991
2011	1,009	95,155	2,551,203	1,249,009	1,267,519	372	88,148	1,493,758	833,069	1,356,398	1,197,290
TOTAL	1,939	648,186	11,974,517	6,387,095	8,467,252	3,174	759,033	7,920,237	4,229,019	8,626,084	5,469,097
O.D.	8	800	23,124	28,859	54,804	4	590	10,792	11,067	16,989	16,783

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	21,342,404	27,821,169	5,485,880			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,962,070	-6,518,750	22,162			
TOTAL LOSSES	14,380,334	21,302,419	5,508,042			
EXPECTED LOSSES	18,603,929	23,503,308	5,944,349			
CREDIBILITY	.24	.65	.97			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.839	1.244	.322	2.405		
INDICATED (POST-TEST)	.913	1.353	.350	2.616		
PRES. ON RATE LEVEL	1.011	1.278	.323	2.612		
DERIVED BY FORMULA	.987	1.327	.349	2.663		
UNDERLYING PRES. RATE	1.086	1.372	.347	2.805		
PROPOSED	.969	1.304	.343	2.616		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.596
IND. RATES				2.60	MINIMUM PREMIUM	
MAN. RATES	3.26	3.08	2.83	+ 2.60	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	355,890	15,322,087	4.305	1		15	36	334	386
2008	368,340	18,388,736	4.992		1	20	41	280	342
2009	379,338	16,526,757	4.356			27	53	276	356
2010	376,585	15,512,829	4.119	1		23	54	259	337
2011	380,945	13,273,873	3.484	1		7	20	347	375
TOTAL	1,861,098	79,024,282	4.246	3	1	92	204	1496	1796
O.D.		185,288	.009					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	22,768		2,948,780	1,460,519	1,725,359	14,300		1,328,101	3,767,388	2,695,240	1,359,632
2008		315,272	3,649,408	1,059,365	1,871,261		2,026,508	4,029,511	769,342	3,340,335	1,327,734
2009			4,461,965	1,486,223	1,987,391			2,271,380	1,383,906	3,512,610	1,423,282
2010	83,430		4,639,315	1,464,828	2,156,964	6,663		2,033,405	1,176,957	2,929,340	1,021,927
2011	361,171		1,195,259	722,688	3,224,831	5,000		347,528	998,989	4,951,050	1,467,357
TOTAL	467,369	315,272	16,894,727	6,193,623	10,965,806	25,963	2,026,508	10,009,925	8,096,582	17,428,575	6,599,932
O.D.					171,138					95	14,055

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	28,005		3,587,433	1,665,313	2,329,253	32,375		2,528,969	3,500,309	3,959,306	1,177,441
2008	25	148,144	4,228,896	1,230,818	2,220,211	5,130	983,462	4,673,546	1,122,618	4,367,126	1,196,288
2009	444	135,654	5,754,812	1,779,661	2,125,393	909	271,506	4,962,208	1,903,354	3,948,835	1,354,964
2010	106,962	257,740	7,030,583	1,817,728	2,276,618	14,669	242,628	5,508,706	1,632,489	3,223,579	945,282
2011	416,154	209,145	5,368,673	2,064,155	2,586,038	6,452	273,574	4,336,951	2,137,185	3,702,115	1,347,034
TOTAL	551,590	750,683	25,970,397	8,557,675	11,537,513	59,535	1,771,170	22,010,380	10,295,955	19,200,961	6,021,009
O.D.	5	362	11,089	5,250	258,090		475	11,049	7,454	65,502	12,876

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	51,136,735	49,928,400	6,033,885		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-13,886,767	-11,286,270	23,773		
TOTAL LOSSES	37,249,968	38,642,130	6,057,658		
EXPECTED LOSSES	37,017,240	40,497,492	6,606,899		
CREDIBILITY	.26	.69	1.00		
PURE PREMIUMS					
INDICATED (PRE-TEST)	2.002	2.076	.325	4.403	
INDICATED (POST-TEST)	2.178	2.259	.354	4.791	
PRES. ON RATE LEVEL	1.851	2.027	.331	4.209	
DERIVED BY FORMULA	1.936	2.187	.354	4.477	
UNDERLYING PRES. RATE	1.989	2.176	.355	4.520	
PROPOSED	1.936	2.187	.354	4.477	
IND. RATES					
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE
IND. RATES				4.44	MINIMUM PREMIUM
MAN. RATES	4.47	4.59	4.56	+ 4.44	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	81,687	866,326	1.060			2	1	10	13
2008	91,302	2,565,293	2.809			4	6	15	25
2009	157,315	4,212,981	2.678			2	15	65	82
2010	293,672	3,113,078	1.060			2	16	68	86
2011	387,989	3,268,733	.842			1	11	78	90
TOTAL	1,011,965	14,026,411	1.386			11	49	236	296
O.D.		37,223	.003						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			283,381	931	114,532			220,240	45,631	132,587	69,024
2008			705,903	313,645	424,484			488,954	193,186	362,135	76,986
2009			340,969	477,823	1,387,083			225,098	344,429	965,040	472,539
2010			442,352	425,433	510,013			180,594	349,672	580,869	624,145
2011			282,744	61,404	760,848			630,895	159,824	864,930	508,088
TOTAL			2,055,349	1,279,236	3,196,960			1,745,781	1,092,742	2,905,561	1,750,782
O.D.											37,223

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			358,477	1,084	154,617			499,064	60,096	194,770	59,775
2008		12,478	818,326	359,261	503,471		16,674	857,084	266,304	476,039	69,364
2009	267	17,090	677,988	589,885	1,465,174	158	40,010	660,335	468,067	1,148,113	449,857
2010	99	34,240	951,156	468,726	533,480	181	31,099	730,433	411,943	653,636	577,334
2011	243	35,864	962,116	391,794	595,273	405	85,421	1,144,158	395,700	658,461	466,425
TOTAL	609	99,672	3,768,063	1,810,750	3,252,015	744	173,204	3,891,074	1,602,110	3,131,019	1,622,755
O.D.											34,409

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,933,366	9,795,894	1,657,164			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,993,934	-1,799,834	10,349			
TOTAL LOSSES	5,939,432	7,996,060	1,667,513			
EXPECTED LOSSES	5,899,756	7,114,114	1,831,656			
CREDIBILITY	.17	.46	.68			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.587	.790	.165	1.542		
INDICATED (POST-TEST)	.639	.860	.180	1.679		
PRES. ON RATE LEVEL	.543	.655	.168	1.366		
DERIVED BY FORMULA	.559	.749	.176	1.484		
UNDERLYING PRES. RATE	.583	.703	.181	1.467		
PROPOSED	.559	.749	.176	1.484		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.472
IND. RATES				1.47	MINIMUM PREMIUM	
MAN. RATES	1.20	1.27	1.48	+ 1.47	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	11,691	123,180	10.536				1			1
2008	72,054	40,785	.566				2	1		3
2009	12,375	90,047	7.276				2	2		4
2010	10,188	842	.082							
2011	12,461	2,402	.192							
TOTAL	118,769	257,256	2.166				5	3		8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				105,393					16,437		1,350
2008				32,951	2,068				5,766		
2009				65,824	908				14,269	1,079	7,967
2010											842
2011											2,402
TOTAL				204,168	2,976				36,472	1,079	12,561

