

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
2012	62,443	9,037,042	14.472			62,443	1	1	8	13	46	69
2013	67,385	5,587,027	8.291			67,385	1		7	12	46	66
2014	73,576	7,796,972	10.597			73,576	2		7	19	56	84
2015	82,101	3,837,974	4.674			82,101	1		3	15	47	66
2016	100,116	4,653,096	4.647			100,116			2	11	67	80
<b>TOTAL</b>	<b>385,621</b>	<b>30,912,111</b>	<b>8.016</b>			<b>385,621</b>	<b>5</b>	<b>1</b>	<b>27</b>	<b>70</b>	<b>262</b>	<b>365</b>
O.D.		834,170	.216						1		2	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	886,578	208,760	1,519,982	671,517	881,245	249,847	800,000	1,655,305	1,361,066	655,660	147,082
2013	3,000		1,250,232	174,053	453,344			2,467,138	226,970	789,142	223,148
2014	384,757		1,258,830	798,271	782,622	482,872		1,793,283	1,227,432	928,671	140,234
2015	38,480		458,862	446,197	347,351	3,844		250,272	1,625,796	428,043	239,129
2016			330,852	537,046	1,078,597			231,017	659,582	1,547,959	268,043
<b>TOTAL</b>	<b>1,312,815</b>	<b>208,760</b>	<b>4,818,758</b>	<b>2,627,084</b>	<b>3,543,159</b>	<b>736,563</b>	<b>800,000</b>	<b>6,397,015</b>	<b>5,100,846</b>	<b>4,349,475</b>	<b>1,017,636</b>
O.D.			205,184		3,820			603,394		20,371	1,401

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	417,015	278,162	1,738,713	766,202	1,104,197	583,468	722,321	2,487,359	1,595,169	816,295	138,257
2013	3,946	5,593	1,190,041	214,553	557,661		15,246	1,814,434	298,241	948,512	210,875
2014	441,681	16,002	1,550,846	945,490	878,590	491,369	85,361	2,873,461	1,437,695	1,097,986	135,326
2015	42,885	8,316	705,325	458,921	377,747	11,207	19,976	845,780	983,247	516,018	234,586
2016	1,254	17,980	1,525,346	1,020,614	925,907	5,623	52,624	1,356,020	1,031,593	1,143,555	256,517
<b>TOTAL</b>	<b>906,781</b>	<b>326,053</b>	<b>6,710,271</b>	<b>3,405,780</b>	<b>3,844,102</b>	<b>1,091,667</b>	<b>895,528</b>	<b>9,377,054</b>	<b>5,345,945</b>	<b>4,522,366</b>	<b>975,561</b>
O.D.			201,232		4,786			799,251		25,362	1,342

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	20,307,837	17,148,341	976,903			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,733,716	-4,338,853	3,981			
TOTAL LOSSES	12,574,121	12,809,488	980,884			
EXPECTED LOSSES	17,815,690	11,803,859	1,102,876			
CREDIBILITY	.06	.18	.26			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.261	3.322	.254	6.837		
INDICATED (POST-TEST)	3.284	3.345	.256	6.885		
PRES. ON RATE LEVEL	4.154	2.752	.257	7.163		
DERIVED BY FORMULA	4.102	2.859	.257	7.218		
UNDERLYING PRES. RATE	4.620	3.061	.286	7.967		
PROPOSED	4.071	2.837	.255	7.163		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	6.831
IND. RATES				6.83	MINIMUM PREMIUM	
MAN. RATES	11.49	9.45	7.91	+ 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	
2012	54,024	1,684,940	3.118	1		2	2	25	30	
2013	58,663	1,087,087	1.853			1	7	25	33	
2014	66,200	5,414,192	8.178			4	14	21	39	
2015	67,277	2,379,938	3.537				11	33	44	
2016	68,545	1,751,938	2.555	1		1	8	29	39	
<b>TOTAL</b>	<b>314,709</b>	<b>12,318,095</b>	<b>3.914</b>	<b>2</b>		<b>8</b>	<b>42</b>	<b>133</b>	<b>185</b>	
O.D.		44,798	.014				1		1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	444,098		308,067	138,855	95,309			216,051	35,488	295,649	151,423
2013			144,422	409,226	72,130			9,965	192,617	138,392	120,335
2014			846,506	353,592	90,895			3,342,895	397,667	184,311	198,326
2015				473,108	110,215				976,453	623,072	197,090
2016	3,000		149,250	302,403	184,559			400,000	129,296	395,966	187,464
<b>TOTAL</b>	<b>447,098</b>		<b>1,448,245</b>	<b>1,677,184</b>	<b>553,108</b>			<b>3,968,911</b>	<b>1,731,521</b>	<b>1,637,390</b>	<b>854,638</b>
O.D.				31,771					12,488		539

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	455,200		356,741	158,434	119,421			337,904	41,592	368,081	142,338
2013		783	186,044	468,305	92,428		145	30,961	228,553	165,704	113,717
2014	207	7,239	728,029	404,035	124,275	3,182	37,547	1,248,105	468,356	236,559	191,385
2015	72	2,245	211,502	447,823	135,598	1,385	6,181	412,591	802,252	682,763	193,345
2016	2,711	6,164	518,713	348,858	196,162	3,889	51,620	754,606	286,373	316,921	179,403
<b>TOTAL</b>	<b>458,190</b>	<b>16,431</b>	<b>2,001,029</b>	<b>1,827,455</b>	<b>667,884</b>	<b>8,456</b>	<b>95,493</b>	<b>2,784,167</b>	<b>1,827,126</b>	<b>1,770,028</b>	<b>820,188</b>
O.D.		42	4,820	34,529	987		25	1,870	13,250	473	529

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,370,523	6,141,732	820,717	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,644,082	-1,610,833	2,046	
TOTAL LOSSES	3,726,441	4,530,899	822,763	
EXPECTED LOSSES	3,735,596	4,327,249	623,124	
CREDIBILITY	.05	.16	.23	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.184	1.440	.261	2.885
INDICATED (POST-TEST)	1.192	1.450	.263	2.905
PRES. ON RATE LEVEL	1.067	1.237	.178	2.482
DERIVED BY FORMULA	1.073	1.271	.198	2.542
UNDERLYING PRES. RATE	1.187	1.375	.198	2.760
PROPOSED	1.073	1.271	.198	2.542

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	2.424
IND. RATES				2.42	MINIMUM PREMIUM	
MAN. RATES	3.65	3.18	2.74	+ 2.42	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	16,412	1,877,527	11.439			16,412			1	2	14	17
2013	17,233	1,068,586	6.200			17,233			1	5	19	25
2014	17,014	945,656	5.558			17,014			1	1	10	12
2015	18,930	890,138	4.702			18,930			1	1	13	15
2016	19,776	2,354,124	11.903			19,776			3	1	29	33
<b>TOTAL</b>	<b>89,365</b>	<b>7,136,031</b>	<b>7.985</b>			<b>89,365</b>			<b>7</b>	<b>10</b>	<b>85</b>	<b>102</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			194,504	140,845	63,833			728,307	643,685	81,266	25,087
2013			201,632	152,355	197,571			149,365	153,119	188,520	26,024
2014			137,153	62,966	225,378			175,082	14,240	304,645	26,192
2015			152,939	123,228	172,098			51,437	25,603	351,425	13,408
2016			605,220	72,459	467,197			237,660	100,776	837,287	33,525
<b>TOTAL</b>			<b>1,291,448</b>	<b>551,853</b>	<b>1,126,077</b>			<b>1,341,851</b>	<b>937,423</b>	<b>1,763,143</b>	<b>124,236</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			142,436	160,705	79,983			720,332	754,398	101,176	23,582
2013		1,094	241,078	178,790	239,997		2,161	265,898	185,470	226,356	24,593
2014	46	1,963	176,912	85,727	241,033	700	8,477	279,815	41,464	333,623	25,275
2015	112	2,840	240,358	148,332	176,544	617	3,404	140,772	78,622	358,569	13,153
2016	744	12,423	942,282	370,150	425,230	3,209	36,679	700,773	403,190	598,613	32,083
<b>TOTAL</b>	<b>902</b>	<b>18,320</b>	<b>1,743,066</b>	<b>943,704</b>	<b>1,162,787</b>	<b>4,526</b>	<b>50,721</b>	<b>2,107,590</b>	<b>1,463,144</b>	<b>1,618,337</b>	<b>118,686</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,925,125	5,187,972	118,686			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-603,625	-580,302	408			
TOTAL LOSSES	3,321,500	4,607,670	119,094			
EXPECTED LOSSES	1,367,285	1,559,419	124,218			
CREDIBILITY	.02	.07	.10			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.717	5.156	.133	9.006		
INDICATED (POST-TEST)	3.743	5.192	.134	9.069		
PRES. ON RATE LEVEL	1.376	1.569	.125	3.070		
DERIVED BY FORMULA	1.423	1.823	.126	3.372		
UNDERLYING PRES. RATE	1.530	1.745	.139	3.414		
PROPOSED	1.423	1.823	.126	3.372		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	3.215
IND. RATES				3.22	MINIMUM PREMIUM	
MAN. RATES	4.33	3.79	3.39	+ 3.22	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	199,150	8,407,775	4.221			13	25	66	104
2013	211,416	9,668,045	4.572			8	27	77	112
2014	225,295	7,241,322	3.214			9	30	61	100
2015	220,215	2,673,794	1.214			2	16	48	66
2016	221,237	3,829,334	1.730			1	7	77	85
<b>TOTAL</b>	<b>1,077,313</b>	<b>31,820,270</b>	<b>2.954</b>			<b>33</b>	<b>105</b>	<b>329</b>	<b>467</b>
O.D.		734,037	.068				7	16	23

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			2,078,609	816,971	793,434			2,025,727	1,180,770	1,000,938	511,326
2013			1,408,332	1,146,156	511,963			3,985,830	1,285,769	854,748	475,247
2014			1,949,749	1,443,187	661,671			909,397	1,170,419	649,022	457,877
2015			276,416	463,322	356,749			173,741	425,942	596,221	381,403
2016			178,526	554,882	893,452			97,500	314,183	1,309,775	481,016
<b>TOTAL</b>			<b>5,891,632</b>	<b>4,424,518</b>	<b>3,217,269</b>			<b>7,192,195</b>	<b>4,377,083</b>	<b>4,410,704</b>	<b>2,306,869</b>
O.D.				198,387	127,601				124,260	165,573	118,216

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			2,407,028	932,166	994,175			3,168,237	1,383,860	1,246,166	480,646
2013		6,491	1,428,903	1,323,484	640,245		19,078	2,329,429	1,542,842	1,045,627	449,108
2014	662	24,255	2,404,337	1,654,903	793,818	3,630	44,886	1,558,232	1,321,573	769,518	441,851
2015	231	6,258	541,159	497,007	378,773	2,358	12,753	529,833	498,319	641,439	374,156
2016	1,016	14,633	1,269,032	920,083	772,395	3,382	28,910	854,181	695,946	931,169	460,332
<b>TOTAL</b>	<b>1,909</b>	<b>51,637</b>	<b>8,050,459</b>	<b>5,327,643</b>	<b>3,579,406</b>	<b>9,370</b>	<b>105,627</b>	<b>8,439,912</b>	<b>5,442,540</b>	<b>4,633,919</b>	<b>2,206,093</b>
O.D.	77	1,387	127,816	228,141	122,348	228	1,517	78,521	168,958	141,646	115,028

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,868,460	19,644,601	2,321,121			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,079,521	-5,395,040	6,812			
TOTAL LOSSES	11,788,939	14,249,561	2,327,933			
EXPECTED LOSSES	11,430,292	14,414,448	2,154,626			
CREDIBILITY	.12	.35	.52			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.094	1.323	.216	2.633		
INDICATED (POST-TEST)	1.102	1.332	.218	2.652		
PRES. ON RATE LEVEL	.954	1.203	.180	2.337		
DERIVED BY FORMULA	.972	1.248	.200	2.420		
UNDERLYING PRES. RATE	1.061	1.338	.200	2.599		
PROPOSED	.972	1.248	.200	2.420		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	2.307
IND. RATES				2.31	MINIMUM PREMIUM	
MAN. RATES	3.55	3.07	2.58	+ 2.31	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
2012	5,035	2,443,324	48,526			5,035	1		1	2	9	13
2013	4,701	497,788	10,588			4,701				3	6	9
2014	4,818	1,302,793	27,040			4,818			2	3	6	11
2015	4,945	887,350	17,944			4,945			1	3	9	13
2016	4,128	479,726	11,621			4,128				1	2	3
<b>TOTAL</b>	<b>23,627</b>	<b>5,610,981</b>	<b>23,748</b>			<b>23,627</b>	<b>1</b>		<b>4</b>	<b>12</b>	<b>32</b>	<b>49</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	291,969		271,600	77,317	113,696			273,100	352,391	1,044,180	19,071
2013				142,080	32,546				275,241	41,251	6,670
2014			593,768	123,204	14,052			430,171	73,156	44,424	24,018
2015			231,182	195,024	45,140			29,290	154,950	218,493	13,271
2016				89,966	14,980				328,360	25,182	21,238
<b>TOTAL</b>	<b>291,969</b>		<b>1,096,550</b>	<b>627,591</b>	<b>220,414</b>			<b>732,561</b>	<b>1,184,098</b>	<b>1,373,530</b>	<b>84,268</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	299,268		314,513	88,219	127,151			427,128	413,003	1,138,513	17,927
2013			7,793	162,377	40,245			17,485	323,026	52,554	6,303
2014	202	6,644	671,089	148,486	36,575	1,719	19,928	649,876	99,340	63,037	23,177
2015	161	3,851	324,471	199,375	70,156	568	2,910	141,661	178,439	232,922	13,019
2016	42	926	85,495	77,802	23,582	909	6,189	236,232	228,339	54,885	20,325
<b>TOTAL</b>	<b>299,673</b>	<b>11,421</b>	<b>1,403,361</b>	<b>676,259</b>	<b>297,709</b>	<b>3,196</b>	<b>29,027</b>	<b>1,472,382</b>	<b>1,242,147</b>	<b>1,541,911</b>	<b>80,751</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,219,060	3,758,026	80,751	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-838,491	-443,740	169	
TOTAL LOSSES	2,380,569	3,314,286	80,920	
EXPECTED LOSSES	1,866,060	1,176,861	57,886	
CREDIBILITY	.01	.03	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	10.076	14.028	.342	24.446
INDICATED (POST-TEST)	10.147	14.126	.344	24.617
PRES. ON RATE LEVEL	7.101	4.479	.220	11.800
DERIVED BY FORMULA	7.131	4.768	.225	12.124
UNDERLYING PRES. RATE	7.898	4.981	.245	13.124
PROPOSED	7.131	4.768	.225	12.124

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	11.562
IND. RATES				11.56	MINIMUM PREMIUM	
MAN. RATES	17.97	15.13	13.03	+ 11.56	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
2012	48,215	823,242	1.707			48,215			1	1	17	19
2013	48,398	666,020	1.376			48,398				8	19	27
2014	54,745	672,935	1.229			54,745				3	16	19
2015	56,668	742,341	1.309			56,668				6	17	23
2016	57,827	882,011	1.525			57,827				2	21	23
<b>TOTAL</b>	<b>265,853</b>	<b>3,786,549</b>	<b>1.424</b>			<b>265,853</b>			<b>1</b>	<b>20</b>	<b>90</b>	<b>111</b>
O.D.		13,813	.005								1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			147,503	58,406	118,377			63,911	64,207	176,020	194,818
2013				145,281	207,858				101,324	118,988	92,569
2014				121,350	106,835				141,914	197,014	105,822
2015				111,824	171,218				144,822	241,451	73,026
2016				120,500	218,386				89,000	255,419	198,706
<b>TOTAL</b>			<b>147,503</b>	<b>557,361</b>	<b>822,674</b>			<b>63,911</b>	<b>541,267</b>	<b>988,892</b>	<b>664,941</b>
O.D.					7,913					3,668	2,232

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			170,808	66,641	148,326			99,957	75,251	219,145	183,129
2013			11,878	169,482	249,049			8,162	121,129	141,381	87,478
2014		350	26,424	138,576	115,113		562	33,372	162,611	217,524	102,118
2015	22	861	79,192	129,364	165,402	314	1,378	96,517	169,598	253,536	71,639
2016	220	2,869	258,496	208,158	182,415	586	3,980	161,444	151,516	183,163	190,162
<b>TOTAL</b>	<b>242</b>	<b>4,080</b>	<b>546,798</b>	<b>712,221</b>	<b>860,305</b>	<b>900</b>	<b>5,920</b>	<b>399,452</b>	<b>680,105</b>	<b>1,014,749</b>	<b>634,526</b>
O.D.		18	1,561	1,213	7,263	2	7	544	523	3,692	2,171

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	959,524	3,280,071	636,697	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-921,710	-844,687	1,324	
TOTAL LOSSES	37,814	2,435,384	638,021	
EXPECTED LOSSES	2,092,262	2,270,385	404,096	
CREDIBILITY	.05	.14	.21	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.014	.916	.240	1.170
INDICATED (POST-TEST)	.014	.922	.242	1.178
PRES. ON RATE LEVEL	.707	.768	.137	1.612
DERIVED BY FORMULA	.672	.790	.159	1.621
UNDERLYING PRES. RATE	.787	.854	.152	1.793
PROPOSED	.668	.786	.158	1.612

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.537
IND. RATES				1.54	MINIMUM PREMIUM	
MAN. RATES	2.50	2.08	1.78	+ 1.54	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	460,162	15,955,887	3.467	1		16	67	324	408
2013	501,476	21,630,546	4.313			24	72	275	371
2014	548,245	22,544,568	4.112	3		18	99	264	384
2015	585,558	17,534,630	2.994	3		9	75	318	405
2016	608,022	14,297,049	2.351	1		4	51	313	369
<b>TOTAL</b>	<b>2,703,463</b>	<b>91,962,680</b>	<b>3.402</b>	<b>8</b>		<b>71</b>	<b>364</b>	<b>1494</b>	<b>1937</b>
O.D.		749,542	.027				4	11	15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	5,379		2,648,528	2,932,750	2,527,867	355,576		1,205,184	1,832,874	3,181,872	1,265,857
2013			4,432,885	2,975,145	2,655,503			3,721,400	2,693,161	4,003,225	1,149,227
2014	329,869		3,316,414	3,957,556	3,410,688	236,978		3,626,228	3,048,461	3,373,884	1,244,490
2015	1,163,927		1,658,933	3,022,181	3,391,093	6,000		802,753	3,112,689	3,031,924	1,345,130
2016	1,238		727,447	2,149,425	3,149,219	264		823,505	2,251,019	4,054,407	1,140,525
<b>TOTAL</b>	<b>1,500,413</b>		<b>12,784,207</b>	<b>15,037,057</b>	<b>15,134,370</b>	<b>598,818</b>		<b>10,179,070</b>	<b>12,938,204</b>	<b>17,645,312</b>	<b>6,145,229</b>
O.D.				179,346	131,762				229,675	159,608	49,151

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	2,753		3,066,998	3,346,272	3,167,411	903,792		1,884,907	2,148,129	3,961,433	1,189,906
2013		23,198	5,067,160	3,470,112	3,259,781		48,125	5,873,859	3,287,299	4,801,009	1,086,020
2014	379,377	45,391	4,310,494	4,587,612	3,773,710	249,446	145,945	5,026,568	3,570,895	3,833,851	1,200,933
2015	1,288,595	41,343	3,589,879	3,396,926	3,438,309	24,310	66,930	2,965,440	3,410,381	3,325,997	1,319,573
2016	4,687	53,903	4,678,755	3,399,339	2,753,727	17,300	158,919	4,042,507	3,066,014	3,064,144	1,091,482
<b>TOTAL</b>	<b>1,675,412</b>	<b>163,835</b>	<b>20,713,286</b>	<b>18,200,261</b>	<b>16,392,938</b>	<b>1,194,848</b>	<b>419,919</b>	<b>19,793,281</b>	<b>15,482,718</b>	<b>18,986,434</b>	<b>5,887,914</b>
O.D.	14	643	55,835	199,696	141,500	107	915	51,262	262,123	175,862	47,434

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	44,069,357	69,841,532	5,935,348			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-15,352,511	-19,345,822	21,136			
TOTAL LOSSES	28,716,846	50,495,710	5,956,484			
EXPECTED LOSSES	34,982,811	52,095,733	6,326,103			
CREDIBILITY	.23	.66	.97			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.062	1.868	.220	3.150		
INDICATED (POST-TEST)	1.069	1.881	.222	3.172		
PRES. ON RATE LEVEL	1.163	1.733	.210	3.106		
DERIVED BY FORMULA	1.141	1.831	.222	3.194		
UNDERLYING PRES. RATE	1.294	1.927	.234	3.455		
PROPOSED	1.133	1.818	.221	3.172		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	3.025
IND. RATES				3.03	MINIMUM PREMIUM	
MAN. RATES	4.59	3.93	3.43	+ 3.03	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
2012	35,128	623,458	1.774			35,128				7	16	23
2013	35,316	876,083	2.480			35,316				5	25	30
2014	36,724	557,774	1.518			36,724				4	12	16
2015	37,510	276,103	.736			37,510				1	16	17
2016	37,772	304,762	.806			37,772				1	11	12
<b>TOTAL</b>	<b>182,450</b>	<b>2,638,180</b>	<b>1.446</b>			<b>182,450</b>				<b>18</b>	<b>80</b>	<b>98</b>
O.D.		3,419	.001									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				156,821	68,021				218,220	115,093	65,303
2013				168,301	190,286				91,360	307,195	118,941
2014				100,090	68,737				153,648	164,402	70,897
2015				60,899	45,202				58,650	57,987	53,365
2016				103,134	50,182					70,918	80,528
<b>TOTAL</b>				<b>589,245</b>	<b>422,428</b>				<b>521,878</b>	<b>715,595</b>	<b>389,034</b>
O.D.											3,419

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				178,932	85,231				255,754	143,290	61,385
2013			12,632	195,338	228,364			10,677	113,492	362,495	112,399
2014		255	20,341	113,080	74,749		532	33,115	173,063	182,857	68,416
2015	11	360	33,656	63,096	45,977	106	485	33,177	63,015	62,627	52,351
2016	73	1,329	121,975	106,491	52,134	101	653	27,781	25,566	48,012	77,065
<b>TOTAL</b>	<b>84</b>	<b>1,944</b>	<b>188,604</b>	<b>656,937</b>	<b>486,455</b>	<b>207</b>	<b>1,670</b>	<b>104,750</b>	<b>630,890</b>	<b>799,281</b>	<b>371,616</b>
O.D.											3,275

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	297,259	2,573,563	374,891	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-693,250	-726,456	1,128	
TOTAL LOSSES		1,847,107	376,019	
EXPECTED LOSSES	1,559,948	1,943,093	355,778	
CREDIBILITY	.04	.11	.16	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	1.012	.206	1.218
INDICATED (POST-TEST)	.000	1.019	.207	1.226
PRES. ON RATE LEVEL	.769	.958	.175	1.902
DERIVED BY FORMULA	.738	.965	.180	1.883
UNDERLYING PRES. RATE	.855	1.065	.195	2.115
PROPOSED	.738	.965	.180	1.883

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.795
IND. RATES				1.80	MINIMUM PREMIUM	
MAN. RATES	3.08	2.53	2.10	+ 1.80	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	11,480	567,096	4.939			1	1	4	6	
2013	12,142	519,971	4.282			1	2	5	8	
2014	10,453	339,748	3.250				2	5	7	
2015	10,657	364,638	3.421				2	5	7	
2016	8,675	91,011	1.049					4	4	
<b>TOTAL</b>	<b>53,407</b>	<b>1,882,464</b>	<b>3.525</b>			<b>2</b>	<b>7</b>	<b>23</b>	<b>32</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			173,963	78,780	29,400			34,777	157,435	70,322	22,419
2013			198,605	44,286	23,402			125,000	5,805	100,486	22,387
2014				167,804	15,716				129,847	20,255	6,126
2015				73,638	80,609				126,369	55,157	28,865
2016					19,754					51,626	19,631
<b>TOTAL</b>			<b>372,568</b>	<b>364,508</b>	<b>168,881</b>			<b>159,777</b>	<b>419,456</b>	<b>297,846</b>	<b>99,428</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			201,449	89,888	36,839			54,391	184,514	87,550	21,074
2013		1,078	228,364	52,311	31,410		1,810	214,103	10,809	120,287	21,156
2014		250	26,637	183,358	21,593		280	20,684	138,997	26,745	5,912
2015	13	495	45,812	80,265	79,422	210	941	61,107	125,830	64,726	28,317
2016	17	164	14,340	10,354	15,022	71	474	20,234	18,612	34,951	18,787
<b>TOTAL</b>	<b>30</b>	<b>1,987</b>	<b>516,602</b>	<b>416,176</b>	<b>184,286</b>	<b>281</b>	<b>3,505</b>	<b>370,519</b>	<b>478,762</b>	<b>334,259</b>	<b>95,246</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	892,924	1,413,483	95,246			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,004,498	-464,665	193			
TOTAL LOSSES		948,818	95,439			
EXPECTED LOSSES	2,209,982	1,223,021	68,895			
CREDIBILITY	.02	.05	.07			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	1.777	.179	1.956		
INDICATED (POST-TEST)	.000	1.789	.180	1.969		
PRES. ON RATE LEVEL	3.720	2.059	.116	5.895		
DERIVED BY FORMULA	3.646	2.046	.120	5.812		
UNDERLYING PRES. RATE	4.138	2.290	.129	6.557		
PROPOSED	3.646	2.046	.120	5.812		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	5.542
IND. RATES				5.54	MINIMUM PREMIUM	
MAN. RATES	9.76	7.87	6.51	+ 5.54	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	44,871	1,581,785	3.525			1	8	16	25	
2013	45,655	695,115	1.522				2	18	20	
2014	49,078	495,091	1.008				2	20	22	
2015	52,209	1,084,021	2.076	1			2	20	23	
2016	51,900	451,178	.869				1	16	17	
<b>TOTAL</b>	<b>243,713</b>	<b>4,307,190</b>	<b>1.767</b>	<b>1</b>		<b>1</b>	<b>15</b>	<b>90</b>	<b>107</b>	
O.D.		1,502								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			174,540	289,966	52,538			50,000	876,224	67,027	71,490
2013				178,278	175,276				69,601	218,735	53,225
2014				88,132	122,057				14,327	141,246	129,329
2015	326,752			46,292	242,328				74,348	285,443	108,858
2016				110,002	135,290				23,714	122,414	59,758
<b>TOTAL</b>	<b>326,752</b>		<b>174,540</b>	<b>712,670</b>	<b>727,489</b>			<b>50,000</b>	<b>1,058,214</b>	<b>834,865</b>	<b>422,660</b>
O.D.											1,502

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			202,117	330,851	65,830			78,200	1,026,936	83,448	67,201
2013			12,791	206,400	210,599			7,879	86,135	258,175	50,298
2014		326	22,528	103,433	129,953		205	10,840	23,836	152,634	124,802
2015	361,348	732	66,608	79,807	225,847	224	988	73,544	110,063	292,656	106,790
2016	149	2,093	189,459	156,442	117,803	234	1,553	64,303	59,960	85,606	57,188
<b>TOTAL</b>	<b>361,497</b>	<b>3,151</b>	<b>493,503</b>	<b>876,933</b>	<b>750,032</b>	<b>458</b>	<b>2,746</b>	<b>234,766</b>	<b>1,306,930</b>	<b>872,519</b>	<b>406,279</b>
O.D.											1,428

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,096,121	3,806,414	407,707	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-650,011	-838,267	985	
TOTAL LOSSES	446,110	2,968,147	408,692	
EXPECTED LOSSES	1,472,026	2,249,471	304,642	
CREDIBILITY	.05	.13	.19	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.183	1.218	.168	1.569
INDICATED (POST-TEST)	.184	1.227	.169	1.580
PRES. ON RATE LEVEL	.543	.830	.112	1.485
DERIVED BY FORMULA	.525	.882	.123	1.530
UNDERLYING PRES. RATE	.604	.923	.125	1.652
PROPOSED	.525	.882	.123	1.530

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.459
IND. RATES				1.46	MINIMUM PREMIUM	
MAN. RATES	2.18	1.86	1.64	+ 1.46	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	18,656	96,537	.517				1	5	6
2013	15,380	1,090,874	7.092			1	1	7	9
2014	16,243	86,166	.530				1	3	4
2015	17,044	128,817	.755				1	2	3
2016	20,413	24,885	.121					3	3
<b>TOTAL</b>	<b>87,736</b>	<b>1,427,279</b>	<b>1.627</b>			<b>1</b>	<b>4</b>	<b>20</b>	<b>25</b>
O.D.		175,205	.199				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				12,031	40,785				6,726	27,413	9,582
2013			208,623	35,346	70,302			694,808	8,770	60,817	12,208
2014				12,268	23,430				13,365	28,089	9,014
2015				66,462	9,107				17,302	28,571	7,375
2016					5,360					8,919	10,606
<b>TOTAL</b>			<b>208,623</b>	<b>126,107</b>	<b>148,984</b>			<b>694,808</b>	<b>46,163</b>	<b>153,809</b>	<b>48,785</b>
O.D.			131,455					43,750			

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				13,727	51,104				7,883	34,129	9,007
2013		818	174,638	42,713	86,425		7,267	853,562	19,060	79,935	11,537
2014		56	3,616	14,802	24,800		67	3,729	15,897	30,753	8,699
2015	10	309	28,790	62,696	13,258	35	163	11,488	20,222	30,013	7,235
2016	5	43	3,888	2,810	4,077	11	82	3,498	3,213	6,037	10,150
<b>TOTAL</b>	<b>15</b>	<b>1,226</b>	<b>210,932</b>	<b>136,748</b>	<b>179,664</b>	<b>46</b>	<b>7,579</b>	<b>872,277</b>	<b>66,275</b>	<b>180,867</b>	<b>46,628</b>
O.D.	44	1,428	144,202	3,035	4,008	175	2,008	64,703	1,933	1,264	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,304,635	573,794	46,628	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-557,992	-289,248	209	
TOTAL LOSSES	746,643	284,546	46,837	
EXPECTED LOSSES	1,259,889	779,973	62,293	
CREDIBILITY	.02	.07	.10	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.851	.324	.053	1.228
INDICATED (POST-TEST)	.857	.326	.053	1.236
PRES. ON RATE LEVEL	1.293	.801	.064	2.158
DERIVED BY FORMULA	1.284	.768	.063	2.115
UNDERLYING PRES. RATE	1.436	.889	.071	2.396
PROPOSED	1.284	.768	.063	2.115

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE
IND. RATES				2.48	MINIMUM PREMIUM
MAN. RATES	3.47	3.03	2.70	+ 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	
2012	251,094	3,280,601	1.306	1		3	8	30	42	
2013	264,818	2,409,855	.910	1		4	14	33	52	
2014	266,883	3,052,146	1.143			3	12	25	40	
2015	207,767	2,344,268	1.128			4	6	24	34	
2016	191,298	921,493	.481				6	18	24	
<b>TOTAL</b>	<b>1,181,860</b>	<b>12,008,363</b>	<b>1.016</b>	<b>2</b>		<b>14</b>	<b>46</b>	<b>130</b>	<b>192</b>	
O.D.		1,276								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	675,200		762,204	370,154	163,687	222,000		567,850	51,345	289,413	178,748
2013	3,000		881,231	278,248	259,008	488		220,520	354,802	223,413	189,145
2014			768,587	330,149	192,462			846,336	326,601	467,891	120,120
2015			912,714	139,778	461,462			185,027	158,362	355,440	131,485
2016				118,569	428,660				43,080	210,100	121,084
<b>TOTAL</b>	<b>678,200</b>		<b>3,324,736</b>	<b>1,236,898</b>	<b>1,505,279</b>	<b>222,488</b>		<b>1,819,733</b>	<b>934,190</b>	<b>1,546,257</b>	<b>740,582</b>
O.D.											1,276

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	380,063		862,725	422,346	205,099	620,420		866,056	60,176	360,320	168,023
2013	3,946	4,780	1,020,816	328,233	325,014	1,225	3,192	399,515	423,327	271,529	178,742
2014	228	8,085	803,102	386,413	231,377	2,366	28,455	953,664	401,291	533,315	115,916
2015	553	13,104	1,080,948	249,257	490,530	1,956	11,141	399,106	215,261	380,292	128,987
2016	395	4,564	409,542	316,890	342,067	406	2,717	112,030	104,510	147,197	115,877
<b>TOTAL</b>	<b>385,185</b>	<b>30,533</b>	<b>4,177,133</b>	<b>1,703,139</b>	<b>1,594,087</b>	<b>626,373</b>	<b>45,505</b>	<b>2,730,371</b>	<b>1,204,565</b>	<b>1,692,653</b>	<b>707,545</b>
O.D.											1,217

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,995,100	6,194,444	708,762			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,404,962	-2,026,710	2,186			
TOTAL LOSSES	2,590,138	4,167,734	710,948			
EXPECTED LOSSES	11,830,419	5,318,371	791,847			
CREDIBILITY	.13	.38	.56			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.219	.353	.060	.632		
INDICATED (POST-TEST)	.221	.355	.060	.636		
PRES. ON RATE LEVEL	.902	.405	.060	1.367		
DERIVED BY FORMULA	.813	.386	.060	1.259		
UNDERLYING PRES. RATE	1.001	.450	.067	1.518		
PROPOSED	.813	.386	.060	1.259		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.474
IND. RATES				1.47	MINIMUM PREMIUM	
MAN. RATES	2.44	2.00	1.71	+ 1.47	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
2012	60,144	1,700,891	2.828			60,144		1		14	37	52
2013	62,854	1,586,519	2.524			62,854				7	31	38
2014	71,240	1,204,338	1.690			71,240	1			6	34	41
2015	85,129	3,257,190	3.826			85,129			2	5	45	52
2016	86,850	2,015,228	2.320			86,850				3	53	56
<b>TOTAL</b>	<b>366,217</b>	<b>9,764,166</b>	<b>2.666</b>			<b>366,217</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>35</b>	<b>200</b>	<b>239</b>
O.D.		10,479	.002								1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012		50,000		618,128	204,564		34,913		452,094	232,735	108,457
2013				265,737	336,313				146,388	619,037	219,044
2014	1,000			244,517	192,043				184,961	360,124	221,693
2015			451,875	285,829	523,814			860,502	249,671	651,213	234,286
2016				92,887	845,668				65,400	681,413	329,860
<b>TOTAL</b>	<b>1,000</b>	<b>50,000</b>	<b>451,875</b>	<b>1,507,098</b>	<b>2,102,402</b>		<b>34,913</b>	<b>860,502</b>	<b>1,098,514</b>	<b>2,544,522</b>	<b>1,113,340</b>
O.D.					7,500					2,482	497

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012		133,850		705,285	256,318		63,332		529,854	289,754	101,950
2013			20,744	309,141	403,288			19,205	184,564	729,912	206,997
2014	1,146	659	51,501	277,787	207,755		865	49,842	218,248	394,785	213,934
2015	267	7,063	600,210	364,126	524,988	5,893	34,245	1,130,967	381,566	710,241	229,835
2016	737	7,754	690,989	515,502	655,715	1,127	7,469	312,100	289,335	468,842	315,676
<b>TOTAL</b>	<b>2,150</b>	<b>149,326</b>	<b>1,363,444</b>	<b>2,171,841</b>	<b>2,048,064</b>	<b>7,020</b>	<b>105,911</b>	<b>1,512,114</b>	<b>1,603,567</b>	<b>2,593,534</b>	<b>1,068,392</b>
O.D.		15	1,480	1,148	6,885		4	368	353	2,498	475

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,141,832	8,427,890	1,068,867			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,311,252	-1,863,779	2,819			
TOTAL LOSSES	1,830,580	6,564,111	1,071,686			
EXPECTED LOSSES	3,021,291	5,053,794	813,002			
CREDIBILITY	.06	.17	.26			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.500	1.792	.293	2.585		
INDICATED (POST-TEST)	.504	1.805	.295	2.604		
PRES. ON RATE LEVEL	.742	1.241	.199	2.182		
DERIVED BY FORMULA	.728	1.337	.224	2.289		
UNDERLYING PRES. RATE	.825	1.380	.222	2.427		
PROPOSED	.728	1.337	.224	2.289		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	2.183
IND. RATES				2.18	MINIMUM PREMIUM	
MAN. RATES	3.15	2.74	2.41	+ 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
2012	97,787	1,297,797	1.327	1			6	54	61
2013	103,840	3,012,687	2.901			2	9	69	80
2014	111,590	3,231,465	2.895			2	8	63	73
2015	114,266	1,947,482	1.704	1		2	6	44	53
2016	113,702	1,741,203	1.531	1			8	50	59
<b>TOTAL</b>	<b>541,185</b>	<b>11,230,634</b>	<b>2.075</b>	<b>3</b>		<b>6</b>	<b>37</b>	<b>280</b>	<b>326</b>
O.D.		26,213	.004					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	199,001			118,150	171,008	210			77,482	519,233	212,713
2013			317,258	354,390	359,337			114,213	535,802	830,839	500,848
2014			523,450	352,343	579,746			355,000	299,245	840,576	281,105
2015	3,000		277,856	269,264	343,629			168,710	147,076	567,117	170,830
2016	194,637			183,494	215,796				472,618	448,222	226,436
<b>TOTAL</b>	<b>396,638</b>		<b>1,118,564</b>	<b>1,277,641</b>	<b>1,669,516</b>	<b>210</b>		<b>637,923</b>	<b>1,532,223</b>	<b>3,205,987</b>	<b>1,391,932</b>
O.D.					1,721					3,483	21,009

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	203,976			134,808	214,273	1,069			90,809	646,443	199,950
2013		1,721	386,112	412,800	436,552		1,654	240,279	646,569	986,544	473,301
2014	178	7,156	671,148	431,345	631,134	1,419	18,036	621,545	384,566	926,720	271,266
2015	3,522	5,411	461,229	316,096	352,514	1,881	10,584	401,146	233,384	591,494	167,584
2016	154,439	3,401	308,853	255,787	188,985	1,892	12,706	501,472	477,180	357,899	216,699
<b>TOTAL</b>	<b>362,115</b>	<b>17,689</b>	<b>1,827,342</b>	<b>1,550,836</b>	<b>1,823,458</b>	<b>6,261</b>	<b>42,980</b>	<b>1,764,442</b>	<b>1,832,508</b>	<b>3,509,100</b>	<b>1,328,800</b>
O.D.	1	14	1,251	901	1,309	5	31	1,362	1,256	2,359	19,974

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,023,493	8,721,727	1,348,774	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,678,329	-2,311,260	3,649	
TOTAL LOSSES	2,345,164	6,410,467	1,352,423	
EXPECTED LOSSES	3,793,707	6,191,157	1,136,489	
CREDIBILITY	.08	.22	.33	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.433	1.185	.250	1.868
INDICATED (POST-TEST)	.436	1.193	.252	1.881
PRES. ON RATE LEVEL	.630	1.029	.189	1.848
DERIVED BY FORMULA	.614	1.065	.210	1.889
UNDERLYING PRES. RATE	.701	1.144	.210	2.055
PROPOSED	.611	1.061	.209	1.881

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.793
IND. RATES				1.79	MINIMUM PREMIUM	
MAN. RATES	2.96	2.44	2.04	+ 1.79	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	61,259	2,074,606	3.386	1		4	8	10	23	
2013	63,187	1,308,799	2.071	1		1	3	18	23	
2014	72,613	1,495,664	2.059	1	1	1	3	27	33	
2015	74,210	1,209,904	1.630			1	4	24	29	
2016	78,016	982,721	1.259				4	26	30	
<b>TOTAL</b>	<b>349,285</b>	<b>7,071,694</b>	<b>2.025</b>	<b>3</b>	<b>1</b>	<b>7</b>	<b>22</b>	<b>105</b>	<b>138</b>	
O.D.		2,029								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			907,421	296,502	78,080	15,417		288,523	375,169	38,320	75,174
2013	144,603		298,557	147,582	96,256	303		10,267	305,443	139,878	165,910
2014	203,147	254,693	155,393	123,850	209,067	19,496	184,655	35,445	78,536	144,208	87,174
2015			156,976	184,085	156,782			161,021	176,689	314,516	59,835
2016			324,429	160,071					193,642	214,422	90,157
<b>TOTAL</b>	<b>347,750</b>	<b>254,693</b>	<b>1,518,347</b>	<b>1,076,448</b>	<b>700,256</b>	<b>35,216</b>	<b>184,655</b>	<b>495,256</b>	<b>1,129,479</b>	<b>851,344</b>	<b>478,250</b>
O.D.											2,029

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,050,794	338,309	97,835	78,457		451,249	439,698	47,708	70,664
2013	190,182	1,620	348,694	172,056	120,798	760	148	38,386	360,638	169,115	156,785
2014	249,546	379,550	215,356	155,350	226,706	23,273	538,264	74,031	96,889	160,744	84,123
2015	120	3,113	266,186	202,349	167,225	1,771	9,962	364,388	224,359	339,013	58,698
2016	240	4,191	385,292	336,143	165,701	811	5,491	217,505	206,605	167,463	86,280
<b>TOTAL</b>	<b>440,088</b>	<b>388,474</b>	<b>2,266,322</b>	<b>1,204,207</b>	<b>778,265</b>	<b>105,072</b>	<b>553,865</b>	<b>1,145,559</b>	<b>1,328,189</b>	<b>884,043</b>	<b>456,550</b>
O.D.											1,927

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,899,380	4,194,704	458,477	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,766,743	-1,263,810	1,498	
TOTAL LOSSES	3,132,637	2,930,894	459,975	
EXPECTED LOSSES	4,020,270	3,402,036	450,578	
CREDIBILITY	.06	.17	.25	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.897	.839	.132	1.868
INDICATED (POST-TEST)	.903	.845	.133	1.881
PRES. ON RATE LEVEL	1.037	.877	.116	2.030
DERIVED BY FORMULA	1.029	.872	.120	2.021
UNDERLYING PRES. RATE	1.151	.974	.129	2.254
PROPOSED	1.029	.872	.120	2.021

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	TOTAL
IND. RATES				2.37	MINIMUM PREMIUM	
MAN. RATES	3.16	2.81	2.54	+ 2.37	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	96,875	811,789	.837			1	3	26	30
2013	98,775	2,180,020	2.207			4	6	28	38
2014	111,174	4,878,580	4.388			8	4	17	29
2015	120,269	4,056,966	3.373			7	4	35	46
2016	118,038	2,208,073	1.870			3	7	24	34
<b>TOTAL</b>	<b>545,131</b>	<b>14,135,428</b>	<b>2.593</b>			<b>23</b>	<b>24</b>	<b>130</b>	<b>177</b>
O.D.		264							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			118,041	80,677	161,815			19,274	19,425	259,641	152,916
2013			862,005	142,162	230,797			222,662	202,845	407,716	111,833
2014			1,672,479	58,341	101,485			2,631,191	84,161	212,690	118,233
2015			1,385,899	80,804	583,587			841,228	205,598	742,026	217,824
2016			657,146	227,978	344,376			240,359	228,132	359,811	150,271
<b>TOTAL</b>			<b>4,695,570</b>	<b>589,962</b>	<b>1,422,060</b>			<b>3,954,714</b>	<b>740,161</b>	<b>1,981,884</b>	<b>751,077</b>
O.D.											264

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			136,691	92,052	202,753			30,145	22,766	323,252	143,741
2013		4,675	991,575	172,626	289,694		3,220	396,930	249,447	485,991	105,682
2014	482	15,669	1,572,247	102,510	150,828	5,791	66,902	2,168,625	166,326	274,067	114,095
2015	819	19,074	1,564,870	239,333	627,638	7,809	45,713	1,469,316	373,935	811,978	213,685
2016	725	13,470	1,028,704	432,603	358,056	2,905	34,867	604,892	316,472	290,272	143,809
<b>TOTAL</b>	<b>2,026</b>	<b>52,888</b>	<b>5,294,087</b>	<b>1,039,124</b>	<b>1,628,969</b>	<b>16,505</b>	<b>150,702</b>	<b>4,669,908</b>	<b>1,128,946</b>	<b>2,185,560</b>	<b>721,012</b>
O.D.											249

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,186,116	5,982,599	721,261			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,090,002	-1,641,597	2,593			
TOTAL LOSSES	7,096,114	4,341,002	723,854			
EXPECTED LOSSES	7,032,191	4,415,562	790,440			
CREDIBILITY	.08	.23	.33			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.302	.796	.133	2.231		
INDICATED (POST-TEST)	1.311	.802	.134	2.247		
PRES. ON RATE LEVEL	1.162	.730	.130	2.022		
DERIVED BY FORMULA	1.174	.747	.131	2.052		
UNDERLYING PRES. RATE	1.290	.810	.145	2.245		
PROPOSED	1.174	.747	.131	2.052		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	2.402
IND. RATES				2.40	MINIMUM PREMIUM	
MAN. RATES	3.27	2.78	2.53	+ 2.40	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
2012	33,887	842,415	2.485			33,887			1	1	9	11
2013	34,875	2,201,018	6.311			34,875			2	5	13	20
2014	37,174	464,157	1.248			37,174			1	2	9	12
2015	37,503	1,081,093	2.882			37,503			1	3	5	9
2016	33,500	314,263	.938			33,500				1	9	10
<b>TOTAL</b>	<b>176,939</b>	<b>4,902,946</b>	<b>2.771</b>			<b>176,939</b>			<b>5</b>	<b>12</b>	<b>45</b>	<b>62</b>
O.D.		573										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			119,918	4,015	381,356			41,032	11,463	175,628	109,003
2013			523,685	274,283	48,145			806,692	346,129	155,031	47,053
2014			127,503	112,892	52,336			67,000	16,194	54,032	34,200
2015			205,122	150,761	96,589			373,841	112,996	90,429	51,355
2016				12,370	144,221				9,030	68,652	79,990
<b>TOTAL</b>			<b>976,228</b>	<b>554,321</b>	<b>722,647</b>			<b>1,288,565</b>	<b>495,812</b>	<b>543,772</b>	<b>321,601</b>
O.D.											573

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			138,865	4,581	477,840			64,174	13,435	218,656	102,463
2013		1,923	417,470	315,741	65,701		7,095	855,649	415,750	195,474	44,465
2014	43	1,626	160,919	128,915	61,941	268	3,180	104,838	23,444	60,727	33,003
2015	143	3,439	289,997	165,002	112,499	3,407	20,054	626,454	152,285	121,594	50,379
2016	128	1,296	114,962	85,217	111,352	117	804	33,130	30,782	47,516	76,550
<b>TOTAL</b>	<b>314</b>	<b>8,284</b>	<b>1,122,213</b>	<b>699,456</b>	<b>829,333</b>	<b>3,792</b>	<b>31,133</b>	<b>1,684,245</b>	<b>635,696</b>	<b>643,967</b>	<b>306,860</b>
O.D.											548

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,849,981	2,808,452	307,408	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,139,644	-667,130	1,105	
TOTAL LOSSES	1,710,337	2,141,322	308,513	
EXPECTED LOSSES	2,556,768	1,776,467	362,725	
CREDIBILITY	.04	.11	.16	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.967	1.210	.174	2.351
INDICATED (POST-TEST)	.974	1.218	.175	2.367
PRES. ON RATE LEVEL	1.302	.903	.185	2.390
DERIVED BY FORMULA	1.289	.938	.183	2.410
UNDERLYING PRES. RATE	1.445	1.004	.205	2.654
PROPOSED	1.278	.930	.182	2.390

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	2.798
IND. RATES				2.80	MINIMUM PREMIUM	
MAN. RATES	3.73	3.26	2.99	+ 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
2012	28,695	1,220,299	4.252			1	6	10	17
2013	29,379	1,210,207	4.119			1		12	13
2014	32,506	615,293	1.892				5	8	13
2015	32,318	2,201,842	6.813			2	8	9	19
2016	29,346	558,246	1.902				1	10	11
<b>TOTAL</b>	<b>152,244</b>	<b>5,805,887</b>	<b>3.814</b>			<b>4</b>	<b>20</b>	<b>49</b>	<b>73</b>
O.D.		263							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			371,632	209,320	98,680			335,314	46,731	107,968	50,654
2013			278,162		32,657			691,809		149,801	57,778
2014				233,314	30,075				181,746	70,947	99,211
2015			651,660	334,254	96,841			690,065	240,633	131,609	56,780
2016				2,938	314,901				11,749	153,834	74,824
<b>TOTAL</b>			<b>1,301,454</b>	<b>779,826</b>	<b>573,154</b>			<b>1,717,188</b>	<b>480,859</b>	<b>614,159</b>	<b>339,247</b>
O.D.											263

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			429,162	238,834	123,646			522,984	54,769	134,421	47,615
2013		939	197,471	1,898	41,571		6,232	733,220	9,631	183,236	54,600
2014		368	37,650	255,453	38,590		471	31,568	197,160	83,294	95,739
2015	338	7,955	666,824	350,373	144,595	4,202	24,501	790,180	283,548	176,462	55,701
2016	264	2,608	231,058	167,354	239,882	247	1,632	68,376	63,307	105,503	71,607
<b>TOTAL</b>	<b>602</b>	<b>11,870</b>	<b>1,562,165</b>	<b>1,013,912</b>	<b>588,284</b>	<b>4,449</b>	<b>32,836</b>	<b>2,146,328</b>	<b>608,415</b>	<b>682,916</b>	<b>325,262</b>
O.D.											258

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,758,250	2,893,527	325,520			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,314,214	-697,144	861			
TOTAL LOSSES	2,444,036	2,196,383	326,381			
EXPECTED LOSSES	2,955,055	1,858,900	280,129			
CREDIBILITY	.03	.10	.14			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.605	1.443	.214	3.262		
INDICATED (POST-TEST)	1.616	1.453	.215	3.284		
PRES. ON RATE LEVEL	1.748	1.100	.166	3.014		
DERIVED BY FORMULA	1.744	1.135	.173	3.052		
UNDERLYING PRES. RATE	1.941	1.221	.184	3.346		
PROPOSED	1.744	1.135	.173	3.052		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	3.573
IND. RATES				3.57	MINIMUM PREMIUM	
MAN. RATES	4.53	4.07	3.77	+ 3.57	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	35,824									
2013	35,813									
2014	35,041									
2015	36,524									
2016	34,406									
<b>TOTAL</b>	<b>177,608</b>									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B						
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-29,389	-667				
TOTAL LOSSES						
EXPECTED LOSSES	65,715	1,775				
CREDIBILITY	.04	.11	.16			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	.000	.000	.000		
INDICATED (POST-TEST)	.000	.000	.000	.000		
PRES. ON RATE LEVEL	.033	.001	.000	.034		
DERIVED BY FORMULA	.032	.001	.000	.033		
UNDERLYING PRES. RATE	.037	.001	.000	.038		
PROPOSED	.032	.001	.000	.033		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	.034
IND. RATES				.03	MINIMUM PREMIUM	
MAN. RATES	.06	.05	.04	+ .03	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	58,937									
2013	55,290									
2014	66,813									
2015	63,251									
2016	53,255									
<b>TOTAL</b>	<b>297,546</b>									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-62,395	-1,119		
TOTAL LOSSES				
EXPECTED LOSSES	139,846	2,976		
CREDIBILITY	.05	.15	.22	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.042	.001	.000	.043
DERIVED BY FORMULA	.040	.001	.000	.041
UNDERLYING PRES. RATE	.047	.001	.000	.048
PROPOSED	.040	.001	.000	.041

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE
IND. RATES				.04	MINIMUM PREMIUM
MAN. RATES	.07	.06	.05	+ .04	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
2012	10,822	48,651	.449			10,822					2	2
2013	10,975	77,525	.706			10,975					3	3
2014	11,701	304,756	2.604			11,701				1	10	11
2015	11,381	689,875	6.061			11,381			1		5	6
2016	11,424	621,208	5.437			11,424			1			1
<b>TOTAL</b>	<b>56,303</b>	<b>1,742,015</b>	<b>3.094</b>			<b>56,303</b>			<b>2</b>	<b>1</b>	<b>20</b>	<b>23</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					8,942					10,991	28,718
2013					11,083					16,196	50,246
2014				2,922	96,383				17,070	170,653	17,728
2015			270,740		73,183			111,343		178,556	56,053
2016			166,399					404,100			50,709
<b>TOTAL</b>			<b>437,139</b>	<b>2,922</b>	<b>189,591</b>			<b>515,443</b>	<b>17,070</b>	<b>376,396</b>	<b>203,454</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					11,204					13,683	26,995
2013			248	219	13,197			270	346	19,041	47,482
2014		168	7,676	9,213	100,546		265	13,059	28,540	184,401	17,108
2015	156	3,569	291,242	25,943	83,980	1,020	6,008	195,020	35,534	186,334	54,988
2016	91	2,183	149,295	18,948	16,526	3,023	46,086	515,543	57,877	34,296	48,529
<b>TOTAL</b>	<b>247</b>	<b>5,920</b>	<b>448,461</b>	<b>54,323</b>	<b>225,453</b>	<b>4,043</b>	<b>52,359</b>	<b>723,892</b>	<b>122,297</b>	<b>437,755</b>	<b>195,102</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,234,922	839,828	195,102	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-300,885	-193,578	331	
TOTAL LOSSES	934,037	646,250	195,433	
EXPECTED LOSSES	675,636	516,862	105,849	
CREDIBILITY	.02	.05	.07	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.659	1.148	.347	3.154
INDICATED (POST-TEST)	1.671	1.156	.349	3.176
PRES. ON RATE LEVEL	1.079	.825	.169	2.073
DERIVED BY FORMULA	1.091	.842	.182	2.115
UNDERLYING PRES. RATE	1.200	.918	.188	2.306
PROPOSED	1.091	.842	.182	2.115

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	2.017
IND. RATES				2.02	MINIMUM PREMIUM	
MAN. RATES	3.35	2.74	2.29	+ 2.02	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	84,064	1,966,354	2.339			2	9	29	40	
2013	84,680	1,165,049	1.375			1	7	30	38	
2014	91,460	973,464	1.064			1	3	25	29	
2015	97,581	3,525,502	3.612	1		2	8	27	38	
2016	104,387	1,967,651	1.884				3	34	37	
<b>TOTAL</b>	<b>462,172</b>	<b>9,598,020</b>	<b>2.077</b>	<b>1</b>		<b>6</b>	<b>30</b>	<b>145</b>	<b>182</b>	
O.D.		7,624	.001					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			409,883	206,687	202,734			461,575	191,118	257,943	236,414
2013			164,724	111,600	150,128			38,042	190,750	374,392	135,413
2014			207,530	69,348	135,024			137,207	67,752	222,017	134,586
2015	247,260		457,438	342,699	273,934	1,051,279		188,754	140,696	298,537	524,905
2016			113,034	113,034	384,507				715,042	632,505	122,563
<b>TOTAL</b>	<b>247,260</b>		<b>1,239,575</b>	<b>843,368</b>	<b>1,146,327</b>	<b>1,051,279</b>		<b>825,578</b>	<b>1,305,358</b>	<b>1,785,394</b>	<b>1,153,881</b>
O.D.					262					2,030	5,332

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			474,645	235,828	254,025			721,903	223,990	321,138	222,229
2013		893	196,060	131,196	182,501		551	82,395	231,824	443,586	127,965
2014	70	2,583	248,298	88,625	149,210	548	6,733	226,726	91,520	245,589	129,875
2015	112,814	7,823	660,898	382,926	305,095	841,595	11,109	388,908	190,988	321,961	514,932
2016	351	4,019	359,634	277,009	305,574	2,436	16,386	648,829	616,428	495,226	117,293
<b>TOTAL</b>	<b>113,235</b>	<b>15,318</b>	<b>1,939,535</b>	<b>1,115,584</b>	<b>1,196,405</b>	<b>844,579</b>	<b>34,779</b>	<b>2,068,761</b>	<b>1,354,750</b>	<b>1,827,500</b>	<b>1,112,294</b>
O.D.					328					2,527	5,052

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,016,207	5,497,094	1,117,346			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,901,630	-1,374,631	3,297			
TOTAL LOSSES	3,114,577	4,122,463	1,120,643			
EXPECTED LOSSES	4,321,307	3,701,999	989,047			
CREDIBILITY	.07	.20	.30			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.674	.892	.242	1.808		
INDICATED (POST-TEST)	.679	.898	.244	1.821		
PRES. ON RATE LEVEL	.842	.721	.193	1.756		
DERIVED BY FORMULA	.831	.756	.208	1.795		
UNDERLYING PRES. RATE	.935	.801	.214	1.950		
PROPOSED	.831	.756	.208	1.795		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.855
IND. RATES				1.86	MINIMUM PREMIUM	
MAN. RATES	2.69	2.29	2.03	+ 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	
2012	542	3,238	.597							
2013	1,389	1,409	.101							
2014	2,218	17,891	.806					1		1
2015	4,146	11,385	.274							
2016	3,387	20,000	.590							
<b>TOTAL</b>	<b>11,682</b>	<b>53,923</b>	<b>.462</b>						<b>1</b>	<b>1</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											3,238
2013											1,409
2014					6,628					8,146	3,117
2015											11,385
2016											20,000
<b>TOTAL</b>					<b>6,628</b>					<b>8,146</b>	<b>39,149</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											3,044
2013											1,332
2014		11	498	416	6,907		11	500	499	8,771	3,008
2015											11,169
2016											19,140
<b>TOTAL</b>		<b>11</b>	<b>498</b>	<b>416</b>	<b>6,907</b>		<b>11</b>	<b>500</b>	<b>499</b>	<b>8,771</b>	<b>37,693</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,020	16,593	37,693	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-24,239	-10,487	31	
TOTAL LOSSES		6,106	37,724	
EXPECTED LOSSES	60,513	29,438	7,710	
CREDIBILITY	.01	.02	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.052	.323	.375
INDICATED (POST-TEST)	.000	.052	.325	.377
PRES. ON RATE LEVEL	.467	.227	.059	.753
DERIVED BY FORMULA	.462	.224	.067	.753
UNDERLYING PRES. RATE	.518	.252	.066	.836
PROPOSED	.462	.224	.067	.753

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE
IND. RATES				.78	MINIMUM PREMIUM
MAN. RATES	1.17	1.00	.87	+ .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
2012	491,366	12,627,338	2,569			491,366	1		14	61	138	214
2013	498,798	13,542,939	2,715			498,798	1		20	67	154	242
2014	567,308	19,063,780	3,360			567,308			18	75	147	240
2015	533,272	11,678,150	2,189			533,272			13	50	103	166
2016	610,837	6,764,940	1,107			610,837			2	34	142	178
<b>TOTAL</b>	<b>2,701,581</b>	<b>63,677,147</b>	<b>2,357</b>			<b>2,701,581</b>	<b>2</b>		<b>67</b>	<b>287</b>	<b>684</b>	<b>1040</b>
O.D.		192,996	.007							1	4	5

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2012	222,264		2,783,700	2,168,022	1,947,771			1,506,553	1,550,201	1,292,429	1,156,398
2013	100,000		3,733,978	2,166,207	1,745,262			1,518,469	1,488,253	1,670,993	1,119,777
2014			3,881,284	3,147,411	1,474,299			4,921,393	2,208,929	2,104,607	1,325,857
2015			2,398,784	1,736,847	1,300,945			2,191,083	1,380,848	1,464,242	1,205,401
2016			341,083	845,822	1,249,731			142,878	944,020	1,951,918	1,289,488
<b>TOTAL</b>	<b>322,264</b>		<b>13,138,829</b>	<b>10,064,309</b>	<b>7,718,008</b>			<b>10,280,376</b>	<b>7,572,251</b>	<b>8,484,189</b>	<b>6,096,921</b>
O.D.				95,999	31,432				23,378	18,394	23,793

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2012	227,821		3,190,112	2,473,717	2,440,556			2,292,785	1,816,833	1,609,081	1,087,014
2013	131,520	20,259	4,389,032	2,527,359	2,158,921		21,975	2,694,896	1,800,251	2,011,535	1,058,189
2014	1,162	43,823	4,327,209	3,591,728	1,738,270	7,028	87,917	3,060,097	2,549,914	2,400,831	1,279,452
2015	1,586	38,832	3,275,476	1,924,329	1,462,590	13,726	77,974	2,754,204	1,615,056	1,651,595	1,182,498
2016	1,517	22,286	1,914,855	1,351,593	1,098,917	6,294	51,428	1,597,939	1,354,518	1,442,313	1,234,040
<b>TOTAL</b>	<b>363,606</b>	<b>125,200</b>	<b>17,096,684</b>	<b>11,868,726</b>	<b>8,899,254</b>	<b>27,048</b>	<b>239,294</b>	<b>12,399,921</b>	<b>9,136,572</b>	<b>9,115,355</b>	<b>5,841,193</b>
O.D.			4,775	109,279	40,393			1,428	27,362	23,245	22,597

