

PENNSYLVANIA COMPENSATION RATING BUREAU

April 1, 2018 F CLASS RATE FILING

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Pennsylvania F Class Rate Revision
Proposed Effective April 1, 2018

Calculation of Composite Pure Premium Multiplier

| Item | Total |
|----------------------------------------------------------|--------------|
| (1) Pure Premium Test Correction Factor | 0.9977 |
| (2) Off-Balance Factor (Collectible Prem Ratio) | 1.0252 |
| (3) Expense Provision (1 / 0.7429) | 1.3461 |
| (4) Rate Test Correction Factor | 1.0031 |
| (5) Composite Pure Premium Multiplier (1)*(2)*(3)*(4) | 1.3811 |

CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS

All Death, Permanent Total and Major Disability claims in the Pennsylvania experience for Manual Years 2010 through 2014 were translated using composite multipliers, yielding an average claim value of \$32,961. A value of \$485,194 was selected based on a review of Pennsylvania State Act coverage experience as reported in the approved 4/1/17 Loss Cost Filing. Using twice the value as unity and using the indicated Hazard Group Relativities produced the following results:

| Hazard Group (1) | Hazard Group Relativities @ (2) | Per Claim Limit [2 * 485,194] * (2) (3) | Per Accident Limit (3) * 2 (4) |
|---------------------|------------------------------------|-------------------------------------------------|--------------------------------------|
| A | 0.828 | 803,481 | 1,606,962 |
| B | 0.880 | 853,941 | 1,707,882 |
| C | 0.935 | 907,313 | 1,814,626 |
| D | 0.994 | 964,566 | 1,929,132 |
| E | 1.057 | 1,025,700 | 2,051,400 |
| F | 1.123 | 1,089,746 | 2,179,492 |
| G | 1.194 | 1,158,643 | 2,317,286 |

@ From Pennsylvania 4/1/17 Loss Cost Filing - Excess Loss Factor Study

CREDIBILITY

The classification relativity criteria for 100 percent credibility for the various categories of loss are as follows:

Serious: 175 * Average Cost of Serious Case (including Medical)
 Non-Serious: 500 * Average Cost of Non-Serious Case (including Medical)
 Medical: 10 Percent of the Non-Serious

The following calculations are based on the figures in Table V, Section B.

| | No. Cases | INDEMNITY AMOUNT (in hundreds) | MEDICAL AMOUNT (in hundreds) | TOTAL AMOUNT (in hundreds) | AVERAGE COST (4) / (1) |
|--------------------------|--------------|--------------------------------------|------------------------------------|----------------------------------|------------------------------|
| | (1) | (2) | (3) | (4) | (5) |
| Death | 0 | 0 | 0 | 0 | 0 |
| Permanent Total | 1 | 20,998 | 188,950 | 209,948 | 209,948 |
| Major | 7 | 38,690 | 15,049 | 53,739 | 7,677 |
| Total Serious | 8 | 59,688 | 203,999 | 263,687 | 32,961 |
| Minor | 18 | 31,295 | 24,748 | 56,043 | 3,114 |
| Temporary | 92 | 22,839 | 32,278 | 55,117 | 599 |
| Total Non-Serious | 110 | 54,134 | 57,026 | 111,160 | 1,011 |

Accordingly, the criteria for 100 percent credibility will be:

Selected @

| | | | |
|--------------------|-----------|-----------|------------|
| Serious: 175 * | 32,961 = | 5,768,175 | 84,908,950 |
| Non-Serious: 500 * | 1,011 = | 505,500 | 17,404,000 |
| Medical: .10 * | 505,500 = | 50,550 | 1,740,400 |

@ From PA State Act Coverage Loss Cost filing approval of 4/1/17.

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

| Credibility (1) | Serious (2) | Non-Serious (3) | Medical (4) |
|--------------------|----------------|--------------------|----------------|
| 1.00 | 84,272,962 | 17,273,640 | 1,727,364 |
| 0.99 | 83,005,775 | 17,013,902 | 1,701,390 |
| 0.98 | 81,745,004 | 16,755,479 | 1,675,548 |
| 0.97 | 80,490,681 | 16,498,377 | 1,649,838 |
| 0.96 | 79,242,840 | 16,242,604 | 1,624,260 |
| 0.95 | 78,001,513 | 15,988,166 | 1,598,817 |
| 0.94 | 76,766,737 | 15,735,071 | 1,573,507 |
| 0.93 | 75,538,544 | 15,483,325 | 1,548,333 |
| 0.92 | 74,316,972 | 15,232,936 | 1,523,294 |
| 0.91 | 73,102,056 | 14,983,912 | 1,498,391 |
| 0.90 | 71,893,833 | 14,736,259 | 1,473,626 |
| 0.89 | 70,692,340 | 14,489,986 | 1,448,999 |
| 0.88 | 69,497,615 | 14,245,101 | 1,424,510 |
| 0.87 | 68,309,697 | 14,001,610 | 1,400,161 |
| 0.86 | 67,128,624 | 13,759,523 | 1,375,952 |
| 0.85 | 65,954,438 | 13,518,847 | 1,351,885 |
| 0.84 | 64,787,178 | 13,279,590 | 1,327,959 |
| 0.83 | 63,626,885 | 13,041,762 | 1,304,176 |
| 0.82 | 62,473,602 | 12,805,371 | 1,280,537 |
| 0.81 | 61,327,373 | 12,570,425 | 1,257,043 |
| 0.80 | 60,188,239 | 12,336,934 | 1,233,693 |
| 0.79 | 59,056,247 | 12,104,907 | 1,210,491 |
| 0.78 | 57,931,441 | 11,874,353 | 1,187,435 |
| 0.77 | 56,813,867 | 11,645,281 | 1,164,528 |
| 0.76 | 55,703,573 | 11,417,701 | 1,141,770 |
| 0.75 | 54,600,607 | 11,191,623 | 1,119,162 |
| 0.74 | 53,505,018 | 10,967,058 | 1,096,706 |
| 0.73 | 52,416,855 | 10,744,014 | 1,074,401 |
| 0.72 | 51,336,170 | 10,522,504 | 1,052,250 |
| 0.71 | 50,263,015 | 10,302,536 | 1,030,254 |
| 0.70 | 49,197,443 | 10,084,123 | 1,008,412 |
| 0.69 | 48,139,509 | 9,867,276 | 986,728 |
| 0.68 | 47,089,268 | 9,652,005 | 965,201 |
| 0.67 | 46,046,776 | 9,438,323 | 943,832 |
| 0.66 | 45,012,093 | 9,226,242 | 922,624 |
| 0.65 | 43,985,277 | 9,015,773 | 901,577 |
| 0.64 | 42,966,389 | 8,806,929 | 880,693 |
| 0.63 | 41,955,491 | 8,599,722 | 859,972 |
| 0.62 | 40,952,647 | 8,394,167 | 839,417 |
| 0.61 | 39,957,923 | 8,190,276 | 819,028 |
| 0.60 | 38,971,385 | 7,988,063 | 798,806 |
| 0.59 | 37,993,101 | 7,787,541 | 778,754 |
| 0.58 | 37,023,142 | 7,588,726 | 758,873 |
| 0.57 | 36,061,579 | 7,391,633 | 739,163 |
| 0.56 | 35,108,488 | 7,196,275 | 719,628 |
| 0.55 | 34,163,944 | 7,002,669 | 700,267 |
| 0.54 | 33,228,025 | 6,810,832 | 681,083 |
| 0.53 | 32,300,810 | 6,620,778 | 662,078 |
| 0.52 | 31,382,384 | 6,432,526 | 643,253 |
| 0.51 | 30,472,831 | 6,246,093 | 624,609 |
| 0.50 | 29,572,237 | 6,061,496 | 606,150 |
| 0.49 | 28,680,694 | 5,878,754 | 587,875 |
| 0.48 | 27,798,294 | 5,697,886 | 569,789 |
| 0.47 | 26,925,132 | 5,518,912 | 551,891 |
| 0.46 | 26,061,309 | 5,341,852 | 534,185 |
| 0.45 | 25,206,925 | 5,166,727 | 516,673 |