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				122,677					21,648		1,169
2008		69	2,700	36,424	2,647		12	641	7,452	87	
2009	10	589	17,519	69,670	2,199	3	354	4,748	16,437	1,794	7,585
2010											779
2011											2,205
TOTAL	10	658	20,219	228,771	4,846	3	366	5,389	45,537	1,881	11,738

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	26,645	281,035	11,738			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-54,561	-44,498	76			
TOTAL LOSSES		236,537	11,814			
EXPECTED LOSSES	135,990	157,013	33,137			
CREDIBILITY	.01	.05	.08			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	1.992	.099	2.091		
INDICATED (POST-TEST)	.000	2.167	.108	2.275		
PRES. ON RATE LEVEL	1.066	1.231	.260	2.557		
DERIVED BY FORMULA	1.055	1.278	.248	2.581		
UNDERLYING PRES. RATE	1.145	1.322	.279	2.746		
PROPOSED	1.045	1.266	.246	2.557		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	2.537
IND. RATES				2.54	MINIMUM PREMIUM	
MAN. RATES	3.04	2.93	2.77	+ 2.54	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	79,612	3,594,700	4.515			7	2	74	83	
2008	85,329	5,674,840	6.650	1		13	10	80	104	
2009	85,201	4,554,870	5.346			11	6	77	94	
2010	104,878	5,903,239	5.628	1		11	4	85	101	
2011	101,386	4,133,553	4.077			8	5	64	77	
TOTAL	456,406	23,861,202	5.228	2		50	27	380	459	
O.D.		283,927	.062			1		1	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,085,170	7,090	1,292,968			166,926	9,163	784,586	248,797
2008	521,889		2,053,448	514,661	386,989	609,301		530,417	221,869	588,573	247,693
2009			1,998,305	353,317	461,587			735,864	78,111	691,427	236,259
2010	250,011		2,260,314	184,113	632,192	30,775		1,223,952	70,520	826,600	424,762
2011			1,322,943	370,110	639,561			506,319	295,913	598,406	400,301
TOTAL	771,900		8,720,180	1,429,291	3,413,297	640,076		3,163,478	675,576	3,489,592	1,557,812
O.D.			227,726		545			50,000		498	5,158

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,372,739	8,253	1,745,509			378,255	12,068	1,152,558	215,458
2008	227,460	38,958	2,603,299	590,881	468,899	651,157	24,260	1,233,325	312,476	771,921	223,171
2009	109	58,344	2,515,838	445,159	514,820	191	84,129	1,633,152	172,515	824,616	224,919
2010	319,288	103,096	2,790,424	352,442	683,311	62,381	104,836	2,328,979	265,368	924,145	392,905
2011	653	108,407	2,515,251	680,385	577,516	624	122,766	1,507,272	430,419	488,488	367,476
TOTAL	547,510	308,805	11,797,551	2,077,120	3,990,055	714,353	335,991	7,080,983	1,192,846	4,161,728	1,423,929
O.D.	1	6,154	270,632	5,308	3,384	10	5,202	105,835	2,729	1,254	4,765

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	21,173,027	11,434,424	1,428,694			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,236,299	-2,853,348	4,795			
TOTAL LOSSES	14,936,728	8,581,076	1,433,489			
EXPECTED LOSSES	16,809,433	10,351,288	1,250,553			
CREDIBILITY	.10	.27	.40			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.273	1.880	.314	5.467		
INDICATED (POST-TEST)	3.561	2.045	.342	5.948		
PRES. ON RATE LEVEL	3.430	2.112	.255	5.797		
DERIVED BY FORMULA	3.443	2.094	.290	5.827		
UNDERLYING PRES. RATE	3.683	2.268	.274	6.225		
PROPOSED	3.443	2.094	.290	5.827		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	5.783
IND. RATES				5.78	MINIMUM PREMIUM	
MAN. RATES	7.27	6.89	6.28	+ 5.78	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	4,799,553	7,157,485	.149			13	22	115	150
2008	4,748,370	7,895,526	.166			11	28	99	138
2009	4,881,422	5,810,969	.119			7	25	76	108
2010	4,856,901	4,800,686	.098			7	21	101	129
2011	4,788,985	4,635,603	.096			1	11	91	104
TOTAL	24,075,231	30,300,269	.126			1	39	482	629
O.D.		174,358					4	7	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			2,617,922	744,752	762,105			779,562	581,901	784,140	887,103
2008			2,212,323	1,272,547	558,408			1,157,260	1,024,127	720,915	949,946
2009			1,403,099	685,414	744,027			731,889	704,490	625,782	916,268
2010			1,132,484	318,232	654,626			332,082	454,362	1,037,106	871,794
2011	775,748		130,827	351,265	613,174	750		39,233	696,863	1,120,049	907,694
TOTAL	775,748		7,496,655	3,372,210	3,332,340	750		3,040,026	3,461,743	4,287,992	4,532,805
O.D.				54,839	22,914				36,889	40,081	19,635

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			3,244,584	866,892	1,028,842			1,698,445	766,364	1,151,903	768,231
2008		42,544	2,800,108	1,431,869	675,630		46,065	2,438,963	1,362,418	959,102	855,901
2009	196	41,952	1,748,844	794,905	807,447	374	89,319	1,630,132	881,804	769,441	872,287
2010	106	63,061	1,725,406	425,693	687,773	276	51,561	1,197,419	578,969	1,155,617	806,409
2011	878,290	46,890	1,211,970	542,853	503,991	1,239	93,483	1,447,372	775,420	877,516	833,263
TOTAL	878,592	194,447	10,730,912	4,062,212	3,703,683	1,889	280,428	8,412,331	4,364,975	4,913,579	4,136,091
O.D.	1	724	20,976	61,879	25,621	8	1,063	24,219	42,359	50,192	17,841

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	20,545,590	17,224,500	4,153,932			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,899,298	-4,313,488	17,016			
TOTAL LOSSES	14,646,292	12,911,012	4,170,948			
EXPECTED LOSSES	15,648,900	15,408,148	4,815,046			
CREDIBILITY	1.00	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.061	.054	.017	.132		
INDICATED (POST-TEST)	.066	.059	.018	.143		
PRES. ON RATE LEVEL	.060	.060	.019	.139		
DERIVED BY FORMULA	.066	.059	.018	.143		
UNDERLYING PRES. RATE	.065	.064	.020	.149		
PROPOSED	.066	.059	.018	.143		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	.141
IND. RATES				.14	MINIMUM PREMIUM	
MAN. RATES	.17	.17	.15	+ .14	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	489,471	13,899,457	2.839	2		29	21	256	308
2008	496,368	16,472,265	3.318	2		30	37	287	356
2009	527,932	16,774,255	3.177	2		27	39	253	321
2010	533,630	19,128,551	3.584	1	1	25	44	290	361
2011	541,331	14,964,175	2.764	3	1	16	14	291	325
TOTAL	2,588,732	81,238,703	3.138	10	2	127	155	1377	1671
O.D.		466,030	.018			1		3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	195,199		6,111,397	733,004	2,189,484	426		1,081,899	664,516	1,912,873	1,010,659
2008	701,093		6,091,758	678,598	2,629,770	60		1,927,144	458,312	2,784,715	1,200,815
2009	482,673		6,103,009	910,535	3,587,561	15,706		1,727,394	636,156	2,214,968	1,096,253
2010	167,513	945,284	5,325,692	849,921	3,176,420		1,773,143	1,901,138	1,018,277	2,845,773	1,125,390
2011	658,493	458,579	2,905,535	869,150	3,175,875	21,069	750,820	1,222,952	827,281	3,179,227	895,194
TOTAL	2,204,971	1,403,863	26,537,391	4,041,208	14,759,110	37,261	2,523,963	7,860,527	3,604,542	12,937,556	5,328,311
O.D.			199,323		3,943			226,246		3,122	33,396