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	30,257,956	39,220,186	5,863,790			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-10,407,157	-12,101,425	20,521			
TOTAL LOSSES	19,850,799	27,118,761	5,884,311			
EXPECTED LOSSES	23,557,788	32,527,035	6,186,620			
CREDIBILITY	.23	.66	.97			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.735	1.004	.218	1.957		
INDICATED (POST-TEST)	.740	1.011	.220	1.971		
PRES. ON RATE LEVEL	.785	1.084	.207	2.076		
DERIVED BY FORMULA	.775	1.036	.220	2.031		
UNDERLYING PRES. RATE	.872	1.204	.229	2.305		
PROPOSED	.775	1.036	.220	2.031		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	2.099
IND. RATES				2.10	MINIMUM PREMIUM	
MAN. RATES	3.23	2.75	2.40	+ 2.10	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
2012	477,920	12,023,082	2,515			477,920			19	52	174	245
2013	481,565	13,270,912	2,755			481,565	1		15	44	183	243
2014	488,060	12,353,005	2,531			488,060			17	60	130	207
2015	462,894	12,054,405	2,604			462,894			16	61	113	190
2016	484,306	11,079,309	2,287			484,306			12	49	122	183
<b>TOTAL</b>	<b>2,394,745</b>	<b>60,780,713</b>	<b>2,538</b>			<b>2,394,745</b>	<b>1</b>		<b>79</b>	<b>266</b>	<b>722</b>	<b>1068</b>
O.D.		135,123	.005							2	9	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			3,609,517	2,113,610	1,420,596			1,304,361	1,358,861	1,382,899	833,238
2013	47,697		3,358,996	1,635,784	2,592,433	150		1,144,048	1,100,237	2,606,551	785,016
2014			3,476,026	2,139,324	1,581,878			1,701,801	1,530,816	1,243,503	679,657
2015			3,608,508	2,599,325	916,956			1,213,251	1,875,488	1,112,086	728,791
2016			2,384,696	1,659,254	2,203,888			682,190	1,644,530	1,526,762	977,989
<b>TOTAL</b>	<b>47,697</b>		<b>16,437,743</b>	<b>10,147,297</b>	<b>8,715,751</b>	<b>150</b>		<b>6,045,651</b>	<b>7,509,932</b>	<b>7,871,801</b>	<b>4,004,691</b>
O.D.				40,222	16,278				19,534	23,435	35,654

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			4,179,821	2,411,624	1,780,007			2,040,020	1,592,584	1,721,712	783,244
2013	62,731	18,158	3,943,407	1,937,483	3,156,235	378	16,465	2,041,243	1,360,418	3,099,362	741,840
2014	1,178	43,250	4,241,628	2,504,138	1,820,724	6,769	82,436	2,811,870	1,775,034	1,446,045	655,869
2015	2,471	58,638	4,925,896	2,734,251	1,257,210	13,633	76,497	2,786,392	2,019,348	1,328,491	714,944
2016	3,689	64,162	5,115,816	2,716,878	2,137,720	11,601	121,731	2,602,241	1,746,252	1,280,984	935,935
<b>TOTAL</b>	<b>70,069</b>	<b>184,208</b>	<b>22,406,568</b>	<b>12,304,374</b>	<b>10,151,896</b>	<b>32,381</b>	<b>297,129</b>	<b>12,281,766</b>	<b>8,493,636</b>	<b>8,876,594</b>	<b>3,831,832</b>
O.D.	28	493	45,173	39,805	17,825	85	565	22,656	21,497	18,116	34,199

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	35,341,121	39,923,743	3,866,031			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-10,857,334	-11,249,672	11,537			
TOTAL LOSSES	24,483,787	28,674,071	3,877,568			
EXPECTED LOSSES	24,258,767	29,982,207	3,711,855			
CREDIBILITY	.21	.60	.89			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.022	1.197	.162	2.381		
INDICATED (POST-TEST)	1.029	1.205	.163	2.397		
PRES. ON RATE LEVEL	.911	1.128	.140	2.179		
DERIVED BY FORMULA	.936	1.174	.160	2.270		
UNDERLYING PRES. RATE	1.013	1.252	.155	2.420		
PROPOSED	.936	1.174	.160	2.270		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	2.346
IND. RATES				2.35	MINIMUM PREMIUM	
MAN. RATES	3.31	2.86	2.52	+ 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
2012	82,824	3,928,063	4.742			82,824			3	23	35	61
2013	86,168	6,153,497	7.141			86,168			9	26	36	71
2014	88,879	3,259,264	3.667			88,879			2	16	33	51
2015	98,419	3,038,624	3.087			98,419			2	21	37	60
2016	109,329	2,912,660	2.664			109,329			1	13	37	51
<b>TOTAL</b>	<b>465,619</b>	<b>19,292,108</b>	<b>4.143</b>			<b>465,619</b>			<b>17</b>	<b>99</b>	<b>178</b>	<b>294</b>
O.D.		79,934	.017								2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			548,829	785,411	431,589			751,831	737,091	445,026	228,286
2013			1,795,237	980,961	382,937			1,771,689	710,484	316,702	195,487
2014			575,196	1,048,341	234,999			211,159	415,995	447,888	325,686
2015			637,385	524,228	487,389			242,300	519,464	376,880	250,978
2016			149,958	732,846	677,429			87,404	388,109	469,062	407,852
<b>TOTAL</b>			<b>3,706,605</b>	<b>4,071,787</b>	<b>2,214,343</b>			<b>3,064,383</b>	<b>2,771,143</b>	<b>2,055,558</b>	<b>1,408,289</b>
O.D.					4,977					29,011	45,946

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			524,865	896,155	540,782			769,540	863,871	554,060	214,589
2013		8,407	1,817,894	1,135,438	490,317		16,876	2,027,317	855,755	402,092	184,735
2014	195	8,058	807,636	1,167,354	295,027	845	11,111	402,122	478,064	504,168	314,287
2015	451	11,368	960,728	592,834	525,576	3,010	16,517	640,139	560,601	431,635	246,209
2016	885	14,060	1,234,203	941,963	629,381	2,336	21,331	562,862	440,790	369,691	390,314
<b>TOTAL</b>	<b>1,531</b>	<b>41,893</b>	<b>5,345,326</b>	<b>4,733,744</b>	<b>2,481,083</b>	<b>6,191</b>	<b>65,835</b>	<b>4,401,980</b>	<b>3,199,081</b>	<b>2,261,646</b>	<b>1,350,134</b>
O.D.	1	16	1,506	1,131	4,412	21	115	6,428	6,031	26,327	44,522

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,870,843	12,713,455	1,394,656			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,282,646	-3,139,645	4,151			
TOTAL LOSSES	6,588,197	9,573,810	1,398,807			
EXPECTED LOSSES	7,477,841	8,474,267	1,219,922			
CREDIBILITY	.07	.20	.30			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.415	2.056	.300	3.771		
INDICATED (POST-TEST)	1.425	2.070	.302	3.797		
PRES. ON RATE LEVEL	1.446	1.639	.236	3.321		
DERIVED BY FORMULA	1.445	1.725	.256	3.426		
UNDERLYING PRES. RATE	1.606	1.820	.262	3.688		
PROPOSED	1.445	1.725	.256	3.426		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	3.541
IND. RATES				3.54	MINIMUM PREMIUM	
MAN. RATES	4.93	4.30	3.84	+ 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
2012	184,379	4,612,357	2.501			8	17	38	63
2013	184,591	4,162,722	2.255			5	12	37	54
2014	193,376	4,682,261	2.421			4	21	44	69
2015	193,593	2,940,170	1.518			1	9	55	65
2016	203,517	2,665,017	1.309			1	8	50	59
<b>TOTAL</b>	<b>959,456</b>	<b>19,062,527</b>	<b>1.987</b>			<b>19</b>	<b>67</b>	<b>224</b>	<b>310</b>
O.D.		5,670							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,510,219	680,821	284,060			467,012	617,128	617,881	435,236
2013			1,685,788	387,886	274,542			761,080	296,526	394,406	362,494
2014			853,581	847,928	442,099			874,122	765,466	487,829	411,236
2015			141,570	421,105	632,185			10,779	174,313	1,054,902	505,316
2016			138,979	441,105	466,051			30,095	230,889	824,250	533,648
<b>TOTAL</b>			<b>4,330,137</b>	<b>2,778,845</b>	<b>2,098,937</b>			<b>2,143,088</b>	<b>2,084,322</b>	<b>3,379,268</b>	<b>2,247,930</b>
O.D.											5,670

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,748,833	776,816	355,927			730,407	723,274	769,262	409,122
2013		8,882	1,885,710	458,820	356,379		10,775	1,287,924	366,601	480,364	342,557
2014	217	8,841	861,834	963,994	506,564	1,888	23,868	843,759	862,849	568,012	396,843
2015	158	4,975	440,481	492,916	620,103	767	3,527	246,057	313,962	1,074,885	495,715
2016	605	9,579	828,901	603,078	428,009	1,982	15,228	520,565	455,648	587,169	510,701
<b>TOTAL</b>	<b>980</b>	<b>32,277</b>	<b>5,765,759</b>	<b>3,295,624</b>	<b>2,266,982</b>	<b>4,637</b>	<b>53,398</b>	<b>3,628,712</b>	<b>2,722,334</b>	<b>3,479,692</b>	<b>2,154,938</b>
O.D.											5,397

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,485,763	11,764,632	2,160,335			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,838,370	-2,888,238	6,425			
TOTAL LOSSES	6,647,393	8,876,394	2,166,760			
EXPECTED LOSSES	6,389,976	7,733,216	2,005,263			
CREDIBILITY	.11	.33	.49			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.693	.925	.226	1.844		
INDICATED (POST-TEST)	.698	.931	.228	1.857		
PRES. ON RATE LEVEL	.600	.726	.188	1.514		
DERIVED BY FORMULA	.611	.794	.208	1.613		
UNDERLYING PRES. RATE	.666	.806	.209	1.681		
PROPOSED	.611	.794	.208	1.613		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.667
IND. RATES				1.67	MINIMUM PREMIUM	
MAN. RATES	2.25	1.92	1.75	+ 1.67	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	53,429	368,115	.688				3	9	12
2013	61,444	398,321	.648				2	12	14
2014	71,372	930,279	1.303			2	2	8	12
2015	77,461	701,271	.905				4	12	16
2016	76,855	524,850	.682				5	7	12
<b>TOTAL</b>	<b>340,561</b>	<b>2,922,836</b>	<b>.858</b>			<b>2</b>	<b>16</b>	<b>48</b>	<b>66</b>
O.D.		9,459	.002				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				114,508	40,768				47,733	59,110	105,996
2013				22,505	101,444				2,818	180,255	91,299
2014			492,695	40,637	46,317			114,330	73,039	70,437	92,824
2015				184,714	125,988				156,421	101,569	132,579
2016				136,908	62,932				109,552	84,316	131,142
<b>TOTAL</b>			<b>492,695</b>	<b>499,272</b>	<b>377,449</b>			<b>114,330</b>	<b>389,563</b>	<b>495,687</b>	<b>553,840</b>
O.D.				7,500					1,500		459

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				130,653	51,084				55,943	73,590	99,636
2013			3,391	27,618	121,041			3,163	7,149	211,952	86,278
2014	167	5,492	550,108	58,446	64,551	457	5,486	184,351	86,848	81,923	89,575
2015	30	1,069	99,867	189,651	129,260	273	1,212	80,588	160,492	113,620	130,060
2016	99	1,734	159,239	139,432	66,411	409	2,767	108,573	103,554	69,703	125,503
<b>TOTAL</b>	<b>296</b>	<b>8,295</b>	<b>812,605</b>	<b>545,800</b>	<b>432,347</b>	<b>1,139</b>	<b>9,465</b>	<b>376,675</b>	<b>413,986</b>	<b>550,788</b>	<b>531,052</b>
O.D.	3	67	6,221	5,831	1,016	3	28	1,033	1,000	173	433

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,215,830	1,950,941	531,485	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,421,134	-748,548	1,838	
TOTAL LOSSES		1,202,393	533,323	
EXPECTED LOSSES	3,259,169	2,019,527	544,897	
CREDIBILITY	.06	.16	.24	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.353	.157	.510
INDICATED (POST-TEST)	.000	.355	.158	.513
PRES. ON RATE LEVEL	.862	.534	.144	1.540
DERIVED BY FORMULA	.810	.505	.147	1.462
UNDERLYING PRES. RATE	.957	.593	.160	1.710
PROPOSED	.810	.505	.147	1.462

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.511
IND. RATES				1.51	MINIMUM PREMIUM	
MAN. RATES	2.66	2.14	1.78	+ 1.51	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	229,959	5,512,951	2.397			9	28	67	104
2013	231,119	7,308,080	3.162			11	31	59	101
2014	228,795	7,882,869	3.445			10	46	65	121
2015	238,379	3,627,451	1.521			4	30	42	76
2016	231,954	6,520,115	2.810			6	13	90	110
<b>TOTAL</b>	<b>1,160,206</b>	<b>30,851,466</b>	<b>2.659</b>			<b>1</b>	<b>148</b>	<b>323</b>	<b>512</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,771,014	682,583	699,898			606,837	633,362	707,769	411,488
2013			2,639,654	851,130	979,739			985,310	807,973	656,646	387,628
2014			2,636,362	1,123,806	875,052			1,071,121	1,020,830	760,515	395,183
2015			753,891	679,676	388,954			145,344	749,138	449,097	461,351
2016	1,585,571		1,243,145	381,461	916,928	151,959		410,193	357,389	1,180,064	293,405
<b>TOTAL</b>	<b>1,585,571</b>		<b>9,044,066</b>	<b>3,718,656</b>	<b>3,860,571</b>	<b>151,959</b>		<b>3,218,805</b>	<b>3,568,692</b>	<b>3,754,091</b>	<b>1,949,055</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			2,050,834	778,828	876,971			949,092	742,302	881,174	386,799
2013		14,319	3,063,204	1,007,322	1,216,549		14,258	1,731,956	974,408	800,190	366,308
2014	836	29,761	2,934,135	1,332,992	1,021,915	3,717	45,721	1,575,519	1,170,678	884,534	381,352
2015	536	13,260	1,123,558	727,475	453,906	2,540	13,192	600,337	776,500	515,276	452,585
2016	736,638	27,249	2,097,420	918,794	872,486	133,350	64,161	1,232,102	722,830	874,891	280,789
<b>TOTAL</b>	<b>738,010</b>	<b>84,589</b>	<b>11,269,151</b>	<b>4,765,411</b>	<b>4,441,827</b>	<b>139,607</b>	<b>137,332</b>	<b>6,089,006</b>	<b>4,386,718</b>	<b>3,956,065</b>	<b>1,867,833</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	18,457,695	17,550,021	1,867,833			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,210,827	-5,152,634	6,816			
TOTAL LOSSES	12,246,868	12,397,387	1,874,649			
EXPECTED LOSSES	13,922,472	13,748,441	2,192,790			
CREDIBILITY	.13	.37	.55			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.056	1.069	.162	2.287		
INDICATED (POST-TEST)	1.063	1.076	.163	2.302		
PRES. ON RATE LEVEL	1.081	1.067	.170	2.318		
DERIVED BY FORMULA	1.079	1.070	.166	2.315		
UNDERLYING PRES. RATE	1.200	1.185	.189	2.574		
PROPOSED	1.079	1.070	.166	2.315		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	2.393
IND. RATES				2.39	MINIMUM PREMIUM	
MAN. RATES	3.69	3.16	2.68	+ 2.39	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	11,203	317,846	2.837			1			6	7
2013	10,500	21,707	.206						3	3
2014	10,987	427,562	3.891			1			3	4
2015	12,092	243,853	2.016			1	1		2	4
2016	13,557	137,230	1.012						5	5
<b>TOTAL</b>	<b>58,339</b>	<b>1,148,198</b>	<b>1.968</b>			<b>3</b>	<b>1</b>		<b>19</b>	<b>23</b>
O.D.		169								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			132,802		12,014			112,600		38,422	22,008
2013					2,305					6,427	12,975
2014			174,723		20,419			150,766		67,113	14,541
2015			128,589	33,149	1,779			34,247	5,018	3,096	37,975
2016					15,810					88,833	32,587
<b>TOTAL</b>			<b>436,114</b>	<b>33,149</b>	<b>52,327</b>			<b>297,613</b>	<b>5,018</b>	<b>203,891</b>	<b>120,086</b>
O.D.											169

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			153,785		15,054			176,106		47,835	20,688
2013			53	46	2,744			108	138	7,556	12,261
2014	59	1,937	193,196	5,314	26,609	603	7,011	227,101	10,764	76,621	14,032
2015	78	1,763	145,283	37,843	12,057	302	1,792	54,389	8,232	5,529	37,253
2016	14	129	11,481	8,282	12,023	121	824	34,812	32,025	60,139	31,186
<b>TOTAL</b>	<b>151</b>	<b>3,829</b>	<b>503,798</b>	<b>51,485</b>	<b>68,487</b>	<b>1,026</b>	<b>9,627</b>	<b>492,516</b>	<b>51,159</b>	<b>197,680</b>	<b>115,420</b>
O.D.											160

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,010,947	368,811	115,580	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-208,830	-184,858	346	
TOTAL LOSSES	802,117	183,953	115,926	
EXPECTED LOSSES	474,295	498,799	102,676	
CREDIBILITY	.02	.05	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.375	.315	.199	1.889
INDICATED (POST-TEST)	1.385	.317	.200	1.902
PRES. ON RATE LEVEL	.732	.770	.159	1.661
DERIVED BY FORMULA	.745	.747	.162	1.654
UNDERLYING PRES. RATE	.813	.855	.176	1.844
PROPOSED	.748	.750	.163	1.661

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.717
IND. RATES				1.72	MINIMUM PREMIUM	
MAN. RATES	2.60	2.22	1.92	+ 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
2012	174,994	10,153,335	5.802			174,994			6	48	106	160
2013	179,411	11,396,788	6.352			179,411			7	18	124	149
2014	191,727	8,565,141	4.467			191,727	1		2	34	101	138
2015	205,212	5,810,155	2.831			205,212			1	26	82	109
2016	224,036	5,287,873	2.360			224,036				1	107	108
<b>TOTAL</b>	<b>975,380</b>	<b>41,213,292</b>	<b>4.225</b>			<b>975,380</b>	<b>1</b>		<b>16</b>	<b>127</b>	<b>520</b>	<b>664</b>
O.D.		63,475	.006							2	1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			983,039	1,584,303	2,338,900			699,623	1,090,166	2,216,710	1,240,594
2013			1,026,916	961,774	3,624,952			898,939	776,612	3,174,383	933,212
2014	133,374		383,705	1,213,802	2,199,865	2,000		214,392	1,463,122	1,935,658	1,019,223
2015			151,433	1,006,258	1,906,645			54,794	528,043	1,256,600	906,382
2016				7,713	2,480,400				21,717	1,287,512	1,490,531
<b>TOTAL</b>	<b>133,374</b>		<b>2,545,093</b>	<b>4,773,850</b>	<b>12,550,762</b>	<b>2,000</b>		<b>1,867,748</b>	<b>3,879,660</b>	<b>9,870,863</b>	<b>5,589,942</b>
O.D.				23,797	13,000				3,500	5,924	17,254

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,138,359	1,807,694	2,930,642			1,094,211	1,277,674	2,759,805	1,166,158
2013		5,300	1,239,119	1,173,451	4,341,986		9,740	1,241,915	986,834	3,754,453	881,885
2014	153,089	9,600	770,085	1,465,933	2,342,225	2,862	15,413	655,189	1,680,126	2,145,984	983,550
2015	298	10,444	939,617	1,228,329	1,833,732	1,749	8,485	490,731	676,925	1,306,282	889,161
2016	2,073	20,448	1,807,161	1,306,222	1,887,404	1,854	12,276	519,457	478,655	874,131	1,426,438
<b>TOTAL</b>	<b>155,460</b>	<b>45,792</b>	<b>5,894,341</b>	<b>6,981,629</b>	<b>13,335,989</b>	<b>6,465</b>	<b>45,914</b>	<b>4,001,503</b>	<b>5,100,214</b>	<b>10,840,655</b>	<b>5,347,192</b>
O.D.	3	103	9,665	21,948	18,041	4	23	1,466	3,267	7,631	16,468

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,160,739	36,309,374	5,363,660			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,184,310	-10,302,685	18,168			
TOTAL LOSSES	4,976,429	26,006,689	5,381,828			
EXPECTED LOSSES	11,792,343	27,769,069	5,403,605			
CREDIBILITY	.12	.33	.49			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.510	2.666	.552	3.728		
INDICATED (POST-TEST)	.514	2.685	.556	3.755		
PRES. ON RATE LEVEL	1.089	2.564	.499	4.152		
DERIVED BY FORMULA	1.020	2.604	.527	4.151		
UNDERLYING PRES. RATE	1.209	2.847	.554	4.610		
PROPOSED	1.020	2.604	.527	4.151		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	4.291
IND. RATES				4.29	MINIMUM PREMIUM	
MAN. RATES	6.25	5.53	4.80	+ 4.29	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
2012	229,111	11,420,556	4.984			229,111	1		21	51	152	225
2013	231,033	13,641,374	5.904			231,033			27	40	190	257
2014	240,990	15,671,154	6.502			240,990			36	113	110	259
2015	272,058	13,205,409	4.853			272,058			27	106	111	244
2016	281,146	6,489,124	2.308			281,146			5	59	120	184
<b>TOTAL</b>	<b>1,254,338</b>	<b>60,427,617</b>	<b>4.817</b>			<b>1,254,338</b>	<b>1</b>		<b>116</b>	<b>369</b>	<b>683</b>	<b>1169</b>
O.D.		7,471										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	209,452		4,167,955	1,626,165	1,176,926			1,526,594	1,026,360	1,115,869	571,235
2013			5,907,536	989,081	1,751,495			2,315,399	726,262	1,377,016	574,585
2014			7,045,504	2,638,046	538,921			1,892,993	2,552,031	495,265	508,394
2015			5,148,802	2,880,773	544,951			1,521,314	2,049,323	527,595	532,651
2016			961,850	1,553,548	1,094,208			207,709	1,227,209	993,964	450,636
<b>TOTAL</b>	<b>209,452</b>		<b>23,231,647</b>	<b>9,687,613</b>	<b>5,106,501</b>			<b>7,464,009</b>	<b>7,581,185</b>	<b>4,509,709</b>	<b>2,637,501</b>
O.D.											7,471

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	214,688		4,826,492	1,855,456	1,474,694			2,387,593	1,202,894	1,389,256	536,961
2013		31,470	6,680,409	1,202,504	2,186,035		32,043	3,824,745	912,515	1,666,206	542,983
2014	2,396	81,056	8,169,332	3,063,493	858,399	7,568	92,535	3,212,080	2,821,533	684,884	490,600
2015	3,359	78,386	6,541,635	3,020,696	1,032,029	16,293	92,436	3,238,513	2,126,301	771,428	522,531
2016	1,938	35,432	2,945,902	1,890,954	1,138,160	6,226	55,098	1,500,438	1,207,524	831,944	431,259
<b>TOTAL</b>	<b>222,381</b>	<b>226,344</b>	<b>29,163,770</b>	<b>11,033,103</b>	<b>6,689,317</b>	<b>30,087</b>	<b>272,112</b>	<b>14,163,369</b>	<b>8,270,767</b>	<b>5,343,718</b>	<b>2,524,334</b>
O.D.											7,266

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	44,078,063	31,336,905	2,531,600	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-15,801,771	-11,352,866	9,177	
TOTAL LOSSES	28,276,292	19,984,039	2,540,777	
EXPECTED LOSSES	35,936,784	30,580,760	2,759,544	
CREDIBILITY	.14	.39	.58	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.254	1.593	.203	4.050
INDICATED (POST-TEST)	2.270	1.604	.204	4.078
PRES. ON RATE LEVEL	2.580	2.196	.198	4.974
DERIVED BY FORMULA	2.537	1.965	.201	4.703
UNDERLYING PRES. RATE	2.865	2.438	.220	5.523
PROPOSED	2.537	1.965	.201	4.703

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	4.861
IND. RATES				4.86	MINIMUM PREMIUM	
MAN. RATES	8.20	6.89	5.75	+ 4.86	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	230,200	2,969,858	1.290			4	17	38	59
2013	260,595	2,509,823	.963			1	28	42	71
2014	276,798	2,573,580	.929			2	19	32	53
2015	241,435	2,397,847	.993				21	23	44
2016	239,765	1,938,939	.808				4	32	36
<b>TOTAL</b>	<b>1,248,793</b>	<b>12,390,047</b>	<b>.992</b>			<b>7</b>	<b>89</b>	<b>167</b>	<b>263</b>
O.D.		1,004							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			613,490	472,069	281,039			316,498	570,654	394,698	321,410
2013			156,711	714,111	353,531			77,996	554,148	287,285	366,041
2014			324,324	437,373	237,876			111,200	923,473	237,700	301,634
2015				621,221	464,547				744,219	315,105	252,755
2016				252,016	623,648				109,820	585,246	368,209
<b>TOTAL</b>			<b>1,094,525</b>	<b>2,496,790</b>	<b>1,960,641</b>			<b>505,694</b>	<b>2,902,314</b>	<b>1,820,034</b>	<b>1,610,049</b>
O.D.											1,004

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			710,421	538,628	352,143			495,002	668,807	491,399	302,125
2013		850	221,479	821,008	430,922		1,128	170,931	655,888	347,202	345,909
2014	110	4,516	439,965	497,740	271,401	444	7,268	317,325	999,217	294,231	291,077
2015	107	3,703	343,937	644,109	472,197	1,244	5,509	358,424	739,650	371,412	247,953
2016	600	7,364	661,799	522,855	508,438	1,103	7,396	305,028	284,320	408,872	352,376
<b>TOTAL</b>	<b>817</b>	<b>16,433</b>	<b>2,377,601</b>	<b>3,024,340</b>	<b>2,035,101</b>	<b>2,791</b>	<b>21,301</b>	<b>1,646,710</b>	<b>3,347,882</b>	<b>1,913,116</b>	<b>1,539,440</b>
O.D.											950

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,065,653	10,320,439	1,540,390	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,887,984	-3,133,214	5,430	
TOTAL LOSSES	1,177,669	7,187,225	1,545,820	
EXPECTED LOSSES	6,443,772	8,316,962	1,785,774	
CREDIBILITY	.14	.39	.58	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.094	.576	.124	.794
INDICATED (POST-TEST)	.095	.580	.125	.800
PRES. ON RATE LEVEL	.464	.600	.129	1.193
DERIVED BY FORMULA	.412	.592	.127	1.131
UNDERLYING PRES. RATE	.516	.666	.143	1.325
PROPOSED	.412	.592	.127	1.131

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.169
IND. RATES				1.17	MINIMUM PREMIUM	
MAN. RATES	1.95	1.62	1.38	+ 1.17	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	8,136	46,978	.577				1			1
2013	7,794	251,840	3.231				2		3	5
2014	8,289	332,730	4.014				1		2	3
2015	7,504	74,249	.989				2		1	3
2016	7,472	409,280	5.477						3	3
<b>TOTAL</b>	<b>39,195</b>	<b>1,115,077</b>	<b>2.845</b>				<b>6</b>		<b>9</b>	<b>15</b>
O.D.		60,651	.154				1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				2,685					10,327		33,966
2013				57,985	27,855				33,171	44,579	88,250
2014				81,770	2,779				206,402	31,447	10,332
2015				15,075	2,418				31,834	4,626	20,296
2016					111,900					279,410	17,970
<b>TOTAL</b>				<b>157,515</b>	<b>144,952</b>				<b>281,734</b>	<b>360,062</b>	<b>170,814</b>
O.D.				31,752					28,123		776

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				3,064					12,103		31,928
2013			3,508	66,556	33,780			2,764	39,778	52,897	83,396
2014		116	12,614	89,040	5,434		461	32,828	220,908	41,702	9,970
2015	2	72	6,599	14,273	3,333	50	218	14,019	30,379	6,978	19,910
2016	93	921	81,238	58,658	85,099	385	2,586	109,490	100,732	189,156	17,197
<b>TOTAL</b>	<b>95</b>	<b>1,109</b>	<b>103,959</b>	<b>231,591</b>	<b>127,646</b>	<b>435</b>	<b>3,265</b>	<b>159,101</b>	<b>403,900</b>	<b>290,733</b>	<b>162,401</b>
O.D.				36,229					32,960		743

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	267,964	1,123,059	163,144	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-406,678	-186,892	303	
TOTAL LOSSES		936,167	163,447	
EXPECTED LOSSES	905,011	496,601	100,339	
CREDIBILITY	.01	.04	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	2.388	.417	2.805
INDICATED (POST-TEST)	.000	2.405	.420	2.825
PRES. ON RATE LEVEL	2.079	1.141	.231	3.451
DERIVED BY FORMULA	2.058	1.192	.242	3.492
UNDERLYING PRES. RATE	2.309	1.267	.256	3.832
PROPOSED	2.034	1.178	.239	3.451

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	3.567
IND. RATES				3.57	MINIMUM PREMIUM	
MAN. RATES	5.43	4.59	3.99	+ 3.57	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	36,487	908,251	2.489			1	1	5	7
2013	30,397	890,244	2.928			2	3	8	13
2014	29,872	603,848	2.021			1	4	6	11
2015	27,539	588,410	2.136			1	4	5	10
2016	28,847	168,481	.584				1	4	5
<b>TOTAL</b>	<b>153,142</b>	<b>3,159,234</b>	<b>2.063</b>			<b>5</b>	<b>13</b>	<b>28</b>	<b>46</b>
O.D.		1,147							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			365,864	30,261	192,042			192,000	31,039	62,953	34,092
2013			279,982	137,981	95,912			150,788	62,709	86,720	76,152
2014			163,432	133,481	18,149			160,430	62,099	39,820	26,437
2015			130,339	214,528	25,747			34,940	128,234	33,303	21,319
2016				25,896	11,157				20,550	58,427	52,451
<b>TOTAL</b>			<b>939,617</b>	<b>542,147</b>	<b>343,007</b>			<b>538,158</b>	<b>304,631</b>	<b>281,223</b>	<b>210,451</b>
O.D.											1,147

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			423,671	34,528	240,628			300,288	36,378	78,377	32,046
2013		1,518	327,102	160,990	120,004		2,183	261,100	77,501	105,371	71,964
2014	56	1,987	200,893	149,977	28,047	641	7,537	249,016	75,409	49,869	25,512
2015	105	2,623	225,463	208,899	47,532	508	2,700	111,505	127,626	44,961	20,914
2016	18	322	29,578	25,982	11,995	134	915	37,066	34,785	41,920	50,196
<b>TOTAL</b>	<b>179</b>	<b>6,450</b>	<b>1,206,707</b>	<b>580,376</b>	<b>448,206</b>	<b>1,283</b>	<b>13,335</b>	<b>958,975</b>	<b>351,699</b>	<b>320,498</b>	<b>200,632</b>
O.D.											1,122

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,186,929	1,700,779	201,754	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-479,595	-444,952	598	
TOTAL LOSSES	1,707,334	1,255,827	202,352	
EXPECTED LOSSES	1,058,211	1,180,725	202,147	
CREDIBILITY	.03	.10	.14	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.115	.820	.132	2.067
INDICATED (POST-TEST)	1.123	.826	.133	2.082
PRES. ON RATE LEVEL	.622	.695	.119	1.436
DERIVED BY FORMULA	.637	.708	.121	1.466
UNDERLYING PRES. RATE	.691	.771	.132	1.594
PROPOSED	.637	.708	.121	1.466

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE
IND. RATES				1.52	MINIMUM PREMIUM
MAN. RATES	2.06	1.86	1.66	+ 1.52	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
2012	36,995	244,442	.660			36,995				1	11	12
2013	54,276	1,279,933	2.358			54,276			1	6	10	17
2014	59,102	1,355,975	2.294			59,102			1	9	16	26
2015	59,636	2,247,251	3.768			59,636			1	13	16	30
2016	65,174	928,332	1.424			65,174				6	30	36
<b>TOTAL</b>	<b>275,183</b>	<b>6,055,933</b>	<b>2.201</b>			<b>275,183</b>			<b>3</b>	<b>35</b>	<b>83</b>	<b>121</b>
O.D.		176,624	.064							1	1	2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				7,569	74,902				12,570	72,861	76,540
2013			178,417	466,227	177,433			21,805	152,036	129,070	154,945
2014			147,476	411,433	48,625			60,939	245,550	173,979	267,973
2015			263,751	616,673	320,384			338,710	307,159	161,283	239,291
2016				145,129	131,868				105,614	318,069	227,652
<b>TOTAL</b>			<b>589,644</b>	<b>1,647,031</b>	<b>753,212</b>			<b>421,454</b>	<b>822,929</b>	<b>855,262</b>	<b>966,401</b>
O.D.				54,560	16,356				90,358	2,925	12,425

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				8,636	93,852				14,732	90,713	71,948
2013		968	229,862	535,517	218,948		316	48,419	181,028	154,342	146,423
2014	50	2,244	227,839	453,597	67,959	243	3,520	137,585	273,847	198,425	258,594
2015	245	6,588	575,777	631,796	355,450	3,346	19,181	650,774	339,589	204,388	234,744
2016	158	2,385	216,109	181,962	119,946	718	4,863	197,446	185,196	227,501	217,863
<b>TOTAL</b>	<b>453</b>	<b>12,185</b>	<b>1,249,587</b>	<b>1,811,508</b>	<b>856,155</b>	<b>4,307</b>	<b>27,880</b>	<b>1,034,224</b>	<b>994,392</b>	<b>875,369</b>	<b>929,572</b>
O.D.			3,080	62,429	20,049			5,564	105,818	4,771	12,177

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,337,280	4,730,491	941,749	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,340,297	-806,365	2,053	
TOTAL LOSSES	996,983	3,924,126	943,802	
EXPECTED LOSSES	3,073,794	2,173,946	594,395	
CREDIBILITY	.05	.14	.21	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.362	1.426	.343	2.131
INDICATED (POST-TEST)	.365	1.436	.345	2.146
PRES. ON RATE LEVEL	1.006	.711	.195	1.912
DERIVED BY FORMULA	.974	.813	.227	2.014
UNDERLYING PRES. RATE	1.117	.790	.216	2.123
PROPOSED	.974	.813	.227	2.014

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	TOTAL
IND. RATES				2.08	MINIMUM PREMIUM	
MAN. RATES	3.00	2.53	2.21	+ 2.08	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	748									
2013	685	508	.074							
2014	1,086	1,467	.135					1		1
2015	1,136	157	.013							
2016	908									
<b>TOTAL</b>	<b>4,563</b>	<b>2,132</b>	<b>.047</b>					<b>1</b>		<b>1</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											508
2014					1,141					178	148
2015											157
<b>TOTAL</b>					<b>1,141</b>					<b>178</b>	<b>813</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											480
2014		2	86	71	1,189			11	11	192	143
2015											154
<b>TOTAL</b>		<b>2</b>	<b>86</b>	<b>71</b>	<b>1,189</b>			<b>11</b>	<b>11</b>	<b>192</b>	<b>777</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	99	1,463	777	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-39,108	-19,253	23	
TOTAL LOSSES			800	
EXPECTED LOSSES	90,120	51,881	7,026	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.018	.018
INDICATED (POST-TEST)	.000	.000	.018	.018
PRES. ON RATE LEVEL	1.778	1.024	.139	2.941
DERIVED BY FORMULA	1.778	1.014	.138	2.930
UNDERLYING PRES. RATE	1.975	1.137	.154	3.266
PROPOSED	1.778	1.014	.138	2.930

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	3.029
IND. RATES				3.03	MINIMUM PREMIUM	
MAN. RATES	4.59	3.91	3.40	+ 3.03	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	117,908	2,413,549	2.046			1	10	47	58
2013	114,962	1,854,414	1.613			3	8	32	43
2014	118,496	1,162,034	.980			1	5	23	29
2015	111,844	2,788,600	2.493			1	5	25	31
2016	104,582	1,262,431	1.207			1	3	17	22
<b>TOTAL</b>	<b>567,792</b>	<b>9,481,028</b>	<b>1.670</b>			<b>7</b>	<b>31</b>	<b>144</b>	<b>183</b>
O.D.		107,137	.018					7	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			197,124	625,580	228,779			110,552	597,953	467,872	185,689
2013			532,709	110,174	321,960			298,424	89,548	359,189	142,410
2014			149,604	146,693	118,587			131,051	186,314	309,864	119,921
2015			190,710	294,996	450,759			892,000	128,487	518,578	313,070
2016	11,339		195,879	108,627	108,675	275,000		46,216	75,180	245,680	195,835
<b>TOTAL</b>	<b>11,339</b>		<b>1,266,026</b>	<b>1,286,070</b>	<b>1,228,760</b>	<b>275,000</b>		<b>1,478,243</b>	<b>1,077,482</b>	<b>1,901,183</b>	<b>956,925</b>
O.D.					31,326					61,262	14,549

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			228,270	713,788	286,661			172,903	700,803	582,501	174,548
2013		2,889	617,904	135,627	392,810		4,318	517,747	116,939	428,530	134,577
2014	51	2,032	195,264	170,308	132,716	524	6,817	240,772	222,403	344,509	115,724
2015	111	3,435	304,471	346,215	441,320	4,149	24,168	793,652	233,550	557,388	307,122
2016	9,218	4,432	344,728	163,725	116,826	395,820	8,900	207,063	145,387	178,913	187,414
<b>TOTAL</b>	<b>9,380</b>	<b>12,788</b>	<b>1,690,637</b>	<b>1,529,663</b>	<b>1,370,333</b>	<b>400,493</b>	<b>44,203</b>	<b>1,932,137</b>	<b>1,419,082</b>	<b>2,091,841</b>	<b>919,385</b>
O.D.	9	96	8,520	6,255	31,929	56	363	16,126	14,945	52,227	14,046

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,114,808	6,516,275	933,431	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,851,280	-2,107,792	2,749	
TOTAL LOSSES	2,263,528	4,408,483	936,180	
EXPECTED LOSSES	4,116,493	5,592,752	925,501	
CREDIBILITY	.08	.23	.34	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.399	.776	.165	1.340
INDICATED (POST-TEST)	.402	.781	.166	1.349
PRES. ON RATE LEVEL	.653	.887	.147	1.687
DERIVED BY FORMULA	.633	.863	.153	1.649
UNDERLYING PRES. RATE	.725	.985	.163	1.873
PROPOSED	.633	.863	.153	1.649

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.704
IND. RATES				1.70	MINIMUM PREMIUM	
MAN. RATES	2.66	2.26	1.95	+ 1.70	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	8,220	29,971	.364				1		2	3
2013	9,064	94,242	1.039	1						1
2014	10,125	468,095	4.623			1			2	3
2015	10,276	73,128	.711						2	2
2016	9,904	17,528	.176							
<b>TOTAL</b>	<b>47,589</b>	<b>682,964</b>	<b>1.435</b>	<b>1</b>		<b>1</b>	<b>1</b>		<b>6</b>	<b>9</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				1,502	4,290				3,185	11,005	9,989
2013	82,707										11,535
2014			124,632		13,203			299,971		18,709	11,580
2015					11,052					46,930	15,146
2016											17,528
<b>TOTAL</b>	<b>82,707</b>		<b>124,632</b>	<b>1,502</b>	<b>28,545</b>			<b>299,971</b>	<b>3,185</b>	<b>76,644</b>	<b>65,778</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				1,714	5,376				3,733	13,701	9,390
2013	108,776										10,901
2014	42	1,375	137,706	3,707	17,561	1,199	13,780	444,785	14,399	28,811	11,175
2015		25	2,181	1,693	10,144	18	82	6,972	6,686	47,225	14,858
2016											16,774
<b>TOTAL</b>	<b>108,818</b>	<b>1,400</b>	<b>139,887</b>	<b>7,114</b>	<b>33,081</b>	<b>1,217</b>	<b>13,862</b>	<b>451,757</b>	<b>24,818</b>	<b>89,737</b>	<b>63,098</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	716,941	154,750	63,098			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-245,301	-136,080	170			
TOTAL LOSSES	471,640	18,670	63,268			
EXPECTED LOSSES	555,841	364,532	53,299			
CREDIBILITY	.02	.04	.07			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.991	.039	.133	1.163		
INDICATED (POST-TEST)	.998	.039	.134	1.171		
PRES. ON RATE LEVEL	1.052	.690	.101	1.843		
DERIVED BY FORMULA	1.051	.664	.103	1.818		
UNDERLYING PRES. RATE	1.168	.766	.112	2.046		
PROPOSED	1.051	.664	.103	1.818		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.879
IND. RATES				1.88	MINIMUM PREMIUM	
MAN. RATES	2.82	2.44	2.13	+ 1.88	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	1,425									
2013	1,485	44,360	2.987						1	1
2014	1,524									
2015	1,529	1,612	.105							
2016	1,645	1,693	.102						1	1
<b>TOTAL</b>	<b>7,608</b>	<b>47,665</b>	<b>.627</b>						<b>2</b>	<b>2</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					20,327					20,837	3,196
2015											1,612
2016					1,286					407	
<b>TOTAL</b>					<b>21,613</b>					<b>21,244</b>	<b>4,808</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			455	402	24,206			345	446	24,497	3,020
2015											1,581
2016	1	11	934	675	978		4	159	146	276	
<b>TOTAL</b>	<b>1</b>	<b>11</b>	<b>1,389</b>	<b>1,077</b>	<b>25,184</b>		<b>4</b>	<b>504</b>	<b>592</b>	<b>24,773</b>	<b>4,601</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,909	51,626	4,601	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-17,048	-27,772	29	
TOTAL LOSSES		23,854	4,630	
EXPECTED LOSSES	38,419	74,407	9,205	
CREDIBILITY	.00	.01	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.314	.061	.375
INDICATED (POST-TEST)	.000	.316	.061	.377
PRES. ON RATE LEVEL	.455	.881	.109	1.445
DERIVED BY FORMULA	.455	.875	.108	1.438
UNDERLYING PRES. RATE	.505	.978	.121	1.604
PROPOSED	.455	.875	.108	1.438

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.486
IND. RATES				1.49	MINIMUM PREMIUM	
MAN. RATES	2.25	1.92	1.67	+ 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
2012	14,825	362,767	2.446				4	5	9
2013	16,278	271,995	1.670				2	7	9
2014	17,170	350,469	2.041				2	8	10
2015	19,081	205,794	1.078				2	4	6
2016	21,154	15,152	.071					1	1
<b>TOTAL</b>	<b>88,508</b>	<b>1,206,177</b>	<b>1.363</b>				<b>10</b>	<b>25</b>	<b>35</b>
O.D.		96							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				148,073	20,212				149,863	33,380	11,239
2013				75,542	31,416				68,841	75,484	20,712
2014				193,851	44,422				41,089	40,619	30,488
2015				142,566	7,594				19,022	20,670	15,942
2016					2,503					3,367	9,282
<b>TOTAL</b>				<b>560,032</b>	<b>106,147</b>				<b>278,815</b>	<b>173,520</b>	<b>87,663</b>
O.D.											96

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				168,952	25,326				175,640	41,559	10,565
2013			4,462	86,610	38,204			5,455	82,186	89,753	19,573
2014		339	32,743	213,467	52,320			8,652	46,078	45,296	29,421
2015	22	633	59,400	132,654	17,478	38	134	11,039	20,702	22,189	15,639
2016	2	19	1,817	1,311	1,901	5	31	1,321	1,214	2,278	8,883
<b>TOTAL</b>	<b>24</b>	<b>991</b>	<b>98,422</b>	<b>602,994</b>	<b>135,229</b>	<b>43</b>	<b>326</b>	<b>26,467</b>	<b>325,820</b>	<b>201,075</b>	<b>84,081</b>
O.D.											90

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	126,273	1,265,118	84,171	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-323,866	-301,527	320	
TOTAL LOSSES		963,591	84,491	
EXPECTED LOSSES	740,812	815,158	92,934	
CREDIBILITY	.02	.07	.10	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	1.089	.095	1.184
INDICATED (POST-TEST)	.000	1.097	.096	1.193
PRES. ON RATE LEVEL	.754	.829	.095	1.678
DERIVED BY FORMULA	.739	.848	.095	1.682
UNDERLYING PRES. RATE	.837	.921	.105	1.863
PROPOSED	.737	.846	.095	1.678

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.734
IND. RATES				1.73	MINIMUM PREMIUM	
MAN. RATES	2.45	2.17	1.94	+ 1.73	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	9,295	281,153	3.024			1			4	5
2013	8,659	1,246,213	14.392			2			3	5
2014	9,218	104,881	1.137				1		5	6
2015	7,782	319,208	4.101			1			3	4
2016	8,985	44,116	.490						4	4
<b>TOTAL</b>	<b>43,939</b>	<b>1,995,571</b>	<b>4.542</b>			<b>4</b>	<b>1</b>		<b>19</b>	<b>24</b>
O.D.		450	.001							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			193,277		7,214			31,029		20,890	28,743
2013			308,685		8,435			873,934		22,546	32,613
2014				41,955	14,757				15,755	14,522	17,892
2015			172,901		11,141			99,477		22,595	13,094
2016					8,204					12,996	22,916
<b>TOTAL</b>			<b>674,863</b>	<b>41,955</b>	<b>49,751</b>			<b>1,004,440</b>	<b>15,755</b>	<b>93,549</b>	<b>115,258</b>
O.D.											450

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			223,815		9,040			48,529		26,008	27,018
2013		1,302	272,871	1,904	13,762		7,410	869,168	8,128	34,977	30,819
2014		81	7,473	46,526	16,681		50	3,253	17,604	16,235	17,266
2015	97	2,200	178,970	11,116	20,954	860	5,131	153,888	12,245	28,682	12,845
2016	7	65	5,953	4,301	6,242	17	116	5,094	4,686	8,795	21,931
<b>TOTAL</b>	<b>104</b>	<b>3,648</b>	<b>689,082</b>	<b>63,847</b>	<b>66,679</b>	<b>877</b>	<b>12,707</b>	<b>1,079,932</b>	<b>42,663</b>	<b>114,697</b>	<b>109,879</b>
O.D.											434

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,786,350	287,886	110,313	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-309,659	-166,977	203	
TOTAL LOSSES	1,476,691	120,909	110,516	
EXPECTED LOSSES	688,525	444,662	65,470	
CREDIBILITY	.01	.04	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.361	.275	.252	3.888
INDICATED (POST-TEST)	3.385	.277	.254	3.916
PRES. ON RATE LEVEL	1.411	.912	.134	2.457
DERIVED BY FORMULA	1.431	.887	.141	2.459
UNDERLYING PRES. RATE	1.567	1.012	.149	2.728
PROPOSED	1.431	.887	.141	2.459

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	TOTAL
IND. RATES				2.54	MINIMUM PREMIUM	
MAN. RATES	3.70	3.22	2.84	+ 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
2012	155,450	5,865,989	3.773			155,450			9	32	53	94
2013	166,924	4,387,262	2.628			166,924			3	34	51	88
2014	174,534	4,315,851	2.472			174,534			4	27	57	88
2015	179,931	5,110,746	2.840			179,931			3	31	55	89
2016	192,286	4,668,085	2.427			192,286	1		1	24	81	107
<b>TOTAL</b>	<b>869,125</b>	<b>24,347,933</b>	<b>2.801</b>			<b>869,125</b>	<b>1</b>		<b>20</b>	<b>148</b>	<b>297</b>	<b>466</b>
O.D.		31,816	.003								2	2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,451,213	1,454,098	482,461			510,243	932,967	686,653	348,354
2013			839,151	1,131,255	533,866			219,486	722,364	520,170	420,970
2014			638,592	875,749	712,034			298,642	778,110	608,916	403,808
2015			850,779	1,232,089	761,783			353,643	877,999	624,071	410,382
2016	3,000		152,424	862,178	1,150,842			33,413	449,954	1,574,382	441,892
<b>TOTAL</b>	<b>3,000</b>		<b>3,932,159</b>	<b>5,555,369</b>	<b>3,640,986</b>			<b>1,415,427</b>	<b>3,761,394</b>	<b>4,014,192</b>	<b>2,025,406</b>
O.D.					26,045					1,859	3,912

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,680,506	1,659,123	604,522			798,020	1,093,438	854,884	327,453
2013		4,551	1,021,587	1,304,360	660,612		3,176	425,119	859,851	625,818	397,817
2014	216	9,352	886,774	1,011,161	788,779	1,193	16,062	595,614	875,968	693,835	389,675
2015	611	15,997	1,381,623	1,291,966	834,417	4,047	21,851	901,366	935,007	709,496	402,585
2016	3,707	19,122	1,687,369	1,290,962	1,007,172	3,635	26,501	969,740	872,827	1,120,515	422,891
<b>TOTAL</b>	<b>4,534</b>	<b>49,022</b>	<b>6,657,859</b>	<b>6,557,572</b>	<b>3,895,502</b>	<b>8,875</b>	<b>67,590</b>	<b>3,689,859</b>	<b>4,637,091</b>	<b>4,004,548</b>	<b>1,940,421</b>
O.D.			71	52	32,584					2,314	3,800

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,477,810	19,129,663	1,944,221			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,340,968	-4,858,030	7,405			
TOTAL LOSSES	6,136,842	14,271,633	1,951,626			
EXPECTED LOSSES	9,829,805	13,045,566	2,251,034			
CREDIBILITY	.11	.31	.45			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.706	1.642	.225	2.573		
INDICATED (POST-TEST)	.711	1.653	.227	2.591		
PRES. ON RATE LEVEL	1.019	1.352	.233	2.604		
DERIVED BY FORMULA	.985	1.445	.230	2.660		
UNDERLYING PRES. RATE	1.131	1.501	.259	2.891		
PROPOSED	.964	1.415	.225	2.604		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	2.692
IND. RATES				2.69	MINIMUM PREMIUM	
MAN. RATES	4.03	3.45	3.01	+ 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
2012	42,580	1,009,164	2,370			1	4	12	17
2013	40,358	599,242	1,484	1			2	8	11
2014	40,902	542,888	1,327					11	11
2015	41,084	378,728	.921					10	10
2016	40,806	398,182	.975				1	11	12
<b>TOTAL</b>	<b>205,730</b>	<b>2,928,204</b>	<b>1,423</b>	<b>1</b>		<b>1</b>	<b>7</b>	<b>52</b>	<b>61</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			124,044	174,960	155,712			23,986	111,913	311,772	106,777
2013	3,000			180,393	18,901	79,359			221,405	44,406	51,778
2014					151,935					344,465	46,488
2015					92,248					244,630	41,850
2016				10,000	168,368				5,000	187,610	27,204
<b>TOTAL</b>	<b>3,000</b>		<b>124,044</b>	<b>365,353</b>	<b>587,164</b>	<b>79,359</b>		<b>23,986</b>	<b>338,318</b>	<b>1,132,883</b>	<b>274,097</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			143,643	199,630	195,108			37,514	131,161	388,156	100,370
2013	3,946		9,397	205,719	24,400	199,144		14,252	260,082	55,470	48,930
2014		262	11,398	9,526	158,353		481	21,195	21,055	370,905	44,861
2015	2	202	18,192	14,122	84,674	95	425	36,347	34,850	246,159	41,055
2016	143	1,473	130,530	96,029	129,396	270	1,819	76,963	70,977	127,584	26,034
<b>TOTAL</b>	<b>4,091</b>	<b>1,937</b>	<b>313,160</b>	<b>525,026</b>	<b>591,931</b>	<b>199,509</b>	<b>2,725</b>	<b>186,271</b>	<b>518,125</b>	<b>1,188,274</b>	<b>261,250</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	707,693	2,823,356	261,250			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-550,308	-601,031	767			
TOTAL LOSSES	157,385	2,222,325	262,017			
EXPECTED LOSSES	1,230,265	1,602,637	248,933			
CREDIBILITY	.04	.12	.17			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.077	1.080	.127	1.284		
INDICATED (POST-TEST)	.078	1.088	.128	1.294		
PRES. ON RATE LEVEL	.538	.702	.109	1.349		
DERIVED BY FORMULA	.520	.748	.112	1.380		
UNDERLYING PRES. RATE	.598	.779	.121	1.498		
PROPOSED	.508	.731	.110	1.349		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.394
IND. RATES				1.39	MINIMUM PREMIUM	
MAN. RATES	2.04	1.79	1.56	+ 1.39	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	6,696									
2013	6,495									
2014	2,353									
2015	1,023									
2016	1,549									
<b>TOTAL</b>	<b>18,116</b>									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-42,096	-9,826	1	
TOTAL LOSSES			1	
EXPECTED LOSSES	83,696	24,638	1,087	
CREDIBILITY	.01	.02	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.416	.123	.005	.544
DERIVED BY FORMULA	.412	.121	.005	.538
UNDERLYING PRES. RATE	.462	.136	.006	.604
PROPOSED	.412	.121	.005	.538

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE
IND. RATES				.63	MINIMUM PREMIUM
MAN. RATES	.89	.77	.68	+ .63	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	115,656	2,305,442	1.993			2	5	31	38
2013	115,474	2,208,915	1.912			2	14	35	51
2014	97,315	1,542,538	1.585				19	21	40
2015	86,241	1,497,055	1.735			1	7	16	24
2016	86,448	782,204	.904				8	15	23
<b>TOTAL</b>	<b>501,134</b>	<b>8,336,154</b>	<b>1.663</b>			<b>5</b>	<b>53</b>	<b>118</b>	<b>176</b>
O.D.		255,814	.051				1	3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			335,725	201,430	293,434			585,352	200,577	467,121	221,803
2013			272,731	344,299	154,924			165,064	536,873	540,870	194,154
2014				544,468	96,215				412,535	265,621	223,699
2015			188,600	253,661	164,581			175,000	128,918	330,583	255,712
2016				170,547	58,114				238,485	143,739	171,319
<b>TOTAL</b>			<b>797,056</b>	<b>1,514,405</b>	<b>767,268</b>			<b>925,416</b>	<b>1,517,388</b>	<b>1,747,934</b>	<b>1,066,687</b>
O.D.				90,132	30,582				72,411	61,702	987

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			343,362	229,832	367,672			766,433	235,076	581,567	208,495
2013		1,480	330,444	396,961	192,333		2,390	321,803	642,388	646,509	183,476
2014		895	89,819	597,761	117,183		1,191	78,095	453,916	301,678	215,870
2015	147	3,826	328,313	269,436	181,467	1,820	10,396	367,916	183,311	352,535	250,853
2016	107	1,994	183,645	163,056	67,307	829	5,659	220,716	211,059	124,790	163,952
<b>TOTAL</b>	<b>254</b>	<b>8,195</b>	<b>1,275,583</b>	<b>1,657,046</b>	<b>925,962</b>	<b>2,649</b>	<b>19,636</b>	<b>1,754,963</b>	<b>1,725,750</b>	<b>2,007,079</b>	<b>1,022,646</b>
O.D.	1	187	19,533	102,508	31,142	23	249	19,780	85,403	65,131	932

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,101,053	6,600,021	1,023,578	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-913,827	-1,356,687	2,496	
TOTAL LOSSES	2,187,226	5,243,334	1,026,074	
EXPECTED LOSSES	1,994,514	3,568,075	887,008	
CREDIBILITY	.07	.21	.31	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.436	1.046	.205	1.687
INDICATED (POST-TEST)	.439	1.053	.206	1.698
PRES. ON RATE LEVEL	.359	.641	.159	1.159
DERIVED BY FORMULA	.365	.728	.174	1.267
UNDERLYING PRES. RATE	.398	.712	.177	1.287
PROPOSED	.365	.728	.174	1.267

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.309
IND. RATES				1.31	MINIMUM PREMIUM	
MAN. RATES	1.64	1.40	1.34	+ 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	
2012	38,921									
2013	33,337									
2014	31,505									
2015	25,506									
2016	19,981									
<b>TOTAL</b>	<b>149,250</b>									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-504,703	-2,864	4	
TOTAL LOSSES			4	
EXPECTED LOSSES	1,088,032	7,462	1,492	
CREDIBILITY	.03	.10	.14	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.655	.005	.001	.661
DERIVED BY FORMULA	.635	.005	.001	.641
UNDERLYING PRES. RATE	.729	.005	.001	.735
PROPOSED	.635	.005	.001	.641

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE
IND. RATES				.61	MINIMUM PREMIUM
MAN. RATES	.63	.73	.73	+ .61	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	66,071	1,825,550	2.763			4	3	15	22
2013	65,938	2,383,511	3.614			4	5	19	28
2014	65,752	2,235,067	3.399			2	5	14	21
2015	62,678	1,158,214	1.847				12	16	28
2016	66,229	961,388	1.451				1	26	27
<b>TOTAL</b>	<b>326,668</b>	<b>8,563,730</b>	<b>2.622</b>			<b>10</b>	<b>26</b>	<b>90</b>	<b>126</b>
O.D.		221,237	.067				2	2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			602,905	259,330	154,569			346,744	144,777	227,015	90,210
2013			788,267	289,474	153,807			662,532	153,577	188,766	147,088
2014			279,004	243,528	282,434			541,301	344,049	358,728	186,023
2015				473,673	115,199				295,000	157,588	116,754
2016				30,888	293,459				8,962	405,018	223,061
<b>TOTAL</b>			<b>1,670,176</b>	<b>1,296,893</b>	<b>999,468</b>			<b>1,550,577</b>	<b>946,365</b>	<b>1,337,115</b>	<b>763,136</b>
O.D.				144,395	5,691				58,940	7,846	4,365

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			698,165	295,896	193,674			542,308	169,679	282,634	84,797
2013		4,229	904,079	338,203	198,285		9,237	1,095,364	193,316	234,743	138,998
2014	89	3,687	348,278	288,473	309,996	1,928	23,316	787,464	408,283	413,273	179,512
2015	77	2,303	215,104	454,520	140,658	501	2,240	146,940	297,846	180,096	114,536
2016	255	2,679	238,664	177,842	227,362	586	3,894	164,894	151,995	275,219	213,469
<b>TOTAL</b>	<b>421</b>	<b>12,898</b>	<b>2,404,290</b>	<b>1,554,934</b>	<b>1,069,975</b>	<b>3,015</b>	<b>38,687</b>	<b>2,736,970</b>	<b>1,221,119</b>	<b>1,385,965</b>	<b>731,312</b>
O.D.	14	381	35,866	145,619	13,273	76	338	21,329	57,050	13,206	4,160

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,254,285	5,461,141	735,472			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,453,064	-1,622,922	2,031			
TOTAL LOSSES	3,801,221	3,838,219	737,503			
EXPECTED LOSSES	3,243,813	4,325,084	653,336			
CREDIBILITY	.06	.16	.24			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.164	1.175	.226	2.565		
INDICATED (POST-TEST)	1.172	1.183	.228	2.583		
PRES. ON RATE LEVEL	.894	1.193	.180	2.267		
DERIVED BY FORMULA	.911	1.191	.192	2.294		
UNDERLYING PRES. RATE	.993	1.324	.200	2.517		
PROPOSED	.911	1.191	.192	2.294		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	2.371
IND. RATES				2.37	MINIMUM PREMIUM	
MAN. RATES	3.31	2.89	2.62	+ 2.37	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	46,812									
2013	49,727									
2014	46,893									
2015	40,928									
2016	45,929									
<b>TOTAL</b>	<b>230,289</b>									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-568,535	-85,913	14	
TOTAL LOSSES			14	
EXPECTED LOSSES	1,259,682	227,987	4,607	
CREDIBILITY	.04	.13	.19	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.493	.089	.002	.584
DERIVED BY FORMULA	.473	.077	.002	.552
UNDERLYING PRES. RATE	.547	.099	.002	.648
PROPOSED	.473	.077	.002	.552