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

| Credi- bility (1) | Serious (2) | Non-Serious (3) | Medical (4) |
|-------------------------|----------------|--------------------|----------------|
| 0.44 | 24,362,086 | 4,993,558 | 499,356 |
| 0.43 | 23,526,902 | 4,822,368 | 482,237 |
| 0.42 | 22,701,485 | 4,653,181 | 465,318 |
| 0.41 | 21,885,953 | 4,486,019 | 448,602 |
| 0.40 | 21,080,426 | 4,320,908 | 432,091 |
| 0.39 | 20,285,030 | 4,157,874 | 415,787 |
| 0.38 | 19,499,898 | 3,996,943 | 399,694 |
| 0.37 | 18,725,163 | 3,838,144 | 383,814 |
| 0.36 | 17,960,968 | 3,681,505 | 368,151 |
| 0.35 | 17,207,461 | 3,527,057 | 352,706 |
| 0.34 | 16,464,794 | 3,374,831 | 337,483 |
| 0.33 | 15,733,130 | 3,224,859 | 322,486 |
| 0.32 | 15,012,636 | 3,077,178 | 307,718 |
| 0.31 | 14,303,487 | 2,931,822 | 293,182 |
| 0.30 | 13,605,869 | 2,788,829 | 278,883 |
| 0.29 | 12,919,975 | 2,648,240 | 264,824 |
| 0.28 | 12,246,009 | 2,510,096 | 251,010 |
| 0.27 | 11,584,187 | 2,374,440 | 237,444 |
| 0.26 | 10,934,735 | 2,241,320 | 224,132 |
| 0.25 | 10,297,894 | 2,110,786 | 211,079 |
| 0.24 | 9,673,919 | 1,982,888 | 198,289 |
| 0.23 | 9,063,081 | 1,857,683 | 185,768 |
| 0.22 | 8,465,668 | 1,735,230 | 173,523 |
| 0.21 | 7,881,990 | 1,615,592 | 161,559 |
| 0.20 | 7,312,378 | 1,498,837 | 149,884 |
| 0.19 | 6,757,189 | 1,385,038 | 138,504 |
| 0.18 | 6,216,806 | 1,274,275 | 127,428 |
| 0.17 | 5,691,649 | 1,166,632 | 116,663 |
| 0.16 | 5,182,172 | 1,062,203 | 106,220 |
| 0.15 | 4,688,872 | 961,090 | 96,109 |
| 0.14 | 4,212,301 | 863,406 | 86,341 |
| 0.13 | 3,753,067 | 769,276 | 76,928 |
| 0.12 | 3,311,851 | 678,839 | 67,884 |
| 0.11 | 2,889,422 | 592,252 | 59,225 |
| 0.10 | 2,486,656 | 509,696 | 50,970 |
| 0.09 | 2,104,565 | 431,378 | 43,138 |
| 0.08 | 1,744,335 | 357,541 | 35,754 |
| 0.07 | 1,407,384 | 288,475 | 28,848 |
| 0.06 | 1,095,449 | 224,537 | 22,454 |
| 0.05 | 810,725 | 166,177 | 16,618 |
| 0.04 | 556,116 | 113,989 | 11,399 |
| 0.03 | 335,725 | 68,815 | 6,882 |
| 0.02 | 156,037 | 31,984 | 3,198 |
| 0.01 | 30,032 | 6,156 | 616 |
| 0.00 | 0 | 0 | 0 |

Classification Credibility Table

Payroll Conversion Factors

Convert the Expected Loss Credibility Table to a Payroll Basis

| | | | |
|---------|--------------------------------------------|---------------|--------------|
| A) | <hr/> Five Year Payroll (00's) <hr/> | | |
| | 9,375,254,570 | | |
| B) | <hr/> Five Year Expected Losses * <hr/> | | |
| | Serious | Non-Serious | Medical Only |
| | 4,860,157,056 | 4,337,432,518 | 858,867,026 |
| C) =A/B | <hr/> Ratio Payroll to Expected Loss <hr/> | | |
| | Serious | Non-Serious | Medical Only |
| | 1.9290 | 2.1615 | 10.9158 |