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	240,095		7,730,921	853,219	2,955,806	964		2,451,583	875,167	2,810,011	875,231
2008	729,929	115,164	7,709,894	845,677	3,123,082	152	90,702	4,459,535	702,869	3,639,616	1,081,934
2009	710,617	182,329	7,868,986	1,301,707	3,848,647	40,997	213,624	4,025,768	961,813	2,646,860	1,043,633
2010	214,472	556,093	7,718,751	1,436,331	3,301,169	5,587	878,094	5,148,022	1,475,466	3,184,578	1,040,986
2011	757,982	559,373	7,353,404	2,315,321	2,635,020	26,504	985,214	4,740,635	1,628,098	2,449,351	821,788
TOTAL	2,653,095	1,412,959	38,381,956	6,752,255	15,863,724	74,204	2,167,634	20,825,543	5,643,413	14,730,416	4,863,572
O.D.	3	8,763	234,697	10,430	8,787	101	20,826	459,078	22,024	9,291	29,768

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	66,238,859	43,040,340	4,893,340			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-18,598,459	-10,314,743	21,182			
TOTAL LOSSES	47,640,400	32,725,597	4,914,522			
EXPECTED LOSSES	49,729,542	37,096,529	5,798,759			
CREDIBILITY	.32	.86	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.840	1.264	.190	3.294		
INDICATED (POST-TEST)	2.002	1.375	.207	3.584		
PRES. ON RATE LEVEL	1.788	1.335	.209	3.332		
DERIVED BY FORMULA	1.856	1.369	.207	3.432		
UNDERLYING PRES. RATE	1.921	1.433	.224	3.578		
PROPOSED	1.856	1.369	.207	3.432		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.406
IND. RATES				3.41	MINIMUM PREMIUM	
MAN. RATES	4.07	3.98	3.61	+ 3.41	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	164,702	1,651,388	1.002			2	10	19	31
2008	183,736	976,019	.531			1	5	28	34
2009	183,830	2,699,627	1.468			6	6	17	29
2010	183,172	2,009,046	1.096			1	10	33	44
2011	179,670	1,155,720	.643				3	25	28
TOTAL	895,110	8,491,800	.949			10	34	122	166
O.D.		2,395							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			259,335	337,844	107,857			62,239	170,784	466,782	246,547
2008			248,557	193,214	104,166			35,000	38,819	202,169	154,094
2009			924,510	519,736	157,175			436,284	153,129	353,940	154,853
2010			263,326	469,381	320,079			70,000	339,200	364,077	182,983
2011			192,050	192,050	337,230				119,958	362,097	144,385
TOTAL			1,695,728	1,712,225	1,026,507			603,523	821,890	1,749,065	882,862
O.D.											2,395

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			328,059	393,251	145,606			141,034	224,922	685,703	213,510
2008		5,023	327,644	217,210	124,869		2,458	88,420	56,176	263,660	138,839
2009	100	30,062	1,252,283	579,658	185,931	145	52,107	999,080	221,286	427,175	147,420
2010	92	25,866	720,546	474,964	343,848	126	18,995	459,544	365,335	416,650	169,259
2011	245	22,146	589,443	290,958	273,960	89	19,647	327,289	182,527	273,559	132,545
TOTAL	437	83,097	3,217,975	1,956,041	1,074,214	360	93,207	2,015,367	1,050,246	2,066,747	801,573
O.D.											2,238

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,410,443	6,147,248	803,811			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,706,591	-1,347,842	3,510			
TOTAL LOSSES	3,703,852	4,799,406	807,321			
EXPECTED LOSSES	4,556,109	4,842,546	984,621			
CREDIBILITY	.16	.42	.63			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.414	.536	.090	1.040		
INDICATED (POST-TEST)	.450	.583	.098	1.131		
PRES. ON RATE LEVEL	.474	.504	.102	1.080		
DERIVED BY FORMULA	.470	.537	.099	1.106		
UNDERLYING PRES. RATE	.509	.541	.110	1.160		
PROPOSED	.470	.537	.099	1.106		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.097
IND. RATES				1.10	MINIMUM PREMIUM	
MAN. RATES	1.26	1.20	1.17	+ 1.10	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	27,150	194,318	.715			1		2	3
2008	26,819	1,633	.006						
2009	26,381	142,053	.538				1		1
2010	31,253	204,267	.653				2	2	4
2011	37,507	129,952	.346				1	1	2
TOTAL	149,110	672,223	.451			1	4	5	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			141,907		9,638			21,182		14,865	6,726
2008											1,633
2009				107,875					31,505		2,673
2010				174,322	4,300				18,243	6,994	408
2011				59,614	11,227				42,600	14,900	1,611
TOTAL			141,907	341,811	25,165			21,182	92,348	36,759	13,051

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			179,512		13,012			47,998		21,837	5,825
2008											1,471
2009	16	969	28,550	114,097	2,046	10	792	10,309	36,141	1,167	2,545
2010	18	4,351	122,059	156,894	12,320	4	578	14,825	17,759	8,769	377
2011	55	3,704	92,402	49,360	13,220	22	3,848	56,085	31,280	14,629	1,479
TOTAL	89	9,024	422,523	320,351	40,598	36	5,218	129,217	85,180	46,402	11,697

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	566,107	492,531	11,697			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-356,881	-89,563	104			
TOTAL LOSSES	209,226	402,968	11,801			
EXPECTED LOSSES	963,250	326,551	25,349			
CREDIBILITY	.05	.13	.19			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.140	.270	.008	.418		
INDICATED (POST-TEST)	.152	.294	.009	.455		
PRES. ON RATE LEVEL	.601	.204	.016	.821		
DERIVED BY FORMULA	.579	.216	.015	.810		
UNDERLYING PRES. RATE	.646	.219	.017	.882		
PROPOSED	.579	.216	.015	.810		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	.803
IND. RATES				.80	MINIMUM PREMIUM	
MAN. RATES	1.06	.98	.89	+ .80	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	3,830,789	9,544,223	.249	1	1	12	24	130	168	
2008	4,140,181	8,026,002	.193			11	26	122	159	
2009	4,229,679	8,481,032	.200			13	23	108	144	
2010	4,389,634	5,986,223	.136			8	24	107	139	
2011	4,517,297	4,071,919	.090			4	13	97	114	
TOTAL	21,107,580	36,109,399	.171	1	1	48	110	564	724	
O.D.		72,682					1		1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	72,152	107,543	2,101,716	767,581	921,510		1,306,004	1,081,464	876,323	1,234,147	1,075,783
2008			1,541,044	891,038	976,203			677,790	1,414,062	1,443,606	1,082,259
2009			2,283,268	632,097	1,017,291			1,089,644	468,972	1,761,640	1,228,120
2010			1,430,438	710,343	665,285			323,548	855,843	1,038,808	961,958
2011			559,692	364,276	607,799			189,582	375,824	1,074,617	900,129
TOTAL	72,152	107,543	7,916,158	3,365,335	4,188,088		1,306,004	3,362,028	3,991,024	6,552,818	5,248,249
O.D.				13,601					44,559		14,522