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	TOTAL
IND. RATES				.65	MINIMUM PREMIUM	.646
MAN. RATES	.63	.73	.73	+ .65	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	24,884	1,396,257	5.611			2	8	17	27
2013	25,658	1,591,093	6.201			3	4	15	22
2014	32,766	983,320	3.001			1	2	10	13
2015	28,938	878,610	3.036			1	5	4	10
2016	34,341	588,516	1.713				5	5	10
<b>TOTAL</b>	<b>146,587</b>	<b>5,437,796</b>	<b>3.710</b>			<b>7</b>	<b>24</b>	<b>51</b>	<b>82</b>
O.D.		56,814	.038					3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			260,873	483,369	148,576			118,794	177,763	146,401	60,481
2013			622,258	162,760	348,135			103,052	103,193	196,897	54,798
2014			219,783	43,671	273,571			269,615	28,321	112,973	35,386
2015			145,820	335,124	100,121			46,323	137,263	43,318	70,641
2016				143,242	183,259				58,665	140,512	62,838
<b>TOTAL</b>			<b>1,248,734</b>	<b>1,168,166</b>	<b>1,053,662</b>			<b>537,784</b>	<b>505,205</b>	<b>640,101</b>	<b>284,144</b>
O.D.					14,769					26,700	15,345

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			302,091	551,525	186,168			185,794	208,338	182,269	56,852
2013		3,374	722,843	196,652	425,926		1,492	184,411	126,525	234,705	51,784
2014	75	2,921	268,241	69,689	293,190	1,077	12,575	409,934	48,873	130,508	34,147
2015	136	3,508	304,945	332,366	125,652	617	3,356	134,006	138,510	56,375	69,299
2016	201	2,771	251,853	207,436	158,776	351	2,361	95,492	89,827	101,880	60,136
<b>TOTAL</b>	<b>412</b>	<b>12,574</b>	<b>1,849,973</b>	<b>1,357,668</b>	<b>1,189,712</b>	<b>2,045</b>	<b>19,784</b>	<b>1,009,637</b>	<b>612,073</b>	<b>705,737</b>	<b>272,218</b>
O.D.	9	79	6,897	4,982	13,825	31	215	9,048	8,325	20,121	15,026

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,910,704	3,912,443	287,244			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,190,852	-1,018,413	1,120			
TOTAL LOSSES	1,719,852	2,894,030	288,364			
EXPECTED LOSSES	2,711,860	2,745,574	329,822			
CREDIBILITY	.03	.09	.14			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.173	1.974	.197	3.344		
INDICATED (POST-TEST)	1.181	1.988	.198	3.367		
PRES. ON RATE LEVEL	1.666	1.687	.203	3.556		
DERIVED BY FORMULA	1.651	1.714	.202	3.567		
UNDERLYING PRES. RATE	1.850	1.873	.225	3.948		
PROPOSED	1.646	1.709	.201	3.556		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	3.676
IND. RATES				3.68	MINIMUM PREMIUM	
MAN. RATES	5.19	4.62	4.11	+ 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
2012	17,467	444,654	2,545			1	1	6	8
2013	16,488	182,669	1,107				1	7	8
2014	17,850	826,877	4,632			1	1	11	13
2015	18,024	491,688	2,727			1			1
2016	18,389	196,015	1,065					4	4
<b>TOTAL</b>	<b>88,218</b>	<b>2,141,903</b>	<b>2,428</b>			<b>3</b>	<b>3</b>	<b>28</b>	<b>34</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			175,540	11,812	17,031			100,000	64,938	40,735	34,598
2013				18,303	57,273				15,960	64,360	26,773
2014			171,511	95,328	253,699			27,524	110,848	134,438	33,529
2015			288,180					174,432			29,076
2016					27,377					74,426	94,212
<b>TOTAL</b>			<b>635,231</b>	<b>125,443</b>	<b>355,380</b>			<b>301,956</b>	<b>191,746</b>	<b>313,959</b>	<b>218,188</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			203,275	13,477	21,339			156,400	76,107	50,714	32,522
2013			2,195	21,966	68,396			2,043	20,055	75,901	25,300
2014	58	2,428	221,630	123,469	272,606	109	1,664	65,573	127,043	149,760	32,355
2015	163	3,629	294,633	15,686	17,882	1,494	8,932	263,952	15,824	10,426	28,524
2016	23	225	19,876	14,351	20,823	106	688	29,164	26,829	50,380	90,161
<b>TOTAL</b>	<b>244</b>	<b>6,282</b>	<b>741,609</b>	<b>188,949</b>	<b>401,046</b>	<b>1,709</b>	<b>11,284</b>	<b>517,132</b>	<b>265,858</b>	<b>337,181</b>	<b>208,862</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,278,260	1,193,034	208,862			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-339,351	-318,589	435			
TOTAL LOSSES	938,909	874,445	209,297			
EXPECTED LOSSES	763,968	853,069	136,738			
CREDIBILITY	.02	.07	.10			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.064	.991	.237	2.292		
INDICATED (POST-TEST)	1.071	.998	.239	2.308		
PRES. ON RATE LEVEL	.780	.871	.139	1.790		
DERIVED BY FORMULA	.786	.880	.149	1.815		
UNDERLYING PRES. RATE	.866	.967	.155	1.988		
PROPOSED	.786	.880	.149	1.815		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.876
IND. RATES				1.88	MINIMUM PREMIUM	
MAN. RATES	2.65	2.31	2.07	+ 1.88	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	528	564	.106						1	1
2013	616	9,094	1.476						1	1
2014	616	26,070	4.232						2	2
2015	524	230	.043							
2016	426	364	.085							
<b>TOTAL</b>	<b>2,710</b>	<b>36,322</b>	<b>1.340</b>						<b>4</b>	<b>4</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					123					441	
2013					3,202					5,747	145
2014					8,120					17,950	
2015											230
2016											364
<b>TOTAL</b>					<b>11,445</b>					<b>24,138</b>	<b>739</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					154					549	
2013			72	63	3,813			96	123	6,756	137
2014		14	609	508	8,462		25	1,103	1,099	19,327	
2015											226
2016											348
<b>TOTAL</b>		<b>14</b>	<b>681</b>	<b>571</b>	<b>12,429</b>		<b>25</b>	<b>1,199</b>	<b>1,222</b>	<b>26,632</b>	<b>711</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,919	40,854	711	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,740	-5,792	4	
TOTAL LOSSES		35,062	715	
EXPECTED LOSSES	19,242	15,204	1,598	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	1.294	.026	1.320
INDICATED (POST-TEST)	.000	1.303	.026	1.329
PRES. ON RATE LEVEL	.638	.505	.053	1.196
DERIVED BY FORMULA	.638	.513	.053	1.204
UNDERLYING PRES. RATE	.710	.561	.059	1.330
PROPOSED	.638	.513	.053	1.204

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.148
IND. RATES				1.15	MINIMUM PREMIUM	
MAN. RATES	1.93	1.58	1.32	+ 1.15	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	2,090									
2013	2,251									
2014	2,429									
2015	2,704									
2016	2,765									
<b>TOTAL</b>	<b>12,239</b>									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,398	-636		
TOTAL LOSSES				
EXPECTED LOSSES	10,036	1,714		
CREDIBILITY	.01	.02	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.074	.012	.000	.086
DERIVED BY FORMULA	.073	.012	.000	.085
UNDERLYING PRES. RATE	.082	.014	.000	.096
PROPOSED	.073	.012	.000	.085

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE
IND. RATES				.09	MINIMUM PREMIUM
MAN. RATES	.15	.12	.10	+ .09	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	37,243	1,018,180	2.733				8	26	34
2013	46,974	2,430,833	5.174			2	17	23	42
2014	44,306	2,103,669	4.748			2	12	27	41
2015	54,135	2,843,347	5.252			3	14	27	44
2016	59,055	3,444,382	5.832			1	16	84	101
<b>TOTAL</b>	<b>241,713</b>	<b>11,840,411</b>	<b>4.899</b>			<b>8</b>	<b>67</b>	<b>187</b>	<b>262</b>
O.D.		37,195	.015					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				297,125	222,209				135,653	196,214	166,979
2013			295,859	611,941	213,755			501,157	487,568	181,742	138,811
2014			341,332	382,280	262,505			136,579	620,988	183,937	176,048
2015			522,648	432,499	356,154			825,012	315,740	146,399	244,895
2016			173,595	398,040	860,748			487,443	183,908	827,838	512,810
<b>TOTAL</b>			<b>1,333,434</b>	<b>2,121,885</b>	<b>1,915,371</b>			<b>1,950,191</b>	<b>1,743,857</b>	<b>1,536,130</b>	<b>1,239,543</b>
O.D.					29,348					1,474	6,373

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				339,020	278,426				158,985	244,287	156,960
2013		1,430	334,773	702,721	265,052		5,914	726,207	580,641	227,613	131,176
2014	115	4,676	452,119	439,802	295,880	546	7,757	306,270	676,123	225,591	169,886
2015	318	8,014	681,412	476,618	385,232	4,685	27,215	888,671	359,648	199,386	240,242
2016	922	12,505	1,084,653	777,115	722,889	4,682	57,211	968,680	479,335	616,053	490,759
<b>TOTAL</b>	<b>1,355</b>	<b>26,625</b>	<b>2,552,957</b>	<b>2,735,276</b>	<b>1,947,479</b>	<b>9,913</b>	<b>98,097</b>	<b>2,889,828</b>	<b>2,254,732</b>	<b>1,512,930</b>	<b>1,189,023</b>
O.D.					36,773					1,835	6,115

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,578,775	8,489,025	1,195,138			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,242,480	-1,920,086	3,200			
TOTAL LOSSES	4,336,295	6,568,939	1,198,338			
EXPECTED LOSSES	2,852,213	5,196,831	913,676			
CREDIBILITY	.05	.13	.19			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.794	2.718	.496	5.008		
INDICATED (POST-TEST)	1.807	2.737	.499	5.043		
PRES. ON RATE LEVEL	1.063	1.936	.340	3.339		
DERIVED BY FORMULA	1.100	2.040	.370	3.510		
UNDERLYING PRES. RATE	1.180	2.150	.378	3.708		
PROPOSED	1.100	2.040	.370	3.510		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	3.628
IND. RATES				3.63	MINIMUM PREMIUM	
MAN. RATES	5.69	5.01	3.86	+ 3.63	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	30,650	1,269,446	4.141			2	6	11	19	
2013	29,010	262,551	.905				2	6	8	
2014	35,952	1,069,082	2.973			1	6	15	22	
2015	36,518	963,678	2.638			1	7	11	19	
2016	34,005	344,157	1.012					8	8	
<b>TOTAL</b>	<b>166,135</b>	<b>3,908,914</b>	<b>2.353</b>			<b>4</b>	<b>21</b>	<b>51</b>	<b>76</b>	
O.D.		765								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			304,440	280,904	163,935			100,000	106,406	167,982	145,779
2013				19,716	20,826				17,872	69,331	134,806
2014			134,894	212,459	241,994			176,690	118,145	85,162	99,738
2015			193,414	310,104	89,170			12,123	190,407	76,775	91,685
2016					70,238					187,828	86,091
<b>TOTAL</b>			<b>632,748</b>	<b>823,183</b>	<b>586,163</b>			<b>288,813</b>	<b>432,830</b>	<b>587,078</b>	<b>558,099</b>
O.D.											765

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			352,542	320,512	205,410			156,400	124,709	209,138	137,032
2013			1,447	22,855	25,008			2,241	22,398	81,770	127,392
2014	45	2,162	198,360	249,188	262,924	707	8,438	284,241	138,360	101,288	96,247
2015	156	3,970	341,289	310,198	116,711	418	2,020	109,479	189,793	91,881	89,943
2016	59	578	50,992	36,818	53,418	260	1,742	73,605	67,719	127,153	82,389
<b>TOTAL</b>	<b>260</b>	<b>6,710</b>	<b>944,630</b>	<b>939,571</b>	<b>663,471</b>	<b>1,385</b>	<b>12,200</b>	<b>625,966</b>	<b>542,979</b>	<b>611,230</b>	<b>533,003</b>
O.D.											739

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,591,151	2,757,251	533,742			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-628,071	-909,632	1,871			
TOTAL LOSSES	963,080	1,847,619	535,613			
EXPECTED LOSSES	1,425,438	2,440,523	586,458			
CREDIBILITY	.04	.10	.15			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.580	1.112	.322	2.014		
INDICATED (POST-TEST)	.584	1.120	.324	2.028		
PRES. ON RATE LEVEL	.773	1.323	.318	2.414		
DERIVED BY FORMULA	.765	1.303	.319	2.387		
UNDERLYING PRES. RATE	.858	1.469	.353	2.680		
PROPOSED	.765	1.303	.319	2.387		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	2.467
IND. RATES				2.47	MINIMUM PREMIUM	
MAN. RATES	3.81	3.29	2.79	+ 2.47	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	4,352	5,627	.129						2	2
2013	5,549	228,413	4.116					3	4	7
2014	7,618	10,992	.144						2	2
2015	6,541	173,638	2.654					1	1	2
2016	8,696	147,107	1.691					1	7	8
<b>TOTAL</b>	<b>32,756</b>	<b>565,777</b>	<b>1.727</b>					<b>5</b>	<b>16</b>	<b>21</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					2,180					988	2,459
2013				128,290	12,013				54,572	27,672	5,866
2014					429					8,058	2,505
2015				12,233	81,916				216	74,735	4,538
2016				10,368	54,613				11,500	63,358	7,268
<b>TOTAL</b>				<b>150,891</b>	<b>151,151</b>				<b>66,288</b>	<b>174,811</b>	<b>22,636</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					2,731					1,230	2,311
2013			6,648	146,275	15,653			3,789	64,464	33,336	5,543
2014			31	27	447		8	494	493	8,678	2,417
2015	5	232	21,127	23,828	76,092	29	131	11,197	10,848	75,219	4,452
2016	49	539	48,249	36,691	42,938	122	792	32,753	30,522	44,217	6,955
<b>TOTAL</b>	<b>54</b>	<b>771</b>	<b>76,055</b>	<b>206,821</b>	<b>137,861</b>	<b>151</b>	<b>931</b>	<b>48,233</b>	<b>106,327</b>	<b>162,680</b>	<b>21,678</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	126,195	613,689	21,678	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-100,697	-150,436	196	
TOTAL LOSSES	25,498	463,253	21,874	
EXPECTED LOSSES	232,896	409,122	53,392	
CREDIBILITY	.01	.03	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.078	1.414	.067	1.559
INDICATED (POST-TEST)	.079	1.424	.067	1.570
PRES. ON RATE LEVEL	.640	1.125	.147	1.912
DERIVED BY FORMULA	.634	1.134	.143	1.911
UNDERLYING PRES. RATE	.711	1.249	.163	2.123
PROPOSED	.634	1.134	.143	1.911

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE
IND. RATES				1.98	MINIMUM PREMIUM
MAN. RATES	3.30	2.77	2.21	+ 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	
2012	6,468	539,931	8,347				4	3	7	
2013	9,007	112,012	1,243				2	3	5	
2014	4,547	106,941	2,351				1	4	5	
2015	9,377	87,362	.931					3	3	
2016	12,202	103,996	.852					2	2	
<b>TOTAL</b>	<b>41,601</b>	<b>950,242</b>	<b>2,284</b>				<b>7</b>	<b>15</b>	<b>22</b>	
O.D.		180								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				270,008	34,509				183,752	15,662	36,000
2013				54,434	6,467				25,898	2,465	22,748
2014				37,440	17,199				20,063	20,049	12,190
2015					14,509					31,275	41,578
2016					41,813					4,389	57,794
<b>TOTAL</b>				<b>361,882</b>	<b>114,497</b>				<b>229,713</b>	<b>73,840</b>	<b>170,310</b>
O.D.											180

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				308,080	43,240				215,358	19,499	33,840
2013			2,852	62,092	8,272			1,624	30,364	3,280	21,497
2014		79	6,972	41,768	19,087		70	4,236	22,510	22,351	11,763
2015		29	2,860	2,223	13,317	10	52	4,645	4,455	31,474	40,788
2016	35	345	30,356	21,919	31,798	5	41	1,725	1,582	2,972	55,309
<b>TOTAL</b>	<b>35</b>	<b>453</b>	<b>43,040</b>	<b>436,082</b>	<b>115,714</b>	<b>15</b>	<b>163</b>	<b>12,230</b>	<b>274,269</b>	<b>79,576</b>	<b>163,197</b>
O.D.											177

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	55,936	905,641	163,374	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-119,132	-193,541	300	
TOTAL LOSSES		712,100	163,674	
EXPECTED LOSSES	275,398	529,996	77,794	
CREDIBILITY	.01	.04	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	1,712	.393	2.105
INDICATED (POST-TEST)	.000	1,724	.396	2.120
PRES. ON RATE LEVEL	.596	1,147	.169	1.912
DERIVED BY FORMULA	.590	1,170	.183	1.943
UNDERLYING PRES. RATE	.662	1,274	.187	2.123
PROPOSED	.590	1,170	.183	1.943

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	2.008
IND. RATES				2.01	MINIMUM PREMIUM	
MAN. RATES	2.88	2.48	2.21	+ 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	
2012	2,338	5,810	.248							
2013	2,525	15,993	.633						1	1
2014	2,499	3,241	.129							
2015	2,348	42,833	1.824						3	3
2016	2,504	216,881	8.661					1	2	3
<b>TOTAL</b>	<b>12,214</b>	<b>284,758</b>	<b>2.331</b>					<b>1</b>	<b>6</b>	<b>7</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											5,810
2013					4,459					5,615	5,919
2014											3,241
2015										27,806	1,196
2016				105,357	7,682				66,210	33,733	3,899
<b>TOTAL</b>				<b>105,357</b>	<b>25,972</b>				<b>66,210</b>	<b>67,154</b>	<b>20,065</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											5,461
2013			100	88	5,309			92	120	6,602	5,593
2014											3,128
2015		31	2,728	2,118	12,697	10	49	4,136	3,960	27,978	1,173
2016	40	1,002	92,961	85,939	20,117	222	1,514	58,859	56,371	30,465	3,731
<b>TOTAL</b>	<b>40</b>	<b>1,033</b>	<b>95,789</b>	<b>88,145</b>	<b>38,123</b>	<b>232</b>	<b>1,563</b>	<b>63,087</b>	<b>60,451</b>	<b>65,045</b>	<b>19,086</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	161,744	251,764	19,086	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-77,746	-45,105	61	
TOTAL LOSSES	83,998	206,659	19,147	
EXPECTED LOSSES	173,806	120,185	19,298	
CREDIBILITY	.01	.02	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.688	1.692	.157	2.537
INDICATED (POST-TEST)	.693	1.704	.158	2.555
PRES. ON RATE LEVEL	1.282	.886	.142	2.310
DERIVED BY FORMULA	1.276	.902	.142	2.320
UNDERLYING PRES. RATE	1.423	.984	.158	2.565
PROPOSED	1.276	.902	.142	2.320

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	TOTAL
IND. RATES				2.40	MINIMUM PREMIUM	
MAN. RATES	3.58	3.06	2.67	+ 2.40	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	14,913	465,253	3.119				3	4	7
2013	14,860	413,045	2.779				7	6	13
2014	13,184	169,756	1.287				3	8	11
2015	11,067	474,198	4.284				4	8	12
2016	10,498	281,980	2.686					6	6
<b>TOTAL</b>	<b>64,522</b>	<b>1,804,232</b>	<b>2.796</b>				<b>17</b>	<b>32</b>	<b>49</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				295,355	9,394				113,286	12,120	35,098
2013				170,169	30,818				124,215	77,583	10,260
2014				60,310	27,276				50,460	23,134	8,576
2015				238,124	43,659				82,493	79,528	30,394
2016					160,107					110,910	10,963
<b>TOTAL</b>				<b>763,958</b>	<b>271,254</b>				<b>370,454</b>	<b>303,275</b>	<b>95,291</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				337,001	11,772				132,771	15,089	32,992
2013			9,155	194,317	38,483			8,871	147,042	93,040	9,696
2014		125	11,194	67,253	30,302		131	8,973	54,944	26,820	8,276
2015	38	1,121	105,326	226,313	57,626	153	682	46,352	88,342	86,050	29,817
2016	132	1,313	116,236	83,928	121,763	149	1,024	43,461	39,985	75,082	10,492
<b>TOTAL</b>	<b>170</b>	<b>2,559</b>	<b>241,911</b>	<b>908,812</b>	<b>259,946</b>	<b>302</b>	<b>1,837</b>	<b>107,657</b>	<b>463,084</b>	<b>296,081</b>	<b>91,273</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	354,436	1,927,923	91,273	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-216,612	-259,287	189	
TOTAL LOSSES	137,824	1,668,636	91,462	
EXPECTED LOSSES	471,656	680,061	69,039	
CREDIBILITY	.02	.05	.08	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.214	2.586	.142	2.942
INDICATED (POST-TEST)	.215	2.604	.143	2.962
PRES. ON RATE LEVEL	.658	.949	.097	1.704
DERIVED BY FORMULA	.649	1.032	.101	1.782
UNDERLYING PRES. RATE	.731	1.054	.107	1.892
PROPOSED	.649	1.032	.101	1.782

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.842
IND. RATES				1.84	MINIMUM PREMIUM	
MAN. RATES	2.47	2.18	1.97	+ 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	
2012	4,256	24,477	.575						1	1
2013	4,462	34,795	.779						1	1
2014	4,647	6,141	.132						1	1
2015	4,286	69,506	1.621						1	1
2016	4,039	118,556	2.935					1		1
<b>TOTAL</b>	<b>21,690</b>	<b>253,475</b>	<b>1.169</b>						<b>1</b>	<b>4</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					1,166					14,908	8,403
2013					6,416					25,422	2,957
2014					2,203					3,726	212
2015					55,000					9,156	5,350
2016				3,628					113,639		1,289
<b>TOTAL</b>				<b>3,628</b>	<b>64,785</b>				<b>113,639</b>	<b>53,212</b>	<b>18,211</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					1,461					18,560	7,899
2013			143	126	7,641			422	543	29,886	2,794
2014		4	165	138	2,296		6	229	227	4,014	205
2015	2	120	10,850	8,424	50,486	4	17	1,360	1,305	9,213	5,248
2016	2	32	3,008	2,820	490	303	2,062	78,339	75,880	13,094	1,234
<b>TOTAL</b>	<b>4</b>	<b>156</b>	<b>14,166</b>	<b>11,508</b>	<b>62,374</b>	<b>307</b>	<b>2,085</b>	<b>80,350</b>	<b>77,955</b>	<b>74,767</b>	<b>17,380</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	97,068	226,604	17,380	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-94,249	-64,497	69	
TOTAL LOSSES	2,819	162,107	17,449	
EXPECTED LOSSES	209,959	171,135	22,991	
CREDIBILITY	.01	.03	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.013	.747	.080	.840
INDICATED (POST-TEST)	.013	.752	.081	.846
PRES. ON RATE LEVEL	.872	.711	.095	1.678
DERIVED BY FORMULA	.863	.712	.094	1.669
UNDERLYING PRES. RATE	.968	.789	.106	1.863
PROPOSED	.863	.712	.094	1.669

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE
IND. RATES				1.73	MINIMUM PREMIUM
MAN. RATES	2.64	2.25	1.94	+ 1.73	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	329,070	3,742,827	1.137	1		2	18	59	80	
2013	337,974	5,387,345	1.594			7	20	59	86	
2014	326,309	6,212,180	1.903			5	17	55	77	
2015	347,411	4,640,545	1.335			3	20	67	90	
2016	370,946	3,887,307	1.047			2	16	58	76	
<b>TOTAL</b>	<b>1,711,710</b>	<b>23,870,204</b>	<b>1.395</b>	<b>1</b>		<b>19</b>	<b>91</b>	<b>298</b>	<b>409</b>	
O.D.		38,483	.002					3	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	246,213		449,497	861,797	363,014	5,000		425,823	448,603	496,255	446,625
2013			1,427,581	768,614	588,383			931,249	560,963	652,523	458,032
2014			711,922	906,971	796,878			1,867,912	629,849	647,818	650,830
2015			573,290	803,485	634,898			289,262	465,491	1,276,284	597,835
2016			291,396	560,371	703,694			397,291	331,869	934,200	668,486
<b>TOTAL</b>	<b>246,213</b>		<b>3,453,686</b>	<b>3,901,238</b>	<b>3,086,867</b>	<b>5,000</b>		<b>3,911,537</b>	<b>2,436,775</b>	<b>4,007,080</b>	<b>2,821,808</b>
O.D.					10,358					25,238	2,887

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	252,368		520,517	983,311	454,856	25,445		665,988	525,762	617,837	419,828
2013		7,639	1,651,457	896,752	730,563		12,776	1,543,111	683,690	790,002	432,840
2014	208	9,308	873,795	1,049,896	877,507	3,275	39,720	1,346,195	744,070	745,147	628,051
2015	459	12,072	1,037,709	869,508	677,583	3,670	20,100	822,268	642,606	1,335,556	586,476
2016	926	14,587	1,237,104	837,724	640,040	5,149	59,949	1,101,690	615,291	704,403	639,741
<b>TOTAL</b>	<b>253,961</b>	<b>43,606</b>	<b>5,320,582</b>	<b>4,637,191</b>	<b>3,380,549</b>	<b>37,539</b>	<b>132,545</b>	<b>5,479,252</b>	<b>3,211,419</b>	<b>4,192,945</b>	<b>2,706,936</b>
O.D.			40	36	12,866			92	120	31,032	2,720

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,267,617	15,466,158	2,709,656			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,899,297	-4,043,102	8,863			
TOTAL LOSSES	7,368,320	11,423,056	2,718,519			
EXPECTED LOSSES	8,781,072	10,835,124	2,738,736			
CREDIBILITY	.17	.48	.71			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.430	.667	.159	1.256		
INDICATED (POST-TEST)	.433	.672	.160	1.265		
PRES. ON RATE LEVEL	.462	.570	.144	1.176		
DERIVED BY FORMULA	.457	.619	.155	1.231		
UNDERLYING PRES. RATE	.513	.633	.160	1.306		
PROPOSED	.457	.619	.155	1.231		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.272
IND. RATES				1.27	MINIMUM PREMIUM	
MAN. RATES	1.76	1.50	1.36	+ 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
2012	723,512	11,784,850	1.628	1		12	40	151	204
2013	761,522	14,363,055	1.886			17	61	151	229
2014	786,380	12,594,946	1.601	1		14	47	170	232
2015	817,621	12,489,517	1.527	1		6	57	177	241
2016	825,550	10,686,269	1.294	1		3	36	164	204
<b>TOTAL</b>	<b>3,914,585</b>	<b>61,918,637</b>	<b>1.582</b>	<b>4</b>		<b>52</b>	<b>241</b>	<b>813</b>	<b>1110</b>
O.D.		396,763	.010				3	10	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	65,500		2,536,870	1,911,235	1,398,754	200,000		1,201,032	1,555,986	1,692,919	1,222,554
2013			3,348,571	2,551,248	1,657,817			1,829,584	1,842,887	1,926,698	1,206,250
2014	175,018		2,488,995	2,101,318	1,936,663			1,081,118	1,427,678	2,373,098	1,011,058
2015	151,951		978,097	2,295,697	2,223,040	186,948		995,169	1,840,479	2,670,966	1,147,170
2016	3,000		636,574	952,144	2,271,145			2,194,026	876,305	2,352,348	1,400,727
<b>TOTAL</b>	<b>395,469</b>		<b>9,989,107</b>	<b>9,811,642</b>	<b>9,487,419</b>	<b>386,948</b>		<b>7,300,929</b>	<b>7,543,335</b>	<b>11,016,029</b>	<b>5,987,759</b>
O.D.				98,807	194,953				5,995	66,409	30,599

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	53,389		2,869,716	2,180,720	1,752,635	809,379		1,762,785	1,823,614	2,107,685	1,149,201
2013		18,165	3,968,373	2,961,153	2,052,859		26,476	3,248,643	2,225,433	2,322,528	1,139,906
2014	201,567	33,211	3,194,402	2,462,607	2,159,614	4,322	55,652	1,958,620	1,707,570	2,640,687	975,671
2015	168,980	26,922	2,355,872	2,510,253	2,269,569	374,883	65,660	2,610,211	2,185,149	2,879,050	1,125,374
2016	4,834	33,105	2,846,984	1,982,633	1,901,419	11,306	124,888	2,502,293	1,542,817	1,758,443	1,340,496
<b>TOTAL</b>	<b>428,770</b>	<b>111,403</b>	<b>15,235,347</b>	<b>12,097,366</b>	<b>10,136,096</b>	<b>1,199,890</b>	<b>272,676</b>	<b>12,082,552</b>	<b>9,484,583</b>	<b>11,708,393</b>	<b>5,730,648</b>
O.D.	5	491	44,817	136,018	186,627	16	115	8,271	13,488	69,077	29,520

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	29,384,353	43,831,648	5,760,168	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,783,748	-12,688,069	17,963	
TOTAL LOSSES	19,600,605	31,143,579	5,778,131	
EXPECTED LOSSES	22,078,259	33,978,597	5,597,856	
CREDIBILITY	.29	.84	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.501	.796	.148	1.445
INDICATED (POST-TEST)	.505	.802	.149	1.456
PRES. ON RATE LEVEL	.508	.782	.128	1.418
DERIVED BY FORMULA	.507	.799	.149	1.455
UNDERLYING PRES. RATE	.564	.868	.143	1.575
PROPOSED	.507	.799	.149	1.455

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.504
IND. RATES				1.50	MINIMUM PREMIUM	
MAN. RATES	2.12	1.82	1.64	+ 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
2012	193,775	3,782,267	1.951			2	10	43	55
2013	199,367	3,740,336	1.876			4	11	50	65
2014	207,922	7,564,515	3.638			6	8	38	52
2015	207,219	1,962,956	.947			1	11	29	41
2016	207,285	2,236,644	1.079				3	41	44
<b>TOTAL</b>	<b>1,015,568</b>	<b>19,286,718</b>	<b>1.899</b>			<b>13</b>	<b>43</b>	<b>201</b>	<b>257</b>
O.D.		345,969	.034				2	4	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			329,066	295,428	406,919			1,557,223	245,574	533,375	414,682
2013			759,977	524,503	385,222			336,457	733,130	572,902	428,145
2014			2,376,623	268,495	602,542			3,094,311	282,867	523,147	416,530
2015			146,166	326,758	265,657			74,593	410,664	363,625	375,493
2016				196,685	402,279				523,505	688,486	425,689
<b>TOTAL</b>			<b>3,611,832</b>	<b>1,611,869</b>	<b>2,062,619</b>			<b>5,062,584</b>	<b>2,195,740</b>	<b>2,681,535</b>	<b>2,060,539</b>
O.D.				149,942	30,433				18,048	111,243	36,303

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			262,908	337,084	509,869			838,724	287,813	664,051	389,801
2013		4,121	898,133	610,165	476,016		4,869	625,112	875,334	689,890	404,597
2014	487	16,985	1,658,935	362,670	680,054	5,415	63,388	2,077,625	391,944	613,169	401,951
2015	141	3,835	334,553	350,016	277,003	1,396	7,181	338,833	441,932	400,332	368,359
2016	407	5,061	455,184	363,796	332,586	2,345	15,856	630,667	597,769	526,419	407,384
<b>TOTAL</b>	<b>1,035</b>	<b>30,002</b>	<b>3,609,713</b>	<b>2,023,731</b>	<b>2,275,528</b>	<b>9,156</b>	<b>91,294</b>	<b>4,510,961</b>	<b>2,594,792</b>	<b>2,893,861</b>	<b>1,972,092</b>
O.D.		182	19,723	167,679	35,175	2	163	8,761	27,812	119,823	34,540

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,280,992	10,138,401	2,006,632			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,172,631	-3,064,424	6,454			
TOTAL LOSSES	5,108,361	7,073,977	2,013,086			
EXPECTED LOSSES	7,129,287	8,185,478	2,051,447			
CREDIBILITY	.12	.34	.50			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.503	.697	.198	1.398		
INDICATED (POST-TEST)	.507	.702	.199	1.408		
PRES. ON RATE LEVEL	.632	.726	.182	1.540		
DERIVED BY FORMULA	.617	.718	.191	1.526		
UNDERLYING PRES. RATE	.702	.806	.202	1.710		
PROPOSED	.617	.718	.191	1.526		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.577
IND. RATES				1.58	MINIMUM PREMIUM	
MAN. RATES	2.31	2.04	1.78	+ 1.58	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	44,793	851,938	1.901	1		1	5	10	17	
2013	43,985	590,430	1.342				4	10	14	
2014	45,878	818,986	1.785			1	5	10	16	
2015	51,451	1,172,048	2.277				6	18	24	
2016	51,999	1,233,126	2.371					25	25	
<b>TOTAL</b>	<b>238,106</b>	<b>4,666,528</b>	<b>1.960</b>	<b>1</b>		<b>2</b>	<b>20</b>	<b>73</b>	<b>96</b>	
O.D.		397								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	165,350		153,581	169,557	44,189			21,659	138,457	98,005	61,140
2013				109,020	203,937				71,536	127,193	78,744
2014			237,321	191,192	45,687			71,932	121,444	78,221	73,189
2015				240,121	400,193				214,201	199,227	118,306
2016					595,059					492,715	145,352
<b>TOTAL</b>	<b>165,350</b>		<b>390,902</b>	<b>709,890</b>	<b>1,289,065</b>			<b>93,591</b>	<b>545,638</b>	<b>995,361</b>	<b>476,731</b>
O.D.											397

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	169,484		177,847	193,465	55,368			33,875	162,271	122,016	57,472
2013			9,988	128,130	243,999			6,476	86,445	150,587	74,413
2014	81	2,916	292,766	216,134	60,790	287	3,646	129,380	136,807	90,926	70,627
2015	49	1,918	176,466	282,758	385,043	398	1,776	119,298	228,349	216,113	116,058
2016	495	4,881	432,009	311,926	452,543	679	4,558	193,078	177,633	333,566	139,102
<b>TOTAL</b>	<b>170,109</b>	<b>9,715</b>	<b>1,089,076</b>	<b>1,132,413</b>	<b>1,197,743</b>	<b>1,364</b>	<b>9,980</b>	<b>482,107</b>	<b>791,505</b>	<b>913,208</b>	<b>457,672</b>
O.D.											384

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,762,351	4,034,869	458,056	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,187,215	-650,766	1,100	
TOTAL LOSSES	575,136	3,384,103	459,156	
EXPECTED LOSSES	2,692,979	1,750,080	335,730	
CREDIBILITY	.05	.13	.19	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.242	1.421	.193	1.856
INDICATED (POST-TEST)	.244	1.431	.194	1.869
PRES. ON RATE LEVEL	1.019	.662	.127	1.808
DERIVED BY FORMULA	.980	.762	.140	1.882
UNDERLYING PRES. RATE	1.131	.735	.141	2.007
PROPOSED	.973	.757	.139	1.869

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.932
IND. RATES				1.93	MINIMUM PREMIUM	
MAN. RATES	2.88	2.40	2.09	+ 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	
2012	188,152	4,606,435	2.448			4	15	35	54	
2013	205,312	3,911,960	1.905	1		6	9	34	50	
2014	197,430	1,854,887	.939			3	8	19	30	
2015	197,616	1,460,598	.739			1	8	21	30	
2016	203,368	1,493,656	.734				4	38	42	
<b>TOTAL</b>	<b>991,878</b>	<b>13,327,536</b>	<b>1.344</b>	<b>1</b>		<b>14</b>	<b>44</b>	<b>147</b>	<b>206</b>	
O.D.		140,291	.014				1		1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,362,626	717,373	368,442			1,362,636	299,838	279,599	215,921
2013	98,578		1,560,960	463,802	529,586	311		447,876	348,376	280,044	182,427
2014			508,804	472,378	135,857			186,866	209,944	175,708	165,330
2015			128,617	186,483	319,077			149,749	144,266	359,855	172,551
2016				187,212	541,804				62,051	552,029	150,560
<b>TOTAL</b>	<b>98,578</b>		<b>3,561,007</b>	<b>2,027,248</b>	<b>1,894,766</b>	<b>311</b>		<b>2,147,127</b>	<b>1,064,475</b>	<b>1,647,235</b>	<b>886,789</b>
O.D.				101,712					25,000		13,579

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,013,737	818,521	461,659			985,457	351,410	348,102	202,966
2013	129,649	8,465	1,808,346	549,718	659,705	781	6,482	785,808	420,410	341,772	172,394
2014	172	6,395	640,000	533,637	171,778	748	9,217	318,613	241,740	202,566	159,543
2015	109	3,118	270,176	227,856	314,611	1,640	9,248	340,481	199,527	381,600	169,273
2016	516	6,115	548,628	429,561	437,407	926	6,222	259,106	240,431	380,868	144,086
<b>TOTAL</b>	<b>130,446</b>	<b>24,093</b>	<b>4,280,887</b>	<b>2,559,293</b>	<b>2,045,160</b>	<b>4,095</b>	<b>31,169</b>	<b>2,689,465</b>	<b>1,453,518</b>	<b>1,654,908</b>	<b>848,262</b>
O.D.	34	904	84,364	79,081	13,783	67	454	17,233	16,695	2,879	13,160

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,263,211	7,825,317	861,422	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,980,490	-2,395,094	2,804	
TOTAL LOSSES	3,282,721	5,430,223	864,226	
EXPECTED LOSSES	8,916,983	6,387,694	892,690	
CREDIBILITY	.12	.34	.50	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.331	.547	.087	.965
INDICATED (POST-TEST)	.333	.551	.088	.972
PRES. ON RATE LEVEL	.810	.580	.081	1.471
DERIVED BY FORMULA	.753	.570	.085	1.408
UNDERLYING PRES. RATE	.899	.644	.090	1.633
PROPOSED	.753	.570	.085	1.408

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.455
IND. RATES				1.46	MINIMUM PREMIUM	
MAN. RATES	2.35	1.99	1.70	+ 1.46	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	276,551	4,990,008	1.804			5	24	40	69	
2013	308,607	3,422,745	1.109			3	29	55	87	
2014	366,688	6,417,482	1.750			8	33	62	103	
2015	349,038	5,912,827	1.694			7	32	61	100	
2016	368,967	4,843,561	1.312			2	16	83	101	
<b>TOTAL</b>	<b>1,669,851</b>	<b>25,586,623</b>	<b>1.532</b>			<b>25</b>	<b>134</b>	<b>301</b>	<b>460</b>	
O.D.		152,106	.009				1	1	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			760,110	1,428,261	424,728			452,173	744,387	514,324	666,025
2013			493,599	943,791	339,148			131,484	640,698	459,959	414,066
2014			1,409,868	1,245,130	722,957			986,775	877,142	701,976	473,634
2015			1,209,021	1,200,557	804,197			406,948	1,144,650	614,840	532,614
2016			311,280	784,672	810,518			420,379	800,596	1,265,645	450,471
<b>TOTAL</b>			<b>4,183,878</b>	<b>5,602,411</b>	<b>3,101,548</b>			<b>2,397,759</b>	<b>4,207,473</b>	<b>3,556,744</b>	<b>2,536,810</b>
O.D.				108,997	1,249				39,424	1,083	1,353

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			880,207	1,629,648	532,183			707,197	872,422	640,331	626,064
2013		2,678	615,309	1,084,614	421,420		1,904	269,829	761,675	552,365	391,292
2014	477	18,211	1,786,178	1,431,010	835,044	3,895	47,427	1,616,595	1,016,606	817,343	457,057
2015	884	22,163	1,882,337	1,296,252	901,687	5,448	29,509	1,186,429	1,193,090	726,596	522,494
2016	1,101	17,723	1,518,538	1,070,398	753,638	7,024	74,164	1,584,156	1,051,082	984,751	431,101
<b>TOTAL</b>	<b>2,462</b>	<b>60,775</b>	<b>6,682,569</b>	<b>6,511,922</b>	<b>3,443,972</b>	<b>16,367</b>	<b>153,004</b>	<b>5,364,206</b>	<b>4,894,875</b>	<b>3,721,386</b>	<b>2,428,008</b>
O.D.	16	472	44,361	100,608	9,337	59	263	16,572	36,871	4,042	1,295

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,341,126	18,723,013	2,429,303	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,176,849	-4,741,675	8,560	
TOTAL LOSSES	7,164,277	13,981,338	2,437,863	
EXPECTED LOSSES	11,772,449	12,740,962	2,588,269	
CREDIBILITY	.17	.48	.70	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.429	.837	.146	1.412
INDICATED (POST-TEST)	.432	.843	.147	1.422
PRES. ON RATE LEVEL	.635	.687	.140	1.462
DERIVED BY FORMULA	.600	.762	.145	1.507
UNDERLYING PRES. RATE	.705	.763	.155	1.623
PROPOSED	.582	.739	.141	1.462

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.511
IND. RATES				1.51	MINIMUM PREMIUM	
MAN. RATES	2.29	1.94	1.69	+ 1.51	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	152,692	2,310,551	1.513			3	5	27	35
2013	138,550	3,398,442	2.452			4	15	35	54
2014	175,341	5,319,409	3.033			8	15	41	64
2015	175,467	2,856,635	1.628			4	13	34	51
2016	166,972	3,919,816	2.347			2	9	31	42
<b>TOTAL</b>	<b>809,022</b>	<b>17,804,853</b>	<b>2.201</b>			<b>21</b>	<b>57</b>	<b>168</b>	<b>246</b>
O.D.		2,121							

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			634,614	287,719	488,638			109,965	125,046	432,118	232,451
2013			985,996	404,427	289,287			865,166	239,351	361,922	252,293
2014			1,885,168	370,547	375,032			1,700,488	341,884	392,744	253,546
2015			808,837	628,806	212,120			203,762	304,022	470,917	228,171
2016			346,125	348,236	395,622			1,393,020	470,311	585,150	381,352
<b>TOTAL</b>			<b>4,660,740</b>	<b>2,039,735</b>	<b>1,760,699</b>			<b>4,272,401</b>	<b>1,480,614</b>	<b>2,242,851</b>	<b>1,347,813</b>
O.D.											2,121

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			734,883	328,288	612,264			171,985	146,553	537,986	218,504
2013		4,554	980,687	472,170	361,751		8,511	1,018,582	296,658	438,749	238,417
2014	589	20,017	1,988,791	466,302	455,317	5,164	60,448	1,985,610	443,817	473,187	244,672
2015	558	13,364	1,124,187	656,482	291,245	2,390	13,251	505,610	369,390	508,242	223,836
2016	555	9,215	772,208	503,031	369,772	6,510	81,619	1,310,639	610,000	500,684	364,954
<b>TOTAL</b>	<b>1,702</b>	<b>47,150</b>	<b>5,600,756</b>	<b>2,426,273</b>	<b>2,090,349</b>	<b>14,064</b>	<b>163,829</b>	<b>4,992,426</b>	<b>1,866,418</b>	<b>2,458,848</b>	<b>1,290,383</b>
O.D.											2,029

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,819,927	8,841,888	1,292,412			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,270,069	-2,362,759	3,467			
TOTAL LOSSES	7,549,858	6,479,129	1,295,879			
EXPECTED LOSSES	7,418,732	6,342,731	1,084,089			
CREDIBILITY	.10	.29	.43			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.933	.801	.160	1.894		
INDICATED (POST-TEST)	.940	.807	.161	1.908		
PRES. ON RATE LEVEL	.826	.706	.121	1.653		
DERIVED BY FORMULA	.837	.735	.138	1.710		
UNDERLYING PRES. RATE	.917	.784	.134	1.835		
PROPOSED	.837	.735	.138	1.710		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.767
IND. RATES				1.77	MINIMUM PREMIUM	
MAN. RATES	2.43	2.16	1.91	+ 1.77	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	51,551	807,885	1.567			1	3	8	12
2013	63,939	909,467	1.422			2		3	5
2014	65,029	354,978	.545				2	10	12
2015	54,339	1,183,900	2.178			2	4	8	14
2016	53,650	115,623	.215					6	6
<b>TOTAL</b>	<b>288,508</b>	<b>3,371,853</b>	<b>1.169</b>			<b>5</b>	<b>9</b>	<b>35</b>	<b>49</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			387,715	147,090	39,051			1,500	126,973	75,841	29,715
2013			327,366		24,798			510,274		18,696	28,333
2014				70,786	41,813				46,780	156,518	39,081
2015			385,955	310,097	43,503			222,063	138,314	38,742	45,226
2016					50,356					48,961	16,306
<b>TOTAL</b>			<b>1,101,036</b>	<b>527,973</b>	<b>199,521</b>			<b>733,837</b>	<b>312,067</b>	<b>338,758</b>	<b>158,661</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			448,974	167,830	48,930			2,346	148,812	94,421	27,932
2013		1,611	337,739	2,640	34,129		6,198	727,167	6,798	29,068	26,775
2014		170	13,875	79,547	45,775		299	16,636	59,200	170,304	37,713
2015	270	6,297	529,123	313,678	86,740	2,125	12,355	399,692	154,789	62,352	44,367
2016	41	415	36,555	26,394	38,300	66	452	19,185	17,650	33,149	15,605
<b>TOTAL</b>	<b>311</b>	<b>8,493</b>	<b>1,366,266</b>	<b>590,089</b>	<b>253,874</b>	<b>2,191</b>	<b>19,304</b>	<b>1,165,026</b>	<b>387,249</b>	<b>389,294</b>	<b>152,392</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,561,591	1,620,506	152,392	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,031,234	-454,974	568	
TOTAL LOSSES	1,530,357	1,165,532	152,960	
EXPECTED LOSSES	2,290,754	1,203,080	190,416	
CREDIBILITY	.05	.15	.22	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.530	.404	.053	.987
INDICATED (POST-TEST)	.534	.407	.053	.994
PRES. ON RATE LEVEL	.715	.376	.059	1.150
DERIVED BY FORMULA	.706	.381	.058	1.145
UNDERLYING PRES. RATE	.794	.417	.066	1.277
PROPOSED	.706	.381	.058	1.145

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.183
IND. RATES				1.18	MINIMUM PREMIUM	
MAN. RATES	1.75	1.49	1.33	+ 1.18	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	75,753	1,036,019	1.367				7	15	22
2013	63,228	594,348	.940				10	7	17
2014	57,665	474,500	.822				7	10	17
2015	53,631	828,751	1.545			2	4	13	19
2016	60,793	1,426,577	2.346				3	20	23
<b>TOTAL</b>	<b>311,070</b>	<b>4,360,195</b>	<b>1.402</b>			<b>2</b>	<b>31</b>	<b>65</b>	<b>98</b>
O.D.		21,498	.006					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				450,235	81,413				157,964	229,088	117,319
2013				107,039	24,421				262,090	63,362	137,436
2014				42,002	82,998				128,036	98,198	123,266
2015			277,178	45,019	57,079			162,646	111,393	96,325	79,111
2016				91,798	197,692				749,507	276,916	110,664
<b>TOTAL</b>			<b>277,178</b>	<b>736,093</b>	<b>443,603</b>			<b>162,646</b>	<b>1,408,990</b>	<b>763,889</b>	<b>567,796</b>
O.D.					6,840					10,168	4,490

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				513,718	102,010				185,133	285,214	110,280
2013			5,871	122,329	30,205			17,051	308,109	78,354	129,877
2014		197	12,598	50,847	87,808		389	25,213	141,844	110,596	118,952
2015	163	3,817	312,926	65,348	72,917	1,597	9,238	307,071	132,474	114,787	77,608
2016	189	2,340	210,351	166,271	161,262	1,995	13,497	524,160	502,426	256,938	105,905
<b>TOTAL</b>	<b>352</b>	<b>6,354</b>	<b>541,746</b>	<b>918,513</b>	<b>454,202</b>	<b>3,592</b>	<b>23,124</b>	<b>873,495</b>	<b>1,269,986</b>	<b>845,889</b>	<b>542,622</b>
O.D.		15	1,349	1,047	6,277	4	17	1,512	1,448	10,232	4,294

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,451,560	3,507,594	546,916			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-778,481	-995,828	1,712			
TOTAL LOSSES	673,079	2,511,766	548,628			
EXPECTED LOSSES	1,713,995	2,644,097	572,370			
CREDIBILITY	.05	.16	.23			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.216	.807	.176	1.199		
INDICATED (POST-TEST)	.218	.813	.177	1.208		
PRES. ON RATE LEVEL	.495	.766	.166	1.427		
DERIVED BY FORMULA	.481	.774	.169	1.424		
UNDERLYING PRES. RATE	.551	.850	.184	1.585		
PROPOSED	.481	.774	.169	1.424		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.472
IND. RATES				1.47	MINIMUM PREMIUM	
MAN. RATES	2.30	1.97	1.65	+ 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	
2012	23,455	1,259,380	5,369				10	20	30	
2013	28,611	903,895	3,159			2	5	9	16	
2014	31,444	809,353	2,573				3	13	16	
2015	36,157	457,072	1,264				7	17	24	
2016	35,230	392,891	1,115				1	18	19	
<b>TOTAL</b>	<b>154,897</b>	<b>3,822,591</b>	<b>2,468</b>			<b>2</b>	<b>26</b>	<b>77</b>	<b>105</b>	
O.D.		52,189	.033					3	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				428,285	240,377				197,543	255,139	138,036
2013			283,091	153,754	25,229			153,737	102,206	112,814	73,064
2014				133,972	214,430				246,018	120,820	94,113
2015				70,470	209,195				28,524	67,837	81,046
2016				9,480	137,546				15,500	127,772	102,593
<b>TOTAL</b>			<b>283,091</b>	<b>795,961</b>	<b>826,777</b>			<b>153,737</b>	<b>589,791</b>	<b>684,382</b>	<b>488,852</b>
O.D.					35,121					15,889	1,179

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				488,671	301,192				231,520	317,649	129,754
2013		1,537	329,838	177,569	36,038		2,225	268,952	124,328	136,681	69,045
2014		544	36,416	159,047	227,645		652	44,264	268,398	139,434	90,819
2015	17	756	69,882	97,033	197,213	68	300	22,019	36,284	70,350	79,506
2016	119	1,207	107,710	79,475	105,881	217	1,463	60,756	56,416	88,287	98,182
<b>TOTAL</b>	<b>136</b>	<b>4,044</b>	<b>543,846</b>	<b>1,001,795</b>	<b>867,969</b>	<b>285</b>	<b>4,640</b>	<b>395,991</b>	<b>716,946</b>	<b>752,401</b>	<b>467,306</b>
O.D.	21	225	18,988	13,793	29,527	16	114	4,867	4,496	12,402	1,122

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	973,173	3,399,329	468,428	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-406,446	-733,802	1,116	
TOTAL LOSSES	566,727	2,665,527	469,544	
EXPECTED LOSSES	934,029	1,981,133	328,382	
CREDIBILITY	.03	.10	.14	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.366	1.721	.303	2.390
INDICATED (POST-TEST)	.369	1.733	.305	2.407
PRES. ON RATE LEVEL	.543	1.152	.191	1.886
DERIVED BY FORMULA	.538	1.210	.207	1.955
UNDERLYING PRES. RATE	.603	1.279	.212	2.094
PROPOSED	.538	1.210	.207	1.955

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	TOTAL
IND. RATES				2.02	MINIMUM PREMIUM	
MAN. RATES	3.00	2.58	2.18	+ 2.02	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	25,816	339,077	1.313				3	14	17
2013	27,984	1,004,878	3.590				10	13	23
2014	30,081	849,454	2.823				3	27	30
2015	28,795	680,187	2.362				2	21	23
2016	28,556	829,744	2.905				2	24	26
<b>TOTAL</b>	<b>141,232</b>	<b>3,703,340</b>	<b>2.622</b>				<b>20</b>	<b>99</b>	<b>119</b>
O.D.		1,327							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				70,183	94,386				23,777	72,899	77,832
2013				296,544	244,914				259,905	136,550	66,965
2014				108,979	333,783				99,324	176,924	130,444
2015				159,428	133,759				106,639	175,805	104,556
2016				61,217	263,749				12,267	435,138	57,373
<b>TOTAL</b>				<b>696,351</b>	<b>1,070,591</b>				<b>501,912</b>	<b>997,316</b>	<b>437,170</b>
O.D.											1,327

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				80,079	118,266				27,866	90,761	73,162
2013			20,231	342,401	294,764			18,135	307,116	164,363	63,282
2014		721	41,572	139,363	351,267		434	25,755	116,196	194,276	125,878
2015	27	974	91,143	167,529	134,525	231	1,007	70,776	124,595	184,693	102,569
2016	239	2,707	242,257	185,844	208,881	633	4,240	178,971	165,065	295,994	54,906
<b>TOTAL</b>	<b>266</b>	<b>4,402</b>	<b>395,203</b>	<b>915,216</b>	<b>1,107,703</b>	<b>864</b>	<b>5,681</b>	<b>293,637</b>	<b>740,838</b>	<b>930,087</b>	<b>419,797</b>
O.D.											1,265

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	700,053	3,693,844	421,062			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-615,010	-710,771	1,032			
TOTAL LOSSES	85,043	2,983,073	422,094			
EXPECTED LOSSES	1,382,661	1,896,746	329,070			
CREDIBILITY	.03	.09	.14			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.060	2.112	.299	2.471		
INDICATED (POST-TEST)	.060	2.127	.301	2.488		
PRES. ON RATE LEVEL	.882	1.209	.210	2.301		
DERIVED BY FORMULA	.857	1.292	.223	2.372		
UNDERLYING PRES. RATE	.979	1.343	.233	2.555		
PROPOSED	.857	1.292	.223	2.372		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	2.452
IND. RATES				2.45	MINIMUM PREMIUM	
MAN. RATES	3.73	3.20	2.66	+ 2.45	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	550,931	9,005,658	1.634	1		9	39	127	176
2013	572,012	9,567,931	1.672			12	65	148	225
2014	558,739	9,310,402	1.666	1		8	52	111	172
2015	553,037	9,296,056	1.680			9	66	98	173
2016	572,285	6,785,659	1.185			1	19	152	172
<b>TOTAL</b>	<b>2,807,004</b>	<b>43,965,706</b>	<b>1.566</b>	<b>2</b>		<b>39</b>	<b>241</b>	<b>636</b>	<b>918</b>
O.D.		245,878	.008				2	2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	753,240		2,078,150	1,099,389	791,125			1,245,227	916,440	1,323,511	798,576
2013			2,107,324	1,692,929	1,304,794			1,031,768	1,290,664	1,317,770	822,682
2014	255,335		1,403,296	1,593,423	1,380,373	1,213		660,600	1,802,028	1,373,401	840,733
2015			1,504,932	2,367,937	632,997			938,835	1,930,055	1,109,161	812,139
2016			256,357	603,641	1,394,416			674,789	443,137	2,434,021	979,298
<b>TOTAL</b>	<b>1,008,575</b>		<b>7,350,059</b>	<b>7,357,319</b>	<b>5,503,705</b>	<b>1,213</b>		<b>4,551,219</b>	<b>6,382,324</b>	<b>7,557,864</b>	<b>4,253,428</b>
O.D.				130,782	71,580				7,657	21,644	14,215

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	772,071		2,116,130	1,254,407	991,283			1,443,980	1,074,067	1,647,774	750,661
2013		11,356	2,492,533	1,968,045	1,604,021		14,645	1,817,813	1,553,882	1,584,981	777,434
2014	293,301	19,640	1,869,879	1,850,355	1,530,553	3,775	34,825	1,301,282	2,024,109	1,565,747	811,307
2015	1,200	30,075	2,588,241	2,360,900	846,718	10,346	56,692	2,211,630	2,034,077	1,305,930	796,708
2016	1,434	18,832	1,649,467	1,217,580	1,157,356	7,544	76,179	1,769,978	1,230,708	1,732,809	937,188
<b>TOTAL</b>	<b>1,068,006</b>	<b>79,903</b>	<b>10,716,250</b>	<b>8,651,287</b>	<b>6,129,931</b>	<b>21,665</b>	<b>182,341</b>	<b>8,544,683</b>	<b>7,916,843</b>	<b>7,837,241</b>	<b>4,073,298</b>
O.D.	22	734	62,928	123,816	84,653	19	106	6,462	9,665	22,613	13,816

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	20,683,119	30,776,049	4,087,114	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,674,621	-8,694,540	12,284	
TOTAL LOSSES	14,008,498	22,081,509	4,099,398	
EXPECTED LOSSES	14,933,261	23,185,853	3,929,806	
CREDIBILITY	.23	.67	.99	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.499	.787	.146	1.432
INDICATED (POST-TEST)	.502	.793	.147	1.442
PRES. ON RATE LEVEL	.479	.744	.126	1.349
DERIVED BY FORMULA	.484	.777	.147	1.408
UNDERLYING PRES. RATE	.532	.826	.140	1.498
PROPOSED	.484	.777	.147	1.408

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.455
IND. RATES				1.46	MINIMUM PREMIUM	
MAN. RATES	2.01	1.73	1.56	+ 1.46	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	173,398	4,091,990	2.359			5	20	78	103
2013	158,324	4,368,718	2.759			3	20	81	104
2014	156,755	3,888,266	2.480			3	9	75	87
2015	153,073	4,743,959	3.099			5	18	64	87
2016	121,789	2,762,621	2.268			3	6	54	63
<b>TOTAL</b>	<b>763,339</b>	<b>19,855,554</b>	<b>2.601</b>			<b>19</b>	<b>73</b>	<b>352</b>	<b>444</b>
O.D.		17,047	.002					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			903,986	396,993	1,241,120			125,900	245,360	765,191	413,440
2013			579,808	791,823	1,265,953			173,319	457,351	818,812	281,652
2014			578,253	532,844	1,363,540			125,841	355,285	737,223	195,280
2015			1,016,092	845,914	866,327			353,103	502,647	835,335	324,541
2016			553,963	451,481	546,387			129,270	221,965	638,902	220,653
<b>TOTAL</b>			<b>3,632,102</b>	<b>3,019,055</b>	<b>5,283,327</b>			<b>907,433</b>	<b>1,782,608</b>	<b>3,795,463</b>	<b>1,435,566</b>
O.D.					7,295					2,300	7,452

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,046,816	452,969	1,555,123			196,908	287,561	952,664	388,634
2013		3,146	726,454	930,550	1,524,854		2,509	335,572	555,372	972,222	266,161
2014	197	9,356	817,443	677,927	1,455,329	503	7,480	284,648	427,568	810,924	188,445
2015	726	18,332	1,553,297	968,193	920,611	4,102	22,870	868,909	620,268	898,375	318,375
2016	910	15,787	1,268,173	700,500	531,731	2,451	24,661	568,282	397,059	469,086	211,165
<b>TOTAL</b>	<b>1,833</b>	<b>46,621</b>	<b>5,412,183</b>	<b>3,730,139</b>	<b>5,987,648</b>	<b>7,056</b>	<b>57,520</b>	<b>2,254,319</b>	<b>2,287,828</b>	<b>4,103,271</b>	<b>1,372,780</b>
O.D.		20	1,644	1,262	6,635		7	449	422	2,171	7,071

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,781,652	16,119,376	1,379,851	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,687,445	-4,484,524	4,232	
TOTAL LOSSES	2,094,207	11,634,852	1,384,083	
EXPECTED LOSSES	12,534,026	11,824,122	1,526,678	
CREDIBILITY	.10	.28	.42	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.274	1.524	.181	1.979
INDICATED (POST-TEST)	.276	1.535	.182	1.993
PRES. ON RATE LEVEL	1.479	1.395	.180	3.054
DERIVED BY FORMULA	1.359	1.434	.181	2.974
UNDERLYING PRES. RATE	1.642	1.549	.200	3.391
PROPOSED	1.359	1.434	.181	2.974

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	3.074
IND. RATES				3.07	MINIMUM PREMIUM	
MAN. RATES	5.01	4.19	3.53	+ 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
2012	155,667	1,443,970	.927			2	6	24	32
2013	157,090	1,155,959	.735			1	11	17	29
2014	148,284	1,208,055	.814			2	6	23	31
2015	159,562	1,773,690	1.111			2	8	22	32
2016	146,864	1,790,534	1.219			2	3	29	34
<b>TOTAL</b>	<b>767,467</b>	<b>7,372,208</b>	<b>.961</b>			<b>9</b>	<b>34</b>	<b>115</b>	<b>158</b>
O.D.		2,831						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			323,898	309,053	214,512			39,277	151,477	203,708	202,045
2013			195,514	241,829	103,670			23,906	315,189	102,740	173,111
2014			285,797	197,070	138,744			111,727	174,467	131,352	168,898
2015			439,922	219,298	277,753			127,534	161,963	414,267	132,953
2016			457,546	184,550	213,350			258,416	142,558	370,732	163,382
<b>TOTAL</b>			<b>1,702,677</b>	<b>1,151,800</b>	<b>948,029</b>			<b>560,860</b>	<b>945,654</b>	<b>1,222,799</b>	<b>840,389</b>
O.D.					216					629	1,986