* Expected losses associated with payroll based classifications only

PAYROLL CREDIBILITY TABLE

Serious, Non-Serious and Medical

| Credibility (1) | Serious (2) | Non-Serious (3) | Medical (4) |
|--------------------|----------------|--------------------|----------------|
| 1.00 | 162,562,544 | 37,336,973 | 18,855,560 |
| 0.99 | 160,118,140 | 36,775,549 | 18,572,033 |
| 0.98 | 157,686,113 | 36,216,968 | 18,289,947 |
| 0.97 | 155,266,524 | 35,661,242 | 18,009,302 |
| 0.96 | 152,859,438 | 35,108,389 | 17,730,097 |
| 0.95 | 150,464,919 | 34,558,421 | 17,452,367 |
| 0.94 | 148,083,036 | 34,011,356 | 17,176,088 |
| 0.93 | 145,713,851 | 33,467,207 | 16,901,293 |
| 0.92 | 143,357,439 | 32,925,991 | 16,627,973 |
| 0.91 | 141,013,866 | 32,387,726 | 16,356,136 |
| 0.90 | 138,683,204 | 31,852,424 | 16,085,807 |
| 0.89 | 136,365,524 | 31,320,105 | 15,816,983 |
| 0.88 | 134,060,899 | 30,790,786 | 15,549,666 |
| 0.87 | 131,769,406 | 30,264,480 | 15,283,877 |
| 0.86 | 129,491,116 | 29,741,209 | 15,019,617 |
| 0.85 | 127,226,111 | 29,220,988 | 14,756,906 |
| 0.84 | 124,974,466 | 28,703,834 | 14,495,735 |
| 0.83 | 122,736,261 | 28,189,769 | 14,236,124 |
| 0.82 | 120,511,578 | 27,678,809 | 13,978,086 |
| 0.81 | 118,300,503 | 27,170,974 | 13,721,630 |
| 0.80 | 116,103,113 | 26,666,283 | 13,466,746 |
| 0.79 | 113,919,500 | 26,164,756 | 13,213,478 |
| 0.78 | 111,749,750 | 25,666,414 | 12,961,803 |
| 0.77 | 109,593,949 | 25,171,275 | 12,711,755 |
| 0.76 | 107,452,192 | 24,679,361 | 12,463,333 |
| 0.75 | 105,324,571 | 24,190,693 | 12,216,549 |
| 0.74 | 103,211,180 | 23,705,296 | 11,971,423 |
| 0.73 | 101,112,113 | 23,223,186 | 11,727,946 |
| 0.72 | 99,027,472 | 22,744,392 | 11,486,151 |
| 0.71 | 96,957,356 | 22,268,932 | 11,246,047 |
| 0.70 | 94,901,868 | 21,796,832 | 11,007,624 |
| 0.69 | 92,861,113 | 21,328,117 | 10,770,926 |
| 0.68 | 90,835,198 | 20,862,809 | 10,535,941 |
| 0.67 | 88,824,231 | 20,400,935 | 10,302,681 |
| 0.66 | 86,828,327 | 19,942,522 | 10,071,179 |
| 0.65 | 84,847,599 | 19,487,593 | 9,841,434 |
| 0.64 | 82,882,164 | 19,036,177 | 9,613,469 |
| 0.63 | 80,932,142 | 18,588,299 | 9,387,282 |
| 0.62 | 78,997,656 | 18,143,992 | 9,162,908 |
| 0.61 | 77,078,833 | 17,703,282 | 8,940,346 |
| 0.60 | 75,175,802 | 17,266,198 | 8,719,607 |
| 0.59 | 73,288,692 | 16,832,770 | 8,500,723 |
| 0.58 | 71,417,641 | 16,403,031 | 8,283,706 |
| 0.57 | 69,562,786 | 15,977,015 | 8,068,555 |
| 0.56 | 67,724,273 | 15,554,748 | 7,855,315 |
| 0.55 | 65,902,248 | 15,136,269 | 7,643,975 |
| 0.54 | 64,096,860 | 14,721,613 | 7,434,566 |
| 0.53 | 62,308,262 | 14,310,812 | 7,227,111 |
| 0.52 | 60,536,619 | 13,903,905 | 7,021,621 |
| 0.51 | 58,782,091 | 13,500,930 | 6,818,107 |
| 0.50 | 57,044,845 | 13,101,924 | 6,616,612 |
| 0.49 | 55,325,059 | 12,706,927 | 6,417,126 |
| 0.48 | 53,622,909 | 12,315,981 | 6,219,703 |
| 0.47 | 51,938,580 | 11,929,128 | 6,024,332 |
| 0.46 | 50,272,265 | 11,546,413 | 5,831,057 |
| 0.45 | 48,624,158 | 11,167,880 | 5,639,899 |

PAYROLL CREDIBILITY TABLE

Serious, Non-Serious and Medical

| Credibility (1) | Serious (2) | Non-Serious (3) | Medical (4) |
|--------------------|----------------|--------------------|----------------|
| 0.44 | 46,994,464 | 10,793,576 | 5,450,870 |
| 0.43 | 45,383,394 | 10,423,548 | 5,264,003 |
| 0.42 | 43,791,165 | 10,057,851 | 5,079,318 |
| 0.41 | 42,218,003 | 9,696,530 | 4,896,850 |
| 0.40 | 40,664,142 | 9,339,643 | 4,716,619 |
| 0.39 | 39,129,823 | 8,987,245 | 4,538,648 |
| 0.38 | 37,615,303 | 8,639,392 | 4,362,980 |
| 0.37 | 36,120,839 | 8,296,148 | 4,189,637 |
| 0.36 | 34,646,707 | 7,957,573 | 4,018,663 |
| 0.35 | 33,193,192 | 7,623,734 | 3,850,068 |
| 0.34 | 31,760,588 | 7,294,697 | 3,683,897 |
| 0.33 | 30,349,208 | 6,970,533 | 3,520,193 |
| 0.32 | 28,959,375 | 6,651,320 | 3,358,988 |
| 0.31 | 27,591,426 | 6,337,133 | 3,200,316 |
| 0.30 | 26,245,721 | 6,028,054 | 3,044,231 |
| 0.29 | 24,922,632 | 5,724,171 | 2,890,766 |
| 0.28 | 23,622,551 | 5,425,573 | 2,739,975 |
| 0.27 | 22,345,897 | 5,132,352 | 2,591,891 |
| 0.26 | 21,093,104 | 4,844,613 | 2,446,580 |
| 0.25 | 19,864,638 | 4,562,464 | 2,304,096 |
| 0.24 | 18,660,990 | 4,286,012 | 2,164,483 |
| 0.23 | 17,482,683 | 4,015,382 | 2,027,806 |
| 0.22 | 16,330,274 | 3,750,700 | 1,894,142 |
| 0.21 | 15,204,359 | 3,492,102 | 1,763,546 |
| 0.20 | 14,105,577 | 3,239,736 | 1,636,104 |
| 0.19 | 13,034,618 | 2,993,760 | 1,511,882 |
| 0.18 | 11,992,219 | 2,754,345 | 1,390,979 |
| 0.17 | 10,979,191 | 2,521,675 | 1,273,470 |
| 0.16 | 9,996,410 | 2,295,952 | 1,159,476 |
| 0.15 | 9,044,834 | 2,077,396 | 1,049,107 |
| 0.14 | 8,125,529 | 1,866,252 | 942,481 |
| 0.13 | 7,239,666 | 1,662,790 | 839,731 |
| 0.12 | 6,388,561 | 1,467,310 | 741,008 |
| 0.11 | 5,573,695 | 1,280,153 | 646,488 |
| 0.10 | 4,796,759 | 1,101,708 | 556,378 |
| 0.09 | 4,059,706 | 932,424 | 470,886 |
| 0.08 | 3,364,822 | 772,825 | 390,284 |
| 0.07 | 2,714,844 | 623,539 | 314,899 |
| 0.06 | 2,113,121 | 485,337 | 245,103 |
| 0.05 | 1,563,889 | 359,192 | 181,399 |
| 0.04 | 1,072,748 | 246,387 | 124,429 |
| 0.03 | 647,614 | 148,744 | 75,123 |
| 0.02 | 300,995 | 69,133 | 34,909 |
| 0.01 | 57,932 | 13,306 | 6,724 |
| 0.00 | 0 | 0 | 0 |