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	88,747	118,422	2,658,671	893,465	1,244,040		760,195	2,450,596	1,154,118	1,812,967	931,628
2008		30,833	2,018,994	1,013,091	1,159,552		36,849	1,719,200	1,867,434	1,902,259	975,115
2009	222	69,468	2,963,494	776,834	1,105,072	393	137,652	2,549,136	706,364	2,099,440	1,169,170
2010	153	85,928	2,349,809	793,698	723,641	390	62,317	1,478,577	950,299	1,184,736	889,811
2011	508	68,867	1,674,936	590,444	519,508	442	90,765	1,314,179	579,342	824,003	826,318
TOTAL	89,630	373,518	11,665,904	4,067,532	4,751,813	1,225	1,087,778	9,511,688	5,257,557	7,823,405	4,792,042
O.D.	1	121	3,601	14,385	257	13	1,118	14,579	51,116	1,650	13,168

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	22,749,176	21,967,715	4,805,210	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,902,101	-5,554,573	21,915	
TOTAL LOSSES	16,847,075	16,413,142	4,827,125	
EXPECTED LOSSES	15,830,686	20,052,201	5,910,123	
CREDIBILITY	1.00	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.080	.078	.023	.181
INDICATED (POST-TEST)	.087	.085	.025	.197
PRES. ON RATE LEVEL	.070	.088	.026	.184
DERIVED BY FORMULA	.087	.085	.025	.197
UNDERLYING PRES. RATE	.075	.095	.028	.198
PROPOSED	.087	.085	.025	.197

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE
IND. RATES				.20	MINIMUM PREMIUM
MAN. RATES	.22	.23	.20	+ .20	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	24,961	440,319	1.764				5	8		13
2008	27,759	2,163,760	7.794			4	2	17		23
2009	29,586	918,132	3.103	1		2	1	19		23
2010	31,404	2,531,812	8.062			2	9	26		37
2011	34,076	1,488,605	4.368			3	2	17		22
TOTAL	147,786	7,542,628	5.104	1		11	19	87		118
O.D.		2,695	.001							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			828,053	237,977	20,006			695,663	100,253	40,953	41,130
2008			267,510	84,905	95,191			154,082	86,132	244,721	129,095
2009	3,000		596,944	5,434	305,358	275		889,266	195	118,077	64,201
2010			557,570	270,379	168,263			313,809	261,591	284,987	60,382
2011			694,677	95,982	199,626			25,983	211,703	900,441	83,932
TOTAL	3,000		2,250,077	694,677	788,444	275		2,052,820	474,154	900,441	378,740
O.D.											2,695

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			277,006	100,705	27,008			1,095,087	132,033	60,161	35,619
2008		12,981	873,019	28,781	116,135		20,266	334,705	126,998	322,483	116,315
2009	4,458	8,066	660,469	282,255	323,061	739	16,979	1,127,974	15,898	140,747	61,119
2010	46	24,104	910,272	211,385	185,046	269	49,704	671,860	318,209	337,074	55,853
2011	212	39,971	211,385	211,385	185,046	303	59,013	120,466	173,107	173,107	77,050
TOTAL	4,716	85,122	2,795,204	900,132	838,549	1,311	145,962	3,229,626	713,604	1,033,572	345,956
O.D.											2,452

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,261,941	3,485,857	348,408			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,558,017	-707,572	1,802			
TOTAL LOSSES	4,703,924	2,778,285	350,210			
EXPECTED LOSSES	4,223,723	2,578,866	462,571			
CREDIBILITY	.05	.13	.19			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.183	1.880	.237	5.300		
INDICATED (POST-TEST)	3.463	2.045	.258	5.766		
PRES. ON RATE LEVEL	2.662	1.625	.291	4.578		
DERIVED BY FORMULA	2.702	1.680	.285	4.667		
UNDERLYING PRES. RATE	2.858	1.745	.313	4.916		
PROPOSED	2.702	1.680	.285	4.667		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	4.631
IND. RATES				4.63	MINIMUM PREMIUM	
MAN. RATES	4.88	4.91	4.96	+ 4.63	PRESENT	

+PROPOSED

MANUAL YEAR	COMPANIES REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	501	911,493	1819.347			2	3	11	16
2008	521	1,789,495	3434.731			3	4	11	18
2009	520	339,144	652.200				1	10	11
2010	518	123,938	239.262				1	3	4
2011	502	540,981	1077.651				1	11	12
TOTAL	2,562	3,705,051	1446.156			5	10	46	61
O.D.		5,557	2.169						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			256,653	163,795	78,636			193,485	52,191	112,038	54,695
2008			807,384	213,263	85,791			247,783	329,580	57,425	48,269
2009				103,221	35,776				77,147	50,388	72,612
2010				37	18,968				53	44,350	60,530
2011				59,325	238,540				28,384	157,798	56,934
TOTAL			1,064,037	539,641	457,711			441,268	487,355	421,999	293,040
O.D.											5,557

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			324,666	190,658	106,161			438,437	68,735	164,584	47,366
2008		15,288	1,022,008	243,063	106,607		10,712	595,504	432,262	81,150	43,490
2009	16	1,020	31,097	111,150	39,407	25	2,333	28,978	91,675	61,968	69,127
2010	1	163	5,123	2,450	18,710		352	8,077	5,471	47,669	55,990
2011	105	11,379	312,293	148,761	187,888	32	6,645	115,590	64,462	117,073	52,265
TOTAL	122	27,850	1,695,187	696,082	458,773	57	20,042	1,186,586	662,605	472,444	268,238
O.D.											5,130

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,929,844	2,289,904	273,368	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-410,310	-258,483	742	
TOTAL LOSSES	2,519,534	2,031,421	274,110	
EXPECTED LOSSES	1,088,538	923,597	211,537	
CREDIBILITY	.06	.15	.26	
PURE PREMIUMS				
INDICATED (PRE-TEST)	983.425	792.904	106.991	1883.320
INDICATED (POST-TEST)	1069.966	862.680	116.406	2049.052
PRES. ON RATE LEVEL	395.689	335.733	76.894	808.316
DERIVED BY FORMULA	436.146	414.775	87.167	938.088
UNDERLYING PRES. RATE	424.878	360.499	82.567	867.944
PROPOSED	436.146	414.775	87.166	938.087

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	931.051
IND. RATES				931.05	MINIMUM PREMIUM	
MAN. RATES	923.37	801.20	875.65	+931.05	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	6,102,988	9,887,888	1.620	3		10	16	125	154
2008	6,180,285	6,042,487	.977	3		8	22	119	152
2009	6,153,474	5,694,292	.925	2	1	10	22	87	122
2010	6,053,215	6,586,285	1.088	3		7	20	93	123
2011	6,000,049	7,396,094	1.232	2		9	4	131	146
TOTAL	30,490,011	35,607,046	1.168	13	1	44	84	555	697
O.D.		61,633	.002					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	631,000		2,554,657	397,592	692,842	15,503		2,585,736	644,871	1,303,714	1,061,973
2008	6,690		1,578,739	426,238	651,330	143,814		676,522	522,417	1,102,729	934,008
2009	149,130	3,346	1,841,337	503,245	597,309	1,828	890	604,577	449,745	659,891	882,994
2010	354,401		1,365,754	269,414	966,014	31,766		641,354	302,329	1,793,799	861,454
2011	466,574		1,647,694	203,883	1,022,046	25,000		1,320,600	174,015	1,669,062	867,220
TOTAL	1,607,795	3,346	8,988,181	1,800,372	3,929,541	217,911	890	5,828,789	2,093,377	6,529,195	4,607,649
O.D.					1,776					1,336	58,521