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			375,074	352,630	268,782			61,429	177,531	253,616	189,922
2013		1,060	236,477	278,748	129,023		345	61,507	371,452	125,826	163,590
2014	98	3,612	353,815	229,474	159,446	447	5,649	199,435	198,073	151,288	162,987
2015	289	7,091	593,627	268,738	298,422	1,497	8,319	322,382	221,780	436,302	130,427
2016	491	9,385	718,459	307,420	232,703	2,821	35,480	573,234	265,852	289,337	156,357
<b>TOTAL</b>	<b>878</b>	<b>21,148</b>	<b>2,277,452</b>	<b>1,437,010</b>	<b>1,088,376</b>	<b>4,765</b>	<b>49,793</b>	<b>1,217,987</b>	<b>1,234,688</b>	<b>1,256,369</b>	<b>803,283</b>
O.D.					271					783	1,872

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,572,023	5,017,497	805,155	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,363,159	-1,375,443	2,847	
TOTAL LOSSES	1,208,864	3,642,054	808,002	
EXPECTED LOSSES	5,280,173	3,660,818	936,310	
CREDIBILITY	.10	.28	.42	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.158	.475	.105	.738
INDICATED (POST-TEST)	.159	.478	.106	.743
PRES. ON RATE LEVEL	.620	.429	.110	1.159
DERIVED BY FORMULA	.574	.443	.108	1.125
UNDERLYING PRES. RATE	.688	.477	.122	1.287
PROPOSED	.574	.443	.108	1.125

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.163
IND. RATES				1.16	MINIMUM PREMIUM	
MAN. RATES	2.02	1.63	1.34	+ 1.16	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	3,098	18,715	.604				1			1
2013	3,374	22,576	.669				2		2	4
2014	6,209	699,675	11.268			1	5		6	12
2015	4,124	666,988	16.173				2		3	5
2016	5,679	638,663	11.246				2		9	11
<b>TOTAL</b>	<b>22,484</b>	<b>2,046,617</b>	<b>9.103</b>			<b>1</b>	<b>12</b>		<b>20</b>	<b>33</b>
O.D.		100								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				8,340					4,397		5,978
2013				3,222	1,269				6,543	1,107	10,435
2014			133,542	131,626	60,281			239,448	45,846	38,877	50,055
2015				136,887	53,904				444,859	27,860	3,478
2016				142,760	252,521				69,667	148,713	25,002
<b>TOTAL</b>			<b>133,542</b>	<b>422,835</b>	<b>367,975</b>			<b>239,448</b>	<b>571,312</b>	<b>216,557</b>	<b>94,948</b>
O.D.											100

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				9,516					5,153		5,619
2013			189	3,692	1,544			418	7,682	1,397	9,861
2014	45	1,736	170,978	149,916	70,992	958	11,131	363,385	61,596	50,521	48,303
2015	24	708	66,228	134,510	59,571	679	3,020	190,401	419,270	60,509	3,412
2016	259	3,342	301,732	243,364	211,386	393	2,637	106,299	100,134	108,704	23,927
<b>TOTAL</b>	<b>328</b>	<b>5,786</b>	<b>539,127</b>	<b>540,998</b>	<b>343,493</b>	<b>2,030</b>	<b>16,788</b>	<b>660,503</b>	<b>593,835</b>	<b>221,131</b>	<b>91,122</b>
O.D.											96

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,224,562	1,699,457	91,218	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-108,940	-92,767	157	
TOTAL LOSSES	1,115,622	1,606,690	91,375	
EXPECTED LOSSES	250,922	251,371	44,069	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.962	7.146	.406	12.514
INDICATED (POST-TEST)	4.997	7.196	.409	12.602
PRES. ON RATE LEVEL	1.004	1.007	.177	2.188
DERIVED BY FORMULA	1.044	1.193	.186	2.423
UNDERLYING PRES. RATE	1.116	1.118	.196	2.430
PROPOSED	1.044	1.193	.186	2.423

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	2.504
IND. RATES				2.50	MINIMUM PREMIUM	
MAN. RATES	3.70	3.14	2.53	+ 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
2012	18,018	245,134	1.360				1	4	5
2013	21,807	163,297	.748				2	4	6
2014	28,105	623,455	2.218				5	8	13
2015	34,322	241,702	.704				1	11	12
2016	33,154	534,045	1.610				2	17	19
<b>TOTAL</b>	<b>135,406</b>	<b>1,807,633</b>	<b>1.335</b>				<b>11</b>	<b>44</b>	<b>55</b>
O.D.		129,264	.095				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				85,710	7,400				59,530	8,159	84,335
2013				53,750	34,996				18,058	14,283	42,210
2014				193,046	84,661				184,514	61,667	99,567
2015				476	66,774				22,054	87,652	64,746
2016				144,582	152,420				57,731	110,762	68,550
<b>TOTAL</b>				<b>477,564</b>	<b>346,251</b>				<b>341,887</b>	<b>282,523</b>	<b>359,408</b>
O.D.				86,554					42,654		56

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				97,795	9,272				69,769	10,158	79,275
2013			3,459	61,876	42,241			1,337	21,440	17,057	39,888
2014		402	35,636	215,111	94,234		447	31,413	199,530	73,408	96,082
2015	1	148	13,367	10,662	61,327	66	295	22,264	33,074	89,811	63,516
2016	176	2,536	230,573	192,310	135,502	306	2,064	83,198	78,476	81,643	65,602
<b>TOTAL</b>	<b>177</b>	<b>3,086</b>	<b>283,035</b>	<b>577,754</b>	<b>342,576</b>	<b>372</b>	<b>2,806</b>	<b>138,212</b>	<b>402,289</b>	<b>272,077</b>	<b>344,363</b>
O.D.			4,304	98,528	908			2,604	49,923	629	54

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	434,596	1,744,684	344,417	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-710,162	-506,627	936	
TOTAL LOSSES		1,238,057	345,353	
EXPECTED LOSSES	1,661,432	1,381,141	261,334	
CREDIBILITY	.03	.09	.13	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.914	.255	1.169
INDICATED (POST-TEST)	.000	.920	.257	1.177
PRES. ON RATE LEVEL	1.104	.919	.174	2.197
DERIVED BY FORMULA	1.071	.919	.185	2.175
UNDERLYING PRES. RATE	1.227	1.020	.193	2.440
PROPOSED	1.071	.919	.185	2.175

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	TOTAL
IND. RATES				2.25	MINIMUM PREMIUM	
MAN. RATES	3.53	3.04	2.54	+ 2.25	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	74,061	1,872,563	2.528	1		2	6	48	57	
2013	80,545	2,479,630	3.078			3	7	51	61	
2014	82,001	5,318,872	6.486				13	64	77	
2015	86,797	1,821,800	2.098			1	8	41	50	
2016	91,882	1,867,820	2.032				4	52	56	
<b>TOTAL</b>	<b>415,286</b>	<b>13,360,685</b>	<b>3.217</b>	<b>1</b>		<b>6</b>	<b>38</b>	<b>256</b>	<b>301</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	150,884		288,756	263,907	278,632	2,731		101,273	171,985	438,626	175,769
2013			802,599	379,961	248,392			338,132	142,029	353,726	214,791
2014				677,543	1,059,788				2,155,816	1,132,996	292,729
2015			168,579	373,216	371,750			82,777	272,359	387,638	165,481
2016				129,981	280,712				304,237	938,519	214,371
<b>TOTAL</b>	<b>150,884</b>		<b>1,259,934</b>	<b>1,824,608</b>	<b>2,239,274</b>	<b>2,731</b>		<b>522,182</b>	<b>3,046,426</b>	<b>3,251,505</b>	<b>1,063,141</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	154,656		334,380	301,118	349,123	13,898		158,391	201,566	546,091	165,223
2013		4,177	899,421	443,007	311,721		4,618	556,134	178,557	423,226	202,977
2014		2,727	180,226	788,055	1,125,190		5,033	330,468	1,917,416	1,286,122	282,483
2015	163	4,550	397,268	410,340	379,213	1,266	6,708	296,894	316,990	414,895	162,337
2016	280	3,456	311,594	248,205	231,091	2,106	14,203	577,508	541,494	670,413	205,153
<b>TOTAL</b>	<b>155,099</b>	<b>14,910</b>	<b>2,122,889</b>	<b>2,190,725</b>	<b>2,396,338</b>	<b>17,270</b>	<b>30,562</b>	<b>1,919,395</b>	<b>3,156,023</b>	<b>3,340,747</b>	<b>1,018,173</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,260,125	11,083,833	1,018,173			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,957,536	-2,850,012	3,444			
TOTAL LOSSES	1,302,589	8,233,821	1,021,617			
EXPECTED LOSSES	6,698,564	7,653,720	1,046,521			
CREDIBILITY	.07	.19	.28			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.314	1.983	.246	2.543		
INDICATED (POST-TEST)	.316	1.997	.248	2.561		
PRES. ON RATE LEVEL	1.452	1.660	.227	3.339		
DERIVED BY FORMULA	1.372	1.724	.233	3.329		
UNDERLYING PRES. RATE	1.613	1.843	.252	3.708		
PROPOSED	1.372	1.724	.233	3.329		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	3.441
IND. RATES				3.44	MINIMUM PREMIUM	
MAN. RATES	4.99	4.42	3.86	+ 3.44	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	277,337	7,559,523	2.725			6	37	144	187
2013	285,695	7,864,438	2.752	1		6	40	156	203
2014	324,982	8,547,587	2.630	1		5	42	164	212
2015	335,825	9,805,801	2.919	1		5	40	153	199
2016	353,267	9,794,962	2.772			2	28	152	182
<b>TOTAL</b>	<b>1,577,106</b>	<b>43,572,311</b>	<b>2.763</b>	<b>3</b>		<b>24</b>	<b>187</b>	<b>769</b>	<b>983</b>
O.D.		86,771	.005				1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,088,186	1,353,562	610,212			1,562,505	1,079,363	1,044,925	820,770
2013	3,000		1,120,030	1,512,253	1,169,238	700		495,374	1,291,042	1,400,282	872,519
2014	444,152		714,162	1,681,203	1,547,706	14,798		574,467	818,036	1,677,194	1,075,869
2015	135,475		894,065	1,887,915	1,116,767			1,955,075	1,315,259	1,785,433	715,812
2016			280,140	1,440,985	1,625,817			219,468	1,869,733	3,330,726	1,028,093
<b>TOTAL</b>	<b>582,627</b>		<b>4,096,583</b>	<b>7,875,918</b>	<b>6,069,740</b>	<b>15,498</b>		<b>4,806,889</b>	<b>6,373,433</b>	<b>9,238,560</b>	<b>4,513,063</b>
O.D.				35,100	5,999				21,301	11,649	12,722

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,105,728	1,544,414	764,592			1,841,454	1,265,013	1,300,931	771,524
2013	3,946	6,076	1,373,874	1,752,655	1,425,594	1,757	7,167	942,523	1,548,370	1,673,433	824,530
2014	509,618	12,693	1,154,552	1,940,651	1,687,073	17,135	30,260	1,075,246	995,817	1,853,586	1,038,214
2015	150,540	19,946	1,747,234	1,952,763	1,210,391	8,091	44,321	1,776,260	1,539,775	1,930,586	702,212
2016	1,959	29,646	2,609,336	1,991,823	1,441,149	10,841	87,130	2,764,547	2,379,913	2,299,676	983,885
<b>TOTAL</b>	<b>666,063</b>	<b>68,361</b>	<b>7,990,724</b>	<b>9,182,306</b>	<b>6,528,799</b>	<b>37,824</b>	<b>168,878</b>	<b>8,400,030</b>	<b>7,728,888</b>	<b>9,058,212</b>	<b>4,320,365</b>
O.D.	3	33	2,623	41,966	5,313	5	49	2,065	26,901	10,908	12,237

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	17,336,658	32,583,293	4,332,602			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,687,198	-8,434,645	13,909			
TOTAL LOSSES	10,649,460	24,148,648	4,346,511			
EXPECTED LOSSES	15,219,073	22,710,327	4,179,331			
CREDIBILITY	.16	.46	.68			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.675	1.531	.276	2.482		
INDICATED (POST-TEST)	.680	1.542	.278	2.500		
PRES. ON RATE LEVEL	.869	1.297	.239	2.405		
DERIVED BY FORMULA	.839	1.410	.266	2.515		
UNDERLYING PRES. RATE	.965	1.440	.265	2.670		
PROPOSED	.834	1.402	.264	2.500		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	2.584
IND. RATES				2.58	MINIMUM PREMIUM	
MAN. RATES	3.61	3.10	2.78	+ 2.58	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	8,436	40,883	.484						3	3
2013	9,202	299,315	3.252			1	2		1	4
2014	9,320	14,643	.157						1	1
2015	9,682	48,295	.498						6	6
2016	9,817	35,385	.360						1	1
<b>TOTAL</b>	<b>46,457</b>	<b>438,521</b>	<b>.944</b>			<b>1</b>	<b>2</b>		<b>12</b>	<b>15</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					10,781					12,265	17,837
2013			191,540	19,409	2,537			36,647	22,095	8,492	18,595
2014					2,122					5,797	6,724
2015					17,888					20,994	9,413
2016					1,096					1,469	32,820
<b>TOTAL</b>			<b>191,540</b>	<b>19,409</b>	<b>34,424</b>			<b>36,647</b>	<b>22,095</b>	<b>49,017</b>	<b>85,389</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					13,508					15,269	16,767
2013		1,039	218,633	23,532	6,193		531	63,666	26,589	10,915	17,572
2014		4	158	134	2,211		8	357	354	6,242	6,489
2015		39	3,528	2,743	16,420	10	33	3,120	2,990	21,124	9,234
2016	1	10	796	575	834	2	13	573	529	994	31,409
<b>TOTAL</b>	<b>1</b>	<b>1,092</b>	<b>223,115</b>	<b>26,984</b>	<b>39,166</b>	<b>12</b>	<b>585</b>	<b>67,716</b>	<b>30,462</b>	<b>54,544</b>	<b>81,471</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	292,521	151,156	81,471	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-225,682	-177,886	217	
TOTAL LOSSES	66,839		81,688	
EXPECTED LOSSES	509,169	476,185	67,828	
CREDIBILITY	.02	.04	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.144	.000	.176	.320
INDICATED (POST-TEST)	.145	.000	.177	.322
PRES. ON RATE LEVEL	.987	.923	.132	2.042
DERIVED BY FORMULA	.970	.886	.135	1.991
UNDERLYING PRES. RATE	1.096	1.025	.146	2.267
PROPOSED	.970	.886	.135	1.991

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	TOTAL
IND. RATES				2.06	MINIMUM PREMIUM	
MAN. RATES	3.35	2.78	2.36	+ 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
2012	304,020	6,070,329	1.996			5	36	102	143
2013	315,304	5,053,522	1.602			5	38	99	142
2014	336,682	7,588,089	2.253			8	43	109	160
2015	356,956	6,688,983	1.873			7	38	117	162
2016	385,229	5,263,381	1.366			2	17	139	158
<b>TOTAL</b>	<b>1,698,191</b>	<b>30,664,304</b>	<b>1.806</b>			<b>27</b>	<b>172</b>	<b>566</b>	<b>765</b>
O.D.		38,748	.002				1	3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			962,401	1,033,575	829,098			446,062	1,084,745	1,172,961	541,487
2013			869,107	774,038	550,172			582,484	763,216	937,789	576,716
2014			1,622,717	1,472,167	847,672			394,494	1,279,591	1,198,727	772,721
2015			1,356,319	980,384	1,010,947			397,461	1,002,806	1,158,514	782,552
2016			372,127	567,770	1,207,195			162,500	405,994	1,682,871	864,924
<b>TOTAL</b>			<b>5,182,671</b>	<b>4,827,934</b>	<b>4,445,084</b>			<b>1,983,001</b>	<b>4,536,352</b>	<b>6,150,862</b>	<b>3,538,400</b>
O.D.				2,375	5,346				9,431	14,808	6,788

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,114,461	1,179,310	1,038,857			697,641	1,271,319	1,460,334	508,998
2013		4,713	1,038,225	898,266	676,749		8,429	1,050,425	922,020	1,123,380	544,997
2014	549	21,075	2,066,989	1,690,566	978,671	1,577	22,243	848,723	1,448,316	1,350,734	745,676
2015	936	23,528	1,984,297	1,132,887	1,084,408	5,368	29,022	1,193,447	1,137,237	1,262,741	767,684
2016	1,393	19,872	1,681,208	1,116,584	1,031,969	4,641	41,427	1,146,617	901,079	1,199,839	827,732
<b>TOTAL</b>	<b>2,878</b>	<b>69,188</b>	<b>7,885,180</b>	<b>6,017,613</b>	<b>4,810,654</b>	<b>11,586</b>	<b>101,121</b>	<b>4,936,853</b>	<b>5,679,971</b>	<b>6,397,028</b>	<b>3,395,087</b>
O.D.		13	1,095	2,298	6,508	15	69	4,263	9,115	18,262	6,517

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,012,261	22,941,449	3,401,604	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,865,202	-6,357,388	10,492	
TOTAL LOSSES	8,147,059	16,584,061	3,412,096	
EXPECTED LOSSES	11,055,224	17,117,765	3,141,654	
CREDIBILITY	.17	.48	.71	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.480	.977	.201	1.658
INDICATED (POST-TEST)	.483	.984	.202	1.669
PRES. ON RATE LEVEL	.586	.908	.167	1.661
DERIVED BY FORMULA	.568	.944	.192	1.704
UNDERLYING PRES. RATE	.651	1.008	.185	1.844
PROPOSED	.556	.925	.188	1.669

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.725
IND. RATES				1.73	MINIMUM PREMIUM	
MAN. RATES	2.41	2.09	1.92	+ 1.73	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	13,546	334,029	2.465			1	2	9	12	
2013	14,901	181,718	1.219					9	9	
2014	17,170	849,924	4.950			1	10	6	17	
2015	20,536	352,817	1.718				3	3	6	
2016	21,280	641,259	3.013				1	10	11	
<b>TOTAL</b>	<b>87,433</b>	<b>2,359,747</b>	<b>2.699</b>			<b>2</b>	<b>16</b>	<b>37</b>	<b>55</b>	
O.D.		38,019	.043					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			122,410	5,491	22,885			61,383	7,473	82,779	31,608
2013					48,838					65,258	67,622
2014			141,090	318,655	33,148			52,647	166,909	105,315	32,160
2015				190,316	14,314				84,803	5,869	57,515
2016				58,300	247,508				8,711	245,468	81,272
<b>TOTAL</b>			<b>263,500</b>	<b>572,762</b>	<b>366,693</b>			<b>114,030</b>	<b>267,896</b>	<b>504,689</b>	<b>270,177</b>
O.D.					38,019						

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			141,751	6,265	28,674			96,003	8,758	103,060	29,712
2013			1,093	965	58,159			1,083	1,395	76,720	63,903
2014	48	2,014	205,598	351,651	48,747	211	2,899	109,326	185,848	121,259	31,034
2015	28	855	80,121	177,723	27,168	130	575	36,374	80,005	12,096	56,422
2016	226	2,552	228,044	175,073	196,127	363	2,430	102,185	94,313	167,179	77,777
<b>TOTAL</b>	<b>302</b>	<b>5,421</b>	<b>656,607</b>	<b>711,677</b>	<b>358,875</b>	<b>704</b>	<b>5,904</b>	<b>344,971</b>	<b>370,319</b>	<b>480,314</b>	<b>258,848</b>
O.D.		66	2,852	2,383	39,625						

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,016,827	1,963,193	258,848	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-459,965	-381,342	708	
TOTAL LOSSES	556,862	1,581,851	259,556	
EXPECTED LOSSES	1,064,060	1,036,082	201,096	
CREDIBILITY	.02	.07	.10	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.637	1.809	.297	2.743
INDICATED (POST-TEST)	.641	1.822	.299	2.762
PRES. ON RATE LEVEL	1.096	1.067	.207	2.370
DERIVED BY FORMULA	1.087	1.120	.216	2.423
UNDERLYING PRES. RATE	1.217	1.185	.230	2.632
PROPOSED	1.087	1.120	.216	2.423

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	2.504
IND. RATES				2.50	MINIMUM PREMIUM	
MAN. RATES	3.51	3.09	2.74	+ 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	
2012	127,992	3,223,027	2,518			6	15	41	62	
2013	110,126	2,134,096	1,937			2	11	32	45	
2014	131,335	1,602,230	1,219				12	40	52	
2015	143,940	2,888,362	2,006			1	27	37	65	
2016	152,905	2,436,056	1,593				6	58	64	
<b>TOTAL</b>	<b>666,298</b>	<b>12,283,771</b>	<b>1,844</b>			<b>9</b>	<b>71</b>	<b>208</b>	<b>288</b>	
O.D.		4,769								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,011,628	330,077	250,322			623,011	221,581	343,921	442,487
2013			315,420	387,147	204,121			195,549	283,190	549,568	199,101
2014				376,181	298,386				318,494	351,126	258,043
2015			155,701	989,688	315,617			24,238	634,923	518,450	249,745
2016				276,211	683,593				106,416	975,098	394,738
<b>TOTAL</b>			<b>1,482,749</b>	<b>2,359,304</b>	<b>1,752,039</b>			<b>842,798</b>	<b>1,564,604</b>	<b>2,738,163</b>	<b>1,544,114</b>
O.D.											4,769

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,171,466	376,618	313,658			974,390	259,693	428,182	415,938
2013		1,710	382,184	447,019	252,023		2,828	358,188	346,113	653,495	188,150
2014		1,022	79,451	427,546	322,676		1,098	69,283	359,370	390,168	249,011
2015	242	6,935	623,407	969,620	372,330	1,357	6,374	379,563	668,783	569,505	245,000
2016	663	8,074	725,378	573,070	557,299	1,634	10,937	455,456	422,592	672,394	377,764
<b>TOTAL</b>	<b>905</b>	<b>17,741</b>	<b>2,981,886</b>	<b>2,793,873</b>	<b>1,817,986</b>	<b>2,991</b>	<b>21,237</b>	<b>2,236,880</b>	<b>2,056,551</b>	<b>2,713,744</b>	<b>1,475,863</b>
O.D.											4,483

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,261,640	9,382,154	1,480,346			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,218,997	-3,117,634	5,634			
TOTAL LOSSES	3,042,643	6,264,520	1,485,980			
EXPECTED LOSSES	5,063,865	8,428,670	1,672,408			
CREDIBILITY	.09	.26	.38			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.457	.940	.223	1.620		
INDICATED (POST-TEST)	.460	.947	.225	1.632		
PRES. ON RATE LEVEL	.685	1.139	.226	2.050		
DERIVED BY FORMULA	.665	1.089	.226	1.980		
UNDERLYING PRES. RATE	.760	1.265	.251	2.276		
PROPOSED	.665	1.089	.226	1.980		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	2.046
IND. RATES				2.05	MINIMUM PREMIUM	
MAN. RATES	3.35	2.79	2.37	+ 2.05	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
2012	31,636	81,267	.256			31,636					5	5
2013	31,103	339,441	1.091			31,103			1		4	5
2014	29,621	672,935	2.271			29,621		1			7	8
2015	32,791	150,775	.459			32,791			1		4	5
2016	33,387	36,935	.110			33,387					2	2
<b>TOTAL</b>	<b>158,538</b>	<b>1,281,353</b>	<b>.808</b>			<b>158,538</b>		<b>1</b>		<b>2</b>	<b>22</b>	<b>25</b>
O.D.		35,860	.022							1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					31,178					25,748	24,341
2013				15,620	202,886				1,460	77,517	41,958
2014			140,133		165,059			271,449		84,406	11,888
2015				14,243	28,257				9,191	95,193	3,891
2016					14,761					14,780	7,394
<b>TOTAL</b>			<b>140,133</b>	<b>29,863</b>	<b>442,141</b>			<b>271,449</b>	<b>10,651</b>	<b>297,644</b>	<b>89,472</b>
O.D.				<b>11,860</b>					<b>24,000</b>		

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					39,067					32,056	22,881
2013			5,319	21,785	241,770			1,375	3,365	91,152	39,650
2014	48	1,805	166,103	13,580	176,302	1,085	12,560	406,646	17,152	98,725	11,472
2015	3	125	11,356	17,462	26,986	52	226	17,994	22,143	96,460	3,817
2016	12	120	10,717	7,736	11,223	21	136	5,791	5,327	10,007	7,076
<b>TOTAL</b>	<b>63</b>	<b>2,050</b>	<b>193,495</b>	<b>60,563</b>	<b>495,348</b>	<b>1,158</b>	<b>12,922</b>	<b>431,806</b>	<b>47,987</b>	<b>328,400</b>	<b>84,896</b>
O.D.	4	107	9,836	9,221	1,607	64	435	16,544	16,024	2,765	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	668,484	961,915	84,896	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-628,117	-409,725	444	
TOTAL LOSSES	40,367	552,190	85,340	
EXPECTED LOSSES	1,412,574	1,097,083	139,514	
CREDIBILITY	.03	.10	.15	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.025	.348	.054	.427
INDICATED (POST-TEST)	.025	.350	.054	.429
PRES. ON RATE LEVEL	.803	.623	.079	1.505
DERIVED BY FORMULA	.780	.596	.075	1.451
UNDERLYING PRES. RATE	.891	.692	.088	1.671
PROPOSED	.780	.596	.075	1.451

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE
IND. RATES				1.50	MINIMUM PREMIUM
MAN. RATES	2.50	2.07	1.74	+ 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
2012	105,851	1,733,294	1.637			2	6	27	35
2013	113,110	2,564,627	2.267			2	10	20	32
2014	100,926	1,734,969	1.719			1	6	20	27
2015	106,253	4,075,936	3.836	1		4	11	22	38
2016	107,869	856,995	.794				1	24	25
<b>TOTAL</b>	<b>534,009</b>	<b>10,965,821</b>	<b>2.053</b>	<b>1</b>		<b>9</b>	<b>34</b>	<b>113</b>	<b>157</b>
O.D.		13,783	.002					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			398,227	260,851	272,759			69,571	105,587	438,364	187,935
2013			355,820	270,325	262,405			133,405	298,614	1,050,570	193,488
2014			247,715	239,687	245,951			382,000	137,524	302,046	180,046
2015	367,220		1,453,159	485,077	118,678	4,998		811,660	498,749	212,491	123,904
2016				32,068	434,858				9,166	212,667	168,236
<b>TOTAL</b>	<b>367,220</b>		<b>2,454,921</b>	<b>1,288,008</b>	<b>1,334,651</b>	<b>4,998</b>		<b>1,396,636</b>	<b>1,049,640</b>	<b>2,216,138</b>	<b>853,609</b>
O.D.					7,500					2,221	4,062

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			461,147	297,630	341,767			108,809	123,748	545,763	176,659
2013		1,929	423,568	315,475	320,836		1,930	261,996	373,943	1,241,683	182,846
2014	84	3,433	326,550	281,634	271,335	1,527	18,201	604,123	181,250	341,485	173,744
2015	406,899	18,704	1,549,625	536,336	225,372	16,049	36,652	1,214,437	554,265	288,716	121,550
2016	373	3,848	342,299	252,878	335,055	326	2,122	89,650	82,781	145,027	161,002
<b>TOTAL</b>	<b>407,356</b>	<b>27,914</b>	<b>3,103,189</b>	<b>1,683,953</b>	<b>1,494,365</b>	<b>17,902</b>	<b>58,905</b>	<b>2,279,015</b>	<b>1,315,987</b>	<b>2,562,674</b>	<b>815,801</b>
O.D.					9,398					2,765	3,940

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,894,281	7,069,142	819,741	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,762,087	-1,980,569	2,687	
TOTAL LOSSES	3,132,194	5,088,573	822,428	
EXPECTED LOSSES	6,167,804	5,276,010	865,095	
CREDIBILITY	.08	.22	.33	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.587	.953	.154	1.694
INDICATED (POST-TEST)	.591	.960	.155	1.706
PRES. ON RATE LEVEL	1.040	.890	.146	2.076
DERIVED BY FORMULA	1.004	.905	.149	2.058
UNDERLYING PRES. RATE	1.155	.988	.162	2.305
PROPOSED	1.004	.905	.149	2.058

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	TOTAL
IND. RATES				2.13	MINIMUM PREMIUM	
MAN. RATES	3.35	2.75	2.40	+ 2.13	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	260,074	7,456,784	2.867			6	24	67	97	
2013	294,756	6,533,442	2.216			5	14	66	85	
2014	294,333	4,847,545	1.646			3	21	74	100	
2015	293,860	5,558,989	1.891		2	4	17	44	66	
2016	292,539	4,896,863	1.673		1	3	10	55	68	
<b>TOTAL</b>	<b>1,435,562</b>	<b>29,293,623</b>	<b>2.041</b>		<b>3</b>	<b>21</b>	<b>86</b>	<b>306</b>	<b>416</b>	
O.D.		3,808								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,700,800	623,783	1,020,537			2,255,556	602,218	751,314	502,576
2013			1,044,760	261,646	1,707,732			1,269,830	307,792	1,197,315	744,367
2014	261,062		566,095	811,067	913,426	6,000		178,013	783,587	869,914	458,381
2015	889,006		878,008	479,893	457,765	10,778		387,957	1,507,896	550,771	396,915
2016			846,054	483,176	571,441			1,378,348	260,596	847,764	509,484
<b>TOTAL</b>	<b>1,150,068</b>		<b>5,035,717</b>	<b>2,659,565</b>	<b>4,670,901</b>	<b>16,778</b>		<b>5,469,704</b>	<b>3,462,089</b>	<b>4,217,078</b>	<b>2,611,723</b>
O.D.											3,808

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,399,165	711,735	1,278,730			1,431,787	705,799	935,383	472,421
2013		4,801	1,056,921	337,961	2,050,104		11,677	1,407,778	397,877	1,425,480	703,427
2014	299,590	8,825	812,547	951,813	994,460	6,731	10,895	434,078	892,397	971,590	442,338
2015	845,365	14,060	1,176,165	545,267	508,826	23,214	28,318	1,140,187	1,164,463	659,577	389,374
2016	970	17,105	1,369,778	745,540	561,397	8,585	115,024	1,658,089	608,310	680,210	487,576
<b>TOTAL</b>	<b>1,145,925</b>	<b>44,791</b>	<b>5,814,576</b>	<b>3,292,316</b>	<b>5,393,517</b>	<b>38,530</b>	<b>165,914</b>	<b>6,071,919</b>	<b>3,768,846</b>	<b>4,672,240</b>	<b>2,495,136</b>
O.D.											3,636

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,281,655	17,126,919	2,498,772			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,670,770	-4,756,698	7,771			
TOTAL LOSSES	8,610,885	12,370,221	2,506,543			
EXPECTED LOSSES	10,493,958	12,690,368	2,469,166			
CREDIBILITY	.15	.43	.64			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.600	.862	.175	1.637		
INDICATED (POST-TEST)	.604	.868	.176	1.648		
PRES. ON RATE LEVEL	.658	.796	.155	1.609		
DERIVED BY FORMULA	.650	.827	.168	1.645		
UNDERLYING PRES. RATE	.731	.884	.172	1.787		
PROPOSED	.650	.827	.168	1.645		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.700
IND. RATES				1.70	MINIMUM PREMIUM	
MAN. RATES	2.37	2.06	1.86	+ 1.70	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	292,475	7,907,413	2.703			5	24	54	83
2013	282,810	7,894,354	2.791			12	34	60	106
2014	293,884	3,092,750	1.052			4	17	46	67
2015	279,743	4,413,299	1.577			2	3	74	79
2016	272,779	3,522,497	1.291			1	3	92	96
<b>TOTAL</b>	<b>1,421,691</b>	<b>26,830,313</b>	<b>1.887</b>			<b>24</b>	<b>81</b>	<b>326</b>	<b>431</b>
O.D.		1,639							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,446,023	809,686	589,245			2,172,909	1,880,162	614,312	395,076
2013			3,048,079	1,145,687	699,063			895,720	1,078,861	706,020	320,924
2014			820,683	510,376	352,751			271,928	391,951	341,075	403,986
2015			494,586	21,379	2,122,785			91,138	33,252	1,366,788	283,371
2016			142,016	69,717	1,338,026			38,716	42,971	1,608,610	282,441
<b>TOTAL</b>			<b>5,951,387</b>	<b>2,556,845</b>	<b>5,101,870</b>			<b>3,470,411</b>	<b>3,427,197</b>	<b>4,636,805</b>	<b>1,685,798</b>
O.D.											1,639

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,475,711	920,130	738,322			1,248,961	2,067,136	764,820	371,371
2013		16,532	3,535,600	1,340,045	891,725		12,962	1,597,309	1,291,174	860,741	303,273
2014	280	10,230	1,004,137	595,746	408,530	1,086	13,706	481,820	448,699	390,001	389,846
2015	353	10,984	933,085	371,724	1,980,805	1,376	7,235	354,936	233,999	1,383,235	277,987
2016	1,205	13,461	1,156,642	771,755	1,041,125	2,639	20,054	709,352	614,151	1,097,233	270,296
<b>TOTAL</b>	<b>1,838</b>	<b>51,207</b>	<b>8,105,175</b>	<b>3,999,400</b>	<b>5,060,507</b>	<b>5,101</b>	<b>53,957</b>	<b>4,392,378</b>	<b>4,655,159</b>	<b>4,496,030</b>	<b>1,612,773</b>
O.D.											1,592

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,609,656	18,211,096	1,614,365	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,687,414	-4,179,881	4,440	
TOTAL LOSSES	6,922,242	14,031,215	1,618,805	
EXPECTED LOSSES	12,681,484	11,117,624	1,464,341	
CREDIBILITY	.15	.43	.63	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.487	.987	.114	1.588
INDICATED (POST-TEST)	.490	.994	.115	1.599
PRES. ON RATE LEVEL	.803	.704	.093	1.600
DERIVED BY FORMULA	.756	.829	.107	1.692
UNDERLYING PRES. RATE	.892	.782	.103	1.777
PROPOSED	.715	.784	.101	1.600

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.654
IND. RATES				1.65	MINIMUM PREMIUM	
MAN. RATES	2.58	2.21	1.85	+ 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
2012	121,010	3,028,444	2.502			5	11	47	63
2013	120,194	1,199,568	.998			1	6	31	38
2014	123,023	1,354,193	1.100			1	10	30	41
2015	118,074	1,756,375	1.487			1	5	29	35
2016	121,081	1,110,438	.917				5	35	40
<b>TOTAL</b>	<b>603,382</b>	<b>8,449,018</b>	<b>1.400</b>			<b>8</b>	<b>37</b>	<b>172</b>	<b>217</b>
O.D.		1,702							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,009,127	383,534	267,176			488,176	237,926	456,683	185,822
2013			171,638	66,129	213,945			120,651	120,405	317,580	189,220
2014			195,249	192,231	194,071			26,952	184,347	384,441	176,902
2015			150,000	296,400	489,196			7,063	283,701	280,181	249,834
2016				129,593	202,769				111,458	503,085	163,533
<b>TOTAL</b>			<b>1,526,014</b>	<b>1,067,887</b>	<b>1,367,157</b>			<b>642,842</b>	<b>937,837</b>	<b>1,941,970</b>	<b>965,311</b>
O.D.											1,702

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,168,570	437,612	334,768			763,508	278,850	568,571	174,673
2013		931	203,078	80,746	258,129		1,746	217,323	149,514	377,129	178,813
2014	67	2,710	257,899	225,581	214,193	107	2,122	91,115	220,274	421,716	170,710
2015	145	4,244	370,232	356,468	480,197	601	2,734	171,107	305,396	303,079	245,087
2016	212	2,817	254,684	207,041	171,775	995	6,656	273,980	255,790	353,413	156,501
<b>TOTAL</b>	<b>424</b>	<b>10,702</b>	<b>2,254,463</b>	<b>1,307,448</b>	<b>1,459,062</b>	<b>1,703</b>	<b>13,258</b>	<b>1,517,033</b>	<b>1,209,824</b>	<b>2,023,908</b>	<b>925,784</b>
O.D.											1,657

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,797,583	6,000,242	927,441	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,758,563	-1,876,612	2,749	
TOTAL LOSSES	1,039,020	4,123,630	930,190	
EXPECTED LOSSES	6,166,564	5,002,036	886,972	
CREDIBILITY	.08	.24	.36	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.172	.683	.154	1.009
INDICATED (POST-TEST)	.173	.688	.155	1.016
PRES. ON RATE LEVEL	.920	.747	.132	1.799
DERIVED BY FORMULA	.860	.733	.140	1.733
UNDERLYING PRES. RATE	1.022	.829	.147	1.998
PROPOSED	.860	.733	.140	1.733

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.791
IND. RATES				1.79	MINIMUM PREMIUM	
MAN. RATES	3.05	2.48	2.08	+ 1.79	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	172,180	4,271,088	2.480			7	11	47	65
2013	172,394	5,351,710	3.104			11	11	38	60
2014	170,536	4,094,644	2.401			7	20	30	57
2015	136,847	1,904,231	1.391			2	7	16	25
2016	144,466	2,797,166	1.936			1	5	26	32
<b>TOTAL</b>	<b>796,423</b>	<b>18,418,839</b>	<b>2.313</b>			<b>28</b>	<b>54</b>	<b>157</b>	<b>239</b>
O.D.		18,083	.002					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,517,203	381,923	456,700			667,076	308,632	511,929	427,625
2013			2,285,889	411,125	426,133			700,599	513,199	551,473	463,292
2014			1,245,352	717,893	475,920			461,100	394,107	326,608	473,664
2015			375,402	294,958	251,267			119,059	134,797	197,980	530,768
2016			219,466	274,688	248,397			702,534	200,480	541,184	610,417
<b>TOTAL</b>			<b>5,643,312</b>	<b>2,080,587</b>	<b>1,858,417</b>			<b>2,650,368</b>	<b>1,551,215</b>	<b>2,129,174</b>	<b>2,505,766</b>
O.D.					18,043					40	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,756,920	435,775	572,244			1,043,307	361,717	637,351	401,968
2013		12,399	2,627,014	492,962	547,184		10,141	1,229,155	622,898	667,478	437,811
2014	423	15,326	1,510,715	838,802	556,294	1,844	22,370	761,013	458,469	379,968	457,086
2015	264	6,554	553,170	330,958	275,673	1,301	7,331	266,027	164,834	216,173	520,683
2016	371	6,275	530,517	359,296	239,671	4,551	58,418	907,143	391,492	426,513	584,169
<b>TOTAL</b>	<b>1,058</b>	<b>40,554</b>	<b>6,978,336</b>	<b>2,457,793</b>	<b>2,191,066</b>	<b>7,696</b>	<b>98,260</b>	<b>4,206,645</b>	<b>1,999,410</b>	<b>2,327,483</b>	<b>2,401,717</b>
O.D.		29	1,353	1,131	18,806			2	2	43	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,333,933	8,995,734	2,401,717			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,680,841	-2,187,828	5,941			
TOTAL LOSSES	7,653,092	6,807,906	2,407,658			
EXPECTED LOSSES	8,091,659	5,774,068	2,046,809			
CREDIBILITY	.10	.29	.43			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.961	.855	.302	2.118		
INDICATED (POST-TEST)	.968	.861	.304	2.133		
PRES. ON RATE LEVEL	.915	.653	.231	1.799		
DERIVED BY FORMULA	.920	.713	.262	1.895		
UNDERLYING PRES. RATE	1.016	.725	.257	1.998		
PROPOSED	.920	.713	.262	1.895		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.959
IND. RATES				1.96	MINIMUM PREMIUM	
MAN. RATES	2.79	2.35	2.08	+ 1.96	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES									
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL				
2012	112,667	3,152,276	2.797										
2013	110,155	3,228,636	2.930										
2014	110,219	3,698,312	3.355										
2015	122,389	2,526,832	2.064										
2016	126,633	2,293,304	1.810										
<b>TOTAL</b>	<b>582,063</b>	<b>14,899,360</b>	<b>2.560</b>										
O.D.		854											

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			756,177	257,090	488,351			242,168	608,634	519,564	280,292
2013			900,600	535,312	336,047			462,658	273,675	429,366	290,978
2014	2,256		568,995	539,533	337,486	2,895		775,366	389,242	855,235	227,304
2015			278,240	303,365	598,097			38,483	281,656	671,208	355,783
2016			501,260	248,086	312,105			201,618	109,212	609,935	311,088
<b>TOTAL</b>	<b>2,256</b>		<b>3,005,272</b>	<b>1,883,386</b>	<b>2,072,086</b>	<b>2,895</b>		<b>1,720,293</b>	<b>1,662,419</b>	<b>3,085,308</b>	<b>1,465,445</b>
O.D.											854

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			875,653	293,339	611,904			378,751	713,320	646,856	263,474
2013		4,885	1,057,332	622,521	419,752		6,696	808,808	336,399	516,462	274,974
2014	2,747	6,418	621,855	618,354	382,794	4,979	25,774	879,142	488,215	950,659	219,348
2015	217	6,125	525,666	386,539	588,632	999	4,992	275,908	362,037	698,270	349,023
2016	613	11,348	882,079	413,569	320,746	2,649	30,604	571,500	321,688	442,609	297,711
<b>TOTAL</b>	<b>3,577</b>	<b>28,776</b>	<b>3,962,585</b>	<b>2,334,322</b>	<b>2,323,828</b>	<b>8,627</b>	<b>68,066</b>	<b>2,914,109</b>	<b>2,221,659</b>	<b>3,254,856</b>	<b>1,404,530</b>
O.D.											831

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,985,740	10,134,665	1,405,361			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,875,876	-2,769,852	4,226			
TOTAL LOSSES	3,109,864	7,364,813	1,409,587			
EXPECTED LOSSES	8,760,048	7,438,765	1,298,000			
CREDIBILITY	.08	.24	.35			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.534	1.265	.242	2.041		
INDICATED (POST-TEST)	.538	1.274	.244	2.056		
PRES. ON RATE LEVEL	1.355	1.151	.201	2.707		
DERIVED BY FORMULA	1.290	1.181	.216	2.687		
UNDERLYING PRES. RATE	1.505	1.278	.223	3.006		
PROPOSED	1.290	1.181	.216	2.687		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	2.777
IND. RATES				2.78	MINIMUM PREMIUM	
MAN. RATES	4.23	3.59	3.13	+ 2.78	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	111,776	3,782,326	3.383			6	9	46	61	
2013	132,043	4,201,421	3.181			7	17	50	74	
2014	137,356	6,246,623	4.547			7	30	52	90	
2015	133,366	3,147,438	2.360		1	4	15	48	67	
2016	133,138	3,331,918	2.502			1	8	56	65	
<b>TOTAL</b>	<b>647,679</b>	<b>20,709,726</b>	<b>3.198</b>		<b>1</b>	<b>25</b>	<b>79</b>	<b>252</b>	<b>357</b>	
O.D.		33,005	.005					2	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			967,297	517,619	374,306			600,314	434,905	580,764	307,121
2013			1,286,655	613,127	468,724			686,310	281,794	561,391	303,420
2014	3,425		1,459,697	819,593	579,288	129,360		1,542,392	673,918	709,574	329,376
2015			648,700	604,177	465,360			130,683	425,533	621,888	251,097
2016			151,445	483,566	549,139			492,362	615,511	778,871	261,024
<b>TOTAL</b>	<b>3,425</b>		<b>4,513,794</b>	<b>3,038,082</b>	<b>2,436,817</b>	<b>129,360</b>		<b>3,452,061</b>	<b>2,431,661</b>	<b>3,252,488</b>	<b>1,452,038</b>
O.D.					19,265					7,036	6,704

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,120,130	590,603	469,008			938,891	509,709	723,055	288,694
2013		6,900	1,486,403	716,409	584,326		9,536	1,144,603	351,655	675,041	286,732
2014	4,416	17,752	1,747,162	960,310	673,118	135,641	70,126	2,331,759	823,739	832,349	317,848
2015	472	11,797	1,000,409	663,814	511,956	1,999	10,588	468,327	497,691	664,656	246,326
2016	691	10,752	933,069	680,745	497,911	6,332	73,445	1,345,770	760,976	639,204	249,800
<b>TOTAL</b>	<b>5,579</b>	<b>47,201</b>	<b>6,287,173</b>	<b>3,611,881</b>	<b>2,736,319</b>	<b>143,972</b>	<b>163,695</b>	<b>6,229,350</b>	<b>2,943,770</b>	<b>3,534,305</b>	<b>1,389,400</b>
O.D.	3	29	2,782	2,065	21,502	5	36	1,603	1,492	6,296	6,433

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,881,428	12,857,630	1,395,833			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,339,318	-3,450,133	4,496			
TOTAL LOSSES	8,542,110	9,407,497	1,400,329			
EXPECTED LOSSES	9,773,476	9,209,995	1,418,417			
CREDIBILITY	.09	.25	.37			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.319	1.452	.216	2.987		
INDICATED (POST-TEST)	1.328	1.462	.218	3.008		
PRES. ON RATE LEVEL	1.359	1.281	.197	2.837		
DERIVED BY FORMULA	1.356	1.326	.205	2.887		
UNDERLYING PRES. RATE	1.509	1.422	.219	3.150		
PROPOSED	1.356	1.326	.205	2.887		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	2.984
IND. RATES				2.98	MINIMUM PREMIUM	
MAN. RATES	4.39	3.76	3.28	+ 2.98	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	281,913	7,847,449	2.783			15	20	94	129
2013	318,191	7,138,301	2.243			12	31	85	128
2014	308,347	6,249,852	2.026			9	22	64	95
2015	259,631	5,665,223	2.182			9	32	62	103
2016	270,791	4,726,981	1.745			4	9	65	79
<b>TOTAL</b>	<b>1,438,873</b>	<b>31,627,806</b>	<b>2.198</b>			<b>49</b>	<b>114</b>	<b>370</b>	<b>534</b>
O.D.		60,842	.004						

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			3,436,696	517,902	679,189			1,241,681	415,716	929,352	626,913
2013			2,787,364	794,712	573,105			913,645	659,416	779,006	631,053
2014			1,789,276	540,021	653,181			1,351,920	709,364	742,726	463,364
2015			2,029,721	977,901	499,055			433,770	608,780	660,298	455,698
2016	1		763,617	181,104	888,810	5,466		892,026	172,964	1,391,356	431,637
<b>TOTAL</b>	<b>1</b>		<b>10,806,674</b>	<b>3,011,640</b>	<b>3,293,340</b>	<b>5,466</b>		<b>4,833,042</b>	<b>2,566,240</b>	<b>4,502,738</b>	<b>2,608,665</b>
O.D.											60,842

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			3,884,101	590,927	851,028			1,825,725	487,219	1,157,041	589,298
2013		15,120	3,219,120	936,151	734,004		13,220	1,603,327	802,073	940,669	596,345
2014	605	21,169	2,078,326	668,823	751,663	5,213	62,258	2,081,625	855,658	864,369	447,146
2015	1,309	30,872	2,570,801	1,088,841	656,133	4,874	27,401	1,009,399	701,724	734,803	447,040
2016	1,212	18,726	1,466,337	691,832	774,737	16,441	110,584	1,722,544	735,854	1,032,224	413,077
<b>TOTAL</b>	<b>3,126</b>	<b>85,887</b>	<b>13,218,685</b>	<b>3,976,574</b>	<b>3,767,565</b>	<b>26,528</b>	<b>213,463</b>	<b>8,242,620</b>	<b>3,582,528</b>	<b>4,729,106</b>	<b>2,492,906</b>
O.D.											58,241

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	21,790,309	16,055,773	2,551,147	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,737,651	-5,283,316	8,270	
TOTAL LOSSES	16,052,658	10,772,457	2,559,417	
EXPECTED LOSSES	12,690,861	13,971,457	2,777,026	
CREDIBILITY	.15	.43	.64	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.116	.749	.178	2.043
INDICATED (POST-TEST)	1.124	.754	.179	2.057
PRES. ON RATE LEVEL	.794	.875	.174	1.843
DERIVED BY FORMULA	.844	.823	.177	1.844
UNDERLYING PRES. RATE	.882	.971	.193	2.046
PROPOSED	.844	.823	.177	1.844

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.906
IND. RATES				1.91	MINIMUM PREMIUM	
MAN. RATES	2.87	2.44	2.13	+ 1.91	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	288,126	6,026,668	2.091			6	12	76	94
2013	319,698	4,006,399	1.253			3	4	65	72
2014	284,450	3,222,493	1.132			3	4	48	55
2015	322,040	5,095,060	1.582			5	8	62	75
2016	222,494	2,157,686	.969				3	48	51
<b>TOTAL</b>	<b>1,436,808</b>	<b>20,508,306</b>	<b>1.427</b>			<b>17</b>	<b>31</b>	<b>299</b>	<b>347</b>
O.D.		37,672	.002					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,183,281	359,180	2,140,735			756,327	193,641	1,160,791	232,713
2013			892,062	194,954	1,241,202			405,266	24,250	1,081,107	167,558
2014			547,515	153,874	1,176,825			144,943	323,176	693,226	182,934
2015			1,345,195	572,722	1,472,578			351,833	358,557	744,304	249,871
2016				251,811	973,710				117,500	675,075	139,590
<b>TOTAL</b>			<b>3,968,053</b>	<b>1,532,541</b>	<b>7,005,050</b>			<b>1,658,369</b>	<b>1,017,124</b>	<b>4,354,503</b>	<b>972,666</b>
O.D.					30,000					1,825	5,847

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,308,454	409,824	2,634,353			1,133,404	226,947	1,387,155	218,750
2013		4,838	1,050,972	252,884	1,493,944		5,865	707,012	57,538	1,278,037	158,342
2014	186	8,188	712,218	253,648	1,248,013	580	8,234	305,391	391,655	762,892	176,531
2015	895	22,650	1,898,416	826,965	1,477,390	3,849	21,680	793,132	472,664	796,164	245,123
2016	893	10,249	915,778	706,192	774,630	1,247	8,372	345,533	321,833	470,557	133,588
<b>TOTAL</b>	<b>1,974</b>	<b>45,925</b>	<b>5,885,838</b>	<b>2,449,513</b>	<b>7,628,330</b>	<b>5,676</b>	<b>44,151</b>	<b>3,284,472</b>	<b>1,470,637</b>	<b>4,694,805</b>	<b>932,334</b>
O.D.		51	2,250	1,881	31,267		3	113	113	1,965	5,605

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,270,453	16,278,511	937,939	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,805,243	-3,734,442	2,515	
TOTAL LOSSES	6,465,210	12,544,069	940,454	
EXPECTED LOSSES	6,221,379	9,842,135	905,189	
CREDIBILITY	.15	.43	.64	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.450	.873	.065	1.388
INDICATED (POST-TEST)	.453	.879	.065	1.397
PRES. ON RATE LEVEL	.390	.617	.057	1.064
DERIVED BY FORMULA	.399	.730	.062	1.191
UNDERLYING PRES. RATE	.433	.685	.063	1.181
PROPOSED	.399	.730	.062	1.191

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.231
IND. RATES				1.23	MINIMUM PREMIUM	
MAN. RATES	1.50	1.29	1.23	+ 1.23	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	52,871	5,036,739	9.526			7	9	25	41	
2013	46,671	2,992,280	6.411			3	5	24	32	
2014	49,657	1,490,259	3.001			1	9	17	27	
2015	46,198	1,767,120	3.825			2	8	25	35	
2016	38,990	2,719,546	6.974			4	5	33	42	
<b>TOTAL</b>	<b>234,387</b>	<b>14,005,944</b>	<b>5.976</b>			<b>17</b>	<b>36</b>	<b>124</b>	<b>177</b>	
O.D.		39,130	.016				2		2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,874,209	379,722	511,451			987,409	735,425	350,231	198,292
2013			591,825	120,848	788,729			531,665	259,030	556,008	144,175
2014			131,310	204,420	235,529			17,975	470,470	235,801	194,754
2015			380,533	299,190	327,668			136,121	143,881	346,026	133,701
2016			853,791	116,700	312,968			783,830	164,909	399,797	87,551
<b>TOTAL</b>			<b>3,831,668</b>	<b>1,120,880</b>	<b>2,176,345</b>			<b>2,457,000</b>	<b>1,773,715</b>	<b>1,887,863</b>	<b>758,473</b>
O.D.				37,650					1,383		97

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,897,530	433,262	640,849			1,352,964	861,918	436,038	186,394
2013		3,208	696,020	157,420	949,687		7,692	927,013	322,995	666,271	136,245
2014	44	2,105	192,726	239,957	255,834	72	2,076	111,520	514,356	272,291	187,938
2015	270	6,791	575,213	346,838	346,435	1,516	8,520	317,643	195,967	366,838	131,161
2016	716	13,566	1,004,526	341,161	329,148	5,408	73,969	1,022,994	338,744	339,739	83,786
<b>TOTAL</b>	<b>1,030</b>	<b>25,670</b>	<b>4,366,015</b>	<b>1,518,638</b>	<b>2,521,953</b>	<b>6,996</b>	<b>92,257</b>	<b>3,732,134</b>	<b>2,233,980</b>	<b>2,081,177</b>	<b>725,524</b>
O.D.				42,959					1,621		91

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,224,102	8,400,328	725,615			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,222,300	-1,685,237	1,973			
TOTAL LOSSES	6,001,802	6,715,091	727,588			
EXPECTED LOSSES	4,910,407	4,453,353	698,474			
CREDIBILITY	.04	.13	.19			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.561	2.865	.310	5.736		
INDICATED (POST-TEST)	2.579	2.885	.312	5.776		
PRES. ON RATE LEVEL	1.887	1.711	.268	3.866		
DERIVED BY FORMULA	1.915	1.864	.276	4.055		
UNDERLYING PRES. RATE	2.095	1.900	.298	4.293		
PROPOSED	1.915	1.864	.276	4.055		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	4.192
IND. RATES				4.19	MINIMUM PREMIUM	
MAN. RATES	5.49	4.91	4.47	+ 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
2012	48,980	2,107,095	4.301			2	14	23	39
2013	47,718	1,871,769	3.922			1	17	30	48
2014	49,511	3,841,508	7.758			6	31	22	59
2015	41,092	1,327,303	3.230			3	11	9	23
2016	41,233	911,844	2.211				3	18	21
<b>TOTAL</b>	<b>228,534</b>	<b>10,059,519</b>	<b>4.402</b>			<b>12</b>	<b>76</b>	<b>102</b>	<b>190</b>
O.D.		24,645	.010				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			325,111	622,340	122,482			69,427	458,286	313,002	196,447
2013			256,489	390,601	152,191			228,104	414,641	263,157	166,586
2014			1,196,089	682,133	146,319			498,307	867,432	195,613	255,615
2015			603,964	142,511	125,453			164,499	102,197	105,966	82,713
2016				96,017	290,832				16,553	427,427	81,015
<b>TOTAL</b>			<b>2,381,653</b>	<b>1,933,602</b>	<b>837,277</b>			<b>960,337</b>	<b>1,859,109</b>	<b>1,305,165</b>	<b>782,376</b>
O.D.				23,476							1,169

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			376,479	710,089	153,470			108,584	537,113	389,687	184,660
2013		1,391	314,231	449,502	189,306		3,300	416,698	494,330	319,266	157,424
2014	408	14,174	1,426,541	778,129	210,150	1,993	24,842	878,847	954,279	257,976	246,668
2015	364	8,487	700,113	183,523	163,146	1,601	9,285	307,458	125,422	123,927	81,141
2016	278	3,244	290,779	227,101	234,190	640	4,251	178,897	165,148	291,271	77,531
<b>TOTAL</b>	<b>1,050</b>	<b>27,296</b>	<b>3,108,143</b>	<b>2,348,344</b>	<b>950,262</b>	<b>4,234</b>	<b>41,678</b>	<b>1,890,484</b>	<b>2,276,292</b>	<b>1,382,127</b>	<b>747,424</b>
O.D.				26,786							1,128

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,072,885	6,983,811	748,552	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,186,426	-1,884,803	2,256	
TOTAL LOSSES	2,886,459	5,099,008	750,808	
EXPECTED LOSSES	4,824,353	4,982,041	774,730	
CREDIBILITY	.04	.13	.19	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.263	2.231	.329	3.823
INDICATED (POST-TEST)	1.272	2.247	.331	3.850
PRES. ON RATE LEVEL	1.901	1.963	.306	4.170
DERIVED BY FORMULA	1.876	2.000	.311	4.187
UNDERLYING PRES. RATE	2.111	2.180	.339	4.630
PROPOSED	1.868	1.992	.310	4.170

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	4.310
IND. RATES				4.31	MINIMUM PREMIUM	
MAN. RATES	6.32	5.41	4.82	+ 4.31	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	42,157	1,193,081	2.830			1	1	24	26	
2013	37,191	1,671,481	4.494			1	1	30	32	
2014	40,939	1,298,846	3.172					39	42	
2015	48,724	2,175,832	4.465	1				5	39	
2016	40,753	1,090,627	2.676					2	32	
<b>TOTAL</b>	<b>209,764</b>	<b>7,429,867</b>	<b>3.542</b>	<b>1</b>		<b>2</b>		<b>12</b>	<b>171</b>	
O.D.		10,312	.004					2	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			304,675	33,413	397,278			56,994	1,361	299,495	99,865
2013			154,969	114,643	454,766			158,185	118,509	595,553	74,856
2014				139,189	462,799				104,196	499,810	92,852
2015	753,692			141,652	401,676	7,000			265,894	439,974	165,944
2016				152,546	285,925				167,677	350,741	133,738
<b>TOTAL</b>	<b>753,692</b>		<b>459,644</b>	<b>581,443</b>	<b>2,002,444</b>	<b>7,000</b>		<b>215,179</b>	<b>657,637</b>	<b>2,185,573</b>	<b>567,255</b>
O.D.					2,628					2,129	5,555

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			352,814	38,124	497,791			89,139	1,595	372,872	93,873
2013		840	191,939	140,604	545,159		2,289	285,501	153,794	704,508	70,739
2014		982	55,824	180,282	486,665		881	46,355	141,102	542,130	89,602
2015	833,494	1,494	136,766	192,155	379,154	14,154	2,529	176,720	310,894	462,140	162,791
2016	287	3,703	334,104	268,493	238,139	935	6,271	253,027	238,403	256,765	127,987
<b>TOTAL</b>	<b>833,781</b>	<b>7,019</b>	<b>1,071,447</b>	<b>819,658</b>	<b>2,146,908</b>	<b>15,089</b>	<b>11,970</b>	<b>850,742</b>	<b>845,788</b>	<b>2,338,415</b>	<b>544,992</b>
O.D.			59	52	3,130			35	46	2,504	5,349

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,790,142	6,156,501	550,341	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-924,696	-1,123,921	1,293	
TOTAL LOSSES	1,865,446	5,032,580	551,634	
EXPECTED LOSSES	2,093,445	3,012,212	415,333	
CREDIBILITY	.04	.12	.18	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.889	2.399	.263	3.551
INDICATED (POST-TEST)	.895	2.416	.265	3.576
PRES. ON RATE LEVEL	.899	1.293	.178	2.370
DERIVED BY FORMULA	.899	1.428	.194	2.521
UNDERLYING PRES. RATE	.998	1.436	.198	2.632
PROPOSED	.899	1.428	.194	2.521

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	TOTAL
IND. RATES				2.61	MINIMUM PREMIUM	
MAN. RATES	3.40	3.00	2.74	+ 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	
2012	42,036	332,014	.789				3	11		14
2013	44,986	939,832	2.089			2	1	11		14
2014	44,734	900,364	2.012					18		18
2015	45,114	546,672	1.211					18		18
2016	45,454	273,096	.600					7		7
<b>TOTAL</b>	<b>222,324</b>	<b>2,991,978</b>	<b>1.346</b>			<b>2</b>	<b>4</b>	<b>65</b>		<b>71</b>
O.D.		1,224								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				20,376	115,669					103,986	91,983
2013			294,992	103,728	137,866			57,726	72,373	141,025	132,122
2014					424,300					405,112	70,952
2015					156,795					261,811	128,066
2016					21,895					131,677	119,524
<b>TOTAL</b>			<b>294,992</b>	<b>124,104</b>	<b>856,525</b>			<b>57,726</b>	<b>72,373</b>	<b>1,043,611</b>	<b>542,647</b>
O.D.											1,224

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				23,249	144,935					129,463	86,464
2013		1,601	343,391	122,937	169,834		836	104,702	88,581	167,814	124,855
2014		735	31,832	26,600	442,223		566	24,923	24,758	436,211	68,469
2015	3	344	30,932	24,016	143,922	97	445	38,913	37,291	263,457	125,633
2016	18	181	15,892	11,475	16,654	180	1,220	51,593	47,470	89,146	114,384
<b>TOTAL</b>	<b>21</b>	<b>2,861</b>	<b>422,047</b>	<b>208,277</b>	<b>917,568</b>	<b>277</b>	<b>3,067</b>	<b>220,131</b>	<b>198,100</b>	<b>1,086,091</b>	<b>519,805</b>
O.D.											1,160