TABLE V

TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2010 - 2014

| MAN YEAR | PAYROLL IN THOUS | ALL LOSSES | NO. DEATH COMP. IN HUNDREDS | PERM. NO. | TOTAL COMP. IN HUNDREDS | MAJOR NO. | PERM. COMP. IN HUNDREDS | MINOR NO. | PERM. COMP. IN HUNDREDS | TEMPORARY NO. | TEMPORARY COMP. IN HUNDREDS | MEDICAL IN HUNDREDS | PURE PREM. | |
|----------------------------------------------------------------------------------------------|------------------|------------|-----------------------------|-----------|-------------------------|-----------|-------------------------|-----------|-------------------------|---------------|-----------------------------|---------------------|------------|--------|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
| A. EXPERIENCE AS REPORTED | | | | | | | | | | | | | | |
| 10 | 16,292 | 747,344 | | 0 | | 0 | 1 | 1,186 | 3 | 1,066 | 19 | 2,015 | 3,206 | 4.587 |
| 11 | 17,320 | 1,111,512 | | 0 | | 0 | 2 | 5,266 | | 0 | 12 | 1,689 | 4,160 | 6.418 |
| 12 | 34,788 | 1,451,393 | | 0 | | 0 | 1 | 1,941 | 7 | 4,262 | 18 | 3,740 | 4,572 | 4.172 |
| 13 | 44,882 | 1,015,168 | | 0 | | 0 | 1 | 1,922 | 4 | 2,251 | 17 | 2,261 | 3,717 | 2.262 |
| 14 | 51,857 | 7,000,863 | | 0 | 1 | 9,000 | | 0 | | 0 | 31 | 6,319 | 54,689 | 13.500 |
| ALL | 165,139 | 11,326,280 | | 0 | 1 | 9,000 | 5 | 10,315 | 14 | 7,579 | 97 | 16,024 | 70,344 | 6.859 |
| B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND) | | | | | | | | | | | | | | |
| 10 | 16,292 | 2,850,640 | | 0 | | 0 | 1 | 5,527 | 3 | 5,213 | 19 | 4,718 | 13,048 | 17.497 |
| 11 | 17,320 | 2,269,651 | | 0 | | 0 | 2 | 11,054 | | 25 | 12 | 2,979 | 8,639 | 13.104 |
| 12 | 34,788 | 4,046,881 | | 0 | | 0 | 1 | 5,528 | 7 | 12,160 | 18 | 4,468 | 18,313 | 11.633 |
| 13 | 44,882 | 3,310,197 | | 0 | | 0 | 1 | 5,526 | 5 | 8,685 | 16 | 3,971 | 14,920 | 7.375 |
| 14 | 51,857 | 25,112,419 | | 0 | 1 | 20,998 | 2 | 11,055 | 3 | 5,212 | 27 | 6,703 | 207,157 | 48.426 |
| ALL | 165,139 | 37,589,788 | | 0 | 1 | 20,998 | 7 | 38,690 | 18 | 31,295 | 92 | 22,839 | 262,077 | 22.763 |
| PURE PREMIUM | | 22.763 | | .000 | | 1.272 | | 2.343 | | 1.895 | | 1.383 | 15.870 | |
| C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND) | | | | | | | | | | | | | | |
| 10 | 16,292 | 1,449,420 | | 0 | | 0 | 1 | 5,527 | 1 | 1,738 | 6 | 1,489 | 5,740 | 8.897 |
| 11 | 17,320 | 1,143,655 | | 0 | | 0 | 1 | 5,530 | | 25 | 6 | 1,500 | 4,382 | 6.603 |
| 12 | 34,788 | 3,227,267 | | 0 | | 0 | 2 | 11,056 | 3 | 5,245 | 12 | 3,006 | 12,966 | 9.277 |
| 13 | 44,882 | 3,415,116 | | 0 | | 0 | 2 | 11,055 | 3 | 5,249 | 15 | 3,764 | 14,083 | 7.609 |
| 14 | 51,857 | 13,864,223 | | 0 | | 9,972 | 2 | 11,194 | 4 | 7,037 | 18 | 4,499 | 105,940 | 26.735 |
| ALL | 165,139 | 23,099,681 | | 0 | | 9,972 | 8 | 44,362 | 11 | 19,294 | 57 | 14,258 | 143,111 | 13.988 |
| PURE PREMIUM | | 13.988 | | .000 | | .604 | | 2.686 | | 1.168 | | .863 | 8.666 | |

TABLE V

TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2010 - 2014

| MAN YEAR | PAYROLL IN THOUS | ALL LOSSES | DEATH NO. | DEATH COMP. IN HUNDREDS | PERM. NO. | TOTAL COMP. IN HUNDREDS | MAJOR NO. | PERM. COMP. IN HUNDREDS | MINOR NO. | PERM. COMP. IN HUNDREDS | TEMPORARY NO. | TEMPORARY COMP. IN HUNDREDS | MEDICAL ONLY IN HUNDREDS | PURE PREM. |
|----------------------------------------------------------------------------------------------|------------------|------------|-----------|-------------------------|-----------|-------------------------|-----------|-------------------------|-----------|-------------------------|---------------|-----------------------------|--------------------------|------------|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
| A. EXPERIENCE AS REPORTED | | | | | | | | | | | | | | |
| 10 | 16,292 | 320,598 | | 0 | | 0 | 1 | 535 | 3 | 1,114 | 19 | 1,368 | 189 | 1.968 |
| 11 | 17,320 | 416,007 | | 0 | | 0 | 2 | 3,420 | | 0 | 12 | 657 | 83 | 2.402 |
| 12 | 34,788 | 457,170 | | 0 | | 0 | 1 | 610 | 7 | 2,268 | 18 | 1,547 | 147 | 1.314 |
| 13 | 44,882 | 371,741 | | 0 | | 0 | 1 | 275 | 4 | 1,632 | 17 | 1,558 | 252 | .828 |
| 14 | 51,857 | 5,468,927 | | 0 | 1 | 50,000 | | 0 | | 0 | 31 | 4,298 | 392 | 10.546 |
| ALL | 165,139 | 7,034,443 | | 0 | 1 | 50,000 | 5 | 4,840 | 14 | 5,014 | 97 | 9,428 | 1,063 | 4.260 |
| B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND) | | | | | | | | | | | | | | |
| 10 | 16,292 | 1,304,813 | | 0 | | 0 | 1 | 2,149 | 3 | 4,121 | 19 | 6,666 | 112 | 8.009 |
| 11 | 17,320 | 863,908 | | 0 | | 0 | 2 | 4,301 | | 14 | 12 | 4,209 | 115 | 4.988 |
| 12 | 34,788 | 1,831,307 | | 0 | | 0 | 1 | 2,150 | 7 | 9,621 | 18 | 6,316 | 227 | 5.264 |
| 13 | 44,882 | 1,491,979 | | 0 | | 0 | 1 | 2,150 | 5 | 6,870 | 16 | 5,613 | 287 | 3.324 |
| 14 | 51,857 | 20,715,669 | | 0 | 1 | 188,950 | 2 | 4,299 | 3 | 4,122 | 27 | 9,474 | 311 | 39.948 |
| ALL | 165,139 | 26,207,676 | | 0 | 1 | 188,950 | 7 | 15,049 | 18 | 24,748 | 92 | 32,278 | 1,052 | 15.870 |
| PURE PREMIUM | | 15.870 | | .000 | | 11.442 | | .911 | | 1.499 | | 1.955 | .064 | |
| C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND) | | | | | | | | | | | | | | |
| 10 | 16,292 | 573,997 | | 0 | | 0 | 1 | 2,149 | 1 | 1,374 | 6 | 2,105 | 112 | 3.523 |
| 11 | 17,320 | 438,235 | | 0 | | 0 | 1 | 2,149 | | 14 | 6 | 2,105 | 115 | 2.530 |
| 12 | 34,788 | 1,294,566 | | 0 | | 0 | 2 | 4,300 | 3 | 4,208 | 12 | 4,210 | 227 | 3.721 |
| 13 | 44,882 | 1,406,941 | | 0 | | 0 | 2 | 4,300 | 3 | 4,216 | 15 | 5,266 | 287 | 3.135 |
| 14 | 51,857 | 10,604,350 | | 0 | | 89,700 | 2 | 4,355 | 4 | 5,623 | 17 | 6,039 | 326 | 20.449 |
| ALL | 165,139 | 14,318,089 | | 0 | | 89,700 | 8 | 17,253 | 11 | 15,435 | 56 | 19,725 | 1,067 | 8.670 |
| PURE PREMIUM | | 8.670 | | .000 | | 5.432 | | 1.045 | | .935 | | 1.194 | .065 | |