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	776,130		2,648,620	462,796	935,345	35,099		2,294,885	849,294	1,915,158	919,669
2008	6,966	30,066	1,999,570	494,919	775,573	367,139	31,966	1,538,099	716,711	1,445,628	841,541
2009	219,518	62,420	2,383,932	607,659	657,773	5,012	84,007	1,474,839	589,845	799,499	840,610
2010	452,600	74,728	2,048,937	433,296	998,293	64,288	81,455	1,847,498	559,837	1,967,558	796,845
2011	536,268	128,237	2,999,638	754,583	872,769	27,558	274,975	3,312,202	777,346	1,299,142	796,108
TOTAL	1,991,482	295,451	12,080,697	2,753,253	4,239,753	499,096	472,403	10,467,523	3,493,033	7,426,985	4,194,773
O.D.		59	1,721	778	1,365		37	706	393	970	53,857

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	25,809,175	17,916,530	4,248,630			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,322,819	-3,862,646	15,921			
TOTAL LOSSES	19,486,356	14,053,884	4,264,551			
EXPECTED LOSSES	16,739,015	13,781,485	4,543,011			
CREDIBILITY	.35	.91	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.639	.461	.140	1.240		
INDICATED (POST-TEST)	.695	.502	.152	1.349		
PRES. ON RATE LEVEL	.511	.421	.139	1.071		
DERIVED BY FORMULA	.575	.495	.152	1.222		
UNDERLYING PRES. RATE	.549	.452	.149	1.150		
PROPOSED	.575	.495	.152	1.222		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.212
IND. RATES				1.21	MINIMUM PREMIUM	
MAN. RATES	1.23	1.24	1.16	+ 1.21	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	331,324	16,771,644	5.062	3		27	43	167	240
2008	311,938	23,909,570	7.664	1	1	42	51	153	248
2009	347,824	14,653,652	4.212	2		19	56	137	214
2010	352,382	17,924,526	5.086	6		26	43	155	230
2011	375,542	14,275,830	3.801			14	43	156	213
TOTAL	1,719,010	87,535,222	5.092	12	1	128	236	768	1145
O.D.		100,373	.005				2		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	1,377,782		5,666,063	1,959,344	1,229,077	1,001		2,699,921	1,249,262	1,568,748	1,020,446
2008	62,591	451,206	8,274,190	2,170,746	1,052,228	54,559	450,000	7,537,899	1,673,417	1,164,582	1,018,152
2009	425,102		4,812,312	1,968,960	1,383,713	1,159		2,301,067	1,455,231	1,389,108	917,000
2010	1,455,532		4,563,400	1,523,971	1,972,536	259,671		3,402,584	2,143,035	1,881,967	721,830
2011			2,484,562	1,598,885	1,864,711			3,114,761	1,715,715	2,572,569	924,627
TOTAL	3,321,007	451,206	25,800,527	9,221,906	7,502,265	316,390	450,000	19,056,232	8,236,660	8,576,974	4,602,055
O.D.				34,198					59,690		6,485

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	1,694,671		7,056,672	2,280,675	1,659,259	2,266		5,686,111	1,645,277	2,304,488	883,706
2008	65,285	538,520	9,954,127	2,475,856	1,292,859	142,962	833,570	11,005,630	2,287,005	1,569,310	917,355
2009	625,783	136,647	5,740,439	2,257,228	1,539,064	3,877	239,202	4,471,079	1,855,235	1,710,012	872,984
2010	1,858,686	247,131	6,741,685	1,838,845	2,122,262	524,090	325,921	7,442,418	2,471,668	2,249,851	667,693
2011	2,187	269,273	6,453,024	2,228,967	1,657,995	2,407	461,892	5,923,955	2,047,386	2,105,535	848,808
TOTAL	4,246,612	1,191,571	35,945,947	11,081,571	8,271,439	675,602	1,860,585	34,529,193	10,306,571	9,939,196	4,190,546
O.D.	3	237	7,202	36,634	525	20	1,489	19,530	68,474	2,211	5,843

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	78,477,991	39,706,621	4,196,389			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-25,190,772	-9,257,763	18,029			
TOTAL LOSSES	53,287,219	30,448,858	4,214,418			
EXPECTED LOSSES	67,471,144	33,348,795	4,813,228			
CREDIBILITY	.24	.65	.97			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.100	1.771	.245	5.116		
INDICATED (POST-TEST)	3.373	1.927	.267	5.567		
PRES. ON RATE LEVEL	3.655	1.807	.261	5.723		
DERIVED BY FORMULA	3.587	1.885	.267	5.739		
UNDERLYING PRES. RATE	3.925	1.940	.280	6.145		
PROPOSED	3.577	1.880	.266	5.723		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	5.680
IND. RATES				5.68	MINIMUM PREMIUM	
MAN. RATES	7.29	6.73	6.20	+ 5.68	PRESENT	

+PROPOSED

MANUAL YEAR	TEAMS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	7									
2008	7									
2009	8									
2010	10									
2011	8	300	37.500							
TOTAL	40	300	7.500							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											300
TOTAL											300

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											275
TOTAL											275

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			275	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,990	-4,200	23	
TOTAL LOSSES			298	
EXPECTED LOSSES	13,451	15,165	6,101	
CREDIBILITY	.00	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	7.450	7.450
INDICATED (POST-TEST)	.000	.000	8.106	8.106
PRES. ON RATE LEVEL	313.206	353.048	142.062	808.316
DERIVED BY FORMULA	313.206	349.518	139.383	802.107
UNDERLYING PRES. RATE	336.311	379.092	152.541	867.944
PROPOSED	313.206	349.517	139.384	802.107

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	796.091
IND. RATES				796.09	MINIMUM PREMIUM	
MAN. RATES	923.37	801.20	875.65	+796.09	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	107,984	752,151	.696			107,984			1	2	9	12
2008	112,578	510,220	.453			112,578				4	11	15
2009	113,022	1,563,742	1.383			113,022			3	7	15	25
2010	117,063	786,309	.671			117,063			1	8	8	17
2011	119,536	245,883	.205			119,536					8	8
TOTAL	570,183	3,858,305	.677			570,183			5	21	51	77
O.D.		469										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			192,223	96,923	39,669			70,849	70,457	203,372	78,658
2008				93,356	149,563				116,479	82,481	68,341
2009			489,070	201,065	45,013			239,728	463,152	75,680	50,034
2010			140,313	286,782	60,303			52,664	134,861	53,242	58,144
2011					27,455					95,945	122,483
TOTAL			821,606	678,126	322,003			363,241	784,949	510,720	377,660
O.D.											469