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	648,404	2,410,036	520,965	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,192,622	-793,791	1,239	
TOTAL LOSSES		1,616,245	522,204	
EXPECTED LOSSES	2,676,780	2,118,748	393,514	
CREDIBILITY	.04	.12	.18	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.727	.235	.962
INDICATED (POST-TEST)	.000	.732	.237	.969
PRES. ON RATE LEVEL	1.084	.858	.160	2.102
DERIVED BY FORMULA	1.041	.843	.174	2.058
UNDERLYING PRES. RATE	1.204	.953	.177	2.334
PROPOSED	1.041	.843	.174	2.058

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	TOTAL
IND. RATES				2.13	MINIMUM PREMIUM	
MAN. RATES	3.37	2.80	2.43	+ 2.13	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	50,973	2,230,626	4.376	1		2	10	34	47	
2013	50,431	995,008	1.973			1	5	16	22	
2014	62,794	2,369,178	3.772			4	7	17	28	
2015	64,761	2,602,557	4.018			5	10	17	32	
2016	57,507	1,550,601	2.696			2	5	17	24	
<b>TOTAL</b>	<b>286,466</b>	<b>9,747,970</b>	<b>3.403</b>	<b>1</b>		<b>14</b>	<b>37</b>	<b>101</b>	<b>153</b>	
O.D.		55,332	.019					2	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	3,000		611,812	299,718	379,847	52,797		118,163	218,626	261,558	285,105
2013			172,755	298,071	72,644			106,433	137,217	84,208	123,680
2014			954,271	259,105	147,435			360,952	311,858	249,238	86,319
2015			1,062,405	362,790	111,761			461,134	244,014	177,143	183,310
2016			291,683	317,284	197,657			130,000	197,328	362,587	54,062
<b>TOTAL</b>	<b>3,000</b>		<b>3,092,926</b>	<b>1,536,968</b>	<b>909,344</b>	<b>52,797</b>		<b>1,176,682</b>	<b>1,109,043</b>	<b>1,134,734</b>	<b>732,476</b>
O.D.					15,723					30,276	9,333

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	3,075		708,478	341,978	475,949	268,684		184,807	256,230	325,639	267,999
2013		937	212,720	341,989	92,315		1,540	190,355	163,988	102,779	116,878
2014	326	10,977	1,097,173	312,867	190,798	1,442	17,519	595,846	362,053	290,633	83,298
2015	661	15,183	1,255,590	409,547	195,260	4,393	25,541	826,297	294,870	223,636	179,827
2016	426	8,270	668,361	383,519	222,281	1,998	21,768	443,954	281,099	279,232	51,737
<b>TOTAL</b>	<b>4,488</b>	<b>35,367</b>	<b>3,942,322</b>	<b>1,789,900</b>	<b>1,176,603</b>	<b>276,517</b>	<b>66,368</b>	<b>2,241,259</b>	<b>1,358,240</b>	<b>1,221,919</b>	<b>699,739</b>
O.D.					19,701					37,694	8,773

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,566,321	5,604,057	708,512			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,978,605	-1,479,646	2,909			
TOTAL LOSSES	4,587,716	4,124,411	711,421			
EXPECTED LOSSES	4,497,517	3,967,554	916,691			
CREDIBILITY	.05	.15	.22			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.601	1.440	.248	3.289		
INDICATED (POST-TEST)	1.612	1.450	.250	3.312		
PRES. ON RATE LEVEL	1.414	1.247	.288	2.949		
DERIVED BY FORMULA	1.424	1.277	.280	2.981		
UNDERLYING PRES. RATE	1.570	1.385	.320	3.275		
PROPOSED	1.424	1.277	.280	2.981		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	3.081
IND. RATES				3.08	MINIMUM PREMIUM	
MAN. RATES	4.49	3.85	3.41	+ 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
2012	46,194	1,379,227	2.985			1	4	20	25
2013	47,364	1,789,815	3.778			2	1	31	34
2014	47,049	929,653	1.975			3	1	8	12
2015	47,901	1,901,174	3.968			1	2	10	13
2016	47,362	1,411,955	2.981			1	1	21	23
<b>TOTAL</b>	<b>235,870</b>	<b>7,411,824</b>	<b>3.142</b>			<b>8</b>	<b>9</b>	<b>90</b>	<b>107</b>
O.D.		14,705	.006					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			274,099	169,862	406,879			43,155	126,590	258,730	99,912
2013			372,539	9,199	660,262			106,143	28,385	472,090	141,197
2014			486,786	40,824	42,132			131,340	54,438	32,408	141,725
2015			344,607	41,013	43,267			1,199,037	13,660	112,340	147,250
2016			155,000	22,464	225,627			17,623	5,000	835,492	150,749
<b>TOTAL</b>			<b>1,633,031</b>	<b>283,362</b>	<b>1,378,167</b>			<b>1,497,298</b>	<b>228,073</b>	<b>1,711,060</b>	<b>680,833</b>
O.D.					5,911					6,573	2,221

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			317,407	193,813	509,818			67,494	148,363	322,118	93,917
2013		2,022	438,488	26,202	792,135		1,536	189,649	44,892	557,175	133,431
2014	166	5,423	543,342	58,253	60,021	525	6,174	204,389	65,538	40,765	136,765
2015	74	1,789	148,582	51,027	50,226	3,661	21,782	657,851	66,849	139,143	144,452
2016	269	3,995	312,636	146,983	180,745	1,179	9,022	319,296	275,753	508,901	144,267
<b>TOTAL</b>	<b>509</b>	<b>13,229</b>	<b>1,760,455</b>	<b>476,278</b>	<b>1,592,945</b>	<b>5,365</b>	<b>38,514</b>	<b>1,438,679</b>	<b>601,395</b>	<b>1,568,102</b>	<b>652,832</b>
O.D.					7,407					8,183	2,102

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,256,751	4,254,310	654,934	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,049,442	-792,302	1,754	
TOTAL LOSSES	2,207,309	3,462,008	656,688	
EXPECTED LOSSES	2,351,624	2,113,395	563,729	
CREDIBILITY	.04	.13	.19	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.936	1.468	.278	2.682
INDICATED (POST-TEST)	.943	1.478	.280	2.701
PRES. ON RATE LEVEL	.898	.807	.215	1.920
DERIVED BY FORMULA	.900	.894	.227	2.021
UNDERLYING PRES. RATE	.997	.896	.239	2.132
PROPOSED	.900	.894	.227	2.021

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	TOTAL
IND. RATES				2.09	MINIMUM PREMIUM	
MAN. RATES	2.72	2.40	2.22	+ 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	
2012	13,774	260,009	1.887				4	5	9	
2013	16,709	74,159	.443				3	3	6	
2014	18,297	424,798	2.321				6	3	9	
2015	18,738	298,069	1.590				4	5	9	
2016	18,413	136,122	.739					6	6	
<b>TOTAL</b>	<b>85,931</b>	<b>1,193,157</b>	<b>1.389</b>					<b>17</b>	<b>22</b>	<b>39</b>
O.D.		188								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				72,986	20,312				114,471	34,462	17,778
2013				15,359	14,422				11,345	16,754	16,279
2014				265,757	7,251				97,160	33,804	20,826
2015				98,622	29,856				92,901	33,648	43,042
2016					20,673					46,354	69,095
<b>TOTAL</b>				<b>452,724</b>	<b>92,514</b>				<b>315,877</b>	<b>165,022</b>	<b>167,020</b>
O.D.											188

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				83,277	25,450				134,160	42,905	16,711
2013			1,087	17,767	17,335			970	13,637	19,864	15,384
2014		371	40,858	289,280	15,811		242	16,624	105,148	40,089	20,097
2015	15	496	45,945	95,532	34,676	157	673	43,896	91,522	40,641	42,224
2016	18	168	15,006	10,838	15,725	67	424	18,161	16,715	31,382	66,124
<b>TOTAL</b>	<b>33</b>	<b>1,035</b>	<b>102,896</b>	<b>496,694</b>	<b>108,997</b>	<b>224</b>	<b>1,339</b>	<b>79,651</b>	<b>361,182</b>	<b>174,881</b>	<b>160,540</b>
O.D.											180

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	185,178	1,141,754	160,720	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-457,746	-296,674	390	
TOTAL LOSSES		845,080	161,110	
EXPECTED LOSSES	1,040,624	795,720	119,445	
CREDIBILITY	.02	.07	.10	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.983	.187	1.170
INDICATED (POST-TEST)	.000	.990	.188	1.178
PRES. ON RATE LEVEL	1.091	.834	.125	2.050
DERIVED BY FORMULA	1.069	.845	.131	2.045
UNDERLYING PRES. RATE	1.211	.926	.139	2.276
PROPOSED	1.069	.845	.131	2.045

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	2.114
IND. RATES				2.11	MINIMUM PREMIUM	
MAN. RATES	3.27	2.75	2.37	+ 2.11	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	239,013	2,402,937	1.005			4	12	35	51
2013	258,823	1,786,582	.690			4	5	30	39
2014	249,279	1,732,489	.694			3	6	25	34
2015	244,967	1,250,989	.510			2	4	31	37
2016	250,964	1,414,617	.563			2	7	24	33
<b>TOTAL</b>	<b>1,243,046</b>	<b>8,587,614</b>	<b>.691</b>			<b>15</b>	<b>34</b>	<b>145</b>	<b>194</b>
O.D.		339,870	.027			1		2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			768,275	538,077	156,741			231,300	227,405	304,181	176,958
2013			816,808	80,812	158,451			238,328	57,030	245,939	189,214
2014			680,999	142,149	237,693			251,159	69,065	180,480	170,944
2015			377,734	21,730	341,868			44,971	53,599	213,950	197,137
2016			336,864	113,986	98,344			394,823	101,715	231,368	137,517
<b>TOTAL</b>			<b>2,980,680</b>	<b>896,754</b>	<b>993,097</b>			<b>1,160,581</b>	<b>508,814</b>	<b>1,175,918</b>	<b>871,770</b>
O.D.			254,489		29,469			37,093		6,322	12,497

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			889,662	613,944	196,396			361,753	266,518	378,705	166,341
2013		4,431	935,550	101,032	202,194		3,449	411,923	75,569	293,915	178,807
2014	230	8,007	786,424	185,117	272,906	1,005	11,900	392,899	95,403	204,203	164,961
2015	228	5,591	462,451	92,955	338,840	553	3,018	122,287	84,599	221,883	193,391
2016	301	6,250	468,169	178,528	123,706	3,539	49,013	664,496	207,875	201,866	131,604
<b>TOTAL</b>	<b>759</b>	<b>24,279</b>	<b>3,542,256</b>	<b>1,171,576</b>	<b>1,134,042</b>	<b>5,097</b>	<b>67,380</b>	<b>1,953,358</b>	<b>729,964</b>	<b>1,300,572</b>	<b>835,104</b>
O.D.	86	2,776	280,060	6,650	42,188	148	1,705	55,063	1,868	8,277	12,001

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,932,967	4,395,137	847,105			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,762,477	-1,535,296	2,863			
TOTAL LOSSES	4,170,490	2,859,841	849,968			
EXPECTED LOSSES	3,940,455	4,089,622	919,854			
CREDIBILITY	.14	.39	.58			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.336	.230	.068	.634		
INDICATED (POST-TEST)	.338	.232	.068	.638		
PRES. ON RATE LEVEL	.285	.296	.067	.648		
DERIVED BY FORMULA	.292	.271	.068	.631		
UNDERLYING PRES. RATE	.317	.329	.074	.720		
PROPOSED	.295	.274	.069	.638		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	.659
IND. RATES				.66	MINIMUM PREMIUM	
MAN. RATES	1.05	.89	.75	+ .66	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	660,550	8,676,510	1.313			13	33	106	152
2013	695,968	9,949,983	1.429		1	8	47	148	204
2014	721,705	9,576,440	1.326			8	31	131	170
2015	712,420	5,713,411	.801			2	20	114	136
2016	719,256	7,651,608	1.063			4	21	138	163
<b>TOTAL</b>	<b>3,509,899</b>	<b>41,567,952</b>	<b>1.184</b>		<b>1</b>	<b>35</b>	<b>152</b>	<b>637</b>	<b>825</b>
O.D.		37,024	.001					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			2,404,859	1,493,976	772,062			937,100	1,078,822	952,333	1,037,358
2013		547,404	1,386,732	1,416,487	1,442,215		321,096	1,284,460	1,057,910	1,562,923	930,756
2014			1,488,872	1,602,707	1,838,795			554,814	888,352	2,087,262	1,115,638
2015			345,226	852,475	1,007,371			247,942	752,176	1,190,083	1,318,138
2016			656,173	777,230	1,545,755			522,023	625,141	2,538,912	986,374
<b>TOTAL</b>		<b>547,404</b>	<b>6,281,862</b>	<b>6,142,875</b>	<b>6,606,198</b>		<b>321,096</b>	<b>3,546,339</b>	<b>4,402,401</b>	<b>8,331,513</b>	<b>5,388,264</b>
O.D.					20,000					10,000	7,024

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			2,784,829	1,704,628	967,394			1,465,626	1,264,379	1,185,657	975,117
2013		501,734	1,642,285	1,655,546	1,753,246		372,095	2,086,830	1,292,960	1,872,475	879,564
2014	506	21,502	2,014,319	1,891,476	2,011,642	2,217	30,078	1,081,946	1,094,606	2,297,222	1,076,591
2015	343	10,233	897,899	959,334	1,008,922	3,706	19,761	866,973	894,210	1,267,280	1,293,093
2016	1,895	28,238	2,355,582	1,489,262	1,346,032	9,079	94,351	2,091,781	1,407,489	1,835,160	943,960
<b>TOTAL</b>	<b>2,744</b>	<b>561,707</b>	<b>9,694,914</b>	<b>7,700,246</b>	<b>7,087,236</b>	<b>15,002</b>	<b>516,285</b>	<b>7,593,156</b>	<b>5,953,644</b>	<b>8,457,794</b>	<b>5,168,325</b>
O.D.	16	165	14,519	10,484	15,211	14	91	3,917	3,606	6,772	6,689

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	18,402,530	29,234,993	5,175,014			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,747,819	-8,739,886	17,147			
TOTAL LOSSES	10,654,711	20,495,107	5,192,161			
EXPECTED LOSSES	17,409,099	23,340,828	5,440,344			
CREDIBILITY	.27	.78	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.304	.584	.148	1.036		
INDICATED (POST-TEST)	.306	.588	.149	1.043		
PRES. ON RATE LEVEL	.447	.599	.139	1.185		
DERIVED BY FORMULA	.409	.590	.149	1.148		
UNDERLYING PRES. RATE	.496	.665	.155	1.316		
PROPOSED	.409	.590	.149	1.148		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.186
IND. RATES				1.19	MINIMUM PREMIUM	
MAN. RATES	1.95	1.63	1.37	+ 1.19	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	270,803	1,963,003	.724			3	7	49	59
2013	278,294	1,376,478	.494				8	39	47
2014	292,737	2,268,932	.775			4	9	38	51
2015	293,053	2,830,698	.965			2	8	45	55
2016	284,850	1,522,263	.534			1	5	31	37
<b>TOTAL</b>	<b>1,419,737</b>	<b>9,961,374</b>	<b>.702</b>			<b>10</b>	<b>37</b>	<b>202</b>	<b>249</b>
O.D.		240,266	.016				1	9	10

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			490,925	142,315	314,331			55,619	85,704	598,360	275,749
2013				279,833	210,411				330,253	235,481	320,500
2014			657,144	339,503	293,788			174,054	231,327	345,752	227,364
2015			748,580	429,606	441,042			342,032	164,074	397,445	307,919
2016			136,524	129,020	227,838			194,320	78,909	548,663	206,989
<b>TOTAL</b>			<b>2,033,173</b>	<b>1,320,277</b>	<b>1,487,410</b>			<b>766,025</b>	<b>890,267</b>	<b>2,125,701</b>	<b>1,338,521</b>
O.D.				18,247	86,613				4,942	78,743	51,721

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			568,491	162,382	393,859			86,988	100,444	744,957	259,204
2013			18,626	322,699	253,505			24,067	391,560	281,711	302,873
2014	224	8,110	794,401	402,558	336,782	696	8,896	313,319	274,257	386,098	219,406
2015	386	9,695	820,342	493,538	470,433	2,420	13,886	485,837	231,246	426,065	302,069
2016	308	4,806	394,913	235,292	204,311	2,430	28,671	517,312	278,315	397,013	198,088
<b>TOTAL</b>	<b>918</b>	<b>22,611</b>	<b>2,596,773</b>	<b>1,616,469</b>	<b>1,658,890</b>	<b>5,546</b>	<b>51,453</b>	<b>1,427,523</b>	<b>1,275,822</b>	<b>2,235,844</b>	<b>1,281,640</b>
O.D.	30	399	34,364	43,136	78,427	57	416	18,985	22,240	69,627	49,736

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,159,075	7,000,455	1,331,376	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,009,349	-1,808,254	4,479	
TOTAL LOSSES	2,149,726	5,192,201	1,335,855	
EXPECTED LOSSES	4,514,765	4,827,106	1,433,935	
CREDIBILITY	.15	.43	.63	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.151	.366	.094	.611
INDICATED (POST-TEST)	.152	.369	.095	.616
PRES. ON RATE LEVEL	.287	.306	.091	.684
DERIVED BY FORMULA	.267	.333	.094	.694
UNDERLYING PRES. RATE	.318	.340	.101	.759
PROPOSED	.263	.328	.093	.684

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE
IND. RATES				.71	MINIMUM PREMIUM
MAN. RATES	1.12	.93	.79	+ .71	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	74,341	1,146,913	1.542				8	42		50
2013	75,322	1,209,598	1.605			2	15	30		47
2014	76,878	1,207,285	1.570			1	7	26		34
2015	77,314	1,947,452	2.518			1	10	28		39
2016	75,624	785,405	1.038				3	34		37
<b>TOTAL</b>	<b>379,479</b>	<b>6,296,653</b>	<b>1.659</b>			<b>4</b>	<b>43</b>	<b>160</b>		<b>207</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			302,790	410,136	167,987			127,547	201,183	239,173	128,434
2013			168,944	209,567	176,978			338,019	118,898	165,388	108,430
2014			137,731	120,417	220,192			146,347	87,369	167,850	104,494
2015				625,573	262,572				308,561	368,385	98,283
2016				11,731	156,943				17,880	461,801	137,050
<b>TOTAL</b>			<b>609,465</b>	<b>1,377,424</b>	<b>984,672</b>			<b>611,913</b>	<b>733,891</b>	<b>1,402,597</b>	<b>576,691</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				467,966	210,489				235,788	297,769	120,728
2013		1,641	358,386	244,243	217,645		1,847	226,405	144,597	198,299	102,466
2014	58	2,374	220,112	148,566	238,387	1,351	15,887	523,311	117,890	193,815	100,837
2015	179	5,005	446,687	624,685	295,675	1,857	10,178	405,380	353,797	401,962	96,416
2016	130	1,398	123,666	91,380	120,957	682	4,590	193,283	178,418	314,690	131,157
<b>TOTAL</b>	<b>367</b>	<b>10,418</b>	<b>1,148,851</b>	<b>1,576,840</b>	<b>1,083,153</b>	<b>3,890</b>	<b>32,502</b>	<b>1,348,379</b>	<b>1,030,490</b>	<b>1,406,535</b>	<b>551,604</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,544,407	5,097,018	551,604			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,816,555	-1,929,275	1,933			
TOTAL LOSSES	727,852	3,167,743	553,537			
EXPECTED LOSSES	4,071,810	5,145,735	622,345			
CREDIBILITY	.06	.18	.26			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.192	.835	.146	1.173		
INDICATED (POST-TEST)	.193	.841	.147	1.181		
PRES. ON RATE LEVEL	.966	1.221	.148	2.335		
DERIVED BY FORMULA	.920	1.153	.148	2.221		
UNDERLYING PRES. RATE	1.073	1.356	.164	2.593		
PROPOSED	.920	1.153	.148	2.221		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	2.296
IND. RATES				2.30	MINIMUM PREMIUM	
MAN. RATES	3.82	3.16	2.70	+ 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
2012	39,224	1,167,356	2.976			1	3	18	22
2013	40,149	788,523	1.963			1	3	14	18
2014	42,107	280,429	.665				3	7	10
2015	41,111	375,305	.912				2	10	12
2016	42,986	387,473	.901				1	9	10
<b>TOTAL</b>	<b>205,577</b>	<b>2,999,086</b>	<b>1.459</b>			<b>2</b>	<b>12</b>	<b>58</b>	<b>72</b>
O.D.		702							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			312,684	96,745	97,334			311,093	41,078	174,941	133,481
2013			207,595	87,599	100,098			135,503	61,581	136,719	59,428
2014				14,316	33,567				58,907	63,721	109,918
2015				64,143	147,859				6,519	81,228	75,556
2016				96,659	83,331				43,294	113,178	51,011
<b>TOTAL</b>			<b>520,279</b>	<b>359,462</b>	<b>462,189</b>			<b>446,596</b>	<b>211,379</b>	<b>569,787</b>	<b>429,394</b>
O.D.											702

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			362,088	110,387	121,960			486,549	48,144	217,802	125,472
2013		1,126	242,447	103,198	123,335		1,961	235,929	77,016	163,882	56,159
2014		79	4,688	17,662	35,433		203	12,736	66,392	70,849	106,071
2015	13	602	55,217	81,804	140,453	38	180	14,798	17,651	82,209	74,120
2016	103	1,552	140,669	118,829	76,473	273	1,834	74,190	69,712	81,606	48,818
<b>TOTAL</b>	<b>116</b>	<b>3,359</b>	<b>805,109</b>	<b>431,880</b>	<b>497,654</b>	<b>311</b>	<b>4,178</b>	<b>824,202</b>	<b>278,915</b>	<b>616,348</b>	<b>410,640</b>
O.D.											677

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,637,275	1,824,797	411,317	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-555,146	-465,951	1,053	
TOTAL LOSSES	1,082,129	1,358,846	412,370	
EXPECTED LOSSES	1,247,852	1,245,796	330,979	
CREDIBILITY	.04	.12	.17	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.526	.661	.201	1.388
INDICATED (POST-TEST)	.530	.666	.202	1.398
PRES. ON RATE LEVEL	.546	.546	.145	1.237
DERIVED BY FORMULA	.545	.560	.155	1.260
UNDERLYING PRES. RATE	.607	.606	.161	1.374
PROPOSED	.545	.560	.155	1.260

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	TOTAL
IND. RATES				1.30	MINIMUM PREMIUM	
MAN. RATES	1.90	1.63	1.43	+ 1.30	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	267,163	5,652,332	2.115			6	23	110	139
2013	278,614	7,725,495	2.772			11	31	100	142
2014	316,564	6,617,516	2.090			8	39	104	151
2015	363,726	8,604,822	2.365			8	21	150	179
2016	357,511	6,847,233	1.915			4	15	132	151
<b>TOTAL</b>	<b>1,583,578</b>	<b>35,447,398</b>	<b>2.238</b>			<b>37</b>	<b>129</b>	<b>596</b>	<b>762</b>
O.D.		17,861	.001					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			956,674	693,312	1,228,528			466,879	433,889	1,135,926	737,124
2013			2,016,492	980,810	794,687			1,251,584	916,278	1,144,722	620,922
2014			1,372,093	1,014,056	907,495			393,689	933,354	1,263,329	733,500
2015			1,480,844	1,080,991	1,833,937			348,276	731,077	2,142,623	987,074
2016			973,019	524,586	1,040,891			680,314	389,625	2,383,575	855,223
<b>TOTAL</b>			<b>6,799,122</b>	<b>4,293,755</b>	<b>5,805,538</b>			<b>3,140,742</b>	<b>3,404,223</b>	<b>8,070,175</b>	<b>3,933,843</b>
O.D.					1,793					10,737	5,331

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,107,828	791,069	1,539,346			730,199	508,517	1,414,229	692,897
2013		10,349	2,234,667	1,145,997	986,207		15,603	1,904,332	1,112,986	1,377,121	586,771
2014	467	17,855	1,727,058	1,190,654	1,019,161	1,574	21,644	799,688	1,084,868	1,407,119	707,828
2015	1,054	27,319	2,314,777	1,358,490	1,854,969	4,907	26,385	1,151,525	1,019,277	2,230,249	968,320
2016	1,543	25,368	2,021,227	1,057,799	952,891	8,865	98,573	1,970,559	1,195,476	1,688,670	818,448
<b>TOTAL</b>	<b>3,064</b>	<b>80,891</b>	<b>9,405,557</b>	<b>5,544,009</b>	<b>6,352,574</b>	<b>15,346</b>	<b>162,205</b>	<b>6,556,303</b>	<b>4,921,124</b>	<b>8,117,388</b>	<b>3,774,264</b>
O.D.					2,247					13,368	5,073

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,223,366	24,950,710	3,779,337			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,146,568	-6,549,007	12,386			
TOTAL LOSSES	11,076,798	18,401,703	3,791,723			
EXPECTED LOSSES	11,797,656	17,688,566	3,673,900			
CREDIBILITY	.16	.46	.68			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.699	1.162	.239	2.100		
INDICATED (POST-TEST)	.704	1.170	.241	2.115		
PRES. ON RATE LEVEL	.671	1.006	.209	1.886		
DERIVED BY FORMULA	.676	1.081	.231	1.988		
UNDERLYING PRES. RATE	.745	1.117	.232	2.094		
PROPOSED	.676	1.081	.231	1.988		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	2.055
IND. RATES				2.06	MINIMUM PREMIUM	
MAN. RATES	2.86	2.44	2.18	+ 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
2012	681,171	28,267,183	4.149	1	1	8	34	159	203
2013	722,513	15,155,678	2.097			15	75	165	255
2014	754,230	15,109,036	2.003			17	74	156	247
2015	771,767	27,863,254	3.610		1	8	68	190	267
2016	784,483	11,193,530	1.426			4	38	197	239
<b>TOTAL</b>	<b>3,714,164</b>	<b>97,588,681</b>	<b>2.627</b>	<b>1</b>	<b>2</b>	<b>52</b>	<b>289</b>	<b>867</b>	<b>1211</b>
O.D.		800,623	.021			1	5	8	14

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	3,000	548,895	1,531,532	1,213,491	1,608,232		18,266,251	1,282,619	859,713	1,670,563	1,282,887
2013			2,472,713	2,591,506	1,913,654			1,144,373	2,837,832	2,719,891	1,475,709
2014			3,158,467	2,729,912	1,746,408			1,430,482	2,338,641	2,080,763	1,624,363
2015		266,631	1,696,827	2,290,200	1,644,495		13,382,722	2,290,175	2,320,803	2,397,914	1,573,487
2016			858,419	1,486,654	2,453,193			845,682	1,055,335	3,100,170	1,394,077
<b>TOTAL</b>	<b>3,000</b>	<b>815,526</b>	<b>9,717,958</b>	<b>10,311,763</b>	<b>9,365,982</b>		<b>31,648,973</b>	<b>6,993,331</b>	<b>9,412,324</b>	<b>11,969,301</b>	<b>7,350,523</b>
O.D.			163,739	403,203	65,136			1,720	52,907	81,638	32,280

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	3,075	36,635	1,732,050	1,384,596	2,015,116		826,133	1,891,145	1,007,584	2,079,853	1,205,914
2013		13,412	2,981,019	3,005,685	2,344,370		16,562	2,159,958	3,396,654	3,258,343	1,394,545
2014	1,074	41,038	4,009,881	3,149,299	2,001,277	5,718	73,117	2,593,671	2,671,620	2,370,619	1,567,510
2015	1,844	43,324	2,738,744	2,443,282	1,768,369	36,427	861,410	3,053,504	2,620,806	2,654,397	1,543,591
2016	2,949	43,122	3,681,686	2,526,534	2,141,004	11,940	121,181	2,763,297	1,914,499	2,274,998	1,334,132
<b>TOTAL</b>	<b>8,942</b>	<b>177,531</b>	<b>15,143,380</b>	<b>12,509,396</b>	<b>10,270,136</b>	<b>54,085</b>	<b>1,898,403</b>	<b>12,461,575</b>	<b>11,611,163</b>	<b>12,638,210</b>	<b>7,045,692</b>
O.D.	44	1,237	306,104	407,608	88,825	94	449	32,173	63,247	85,764	31,106

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	30,084,017	47,674,349	7,076,798	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-11,389,201	-12,608,246	23,257	
TOTAL LOSSES	18,694,816	35,066,103	7,100,055	
EXPECTED LOSSES	25,702,015	33,761,750	7,242,620	
CREDIBILITY	.28	.81	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.503	.944	.191	1.638
INDICATED (POST-TEST)	.507	.951	.192	1.650
PRES. ON RATE LEVEL	.622	.819	.176	1.617
DERIVED BY FORMULA	.590	.926	.192	1.708
UNDERLYING PRES. RATE	.692	.909	.195	1.796
PROPOSED	.570	.895	.185	1.650

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.705
IND. RATES				1.71	MINIMUM PREMIUM	
MAN. RATES	2.45	2.09	1.87	+ 1.71	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	159,068	2,445,304	1.537			2	11	42	55
2013	167,712	2,696,695	1.607			2	12	49	63
2014	179,671	3,829,077	2.131			5	23	56	84
2015	185,601	4,698,206	2.531			4	16	58	78
2016	197,717	2,556,233	1.292			2	4	52	58
<b>TOTAL</b>	<b>889,769</b>	<b>16,225,515</b>	<b>1.824</b>			<b>15</b>	<b>66</b>	<b>257</b>	<b>338</b>
O.D.		2,629							

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			372,979	411,501	297,437			166,440	346,516	538,649	311,782
2013			333,688	540,198	548,213			198,649	399,486	335,656	340,805
2014			948,088	688,899	402,897			334,840	648,734	438,515	367,104
2015			790,618	901,266	760,763			312,318	443,128	1,038,481	451,632
2016			266,071	278,168	600,284			134,898	104,305	817,977	354,530
<b>TOTAL</b>			<b>2,711,444</b>	<b>2,820,032</b>	<b>2,609,594</b>			<b>1,147,145</b>	<b>1,942,169</b>	<b>3,169,278</b>	<b>1,825,853</b>
O.D.											2,629

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			431,909	469,522	372,688			260,312	406,118	670,616	293,075
2013		1,811	418,252	628,169	663,672		2,874	366,993	477,700	403,786	322,061
2014	323	11,923	1,174,764	795,847	470,213	1,338	17,248	619,295	729,878	506,476	354,255
2015	607	15,505	1,324,456	990,797	813,817	3,744	20,722	812,463	589,951	1,096,012	443,051
2016	739	10,900	905,235	561,234	520,631	2,418	24,836	564,526	383,852	577,228	339,285
<b>TOTAL</b>	<b>1,669</b>	<b>40,139</b>	<b>4,254,616</b>	<b>3,445,569</b>	<b>2,841,021</b>	<b>7,500</b>	<b>65,680</b>	<b>2,623,589</b>	<b>2,587,499</b>	<b>3,254,118</b>	<b>1,751,727</b>
O.D.											2,550

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,993,193	12,128,207	1,754,277			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,311,681	-3,217,854	5,348			
TOTAL LOSSES	3,681,512	8,910,353	1,759,625			
EXPECTED LOSSES	7,509,649	8,648,555	1,619,380			
CREDIBILITY	.11	.31	.46			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.414	1.001	.198	1.613		
INDICATED (POST-TEST)	.417	1.008	.199	1.624		
PRES. ON RATE LEVEL	.760	.875	.164	1.799		
DERIVED BY FORMULA	.722	.916	.180	1.818		
UNDERLYING PRES. RATE	.844	.972	.182	1.998		
PROPOSED	.715	.906	.178	1.799		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.859
IND. RATES				1.86	MINIMUM PREMIUM	
MAN. RATES	2.85	2.38	2.08	+ 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
2012	115,128	1,894,644	1.645			1	7	41	49
2013	110,818	5,486,163	4.950		1	9	10	35	55
2014	127,923	3,092,825	2.417			3	10	37	50
2015	108,515	1,844,462	1.699			1	9	32	42
2016	110,321	1,188,362	1.077				9	23	32
<b>TOTAL</b>	<b>572,705</b>	<b>13,506,456</b>	<b>2.358</b>		<b>1</b>	<b>14</b>	<b>45</b>	<b>168</b>	<b>228</b>
O.D.		118,850	.020					5	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			183,089	263,960	450,297			42,565	187,307	503,960	263,466
2013		49,150	1,837,063	415,995	413,487		1,589,196	405,952	208,452	371,134	195,734
2014			645,077	346,975	655,289			474,539	291,168	427,950	251,827
2015			229,316	338,408	412,085			33,372	294,155	413,491	123,635
2016				180,575	222,448				263,338	306,932	215,069
<b>TOTAL</b>		<b>49,150</b>	<b>2,894,545</b>	<b>1,545,913</b>	<b>2,153,606</b>		<b>1,589,196</b>	<b>956,428</b>	<b>1,244,420</b>	<b>2,023,467</b>	<b>1,049,731</b>
O.D.					77,015					30,225	11,610

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			212,017	301,177	564,222			66,572	219,523	627,431	247,658
2013		30,959	2,117,230	495,213	525,221		837,026	708,974	266,880	446,108	184,969
2014	216	8,481	796,761	432,793	713,057	1,847	22,359	753,506	355,508	485,203	243,013
2015	192	5,251	453,181	387,722	417,428	888	4,379	235,106	336,536	439,553	121,286
2016	245	3,438	311,277	256,994	193,637	1,123	7,631	301,802	286,489	238,137	205,821
<b>TOTAL</b>	<b>653</b>	<b>48,129</b>	<b>3,890,466</b>	<b>1,873,899</b>	<b>2,413,565</b>	<b>3,858</b>	<b>871,395</b>	<b>2,065,960</b>	<b>1,464,936</b>	<b>2,236,432</b>	<b>1,002,747</b>
O.D.	4	183	15,731	12,116	71,608	10	76	3,785	3,557	31,185	11,249

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,900,250	8,107,298	1,013,996	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,067,239	-2,153,862	3,183	
TOTAL LOSSES	4,833,011	5,953,436	1,017,179	
EXPECTED LOSSES	4,610,275	5,727,050	1,048,049	
CREDIBILITY	.08	.23	.34	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.844	1.040	.178	2.062
INDICATED (POST-TEST)	.850	1.047	.179	2.076
PRES. ON RATE LEVEL	.725	.901	.164	1.790
DERIVED BY FORMULA	.735	.935	.169	1.839
UNDERLYING PRES. RATE	.805	1.000	.183	1.988
PROPOSED	.735	.935	.169	1.839

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.901
IND. RATES				1.90	MINIMUM PREMIUM	
MAN. RATES	2.70	2.31	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
2012	18,681	127,214	.680				1	2	3
2013	18,542	175,264	.945				1	3	4
2014	18,706	103,423	.552					1	1
2015	18,660	206,905	1.108				1	2	3
2016	18,232	110,611	.606					2	2
<b>TOTAL</b>	<b>92,821</b>	<b>723,417</b>	<b>.779</b>				<b>3</b>	<b>10</b>	<b>13</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				47,968	6,073				4,434	38,498	30,241
2013				110,873	2,880				42,156	10,975	8,380
2014					1,347						102,076
2015				124,329	10,098				49,437	19,742	3,299
2016					19,780					84,302	6,529
<b>TOTAL</b>				<b>283,170</b>	<b>40,178</b>				<b>96,027</b>	<b>153,517</b>	<b>150,525</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				54,731	7,610				5,197	47,930	28,427
2013			5,579	126,269	4,594			2,757	49,575	13,524	7,919
2014		2	101	85	1,404						98,503
2015	20	558	52,487	116,218	18,435	81	363	23,632	48,967	23,474	3,236
2016	18	165	14,360	10,371	15,043	116	778	33,036	30,393	57,071	6,248
<b>TOTAL</b>	<b>38</b>	<b>725</b>	<b>72,527</b>	<b>307,674</b>	<b>47,086</b>	<b>197</b>	<b>1,141</b>	<b>59,425</b>	<b>134,132</b>	<b>141,999</b>	<b>144,333</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	134,053	630,891	144,333	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-237,466	-142,153	246	
TOTAL LOSSES		488,738	144,579	
EXPECTED LOSSES	530,935	378,709	79,827	
CREDIBILITY	.02	.07	.10	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.527	.156	.683
INDICATED (POST-TEST)	.000	.531	.157	.688
PRES. ON RATE LEVEL	.515	.367	.078	.960
DERIVED BY FORMULA	.505	.378	.086	.969
UNDERLYING PRES. RATE	.572	.408	.086	1.066
PROPOSED	.500	.375	.085	.960

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE
IND. RATES				.99	MINIMUM PREMIUM
MAN. RATES	1.52	1.29	1.11	+ .99	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	111,013	380,546	.342				5	14	19
2013	116,697	633,040	.542				1	12	13
2014	132,263	572,346	.432				2	7	9
2015	125,831	405,900	.322			1	1	7	9
2016	130,841	613,913	.469				4	13	17
<b>TOTAL</b>	<b>616,645</b>	<b>2,605,745</b>	<b>.423</b>			<b>1</b>	<b>13</b>	<b>53</b>	<b>67</b>
O.D.		6,133					1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				110,833	61,847				40,031	101,950	65,885
2013				24,832	222,229				12,016	197,015	176,948
2014				111,971	177,787				105,793	54,864	121,931
2015			209,671	51,189	18,558			19,796	11,639	25,349	69,698
2016				70,066	166,569				67,501	225,324	84,453
<b>TOTAL</b>			<b>209,671</b>	<b>368,891</b>	<b>646,990</b>			<b>19,796</b>	<b>236,980</b>	<b>604,502</b>	<b>518,915</b>
O.D.				1,330					4,432		371

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				126,461	77,493				46,917	126,930	61,932
2013			6,213	32,655	264,900			4,001	18,274	231,790	167,216
2014		458	30,325	132,838	188,779		286	19,211	115,596	63,094	117,663
2015	127	2,901	238,816	61,463	33,818	193	1,132	38,597	16,273	27,545	68,374
2016	161	1,990	179,042	141,793	136,168	496	3,306	134,812	126,314	160,313	80,822
<b>TOTAL</b>	<b>288</b>	<b>5,349</b>	<b>454,396</b>	<b>495,210</b>	<b>701,158</b>	<b>689</b>	<b>4,724</b>	<b>196,621</b>	<b>323,374</b>	<b>609,672</b>	<b>496,007</b>
O.D.		6	538	1,227	98	6	28	1,853	4,137	324	361

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	664,498	2,135,200	496,368	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-611,519	-522,619	1,529	
TOTAL LOSSES	52,979	1,612,581	497,897	
EXPECTED LOSSES	1,381,284	1,399,784	474,818	
CREDIBILITY	.09	.24	.36	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.009	.262	.081	.352
INDICATED (POST-TEST)	.009	.264	.082	.355
PRES. ON RATE LEVEL	.202	.205	.069	.476
DERIVED BY FORMULA	.185	.219	.074	.478
UNDERLYING PRES. RATE	.224	.227	.077	.528
PROPOSED	.184	.218	.074	.476

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE
IND. RATES				.49	MINIMUM PREMIUM
MAN. RATES	.79	.65	.55	+ .49	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	1,322,039	22,812,968	1.725	1		32	85	354	472	
2013	1,338,217	25,595,464	1.912	3	1	29	92	290	415	
2014	1,342,915	20,101,408	1.496	1		22	86	259	368	
2015	1,258,085	13,435,148	1.067			9	73	260	342	
2016	1,229,652	14,483,087	1.177			6	52	245	303	
<b>TOTAL</b>	<b>6,490,908</b>	<b>96,428,075</b>	<b>1.486</b>	<b>5</b>	<b>1</b>	<b>98</b>	<b>388</b>	<b>1408</b>	<b>1900</b>	
O.D.		528,804	.008				7	8	15	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	3,000		6,302,572	2,818,324	3,016,356			2,844,191	2,018,144	3,536,061	2,274,320
2013	817,885	645,717	6,123,064	3,264,383	2,481,945	4,454	692,963	2,334,899	3,650,060	3,522,301	2,057,793
2014	9,459		4,419,290	3,317,565	2,450,977			2,743,607	2,067,277	3,015,016	2,078,217
2015			1,676,159	2,667,117	2,069,036			989,457	1,661,326	2,769,247	1,602,806
2016			1,092,627	2,718,650	2,225,396			1,164,503	2,083,670	3,379,482	1,818,759
<b>TOTAL</b>	<b>830,344</b>	<b>645,717</b>	<b>19,613,712</b>	<b>14,786,039</b>	<b>12,243,710</b>	<b>4,454</b>	<b>692,963</b>	<b>10,076,657</b>	<b>11,480,477</b>	<b>16,222,107</b>	<b>9,831,895</b>
O.D.				295,688	69,361				41,765	37,269	84,721

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	3,075		7,208,357	3,215,711	3,779,493			4,233,185	2,365,266	4,402,403	2,137,861
2013	1,075,680	418,620	7,041,047	3,810,673	3,082,868	11,177	538,928	3,985,271	4,220,887	4,228,833	1,944,614
2014	12,352	56,741	5,534,945	3,861,243	2,792,292	10,968	134,080	4,552,569	2,498,813	3,404,196	2,005,479
2015	1,348	35,740	3,091,351	2,861,979	2,192,912	9,764	52,912	2,203,432	2,011,114	2,951,199	1,572,353
2016	3,275	55,333	4,749,685	3,391,812	2,158,151	17,652	182,105	4,026,052	2,751,780	2,612,097	1,740,552
<b>TOTAL</b>	<b>1,095,730</b>	<b>566,434</b>	<b>27,625,385</b>	<b>17,141,418</b>	<b>14,005,716</b>	<b>49,561</b>	<b>908,025</b>	<b>19,000,509</b>	<b>13,847,860</b>	<b>17,598,728</b>	<b>9,400,859</b>
O.D.	23	480	47,744	327,607	84,785	42	302	13,983	48,985	37,854	81,906

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	49,308,218	63,092,953	9,482,765	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-18,297,759	-18,459,595	30,251	
TOTAL LOSSES	31,010,459	44,633,358	9,513,016	
EXPECTED LOSSES	40,697,994	49,006,355	10,060,907	
CREDIBILITY	.41	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.478	.688	.147	1.313
INDICATED (POST-TEST)	.481	.693	.148	1.322
PRES. ON RATE LEVEL	.565	.680	.139	1.384
DERIVED BY FORMULA	.531	.693	.148	1.372
UNDERLYING PRES. RATE	.627	.755	.155	1.537
PROPOSED	.531	.693	.148	1.372

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.418
IND. RATES				1.42	MINIMUM PREMIUM	
MAN. RATES	2.16	1.85	1.60	+ 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
2012	263,805	4,990,283	1.891	1		5	29	79	114
2013	287,456	6,343,188	2.206			8	34	60	102
2014	283,321	5,511,395	1.945			4	24	64	92
2015	286,129	3,183,663	1.112			1	13	62	76
2016	273,555	2,229,809	.815			1	5	35	41
<b>TOTAL</b>	<b>1,394,266</b>	<b>22,258,338</b>	<b>1.596</b>	<b>1</b>		<b>19</b>	<b>105</b>	<b>300</b>	<b>425</b>
O.D.		227,335	.016			1	1		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	470,607		701,803	1,151,907	526,304	272		156,064	892,980	723,513	366,833
2013			1,673,292	1,197,679	345,681			1,400,789	610,360	617,249	498,138
2014			835,533	767,920	1,163,267			191,676	606,909	1,321,463	624,627
2015			133,970	318,734	670,321			62,575	420,233	965,703	612,127
2016			213,327	246,789	246,916			5,000	216,958	806,713	494,106
<b>TOTAL</b>	<b>470,607</b>		<b>3,557,925</b>	<b>3,683,029</b>	<b>2,952,489</b>	<b>272</b>		<b>1,816,104</b>	<b>2,747,440</b>	<b>4,434,641</b>	<b>2,595,831</b>
O.D.			137,579	20,000				58,832			10,924

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	482,372		812,687	1,314,326	659,462	1,384		244,084	1,046,571	900,779	344,823
2013		7,883	1,719,109	1,380,705	446,742		15,998	1,922,980	744,073	752,945	470,740
2014	286	12,118	1,120,306	926,796	1,261,740	766	11,842	455,637	733,166	1,451,473	602,765
2015	134	4,524	398,638	403,923	647,093	1,549	7,659	414,152	535,543	1,006,165	600,497
2016	400	7,023	575,341	345,590	242,410	1,731	11,963	472,039	436,412	571,553	472,859
<b>TOTAL</b>	<b>483,192</b>	<b>31,548</b>	<b>4,626,081</b>	<b>4,371,340</b>	<b>3,257,447</b>	<b>5,430</b>	<b>47,462</b>	<b>3,508,892</b>	<b>3,495,765</b>	<b>4,682,915</b>	<b>2,491,684</b>
O.D.	78	1,760	143,694	29,223	9,158	504	3,014	89,028	5,337	3,516	10,581

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,940,683	15,854,701	2,502,265	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,058,873	-4,832,911	7,051	
TOTAL LOSSES	4,881,810	11,021,790	2,509,316	
EXPECTED LOSSES	9,090,615	12,869,076	2,286,596	
CREDIBILITY	.15	.42	.62	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.350	.791	.180	1.321
INDICATED (POST-TEST)	.352	.797	.181	1.330
PRES. ON RATE LEVEL	.587	.831	.148	1.566
DERIVED BY FORMULA	.552	.817	.168	1.537
UNDERLYING PRES. RATE	.652	.923	.164	1.739
PROPOSED	.552	.817	.168	1.537

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.588
IND. RATES				1.59	MINIMUM PREMIUM	
MAN. RATES	2.43	2.08	1.81	+ 1.59	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	48,595	1,437,215	2.957			1	4	19	24	
2013	45,411	613,373	1.350				3	13	16	
2014	45,489	967,296	2.126			1	6	14	21	
2015	47,445	1,079,096	2.274			2	4	9	15	
2016	49,953	446,788	.894				1	12	13	
<b>TOTAL</b>	<b>236,893</b>	<b>4,543,768</b>	<b>1.918</b>			<b>4</b>	<b>18</b>	<b>67</b>	<b>89</b>	
O.D.		59,791	.025				1	1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			198,237	89,505	145,894			552,513	115,264	242,350	93,452
2013				12,986	299,777				25,772	198,182	76,656
2014			145,592	304,823	73,811			46,338	156,389	162,295	78,048
2015			365,928	163,542	36,467			57,267	291,229	53,813	110,850
2016				7,654	144,294				5,464	153,558	135,818
<b>TOTAL</b>			<b>709,757</b>	<b>578,510</b>	<b>700,243</b>			<b>656,118</b>	<b>594,118</b>	<b>810,198</b>	<b>494,824</b>
O.D.				55,000							4,791

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			190,278	102,125	182,805			716,267	135,090	301,724	87,845
2013			7,355	20,699	357,124			4,862	34,397	233,365	72,440
2014	50	2,116	211,492	339,275	90,840	185	2,652	101,931	177,895	182,035	75,316
2015	234	5,386	447,744	176,342	68,226	943	4,965	216,595	284,731	78,838	108,744
2016	124	1,258	111,099	81,591	110,774	227	1,523	63,938	59,006	104,579	129,978
<b>TOTAL</b>	<b>408</b>	<b>8,760</b>	<b>967,968</b>	<b>720,032</b>	<b>809,769</b>	<b>1,355</b>	<b>9,140</b>	<b>1,103,593</b>	<b>691,119</b>	<b>900,541</b>	<b>474,323</b>
O.D.		73	8,344	59,774	1,709						4,519

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,099,641	3,182,944	478,842			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,099,430	-714,981	1,335			
TOTAL LOSSES	1,000,211	2,467,963	480,177			
EXPECTED LOSSES	2,468,425	1,914,096	419,301			
CREDIBILITY	.04	.13	.19			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.422	1.042	.203	1.667		
INDICATED (POST-TEST)	.425	1.049	.204	1.678		
PRES. ON RATE LEVEL	.939	.728	.159	1.826		
DERIVED BY FORMULA	.918	.770	.168	1.856		
UNDERLYING PRES. RATE	1.042	.808	.177	2.027		
PROPOSED	.903	.758	.165	1.826		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.887
IND. RATES				1.89	MINIMUM PREMIUM	
MAN. RATES	2.82	2.42	2.11	+ 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
2012	13,093	352,337	2.691				1	5	6
2013	13,588	73,405	.540					3	3
2014	11,792	95,261	.807					4	4
2015	12,035	12,037	.100						
2016	10,492	321,901	3.068			1		3	4
<b>TOTAL</b>	<b>61,000</b>	<b>854,941</b>	<b>1.402</b>			<b>1</b>	<b>1</b>	<b>15</b>	<b>17</b>
O.D.		527							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				72,705	93,121				8,130	139,043	39,338
2013					46,225					17,477	9,703
2014					41,082					45,848	8,331
2015											12,037
2016			165,282		73,622			51,500		22,666	8,831
<b>TOTAL</b>			<b>165,282</b>	<b>72,705</b>	<b>254,050</b>			<b>51,500</b>	<b>8,130</b>	<b>225,034</b>	<b>78,240</b>
O.D.											527

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				82,956	116,681				9,528	173,108	36,978
2013			1,034	912	55,046			290	375	20,546	9,169
2014		73	3,081	2,576	42,819		61	2,821	2,802	49,369	8,039
2015											11,808
2016	150	2,773	201,738	57,412	72,400	416	6,082	74,588	15,547	19,717	8,451
<b>TOTAL</b>	<b>150</b>	<b>2,846</b>	<b>205,853</b>	<b>143,856</b>	<b>286,946</b>	<b>416</b>	<b>6,143</b>	<b>77,699</b>	<b>28,252</b>	<b>262,740</b>	<b>74,445</b>
O.D.											502

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	293,107	721,794	74,947	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-337,939	-251,680	259	
TOTAL LOSSES		470,114	75,206	
EXPECTED LOSSES	745,419	664,290	90,280	
CREDIBILITY	.02	.05	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.771	.123	.894
INDICATED (POST-TEST)	.000	.776	.124	.900
PRES. ON RATE LEVEL	1.101	.981	.133	2.215
DERIVED BY FORMULA	1.079	.971	.132	2.182
UNDERLYING PRES. RATE	1.222	1.089	.148	2.459
PROPOSED	1.079	.971	.132	2.182

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE
IND. RATES				2.26	MINIMUM PREMIUM
MAN. RATES	3.57	2.99	2.56	+ 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
2012	199,156	2,342,577	1.176			3	4	25	32
2013	230,678	1,831,693	.794			1	7	28	36
2014	225,970	1,873,637	.829				6	36	42
2015	226,638	1,773,904	.782			1	11	35	47
2016	221,844	1,506,852	.679				3	20	23
<b>TOTAL</b>	<b>1,104,286</b>	<b>9,328,663</b>	<b>.845</b>			<b>5</b>	<b>31</b>	<b>144</b>	<b>180</b>
O.D.		37,464	.003					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			661,004	214,079	421,770			139,609	121,782	540,114	244,219
2013			181,802	409,616	272,203			84,849	256,387	373,253	253,583
2014				359,467	536,503				158,931	588,137	230,599
2015			138,840	341,674	237,455			57,233	256,503	419,879	322,320
2016				106,227	344,790				64,985	829,374	161,476
<b>TOTAL</b>			<b>981,646</b>	<b>1,431,063</b>	<b>1,812,721</b>			<b>281,691</b>	<b>858,588</b>	<b>2,750,757</b>	<b>1,212,197</b>
O.D.					17,828					14,757	4,879

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			765,442	244,264	528,479			218,348	142,729	672,442	229,566
2013		987	233,015	472,971	331,269		1,228	165,803	309,322	443,990	239,636
2014		1,413	94,777	424,313	570,332		1,133	59,964	204,574	639,313	222,528
2015	133	3,744	327,547	359,057	251,752	1,040	5,363	256,389	304,461	444,651	316,196
2016	324	3,777	338,425	263,328	276,608	1,323	8,852	369,802	342,391	568,956	154,533
<b>TOTAL</b>	<b>457</b>	<b>9,921</b>	<b>1,759,206</b>	<b>1,763,933</b>	<b>1,958,440</b>	<b>2,363</b>	<b>16,576</b>	<b>1,070,306</b>	<b>1,303,477</b>	<b>2,769,352</b>	<b>1,162,459</b>
O.D.		22	1,057	889	19,372		14	695	713	16,359	4,747

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,860,617	7,832,535	1,167,206			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,121,913	-1,682,400	3,312			
TOTAL LOSSES	1,738,704	6,150,135	1,170,518			
EXPECTED LOSSES	2,517,773	4,483,401	1,060,114			
CREDIBILITY	.13	.36	.53			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.157	.557	.106	.820		
INDICATED (POST-TEST)	.158	.561	.107	.826		
PRES. ON RATE LEVEL	.205	.366	.086	.657		
DERIVED BY FORMULA	.199	.436	.097	.732		
UNDERLYING PRES. RATE	.228	.406	.096	.730		
PROPOSED	.199	.436	.097	.732		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	.756
IND. RATES				.76	MINIMUM PREMIUM	
MAN. RATES	.90	.77	.76	+ .76	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	166,821	1,237,931	.742			2	2	16	20	
2013	152,176	1,333,409	.876			2	2	10	14	
2014	193,897	1,227,565	.633			2	3	8	13	
2015	198,675	863,799	.434				2	16	18	
2016	181,759	377,322	.207				1	11	12	
<b>TOTAL</b>	<b>893,328</b>	<b>5,040,026</b>	<b>.564</b>			<b>6</b>	<b>10</b>	<b>61</b>	<b>77</b>	
O.D.		26,780	.002					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			434,613	135,435	116,556			224,050	110,690	96,146	120,441
2013			469,266	131,608	87,830			63,823	186,343	188,472	206,067
2014			387,589	78,285	319,398			41,923	48,795	237,859	113,716
2015				6,385	494,907				19,186	286,037	57,284
2016				55,000	50,143				2,921	149,493	119,765
<b>TOTAL</b>			<b>1,291,468</b>	<b>406,713</b>	<b>1,068,834</b>			<b>329,796</b>	<b>367,935</b>	<b>958,007</b>	<b>617,273</b>
O.D.					7,133					9,194	10,453

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			503,282	154,532	146,047			350,414	129,728	119,703	113,215
2013		2,545	541,650	154,946	113,244		922	122,790	223,082	225,378	194,733
2014	132	4,868	461,008	114,055	347,138	166	2,354	83,938	68,167	259,180	109,736
2015	15	1,119	100,211	81,683	454,756	141	623	50,531	58,658	289,242	56,196
2016	61	898	82,025	69,039	45,582	211	1,426	60,596	55,843	101,535	114,615
<b>TOTAL</b>	<b>208</b>	<b>9,430</b>	<b>1,688,176</b>	<b>574,255</b>	<b>1,106,767</b>	<b>518</b>	<b>5,325</b>	<b>668,269</b>	<b>535,478</b>	<b>995,038</b>	<b>588,495</b>
O.D.		15	1,407	1,092	6,548	4	17	1,365	1,310	9,251	10,168

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,374,734	3,229,739	598,663	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,006,721	-998,361	2,219	
TOTAL LOSSES	1,368,013	2,231,378	600,882	
EXPECTED LOSSES	2,286,920	2,679,984	696,796	
CREDIBILITY	.11	.31	.46	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.153	.250	.067	.470
INDICATED (POST-TEST)	.154	.252	.067	.473
PRES. ON RATE LEVEL	.231	.270	.070	.571
DERIVED BY FORMULA	.223	.264	.069	.556
UNDERLYING PRES. RATE	.256	.300	.078	.634
PROPOSED	.223	.264	.069	.556

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE
IND. RATES				.57	MINIMUM PREMIUM
MAN. RATES	.92	.79	.66	+ .57	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	153,504	1,278,764	.833			1	20	16	37
2013	163,041	1,918,585	1.176			3	15	8	26
2014	170,438	1,306,233	.766			1	17	14	32
2015	191,512	2,352,411	1.228			1	25	33	59
2016	177,795	1,361,571	.765				4	27	31
<b>TOTAL</b>	<b>856,290</b>	<b>8,217,564</b>	<b>.960</b>			<b>6</b>	<b>81</b>	<b>98</b>	<b>185</b>
O.D.		375							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			160,291	332,980	230,915			31,970	208,083	93,678	220,847
2013			524,067	475,464	69,824			178,907	427,247	61,441	181,635
2014			186,472	521,315	100,039			111,211	150,142	80,423	156,631
2015			162,442	1,017,698	236,503			33,965	446,198	285,477	170,128
2016				196,193	438,562				179,731	398,435	148,650
<b>TOTAL</b>			<b>1,033,272</b>	<b>2,543,650</b>	<b>1,075,843</b>			<b>356,053</b>	<b>1,411,401</b>	<b>919,454</b>	<b>877,891</b>
O.D.											375

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			185,617	379,931	289,336			50,001	243,871	116,630	207,596
2013		2,842	620,611	546,413	96,259		2,590	330,649	504,042	81,491	171,645
2014	64	2,897	291,150	577,149	126,145	445	5,497	191,895	169,134	95,506	151,149
2015	250	6,956	626,075	983,731	302,173	1,073	5,198	280,642	460,299	321,869	166,896
2016	423	5,350	481,118	382,423	360,120	1,036	6,934	280,033	263,652	290,447	142,258
<b>TOTAL</b>	<b>737</b>	<b>18,045</b>	<b>2,204,571</b>	<b>2,869,647</b>	<b>1,174,033</b>	<b>2,554</b>	<b>20,219</b>	<b>1,133,220</b>	<b>1,640,998</b>	<b>905,943</b>	<b>839,544</b>
O.D.											363

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,379,346	6,590,621	839,907	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,027,589	-3,043,029	4,178	
TOTAL LOSSES	1,351,757	3,547,592	844,085	
EXPECTED LOSSES	4,598,276	8,160,443	1,301,560	
CREDIBILITY	.11	.30	.45	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.158	.414	.099	.671
INDICATED (POST-TEST)	.159	.417	.100	.676
PRES. ON RATE LEVEL	.484	.858	.137	1.479
DERIVED BY FORMULA	.448	.726	.120	1.294
UNDERLYING PRES. RATE	.537	.953	.152	1.642
PROPOSED	.448	.726	.120	1.294

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.337
IND. RATES				1.34	MINIMUM PREMIUM	
MAN. RATES	2.21	1.96	1.71	+ 1.34	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	175,575	3,063,333	1.744			5	8	31	44
2013	158,966	2,154,765	1.355			1	9	30	40
2014	224,720	2,178,120	.969		1	1	15	47	64
2015	168,013	2,282,372	1.358			2	10	33	45
2016	167,712	1,712,446	1.021			1	5	23	29
<b>TOTAL</b>	<b>894,986</b>	<b>11,391,036</b>	<b>1.273</b>		<b>1</b>	<b>10</b>	<b>47</b>	<b>164</b>	<b>222</b>
O.D.		1,404							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,290,939	255,013	132,456			768,504	145,706	234,001	236,714
2013			234,065	218,673	710,531			75,383	210,390	407,967	297,756
2014		70,000	239,614	139,491	525,346		695	100,724	124,127	643,847	334,276
2015			401,160	140,178	514,387			178,059	207,079	549,787	291,722
2016			138,061	22,008	235,268			550,915	113,930	421,607	230,657
<b>TOTAL</b>		<b>70,000</b>	<b>2,303,839</b>	<b>775,363</b>	<b>2,117,988</b>		<b>695</b>	<b>1,673,585</b>	<b>801,232</b>	<b>2,257,209</b>	<b>1,391,125</b>
O.D.											1,404

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,298,386	290,969	165,967			891,185	170,767	291,332	222,511
2013		1,270	292,706	264,639	852,057		1,091	147,512	256,081	483,962	281,379
2014	4,621	107,407	326,277	191,185	559,238	416	7,773	207,160	175,522	700,889	322,576
2015	259	6,784	568,545	229,903	507,395	2,053	11,439	437,853	287,778	578,995	286,179
2016	262	3,614	290,779	153,347	193,160	4,271	57,561	820,915	292,852	336,943	220,739
<b>TOTAL</b>	<b>5,142</b>	<b>119,075</b>	<b>2,776,693</b>	<b>1,130,043</b>	<b>2,277,817</b>	<b>6,740</b>	<b>77,864</b>	<b>2,504,625</b>	<b>1,183,000</b>	<b>2,392,121</b>	<b>1,333,384</b>
O.D.											1,362