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|------|-----|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 46 | | | | | | | | | |
| 2011 | 48 | | | | | | | | | |
| 2012 | 52 | | | | | | | | | |
| 2013 | 35 | | | | | | | | | |
| 2014 | 139 | | | | | | | | | |
| TOTAL | 320 | | | | | | | | | |

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

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

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | | | | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -7,410 | -2,249 | 4 | |
| TOTAL LOSSES | | | 4 | |
| EXPECTED LOSSES | 19,690 | 3,932 | 224 | |
| CREDIBILITY | .00 | .00 | .00 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .000 | .000 | .001 | .001 |
| INDICATED (POST-TEST) | .000 | .000 | .002 | .002 |
| PRES. ON RATE LEVEL | 5.939 | 1.186 | .068 | 7.193 |
| DERIVED BY FORMULA | 5.939 | 1.186 | .068 | 7.193 |
| UNDERLYING PRES. RATE | 6.153 | 1.229 | .070 | 7.452 |
| PROPOSED | 5.939 | 1.186 | .068 | 7.193 |

| YEAR | 4-1-11 | 4-1-14 | 10-1-16 | 4-1-18 | IND. RATE | 9.934 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 9.93 | MINIMUM PREMIUM | |
| MAN. RATES | 20.79 | 20.31 | 11.30 | + 9.93 | PRESENT | 3000 |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|------|-----|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 12 | | | | | | | | | |
| 2011 | 16 | | | | | | | | | |
| 2012 | 16 | | | | | | | | | |
| 2013 | 24 | | | | | | | | | |
| 2014 | 93 | | | | | | | | | |
| TOTAL | 161 | | | | | | | | | |

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

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

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | | | | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -4,790 | -822 | 3 | |
| TOTAL LOSSES | | | 3 | |
| EXPECTED LOSSES | 10,306 | 2,127 | 117 | |
| CREDIBILITY | .00 | .00 | .00 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .000 | .000 | .002 | .002 |
| INDICATED (POST-TEST) | .000 | .000 | .004 | .004 |
| PRES. ON RATE LEVEL | 6.179 | 1.275 | .070 | 7.524 |
| DERIVED BY FORMULA | 6.179 | 1.275 | .070 | 7.524 |
| UNDERLYING PRES. RATE | 6.402 | 1.321 | .072 | 7.795 |
| PROPOSED | 6.179 | 1.275 | .070 | 7.524 |

| YEAR | 4-1-11 | 4-1-14 | 10-1-16 | 4-1-18 | IND. RATE | 10.391 |
|------------|--------|--------|---------|---------|-----------------|--------|
| IND. RATES | | | | 10.39 | MINIMUM PREMIUM | |
| MAN. RATES | 21.75 | 21.25 | 11.82 | + 10.39 | PRESENT | 3000 |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|----------|------|----------|----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 313 | 54,379 | 17.373 | | | | 1 | | | 1 |
| 2011 | 339 | | | | | | | | | |
| 2012 | 315 | 5,350 | 1.698 | | | | | 1 | | 1 |
| 2013 | 386 | | | | | | | | | |
| 2014 | 486 | 87,188 | 17.939 | | | | | | 2 | 2 |
| TOTAL | 1,839 | 146,917 | 7.989 | | | | 1 | | 3 | 4 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|-------|---------------|---------------|---------|---------|-------|---------------|---------------|-----------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 21,334 | | | | | 32,966 | | 79 |
| 2012 | | | | | 608 | | | | | 4,742 | |
| 2014 | | | | | 28,763 | | | | | 58,425 | |
| TOTAL | | | | 21,334 | 29,371 | | | | 32,966 | 63,167 | 79 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|---------|---------------|----------------|---------------|---------|---------|---------------|----------------|----------------|-----------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 104,323 | | | | | 121,908 | | 47 |
| 2012 | | | 133 | 20 | 727 | | | 672 | 329 | 19,359 | |
| 2014 | | | 50,321 | 23,722 | 30,513 | | | 58,444 | 56,039 | 128,802 | |
| TOTAL | | | 50,454 | 128,065 | 31,240 | | | 59,116 | 178,276 | 148,161 | 47 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B | 109,570 | 485,742 | 47 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -31,065 | -21,788 | 22 | |
| TOTAL LOSSES | 78,505 | 463,954 | 69 | |
| EXPECTED LOSSES | 145,336 | 32,587 | 2,060 | |
| CREDIBILITY | .00 | .01 | .01 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 4.269 | 25.229 | .004 | 29.502 |
| INDICATED (POST-TEST) | 17.042 | 10.899 | .007 | 27.948 |
| PRES. ON RATE LEVEL | 7.628 | 1.710 | .108 | 9.446 |
| DERIVED BY FORMULA | 7.628 | 1.802 | .107 | 9.537 |
| UNDERLYING PRES. RATE | 7.903 | 1.772 | .112 | 9.787 |
| PROPOSED | 7.628 | 1.802 | .107 | 9.537 |