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			243,162	112,819	53,556			160,544	92,792	298,754	68,118
2008		321	12,928	106,034	176,031		661	15,150	152,727	108,984	61,575
2009	33	15,127	638,886	226,395	57,042	200	37,143	664,167	548,863	109,389	47,632
2010	37	13,757	379,733	271,933	76,160	61	9,115	216,371	136,399	68,031	53,783
2011	5	923	26,609	12,033	21,100	9	2,655	50,757	28,299	69,644	112,439
TOTAL	75	30,128	1,301,318	729,214	383,889	270	49,574	1,106,989	959,080	654,802	343,547
O.D.											406

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,488,354	2,726,985	343,953	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-999,980	-583,690	1,375	
TOTAL LOSSES	1,488,374	2,143,295	345,328	
EXPECTED LOSSES	2,668,456	2,098,273	376,321	
CREDIBILITY	.12	.31	.47	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.261	.376	.061	.698
INDICATED (POST-TEST)	.284	.409	.066	.759
PRES. ON RATE LEVEL	.436	.343	.061	.840
DERIVED BY FORMULA	.418	.363	.063	.844
UNDERLYING PRES. RATE	.468	.368	.066	.902
PROPOSED	.416	.361	.063	.840

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE
IND. RATES				.83	MINIMUM PREMIUM
MAN. RATES	.95	.94	.91	+ .83	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	32,683	1,195,893	3.659			1	7	18	26
2008	31,531	781,619	2.478			1	5	16	22
2009	31,964	1,635,951	5.118			4	10	21	35
2010	31,799	900,991	2.833				3	24	27
2011	32,361	1,192,580	3.685			1	7	20	28
TOTAL	160,338	5,707,034	3.559			7	32	99	138
O.D.		1,554							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			193,710	239,445	224,589			175,808	146,421	126,447	89,473
2008			176,510	160,582	117,923			39,669	77,370	154,664	54,901
2009			545,860	242,012	108,694			230,078	276,763	141,549	90,995
2010				199,490	175,342				132,286	299,677	94,196
2011			151,708	134,582	103,410			55,347	256,007	358,033	133,493
TOTAL			1,067,788	976,111	729,958			500,902	888,847	1,080,370	463,058
O.D.											1,554

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			245,043	278,714	303,196			398,381	192,837	185,751	77,484
2008		3,647	236,145	180,923	140,374		2,505	101,936	104,845	202,503	49,466
2009	48	17,183	723,899	274,531	125,182	138	31,998	587,643	338,691	179,617	86,627
2010	42	6,437	185,485	201,242	182,217	45	6,103	152,563	159,192	331,170	87,131
2011	158	18,592	443,568	159,882	96,436	201	39,535	572,647	274,536	285,829	122,547
TOTAL	248	45,859	1,834,140	1,095,292	847,405	384	80,141	1,813,170	1,070,101	1,184,870	423,255
O.D.											1,346

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,773,942	4,197,668	424,601			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,334,254	-688,768	1,419			
TOTAL LOSSES	2,439,688	3,508,900	426,020			
EXPECTED LOSSES	3,532,246	2,457,981	399,242			
CREDIBILITY	.05	.13	.20			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.522	2.188	.266	3.976		
INDICATED (POST-TEST)	1.656	2.381	.289	4.326		
PRES. ON RATE LEVEL	2.051	1.428	.232	3.711		
DERIVED BY FORMULA	2.031	1.552	.243	3.826		
UNDERLYING PRES. RATE	2.203	1.533	.249	3.985		
PROPOSED	2.031	1.552	.243	3.826		
IND. RATES						
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.797
IND. RATES				3.80	MINIMUM PREMIUM	
MAN. RATES	4.48	4.24	4.02	+ 3.80	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
2007	7,744	73,597	.950						1	1	2
2008	7,369	233,637	3.170					1	1	3	5
2009	7,614	2,921,117	38.365				3	1		3	7
2010	8,565	403,644	4.712					1	2	6	9
2011	8,244	82,899	1.005							2	2
TOTAL	39,536	3,714,894	9.396				3	3	4	15	25

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				50,766	475				5,476	1,608	15,272
2008			150,450	3,856	2,730			39,129	7,558	4,051	25,863
2009		1,811,138	126,700		9,750		900,000	35,000		9,526	29,003
2010			168,462	78,137	23,752			23,108	48,639	41,599	19,947
2011					38,466					42,278	2,155
TOTAL		1,811,138	445,612	132,759	75,173		900,000	97,237	61,673	99,062	92,240

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				59,092	641				7,212	2,362	13,226
2008		2,767	187,099	5,409	4,077		1,581	88,955	10,628	5,627	23,303
2009	676	1,415,054	263,315	9,077	11,990	7,924	1,804,971	110,113	5,593	11,730	27,611
2010	12	9,521	258,229	81,574	31,112	24	3,840	90,429	52,315	48,724	18,451
2011	10	1,301	37,279	16,859	29,563	4	1,167	22,365	12,472	30,685	1,978
TOTAL	698	1,428,643	745,922	172,011	77,383	7,952	1,811,559	311,862	88,220	99,128	84,569

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,306,636	436,742	84,569	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-218,031	-65,475	92	
TOTAL LOSSES	4,088,605	371,267	84,661	
EXPECTED LOSSES	580,784	234,843	25,303	
CREDIBILITY	.02	.05	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.341	.939	.214	11.494
INDICATED (POST-TEST)	11.251	1.022	.233	12.506
PRES. ON RATE LEVEL	1.381	.558	.060	1.999
DERIVED BY FORMULA	1.578	.581	.074	2.233
UNDERLYING PRES. RATE	1.469	.594	.064	2.127
PROPOSED	1.578	.581	.074	2.233

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE
IND. RATES				2.35	MINIMUM PREMIUM
MAN. RATES	2.02	2.10	2.21	+ 2.35	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
2007	10,831	504,182	4.654			10,831			1	3	1	5
2008	10,419	436,469	4.189			10,419	1		1	1	4	6
2009	7,282	213,346	2.929			7,282					5	5
2010	8,776	232,365	2.647			8,776				1	1	2
2011	7,373	73,722	.999			7,373					4	4
TOTAL	44,681	1,460,084	3.268			44,681	1		1	5	15	22
O.D.		712	.001									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			195,000	163,751	3,675			40,000	30,383	46,843	24,530
2008	163,130			27,264	23,431	1,250			155,223	38,662	27,509
2009					45,560					153,048	14,738
2010				56,400	20,000				67,000	60,000	28,965
2011					17,553					31,963	24,206
TOTAL	163,130		195,000	247,415	110,219	1,250		40,000	252,606	330,516	119,948
O.D.											712

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			246,675	190,605	4,961			90,640	40,015	68,812	21,243
2008	169,840	72	3,032	30,564	27,662	3,191	522	18,297	201,651	52,592	24,786
2009	6	119	4,812	2,518	47,688		1,264	11,354	9,665	179,547	14,031
2010	9	1,564	44,491	53,132	22,344	21	2,391	60,635	69,403	69,087	26,793
2011	2	597	17,014	7,689	13,486	1	890	16,904	9,430	23,199	22,221
TOTAL	169,857	2,352	316,024	284,508	116,141	3,213	5,067	197,830	330,164	393,237	109,074
O.D.											659