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,490,139	6,982,981	1,334,746	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,181,774	-1,969,313	3,961	
TOTAL LOSSES	3,308,365	5,013,668	1,338,707	
EXPECTED LOSSES	4,877,674	5,235,668	1,315,629	
CREDIBILITY	.11	.31	.46	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.370	.560	.150	1.080
INDICATED (POST-TEST)	.373	.564	.151	1.088
PRES. ON RATE LEVEL	.491	.527	.132	1.150
DERIVED BY FORMULA	.478	.538	.141	1.157
UNDERLYING PRES. RATE	.545	.585	.147	1.277
PROPOSED	.475	.535	.140	1.150

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.188
IND. RATES				1.19	MINIMUM PREMIUM	
MAN. RATES	1.74	1.52	1.33	+ 1.19	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	316,201	5,564,085	1.759			5	63	45	113
2013	311,310	4,829,881	1.551			1	82	42	125
2014	324,349	5,963,053	1.838			3	65	42	110
2015	332,436	3,642,718	1.095			1	65	45	111
2016	350,859	2,953,551	.841				1	82	83
<b>TOTAL</b>	<b>1,635,155</b>	<b>22,953,288</b>	<b>1.404</b>			<b>10</b>	<b>276</b>	<b>256</b>	<b>542</b>
O.D.		15,147					1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			990,624	1,218,645	483,664			650,085	1,220,273	694,944	305,850
2013			134,407	1,439,842	440,947			101,781	1,929,075	441,661	342,168
2014			552,419	1,366,951	1,012,011			528,246	1,654,493	483,236	365,697
2015			152,042	1,074,881	400,902			53,190	1,359,044	291,245	311,414
2016				33,089	926,232				41,233	1,574,563	378,434
<b>TOTAL</b>			<b>1,829,492</b>	<b>5,133,408</b>	<b>3,263,756</b>			<b>1,333,302</b>	<b>6,204,118</b>	<b>3,485,649</b>	<b>1,703,563</b>
O.D.				13,851	67				283	373	573

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,147,143	1,390,476	606,030			1,016,732	1,430,160	865,211	287,499
2013		729	234,190	1,648,701	542,289		1,474	297,788	2,268,780	549,371	323,349
2014	181	9,449	872,916	1,561,481	1,113,603	2,032	27,243	1,028,748	1,807,357	597,854	352,898
2015	254	7,429	671,072	1,061,062	456,651	2,619	12,284	692,765	1,315,048	395,457	305,497
2016	785	7,896	699,873	511,249	708,891	2,283	15,319	645,437	595,168	1,070,701	362,161
<b>TOTAL</b>	<b>1,220</b>	<b>25,503</b>	<b>3,625,194</b>	<b>6,172,969</b>	<b>3,427,464</b>	<b>6,934</b>	<b>56,320</b>	<b>3,681,470</b>	<b>7,416,513</b>	<b>3,478,594</b>	<b>1,631,404</b>
O.D.			736	15,803	197		4	161	466	256	546

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,397,542	20,512,262	1,631,950	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,996,135	-4,032,181	4,166	
TOTAL LOSSES	4,401,407	16,480,081	1,636,116	
EXPECTED LOSSES	6,753,190	10,808,375	1,291,773	
CREDIBILITY	.16	.47	.69	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.269	1.008	.100	1.377
INDICATED (POST-TEST)	.271	1.015	.101	1.387
PRES. ON RATE LEVEL	.372	.595	.071	1.038
DERIVED BY FORMULA	.356	.792	.092	1.240
UNDERLYING PRES. RATE	.413	.661	.079	1.153
PROPOSED	.356	.792	.092	1.240

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.281
IND. RATES				1.28	MINIMUM PREMIUM	
MAN. RATES	1.62	1.32	1.20	+ 1.28	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	78,557	158,734	.202				1	5	6
2013	67,693	135,375	.199				1	5	6
2014	82,989	350,800	.422				3	10	13
2015	82,023	1,469,410	1.791			4	2	5	11
2016	72,005	303,700	.421				1	4	5
<b>TOTAL</b>	<b>383,267</b>	<b>2,418,019</b>	<b>.631</b>			<b>4</b>	<b>8</b>	<b>29</b>	<b>41</b>
O.D.		9,229	.002					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				713	23,711				6,703	68,225	59,382
2013				7,591	14,981				922	19,037	92,844
2014				17,784	89,041				11,713	149,066	83,196
2015			911,486	21,290	34,695			306,590	40,542	105,694	49,113
2016				97,413	13,964				27,463	51,657	113,203
<b>TOTAL</b>			<b>911,486</b>	<b>144,791</b>	<b>176,392</b>			<b>306,590</b>	<b>87,343</b>	<b>393,679</b>	<b>397,738</b>
O.D.					1,710					7,086	433

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				814	29,709				7,856	84,940	55,819
2013			713	8,936	17,918			371	1,486	22,393	87,738
2014		177	9,379	24,908	93,354		230	10,928	21,540	160,956	80,284
2015	521	11,641	947,387	74,555	89,974	2,728	16,151	496,617	80,713	127,645	48,180
2016	44	977	90,936	83,062	23,815	147	975	39,178	36,969	38,136	108,335
<b>TOTAL</b>	<b>565</b>	<b>12,795</b>	<b>1,048,415</b>	<b>192,275</b>	<b>254,770</b>	<b>2,875</b>	<b>17,356</b>	<b>547,094</b>	<b>148,564</b>	<b>434,070</b>	<b>380,356</b>
O.D.		2	128	105	1,783		8	434	434	7,630	416

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,629,672	1,039,631	380,772	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-596,589	-416,401	1,049	
TOTAL LOSSES	1,033,083	623,230	381,821	
EXPECTED LOSSES	1,341,437	1,111,475	344,941	
CREDIBILITY	.06	.18	.26	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.270	.163	.100	.533
INDICATED (POST-TEST)	.272	.164	.101	.537
PRES. ON RATE LEVEL	.315	.261	.081	.657
DERIVED BY FORMULA	.312	.244	.086	.642
UNDERLYING PRES. RATE	.350	.290	.090	.730
PROPOSED	.312	.244	.086	.642

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE
IND. RATES				.66	MINIMUM PREMIUM
MAN. RATES	1.13	.92	.76	+ .66	PRESENT

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	58,197	294,625	.506				3	8	11	
2013	54,185	652,992	1.205			1	3	7	11	
2014	53,097	599,476	1.129			1	3	11	15	
2015	52,643	143,251	.272				1	5	6	
2016	49,834	308,191	.618				1	6	7	
<b>TOTAL</b>	<b>267,956</b>	<b>1,998,535</b>	<b>.746</b>			<b>2</b>	<b>11</b>	<b>37</b>	<b>50</b>	
O.D.		621								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			202,872	55,465	27,548			48,778	87,105	60,753	63,754
2013			155,342	28,254	137,250			19,221	54,375	111,944	69,519
2014				183,891	65,987				22,286	79,120	73,629
2015				47,529	21,524				13,838	12,974	47,386
2016				31,785	52,033				92,335	74,701	57,337
<b>TOTAL</b>			<b>358,214</b>	<b>346,924</b>	<b>304,342</b>			<b>67,999</b>	<b>269,939</b>	<b>339,492</b>	<b>311,625</b>
O.D.											621

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				63,286	34,518				102,087	75,638	59,929
2013		1,101	234,962	36,343	166,879		706	87,938	66,762	133,211	65,695
2014	53	2,053	203,250	207,577	79,221	77	1,036	36,634	29,326	86,592	71,052
2015	8	253	23,548	47,130	23,265	23	112	7,722	14,767	14,065	46,486
2016	54	712	64,134	51,992	43,880	351	2,363	92,921	88,587	61,211	54,872
<b>TOTAL</b>	<b>115</b>	<b>4,119</b>	<b>525,894</b>	<b>406,328</b>	<b>347,763</b>	<b>451</b>	<b>4,217</b>	<b>225,215</b>	<b>301,529</b>	<b>370,717</b>	<b>298,034</b>
O.D.											585

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	760,011	1,426,337	298,619	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-659,995	-491,462	948	
TOTAL LOSSES	100,016	934,875	299,567	
EXPECTED LOSSES	1,465,720	1,304,945	318,866	
CREDIBILITY	.05	.14	.21	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.037	.349	.112	.498
INDICATED (POST-TEST)	.037	.351	.113	.501
PRES. ON RATE LEVEL	.493	.439	.106	1.038
DERIVED BY FORMULA	.470	.427	.107	1.004
UNDERLYING PRES. RATE	.547	.487	.119	1.153
PROPOSED	.470	.427	.107	1.004

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE
IND. RATES				1.04	MINIMUM PREMIUM
MAN. RATES	1.67	1.41	1.20	+ 1.04	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	29,559	188,990	.639				2	1	3	
2013	33,131	471,524	1.423				3	4	7	
2014	38,558	386,070	1.001			1	4	1	6	
2015	41,386	226,407	.547				2	1	3	
2016	31,563	136,170	.431				1	1	2	
<b>TOTAL</b>	<b>174,197</b>	<b>1,409,161</b>	<b>.809</b>			<b>1</b>	<b>12</b>	<b>8</b>	<b>21</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				75,655	3,027				47,209	2,949	60,150
2013				159,704	43,325				34,467	178,460	55,568
2014			140,071	31,469	2,217			110,353	61,646	4,858	35,456
2015				87,878	264				72,607	1,394	64,264
2016				7,960	19,500				27,500	43,633	37,577
<b>TOTAL</b>			<b>140,071</b>	<b>362,666</b>	<b>68,333</b>			<b>110,353</b>	<b>243,429</b>	<b>231,294</b>	<b>253,015</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				86,323	3,793				55,329	3,672	56,541
2013			8,911	182,652	53,270			5,064	44,153	210,308	52,512
2014	48	1,568	158,594	37,574	7,557	441	5,188	172,734	70,580	10,761	34,215
2015	13	380	35,743	81,093	6,719	109	483	30,606	67,979	6,700	63,043
2016	19	231	20,761	16,411	15,906	134	901	36,051	34,092	32,708	35,961
<b>TOTAL</b>	<b>80</b>	<b>2,179</b>	<b>224,009</b>	<b>404,053</b>	<b>87,245</b>	<b>684</b>	<b>6,572</b>	<b>244,455</b>	<b>272,133</b>	<b>264,149</b>	<b>242,272</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	477,979	1,027,580	242,272	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-379,755	-233,881	625	
TOTAL LOSSES	98,224	793,699	242,897	
EXPECTED LOSSES	860,533	623,626	205,552	
CREDIBILITY	.04	.11	.16	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.056	.456	.139	.651
INDICATED (POST-TEST)	.056	.459	.140	.655
PRES. ON RATE LEVEL	.445	.323	.106	.874
DERIVED BY FORMULA	.429	.338	.111	.878
UNDERLYING PRES. RATE	.494	.358	.118	.970
PROPOSED	.427	.336	.111	.874

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE
IND. RATES				.90	MINIMUM PREMIUM
MAN. RATES	1.35	1.16	1.01	+ .90	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	175,397	1,120,356	.638			2	7	11	20
2013	167,026	1,165,821	.697			2	10	6	18
2014	138,583	744,176	.536				7	7	14
2015	161,938	1,275,405	.787			2	5	11	18
2016	172,506	1,037,002	.601			1	1	16	18
<b>TOTAL</b>	<b>815,450</b>	<b>5,342,760</b>	<b>.655</b>			<b>7</b>	<b>30</b>	<b>51</b>	<b>88</b>
O.D.		18,780	.002					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			319,987	266,435	64,416			95,443	221,693	49,839	102,543
2013			487,416	76,171	60,533			183,243	152,080	74,934	131,444
2014				214,777	55,243				262,093	102,760	109,303
2015			512,994	129,157	45,081			192,286	161,947	134,036	99,904
2016			132,400	14,798	378,200			91,805	32,962	190,799	196,038
<b>TOTAL</b>			<b>1,452,797</b>	<b>701,338</b>	<b>603,473</b>			<b>562,777</b>	<b>830,775</b>	<b>552,368</b>	<b>639,232</b>
O.D.					9,768					8,920	92

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			370,545	304,003	80,712			149,273	259,824	62,048	96,390
2013		2,643	558,901	91,431	80,434		2,652	321,430	182,336	93,372	124,215
2014		382	36,730	236,884	64,249		662	45,552	284,351	120,599	105,477
2015	312	7,108	585,829	153,953	82,731	1,949	11,154	378,690	187,724	158,201	98,006
2016	392	4,976	405,643	224,832	302,776	1,042	12,823	214,602	103,941	140,762	187,608
<b>TOTAL</b>	<b>704</b>	<b>15,109</b>	<b>1,957,648</b>	<b>1,011,103</b>	<b>610,902</b>	<b>2,991</b>	<b>27,291</b>	<b>1,109,547</b>	<b>1,018,176</b>	<b>574,982</b>	<b>611,696</b>
O.D.	7	70	6,217	4,489	8,022	5	26	1,196	1,102	9,370	86

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,120,811	3,238,146	611,782			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,295,429	-838,633	1,834			
TOTAL LOSSES	1,825,382	2,399,513	613,616			
EXPECTED LOSSES	2,894,847	2,242,489	578,969			
CREDIBILITY	.10	.29	.44			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.224	.294	.075	.593		
INDICATED (POST-TEST)	.226	.296	.076	.598		
PRES. ON RATE LEVEL	.320	.247	.064	.631		
DERIVED BY FORMULA	.311	.261	.069	.641		
UNDERLYING PRES. RATE	.355	.275	.071	.701		
PROPOSED	.306	.257	.068	.631		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	.652
IND. RATES				.65	MINIMUM PREMIUM	
MAN. RATES	1.03	.85	.73	+ .65	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	40,468	307,337	.759			1			8	9
2013	40,606	75,027	.184						3	3
2014	30,302	97,342	.321						3	3
2015	28,769	364,978	1.268						2	2
2016	30,160	712,396	2.362			1			6	7
<b>TOTAL</b>	<b>170,305</b>	<b>1,557,080</b>	<b>.914</b>			<b>2</b>			<b>22</b>	<b>24</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			133,241		53,543			39,793		57,391	23,369
2013					6,333					29,162	39,532
2014					31,153					42,978	23,211
2015					284,394					76,981	3,603
2016			221,869		141,144			96,800		231,243	21,340
<b>TOTAL</b>			<b>355,110</b>		<b>516,567</b>			<b>136,593</b>		<b>437,755</b>	<b>111,055</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			154,293		67,090			62,236		71,452	21,967
2013			141	125	7,540			484	623	34,283	37,358
2014		55	2,336	1,953	32,470		61	2,641	2,627	46,277	22,399
2015	10	625	56,100	43,551	261,050	31	131	11,439	10,966	77,463	3,535
2016	238	4,067	301,534	99,246	129,376	1,044	13,185	214,111	97,229	164,765	20,422
<b>TOTAL</b>	<b>248</b>	<b>4,747</b>	<b>514,404</b>	<b>144,875</b>	<b>497,526</b>	<b>1,075</b>	<b>13,377</b>	<b>290,911</b>	<b>111,445</b>	<b>394,240</b>	<b>105,681</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	824,762	1,148,086	105,681	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-354,361	-164,449	343	
TOTAL LOSSES	470,401	983,637	106,024	
EXPECTED LOSSES	771,482	432,574	120,916	
CREDIBILITY	.04	.10	.15	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.276	.578	.062	.916
INDICATED (POST-TEST)	.278	.582	.062	.922
PRES. ON RATE LEVEL	.408	.229	.064	.701
DERIVED BY FORMULA	.403	.264	.064	.731
UNDERLYING PRES. RATE	.453	.254	.071	.778
PROPOSED	.403	.264	.064	.731

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE
IND. RATES				.76	MINIMUM PREMIUM
MAN. RATES	1.19	.97	.81	+ .76	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	206,548	1,858,670	.899			3	8	28	39
2013	194,973	1,872,532	.960			3	11	13	27
2014	210,573	450,713	.214				2	15	17
2015	207,894	1,221,307	.587				17	18	35
2016	235,263	1,247,192	.530			1	4	27	33
<b>TOTAL</b>	<b>1,055,251</b>	<b>6,650,414</b>	<b>.630</b>			<b>1</b>	<b>42</b>	<b>101</b>	<b>151</b>
O.D.		32,459	.003				1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			747,226	152,733	277,808			120,057	104,212	322,234	134,400
2013			927,964	114,435	80,594			287,206	94,195	251,464	116,674
2014				9,064	71,596				37,953	208,808	123,292
2015				471,374	114,920				256,943	198,358	179,712
2016	5,108		150,809	142,353	217,229	8,697		70	41,746	302,057	379,123
<b>TOTAL</b>	<b>5,108</b>		<b>1,825,999</b>	<b>889,959</b>	<b>762,147</b>	<b>8,697</b>		<b>407,333</b>	<b>535,049</b>	<b>1,282,921</b>	<b>933,201</b>
O.D.				25,543	3,831				725	2,347	13

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			865,288	174,269	348,095			187,769	122,137	401,183	126,336
2013		5,032	1,061,770	138,577	111,552		4,157	497,212	119,909	301,765	110,257
2014		133	6,747	14,338	74,902		357	18,527	53,031	226,277	118,977
2015	71	2,285	214,115	452,368	140,234	457	2,053	137,051	268,123	218,346	176,297
2016	4,358	5,030	411,082	241,719	199,471	13,019	3,546	147,227	136,771	209,304	362,821
<b>TOTAL</b>	<b>4,429</b>	<b>12,480</b>	<b>2,559,002</b>	<b>1,021,271</b>	<b>874,254</b>	<b>13,476</b>	<b>10,113</b>	<b>987,786</b>	<b>699,971</b>	<b>1,356,875</b>	<b>894,688</b>
O.D.		35	3,876	27,760	5,595			108	770	2,950	13

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	3,591,305	3,989,446	894,701		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-1,300,137	-1,135,271	2,665		
TOTAL LOSSES	2,291,168	2,854,175	897,366		
EXPECTED LOSSES	2,933,597	3,049,676	812,543		
CREDIBILITY	.12	.35	.52		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	.217	.270	.085	.572	
INDICATED (POST-TEST)	.219	.272	.086	.577	
PRES. ON RATE LEVEL	.251	.260	.069	.580	
DERIVED BY FORMULA	.247	.264	.078	.589	
UNDERLYING PRES. RATE	.278	.289	.077	.644	
PROPOSED	.243	.260	.077	.580	
<b>IND. RATES</b>					
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE
IND. RATES				.60	MINIMUM PREMIUM
MAN. RATES	.90	.77	.67	+ .60	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	460,472	3,020,382	.655			3	13	48	64
2013	464,961	2,536,358	.545			2	17	47	66
2014	500,491	1,849,474	.369			1	8	32	41
2015	500,582	1,421,458	.283			1	11	23	35
2016	544,669	1,917,941	.352				19	20	39
<b>TOTAL</b>	<b>2,471,175</b>	<b>10,745,613</b>	<b>.435</b>			<b>7</b>	<b>68</b>	<b>170</b>	<b>245</b>
O.D.		79,251	.003				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			658,270	390,920	262,200			378,521	357,312	481,429	491,730
2013			310,147	277,851	317,467			65,864	472,263	630,265	462,501
2014			390,753	288,789	174,532			94,020	139,691	298,712	462,977
2015			167,835	449,486	86,023			67,760	211,970	176,882	261,502
2016				549,040	212,166				688,513	276,539	191,683
<b>TOTAL</b>			<b>1,527,005</b>	<b>1,956,086</b>	<b>1,052,388</b>			<b>606,165</b>	<b>1,869,749</b>	<b>1,863,827</b>	<b>1,870,393</b>
O.D.				50,782					22,195		6,274

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			762,276	503,982	328,536			592,008	444,784	599,378	462,226
2013		1,683	373,292	324,803	385,775		952	151,035	567,194	749,009	437,063
2014	133	4,936	485,547	333,823	202,794	375	4,981	178,337	170,613	329,673	446,773
2015	163	4,235	371,116	436,874	122,512	964	5,178	217,551	229,229	197,511	256,533
2016	360	6,623	609,420	538,099	235,753	2,224	15,032	582,997	559,459	266,552	183,441
<b>TOTAL</b>	<b>656</b>	<b>17,477</b>	<b>2,601,651</b>	<b>2,137,581</b>	<b>1,275,370</b>	<b>3,563</b>	<b>26,143</b>	<b>1,721,928</b>	<b>1,971,279</b>	<b>2,142,123</b>	<b>1,786,036</b>
O.D.											6,012

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,371,418	7,526,353	1,792,048			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,705,520	-2,264,285	7,121			
TOTAL LOSSES	2,665,898	5,262,068	1,799,169			
EXPECTED LOSSES	3,855,033	6,079,091	2,174,634			
CREDIBILITY	.21	.62	.91			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.108	.213	.073	.394		
INDICATED (POST-TEST)	.109	.214	.074	.397		
PRES. ON RATE LEVEL	.140	.222	.079	.441		
DERIVED BY FORMULA	.133	.217	.074	.424		
UNDERLYING PRES. RATE	.156	.246	.088	.490		
PROPOSED	.133	.217	.074	.424		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	.438
IND. RATES				.44	MINIMUM PREMIUM	
MAN. RATES	.72	.62	.51	+ .44	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	44,978	536,881	1.193				5	5	10	
2013	46,411	190,923	.411				1	8	9	
2014	48,979	273,876	.559					6	6	
2015	49,298	102,505	.207					4	4	
2016	51,280	368,581	.718				1	7	8	
<b>TOTAL</b>	<b>240,946</b>	<b>1,472,766</b>	<b>.611</b>				<b>7</b>	<b>30</b>	<b>37</b>	
O.D.		2,026								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				191,952	14,511				169,172	62,602	98,644
2013				363	29,064				20,402	72,595	68,499
2014					65,623					149,941	58,312
2015					9,694					28,778	64,033
2016				4,896	107,783				22,294	188,713	44,895
<b>TOTAL</b>				<b>197,211</b>	<b>226,675</b>				<b>211,868</b>	<b>502,629</b>	<b>334,383</b>
O.D.											2,026

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				219,016	18,183				198,270	77,939	92,725
2013			670	986	34,613			2,450	25,431	85,645	64,732
2014		113	4,924	4,117	68,394		209	9,228	9,164	161,453	56,271
2015		20	1,911	1,486	8,897	10	49	4,274	4,100	28,959	62,816
2016	92	923	82,318	60,310	82,636	318	2,149	89,305	82,918	130,328	42,965
<b>TOTAL</b>	<b>92</b>	<b>1,056</b>	<b>89,823</b>	<b>285,915</b>	<b>212,723</b>	<b>328</b>	<b>2,407</b>	<b>105,257</b>	<b>319,883</b>	<b>484,324</b>	<b>319,509</b>
O.D.											1,961

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	198,963	1,302,845	321,470			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-320,505	-277,954	861			
TOTAL LOSSES		1,024,891	322,331			
EXPECTED LOSSES	722,838	744,523	267,451			
CREDIBILITY	.05	.13	.19			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	.425	.134	.559		
INDICATED (POST-TEST)	.000	.428	.135	.563		
PRES. ON RATE LEVEL	.270	.278	.100	.648		
DERIVED BY FORMULA	.257	.298	.107	.662		
UNDERLYING PRES. RATE	.300	.309	.111	.720		
PROPOSED	.251	.292	.105	.648		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	.669
IND. RATES				.67	MINIMUM PREMIUM	
MAN. RATES	1.04	.87	.75	+ .67	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	6,099	384,431	6.303			1	2	3	6	
2013	4,715	24,324	.515					1	1	
2014	5,435	78,460	1.443					3	3	
2015	3,648	30,684	.841				1	1	2	
2016	3,059	41,850	1.368					1	1	
<b>TOTAL</b>	<b>22,956</b>	<b>559,749</b>	<b>2.438</b>			<b>1</b>	<b>3</b>	<b>9</b>	<b>13</b>	
O.D.		35,150	.153					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			137,511	50,999	20,518			79,407	39,260	11,427	45,309
2013					4,620					12,055	7,649
2014					17,601					34,832	26,027
2015				8,518	51				7,027	270	14,818
2016					27,262					13,357	1,231
<b>TOTAL</b>			<b>137,511</b>	<b>59,517</b>	<b>70,052</b>			<b>79,407</b>	<b>46,287</b>	<b>71,941</b>	<b>95,034</b>
O.D.					25,000					9,772	378

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			159,238	58,190	25,709			124,193	46,013	14,226	42,590
2013			104	91	5,502			200	257	14,172	7,228
2014		31	1,319	1,101	18,345		49	2,144	2,130	37,506	25,116
2015	2	36	3,470	7,865	673	10	47	2,983	6,598	782	14,536
2016	23	225	19,793	14,290	20,732	19	124	5,233	4,817	9,040	1,178
<b>TOTAL</b>	<b>25</b>	<b>292</b>	<b>183,924</b>	<b>81,537</b>	<b>70,961</b>	<b>29</b>	<b>220</b>	<b>134,753</b>	<b>59,815</b>	<b>75,726</b>	<b>90,648</b>
O.D.					31,325					12,166	355

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	319,243	331,530	91,003	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-142,525	-108,058	148	
TOTAL LOSSES	176,718	223,472	91,151	
EXPECTED LOSSES	307,151	281,670	59,456	
CREDIBILITY	.01	.03	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.770	.973	.397	2.140
INDICATED (POST-TEST)	.775	.980	.400	2.155
PRES. ON RATE LEVEL	1.205	1.105	.233	2.543
DERIVED BY FORMULA	1.201	1.101	.240	2.542
UNDERLYING PRES. RATE	1.338	1.227	.259	2.824
PROPOSED	1.201	1.101	.240	2.542

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE
IND. RATES				2.63	MINIMUM PREMIUM
MAN. RATES	3.99	3.49	2.94	+ 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	
2012	17,104	202,578	1.184						10	10
2013	20,276	389,090	1.918	1				6	10	17
2014	21,083	1,165,426	5.527			1		5	18	24
2015	18,690	1,069,409	5.721					6	11	17
2016	16,369	1,741,765	10.640					12	35	47
<b>TOTAL</b>	<b>93,522</b>	<b>4,568,268</b>	<b>4.885</b>	<b>1</b>		<b>1</b>		<b>29</b>	<b>84</b>	<b>115</b>
O.D.		2,137	.002							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					56,791					59,462	86,325
2013	3,000			73,309	57,679	333			51,667	88,841	114,261
2014			130,506	71,262	252,712			350,000	126,901	145,737	88,308
2015				303,699	144,057				338,202	146,444	137,007
2016				544,620	425,041				314,377	363,640	94,087
<b>TOTAL</b>	<b>3,000</b>		<b>130,506</b>	<b>992,890</b>	<b>936,280</b>	<b>333</b>		<b>350,000</b>	<b>831,147</b>	<b>804,124</b>	<b>519,988</b>
O.D.											2,137

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					71,160					74,030	81,146
2013	3,946		4,936	84,588	69,457	835		4,627	62,370	105,206	107,977
2014	44	1,950	172,932	96,305	269,575	1,399	16,509	545,593	159,008	171,854	85,217
2015	50	1,632	151,759	302,172	154,616	560	2,510	163,360	336,597	172,051	134,404
2016	539	8,332	760,300	646,239	397,037	1,348	9,049	359,217	341,033	282,405	90,041
<b>TOTAL</b>	<b>4,579</b>	<b>11,914</b>	<b>1,089,927</b>	<b>1,129,304</b>	<b>961,845</b>	<b>4,142</b>	<b>28,068</b>	<b>1,072,797</b>	<b>899,008</b>	<b>805,546</b>	<b>498,785</b>
O.D.											2,037

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,211,427	3,795,703	500,822	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-371,458	-351,504	646	
TOTAL LOSSES	1,839,969	3,444,199	501,468	
EXPECTED LOSSES	825,799	928,674	221,647	
CREDIBILITY	.02	.07	.10	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.967	3.683	.536	6.186
INDICATED (POST-TEST)	1.981	3.709	.540	6.230
PRES. ON RATE LEVEL	.795	.894	.214	1.903
DERIVED BY FORMULA	.819	1.091	.247	2.157
UNDERLYING PRES. RATE	.883	.993	.237	2.113
PROPOSED	.819	1.091	.247	2.157

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	TOTAL
IND. RATES				2.23	MINIMUM PREMIUM	
MAN. RATES	3.32	2.82	2.20	+ 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	
2012	4,188	194,290	4.639						2	2
2013	3,677	245,889	6.687					1	7	8
2014	9,736	109,596	1.125					1	3	4
2015	16,568	569,999	3.440					4	24	28
2016	12,817	1,042,911	8.136					7	21	28
<b>TOTAL</b>	<b>46,986</b>	<b>2,162,685</b>	<b>4.603</b>						<b>13</b>	<b>57</b>
O.D.		5,114	.010						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					115,690					53,918	24,682
2013				60,000	75,627				51,782	45,422	13,058
2014				46,820	10,708				9,748	28,625	13,695
2015				127,254	171,691				125,411	109,127	36,516
2016				340,841	176,013				291,898	170,481	63,678
<b>TOTAL</b>				<b>574,915</b>	<b>549,729</b>				<b>478,839</b>	<b>407,573</b>	<b>151,629</b>
O.D.				3,000					1,220		894

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					144,960					67,128	23,201
2013				4,677	69,793			3,915	61,576	54,163	12,340
2014		80		7,904	51,555		58	3,221	12,094	31,193	13,216
2015	23	928		85,548	143,660	227	1,017	68,738	132,618	118,959	35,822
2016	259	4,476		410,476	357,266	1,008	6,863	268,026	256,379	149,039	60,940
<b>TOTAL</b>	<b>282</b>	<b>5,484</b>		<b>508,605</b>	<b>622,274</b>	<b>1,235</b>	<b>7,938</b>	<b>343,900</b>	<b>462,667</b>	<b>420,482</b>	<b>145,519</b>
O.D.		14		1,218	2,768	2	8	511	1,138	89	877

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	869,197	2,104,921	146,396	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-322,589	-246,772	408	
TOTAL LOSSES	546,608	1,858,149	146,804	
EXPECTED LOSSES	802,520	693,044	101,960	
CREDIBILITY	.02	.04	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.163	3.955	.312	5.430
INDICATED (POST-TEST)	1.171	3.983	.314	5.468
PRES. ON RATE LEVEL	1.538	1.328	.196	3.062
DERIVED BY FORMULA	1.531	1.434	.203	3.168
UNDERLYING PRES. RATE	1.708	1.475	.217	3.400
PROPOSED	1.531	1.434	.203	3.168

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	3.275
IND. RATES				3.28	MINIMUM PREMIUM	
MAN. RATES	5.01	4.32	3.54	+ 3.28	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	18,487	231,606	1.252				3	5	8
2013	18,086	284,131	1.570				2	3	5
2014	16,219	118,572	.731				1	4	5
2015	19,977	978,597	4.898			1	6	11	18
2016	25,331	478,072	1.887				2	18	20
<b>TOTAL</b>	<b>98,100</b>	<b>2,090,978</b>	<b>2.131</b>			<b>1</b>	<b>14</b>	<b>41</b>	<b>56</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				100,624	23,656				43,959	23,389	39,978
2013				127,710	12,011				54,457	35,620	54,333
2014				57,229	5,097				16,426	12,232	27,588
2015			250,000	244,524	133,483			46	188,408	106,086	56,050
2016				55,206	143,117				22,000	184,333	73,416
<b>TOTAL</b>			<b>250,000</b>	<b>585,293</b>	<b>317,364</b>			<b>46</b>	<b>325,250</b>	<b>361,660</b>	<b>251,365</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				114,812	29,641				51,520	29,118	37,579
2013			6,622	145,614	15,644			3,915	64,499	42,680	51,345
2014		85	9,064	62,517	7,087		47	3,212	18,173	13,794	26,622
2015	182	4,494	381,244	259,584	156,067	319	1,439	94,718	191,009	120,504	54,985
2016	142	1,662	149,691	117,938	116,316	317	2,095	87,393	81,143	127,325	70,259
<b>TOTAL</b>	<b>324</b>	<b>6,241</b>	<b>546,621</b>	<b>700,465</b>	<b>324,755</b>	<b>636</b>	<b>3,581</b>	<b>189,238</b>	<b>406,344</b>	<b>333,421</b>	<b>240,790</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	746,641	1,764,985	240,790	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-77,378	-265,929	325	
TOTAL LOSSES	669,263	1,499,056	241,115	
EXPECTED LOSSES	176,581	722,016	91,234	
CREDIBILITY	.02	.07	.11	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.682	1.528	.246	2.456
INDICATED (POST-TEST)	.687	1.539	.248	2.474
PRES. ON RATE LEVEL	.162	.663	.084	.909
DERIVED BY FORMULA	.173	.724	.102	.999
UNDERLYING PRES. RATE	.180	.736	.093	1.009
PROPOSED	.173	.724	.102	.999

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE
IND. RATES				1.03	MINIMUM PREMIUM
MAN. RATES	1.58	1.36	1.05	+ 1.03	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	2,639	5,753	.217							
2013	2,408	3,239	.134							
2014	2,885	7,034	.243							
2015	2,669	31,144	1.166					1		1
2016	1,282	6,302	.491							
<b>TOTAL</b>	<b>11,883</b>	<b>53,472</b>	<b>.450</b>					<b>1</b>		<b>1</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											5,753
2013											3,239
2014											7,034
2015					18,584					6,422	6,138
2016											6,302
<b>TOTAL</b>					<b>18,584</b>					<b>6,422</b>	<b>28,466</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											5,408
2013											3,061
2014											6,788
2015	1	42	3,665	2,846	17,058	2	11	955	916	6,462	6,021
2016											6,031
<b>TOTAL</b>	<b>1</b>	<b>42</b>	<b>3,665</b>	<b>2,846</b>	<b>17,058</b>	<b>2</b>	<b>11</b>	<b>955</b>	<b>916</b>	<b>6,462</b>	<b>27,309</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,676	27,282	27,309	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-43,350	-45,410	23	
TOTAL LOSSES			27,332	
EXPECTED LOSSES	95,183	118,474	8,913	
CREDIBILITY	.01	.02	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.230	.230
INDICATED (POST-TEST)	.000	.000	.232	.232
PRES. ON RATE LEVEL	.721	.898	.068	1.687
DERIVED BY FORMULA	.714	.880	.073	1.667
UNDERLYING PRES. RATE	.801	.997	.075	1.873
PROPOSED	.714	.880	.073	1.667

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE
IND. RATES				1.72	MINIMUM PREMIUM
MAN. RATES	2.79	2.30	1.95	+ 1.72	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	48,493	2,113,962	4.359			4	4	16	24
2013	46,298	1,290,121	2.786			2	11	11	24
2014	48,797	1,124,179	2.303			1	8	12	21
2015	54,271	1,505,623	2.774			2	10	6	18
2016	59,712	6,003,534	10.054			1	1	10	12
<b>TOTAL</b>	<b>257,571</b>	<b>12,037,419</b>	<b>4.673</b>			<b>10</b>	<b>34</b>	<b>55</b>	<b>99</b>
O.D.		852							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			657,440	143,095	548,644			309,090	139,802	238,153	77,738
2013			315,598	220,544	103,390			115,960	293,945	162,741	77,943
2014			158,233	321,947	79,489			448	294,963	212,624	56,475
2015			500,923	220,321	29,448			202,831	336,380	53,258	162,462
2016			510,957	85,000	147,382			4,942,646	11,647	156,369	149,533
<b>TOTAL</b>			<b>2,143,151</b>	<b>990,907</b>	<b>908,353</b>			<b>5,570,975</b>	<b>1,076,737</b>	<b>823,145</b>	<b>524,151</b>
O.D.											852

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			761,315	163,270	687,451			483,417	163,847	296,501	73,074
2013		1,711	371,836	255,384	130,326		1,677	217,388	349,243	197,573	73,656
2014	53	2,291	228,379	358,532	97,669	2	903	57,903	325,957	240,156	54,498
2015	316	7,317	607,436	234,978	74,352	2,265	12,720	455,687	340,015	90,267	159,375
2016	179	2,708	228,207	149,773	129,213	4,338	64,010	766,781	142,452	153,598	143,103
<b>TOTAL</b>	<b>548</b>	<b>14,027</b>	<b>2,197,173</b>	<b>1,161,937</b>	<b>1,119,011</b>	<b>6,605</b>	<b>79,310</b>	<b>1,981,176</b>	<b>1,321,514</b>	<b>978,095</b>	<b>503,706</b>
O.D.											802

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,278,839	4,580,557	504,508			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,358,886	-1,113,734	1,634			
TOTAL LOSSES	2,919,953	3,466,823	506,142			
EXPECTED LOSSES	3,090,852	3,005,854	484,233			
CREDIBILITY	.05	.14	.20			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.134	1.346	.197	2.677		
INDICATED (POST-TEST)	1.142	1.355	.198	2.695		
PRES. ON RATE LEVEL	1.081	1.051	.169	2.301		
DERIVED BY FORMULA	1.084	1.094	.175	2.353		
UNDERLYING PRES. RATE	1.200	1.167	.188	2.555		
PROPOSED	1.084	1.094	.175	2.353		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	2.432
IND. RATES				2.43	MINIMUM PREMIUM	
MAN. RATES	3.31	2.98	2.66	+ 2.43	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	1,241	295	.023							
2013	1,355	1,485	.109							
2014	1,364	17,489	1.282							
2015	1,275	1,828	.143							
2016	1,404	5,129	.365							
<b>TOTAL</b>	<b>6,639</b>	<b>26,226</b>	<b>.395</b>							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											295
2013											1,485
2014											17,489
2015											1,828
2016											5,129
<b>TOTAL</b>											<b>26,226</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											277
2013											1,403
2014											16,877
2015											1,793
2016											4,908
<b>TOTAL</b>											<b>25,258</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			25,258	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-30,179	-24,070	28	
TOTAL LOSSES			25,286	
EXPECTED LOSSES	67,651	64,266	9,029	
CREDIBILITY	.00	.01	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.381	.381
INDICATED (POST-TEST)	.000	.000	.384	.384
PRES. ON RATE LEVEL	.918	.872	.122	1.912
DERIVED BY FORMULA	.918	.863	.127	1.908
UNDERLYING PRES. RATE	1.019	.968	.136	2.123
PROPOSED	.918	.863	.127	1.908

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE
IND. RATES				1.97	MINIMUM PREMIUM
MAN. RATES	2.96	2.54	2.21	+ 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
2012	238,600	2,350,772	.985			2	10	49	61
2013	251,449	2,704,125	1.075			2	14	63	79
2014	268,601	5,126,405	1.908			4	17	48	69
2015	275,315	2,921,632	1.061			3	9	57	69
2016	276,875	2,376,693	.858			1	12	43	56
<b>TOTAL</b>	<b>1,310,840</b>	<b>15,479,627</b>	<b>1.181</b>			<b>12</b>	<b>62</b>	<b>260</b>	<b>334</b>
O.D.		479,988	.036			1		1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			325,688	504,849	336,491			251,404	333,969	353,614	244,757
2013			346,179	572,635	416,339			85,885	265,905	704,807	312,375
2014			888,435	872,458	388,718			1,105,200	1,067,214	538,667	265,713
2015			552,222	336,306	489,540			186,592	218,935	830,996	307,041
2016			140,820	404,129	316,927			86,678	306,600	678,004	443,535
<b>TOTAL</b>			<b>2,253,344</b>	<b>2,690,377</b>	<b>1,948,015</b>			<b>1,715,759</b>	<b>2,192,623</b>	<b>3,106,088</b>	<b>1,573,421</b>
O.D.			280,417		178,885			6,943		13,147	596

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			377,147	576,033	421,624			393,196	391,411	440,247	230,072
2013		1,878	431,101	662,575	507,166		1,241	173,643	327,563	833,925	295,194
2014	268	10,395	1,024,551	990,727	456,216	2,564	32,305	1,142,049	1,193,556	639,080	256,413
2015	372	9,473	797,752	415,217	508,417	2,249	12,437	497,511	339,692	863,336	301,207
2016	469	8,063	691,623	496,373	309,757	2,402	21,707	587,619	461,556	501,672	424,463
<b>TOTAL</b>	<b>1,109</b>	<b>29,809</b>	<b>3,322,174</b>	<b>3,140,925</b>	<b>2,203,180</b>	<b>7,215</b>	<b>67,690</b>	<b>2,794,018</b>	<b>2,713,778</b>	<b>3,278,260</b>	<b>1,507,349</b>
O.D.	102	3,444	342,896	33,869	172,751	32	343	12,223	2,180	13,428	585

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,581,055	11,558,371	1,507,934			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,198,411	-2,999,154	5,947			
TOTAL LOSSES	4,382,644	8,559,217	1,513,881			
EXPECTED LOSSES	4,968,084	8,035,449	1,848,284			
CREDIBILITY	.14	.40	.60			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.334	.653	.115	1.102		
INDICATED (POST-TEST)	.336	.658	.116	1.110		
PRES. ON RATE LEVEL	.341	.552	.127	1.020		
DERIVED BY FORMULA	.340	.594	.120	1.054		
UNDERLYING PRES. RATE	.379	.613	.141	1.133		
PROPOSED	.340	.594	.120	1.054		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.089
IND. RATES				1.09	MINIMUM PREMIUM	
MAN. RATES	1.53	1.35	1.18	+ 1.09	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	110,918	1,714,177	1.545	1		2	5	13	21	
2013	108,220	1,582,812	1.462			1	4	12	17	
2014	123,028	2,142,621	1.741	1		2	8	15	26	
2015	144,716	1,416,776	.979			3	6	12	21	
2016	65,600	287,981	.438				1	9	10	
<b>TOTAL</b>	<b>552,482</b>	<b>7,144,367</b>	<b>1.293</b>	<b>2</b>		<b>8</b>	<b>24</b>	<b>61</b>	<b>95</b>	
O.D.		10,817	.001				1		1	

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	448,734		470,259	154,645	117,676	1,432		196,295	165,148	83,937	76,051
2013			383,255	127,843	33,462			685,465	85,704	176,392	90,691
2014	871,570		307,594	117,409	119,277	3,328		99,016	402,413	91,866	130,148
2015			545,873	78,668	125,188			147,527	121,442	320,778	77,300
2016				15,978	66,713				34,241	131,674	39,375
<b>TOTAL</b>	<b>1,320,304</b>		<b>1,706,981</b>	<b>494,543</b>	<b>462,316</b>	<b>4,760</b>		<b>1,128,303</b>	<b>808,948</b>	<b>804,647</b>	<b>413,565</b>
O.D.				9,144					64		1,609

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	459,952		544,560	176,451	147,447	7,287		307,005	193,552	104,503	71,488
2013		1,267	272,620	147,880	44,807		6,049	717,337	110,320	215,552	85,703
2014	997,259	3,709	364,181	142,179	137,338	3,725	5,474	212,336	436,939	117,063	125,593
2015	325	7,486	614,737	121,434	154,577	1,563	8,906	321,749	172,435	340,470	75,831
2016	59	684	61,684	47,400	52,899	273	1,832	75,202	70,334	93,093	37,682
<b>TOTAL</b>	<b>1,457,595</b>	<b>13,146</b>	<b>1,857,782</b>	<b>635,344</b>	<b>537,068</b>	<b>12,848</b>	<b>22,261</b>	<b>1,633,629</b>	<b>983,580</b>	<b>870,681</b>	<b>396,297</b>
O.D.			455	10,409	96			3	75	1	1,512

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,997,719	3,037,254	397,809	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,781,028	-1,146,984	1,251	
TOTAL LOSSES	3,216,691	1,890,270	399,060	
EXPECTED LOSSES	3,977,871	3,016,551	486,185	
CREDIBILITY	.08	.23	.34	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.582	.342	.072	.996
INDICATED (POST-TEST)	.586	.344	.073	1.003
PRES. ON RATE LEVEL	.648	.492	.079	1.219
DERIVED BY FORMULA	.643	.458	.077	1.178
UNDERLYING PRES. RATE	.720	.546	.088	1.354
PROPOSED	.643	.458	.077	1.178

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.217
IND. RATES				1.22	MINIMUM PREMIUM	
MAN. RATES	1.93	1.65	1.41	+ 1.22	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	159,571	5,721,015	3.585			7	23	77	107
2013	161,653	5,658,778	3.500			4	22	81	107
2014	165,353	6,503,579	3.933			9	22	80	111
2015	186,136	8,098,805	4.351			6	25	101	132
2016	200,372	6,313,225	3.150			3	12	91	106
<b>TOTAL</b>	<b>873,085</b>	<b>32,295,402</b>	<b>3.699</b>			<b>29</b>	<b>104</b>	<b>430</b>	<b>563</b>
O.D.		49,231	.005					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,449,817	639,065	803,770			756,147	649,637	931,772	490,807
2013			794,962	1,110,420	1,151,359			282,546	640,849	1,160,228	518,414
2014			1,460,026	1,068,103	671,676			1,212,286	618,747	1,003,600	469,141
2015			1,275,931	1,294,344	1,304,788			795,712	1,649,136	1,230,583	548,311
2016			778,657	694,163	979,191			942,922	350,548	1,901,232	666,512
<b>TOTAL</b>			<b>5,759,393</b>	<b>4,806,095</b>	<b>4,910,784</b>			<b>3,989,613</b>	<b>3,908,917</b>	<b>6,227,415</b>	<b>2,693,185</b>
O.D.					12,403					25,381	11,447

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,642,738	729,175	1,007,122			1,134,515	761,376	1,160,057	461,359
2013		4,311	984,181	1,292,517	1,395,058		4,089	537,749	779,066	1,378,107	489,901
2014	491	18,358	1,803,090	1,236,406	777,439	4,713	56,727	1,899,264	769,956	1,138,215	452,721
2015	889	22,945	1,960,458	1,448,043	1,364,091	8,578	46,870	1,860,844	1,732,747	1,395,125	537,893
2016	1,432	23,549	1,925,240	1,134,046	909,434	9,236	110,338	1,953,232	1,027,966	1,391,804	637,852
<b>TOTAL</b>	<b>2,812</b>	<b>69,163</b>	<b>8,315,707</b>	<b>5,840,187</b>	<b>5,453,144</b>	<b>22,527</b>	<b>218,024</b>	<b>7,385,604</b>	<b>5,071,111</b>	<b>6,463,308</b>	<b>2,579,726</b>
O.D.		26	1,718	1,362	12,123	8	41	3,337	3,210	25,890	10,963

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,018,967	22,870,335	2,590,689			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,597,064	-5,832,250	8,361			
TOTAL LOSSES	10,421,903	17,038,085	2,599,050			
EXPECTED LOSSES	12,729,580	15,724,262	2,488,292			
CREDIBILITY	.11	.31	.46			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.194	1.951	.298	3.443		
INDICATED (POST-TEST)	1.202	1.965	.300	3.467		
PRES. ON RATE LEVEL	1.313	1.622	.257	3.192		
DERIVED BY FORMULA	1.301	1.728	.277	3.306		
UNDERLYING PRES. RATE	1.458	1.801	.285	3.544		
PROPOSED	1.301	1.728	.277	3.306		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	3.417
IND. RATES				3.42	MINIMUM PREMIUM	
MAN. RATES	4.93	4.23	3.69	+ 3.42	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	4,773	231,312	4,846			1			1	2
2013	4,931	43,447	.881						2	2
2014	4,776	19,255	.403						1	1
2015	17,868	93,753	.524				1		2	3
2016	19,217	474,932	2,471			1	3		1	5
<b>TOTAL</b>	<b>51,565</b>	<b>862,699</b>	<b>1.673</b>			<b>2</b>	<b>4</b>		<b>7</b>	<b>13</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			140,984		1,598			66,384		5,562	16,784
2013					5,656					27,280	10,511
2014					3,782					4,297	11,176
2015				17,385	12,456				11,384	28,542	23,986
2016			178,310	110,955	10,914			61,323	51,411	9,209	52,810
<b>TOTAL</b>			<b>319,294</b>	<b>128,340</b>	<b>34,406</b>			<b>127,707</b>	<b>62,795</b>	<b>74,890</b>	<b>115,267</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			163,259		2,002			103,825		6,925	15,777
2013			126	111	6,735			453	583	32,071	9,933
2014		7	283	238	3,941		6	264	264	4,626	10,785
2015	2	102	9,519	17,941	12,715	27	123	9,009	14,689	29,549	23,530
2016	143	3,417	259,936	112,294	41,041	610	8,015	117,286	46,432	17,362	50,539
<b>TOTAL</b>	<b>145</b>	<b>3,526</b>	<b>433,123</b>	<b>130,584</b>	<b>66,434</b>	<b>637</b>	<b>8,144</b>	<b>230,837</b>	<b>61,968</b>	<b>90,533</b>	<b>110,564</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	676,412	349,519	110,564	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-304,154	-153,367	560	
TOTAL LOSSES	372,258	196,152	111,124	
EXPECTED LOSSES	771,412	442,427	118,599	
CREDIBILITY	.02	.05	.07	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.722	.380	.216	1.318
INDICATED (POST-TEST)	.727	.383	.218	1.328
PRES. ON RATE LEVEL	1.347	.773	.207	2.327
DERIVED BY FORMULA	1.335	.754	.208	2.297
UNDERLYING PRES. RATE	1.496	.858	.230	2.584
PROPOSED	1.335	.754	.208	2.297

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	TOTAL
IND. RATES				2.37	MINIMUM PREMIUM	
MAN. RATES	3.68	3.12	2.69	+ 2.37	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	36,016	383,935	1.066				4	17	21
2013	37,741	475,747	1.260			1	1	16	18
2014	38,728	723,921	1.869				2	20	22
2015	40,823	1,071,801	2.625				4	16	20
2016	42,184	882,005	2.090				3	20	23
<b>TOTAL</b>	<b>195,492</b>	<b>3,537,409</b>	<b>1.809</b>			<b>1</b>	<b>14</b>	<b>89</b>	<b>104</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				61,437	59,985				65,789	140,624	56,100
2013			177,253	10,585	84,519			52,903	24,211	92,224	34,052
2014				39,620	272,913				51,828	297,432	62,128
2015				200,870	226,928				420,662	188,549	34,792
2016				192,222	285,494				58,130	302,564	43,595
<b>TOTAL</b>			<b>177,253</b>	<b>504,734</b>	<b>929,839</b>			<b>52,903</b>	<b>620,620</b>	<b>1,021,393</b>	<b>230,667</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				70,099	75,160				77,104	175,077	52,734
2013		962	203,796	15,000	103,503		766	92,763	31,097	109,656	32,179
2014		525	26,483	60,167	285,672		503	26,050	73,172	322,232	59,954
2015	36	1,371	126,342	220,023	223,108	701	3,133	204,149	419,568	220,433	34,131
2016	297	4,053	366,706	299,104	243,166	577	3,843	158,637	147,897	211,527	41,720
<b>TOTAL</b>	<b>333</b>	<b>6,911</b>	<b>723,327</b>	<b>664,393</b>	<b>930,609</b>	<b>1,278</b>	<b>8,245</b>	<b>481,599</b>	<b>748,838</b>	<b>1,038,925</b>	<b>220,718</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,221,693	3,382,765	220,718	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-925,519	-548,861	807	
TOTAL LOSSES	296,174	2,833,904	221,525	
EXPECTED LOSSES	2,091,765	1,472,055	248,275	
CREDIBILITY	.04	.11	.17	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.152	1.450	.113	1.715
INDICATED (POST-TEST)	.153	1.460	.114	1.727
PRES. ON RATE LEVEL	.964	.678	.114	1.756
DERIVED BY FORMULA	.932	.764	.114	1.810
UNDERLYING PRES. RATE	1.070	.753	.127	1.950
PROPOSED	.904	.741	.111	1.756

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.815
IND. RATES				1.82	MINIMUM PREMIUM	
MAN. RATES	2.73	2.33	2.03	+ 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
2012	43,302	1,775,358	4.099			5	5	12	22
2013	46,711	552,969	1.183				3	13	16
2014	52,053	1,874,814	3.601			4	5	20	29
2015	52,189	1,235,738	2.367			3	4	23	30
2016	49,487	584,244	1.180				1	11	12
<b>TOTAL</b>	<b>243,742</b>	<b>6,023,123</b>	<b>2.471</b>			<b>12</b>	<b>18</b>	<b>79</b>	<b>109</b>
O.D.		62,560	.025				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,033,360	74,774	44,614			413,344	86,597	54,399	68,270
2013				106,424	115,317				48,190	235,671	47,367
2014			892,365	65,874	103,757			492,823	49,037	136,803	134,155
2015			488,301	90,824	137,443			70,756	81,046	297,463	69,905
2016				129,445	103,196				47,302	251,903	52,398
<b>TOTAL</b>			<b>2,414,026</b>	<b>467,341</b>	<b>504,327</b>			<b>976,923</b>	<b>312,172</b>	<b>976,239</b>	<b>372,095</b>
O.D.				57,445					3,208		1,907

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,196,631	85,316	55,903			646,470	101,492	67,726	64,174
2013			7,874	123,423	138,441			6,849	61,440	277,770	44,762
2014	306	9,971	996,670	98,705	137,395	1,970	22,891	744,603	82,162	163,400	129,460
2015	291	6,834	563,234	131,398	163,154	842	4,667	185,203	124,447	309,474	68,577
2016	127	1,998	182,285	154,739	96,018	469	3,188	131,315	122,404	175,982	50,145
<b>TOTAL</b>	<b>724</b>	<b>18,803</b>	<b>2,946,694</b>	<b>593,581</b>	<b>590,911</b>	<b>3,281</b>	<b>30,746</b>	<b>1,714,440</b>	<b>491,945</b>	<b>994,352</b>	<b>357,118</b>
O.D.	9	247	23,332	52,982	4,234	4	21	1,344	2,997	235	1,837

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,739,645	2,731,237	358,955			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,843,378	-841,228	1,110			
TOTAL LOSSES	2,896,267	1,890,009	360,065			
EXPECTED LOSSES	4,165,551	2,249,738	350,988			
CREDIBILITY	.05	.13	.19			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.188	.775	.148	2.111		
INDICATED (POST-TEST)	1.196	.780	.149	2.125		
PRES. ON RATE LEVEL	1.539	.831	.130	2.500		
DERIVED BY FORMULA	1.522	.824	.134	2.480		
UNDERLYING PRES. RATE	1.709	.923	.144	2.776		
PROPOSED	1.522	.824	.134	2.480		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	2.563
IND. RATES				2.56	MINIMUM PREMIUM	
MAN. RATES	3.86	3.29	2.89	+ 2.56	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	11,169	44,514	.398				1	1	2
2013	13,536	78,349	.578				1	1	2
2014	10,895	106,228	.975				4	1	5
2015	15,856	5,594	.035						
2016	13,095	287,513	2.195				4	12	16
<b>TOTAL</b>	<b>64,551</b>	<b>522,198</b>	<b>.809</b>				<b>10</b>	<b>15</b>	<b>25</b>
O.D.		180							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				25,000	695				5,466	6,105	7,248
2013				5,198	45,000				12,020		16,131
2014				38,799	1,296				63,694	256	2,183
2015											5,594
2016				65,464	104,029				50,701	37,932	29,387
<b>TOTAL</b>				<b>134,461</b>	<b>151,020</b>				<b>131,881</b>	<b>44,293</b>	<b>60,543</b>
O.D.											180

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				28,525	871				6,406	7,601	6,813
2013			1,265	6,806	53,644			734	14,068	177	15,244
2014		53	5,984	42,248	2,557		125	9,547	67,594	2,692	2,107
2015											5,488
2016	108	1,433	129,819	105,431	87,986	186	1,268	49,805	47,524	31,517	28,123
<b>TOTAL</b>	<b>108</b>	<b>1,486</b>	<b>137,068</b>	<b>183,010</b>	<b>145,058</b>	<b>186</b>	<b>1,393</b>	<b>60,086</b>	<b>135,592</b>	<b>41,987</b>	<b>57,775</b>
O.D.											172

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	200,327	505,647	57,947	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-21,879	-27,217	45	
TOTAL LOSSES	178,448	478,430	57,992	
EXPECTED LOSSES	49,704	72,942	14,201	
CREDIBILITY	.02	.05	.08	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.276	.741	.090	1.107
INDICATED (POST-TEST)	.278	.746	.091	1.115
PRES. ON RATE LEVEL	.069	.102	.020	.191
DERIVED BY FORMULA	.073	.134	.026	.233
UNDERLYING PRES. RATE	.077	.113	.022	.212
PROPOSED	.073	.134	.026	.233

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE
IND. RATES				.22	MINIMUM PREMIUM
MAN. RATES	.29	.27	.21	+ .22	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	6,739	816	.012							
2013	7,877	117,494	1.491				1			1
2014	11,429	1,671	.014							
2015	9,038	50,341	.556				1			1
2016	16,535	198,482	1.200				1		3	4
<b>TOTAL</b>	<b>51,618</b>	<b>368,804</b>	<b>.714</b>				<b>3</b>		<b>3</b>	<b>6</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											816
2013				90,491					24,917		2,086
2014											1,671
2015				35,031					14,980		330
2016				64,550	42,427				25,000	63,511	2,994
<b>TOTAL</b>				<b>190,072</b>	<b>42,427</b>				<b>64,897</b>	<b>63,511</b>	<b>7,897</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											767
2013			4,501	103,009	949			1,522	29,163	367	1,971
2014											1,613
2015	5	152	14,227	32,310	2,581	23	101	6,271	13,984	1,092	324
2016	57	923	84,336	72,427	41,014	157	1,041	42,118	39,590	45,876	2,865
<b>TOTAL</b>	<b>62</b>	<b>1,075</b>	<b>103,064</b>	<b>207,746</b>	<b>44,544</b>	<b>180</b>	<b>1,142</b>	<b>49,911</b>	<b>82,737</b>	<b>47,335</b>	<b>7,540</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	155,434	382,362	7,540	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-53,225	-51,282	82	
TOTAL LOSSES	102,209	331,080	7,622	
EXPECTED LOSSES	124,400	141,433	20,131	
CREDIBILITY	.02	.05	.07	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.198	.641	.015	.854
INDICATED (POST-TEST)	.199	.645	.015	.859
PRES. ON RATE LEVEL	.217	.246	.035	.498
DERIVED BY FORMULA	.217	.266	.034	.517
UNDERLYING PRES. RATE	.241	.274	.039	.554
PROPOSED	.217	.266	.034	.517
YEAR	4-1-18	1-1-19	4-1-19	4-1-20
IND. RATES				.49
MAN. RATES	.79	.64	.55	+ .49

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	53,348	692,105	1.297				7	15	22
2013	62,457	2,230,752	3.571			3	26	13	42
2014	76,354	968,791	1.268				9	16	25
2015	93,060	881,671	.947			1	7	16	24
2016	83,963	790,223	.941				13	11	24
<b>TOTAL</b>	<b>369,182</b>	<b>5,563,542</b>	<b>1.507</b>			<b>4</b>	<b>62</b>	<b>71</b>	<b>137</b>
O.D.		6,574	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				236,265	114,525				70,951	212,021	58,343
2013			487,679	723,738	148,913			209,403	441,707	142,369	76,943
2014				238,106	313,129				112,888	270,126	34,542
2015			133,298	113,030	169,873			88,288	155,016	88,784	133,382
2016				170,192	195,913				214,985	132,492	76,641
<b>TOTAL</b>			<b>620,977</b>	<b>1,481,331</b>	<b>942,353</b>			<b>297,691</b>	<b>995,547</b>	<b>845,792</b>	<b>379,851</b>
O.D.											6,574

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				269,579	143,500				83,154	263,965	54,842
2013		2,646	593,389	830,327	192,483		3,032	384,614	523,145	177,347	72,711
2014		858	59,608	278,407	333,749		593	33,519	136,286	295,151	33,333
2015	97	2,530	215,701	137,511	172,533	1,020	5,703	211,711	165,370	105,926	130,848
2016	218	3,125	283,398	235,019	172,048	754	5,124	200,113	191,310	114,459	73,345
<b>TOTAL</b>	<b>315</b>	<b>9,159</b>	<b>1,152,096</b>	<b>1,750,843</b>	<b>1,014,313</b>	<b>1,774</b>	<b>14,452</b>	<b>829,957</b>	<b>1,099,265</b>	<b>956,848</b>	<b>365,079</b>
O.D.											6,230