| YEAR | 4-1-11 | 4-1-14 | 10-1-16 | 4-1-18 | IND. RATE | 13.171 |
|------------|--------|--------|---------|---------|-----------------|--------|
| IND. RATES | | | | 13.17 | MINIMUM PREMIUM | |
| MAN. RATES | 27.28 | 26.72 | 14.84 | + 13.17 | PRESENT | 3000 |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|------|----------|----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 140 | 12,000 | 8.571 | | | | | | 1 | 1 |
| 2011 | 447 | | | | | | | | | |
| 2012 | 44 | | | | | | | | | |
| 2013 | 110 | 12,497 | 11.360 | | | | | | 1 | 1 |
| 2014 | 83 | | | | | | | | | |
| TOTAL | 824 | 24,497 | 2.973 | | | | | | 2 | 2 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|-------|-------|---------------|---------|---------|-------|-------|---------------|-----------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 12,000 | | | | | | |
| 2013 | | | | | 1,472 | | | | | 11,025 | |
| TOTAL | | | | | 13,472 | | | | | 11,025 | |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|---------|------------|------------|---------------|---------|---------|--------------|--------------|---------------|-----------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 28,092 | | | | | | |
| 2013 | | | 719 | 721 | 2,440 | | | 8,179 | 6,644 | 39,369 | |
| TOTAL | | | 719 | 721 | 30,532 | | | 8,179 | 6,644 | 39,369 | |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B | 8,898 | 77,266 | | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -71,636 | -22,904 | 8 | |
| TOTAL LOSSES | | 54,362 | 8 | |
| EXPECTED LOSSES | 156,090 | 27,620 | 1,871 | |
| CREDIBILITY | .00 | .00 | .01 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .000 | 6.597 | .001 | 6.598 |
| INDICATED (POST-TEST) | .000 | 2.850 | .002 | 2.852 |
| PRES. ON RATE LEVEL | 18.284 | 3.235 | .219 | 21.738 |
| DERIVED BY FORMULA | 18.284 | 3.235 | .217 | 21.736 |
| UNDERLYING PRES. RATE | 18.943 | 3.352 | .227 | 22.522 |
| PROPOSED | 18.284 | 3.235 | .217 | 21.736 |

| YEAR | 4-1-11 | 4-1-14 | 10-1-16 | 4-1-18 | IND. RATE | 30.019 |
|------------|--------|--------|---------|---------|-----------------|--------|
| IND. RATES | | | | 30.02 | MINIMUM PREMIUM | |
| MAN. RATES | 62.86 | 61.41 | 34.15 | + 30.02 | PRESENT | 3000 |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|----------|----------|-----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 310 | 1,205 | .388 | | | | | | | |
| 2011 | 339 | 948 | .279 | | | | | | | |
| 2012 | 7,179 | 356,881 | 4.971 | | | | 4 | 1 | | 5 |
| 2013 | 7,450 | 119,455 | 1.603 | | | | 1 | 1 | | 2 |
| 2014 | 10,377 | 6,343,826 | 61.133 | | | | | 10 | | 11 |
| TOTAL | 25,655 | 6,822,315 | 26.593 | | | | 1 | 5 | 12 | 18 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|----------------|-------|----------------|----------------|---------|------------------|-------|----------------|----------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 1,205 |
| 2011 | | | | | | | | | | | 948 |
| 2012 | | | | 210,312 | 6,468 | | | | 135,840 | 2,375 | 1,886 |
| 2013 | | | | 79,386 | 2,496 | | | | 31,175 | 5,930 | 468 |
| 2014 | | 900,022 | | | 257,390 | | 5,000,000 | | | 171,220 | 15,194 |
| TOTAL | | 900,022 | | 289,698 | 266,354 | | 5,000,000 | | 167,015 | 179,525 | 19,701 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|----------------|----------------|------------------|----------------|---------|------------------|----------------|----------------|----------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 712 |
| 2011 | | | | | | | | | | | 1,313 |
| 2012 | | | 1,408 | 593,934 | 7,727 | | | 337 | 569,987 | 9,698 | 2,914 |
| 2013 | | | 1,221 | 268,147 | 4,139 | | | 4,401 | 116,833 | 21,180 | 534 |
| 2014 | | 115,879 | 450,281 | 212,301 | 273,025 | | 1,042,763 | 171,289 | 164,227 | 377,456 | 12,079 |
| TOTAL | | 115,879 | 452,910 | 1,074,382 | 284,891 | | 1,042,763 | 176,027 | 851,047 | 408,334 | 17,552 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B | 1,787,579 | 2,618,654 | 17,552 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -885,090 | -622,800 | 1,301 | |
| TOTAL LOSSES | 902,489 | 1,995,854 | 18,853 | |
| EXPECTED LOSSES | 8,217,040 | 1,617,034 | 79,017 | |
| CREDIBILITY | .01 | .04 | .06 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 3.518 | 7.780 | .073 | 11.371 |
| INDICATED (POST-TEST) | 14.044 | 3.361 | .135 | 17.540 |
| PRES. ON RATE LEVEL | 30.914 | 6.084 | .297 | 37.295 |
| DERIVED BY FORMULA | 30.745 | 5.975 | .287 | 37.007 |
| UNDERLYING PRES. RATE | 32.029 | 6.303 | .308 | 38.640 |
| PROPOSED | 30.745 | 5.975 | .287 | 37.007 |

| YEAR | 4-1-11 | 4-1-14 | 10-1-16 | 4-1-18 | IND. RATE | 51.110 |
|------------|--------|--------|---------|---------|-----------------|--------|
| IND. RATES | | | | 51.11 | MINIMUM PREMIUM | |
| MAN. RATES | 108.64 | 105.98 | 58.59 | + 51.11 | PRESENT | 3000 |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|------|----------|----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 1,361 | 56,976 | 4.186 | | | | | | 2 | 2 |
| 2011 | 1,242 | 19,796 | 1.593 | | | | | | 1 | 1 |
| 2012 | 4,393 | 18,332 | .417 | | | | | | 1 | 1 |
| 2013 | 8,178 | 4,481 | .054 | | | | | | | |
| 2014 | 9,531 | 4,802 | .050 | | | | | | | |
| TOTAL | 24,705 | 104,387 | .423 | | | | | | 4 | 4 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|-------|-------|---------------|---------|---------|-------|-------|---------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 10,823 | | | | | 44,341 | 1,812 |
| 2011 | | | | | 4,306 | | | | | 14,314 | 1,176 |
| 2012 | | | | | 10,349 | | | | | 6,200 | 1,783 |
| 2013 | | | | | | | | | | | 4,481 |
| 2014 | | | | | | | | | | | 4,802 |
| TOTAL | | | | | 25,478 | | | | | 64,855 | 14,054 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|---------|--------------|------------|---------------|---------|---------|--------------|------------|----------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 25,337 | | | | | 216,118 | 1,071 |
| 2011 | | | 817 | 63 | 7,594 | | | 859 | 303 | 91,686 | 1,629 |
| 2012 | | | 2,254 | 359 | 12,364 | | | 879 | 433 | 25,308 | 2,755 |
| 2013 | | | | | | | | | | | 5,108 |
| 2014 | | | | | | | | | | | 3,818 |
| TOTAL | | | 3,071 | 422 | 45,295 | | | 1,738 | 736 | 333,112 | 14,381 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 4,809 | 379,565 | 14,381 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -246,761 | -137,254 | 477 | |
| TOTAL LOSSES | | 242,311 | 14,858 | |
| EXPECTED LOSSES | 1,658,941 | 329,318 | 30,387 | |
| CREDIBILITY | .01 | .04 | .06 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .000 | .981 | .060 | 1.041 |
| INDICATED (POST-TEST) | .000 | .424 | .111 | .535 |
| PRES. ON RATE LEVEL | 6.481 | 1.287 | .119 | 7.887 |
| DERIVED BY FORMULA | 6.416 | 1.252 | .119 | 7.787 |
| UNDERLYING PRES. RATE | 6.715 | 1.333 | .123 | 8.171 |
| PROPOSED | 6.416 | 1.252 | .119 | 7.787 |