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	694,343	1,124,050	109,733	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-814,459	-241,689	317	
TOTAL LOSSES		882,361	110,050	
EXPECTED LOSSES	2,079,453	840,003	100,979	
CREDIBILITY	.02	.06	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.975	.246	2.221
INDICATED (POST-TEST)	.000	2.149	.268	2.417
PRES. ON RATE LEVEL	4.334	1.751	.211	6.296
DERIVED BY FORMULA	4.247	1.775	.216	6.238
UNDERLYING PRES. RATE	4.654	1.880	.226	6.760
PROPOSED	4.247	1.775	.216	6.238

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	6.191
IND. RATES				6.19	MINIMUM PREMIUM	
MAN. RATES	8.01	7.45	6.82	+ 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
2007	97,542	5,629,660	5.771			9	29	115	153
2008	282,265	3,700,947	1.311			4	26	119	149
2009	280,597	3,977,007	1.417			6	45	84	135
2010	308,051	4,931,122	1.600			7	38	97	142
2011	293,843	3,141,756	1.069			1	8	129	138
TOTAL	1,262,298	21,380,492	1.694			27	146	544	717
O.D.		88,029	.006				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,701,368	1,250,477	598,452			541,455	782,597	605,059	150,252
2008			775,116	817,083	637,547			171,549	585,284	609,572	104,796
2009			1,254,794	944,501	451,390			257,829	560,883	414,101	93,509
2010			1,035,864	1,050,205	880,688			359,724	987,851	543,261	73,529
2011			159,837	444,975	1,147,796			49,327	228,405	1,048,039	63,377
TOTAL			4,926,979	4,507,241	3,715,873			1,379,884	3,145,020	3,220,032	485,463
O.D.				46,050					41,979		

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			2,152,230	1,455,556	807,918			1,226,937	1,030,680	888,834	130,118
2008		16,367	1,050,328	920,424	757,578		11,011	467,156	775,864	802,400	94,421
2009	178	43,563	1,788,085	1,052,772	506,065	238	44,164	759,482	683,308	510,290	89,021
2010	212	78,883	2,180,451	1,106,119	942,380	445	65,503	1,560,019	1,015,382	662,276	68,014
2011	669	71,666	1,888,679	849,707	923,346	231	55,347	896,234	459,863	783,878	58,180
TOTAL	1,059	210,479	9,059,773	5,384,578	3,937,287	914	176,025	4,909,828	3,965,097	3,647,678	439,754
O.D.		92	3,667	50,846	310		88	4,671	54,259	628	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,366,596	17,040,683	439,754			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,612,759	-3,189,351	2,641			
TOTAL LOSSES	10,753,837	13,851,332	442,395			
EXPECTED LOSSES	10,211,992	12,029,699	656,395			
CREDIBILITY	.20	.53	.79			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.852	1.097	.035	1.984		
INDICATED (POST-TEST)	.927	1.194	.038	2.159		
PRES. ON RATE LEVEL	.753	.888	.048	1.689		
DERIVED BY FORMULA	.788	1.050	.040	1.878		
UNDERLYING PRES. RATE	.809	.953	.052	1.814		
PROPOSED	.788	1.050	.040	1.878		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.863
IND. RATES				1.86	MINIMUM PREMIUM	
MAN. RATES	1.62	1.88	1.83	+ 1.86	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	3,551	3,800	.107						1	1
2008	3,488	7,467	.214						2	2
2009	1,662									
2010	1,625	1,134	.069							
2011	1,577	708	.044							
TOTAL	11,903	13,109	.110						3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					3,227					337	236
2008					3,804					2,736	927
2010											1,134
2011											708
TOTAL					7,031					3,073	3,005

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					4,356					495	204
2008		3	139	75	4,461		12	71	71	3,557	835
2010											1,049
2011											650
TOTAL		3	139	75	8,817		12	71	71	4,052	2,738

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	225	13,015	2,738	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-19,262	-8,979	17	
TOTAL LOSSES		4,036	2,755	
EXPECTED LOSSES	47,017	30,235	6,546	
CREDIBILITY	.01	.02	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.034	.023	.057
INDICATED (POST-TEST)	.000	.037	.025	.062
PRES. ON RATE LEVEL	.368	.237	.051	.656
DERIVED BY FORMULA	.364	.233	.050	.647
UNDERLYING PRES. RATE	.395	.254	.055	.704
PROPOSED	.364	.233	.050	.647
YEAR	4-1-12	4-1-13	4-1-14	4-1-15
IND. RATES				.64
MAN. RATES	.98	.84	.71	+ .64

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	25,078	137,933	.550					1	1	2
2008	26,051	4,453,918	17.096		1	1	1	3	6	
2009	28,293	13,694	.048					2	2	
2010	28,564	23,721	.083					1	1	
2011	32,561	107,084	.328					3	3	
TOTAL	140,547	4,736,350	3.370		1	1	2	10	14	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				100,115	1,585				19,694	4,716	11,823
2008		632,782	307,595	35,000	20,220		2,900,000	434,907	31,275	76,704	15,435
2009					3,408					4,317	5,969
2010					3,064					5,597	15,060
2011					8,488					63,967	34,629
TOTAL		632,782	307,595	135,115	36,765		2,900,000	434,907	50,969	155,301	82,916

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				116,534	2,140				25,937	6,928	10,239
2008	39	133,624	298,089	41,086	25,261	5,607	982,385	759,947	50,721	102,265	13,907
2009		8	361	188	3,566		34	321	274	5,064	5,682
2010		26	824	390	3,024		44	1,014	684	6,016	13,931
2011	1	288	8,225	3,719	6,524	8	1,770	33,831	18,870	46,431	31,789
TOTAL	40	133,946	307,499	161,917	40,515	5,615	984,233	795,113	96,486	166,704	75,548

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,226,446	465,622	75,548			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-246,685	-121,464	350			
TOTAL LOSSES	1,979,761	344,158	75,898			
EXPECTED LOSSES	666,193	441,318	89,951			
CREDIBILITY	.05	.12	.18			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.409	.245	.054	1.708		
INDICATED (POST-TEST)	1.533	.267	.059	1.859		
PRES. ON RATE LEVEL	.441	.292	.060	.793		
DERIVED BY FORMULA	.496	.289	.060	.845		
UNDERLYING PRES. RATE	.474	.314	.064	.852		
PROPOSED	.496	.289	.060	.845		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	.838
IND. RATES				.84	MINIMUM PREMIUM	
MAN. RATES	1.19	1.02	.86	+ .84	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	87,711	584,222	.666	3					6	9
2008	87,510	515,571	.589	1		1	1		8	11
2009	78,849	211,186	.267						9	10
2010	76,851	421,394	.548						2	8
2011	76,366	449,165	.588						3	7
TOTAL	407,287	2,181,538	.536	4		1	7		38	50

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	516,501				12,819					22,675	32,227
2008	3,000		299,392	33,433	47,428			34,213	38,953	46,275	12,877
2009				8,479	79,575				5,979	71,294	45,859
2010				55,093	185,258				98,807	38,404	43,832
2011				194,068	29,008				135,899	40,510	49,680
TOTAL	519,501		299,392	291,073	354,088			34,213	279,638	219,158	184,475