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,007,753	4,821,269	371,309			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-385,072	-832,153	812			
TOTAL LOSSES	1,622,681	3,989,116	372,121			
EXPECTED LOSSES	893,420	2,255,702	236,276			
CREDIBILITY	.06	.17	.26			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.440	1.081	.101	1.622		
INDICATED (POST-TEST)	.443	1.089	.102	1.634		
PRES. ON RATE LEVEL	.218	.549	.057	.824		
DERIVED BY FORMULA	.232	.641	.069	.942		
UNDERLYING PRES. RATE	.242	.611	.064	.917		
PROPOSED	.232	.641	.069	.942		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	.898
IND. RATES				.90	MINIMUM PREMIUM	
MAN. RATES	1.30	1.09	.91	+ .90	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	54,085	1,251,181	2.313	1		1	5	16	23
2013	56,064	565,471	1.008				7	14	21
2014	55,876	1,671,577	2.991			2	16	15	33
2015	64,707	1,397,847	2.160				18	16	34
2016	59,234	804,992	1.359				6	18	24
<b>TOTAL</b>	<b>289,966</b>	<b>5,691,068</b>	<b>1.963</b>	<b>1</b>		<b>3</b>	<b>52</b>	<b>79</b>	<b>135</b>
O.D.		581						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	334,812		279,256	57,881	136,859	63		105,000	141,557	115,463	80,290
2013				117,391	97,359				149,831	118,360	82,530
2014			307,356	533,761	53,927			216,213	391,912	69,536	98,872
2015				622,164	158,549				378,784	157,368	80,982
2016				185,903	256,090				44,841	241,397	76,761
<b>TOTAL</b>	<b>334,812</b>		<b>586,612</b>	<b>1,517,100</b>	<b>702,784</b>	<b>63</b>		<b>321,213</b>	<b>1,106,925</b>	<b>702,124</b>	<b>419,435</b>
O.D.					123					316	142

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	343,182		323,378	66,042	171,485	321		164,220	165,904	143,751	75,473
2013			8,021	135,553	117,172			11,110	177,894	141,355	77,991
2014	104	4,157	422,182	590,567	82,159	864	10,785	382,714	429,602	95,999	95,411
2015	97	3,037	283,969	598,119	191,394	627	2,792	181,967	376,027	185,997	79,443
2016	273	3,759	340,119	278,779	219,942	451	3,036	125,500	116,967	168,590	73,460
<b>TOTAL</b>	<b>343,656</b>	<b>10,953</b>	<b>1,377,669</b>	<b>1,669,060</b>	<b>782,152</b>	<b>2,263</b>	<b>16,613</b>	<b>865,511</b>	<b>1,266,394</b>	<b>735,692</b>	<b>401,778</b>
O.D.			89	64	93		2	123	114	213	139

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,616,879	4,453,782	401,917	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-851,333	-866,000	986	
TOTAL LOSSES	1,765,546	3,587,782	402,903	
EXPECTED LOSSES	1,925,374	2,319,728	310,262	
CREDIBILITY	.05	.15	.22	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.609	1.237	.139	1.985
INDICATED (POST-TEST)	.613	1.246	.140	1.999
PRES. ON RATE LEVEL	.597	.719	.096	1.412
DERIVED BY FORMULA	.598	.798	.106	1.502
UNDERLYING PRES. RATE	.664	.800	.107	1.571
PROPOSED	.598	.798	.106	1.502

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.432
IND. RATES				1.43	MINIMUM PREMIUM	
MAN. RATES	2.20	1.87	1.56	+ 1.43	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	64,467	4,014,303	6.226			3	26	43	72
2013	58,871	731,028	1.241				7	26	33
2014	83,992	2,462,500	2.931				11	37	48
2015	94,077	2,869,322	3.049			1	25	57	83
2016	90,611	1,452,141	1.602				4	32	36
<b>TOTAL</b>	<b>392,018</b>	<b>11,529,294</b>	<b>2.941</b>			<b>4</b>	<b>73</b>	<b>195</b>	<b>272</b>
O.D.		2,541							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			388,886	900,166	796,192			360,346	577,335	829,195	162,183
2013				78,550	224,862				22,408	304,332	100,876
2014				406,472	804,730				546,045	567,022	138,231
2015			142,651	795,971	750,586			196,948	412,184	406,513	164,469
2016				61,416	688,136				57,681	435,613	209,295
<b>TOTAL</b>			<b>531,537</b>	<b>2,242,575</b>	<b>3,264,506</b>			<b>557,294</b>	<b>1,615,653</b>	<b>2,542,675</b>	<b>775,054</b>
O.D.											2,541

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			450,330	1,027,093	997,629			563,581	676,637	1,032,350	152,452
2013			8,939	93,855	268,597			6,421	32,728	358,111	95,328
2014		1,925	122,029	492,207	851,356			116,623	613,998	631,283	133,393
2015	224	6,875	617,193	856,867	756,477	2,457	1,868	531,006	460,568	450,929	161,344
2016	588	6,202	550,522	408,461	531,660	757	5,073	210,462	195,565	301,555	200,295
<b>TOTAL</b>	<b>812</b>	<b>15,002</b>	<b>1,749,013</b>	<b>2,878,483</b>	<b>3,405,719</b>	<b>3,214</b>	<b>20,468</b>	<b>1,428,093</b>	<b>1,979,496</b>	<b>2,774,228</b>	<b>742,812</b>
O.D.											2,438

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,216,602	11,037,926	745,250			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,414,986	-1,977,364	1,769			
TOTAL LOSSES	1,801,616	9,060,562	747,019			
EXPECTED LOSSES	3,277,271	5,370,647	513,544			
CREDIBILITY	.06	.18	.27			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.460	2.311	.191	2.962		
INDICATED (POST-TEST)	.463	2.327	.192	2.982		
PRES. ON RATE LEVEL	.751	1.232	.118	2.101		
DERIVED BY FORMULA	.734	1.429	.138	2.301		
UNDERLYING PRES. RATE	.836	1.370	.131	2.337		
PROPOSED	.734	1.429	.138	2.301		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	2.194
IND. RATES				2.19	MINIMUM PREMIUM	
MAN. RATES	3.27	2.76	2.32	+ 2.19	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	206,443	9,618,641	4.659	2	1	7	62	156	228
2013	233,560	12,965,141	5.551			5	147	158	310
2014	231,647	11,586,549	5.001			7	107	216	330
2015	268,327	10,391,511	3.872			4	100	186	290
2016	289,722	5,858,354	2.022				15	154	169
<b>TOTAL</b>	<b>1,229,699</b>	<b>50,420,196</b>	<b>4.100</b>	<b>2</b>	<b>1</b>	<b>23</b>	<b>431</b>	<b>870</b>	<b>1327</b>
O.D.		1,607,344	.130			1	2	2	5

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	81,042	65,619	1,186,187	2,197,213	1,839,749	872	413	916,878	1,278,926	1,301,569	750,173
2013			750,628	4,981,875	1,581,336			759,617	3,098,419	1,058,604	734,662
2014			1,170,305	3,616,048	1,770,414			450,127	2,403,807	1,467,004	708,844
2015			576,600	3,008,636	2,399,499			491,113	1,569,090	1,574,173	772,400
2016				584,799	2,105,225				340,796	2,092,457	735,077
<b>TOTAL</b>	<b>81,042</b>	<b>65,619</b>	<b>3,683,720</b>	<b>14,388,571</b>	<b>9,696,223</b>	<b>872</b>	<b>413</b>	<b>2,617,735</b>	<b>8,691,038</b>	<b>7,493,807</b>	<b>3,701,156</b>
O.D.			330,003	20,607	4,686			1,220,022	12,738	4,042	15,246

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	83,068	175,662	1,373,604	2,507,021	2,305,211	4,438	749	1,433,997	1,498,900	1,620,453	705,163
2013		4,074	1,135,995	5,707,699	1,947,028		10,994	1,495,528	3,660,405	1,302,784	694,256
2014	398	20,619	1,965,167	4,067,938	1,993,179	1,798	27,384	1,115,766	2,659,931	1,683,880	684,034
2015	846	25,537	2,284,790	3,173,816	2,460,090	7,138	38,243	1,634,021	1,733,622	1,727,922	757,724
2016	1,950	22,500	2,013,423	1,558,216	1,680,264	3,812	25,521	1,054,882	981,915	1,455,819	703,469
<b>TOTAL</b>	<b>86,262</b>	<b>248,392</b>	<b>8,772,979</b>	<b>17,014,690</b>	<b>10,385,772</b>	<b>17,186</b>	<b>102,891</b>	<b>6,734,194</b>	<b>10,534,773</b>	<b>7,790,858</b>	<b>3,544,646</b>
O.D.	43	1,415	143,297	25,506	10,298	1,891	21,714	701,446	35,020	18,806	14,601

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,831,710	45,815,723	3,559,247			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,831,965	-10,620,582	10,560			
TOTAL LOSSES	9,999,745	35,195,141	3,569,807			
EXPECTED LOSSES	15,604,880	28,676,581	3,086,545			
CREDIBILITY	.13	.39	.57			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.813	2.862	.290	3.965		
INDICATED (POST-TEST)	.819	2.882	.292	3.993		
PRES. ON RATE LEVEL	1.143	2.100	.226	3.469		
DERIVED BY FORMULA	1.101	2.405	.264	3.770		
UNDERLYING PRES. RATE	1.269	2.332	.251	3.852		
PROPOSED	1.101	2.405	.264	3.770		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	3.897
IND. RATES				3.90	MINIMUM PREMIUM	
MAN. RATES	5.61	4.73	4.01	+ 3.90	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	71,428	3,574,818	5.004			2	21	51	74
2013	78,388	2,657,180	3.389			1	18	38	57
2014	87,130	3,154,004	3.619				28	52	80
2015	122,178	5,526,211	4.523			4	27	87	118
2016	110,092	2,310,948	2.099				6	75	81
<b>TOTAL</b>	<b>469,216</b>	<b>17,223,161</b>	<b>3.671</b>			<b>7</b>	<b>100</b>	<b>303</b>	<b>410</b>
O.D.		131,766	.028				2	1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			469,446	765,170	490,809			935,350	365,385	407,427	141,231
2013			140,128	413,245	898,914			28,940	250,846	791,685	133,422
2014				782,198	920,012				637,110	634,818	179,866
2015			562,280	1,220,787	1,580,805			455,118	818,899	693,293	195,029
2016				133,866	1,055,041				88,807	834,648	198,586
<b>TOTAL</b>			<b>1,171,854</b>	<b>3,315,266</b>	<b>4,945,581</b>			<b>1,419,408</b>	<b>2,161,047</b>	<b>3,361,871</b>	<b>848,134</b>
O.D.				86,469	792				41,693	658	2,154

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			427,016	873,059	614,983			1,173,148	428,232	507,247	132,757
2013		759	199,881	489,170	1,076,975		419	77,550	310,943	934,894	126,084
2014		2,625	187,677	907,784	983,168		2,124	134,433	714,755	707,744	173,571
2015	549	15,808	1,382,523	1,398,673	1,575,916	5,392	29,936	1,134,574	904,536	784,609	191,323
2016	920	9,857	876,990	657,131	820,505	1,382	9,311	388,265	360,196	575,288	190,047
<b>TOTAL</b>	<b>1,469</b>	<b>29,049</b>	<b>3,074,087</b>	<b>4,325,817</b>	<b>5,071,547</b>	<b>6,774</b>	<b>41,790</b>	<b>2,907,970</b>	<b>2,718,662</b>	<b>3,509,782</b>	<b>813,782</b>
O.D.		116	13,141	94,146	3,386		81	6,248	44,393	2,223	2,040

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,080,725	15,769,956	815,822	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,594,697	-4,831,063	4,035	
TOTAL LOSSES	486,028	10,938,893	819,857	
EXPECTED LOSSES	13,020,745	13,142,740	1,154,271	
CREDIBILITY	.07	.20	.30	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.104	2.331	.175	2.610
INDICATED (POST-TEST)	.105	2.347	.176	2.628
PRES. ON RATE LEVEL	2.495	2.519	.221	5.235
DERIVED BY FORMULA	2.328	2.485	.208	5.021
UNDERLYING PRES. RATE	2.775	2.801	.246	5.822
PROPOSED	2.328	2.485	.208	5.021

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	4.788
IND. RATES				4.79	MINIMUM PREMIUM	
MAN. RATES	8.24	6.95	5.78	+ 4.79	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	28,790	2,060,908	7.158		1	3	8	25	37
2013	29,059	3,727,952	12.828	1		5	26	26	58
2014	26,879	2,204,680	8.202	1	1	2	12	27	43
2015	31,912	2,051,991	6.430				6	34	40
2016	32,877	1,644,553	5.002			1	6	46	53
<b>TOTAL</b>	<b>149,517</b>	<b>11,690,084</b>	<b>7.819</b>	<b>2</b>	<b>2</b>	<b>11</b>	<b>58</b>	<b>158</b>	<b>231</b>
O.D.		1,013							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012		163,535	644,831	239,134	351,784		94,162	217,415	56,079	248,902	45,066
2013	34,370		817,159	726,645	366,869	453,618		619,246	371,314	251,084	87,647
2014	296,617	171,690	407,101	260,341	430,665		17,068	114,607	209,182	265,149	32,260
2015				368,064	774,173				441,972	411,211	56,571
2016			170,858	126,261	609,494			67,706	93,311	469,691	107,232
<b>TOTAL</b>	<b>330,987</b>	<b>335,225</b>	<b>2,039,949</b>	<b>1,720,445</b>	<b>2,532,985</b>	<b>453,618</b>	<b>111,230</b>	<b>1,018,974</b>	<b>1,171,858</b>	<b>1,646,037</b>	<b>328,776</b>
O.D.											1,013

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012		437,783	746,715	272,851	440,782		170,810	340,037	65,725	309,883	42,362
2013	36,366	4,433	972,737	840,322	457,167	915,780	8,961	1,077,481	449,205	310,901	82,826
2014	351,444	259,879	525,397	322,066	469,510	789	55,596	217,209	243,500	296,881	31,131
2015	79	3,298	302,206	458,042	737,769	831	3,653	246,163	471,180	446,050	55,496
2016	642	8,363	700,502	437,126	497,596	1,397	13,751	334,753	241,319	334,474	102,621
<b>TOTAL</b>	<b>388,531</b>	<b>713,756</b>	<b>3,247,557</b>	<b>2,330,407</b>	<b>2,602,824</b>	<b>918,797</b>	<b>252,771</b>	<b>2,215,643</b>	<b>1,470,929</b>	<b>1,698,189</b>	<b>314,436</b>
O.D.											969

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,737,055	8,102,349	315,405			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,640,927	-2,117,295	1,488			
TOTAL LOSSES	5,096,128	5,985,054	316,893			
EXPECTED LOSSES	5,971,708	5,689,123	454,531			
CREDIBILITY	.03	.10	.14			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.408	4.003	.212	7.623		
INDICATED (POST-TEST)	3.432	4.031	.213	7.676		
PRES. ON RATE LEVEL	3.597	3.427	.274	7.298		
DERIVED BY FORMULA	3.592	3.487	.265	7.344		
UNDERLYING PRES. RATE	3.994	3.805	.304	8.103		
PROPOSED	3.592	3.487	.265	7.344		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	8.598
IND. RATES				8.60	MINIMUM PREMIUM	
MAN. RATES	12.88	10.90	9.13	+ 8.60	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	895	17,220	1.924						2	2
2013	1,766	423	.023							
2014	2,364	3,361	.142						1	1
2015	2,810	15,291	.544						2	2
2016	2,406	124,545	5.176						2	2
<b>TOTAL</b>	<b>10,241</b>	<b>160,840</b>	<b>1.571</b>						<b>7</b>	<b>7</b>
O.D.		860	.008							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					6,032					8,559	2,629
2013											423
2014					1,072					665	1,624
2015					4,478					5,271	5,542
2016					103,212					19,133	2,200
<b>TOTAL</b>					<b>114,794</b>					<b>33,628</b>	<b>12,418</b>
O.D.											860

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					7,558					10,656	2,471
2013											400
2014		2	80	66	1,118			41	40	715	1,567
2015		10	884	686	4,109	2	8	787	752	5,304	5,437
2016	86	848	74,932	54,101	78,495	27	174	7,498	6,896	12,952	2,105
<b>TOTAL</b>	<b>86</b>	<b>860</b>	<b>75,896</b>	<b>54,853</b>	<b>91,280</b>	<b>29</b>	<b>182</b>	<b>8,326</b>	<b>7,688</b>	<b>29,627</b>	<b>11,980</b>
O.D.											844

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	85,379	183,448	12,824	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-255,467	-224,016	247	
TOTAL LOSSES			13,071	
EXPECTED LOSSES	602,990	609,237	69,434	
CREDIBILITY	.01	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.128	.128
INDICATED (POST-TEST)	.000	.000	.129	.129
PRES. ON RATE LEVEL	5.303	5.358	.610	11.271
DERIVED BY FORMULA	5.250	5.251	.600	11.101
UNDERLYING PRES. RATE	5.888	5.949	.678	12.515
PROPOSED	5.250	5.251	.600	11.101

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	11.476
IND. RATES				11.48	MINIMUM PREMIUM	
MAN. RATES	19.49	16.10	13.03	+ 11.48	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	1,076									
2013	182	66,247	36.399						4	4
2014	489	11,219	2.294						2	2
2015	1,191	407	.034							
2016	1,148	151,898	13.231						1	1
<b>TOTAL</b>	<b>4,086</b>	<b>229,771</b>	<b>5.623</b>						<b>7</b>	<b>7</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					39,212					25,676	1,359
2014					6,847					4,372	
2015											407
2016					36,666					115,232	
<b>TOTAL</b>					<b>82,725</b>					<b>145,280</b>	<b>1,766</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			876	774	46,695			426	549	30,186	1,284
2014		11	514	430	7,137		6	268	268	4,709	
2015											399
2016	30	301	26,620	19,219	27,887	160	1,065	45,160	41,545	78,012	
<b>TOTAL</b>	<b>30</b>	<b>312</b>	<b>28,010</b>	<b>20,423</b>	<b>81,719</b>	<b>160</b>	<b>1,071</b>	<b>45,854</b>	<b>42,362</b>	<b>112,907</b>	<b>1,683</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	75,437	257,411	1,683	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-153,016	-136,819	159	
TOTAL LOSSES		120,592	1,842	
EXPECTED LOSSES	365,943	385,146	40,901	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	2.951	.045	2.996
INDICATED (POST-TEST)	.000	2.972	.045	3.017
PRES. ON RATE LEVEL	8.067	8.490	.901	17.458
DERIVED BY FORMULA	8.067	8.435	.892	17.394
UNDERLYING PRES. RATE	8.956	9.426	1.001	19.383
PROPOSED	8.067	8.435	.892	17.394

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	20.364
IND. RATES				20.36	MINIMUM PREMIUM	
MAN. RATES	30.71	25.84	21.84	+ 20.36	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	100,784	1,859,173	1.844			2	11	28	41
2013	106,563	3,003,109	2.818			4	6	25	35
2014	103,561	1,769,044	1.708			2	12	28	42
2015	108,752	2,197,037	2.020			3	10	34	47
2016	141,873	1,557,952	1.098			1	2	41	44
<b>TOTAL</b>	<b>561,533</b>	<b>10,386,315</b>	<b>1.850</b>			<b>12</b>	<b>41</b>	<b>156</b>	<b>209</b>
O.D.		4,624					1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			367,178	480,860	227,415			134,068	300,055	220,033	129,564
2013			1,004,063	133,478	318,088			1,030,810	106,036	274,745	135,889
2014			320,584	202,195	296,443			61,734	416,184	359,054	112,850
2015			487,558	226,107	372,398			310,761	365,895	314,829	119,489
2016			202,892	41,547	512,692			84,960	16,044	543,750	156,067
<b>TOTAL</b>			<b>2,382,275</b>	<b>1,084,187</b>	<b>1,727,036</b>			<b>1,622,333</b>	<b>1,204,214</b>	<b>1,712,411</b>	<b>653,859</b>
O.D.				66					2,208		2,350

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			425,192	548,661	284,949			209,683	351,666	273,940	121,790
2013		5,063	1,074,295	164,986	394,652		12,881	1,521,200	143,262	339,288	128,415
2014	109	4,274	404,580	245,726	325,012	247	4,160	175,697	466,233	404,204	108,900
2015	324	7,920	663,768	292,107	388,756	3,327	18,891	670,225	414,610	362,093	117,219
2016	551	7,236	588,710	324,150	415,687	1,423	15,008	332,514	218,899	377,176	149,356
<b>TOTAL</b>	<b>984</b>	<b>24,493</b>	<b>3,156,545</b>	<b>1,575,630</b>	<b>1,809,056</b>	<b>4,997</b>	<b>50,940</b>	<b>2,909,319</b>	<b>1,594,670</b>	<b>1,756,701</b>	<b>625,680</b>
O.D.			3	75	1			135	2,585	32	2,221

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,147,416	6,738,750	627,901			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,896,561	-1,673,227	2,482			
TOTAL LOSSES	4,250,855	5,065,523	630,383			
EXPECTED LOSSES	4,312,573	4,525,956	707,532			
CREDIBILITY	.08	.23	.34			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.757	.902	.112	1.771		
INDICATED (POST-TEST)	.762	.908	.113	1.783		
PRES. ON RATE LEVEL	.692	.726	.113	1.531		
DERIVED BY FORMULA	.698	.768	.113	1.579		
UNDERLYING PRES. RATE	.768	.806	.126	1.700		
PROPOSED	.698	.768	.113	1.579		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.632
IND. RATES				1.63	MINIMUM PREMIUM	
MAN. RATES	2.28	1.96	1.77	+ 1.63	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	33,181	1,383,526	4.169			2	3	14	19
2013	30,971	1,074,841	3.470			1	5	13	19
2014	31,037	966,424	3.113			1	1	15	17
2015	34,629	783,581	2.262				5	17	22
2016	37,373	458,336	1.226				3	13	16
<b>TOTAL</b>	<b>167,191</b>	<b>4,666,708</b>	<b>2.791</b>			<b>4</b>	<b>17</b>	<b>72</b>	<b>93</b>
O.D.		426							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			511,428	91,879	84,058			269,859	108,343	179,745	138,214
2013			225,410	288,882	91,361			90,985	140,291	144,405	93,507
2014			245,955	15,517	155,395			76,292	2,517	344,259	126,489
2015				298,440	65,260				175,565	179,453	64,863
2016				20,988	52,960				29,962	169,108	185,318
<b>TOTAL</b>			<b>982,793</b>	<b>715,706</b>	<b>449,034</b>			<b>437,136</b>	<b>456,678</b>	<b>1,016,970</b>	<b>608,391</b>
O.D.											426

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			592,234	104,834	105,325			422,059	126,978	223,782	129,921
2013		1,223	272,505	332,279	115,324		1,316	165,332	168,641	173,338	88,364
2014	84	2,961	283,814	32,286	169,940	305	3,982	134,394	27,083	372,979	122,062
2015	45	1,429	134,083	285,256	81,900	329	1,474	100,168	189,460	193,389	63,631
2016	51	624	55,853	44,083	43,123	314	2,110	86,917	80,969	117,936	177,349
<b>TOTAL</b>	<b>180</b>	<b>6,237</b>	<b>1,338,489</b>	<b>798,738</b>	<b>515,612</b>	<b>948</b>	<b>8,882</b>	<b>908,870</b>	<b>593,131</b>	<b>1,081,424</b>	<b>581,327</b>
O.D.											408

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,263,606	2,988,905	581,735			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,171,065	-970,036	2,149			
TOTAL LOSSES	1,092,541	2,018,869	583,884			
EXPECTED LOSSES	2,648,305	2,609,852	652,045			
CREDIBILITY	.04	.10	.15			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.653	1.208	.349	2.210		
INDICATED (POST-TEST)	.658	1.216	.351	2.225		
PRES. ON RATE LEVEL	1.427	1.406	.351	3.184		
DERIVED BY FORMULA	1.396	1.387	.351	3.134		
UNDERLYING PRES. RATE	1.584	1.561	.390	3.535		
PROPOSED	1.396	1.387	.351	3.134		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	3.239
IND. RATES				3.24	MINIMUM PREMIUM	
MAN. RATES	4.89	4.24	3.68	+ 3.24	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	213,560	1,506,647	.705			3	3	17	23
2013	238,519	1,938,835	.812			4	7	19	30
2014	235,179	2,780,803	1.182			5	10	17	32
2015	253,531	2,723,836	1.074			5	12	13	30
2016	247,611	1,483,992	.599				5	23	28
<b>TOTAL</b>	<b>1,188,400</b>	<b>10,434,113</b>	<b>.878</b>			<b>17</b>	<b>37</b>	<b>89</b>	<b>143</b>
O.D.		66,870	.005				1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			567,869	40,386	123,198			380,479	14,334	218,763	161,618
2013			766,305	193,968	133,735			229,180	171,857	269,007	174,783
2014			1,135,641	376,118	266,201			342,469	364,868	175,484	120,022
2015			900,328	435,286	365,752			217,792	458,859	231,765	114,054
2016				252,987	314,035				370,314	341,193	205,463
<b>TOTAL</b>			<b>3,370,143</b>	<b>1,298,745</b>	<b>1,202,921</b>			<b>1,169,920</b>	<b>1,380,232</b>	<b>1,236,212</b>	<b>775,940</b>
O.D.				15,180	13,401				17,000	6,192	15,097

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			657,592	46,081	154,366			595,068	16,799	272,360	151,921
2013		4,156	883,249	228,988	173,164		3,315	403,791	210,314	322,576	165,170
2014	387	13,319	1,322,782	451,673	323,756	1,369	16,664	571,910	412,975	212,707	115,821
2015	590	14,007	1,169,436	506,489	423,681	2,644	14,610	556,111	481,145	279,732	111,887
2016	343	4,828	437,816	361,317	273,105	1,452	9,871	388,975	370,275	273,655	196,628
<b>TOTAL</b>	<b>1,320</b>	<b>36,310</b>	<b>4,470,875</b>	<b>1,594,548</b>	<b>1,348,072</b>	<b>5,465</b>	<b>44,460</b>	<b>2,515,855</b>	<b>1,491,508</b>	<b>1,361,030</b>	<b>741,427</b>
O.D.	6	150	13,927	12,810	17,384	47	314	12,064	11,701	8,915	14,366

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,100,793	5,845,968	755,793			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,374,720	-1,190,355	2,621			
TOTAL LOSSES	4,726,073	4,655,613	758,414			
EXPECTED LOSSES	5,359,685	3,184,912	819,996			
CREDIBILITY	.13	.38	.56			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.398	.392	.064	.854		
INDICATED (POST-TEST)	.401	.395	.064	.860		
PRES. ON RATE LEVEL	.406	.242	.062	.710		
DERIVED BY FORMULA	.405	.300	.063	.768		
UNDERLYING PRES. RATE	.451	.268	.069	.788		
PROPOSED	.405	.300	.063	.768		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	.793
IND. RATES				.79	MINIMUM PREMIUM	
MAN. RATES	1.06	.94	.82	+ .79	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	108,285	754,553	.696				2	3		5
2013	160,801	1,450,838	.902			3	3		1	7
2014	160,270	2,078,776	1.297			3	13		6	22
2015	183,321	1,680,216	.916			2	8		7	17
2016	169,496	539,706	.318				1		7	8
<b>TOTAL</b>	<b>782,173</b>	<b>6,504,089</b>	<b>.832</b>			<b>8</b>	<b>27</b>		<b>24</b>	<b>59</b>
O.D.		20,977	.002						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				172,213	421,916				89,453	19,391	51,580
2013			648,975	148,604	27,510			352,651	160,073	19,696	93,329
2014			692,320	377,321	124,534			317,945	373,917	137,896	54,843
2015			515,675	382,477	36,525			124,784	512,458	78,079	30,218
2016				85,086	93,535				82,000	198,173	80,912
<b>TOTAL</b>			<b>1,856,970</b>	<b>1,165,701</b>	<b>704,020</b>			<b>795,380</b>	<b>1,217,901</b>	<b>453,235</b>	<b>310,882</b>
O.D.					3,728					9,504	7,745

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				196,495	528,661				104,839	24,142	48,485
2013		3,522	745,316	174,404	44,375		5,104	608,428	193,039	31,350	88,196
2014	236	8,253	826,031	433,864	162,619	1,270	15,518	534,681	419,189	171,874	52,923
2015	349	8,224	689,774	386,427	93,715	1,863	9,931	414,980	500,852	123,440	29,644
2016	105	1,522	138,478	115,179	82,662	491	3,320	134,190	126,196	143,602	77,433
<b>TOTAL</b>	<b>690</b>	<b>21,521</b>	<b>2,399,599</b>	<b>1,306,369</b>	<b>912,032</b>	<b>3,624</b>	<b>33,873</b>	<b>1,692,279</b>	<b>1,344,115</b>	<b>494,408</b>	<b>296,681</b>
O.D.		7	278	234	3,886		14	585	581	10,233	7,356

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,152,470	4,071,858	304,037			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,483,881	-911,767	1,296			
TOTAL LOSSES	2,668,589	3,160,091	305,333			
EXPECTED LOSSES	3,394,631	2,448,201	391,088			
CREDIBILITY	.10	.29	.42			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.341	.404	.039	.784		
INDICATED (POST-TEST)	.343	.407	.039	.789		
PRES. ON RATE LEVEL	.391	.282	.045	.718		
DERIVED BY FORMULA	.386	.318	.042	.746		
UNDERLYING PRES. RATE	.434	.313	.050	.797		
PROPOSED	.386	.318	.042	.746		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	.771
IND. RATES				.77	MINIMUM PREMIUM	
MAN. RATES	1.10	.92	.83	+ .77	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	943,529	3,116,592	.330			4	14	22	40
2013	750,090	2,994,142	.399	1		5	7	28	41
2014	1,099,614	3,502,167	.318			5	17	28	50
2015	992,073	2,599,165	.261			2	22	23	47
2016	943,344	2,544,248	.269			2	12	34	48
<b>TOTAL</b>	<b>4,728,650</b>	<b>14,756,314</b>	<b>.312</b>	<b>1</b>		<b>18</b>	<b>72</b>	<b>135</b>	<b>226</b>
O.D.		2,250							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			803,550	202,893	488,827			367,224	477,318	279,665	497,115
2013	25,827		839,059	310,399	505,700			320,480	197,985	392,060	402,632
2014			1,254,362	278,980	327,066			557,696	314,682	251,579	517,802
2015			375,112	532,345	272,746			66,597	531,690	306,820	513,855
2016			286,829	549,069	267,044			85,113	373,075	468,256	514,862
<b>TOTAL</b>	<b>25,827</b>		<b>3,558,912</b>	<b>1,873,686</b>	<b>1,861,383</b>			<b>1,397,110</b>	<b>1,894,750</b>	<b>1,698,380</b>	<b>2,446,266</b>
O.D.											2,250

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			930,511	231,501	612,501			574,338	559,417	348,184	467,288
2013	33,968	4,551	980,026	369,399	618,468		4,637	562,338	244,884	469,133	380,487
2014	426	14,577	1,442,846	352,664	387,788	2,231	26,506	887,371	373,896	298,945	499,679
2015	300	7,613	653,525	553,192	312,867	1,487	7,486	368,966	546,108	351,518	504,092
2016	561	10,845	906,631	599,534	305,980	2,286	20,792	549,241	430,102	367,205	492,723
<b>TOTAL</b>	<b>35,255</b>	<b>37,586</b>	<b>4,913,539</b>	<b>2,106,290</b>	<b>2,237,604</b>	<b>6,004</b>	<b>59,421</b>	<b>2,942,254</b>	<b>2,154,407</b>	<b>1,834,985</b>	<b>2,344,269</b>
O.D.											2,123

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,994,059	8,333,286	2,346,392			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,194,325	-2,028,237	7,270			
TOTAL LOSSES	5,799,734	6,305,049	2,353,662			
EXPECTED LOSSES	4,965,083	5,437,948	2,317,039			
CREDIBILITY	.33	.95	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.123	.133	.050	.306		
INDICATED (POST-TEST)	.124	.134	.050	.308		
PRES. ON RATE LEVEL	.095	.104	.043	.242		
DERIVED BY FORMULA	.105	.133	.050	.288		
UNDERLYING PRES. RATE	.105	.115	.049	.269		
PROPOSED	.105	.133	.050	.288		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	.297
IND. RATES				.30	MINIMUM PREMIUM	
MAN. RATES	.37	.30	.28	+ .30	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	277,555	1,597,056	.575				14	27	41
2013	273,277	1,991,863	.728			3	9	17	29
2014	303,156	2,609,072	.860			3	7	22	32
2015	299,516	5,278,263	1.762			9	21	34	64
2016	375,057	1,931,505	.514			2	5	36	43
<b>TOTAL</b>	<b>1,528,561</b>	<b>13,407,759</b>	<b>.877</b>			<b>17</b>	<b>56</b>	<b>136</b>	<b>209</b>
O.D.		209,865	.013				2	2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			502,326	227,314	226,996			311,309	495,056	370,639	277,051
2013			1,005,684	236,125	106,901			280,360	334,848	203,926	296,428
2014			1,603,926	107,450	280,213			1,347,138	278,613	346,383	310,369
2015			306,840	639,867	310,881			128,607	648,430	420,717	307,304
2016			3,418,776	121,096	348,678			2,067,414	182,015	487,829	356,440
<b>TOTAL</b>			1,331,852	1,273,669	1,273,669			1,938,962	1,829,494	1,829,494	1,547,592
O.D.			125,380	14,908	14,908			17,412	28,150	28,150	24,015

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			259,366	284,422	284,422			580,206	461,443	461,443	260,428
2013		2,724	584,836	274,535	137,564		4,504	400,915	249,832	249,832	280,124
2014	339	11,407	1,125,878	157,261	325,643	1,108	13,743	473,417	329,033	391,567	299,506
2015	937	21,927	1,822,524	717,688	423,648	9,716	56,340	1,850,498	756,174	530,587	301,465
2016	498	7,960	628,871	311,857	312,042	2,125	22,474	480,714	315,827	362,141	341,113
<b>TOTAL</b>	<b>1,774</b>	<b>44,018</b>	<b>4,162,109</b>	<b>1,720,707</b>	<b>1,483,319</b>	<b>12,949</b>	<b>97,061</b>	<b>3,356,640</b>	<b>2,382,155</b>	<b>1,995,570</b>	<b>1,482,636</b>
O.D.	31	827	76,879	109,487	30,956	20	141	5,353	16,512	35,903	22,637

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,757,802	7,774,609	1,505,273			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,048,485	-2,612,085	4,656			
TOTAL LOSSES	5,709,317	5,162,524	1,509,929			
EXPECTED LOSSES	4,662,112	7,061,952	1,345,133			
CREDIBILITY	.16	.45	.66			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.374	.338	.099	.811		
INDICATED (POST-TEST)	.377	.340	.100	.817		
PRES. ON RATE LEVEL	.275	.416	.079	.770		
DERIVED BY FORMULA	.291	.382	.093	.766		
UNDERLYING PRES. RATE	.305	.462	.088	.855		
PROPOSED	.293	.384	.093	.770		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	.796
IND. RATES				.80	MINIMUM PREMIUM	
MAN. RATES	1.16	.95	.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
2012	163,607	2,955,875	1.806			3	6	40	49
2013	169,449	1,832,739	1.081			1	4	33	38
2014	186,500	2,294,750	1.230	1		2	6	31	40
2015	198,855	2,308,035	1.160			2	5	26	33
2016	214,125	1,616,896	.755			1	7	17	25
<b>TOTAL</b>	<b>932,536</b>	<b>11,008,295</b>	<b>1.180</b>	<b>1</b>		<b>9</b>	<b>28</b>	<b>147</b>	<b>185</b>
O.D.		8,281							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			467,763	283,541	493,973			599,009	154,283	620,647	336,659
2013			148,379	100,028	365,097			383,335	87,621	449,370	298,909
2014	102,845		342,980	230,752	390,483	4,250		181,110	299,745	435,600	306,985
2015			436,501	266,892	501,368			272,183	282,432	279,868	268,791
2016			237,619	298,806	168,094			48,994	273,221	350,555	239,607
<b>TOTAL</b>	<b>102,845</b>		<b>1,633,242</b>	<b>1,180,019</b>	<b>1,919,015</b>	<b>4,250</b>		<b>1,484,631</b>	<b>1,097,302</b>	<b>2,136,040</b>	<b>1,450,951</b>
O.D.											8,281

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			539,952	323,521	618,952			930,378	180,821	772,703	316,459
2013		805	181,728	122,148	438,123		5,547	663,198	117,884	535,919	282,469
2014	118,064	4,712	440,526	283,176	424,606	4,986	9,491	339,526	352,646	485,645	296,241
2015	307	7,738	653,568	346,696	506,974	2,861	16,294	571,718	328,217	318,501	263,684
2016	371	7,157	583,068	347,488	191,930	1,579	13,787	388,220	315,830	272,957	229,304
<b>TOTAL</b>	<b>118,742</b>	<b>20,412</b>	<b>2,398,842</b>	<b>1,423,029</b>	<b>2,180,585</b>	<b>9,426</b>	<b>45,119</b>	<b>2,893,040</b>	<b>1,295,398</b>	<b>2,385,725</b>	<b>1,388,157</b>
O.D.											7,908

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,485,581	7,284,737	1,396,065	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,651,617	-2,365,343	4,933	
TOTAL LOSSES	2,833,964	4,919,394	1,400,998	
EXPECTED LOSSES	6,042,833	6,378,546	1,464,081	
CREDIBILITY	.11	.32	.48	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.304	.528	.150	.982
INDICATED (POST-TEST)	.306	.532	.151	.989
PRES. ON RATE LEVEL	.584	.616	.141	1.341
DERIVED BY FORMULA	.553	.589	.146	1.288
UNDERLYING PRES. RATE	.648	.684	.157	1.489
PROPOSED	.553	.589	.146	1.288

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.331
IND. RATES				1.33	MINIMUM PREMIUM	
MAN. RATES	2.18	1.83	1.55	+ 1.33	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	31,818	217,305	.682				2	9	11
2013	29,816	478,981	1.606				4	6	10
2014	30,189	315,725	1.045				3	3	6
2015	28,110	420,394	1.495				2	4	6
2016	27,333	756,169	2.766				3	9	12
<b>TOTAL</b>	<b>147,266</b>	<b>2,188,574</b>	<b>1.486</b>				<b>14</b>	<b>31</b>	<b>45</b>
O.D.		1,676	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				6,436	37,638				30,416	113,478	29,337
2013				208,819	28,304				121,103	55,915	64,840
2014				93,553	54,731				56,775	57,115	53,551
2015				113,196	88,295				72,177	22,189	124,537
2016				260,510	67,440				232,714	159,671	35,834
<b>TOTAL</b>				<b>682,514</b>	<b>276,408</b>				<b>513,185</b>	<b>408,368</b>	<b>308,099</b>
O.D.											1,676

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				7,344	47,162				35,647	141,280	27,577
2013			11,020	238,264	35,897			8,323	142,934	67,521	61,274
2014		221	18,297	105,105	59,949			12,014	63,731	63,655	51,677
2015	19	680	63,389	117,924	89,387	115	190	33,522	70,542	27,596	122,171
2016	142	2,876	265,033	237,896	86,591	838	5,701	223,002	212,955	134,920	34,293
<b>TOTAL</b>	<b>161</b>	<b>3,777</b>	<b>357,739</b>	<b>706,533</b>	<b>318,986</b>	<b>953</b>	<b>6,411</b>	<b>276,861</b>	<b>525,809</b>	<b>434,972</b>	<b>296,992</b>
O.D.											1,600

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	645,902	1,986,300	298,592	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-885,174	-495,728	682	
TOTAL LOSSES		1,490,572	299,274	
EXPECTED LOSSES	1,963,055	1,315,086	229,735	
CREDIBILITY	.03	.09	.14	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	1.012	.203	1.215
INDICATED (POST-TEST)	.000	1.019	.204	1.223
PRES. ON RATE LEVEL	1.200	.804	.141	2.145
DERIVED BY FORMULA	1.164	.823	.150	2.137
UNDERLYING PRES. RATE	1.333	.893	.156	2.382
PROPOSED	1.164	.823	.150	2.137

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	TOTAL
IND. RATES				2.21	MINIMUM PREMIUM	
MAN. RATES	3.43	2.91	2.48	+ 2.21	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	358,312	4,003,300	1.117			7	6	30	43
2013	413,953	10,126,152	2.446		1	3	19	28	51
2014	437,970	3,933,610	.898			4	27	29	60
2015	426,280	2,043,750	.479			3	16	30	49
2016	338,347	933,315	.275			1	3	19	23
<b>TOTAL</b>	<b>1,974,862</b>	<b>21,040,127</b>	<b>1.065</b>		<b>1</b>	<b>18</b>	<b>71</b>	<b>136</b>	<b>226</b>
O.D.		16,913							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,747,123	210,366	362,215			969,161	72,801	322,037	319,597
2013		851,303	711,995	524,485	176,765		6,887,813	186,454	336,650	214,942	235,745
2014			598,347	795,825	526,206			97,752	1,243,067	440,508	231,905
2015			597,785	331,602	189,221			74,170	357,231	298,931	194,810
2016			161,788	56,821	132,135			73,223	67,277	230,132	211,939
<b>TOTAL</b>		<b>851,303</b>	<b>3,817,038</b>	<b>1,919,099</b>	<b>1,386,542</b>		<b>6,887,813</b>	<b>1,400,760</b>	<b>2,077,026</b>	<b>1,506,550</b>	<b>1,193,996</b>
O.D.											16,913

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			2,023,168	240,028	453,855			1,515,769	85,322	400,938	300,421
2013		90,057	839,660	606,533	227,038		856,574	341,818	410,562	260,741	222,779
2014	204	8,476	816,573	911,699	591,401		7,555	357,744	1,350,099	524,359	223,788
2015	390	9,368	783,182	367,367	235,221	1,288	6,692	306,221	382,804	331,310	191,109
2016	215	3,722	288,211	131,863	124,260	1,050	11,698	229,976	138,370	169,760	202,826
<b>TOTAL</b>	<b>809</b>	<b>111,623</b>	<b>4,750,794</b>	<b>2,257,490</b>	<b>1,631,775</b>	<b>2,729</b>	<b>882,519</b>	<b>2,751,528</b>	<b>2,367,157</b>	<b>1,687,108</b>	<b>1,140,923</b>
O.D.											16,093

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,500,002	7,943,530	1,157,016			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,507,605	-2,700,969	3,975			
TOTAL LOSSES	3,992,397	5,242,561	1,160,991			
EXPECTED LOSSES	10,071,796	7,149,000	1,362,654			
CREDIBILITY	.18	.53	.79			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.202	.265	.059	.526		
INDICATED (POST-TEST)	.203	.267	.059	.529		
PRES. ON RATE LEVEL	.459	.326	.062	.847		
DERIVED BY FORMULA	.413	.295	.060	.768		
UNDERLYING PRES. RATE	.510	.362	.069	.941		
PROPOSED	.413	.295	.060	.768		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	.793
IND. RATES				.79	MINIMUM PREMIUM	
MAN. RATES	1.44	1.18	.98	+ .79	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	9,107	40,879	.448						3	3
2013	5,289	36,001	.680						2	2
2014	6,120	316,286	5.168					1	1	2
2015	5,173	217,639	4.207					3	2	5
2016	7,788	21,062	.270						1	1
<b>TOTAL</b>	<b>33,477</b>	<b>631,867</b>	<b>1.887</b>						<b>4</b>	<b>9</b>
O.D.		1,852	.005							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					21,856					17,582	1,441
2013					9,407					17,585	9,009
2014				82,893	123,325				54,356	41,434	14,278
2015				121,990	8,710				71,841	8,075	7,023
2016					1,200					4,157	15,705
<b>TOTAL</b>				<b>204,883</b>	<b>164,498</b>				<b>126,197</b>	<b>88,833</b>	<b>47,456</b>
O.D.											1,852

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					27,385					21,890	1,355
2013			210	186	11,202			291	377	20,673	8,514
2014		324	21,826	97,821	131,109		166	10,685	60,203	46,680	13,778
2015	18	545	51,263	113,851	16,990	109	492	31,281	68,219	13,370	6,890
2016	1	11	871	630	912	5	38	1,625	1,496	2,815	15,030
<b>TOTAL</b>	<b>19</b>	<b>880</b>	<b>74,170</b>	<b>212,488</b>	<b>187,598</b>	<b>114</b>	<b>696</b>	<b>43,882</b>	<b>130,295</b>	<b>105,428</b>	<b>45,567</b>
O.D.											1,750

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	119,761	635,809	47,317	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-108,250	-72,893	86	
TOTAL LOSSES	11,511	562,916	47,403	
EXPECTED LOSSES	240,365	196,176	26,448	
CREDIBILITY	.01	.04	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.034	1.682	.142	1.858
INDICATED (POST-TEST)	.034	1.694	.143	1.871
PRES. ON RATE LEVEL	.647	.528	.071	1.246
DERIVED BY FORMULA	.641	.575	.075	1.291
UNDERLYING PRES. RATE	.718	.586	.079	1.383
PROPOSED	.641	.575	.075	1.291

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.334
IND. RATES				1.33	MINIMUM PREMIUM	
MAN. RATES	1.99	1.67	1.44	+ 1.33	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	248,923	10,398,322	4.177			17	19	68	104
2013	253,552	11,056,679	4.360	2		17	24	78	121
2014	345,407	11,390,263	3.297	1		15	17	93	126
2015	401,998	10,979,354	2.731			13	31	94	138
2016	421,284	7,296,511	1.731	1		4	16	94	115
<b>TOTAL</b>	<b>1,671,164</b>	<b>51,121,129</b>	<b>3.059</b>	<b>4</b>		<b>66</b>	<b>107</b>	<b>427</b>	<b>604</b>
O.D.		4,822							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			4,079,394	660,988	849,609			2,200,331	752,119	1,015,831	840,050
2013	520,471		3,203,752	1,006,809	1,821,746			1,496,817	1,038,696	1,433,360	535,028
2014	1,040,705		3,739,430	547,127	1,619,665	490		1,366,048	356,515	1,594,498	1,125,785
2015			2,653,808	1,525,028	2,235,597			1,137,923	933,208	1,872,818	620,972
2016	803,000		674,905	567,085	1,525,518	10,000		219,295	764,609	1,976,988	755,111
<b>TOTAL</b>	<b>2,364,176</b>		<b>14,351,289</b>	<b>4,307,037</b>	<b>8,052,135</b>	<b>10,490</b>		<b>6,420,414</b>	<b>3,845,147</b>	<b>7,893,495</b>	<b>3,876,946</b>
O.D.											4,822

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			4,723,938	754,187	1,064,561			3,441,317	881,485	1,264,709	789,647
2013	684,521	17,379	3,730,686	1,205,240	2,229,616		21,663	2,626,778	1,268,684	1,725,162	505,601
2014	1,051,483	44,178	4,306,522	782,480	1,819,092	5,893	65,530	2,171,766	536,078	1,769,883	1,086,383
2015	1,805	44,885	3,773,630	1,893,375	2,329,187	11,895	67,722	2,390,964	1,241,191	2,020,701	609,174
2016	637,983	26,369	2,177,969	1,313,489	1,298,339	20,759	57,085	1,577,928	1,251,399	1,438,905	722,641
<b>TOTAL</b>	<b>2,375,792</b>	<b>132,811</b>	<b>18,712,745</b>	<b>5,948,771</b>	<b>8,740,795</b>	<b>38,547</b>	<b>212,000</b>	<b>12,208,753</b>	<b>5,178,837</b>	<b>8,219,360</b>	<b>3,713,446</b>
O.D.											4,648

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	33,680,648	28,087,763	3,718,094			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-16,370,745	-9,069,197	16,307			
TOTAL LOSSES	17,309,903	19,018,566	3,734,401			
EXPECTED LOSSES	38,202,809	24,766,651	4,512,143			
CREDIBILITY	.17	.48	.70			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.036	1.138	.223	2.397		
INDICATED (POST-TEST)	1.043	1.146	.225	2.414		
PRES. ON RATE LEVEL	2.059	1.335	.243	3.637		
DERIVED BY FORMULA	1.886	1.244	.230	3.360		
UNDERLYING PRES. RATE	2.286	1.482	.270	4.038		
PROPOSED	1.886	1.244	.230	3.360		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	3.933
IND. RATES				3.93	MINIMUM PREMIUM	
MAN. RATES	6.17	5.26	4.55	+ 3.93	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	94,722	7,202,605	7.603			6	8	27	41
2013	93,683	9,798,682	10.459	1	1	3	6	26	37
2014	102,032	1,956,625	1.917			4	9	18	31
2015	105,847	1,552,825	1.467			2	2	23	27
2016	99,111	2,756,624	2.781			1	7	28	36
<b>TOTAL</b>	<b>495,395</b>	<b>23,267,361</b>	<b>4.697</b>	<b>1</b>	<b>1</b>	<b>16</b>	<b>32</b>	<b>122</b>	<b>172</b>
O.D.		5,370	.001				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,803,870	407,609	212,407			3,664,610	599,554	314,712	199,843
2013	1,645,058	831,026	825,605	221,754	268,516		4,798,120	578,048	195,564	325,971	109,020
2014			795,582	247,914	181,692			331,949	89,635	192,730	117,123
2015			473,388	64,758	357,524			237,144	42,852	254,391	122,768
2016			329,800	304,244	655,543			283,200	97,471	841,614	244,752
<b>TOTAL</b>	<b>1,645,058</b>	<b>831,026</b>	<b>4,228,245</b>	<b>1,246,279</b>	<b>1,675,682</b>		<b>4,798,120</b>	<b>5,094,951</b>	<b>1,025,076</b>	<b>1,929,418</b>	<b>793,506</b>
O.D.				5,000						370	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,158,070	465,083	266,148			1,901,677	702,678	391,818	187,852
2013	1,000,484	126,749	930,564	264,749	334,529		873,122	945,195	253,299	395,139	103,024
2014	272	9,284	923,968	299,189	221,327	1,326	15,655	516,209	121,542	220,511	113,024
2015	288	7,018	580,819	140,247	362,314	2,194	12,866	414,586	97,753	273,289	120,435
2016	832	12,414	1,024,168	617,734	572,517	3,536	41,851	758,286	409,058	605,028	234,228
<b>TOTAL</b>	<b>1,001,876</b>	<b>155,465</b>	<b>4,617,589</b>	<b>1,787,002</b>	<b>1,756,835</b>	<b>7,056</b>	<b>943,494</b>	<b>4,535,953</b>	<b>1,584,330</b>	<b>1,885,785</b>	<b>758,563</b>
O.D.			249	5,692	52			22	433	6	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,261,704	7,020,135	758,563			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,776,003	-2,366,124	2,514			
TOTAL LOSSES	6,485,701	4,654,011	761,077			
EXPECTED LOSSES	10,764,933	6,326,194	802,540			
CREDIBILITY	.07	.21	.31			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.309	.939	.154	2.402		
INDICATED (POST-TEST)	1.318	.946	.155	2.419		
PRES. ON RATE LEVEL	1.957	1.150	.146	3.253		
DERIVED BY FORMULA	1.912	1.107	.149	3.168		
UNDERLYING PRES. RATE	2.173	1.277	.162	3.612		
PROPOSED	1.912	1.107	.149	3.168		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	3.709
IND. RATES				3.71	MINIMUM PREMIUM	
MAN. RATES	5.41	4.67	4.07	+ 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	
2012	16,466	492,851	2.993			1			1	2
2013	21,193	444,625	2.097			1	1		1	3
2014	23,526	1,351,875	5.746			2	3		11	16
2015	20,842	891,140	4.275			2	3		5	10
2016	20,309	198,237	.976				1		4	5
<b>TOTAL</b>	<b>102,336</b>	<b>3,378,728</b>	<b>3.302</b>			<b>6</b>	<b>8</b>		<b>22</b>	<b>36</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			315,456		190			82,141		742	94,322
2013			180,018	103,737	11,111			101,238	6,263	15,774	26,484
2014			640,152	224,322	107,072			88,604	157,672	112,888	21,165
2015			404,460	253,800	45,211			69,247	15,319	96,074	7,029
2016				76,867	51,858				60,000	4,568	4,944
<b>TOTAL</b>			<b>1,540,086</b>	<b>658,726</b>	<b>215,442</b>			<b>341,230</b>	<b>239,254</b>	<b>230,046</b>	<b>153,944</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			365,298		238			128,469		924	88,663
2013		976	209,930	119,610	17,108		1,466	172,411	9,178	20,311	25,027
2014	218	7,444	744,284	265,285	138,082	355	4,534	161,586	178,094	130,103	20,424
2015	269	6,284	525,517	263,021	85,303	649	3,810	125,478	34,272	101,937	6,895
2016	69	1,112	101,407	86,947	49,853	169	1,127	43,153	41,709	10,003	4,731
<b>TOTAL</b>	<b>556</b>	<b>15,816</b>	<b>1,946,436</b>	<b>734,863</b>	<b>290,584</b>	<b>1,173</b>	<b>10,937</b>	<b>631,097</b>	<b>263,253</b>	<b>263,278</b>	<b>145,740</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,606,015	1,551,978	145,740			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,377,570	-472,524	630			
TOTAL LOSSES	1,228,445	1,079,454	146,370			
EXPECTED LOSSES	3,099,758	1,257,710	201,602			
CREDIBILITY	.03	.07	.11			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.200	1.055	.143	2.398		
INDICATED (POST-TEST)	1.208	1.062	.144	2.414		
PRES. ON RATE LEVEL	2.728	1.107	.178	4.013		
DERIVED BY FORMULA	2.682	1.104	.174	3.960		
UNDERLYING PRES. RATE	3.029	1.229	.197	4.455		
PROPOSED	2.682	1.104	.174	3.960		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	4.636
IND. RATES				4.64	MINIMUM PREMIUM	
MAN. RATES	6.42	5.61	5.02	+ 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
2012	280,665	18,323,893	6.528	1		16	18	42	77
2013	286,414	9,661,998	3.373			21	5	40	66
2014	256,634	7,304,620	2.846			20	14	23	57
2015	116,319	377,928	.324				3	8	11
2016	66,985	371,621	.554					6	6
<b>TOTAL</b>	<b>1,007,017</b>	<b>36,040,060</b>	<b>3.579</b>	<b>1</b>		<b>57</b>	<b>40</b>	<b>119</b>	<b>217</b>
O.D.		3,111							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	767,090		4,332,755	810,068	733,521			10,439,071	474,651	574,368	192,369
2013			6,372,033	248,215	484,142			1,896,675	172,700	305,111	183,122
2014			4,703,873	421,758	360,901			1,139,312	229,202	285,092	164,482
2015				165,193	41,736				38,832	52,189	79,978
2016					201,284					86,238	84,099
<b>TOTAL</b>	<b>767,090</b>		<b>15,408,661</b>	<b>1,645,234</b>	<b>1,821,584</b>			<b>13,475,058</b>	<b>915,385</b>	<b>1,302,998</b>	<b>704,050</b>
O.D.											3,111

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	786,267		4,309,968	924,288	919,101			2,145,559	556,292	715,089	180,827
2013		32,297	6,787,746	335,230	671,398		23,805	2,807,046	233,218	388,465	173,050
2014	1,601	52,332	5,251,042	589,595	532,653	4,553	53,103	1,736,804	310,948	348,595	158,725
2015	25	801	75,323	158,752	50,487	76	348	24,007	43,680	55,350	78,458
2016	169	1,649	146,130	105,506	153,078	116	796	33,792	31,087	58,381	80,483
<b>TOTAL</b>	<b>788,062</b>	<b>87,079</b>	<b>16,570,209</b>	<b>2,113,371</b>	<b>2,326,717</b>	<b>4,745</b>	<b>78,052</b>	<b>6,747,208</b>	<b>1,175,225</b>	<b>1,565,880</b>	<b>671,543</b>
O.D.											2,933

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	24,275,355	7,181,193	674,476			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-10,822,208	-2,654,337	1,325			
TOTAL LOSSES	13,453,147	4,526,856	675,801			
EXPECTED LOSSES	22,345,707	6,706,733	704,913			
CREDIBILITY	.12	.34	.50			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.336	.450	.067	1.853		
INDICATED (POST-TEST)	1.345	.453	.067	1.865		
PRES. ON RATE LEVEL	1.999	.600	.063	2.662		
DERIVED BY FORMULA	1.921	.550	.065	2.536		
UNDERLYING PRES. RATE	2.219	.666	.070	2.955		
PROPOSED	1.921	.550	.065	2.536		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	2.969
IND. RATES				2.97	MINIMUM PREMIUM	
MAN. RATES	4.97	3.98	3.33	+ 2.97	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	630,917	8,169,828	1.294			11	26	84	121	
2013	709,668	9,533,905	1.343			15	26	82	126	
2014	799,859	11,281,827	1.410			14	30	72	120	
2015	557,011	7,501,695	1.346			14	21	46	81	
2016	397,342	4,936,606	1.242			5	11	51	67	
<b>TOTAL</b>	<b>3,094,797</b>	<b>41,423,861</b>	<b>1.339</b>			<b>59</b>	<b>114</b>	<b>335</b>	<b>515</b>	
O.D.		137,889	.004				3		3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			2,591,587	861,084	1,362,379			1,272,882	413,663	1,052,365	615,868
2013	987,712		3,345,986	940,411	1,543,453	2,415		907,852	579,738	792,558	433,780
2014	367,416	755,527	3,330,168	1,338,918	1,322,493		858,717	1,229,984	864,972	834,450	379,182
2015			2,843,927	768,861	891,399			1,076,654	907,132	684,197	329,525
2016			1,089,882	755,421	589,129			357,258	325,844	1,619,004	200,068
<b>TOTAL</b>	<b>1,355,128</b>	<b>755,527</b>	<b>13,201,550</b>	<b>4,664,695</b>	<b>5,708,853</b>	<b>2,415</b>	<b>858,717</b>	<b>4,844,630</b>	<b>3,091,349</b>	<b>4,982,574</b>	<b>1,958,423</b>
O.D.				103,105					19,365		15,419

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			2,922,251	982,495	1,707,063			1,674,487	484,815	1,310,195	578,916
2013	1,299,033	18,149	3,882,747	1,125,200	1,899,720	6,060	13,133	1,588,863	709,025	955,316	409,922
2014	436,406	357,994	3,964,188	1,618,347	1,521,659	9,432	735,668	2,001,112	1,027,072	968,740	365,911
2015	1,656	38,832	3,213,024	990,714	1,040,275	8,956	50,937	1,773,936	1,021,799	805,770	323,264
2016	1,335	25,860	2,032,121	1,020,265	658,658	5,769	61,631	1,314,861	852,417	1,163,904	191,465
<b>TOTAL</b>	<b>1,738,430</b>	<b>440,835</b>	<b>16,014,331</b>	<b>5,737,021</b>	<b>6,827,375</b>	<b>30,217</b>	<b>861,369</b>	<b>8,353,259</b>	<b>4,095,128</b>	<b>5,203,925</b>	<b>1,869,478</b>
O.D.	12	335	32,643	100,847	6,000	23	110	7,171	18,599	1,280	14,633

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	27,478,735	21,990,175	1,884,111	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-14,866,076	-6,237,621	5,698	
TOTAL LOSSES	12,612,659	15,752,554	1,889,809	
EXPECTED LOSSES	32,340,630	16,216,736	2,259,202	
CREDIBILITY	.25	.72	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.408	.509	.061	.978
INDICATED (POST-TEST)	.411	.513	.061	.985
PRES. ON RATE LEVEL	.941	.472	.066	1.479
DERIVED BY FORMULA	.809	.502	.061	1.372
UNDERLYING PRES. RATE	1.045	.524	.073	1.642
PROPOSED	.809	.502	.061	1.372