| YEAR | 4-1-11 | 4-1-14 | 10-1-16 | 4-1-18 | IND. RATE | 10.754 |
|------------|--------|--------|---------|---------|-----------------|--------|
| IND. RATES | | | | 10.75 | MINIMUM PREMIUM | |
| MAN. RATES | 22.68 | 22.50 | 12.39 | + 10.75 | PRESENT | 3000 |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|----------|------|----------|----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | | | | | | | | | | |
| 2011 | | | | | | | | | | |
| 2012 | 1,245 | 18,844 | 1.513 | | | | 1 | | | 1 |
| 2013 | 1,351 | | | | | | | | | |
| 2014 | 1,605 | 42,857 | 2.670 | | | | | | 1 | 1 |
| TOTAL | 4,201 | 61,701 | 1.469 | | | | 1 | | 1 | 2 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|-------|---------------|--------------|---------|---------|-------|--------------|---------------|------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2012 | | | | 11,560 | | | | | 7,284 | | |
| 2014 | | | | | 7,771 | | | | | 34,313 | 773 |
| TOTAL | | | | 11,560 | 7,771 | | | | 7,284 | 34,313 | 773 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|---------|---------------|---------------|--------------|---------|---------|---------------|---------------|---------------|------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2012 | | | | 32,634 | | | | | 30,555 | | |
| 2014 | | | 13,591 | 6,411 | 8,242 | | | 34,324 | 32,912 | 75,641 | 615 |
| TOTAL | | | 13,591 | 39,045 | 8,242 | | | 34,324 | 63,467 | 75,641 | 615 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|---------|-------------|-----------|---------|-----------------|--------|
| TOTAL TRANS. LOSSES PG B | 47,915 | 186,395 | 615 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -40,267 | -54,597 | 106 | | | |
| TOTAL LOSSES | 7,648 | 131,798 | 721 | | | |
| EXPECTED LOSSES | 705,642 | 145,607 | 6,806 | | | |
| CREDIBILITY | .00 | .01 | .02 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .182 | 3.137 | .017 | 3.336 | | |
| INDICATED (POST-TEST) | .727 | 1.355 | .031 | 2.113 | | |
| PRES. ON RATE LEVEL | 16.213 | 3.345 | .156 | 19.714 | | |
| DERIVED BY FORMULA | 16.213 | 3.325 | .154 | 19.692 | | |
| UNDERLYING PRES. RATE | 16.797 | 3.466 | .162 | 20.425 | | |
| PROPOSED | 16.213 | 3.325 | .154 | 19.692 | | |
| IND. RATES | | | | | | |
| YEAR | 4-1-11 | 4-1-14 | 10-1-16 | 4-1-18 | IND. RATE | 27.196 |
| IND. RATES | | | | 27.20 | MINIMUM PREMIUM | |
| MAN. RATES | 57.10 | 55.78 | 30.97 | + 27.20 | PRESENT | 3000 |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|----------|------|-----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 3,514 | 387,991 | 11.041 | | | 1 | | | 10 | 11 |
| 2011 | 4,148 | 995,780 | 24.006 | | | 2 | | | 9 | 11 |
| 2012 | 5,454 | 659,591 | 12.093 | | | 1 | | | 11 | 12 |
| 2013 | 6,974 | 855,810 | 12.271 | | | 1 | 3 | | 11 | 15 |
| 2014 | 7,660 | 269,828 | 3.522 | | | | | | 11 | 11 |
| TOTAL | 27,750 | 3,169,000 | 11.420 | | | 5 | 3 | | 52 | 60 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|------------------|----------------|----------------|---------|---------|----------------|----------------|----------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 118,609 | | 135,953 | | | 53,478 | | 75,503 | 4,448 |
| 2011 | | | 526,591 | | 99,883 | | | 342,000 | | 26,251 | 1,055 |
| 2012 | | | 194,069 | | 289,565 | | | 61,000 | | 109,087 | 5,870 |
| 2013 | | | 192,203 | 145,750 | 214,814 | | | 27,500 | 132,050 | 132,630 | 10,863 |
| 2014 | | | | | 177,876 | | | | | 80,747 | 11,205 |
| TOTAL | | | 1,031,472 | 145,750 | 918,091 | | | 483,978 | 132,050 | 424,218 | 33,441 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|---------|------------------|----------------|------------------|---------|---------|------------------|----------------|------------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 552,718 | | 318,266 | | | 214,928 | | 368,001 | 2,629 |
| 2011 | | | 1,092,261 | 1,463 | 176,155 | | | 427,747 | 557 | 168,139 | 1,461 |
| 2012 | | | 534,435 | 10,016 | 345,909 | | | 208,517 | 7,625 | 445,315 | 9,069 |
| 2013 | | | 547,114 | 596,080 | 378,359 | | | 197,778 | 559,745 | 478,465 | 12,384 |
| 2014 | | | 311,177 | 146,714 | 188,681 | | | 80,763 | 77,448 | 178,006 | 8,908 |
| TOTAL | | | 3,037,705 | 754,273 | 1,407,370 | | | 1,129,733 | 645,375 | 1,637,926 | 34,451 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B | 4,167,438 | 4,444,944 | 34,451 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -578,522 | -531,079 | 396 | |
| TOTAL LOSSES | 3,588,916 | 3,913,865 | 34,847 | |
| EXPECTED LOSSES | 3,490,949 | 884,392 | 35,243 | |
| CREDIBILITY | .01 | .04 | .06 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 12.933 | 14.104 | .126 | 27.163 |
| INDICATED (POST-TEST) | 51.629 | 6.093 | .232 | 57.954 |
| PRES. ON RATE LEVEL | 12.142 | 3.076 | .123 | 15.341 |
| DERIVED BY FORMULA | 12.537 | 3.197 | .130 | 15.864 |
| UNDERLYING PRES. RATE | 12.580 | 3.187 | .127 | 15.894 |
| PROPOSED | 12.537 | 3.197 | .130 | 15.864 |