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	635,296				17,305					33,308	27,909
2008	3,124	5,587	375,914	40,035	57,537		1,660	82,520	52,225	60,964	11,602
2009	12	281	10,649	13,365	83,453	3	744	7,247	11,360	83,859	43,658
2010	28	2,945	88,011	72,999	185,302	29	3,113	80,332	96,223	48,060	40,545
2011	179	11,806	293,491	157,381	37,242	67	12,080	175,198	97,719	41,577	45,606
TOTAL	638,639	20,619	768,065	283,780	380,839	99	17,597	345,297	257,527	267,768	169,320

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,790,316	1,189,914	169,320	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,526,340	-385,821	619	
TOTAL LOSSES		804,093	169,939	
EXPECTED LOSSES	6,606,195	1,364,412	183,280	
CREDIBILITY	.09	.25	.37	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.197	.042	.239
INDICATED (POST-TEST)	.000	.214	.046	.260
PRES. ON RATE LEVEL	1.510	.312	.042	1.864
DERIVED BY FORMULA	1.374	.288	.043	1.705
UNDERLYING PRES. RATE	1.622	.335	.045	2.002
PROPOSED	1.374	.288	.043	1.705

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	1.692
IND. RATES				1.69	MINIMUM PREMIUM	
MAN. RATES	2.80	2.39	2.02	+ 1.69	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	623,839	20,238,552	3.244			37	92	387	516
2008	432,402	18,994,945	4.392	1		36	99	302	438
2009	357,973	14,941,359	4.173			23	112	249	384
2010	382,421	11,467,656	2.998			13	95	258	366
2011	412,104	8,292,705	2.012			5	35	293	333
TOTAL	2,208,739	73,935,217	3.347	1		114	433	1489	2037
O.D.		488,599	.022				7	8	15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			6,721,075	3,312,794	1,726,121			2,702,048	1,933,045	2,362,016	1,481,453
2008	109,694		6,753,296	3,054,188	1,198,903	16,816		2,820,484	1,987,537	1,789,081	1,264,946
2009			3,726,208	3,486,286	946,014			1,336,865	2,769,973	1,432,588	1,243,425
2010			2,214,736	2,514,960	1,110,049			754,963	2,331,658	1,393,012	1,148,278
2011			723,165	1,280,189	1,645,520			175,166	890,167	2,520,700	1,057,798
TOTAL	109,694		20,138,480	13,648,417	6,626,607	16,816		7,789,526	9,912,380	9,497,397	6,195,900
O.D.				240,506	100,487				34,111	43,617	69,878

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			8,400,675	3,856,091	2,330,274			5,768,302	2,545,825	3,469,793	1,282,938
2008	114,205	128,571	8,517,247	3,444,375	1,464,016	42,929	109,090	5,758,105	2,663,041	2,371,209	1,139,716
2009	584	134,421	5,448,573	3,825,351	1,102,873	1,192	220,000	3,839,917	3,339,315	1,802,435	1,183,741
2010	388	168,647	4,641,156	2,508,285	1,264,931	1,005	146,874	3,511,701	2,401,329	1,679,462	1,062,157
2011	1,552	163,096	4,104,696	1,743,332	1,394,642	775	169,705	2,636,697	1,328,630	1,918,898	971,059
TOTAL	116,729	594,735	31,112,347	15,377,434	7,556,736	45,901	645,669	21,514,722	12,278,140	11,241,797	5,639,611
O.D.	34	4,956	141,586	270,566	106,310	7	718	15,032	42,707	56,484	63,792

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	54,192,436	46,930,174	5,703,403			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-20,018,320	-12,414,554	20,702			
TOTAL LOSSES	34,174,116	34,515,620	5,724,105			
EXPECTED LOSSES	50,712,647	42,849,537	6,272,819			
CREDIBILITY	.29	.77	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.547	1.563	.259	3.369		
INDICATED (POST-TEST)	1.683	1.701	.282	3.666		
PRES. ON RATE LEVEL	2.138	1.807	.264	4.209		
DERIVED BY FORMULA	2.006	1.725	.282	4.013		
UNDERLYING PRES. RATE	2.296	1.940	.284	4.520		
PROPOSED	2.006	1.725	.282	4.013		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	3.982
IND. RATES				3.98	MINIMUM PREMIUM	
MAN. RATES	5.24	4.95	4.56	+ 3.98	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	97,542	503,418	.516			1	1			2
2008	282,265									
2009	280,597									
2010	308,051									
2011	293,843									
TOTAL	1,262,298	503,418	.040			1	1			2
O.D.		2,443,545	.193			7	9	18		34

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			289,188	60,710				149,956	3,564		
TOTAL			289,188	60,710				149,956	3,564		
O.D.			1,348,872	582,104	43,135			170,276	139,834	55,961	103,363

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			365,823	70,666				339,800	4,694		
TOTAL			365,823	70,666				339,800	4,694		
O.D.	91	61,927	1,893,467	641,361	81,728	105	21,452	449,726	170,219	59,195	95,055

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,132,391	1,027,863	95,055			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,469,219	-187,412	101			
TOTAL LOSSES	1,663,172	840,451	95,156			
EXPECTED LOSSES	4,152,960	706,887	25,246			
CREDIBILITY	.20	.53	.79			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.132	.067	.008	.207		
INDICATED (POST-TEST)	.144	.073	.009	.226		
PRES. ON RATE LEVEL	.306	.052	.002	.360		
DERIVED BY FORMULA	.274	.063	.008	.345		
UNDERLYING PRES. RATE	.329	.056	.002	.387		
PROPOSED	.274	.063	.008	.345		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	.342
IND. RATES				.34	MINIMUM PREMIUM	
MAN. RATES	.34	.40	.39	+ .34	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2007	3,551									
2008	3,488									
2009	1,662									
2010	1,719									
2011	1,577									
TOTAL	11,997									

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.	-5,939	-891	1			
TOTAL LOSSES			1			
EXPECTED LOSSES	14,516	3,000	361			
CREDIBILITY	.01	.02	.04			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.000	.000		
INDICATED (POST-TEST)	.000	.000	.000	.000		
PRES. ON RATE LEVEL	.113	.023	.003	.139		
DERIVED BY FORMULA	.112	.023	.003	.138		
UNDERLYING PRES. RATE	.121	.025	.003	.149		
PROPOSED	.112	.023	.003	.138		
YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	.136
IND. RATES				.14	MINIMUM PREMIUM	
MAN. RATES	.21	.18	.15	+ .14	PRESENT	

+PROPOSED

MANUAL YEAR	SEATS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	1,227												
2008	1,213												
2009	1,274												
2010	1,309												
2011	1,498												
TOTAL	6,521												

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.	-154,455	-19,535	25	
TOTAL LOSSES			25	
EXPECTED LOSSES	414,618	70,668	6,338	
CREDIBILITY	.03	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.004	.004
INDICATED (POST-TEST)	.000	.000	.004	.004
PRES. ON RATE LEVEL	59.214	10.093	.905	70.212
DERIVED BY FORMULA	57.438	9.790	.878	68.106
UNDERLYING PRES. RATE	63.582	10.837	.972	75.391
PROPOSED	57.438	9.790	.878	68.106

YEAR	4-1-12	4-1-13	4-1-14	4-1-15	IND. RATE	67.595
IND. RATES				67.60	MINIMUM PREMIUM	
MAN. RATES	76.06	76.06	76.06	+ 67.60	PRESENT	

+PROPOSED