| YEAR | 4-1-11 | 4-1-14 | 10-1-16 | 4-1-18 | IND. RATE | 21.909 |
|------------|--------|--------|---------|---------|-----------------|--------|
| IND. RATES | | | | 21.91 | MINIMUM PREMIUM | |
| MAN. RATES | 44.18 | 42.77 | 24.10 | + 21.91 | PRESENT | 3000 |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|----------|-----------|-----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2010 | 6,794 | 231,801 | 3.411 | | | | 2 | 6 | 8 |
| 2011 | 7,166 | 91,845 | 1.281 | | | | | 2 | 2 |
| 2012 | 11,755 | 362,364 | 3.082 | | | | 2 | 2 | 4 |
| 2013 | 15,592 | 22,925 | .147 | | | | | 4 | 4 |
| 2014 | 15,404 | 226,959 | 1.473 | | | | | 6 | 6 |
| TOTAL | 56,711 | 935,894 | 1.650 | | | | 4 | 20 | 24 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|-------|----------------|----------------|---------|---------|-------|----------------|----------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 85,280 | 42,747 | | | | 78,469 | 16,927 | 8,378 |
| 2011 | | | | | 64,725 | | | | | 25,150 | 1,970 |
| 2012 | | | | 204,288 | 44,004 | | | | 83,647 | 29,805 | 620 |
| 2013 | | | | | 7,306 | | | | | 6,234 | 9,385 |
| 2014 | | | | | 143,643 | | | | | 77,057 | 6,259 |
| TOTAL | | | | 289,568 | 302,425 | | | | 162,116 | 155,173 | 26,612 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|---------|----------------|------------------|----------------|---------|---------|---------------|----------------|----------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 417,020 | 100,071 | | | | 290,178 | 82,502 | 4,951 |
| 2011 | | | 12,294 | 948 | 114,148 | | | 1,508 | 532 | 161,093 | 2,728 |
| 2012 | | | 9,582 | 578,227 | 52,567 | | | 4,223 | 352,965 | 121,672 | 958 |
| 2013 | | | 3,571 | 3,595 | 12,112 | | | 4,622 | 3,766 | 22,272 | 10,699 |
| 2014 | | | 251,303 | 118,478 | 152,368 | | | 77,079 | 73,911 | 169,876 | 4,976 |
| TOTAL | | | 276,750 | 1,118,268 | 431,266 | | | 87,432 | 721,352 | 557,415 | 24,312 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 364,182 | 2,828,301 | 24,312 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -484,181 | -501,119 | 458 | |
| TOTAL LOSSES | | 2,327,182 | 24,770 | |
| EXPECTED LOSSES | 3,789,428 | 855,768 | 41,399 | |
| CREDIBILITY | .02 | .06 | .10 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .000 | 4.104 | .044 | 4.148 |
| INDICATED (POST-TEST) | .000 | 1.773 | .081 | 1.854 |
| PRES. ON RATE LEVEL | 6.449 | 1.457 | .070 | 7.976 |
| DERIVED BY FORMULA | 6.320 | 1.476 | .071 | 7.867 |
| UNDERLYING PRES. RATE | 6.682 | 1.509 | .073 | 8.264 |
| PROPOSED | 6.320 | 1.476 | .071 | 7.867 |

| YEAR | 4-1-11 | 4-1-14 | 10-1-16 | 4-1-18 | IND. RATE | 10.865 |
|------------|--------|--------|---------|---------|-----------------|--------|
| IND. RATES | | | | 10.87 | MINIMUM PREMIUM | |
| MAN. RATES | 20.00 | 19.80 | 12.53 | + 10.87 | PRESENT | 3000 |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|------|----------|----------|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 3,364 | 2,992 | .088 | | | | | | | |
| 2011 | 3,146 | 3,143 | .099 | | | | | | | |
| 2012 | 3,825 | 30,031 | .785 | | | | | 2 | | 2 |
| 2013 | 4,365 | | | | | | | | | |
| 2014 | 5,997 | 25,403 | .423 | | | | | | 1 | 1 |
| TOTAL | 20,697 | 61,569 | .297 | | | | | | 3 | 3 |

| REPORTED LOSSES | | | | | | | | | | | |
|-----------------|-----------|---------|-------|-------|---------------|---------|---------|-------|-------|---------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 2,992 |
| 2011 | | | | | | | | | | | 3,143 |
| 2012 | | | | | 23,000 | | | | | 2,500 | 4,531 |
| 2014 | | | | | 16,471 | | | | | 8,000 | 932 |
| TOTAL | | | | | 39,471 | | | | | 10,500 | 11,598 |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-----------|---------|---------------|---------------|---------------|---------|---------|--------------|--------------|---------------|---------------|
| MANUAL YEAR | INDEMNITY | | | | | MEDICAL | | | | | |
| | DEATH | P . T . | MAJOR | MINOR | TEMP | DEATH | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 1,768 |
| 2011 | | | | | | | | | | | 4,353 |
| 2012 | | | 5,007 | 796 | 27,475 | | | 355 | 176 | 10,206 | 7,000 |
| 2014 | | | 28,812 | 13,588 | 17,471 | | | 8,002 | 7,677 | 17,636 | 741 |
| TOTAL | | | 33,819 | 14,384 | 44,946 | | | 8,357 | 7,853 | 27,842 | 13,862 |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | |
|--------------------------|----------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 42,176 | 95,025 | 13,862 | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQUENCY ADJUST. | -140,354 | -113,968 | 112 | | | |
| TOTAL LOSSES | | | 13,974 | | | |
| EXPECTED LOSSES | 694,797 | 177,372 | 9,521 | | | |
| CREDIBILITY | .01 | .03 | .05 | | | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | .000 | .000 | .068 | .068 | | |
| INDICATED (POST-TEST) | .000 | .000 | .125 | .125 | | |
| PRES. ON RATE LEVEL | 3.240 | .827 | .045 | 4.112 | | |
| DERIVED BY FORMULA | 3.208 | .802 | .049 | 4.059 | | |
| UNDERLYING PRES. RATE | 3.357 | .857 | .046 | 4.260 | | |
| PROPOSED | 3.208 | .802 | .049 | 4.059 | | |
| IND. RATES | | | | | | |
| YEAR | 4-1-11 | 4-1-14 | 10-1-16 | 4-1-18 | IND. RATE | 5.605 |
| IND. RATES | | | | 5.61 | MINIMUM PREMIUM | |
| MAN. RATES | 7.82 | 7.61 | 6.46 | + 5.61 | PRESENT | 1890 |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES | | | | | | |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|------|-----|--|
| | | | | DEATH | P . T . | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 438 | | | | | | | | | |
| 2011 | 429 | | | | | | | | | |
| 2012 | 510 | | | | | | | | | |
| 2013 | 417 | | | | | | | | | |
| 2014 | 482 | | | | | | | | | |
| TOTAL | 2,276 | | | | | | | | | |

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

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

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | | | | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -7,313 | -6,414 | 4 | |
| TOTAL LOSSES | | | 4 | |
| EXPECTED LOSSES | 45,155 | 8,671 | 500 | |
| CREDIBILITY | .00 | .01 | .01 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .000 | .000 | .000 | .000 |
| INDICATED (POST-TEST) | .000 | .000 | .000 | .000 |
| PRES. ON RATE LEVEL | 1.915 | .368 | .021 | 2.304 |
| DERIVED BY FORMULA | 1.915 | .364 | .021 | 2.300 |
| UNDERLYING PRES. RATE | 1.984 | .381 | .022 | 2.387 |
| PROPOSED | 1.915 | .364 | .021 | 2.300 |

| YEAR | 4-1-11 | 4-1-14 | 10-1-16 | 4-1-18 | IND. RATE | 3.176 |
|------------|--------|--------|---------|--------|-----------------|-------|
| IND. RATES | | | | 3.18 | MINIMUM PREMIUM | |
| MAN. RATES | 6.68 | 6.52 | 3.62 | + 3.18 | PRESENT | 1190 |

+PROPOSED