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.606
IND. RATES				1.61	MINIMUM PREMIUM	
MAN. RATES	2.96	2.43	1.85	+ 1.61	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	391,589	14,194,880	3.624			25	36	169	230
2013	414,194	15,646,223	3.777	2		21	50	152	225
2014	452,013	17,725,057	3.921	2	1	20	45	169	237
2015	494,964	16,041,982	3.241	2		18	40	143	203
2016	504,394	12,418,736	2.462	1		12	35	146	194
<b>TOTAL</b>	<b>2,257,154</b>	<b>76,026,878</b>	<b>3.368</b>	<b>7</b>	<b>1</b>	<b>96</b>	<b>206</b>	<b>779</b>	<b>1089</b>
O.D.		85,560	.003					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			4,577,800	1,833,545	1,435,008			1,782,066	2,102,171	1,732,344	731,946
2013	136,664		4,349,519	2,140,745	2,111,739	264,194		2,838,338	1,129,938	1,975,394	699,692
2014	925,932	613,007	4,140,991	2,013,004	2,726,460	501	22	2,593,728	1,024,392	2,928,875	758,145
2015	384,225		4,256,049	1,828,825	2,692,276	4,091		1,844,072	1,964,071	2,344,953	723,420
2016	509,834		2,131,241	1,888,496	1,776,891	3,000		1,714,102	1,249,663	2,208,610	936,899
<b>TOTAL</b>	<b>1,956,655</b>	<b>613,007</b>	<b>19,455,600</b>	<b>9,704,615</b>	<b>10,742,374</b>	<b>271,786</b>	<b>22</b>	<b>10,772,306</b>	<b>7,470,235</b>	<b>11,190,176</b>	<b>3,850,102</b>
O.D.					16,048					37,969	31,543

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			5,301,094	2,076,270	1,798,061			2,787,150	2,338,306	2,156,770	688,029
2013	179,739	23,261	5,026,368	2,509,615	2,603,669	662,969	40,002	4,791,812	1,405,981	2,384,718	661,209
2014	1,103,023	959,476	4,963,633	2,461,643	3,027,803	10,056	115,765	3,869,755	1,371,524	3,261,651	731,610
2015	427,587	65,521	5,475,364	2,322,743	2,861,089	26,998	108,053	3,858,131	2,328,702	2,609,195	709,675
2016	407,179	59,368	4,768,544	2,642,406	1,818,890	23,527	238,529	3,913,739	1,876,181	1,784,642	896,612
<b>TOTAL</b>	<b>2,117,528</b>	<b>1,107,626</b>	<b>25,535,003</b>	<b>12,012,677</b>	<b>12,109,512</b>	<b>723,550</b>	<b>502,349</b>	<b>19,220,587</b>	<b>9,320,694</b>	<b>12,196,976</b>	<b>3,687,135</b>
O.D.					20,108					47,271	29,762

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	49,206,643	45,707,238	3,716,897	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-21,688,206	-13,038,954	12,635	
TOTAL LOSSES	27,518,437	32,668,284	3,729,532	
EXPECTED LOSSES	49,431,674	35,121,317	3,792,020	
CREDIBILITY	.20	.58	.86	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.219	1.447	.165	2.831
INDICATED (POST-TEST)	1.228	1.457	.166	2.851
PRES. ON RATE LEVEL	1.973	1.401	.151	3.525
DERIVED BY FORMULA	1.824	1.433	.164	3.421
UNDERLYING PRES. RATE	2.190	1.556	.168	3.914
PROPOSED	1.824	1.433	.164	3.421

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	4.005
IND. RATES				4.01	MINIMUM PREMIUM	
MAN. RATES	5.86	5.04	4.41	+ 4.01	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2012	1,051,965	34,022,491	3.234	4		53	55	205	317
2013	1,117,692	34,482,132	3.085	3	1	32	62	211	309
2014	1,099,740	45,533,648	4.140	3	1	52	52	187	295
2015	982,180	18,170,425	1.850	2		21	55	196	274
2016	1,000,734	29,813,980	2.979	3	1	13	39	201	257
<b>TOTAL</b>	<b>5,252,311</b>	<b>162,022,676</b>	<b>3.085</b>	<b>15</b>	<b>3</b>	<b>171</b>	<b>263</b>	<b>1000</b>	<b>1452</b>
O.D.		251,416	.004			1	1		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2012	765,600		11,513,198	2,259,634	3,338,238	11,564		8,397,706	2,124,091	4,524,558	1,087,902
2013	831,942	773,843	7,499,928	2,629,199	2,542,902	256,762	6,807,234	6,148,921	1,900,136	3,670,993	1,420,272
2014	1,102,223	880,419	11,827,727	2,803,179	2,419,511	4,921,735	6,311,152	9,968,110	1,951,042	2,140,878	1,207,672
2015	476,313		4,438,022	2,245,432	2,903,001	5,000		2,051,369	1,461,598	3,396,093	1,193,597
2016	1,793,576	2,076,579	2,371,040	2,257,902	3,587,053	57,334	9,249,095	665,374	2,066,346	4,317,068	1,372,613
<b>TOTAL</b>	<b>4,969,654</b>	<b>3,730,841</b>	<b>37,649,915</b>	<b>12,195,346</b>	<b>14,790,705</b>	<b>5,252,395</b>	<b>22,367,481</b>	<b>27,231,480</b>	<b>9,503,213</b>	<b>18,049,590</b>	<b>6,282,056</b>
O.D.			188,240	30,000				30,000			3,176

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2012	784,740		12,634,201	2,578,241	4,151,046	58,849		7,495,178	2,489,438	5,600,217	1,022,628
2013	1,094,166	122,808	8,332,517	3,095,832	3,166,853	644,318	957,303	6,439,197	2,367,195	4,404,769	1,342,157
2014	1,182,349	196,930	13,112,850	3,462,062	2,956,361	1,014,714	1,265,413	11,527,346	2,537,974	2,598,645	1,165,403
2015	529,624	71,011	5,948,014	2,753,224	3,101,111	29,788	114,569	4,042,822	2,023,658	3,639,663	1,170,919
2016	1,434,062	189,061	6,601,614	3,897,318	3,267,863	149,275	925,591	3,937,845	2,987,717	3,213,474	1,313,591
<b>TOTAL</b>	<b>5,024,941</b>	<b>579,810</b>	<b>46,629,196</b>	<b>15,786,677</b>	<b>16,643,234</b>	<b>1,896,944</b>	<b>3,262,876</b>	<b>33,442,388</b>	<b>12,405,982</b>	<b>19,456,768</b>	<b>6,014,698</b>
O.D.	111	2,498	204,644	37,914	13,891	258	1,536	45,394	2,721	1,794	3,014

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	91,090,596	64,348,981	6,017,712	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-32,734,946	-18,286,405	18,468	
TOTAL LOSSES	58,355,650	46,062,576	6,036,180	
EXPECTED LOSSES	72,639,460	48,478,830	6,145,205	
CREDIBILITY	.35	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.111	.877	.115	2.103
INDICATED (POST-TEST)	1.119	.883	.116	2.118
PRES. ON RATE LEVEL	1.246	.831	.105	2.182
DERIVED BY FORMULA	1.202	.883	.116	2.201
UNDERLYING PRES. RATE	1.383	.923	.117	2.423
PROPOSED	1.192	.875	.115	2.182

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	2.554
IND. RATES				2.55	MINIMUM PREMIUM	
MAN. RATES	3.65	3.13	2.73	+ 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
2012	5,457	13,868,574	254.142		1	1		1	3
2013	5,290	446,535	8.441			1		1	2
2014	7,164	37,964	.529						
2015	7,871	6,215	.078						
2016	7,767	608	.007						
<b>TOTAL</b>	<b>33,549</b>	<b>14,359,896</b>	<b>42.803</b>		<b>1</b>	<b>2</b>		<b>2</b>	<b>5</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012		909,603	632,327		2,620		10,962,117	1,348,270		6,540	7,097
2013			227,924		19,036			135,008		58,912	5,655
2014											37,964
2015											6,215
2016											608
<b>TOTAL</b>		<b>909,603</b>	<b>860,251</b>		<b>21,656</b>		<b>10,962,117</b>	<b>1,483,278</b>		<b>65,452</b>	<b>57,539</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012		103,873	270,798		3,283		848,273	779,846		8,142	6,671
2013		1,236	259,373	2,026	26,201		1,954	230,039	3,275	71,492	5,344
2014											36,635
2015											6,097
2016											582
<b>TOTAL</b>		<b>105,109</b>	<b>530,171</b>	<b>2,026</b>	<b>29,484</b>		<b>850,227</b>	<b>1,009,885</b>	<b>3,275</b>	<b>79,634</b>	<b>55,329</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,495,392	114,419	55,329	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-613,340	-172,814	172	
TOTAL LOSSES	1,882,052		55,501	
EXPECTED LOSSES	1,416,774	468,679	49,988	
CREDIBILITY	.01	.04	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	5.610	.000	.165	5.775
INDICATED (POST-TEST)	5.649	.000	.166	5.815
PRES. ON RATE LEVEL	3.804	1.258	.134	5.196
DERIVED BY FORMULA	3.822	1.208	.136	5.166
UNDERLYING PRES. RATE	4.223	1.397	.149	5.769
PROPOSED	3.844	1.215	.137	5.196

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	TOTAL
IND. RATES				6.08	MINIMUM PREMIUM	6.083
MAN. RATES	8.21	7.22	6.50	+ 6.08	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	7,650	81,162	1.060						2	2
2013	11,477	66,077	.575						4	4
2014	3,242	226,406	6.983			1			1	2
2015	1,023	42,795	4.183						5	5
2016	1,549	183,521	11.847						1	1
<b>TOTAL</b>	<b>24,941</b>	<b>599,961</b>	<b>2.406</b>			<b>1</b>			<b>13</b>	<b>14</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					49,367					30,309	1,486
2013					42,418					11,617	12,042
2014			166,850		7,547			32,471		8,623	10,915
2015					23,951					18,510	334
2016					94,421					89,100	
<b>TOTAL</b>			<b>166,850</b>		<b>217,704</b>			<b>32,471</b>		<b>158,159</b>	<b>24,777</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					61,857					37,735	1,397
2013			951	837	50,512			195	247	13,656	11,380
2014	57	1,826	183,595	4,326	12,951	130	1,502	48,555	1,962	10,224	10,533
2015		53	4,723	3,669	21,986	8	31	2,752	2,634	18,624	328
2016	78	777	68,549	49,495	71,809	122	824	34,920	32,123	60,318	
<b>TOTAL</b>	<b>135</b>	<b>2,656</b>	<b>257,818</b>	<b>58,327</b>	<b>219,115</b>	<b>260</b>	<b>2,357</b>	<b>86,422</b>	<b>36,966</b>	<b>140,557</b>	<b>23,638</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	349,648	454,965	23,638	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-457,889	-178,116	51	
TOTAL LOSSES		276,849	23,689	
EXPECTED LOSSES	894,384	437,964	31,177	
CREDIBILITY	.01	.03	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	1.110	.095	1.205
INDICATED (POST-TEST)	.000	1.118	.096	1.214
PRES. ON RATE LEVEL	3.230	1.582	.112	4.924
DERIVED BY FORMULA	3.198	1.568	.111	4.877
UNDERLYING PRES. RATE	3.586	1.756	.125	5.467
PROPOSED	3.198	1.568	.111	4.877

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	5.709
IND. RATES				5.71	MINIMUM PREMIUM	
MAN. RATES	8.04	6.94	6.16	+ 5.71	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	327,167	4,220,953	1.290			9	8	40	57
2013	297,466	7,719,603	2.595			13	4	53	70
2014	313,649	6,385,710	2.035		1	9	9	46	65
2015	307,904	6,286,314	2.041			8	12	46	66
2016	293,195	3,976,842	1.356			4	7	47	58
<b>TOTAL</b>	<b>1,539,381</b>	<b>28,589,422</b>	<b>1.857</b>		<b>1</b>	<b>43</b>	<b>40</b>	<b>232</b>	<b>316</b>
O.D.		2,642							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,604,474	347,922	453,482			890,817	198,872	498,332	227,054
2013			2,870,858	220,397	870,918			2,196,941	241,960	937,706	380,823
2014	1,041		2,268,008	493,618	752,330			1,631,835	209,938	777,716	251,224
2015			1,810,081	450,019	1,497,963			821,734	309,662	1,160,752	236,103
2016			804,191	417,627	907,020			455,680	206,826	935,651	249,847
<b>TOTAL</b>	<b>1,041</b>		<b>9,357,612</b>	<b>1,929,583</b>	<b>4,481,713</b>			<b>5,997,007</b>	<b>1,167,258</b>	<b>4,310,157</b>	<b>1,345,051</b>
O.D.											2,642

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,849,180	396,979	568,212			1,337,188	233,078	620,420	213,431
2013		14,889	3,148,676	287,943	1,081,963		27,448	3,248,814	331,550	1,137,343	359,878
2014	1,935	25,734	2,529,821	634,124	866,108	5,730	67,222	2,199,083	333,619	886,788	242,431
2015	1,145	28,000	2,328,891	742,972	1,520,489	7,954	46,137	1,545,605	528,964	1,239,760	231,617
2016	1,333	21,725	1,726,412	891,737	826,245	5,257	64,357	1,090,564	540,683	695,921	239,104
<b>TOTAL</b>	<b>4,413</b>	<b>90,348</b>	<b>11,582,980</b>	<b>2,953,755</b>	<b>4,863,017</b>	<b>18,941</b>	<b>205,164</b>	<b>9,421,254</b>	<b>1,967,894</b>	<b>4,580,232</b>	<b>1,286,461</b>
O.D.											2,525

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	21,323,100	14,364,898	1,288,986			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,217,276	-3,955,450	4,143			
TOTAL LOSSES	14,105,824	10,409,448	1,293,129			
EXPECTED LOSSES	16,101,926	10,529,365	1,370,051			
CREDIBILITY	.16	.45	.67			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.916	.676	.084	1.676		
INDICATED (POST-TEST)	.922	.681	.085	1.688		
PRES. ON RATE LEVEL	.942	.616	.080	1.638		
DERIVED BY FORMULA	.939	.645	.083	1.667		
UNDERLYING PRES. RATE	1.046	.684	.089	1.819		
PROPOSED	.939	.645	.083	1.667		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.951
IND. RATES				1.95	MINIMUM PREMIUM	
MAN. RATES	2.70	2.26	2.05	+ 1.95	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	188,845	8,271,868	4.380			15	25	60	100
2013	208,981	10,466,866	5.008			19	23	64	106
2014	223,127	6,106,030	2.736			11	15	75	101
2015	250,246	5,315,567	2.124			3	24	70	97
2016	263,160	4,776,052	1.814			5	11	63	79
<b>TOTAL</b>	<b>1,134,359</b>	<b>34,936,383</b>	<b>3.080</b>			<b>53</b>	<b>98</b>	<b>332</b>	<b>483</b>
O.D.		27,526	.002					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			2,864,657	1,072,777	1,090,181			1,417,669	704,924	755,262	366,398
2013			4,432,602	1,134,905	1,376,410			1,316,563	751,424	1,122,051	332,911
2014			2,165,762	613,818	630,582			909,781	518,941	848,932	418,214
2015			575,673	950,304	927,683			606,791	1,054,965	976,120	224,031
2016			861,353	569,100	1,033,987			468,042	566,118	974,162	303,290
<b>TOTAL</b>			<b>10,900,047</b>	<b>4,340,904</b>	<b>5,058,843</b>			<b>4,718,846</b>	<b>3,596,372</b>	<b>4,676,527</b>	<b>1,644,844</b>
O.D.					27,000					99	427

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			3,317,273	1,224,040	1,366,002			2,217,233	826,174	940,303	344,414
2013		24,041	5,123,194	1,351,165	1,719,681		19,052	2,298,253	923,108	1,351,962	314,601
2014	738	25,464	2,516,179	756,627	742,323	3,636	43,892	1,475,424	642,655	960,081	403,577
2015	471	12,876	1,115,234	1,047,638	954,744	6,470	35,613	1,381,979	1,171,575	1,090,667	219,774
2016	1,514	24,864	1,995,524	1,082,572	949,017	6,365	72,644	1,369,118	796,248	764,452	290,249
<b>TOTAL</b>	<b>2,723</b>	<b>87,245</b>	<b>14,067,404</b>	<b>5,462,042</b>	<b>5,731,767</b>	<b>16,471</b>	<b>171,201</b>	<b>8,742,007</b>	<b>4,359,760</b>	<b>5,107,465</b>	<b>1,572,615</b>
O.D.			605	533	32,153			2	2	116	401

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	23,087,658	20,693,838	1,573,016			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-12,638,440	-6,315,095	7,024			
TOTAL LOSSES	10,449,218	14,378,743	1,580,040			
EXPECTED LOSSES	28,903,468	17,049,415	2,064,533			
CREDIBILITY	.13	.37	.54			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.921	1.268	.139	2.328		
INDICATED (POST-TEST)	.927	1.277	.140	2.344		
PRES. ON RATE LEVEL	2.295	1.354	.164	3.813		
DERIVED BY FORMULA	2.117	1.326	.151	3.594		
UNDERLYING PRES. RATE	2.548	1.503	.182	4.233		
PROPOSED	2.117	1.326	.151	3.594		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	4.207
IND. RATES				4.21	MINIMUM PREMIUM	
MAN. RATES	6.28	5.49	4.77	+ 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
2012	85,151	3,325,542	3.905			7	5	34	46
2013	79,077	1,470,828	1.859			1	6	27	34
2014	85,401	583,231	.682				5	19	24
2015	90,352	2,215,139	2.451			3	4	30	37
2016	85,972	1,570,489	1.826			2	2	31	35
<b>TOTAL</b>	<b>425,953</b>	<b>9,165,229</b>	<b>2.152</b>			<b>13</b>	<b>22</b>	<b>141</b>	<b>176</b>
O.D.		1,263							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,516,060	121,147	326,455			624,322	188,337	439,010	110,211
2013			183,477	201,872	472,055			45,788	35,995	450,141	81,500
2014				201,516	151,465				51,443	78,705	100,102
2015			437,238	238,596	414,903			259,158	133,920	600,089	131,235
2016			363,494	87,681	546,925			106,036	28,401	299,566	138,386
<b>TOTAL</b>			<b>2,500,269</b>	<b>850,812</b>	<b>1,911,803</b>			<b>1,035,304</b>	<b>438,096</b>	<b>1,867,511</b>	<b>561,434</b>
O.D.											1,263

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,755,599	138,229	409,047			976,440	220,732	546,568	103,598
2013		995	229,062	240,446	567,106		663	87,350	52,427	530,482	77,018
2014		531	41,934	228,506	164,127		209	12,535	59,396	86,700	96,598
2015	296	7,449	625,771	307,405	425,572	2,662	15,187	537,404	234,003	629,120	128,742
2016	682	10,041	795,923	396,261	463,923	1,293	15,351	272,248	142,147	215,084	132,435
<b>TOTAL</b>	<b>978</b>	<b>19,016</b>	<b>3,448,289</b>	<b>1,310,847</b>	<b>2,029,775</b>	<b>3,955</b>	<b>31,410</b>	<b>1,885,977</b>	<b>708,705</b>	<b>2,007,954</b>	<b>538,391</b>
O.D.											1,194

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,389,625	6,057,281	539,585			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,714,284	-1,766,839	1,739			
TOTAL LOSSES	1,675,341	4,290,442	541,324			
EXPECTED LOSSES	8,365,717	4,728,078	553,739			
CREDIBILITY	.07	.19	.28			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.393	1.007	.127	1.527		
INDICATED (POST-TEST)	.396	1.014	.128	1.538		
PRES. ON RATE LEVEL	1.769	1.000	.117	2.886		
DERIVED BY FORMULA	1.673	1.003	.120	2.796		
UNDERLYING PRES. RATE	1.964	1.110	.130	3.204		
PROPOSED	1.673	1.003	.120	2.796		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	3.273
IND. RATES				3.27	MINIMUM PREMIUM	
MAN. RATES	4.82	4.08	3.61	+ 3.27	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	40,161	1,618,743	4.030			2	7	19	28
2013	41,333	2,674,272	6.470			3	12	26	41
2014	46,431	1,334,409	2.873			2	6	18	26
2015	47,863	1,022,163	2.135			2	4	23	29
2016	45,936	974,541	2.121			1	5	26	32
<b>TOTAL</b>	<b>221,724</b>	<b>7,624,128</b>	<b>3.439</b>			<b>10</b>	<b>34</b>	<b>112</b>	<b>156</b>
O.D.		1,891							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			451,641	314,958	121,817			222,817	215,997	190,111	101,402
2013			837,471	674,294	197,416			339,980	343,978	208,344	72,789
2014			316,258	131,810	106,146			189,870	327,542	170,001	92,782
2015			300,015	93,135	255,876			106,458	26,460	180,089	60,130
2016			180,000	72,176	265,010			33,000	106,266	234,588	83,501
<b>TOTAL</b>			<b>2,085,385</b>	<b>1,286,373</b>	<b>946,265</b>			<b>892,125</b>	<b>1,020,243</b>	<b>983,133</b>	<b>410,604</b>
O.D.											1,891

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			523,000	359,367	152,636			348,486	253,148	236,687	95,318
2013		4,541	989,422	777,535	255,140		4,921	601,287	412,123	255,630	68,786
2014	108	3,796	374,882	157,207	124,362	758	9,591	340,292	366,291	200,969	89,535
2015	190	4,748	395,030	141,411	260,358	1,018	5,931	198,926	60,016	189,512	58,988
2016	340	5,178	413,748	215,525	229,194	858	7,844	207,270	160,257	173,860	79,910
<b>TOTAL</b>	<b>638</b>	<b>18,263</b>	<b>2,696,082</b>	<b>1,651,045</b>	<b>1,021,690</b>	<b>2,634</b>	<b>28,287</b>	<b>1,696,261</b>	<b>1,251,835</b>	<b>1,056,658</b>	<b>392,537</b>
O.D.											1,810

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,442,165	4,981,228	394,347			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,256,280	-1,674,633	1,596			
TOTAL LOSSES	2,185,885	3,306,595	395,943			
EXPECTED LOSSES	5,108,520	4,487,694	498,879			
CREDIBILITY	.04	.12	.18			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.986	1.491	.179	2.656		
INDICATED (POST-TEST)	.993	1.501	.180	2.674		
PRES. ON RATE LEVEL	2.075	1.823	.203	4.101		
DERIVED BY FORMULA	2.032	1.784	.199	4.015		
UNDERLYING PRES. RATE	2.304	2.024	.225	4.553		
PROPOSED	2.032	1.784	.199	4.015		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	4.700
IND. RATES				4.70	MINIMUM PREMIUM	
MAN. RATES	6.61	5.80	5.13	+ 4.70	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	94,593	3,513,361	3.714			4	11	53	68
2013	104,520	2,961,755	2.833			6	8	43	57
2014	109,022	3,010,024	2.760			2	10	35	47
2015	126,407	5,888,266	4.658			10	13	38	61
2016	132,297	2,550,330	1.927			1	10	42	53
<b>TOTAL</b>	<b>566,839</b>	<b>17,923,736</b>	<b>3.162</b>			<b>23</b>	<b>52</b>	<b>211</b>	<b>286</b>

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			916,671	519,783	502,351			486,259	249,142	572,815	266,340
2013			1,039,765	365,068	354,907			265,115	384,801	372,439	179,660
2014			339,151	752,241	302,081			157,376	945,957	317,825	195,393
2015			1,937,989	871,959	516,024			1,105,591	829,382	436,908	190,413
2016			155,101	550,812	440,302			95,000	447,956	697,673	163,486
<b>TOTAL</b>			<b>4,388,677</b>	<b>3,059,863</b>	<b>2,115,665</b>			<b>2,109,341</b>	<b>2,857,238</b>	<b>2,397,660</b>	<b>995,292</b>

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,024,017	593,072	629,450			699,922	291,992	713,157	250,360
2013		5,637	1,207,393	430,107	442,578		3,835	479,484	462,294	447,908	169,779
2014	116	5,218	508,827	844,310	348,541	630	9,527	393,899	1,030,011	382,689	188,554
2015	1,250	29,283	2,437,323	988,729	658,190	10,889	62,877	2,085,163	936,800	566,277	186,795
2016	627	10,555	915,677	676,717	424,892	2,860	25,407	703,384	564,231	531,990	156,456
<b>TOTAL</b>	<b>1,993</b>	<b>50,693</b>	<b>6,093,237</b>	<b>3,532,935</b>	<b>2,503,651</b>	<b>14,379</b>	<b>101,646</b>	<b>4,361,852</b>	<b>3,285,328</b>	<b>2,642,021</b>	<b>951,944</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,623,800	11,963,935	951,944	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,284,701	-3,558,331	3,853	
TOTAL LOSSES	5,339,099	8,405,604	955,797	
EXPECTED LOSSES	12,096,344	9,613,589	1,128,010	
CREDIBILITY	.08	.23	.34	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.942	1.483	.169	2.594
INDICATED (POST-TEST)	.949	1.493	.170	2.612
PRES. ON RATE LEVEL	1.922	1.528	.179	3.629
DERIVED BY FORMULA	1.844	1.520	.176	3.540
UNDERLYING PRES. RATE	2.134	1.696	.199	4.029
PROPOSED	1.844	1.520	.176	3.540

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	4.144
IND. RATES				4.14	MINIMUM PREMIUM	
MAN. RATES	5.90	5.13	4.54	+ 4.14	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	72,169	1,183,175	1.639			4	2	8	14
2013	69,138	3,832,599	5.543			4	13	20	37
2014	78,585	3,369,217	4.287			9	1	18	28
2015	82,963	1,432,905	1.727			1	4	17	22
2016	79,755	928,701	1.164			1	1	14	16
<b>TOTAL</b>	<b>382,610</b>	<b>10,746,597</b>	<b>2.809</b>			<b>19</b>	<b>21</b>	<b>77</b>	<b>117</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			611,051	127,334	77,774			174,730	40,173	66,748	85,365
2013			1,256,476	438,166	204,058			846,082	605,879	396,788	85,150
2014			1,948,217	15,000	448,793			741,367		161,264	54,576
2015			345,000	242,301	267,510			120,000	102,351	231,151	124,592
2016			158,436	16,560	474,236			37,199	31,601	158,151	52,518
<b>TOTAL</b>			<b>4,319,180</b>	<b>839,361</b>	<b>1,472,371</b>			<b>1,919,378</b>	<b>780,004</b>	<b>1,014,102</b>	<b>402,201</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			707,597	145,288	97,451			273,277	47,083	83,102	80,243
2013		5,840	1,249,448	510,604	264,279		8,506	1,040,819	726,378	485,133	80,467
2014	663	21,972	2,173,065	89,419	527,613	2,963	34,223	1,106,350	42,620	195,058	52,666
2015	242	5,973	503,907	283,224	284,825	1,269	7,223	258,798	139,360	247,241	122,225
2016	488	6,120	500,187	279,509	378,627	584	6,274	131,223	83,450	113,865	50,260
<b>TOTAL</b>	<b>1,393</b>	<b>39,905</b>	<b>5,134,204</b>	<b>1,308,044</b>	<b>1,552,795</b>	<b>4,816</b>	<b>56,226</b>	<b>2,810,467</b>	<b>1,038,891</b>	<b>1,124,399</b>	<b>385,861</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,047,011	5,024,129	385,861			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,493,023	-1,347,484	1,325			
TOTAL LOSSES	5,553,988	3,676,645	387,186			
EXPECTED LOSSES	5,647,324	3,615,664	413,219			
CREDIBILITY	.06	.18	.26			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.452	.961	.101	2.514		
INDICATED (POST-TEST)	1.462	.968	.102	2.532		
PRES. ON RATE LEVEL	1.330	.851	.097	2.278		
DERIVED BY FORMULA	1.338	.872	.098	2.308		
UNDERLYING PRES. RATE	1.476	.945	.108	2.529		
PROPOSED	1.338	.872	.098	2.308		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	2.702
IND. RATES				2.70	MINIMUM PREMIUM	
MAN. RATES	3.25	3.03	2.85	+ 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
2012	533,231	20,130,016	3.775	3		27	57	197	284
2013	567,284	20,592,860	3.630	2		32	56	203	293
2014	609,410	23,224,458	3.810			32	46	179	258
2015	661,105	21,964,500	3.322	1	1	22	58	190	272
2016	690,239	21,970,573	3.183	2	1	18	45	208	274
<b>TOTAL</b>	<b>3,061,269</b>	<b>107,882,407</b>	<b>3.524</b>	<b>8</b>	<b>3</b>	<b>131</b>	<b>262</b>	<b>977</b>	<b>1381</b>
O.D.		14,870							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	661,736		6,463,764	2,542,272	3,002,187	46,079		2,509,938	1,647,713	2,361,558	894,769
2013	234,787		7,177,271	2,067,510	1,721,654	56,935		3,287,099	2,172,008	2,575,751	1,299,845
2014		212,078	6,748,848	2,362,737	3,104,754		531,043	5,110,894	1,387,275	2,550,894	1,215,935
2015	283,874	57,834	4,309,447	2,524,168	2,958,567	5,120	3,075,751	3,537,472	1,659,750	2,525,726	1,026,791
2016	746,289	769,589	3,770,918	1,954,966	3,131,488	315,305	1,965,761	2,631,018	2,156,027	3,488,960	1,040,252
<b>TOTAL</b>	<b>1,926,686</b>	<b>1,039,501</b>	<b>28,470,248</b>	<b>11,451,653</b>	<b>13,918,650</b>	<b>423,439</b>	<b>5,572,555</b>	<b>17,076,421</b>	<b>9,022,773</b>	<b>13,502,889</b>	<b>5,477,592</b>
O.D.											14,870

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	678,279		7,352,230	2,900,734	3,761,740	234,496		3,786,249	1,931,115	2,940,139	841,083
2013	308,790	38,290	8,160,862	2,438,610	2,181,270	142,872	46,236	5,596,449	2,644,908	3,112,982	1,228,354
2014	9,359	242,112	7,548,118	2,910,549	3,502,634	21,032	994,038	6,153,586	1,805,480	2,914,620	1,173,377
2015	317,478	83,088	5,914,540	3,010,525	3,163,076	60,797	1,053,545	4,879,676	2,148,273	2,817,685	1,007,282
2016	609,394	264,426	7,233,186	3,587,415	3,014,948	528,282	1,061,112	6,052,972	3,064,096	2,826,762	995,521
<b>TOTAL</b>	<b>1,923,300</b>	<b>627,916</b>	<b>36,208,936</b>	<b>14,847,833</b>	<b>15,623,668</b>	<b>987,479</b>	<b>3,154,931</b>	<b>26,468,932</b>	<b>11,593,872</b>	<b>14,612,188</b>	<b>5,245,617</b>
O.D.											14,201

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	69,371,494	56,677,561	5,259,818			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-28,581,295	-16,889,599	19,945			
TOTAL LOSSES	40,790,199	39,787,962	5,279,763			
EXPECTED LOSSES	65,082,579	45,490,458	5,969,475			
CREDIBILITY	.25	.71	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.332	1.300	.172	2.804		
INDICATED (POST-TEST)	1.341	1.309	.173	2.823		
PRES. ON RATE LEVEL	1.915	1.338	.176	3.429		
DERIVED BY FORMULA	1.772	1.317	.173	3.262		
UNDERLYING PRES. RATE	2.126	1.486	.195	3.807		
PROPOSED	1.772	1.317	.173	3.262		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	3.819
IND. RATES				3.82	MINIMUM PREMIUM	
MAN. RATES	5.98	5.06	4.29	+ 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
2012	414,458	28,744,158	6.935			40	96	293	429
2013	418,003	23,507,364	5.623			30	88	304	422
2014	446,357	24,580,652	5.506			28	77	284	390
2015	476,365	18,990,358	3.986			15	87	286	390
2016	487,436	21,536,090	4.418			9	75	239	324
<b>TOTAL</b>	<b>2,242,619</b>	<b>117,358,622</b>	<b>5.233</b>			<b>3</b>	<b>1</b>	<b>122</b>	<b>423</b>
O.D.		13,316							2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			7,752,941	4,297,320	2,264,106			5,570,826	4,688,839	3,125,673	1,044,453
2013			5,574,246	3,870,102	2,611,437			2,769,586	3,508,347	4,113,721	1,059,925
2014	338,035		5,060,756	3,693,721	2,765,553	187,763		3,893,068	3,445,862	4,031,765	1,164,129
2015	74,946		2,645,319	3,991,812	2,709,954	13,758		2,194,477	3,677,824	2,717,863	964,405
2016		606,305	1,982,619	3,663,249	2,415,509		3,388,173	961,488	3,017,251	4,595,071	906,425
<b>TOTAL</b>	<b>412,981</b>	<b>606,305</b>	<b>23,015,881</b>	<b>19,516,204</b>	<b>12,766,559</b>	<b>201,521</b>	<b>3,388,173</b>	<b>15,389,445</b>	<b>18,338,123</b>	<b>18,584,093</b>	<b>5,139,337</b>
O.D.					5,639					4,024	3,653

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			8,977,260	4,903,248	2,836,922			8,711,016	5,495,317	3,891,465	981,786
2013		30,238	6,583,930	4,497,380	3,236,781		40,078	4,981,463	4,235,476	4,933,724	1,001,629
2014	389,274	60,888	5,930,306	4,296,387	3,140,604	201,007	158,153	5,464,603	4,042,819	4,563,916	1,123,384
2015	84,998	55,288	4,763,778	4,235,593	2,940,009	49,374	125,347	4,786,066	3,990,987	3,115,624	946,081
2016	10,929	167,263	6,578,346	4,342,243	2,530,615	73,674	1,001,385	5,137,904	3,820,838	3,546,067	867,449
<b>TOTAL</b>	<b>485,201</b>	<b>313,677</b>	<b>32,833,620</b>	<b>22,274,851</b>	<b>14,684,931</b>	<b>324,055</b>	<b>1,324,963</b>	<b>29,081,052</b>	<b>21,585,437</b>	<b>20,050,796</b>	<b>4,920,329</b>
O.D.			126	111	6,716			67	86	4,730	3,489

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	64,362,761	78,607,658	4,923,818			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-27,235,583	-24,133,817	17,654			
TOTAL LOSSES	37,127,178	54,473,841	4,941,472			
EXPECTED LOSSES	61,716,876	64,834,116	5,404,712			
CREDIBILITY	.20	.58	.86			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.656	2.429	.220	4.305		
INDICATED (POST-TEST)	1.668	2.446	.222	4.336		
PRES. ON RATE LEVEL	2.479	2.604	.217	5.300		
DERIVED BY FORMULA	2.317	2.512	.221	5.050		
UNDERLYING PRES. RATE	2.752	2.891	.241	5.884		
PROPOSED	2.317	2.512	.221	5.050		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	5.912
IND. RATES				5.91	MINIMUM PREMIUM	
MAN. RATES	8.70	7.46	6.63	+ 5.91	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2012	251,114	12,733,757	5.070	1		22	38	108	169
2013	247,108	13,772,059	5.573		1	20	33	92	146
2014	265,354	12,272,376	4.624	4		17	24	92	137
2015	276,085	7,395,148	2.678	1		9	30	93	133
2016	290,344	5,308,405	1.828	1		3	18	98	120
<b>TOTAL</b>	<b>1,330,005</b>	<b>51,481,745</b>	<b>3.871</b>	<b>7</b>	<b>1</b>	<b>71</b>	<b>143</b>	<b>483</b>	<b>705</b>
O.D.		9,366						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2012	1,687		4,832,915	1,789,167	789,412	884		2,195,488	1,408,607	1,217,170	498,427
2013		1,105,183	4,602,313	1,430,611	943,801		2,199,368	1,532,573	764,056	958,633	235,521
2014	335,612		4,028,800	1,197,326	1,295,053			2,921,721	663,422	1,456,862	373,580
2015	3,000		1,804,768	1,207,056	1,424,559			702,464	856,866	1,006,826	389,609
2016	22,718		559,732	805,455	968,946	12,534		195,057	736,095	1,702,713	305,155
<b>TOTAL</b>	<b>363,017</b>	<b>1,105,183</b>	<b>15,828,528</b>	<b>6,429,615</b>	<b>5,421,771</b>	<b>13,418</b>	<b>2,199,368</b>	<b>7,547,303</b>	<b>4,429,046</b>	<b>6,342,204</b>	<b>1,802,292</b>
O.D.					3,450						5,916

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2012	1,729		5,472,682	2,041,440	989,133	4,499		3,171,096	1,650,889	1,515,379	468,521
2013		312,081	5,323,388	1,683,287	1,210,235		721,747	2,663,910	945,135	1,163,616	222,567
2014	386,146	43,788	4,309,536	1,467,271	1,498,977	8,327	98,825	3,269,014	884,946	1,654,043	360,505
2015	4,570	31,043	2,616,454	1,429,704	1,508,574	7,690	43,387	1,571,365	1,007,083	1,117,669	382,206
2016	19,370	22,486	1,873,698	1,197,883	901,627	23,764	51,348	1,423,484	1,133,298	1,254,088	292,033
<b>TOTAL</b>	<b>411,815</b>	<b>409,398</b>	<b>19,595,758</b>	<b>7,819,585</b>	<b>6,108,546</b>	<b>44,280</b>	<b>915,307</b>	<b>12,098,869</b>	<b>5,621,351</b>	<b>6,704,795</b>	<b>1,725,832</b>
O.D.		7	258	216	3,595						5,681

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	33,475,692	26,258,088	1,731,513	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-15,331,753	-8,482,566	6,208	
TOTAL LOSSES	18,143,939	17,775,522	1,737,721	
EXPECTED LOSSES	34,686,531	22,782,986	1,901,907	
CREDIBILITY	.14	.41	.60	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.364	1.337	.131	2.832
INDICATED (POST-TEST)	1.374	1.346	.132	2.852
PRES. ON RATE LEVEL	2.349	1.543	.129	4.021
DERIVED BY FORMULA	2.213	1.462	.131	3.806
UNDERLYING PRES. RATE	2.608	1.713	.143	4.464
PROPOSED	2.213	1.462	.131	3.806

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	4.456
IND. RATES				4.46	MINIMUM PREMIUM	
MAN. RATES	6.74	5.82	5.03	+ 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	
2012	224,232	11,615,601	5.180			14	27	66	107	
2013	208,251	9,210,877	4.422			18	18	50	86	
2014	216,694	14,238,821	6.570		2	23	13	66	104	
2015	262,578	9,648,490	3.674			17	15	71	103	
2016	266,059	5,957,991	2.239		1	6	9	81	97	
<b>TOTAL</b>	<b>1,177,814</b>	<b>50,671,780</b>	<b>4.302</b>		<b>3</b>	<b>78</b>	<b>82</b>	<b>334</b>	<b>497</b>	
O.D.		3,921						1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			3,249,115	1,202,789	1,120,635			2,619,710	2,083,376	872,836	467,140
2013			3,993,766	786,936	847,157			1,751,298	445,866	753,487	632,367
2014	1,503,764		4,768,699	477,069	1,790,878	49,161		2,119,764	1,632,848	1,589,197	307,441
2015			3,658,149	686,628	2,001,853			1,405,222	358,877	1,066,953	470,808
2016	246,000		1,225,254	374,623	1,610,359	20,000		450,076	308,373	1,449,517	273,789
<b>TOTAL</b>	<b>1,749,764</b>		<b>16,894,983</b>	<b>3,528,045</b>	<b>7,370,882</b>	<b>69,161</b>		<b>8,346,070</b>	<b>4,829,340</b>	<b>5,731,990</b>	<b>2,151,545</b>
O.D.					1					3,314	606

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			3,531,673	1,345,553	1,404,154			2,992,247	2,160,123	1,086,687	439,112
2013		21,176	4,493,867	940,792	1,077,585		24,016	2,855,410	562,731	919,848	597,587
2014	1,541,103	55,218	5,401,051	740,077	2,025,715	51,998	100,160	3,395,516	1,920,767	1,832,827	296,681
2015	2,253	53,386	4,413,827	1,138,980	2,115,156	12,982	76,157	2,435,207	614,485	1,183,836	461,863
2016	197,023	32,636	2,579,153	1,274,916	1,397,126	34,922	70,319	1,354,764	792,942	1,055,039	262,016
<b>TOTAL</b>	<b>1,740,379</b>	<b>162,416</b>	<b>20,419,571</b>	<b>5,440,318</b>	<b>8,019,736</b>	<b>99,902</b>	<b>270,652</b>	<b>13,033,144</b>	<b>6,051,048</b>	<b>6,078,237</b>	<b>2,057,259</b>
O.D.					1	5	29	1,299	1,194	2,245	575

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	35,727,397	25,592,779	2,057,834			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-14,561,210	-7,232,978	7,562			
TOTAL LOSSES	21,166,187	18,359,801	2,065,396			
EXPECTED LOSSES	33,190,799	19,528,157	2,261,402			
CREDIBILITY	.13	.38	.56			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.797	1.559	.175	3.531		
INDICATED (POST-TEST)	1.810	1.570	.176	3.556		
PRES. ON RATE LEVEL	2.538	1.493	.173	4.204		
DERIVED BY FORMULA	2.443	1.522	.175	4.140		
UNDERLYING PRES. RATE	2.818	1.658	.192	4.668		
PROPOSED	2.443	1.522	.175	4.140		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	4.847
IND. RATES				4.85	MINIMUM PREMIUM	
MAN. RATES	6.86	5.85	5.26	+ 4.85	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	126,434	11,605,460	9.179	1	1	20	8	35	65
2013	134,056	10,735,261	8.008			7	16	25	48
2014	167,177	6,619,575	3.959			15	13	25	53
2015	168,659	6,644,446	3.939	1		7	10	29	47
2016	180,925	2,103,703	1.162			1	8	31	40
<b>TOTAL</b>	<b>777,251</b>	<b>37,708,445</b>	<b>4.852</b>	<b>2</b>	<b>1</b>	<b>50</b>	<b>55</b>	<b>145</b>	<b>253</b>
O.D.		1,266							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	741,816	89,482	5,387,460	345,545	333,321	393	134,858	3,601,897	374,761	300,907	295,020
2013			2,299,611	651,284	322,794			6,526,980	257,206	545,057	132,329
2014			3,725,396	285,398	356,169			1,575,445	229,312	358,376	89,479
2015	525,108		1,753,470	384,176	979,263	1,080		1,646,257	647,085	368,714	339,293
2016			151,342	160,376	869,710			51,859	218,899	496,641	154,876
<b>TOTAL</b>	<b>1,266,924</b>	<b>89,482</b>	<b>13,317,279</b>	<b>1,826,779</b>	<b>2,861,257</b>	<b>1,473</b>	<b>134,858</b>	<b>13,402,438</b>	<b>1,727,263</b>	<b>2,069,695</b>	<b>1,010,997</b>
O.D.											1,266

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	760,361	239,543	6,127,367	394,268	417,653	2,000	244,632	5,273,497	439,219	374,629	277,319
2013		10,066	2,147,911	761,186	419,988		15,158	1,801,806	328,323	661,906	125,051
2014	1,270	41,513	4,156,646	418,513	493,648	6,295	73,171	2,386,335	334,819	440,099	86,347
2015	581,731	25,029	2,072,076	596,023	1,031,768	14,206	70,648	2,267,382	773,001	494,970	332,846
2016	864	10,565	900,216	597,822	698,175	1,652	14,473	411,674	332,643	365,854	148,216
<b>TOTAL</b>	<b>1,344,226</b>	<b>326,716</b>	<b>15,404,216</b>	<b>2,767,812</b>	<b>3,061,232</b>	<b>24,153</b>	<b>418,082</b>	<b>12,140,694</b>	<b>2,208,005</b>	<b>2,337,458</b>	<b>969,779</b>
O.D.											1,242

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	29,658,087	10,374,507	971,021			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-17,512,217	-3,788,167	4,168			
TOTAL LOSSES	12,145,870	6,586,340	975,189			
EXPECTED LOSSES	40,145,013	10,236,396	1,220,284			
CREDIBILITY	.10	.29	.42			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.563	.847	.125	2.535		
INDICATED (POST-TEST)	1.574	.853	.126	2.553		
PRES. ON RATE LEVEL	4.652	1.186	.142	5.980		
DERIVED BY FORMULA	4.344	1.089	.135	5.568		
UNDERLYING PRES. RATE	5.165	1.317	.157	6.639		
PROPOSED	4.344	1.089	.135	5.568		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	6.519
IND. RATES				6.52	MINIMUM PREMIUM	
MAN. RATES	10.67	8.87	7.48	+ 6.52	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	150,679	4,370,258	2.900	2		4	17	20	43
2013	140,413	3,407,150	2.426			5	11	23	39
2014	137,134	3,414,354	2.489	2		7	6	19	34
2015	142,626	4,354,139	3.052	1		3	9	12	25
2016	165,167	3,679,424	2.227	2		3	3	27	35
<b>TOTAL</b>	<b>736,019</b>	<b>19,225,325</b>	<b>2.612</b>	<b>7</b>		<b>22</b>	<b>46</b>	<b>101</b>	<b>176</b>
O.D.		2,051							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	1,062,517		1,089,815	573,482	396,492	393		458,167	312,788	255,492	221,112
2013			1,073,339	691,338	274,227			126,047	605,210	524,079	112,910
2014	256,000		1,826,577	168,257	321,265	3,971		362,160	98,493	216,545	161,086
2015	719,818		734,203	670,174	289,833	70,000		580,363	926,027	266,808	96,913
2016	1,259,121		534,991	127,295	421,920	63,810		302,907	352,460	477,768	139,152
<b>TOTAL</b>	<b>3,297,456</b>		<b>5,258,925</b>	<b>2,230,546</b>	<b>1,703,737</b>	<b>138,174</b>		<b>1,829,644</b>	<b>2,294,978</b>	<b>1,740,692</b>	<b>731,173</b>
O.D.											2,051

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	1,053,720		1,262,005	654,344	496,806	2,000		716,574	366,587	318,086	207,845
2013		5,823	1,259,960	800,158	350,447		1,824	259,497	721,430	627,130	106,700
2014	294,214	20,645	2,053,315	245,178	395,747	5,431	17,079	563,677	133,734	247,363	155,448
2015	796,529	12,745	1,077,575	696,936	360,556	142,312	36,133	1,291,833	924,501	368,376	95,072
2016	998,209	11,615	891,893	381,057	391,259	95,505	45,359	816,627	450,985	389,762	133,168
<b>TOTAL</b>	<b>3,142,672</b>	<b>50,828</b>	<b>6,544,748</b>	<b>2,777,673</b>	<b>1,994,815</b>	<b>245,248</b>	<b>100,395</b>	<b>3,648,208</b>	<b>2,597,237</b>	<b>1,950,717</b>	<b>698,233</b>
O.D.											1,958

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,732,099	9,320,442	700,191	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,026,467	-2,784,943	2,917	
TOTAL LOSSES	6,705,632	6,535,499	703,108	
EXPECTED LOSSES	15,802,327	7,477,953	890,583	
CREDIBILITY	.10	.28	.41	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.911	.888	.096	1.895
INDICATED (POST-TEST)	.917	.894	.097	1.908
PRES. ON RATE LEVEL	1.934	.915	.109	2.958
DERIVED BY FORMULA	1.832	.909	.104	2.845
UNDERLYING PRES. RATE	2.147	1.016	.121	3.284
PROPOSED	1.832	.909	.104	2.845

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	3.330
IND. RATES				3.33	MINIMUM PREMIUM	
MAN. RATES	5.20	4.25	3.70	+ 3.33	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
2012	13,702	759,110	5,540			13,702			1	2	3	6
2013	14,616	229,476	1,570			14,616					3	3
2014	16,599	311,577	1,877			16,599			1	1	5	7
2015	15,156	655,412	4,324			15,156			1	3	3	7
2016	15,314	416,112	2,717			15,314			1		2	3
<b>TOTAL</b>	<b>75,387</b>	<b>2,371,687</b>	<b>3,146</b>			<b>75,387</b>			<b>4</b>	<b>6</b>	<b>16</b>	<b>26</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			192,366	103,769	22,626			190,223	106,805	139,522	3,799
2013					167,605					56,855	5,016
2014			176,575	2,905	38,836			3,911	4,903	76,782	7,665
2015			214,794	213,649	40,721			3,205	141,373	28,531	13,139
2016			154,145		21,136			150,000		41,116	49,715
<b>TOTAL</b>			<b>737,880</b>	<b>320,323</b>	<b>290,924</b>			<b>347,339</b>	<b>253,081</b>	<b>342,806</b>	<b>79,334</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			222,760	118,401	28,351			297,509	125,176	173,706	3,571
2013			3,752	3,308	199,592			942	1,214	66,841	4,740
2014	60	1,993	197,052	9,672	45,949	16	292	11,241	10,067	82,974	7,397
2015	156	3,716	314,409	214,984	66,455	247	1,155	68,284	136,332	39,220	12,889
2016	103	2,202	153,643	28,634	31,382	1,177	17,487	207,479	36,307	40,567	47,577
<b>TOTAL</b>	<b>319</b>	<b>7,911</b>	<b>891,616</b>	<b>374,999</b>	<b>371,729</b>	<b>1,440</b>	<b>18,934</b>	<b>585,455</b>	<b>309,096</b>	<b>403,308</b>	<b>76,174</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,505,675	1,459,132	76,174	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,068,431	-519,356	327	
TOTAL LOSSES	437,244	939,776	76,501	
EXPECTED LOSSES	2,403,337	1,386,367	104,034	
CREDIBILITY	.02	.06	.09	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.580	1.247	.101	1.928
INDICATED (POST-TEST)	.584	1.256	.102	1.942
PRES. ON RATE LEVEL	2.872	1.656	.124	4.652
DERIVED BY FORMULA	2.826	1.632	.122	4.580
UNDERLYING PRES. RATE	3.188	1.839	.138	5.165
PROPOSED	2.826	1.632	.122	4.580

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	5.362
IND. RATES				5.36	MINIMUM PREMIUM	
MAN. RATES	7.27	6.38	5.82	+ 5.36	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	77,441	3,261,381	4.211	1		5	7	42	55	
2013	70,250	3,040,283	4.327			6	7	16	29	
2014	74,810	3,121,730	4.172			7	5	33	45	
2015	79,375	2,697,141	3.397			4	3	27	34	
2016	82,176	2,911,389	3.542			4	1	45	50	
<b>TOTAL</b>	<b>384,052</b>	<b>15,031,924</b>	<b>3.914</b>	<b>1</b>		<b>26</b>	<b>23</b>	<b>163</b>	<b>213</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	30,390		1,482,431	95,763	545,375	23,513		478,286	131,579	350,982	123,062
2013			1,425,241	422,305	216,426			343,260	204,267	231,205	197,579
2014			1,698,366	135,491	305,868			260,318	142,149	415,208	164,330
2015			897,609	237,980	636,959			187,462	136,121	483,306	117,704
2016			821,910	6,933	727,935			405,604	25,512	784,281	139,214
<b>TOTAL</b>	<b>30,390</b>		<b>6,325,557</b>	<b>898,472</b>	<b>2,432,563</b>	<b>23,513</b>		<b>1,674,930</b>	<b>639,628</b>	<b>2,264,982</b>	<b>741,889</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	31,150		1,716,655	109,265	683,355	119,658		748,039	154,211	436,974	115,678
2013		7,728	1,645,080	495,317	284,244		4,967	598,701	249,144	280,499	186,712
2014	577	19,170	1,906,548	205,642	374,776	1,042	12,773	431,821	187,703	460,002	158,578
2015	569	13,718	1,140,020	365,895	657,913	1,993	11,331	412,494	212,926	507,471	115,468
2016	1,055	16,825	1,271,657	480,570	636,153	4,199	53,964	842,373	357,846	568,306	133,228
<b>TOTAL</b>	<b>33,351</b>	<b>57,441</b>	<b>7,679,960</b>	<b>1,656,689</b>	<b>2,636,441</b>	<b>126,892</b>	<b>83,035</b>	<b>3,033,428</b>	<b>1,161,830</b>	<b>2,253,252</b>	<b>709,664</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,014,107	7,708,212	709,664			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,077,257	-2,478,293	2,264			
TOTAL LOSSES	4,936,850	5,229,919	711,928			
EXPECTED LOSSES	13,710,657	6,651,780	702,815			
CREDIBILITY	.06	.18	.26			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.285	1.362	.185	2.832		
INDICATED (POST-TEST)	1.294	1.372	.186	2.852		
PRES. ON RATE LEVEL	3.215	1.560	.165	4.940		
DERIVED BY FORMULA	3.100	1.526	.170	4.796		
UNDERLYING PRES. RATE	3.570	1.732	.183	5.485		
PROPOSED	3.100	1.526	.170	4.796		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	5.615
IND. RATES				5.62	MINIMUM PREMIUM	
MAN. RATES	8.03	7.02	6.18	+ 5.62	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	122,568	9,444,482	7.705	1		10	21	95	127
2013	128,052	12,232,487	9.552		2	7	23	81	113
2014	143,263	13,410,890	9.361	1		12	33	96	142
2015	152,221	9,678,075	6.357			8	21	83	112
2016	151,861	7,670,860	5.051			8	15	85	108
<b>TOTAL</b>	<b>697,965</b>	<b>52,436,794</b>	<b>7.513</b>	<b>2</b>	<b>2</b>	<b>45</b>	<b>113</b>	<b>440</b>	<b>602</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	450,226		1,758,726	1,133,650	1,553,950	566,244		885,658	907,586	1,167,687	1,020,755
2013		682,649	1,540,937	888,491	1,104,919		4,527,163	714,055	934,547	1,335,608	504,118
2014	360,000		2,121,193	1,957,341	2,118,488	20,000		1,577,944	2,738,144	2,109,446	408,334
2015			1,738,557	892,649	2,018,356			1,256,824	1,108,336	1,938,014	725,339
2016			1,204,561	875,595	1,202,223			1,182,587	1,178,425	1,661,188	366,281
<b>TOTAL</b>	<b>810,226</b>	<b>682,649</b>	<b>8,363,974</b>	<b>5,747,726</b>	<b>7,997,936</b>	<b>586,244</b>	<b>4,527,163</b>	<b>5,617,068</b>	<b>6,867,038</b>	<b>8,211,943</b>	<b>3,024,827</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	145,031		2,036,604	1,293,494	1,947,098	905,613		1,385,167	1,063,691	1,453,773	959,510
2013		379,251	1,822,655	1,048,005	1,348,975		1,147,394	1,292,530	1,145,205	1,595,759	476,392
2014	413,581	29,235	2,772,671	2,308,815	2,333,175	26,294	79,957	2,848,165	3,102,999	2,420,440	394,042
2015	1,176	29,874	2,515,496	1,225,815	2,024,980	12,745	72,500	2,577,640	1,420,204	2,103,190	711,558
2016	1,942	33,461	2,679,799	1,448,144	1,152,584	14,293	171,597	2,972,031	1,555,136	1,360,741	350,531
<b>TOTAL</b>	<b>561,730</b>	<b>471,821</b>	<b>11,827,225</b>	<b>7,324,273</b>	<b>8,806,812</b>	<b>958,945</b>	<b>1,471,448</b>	<b>11,075,533</b>	<b>8,287,235</b>	<b>8,933,903</b>	<b>2,892,033</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	26,366,702	33,352,223	2,892,033	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-17,371,420	-9,638,074	10,342	
TOTAL LOSSES	8,995,282	23,714,149	2,902,375	
EXPECTED LOSSES	39,511,798	25,915,441	3,147,823	
CREDIBILITY	.09	.27	.39	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.289	3.398	.416	5.103
INDICATED (POST-TEST)	1.298	3.422	.419	5.139
PRES. ON RATE LEVEL	5.099	3.344	.406	8.849
DERIVED BY FORMULA	4.757	3.365	.411	8.533
UNDERLYING PRES. RATE	5.661	3.713	.451	9.825
PROPOSED	4.757	3.365	.411	8.533

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	9.990
IND. RATES				9.99	MINIMUM PREMIUM	
MAN. RATES	14.79	12.60	11.07	+ 9.99	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	328,701	4,311,116	1.311	1		6	19	52	78
2013	357,265	5,935,385	1.661			11	17	57	85
2014	368,231	9,035,263	2.453			12	19	49	80
2015	390,676	6,784,993	1.736			7	16	62	85
2016	400,001	3,523,320	.880			2	12	53	67
<b>TOTAL</b>	<b>1,844,874</b>	<b>29,590,077</b>	<b>1.604</b>	<b>1</b>		<b>38</b>	<b>83</b>	<b>273</b>	<b>395</b>
O.D.		11,738						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	420,646		1,099,612	444,799	582,847	38,561		179,283	743,702	522,141	279,525
2013			2,350,311	501,089	904,206			773,903	489,643	612,754	303,479
2014			2,672,184	485,043	845,913			3,512,983	359,054	897,391	262,695
2015			1,692,284	727,724	828,104			1,089,347	968,361	1,172,103	307,070
2016			307,176	547,534	699,268			123,997	403,774	1,032,353	409,218
<b>TOTAL</b>	<b>420,646</b>		<b>8,121,567</b>	<b>2,706,189</b>	<b>3,860,338</b>	<b>38,561</b>		<b>5,679,513</b>	<b>2,964,534</b>	<b>4,236,742</b>	<b>1,561,987</b>
O.D.					2,749					3,426	5,563

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	431,162		1,273,351	507,516	730,309	196,237		280,399	871,619	650,065	262,754
2013		12,745	2,715,378	605,275	1,118,439		11,199	1,353,100	597,736	740,389	286,788
2014	836	28,793	2,830,741	636,878	971,558	7,849	91,996	3,013,206	522,562	1,036,637	253,501
2015	1,039	25,003	2,086,438	884,657	912,545	10,330	58,802	2,067,014	1,160,135	1,308,906	301,236
2016	928	14,650	1,237,417	827,236	636,505	3,417	31,008	841,032	659,537	755,939	391,622
<b>TOTAL</b>	<b>433,965</b>	<b>81,191</b>	<b>10,143,325</b>	<b>3,461,562</b>	<b>4,369,356</b>	<b>217,833</b>	<b>193,005</b>	<b>7,554,751</b>	<b>3,811,589</b>	<b>4,491,936</b>	<b>1,495,901</b>
O.D.					3,444					4,265	5,283

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	18,624,070	16,142,152	1,501,184	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,922,996	-4,888,488	5,839	
TOTAL LOSSES	12,701,074	11,253,664	1,507,023	
EXPECTED LOSSES	13,412,234	13,117,053	1,789,528	
CREDIBILITY	.18	.51	.75	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.688	.610	.082	1.380
INDICATED (POST-TEST)	.693	.614	.083	1.390
PRES. ON RATE LEVEL	.655	.641	.087	1.383
DERIVED BY FORMULA	.662	.627	.084	1.373
UNDERLYING PRES. RATE	.727	.711	.097	1.535
PROPOSED	.667	.632	.084	1.383

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.619
IND. RATES				1.62	MINIMUM PREMIUM	
MAN. RATES	2.24	1.92	1.73	+ 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
2012	897,268	19,741,067	2.200			37	46	186	269
2013	929,408	17,810,111	1.916	2		26	42	169	239
2014	978,269	17,672,899	1.806	2		22	38	191	253
2015	1,051,561	15,669,550	1.490	1		15	40	142	198
2016	1,131,448	13,645,044	1.205	3		8	20	176	207
<b>TOTAL</b>	<b>4,987,954</b>	<b>84,538,671</b>	<b>1.695</b>	<b>8</b>		<b>108</b>	<b>186</b>	<b>864</b>	<b>1166</b>
O.D.		90,666	.001					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			8,271,931	1,715,137	1,782,496			3,139,633	1,298,280	2,568,582	965,008
2013	4,471		6,520,786	1,502,597	2,183,169	1,183		2,751,640	1,495,660	2,437,851	912,754
2014	1,296,211		5,446,768	1,481,816	1,795,004	116,797		2,594,786	1,428,374	2,444,820	1,068,323
2015	655,098		3,270,099	2,113,976	2,539,188	875,010		1,078,987	1,483,312	2,475,442	1,178,438
2016	1,931,432		1,646,973	1,050,865	2,622,787	6,000		467,922	1,260,318	3,497,355	1,161,392
<b>TOTAL</b>	<b>3,887,212</b>		<b>25,156,557</b>	<b>7,864,391</b>	<b>10,922,644</b>	<b>998,990</b>		<b>10,032,968</b>	<b>6,965,944</b>	<b>13,424,050</b>	<b>5,285,915</b>
O.D.					79,297					1,501	9,868

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			9,578,895	1,956,973	2,233,464			4,910,386	1,521,586	3,197,894	907,108
2013	5,881	35,220	7,500,887	1,800,582	2,716,186	2,970	39,549	4,769,067	1,843,455	2,933,259	862,553
2014	1,488,337	62,226	6,124,223	1,844,308	2,077,087	127,118	120,801	4,060,877	1,775,361	2,758,926	1,030,932
2015	286,916	55,846	4,702,787	2,516,645	2,689,504	679,915	69,386	2,621,652	1,835,248	2,663,733	1,156,048
2016	1,428,543	52,444	4,248,261	2,375,701	2,295,208	19,697	108,403	2,830,670	2,164,255	2,542,895	1,111,452
<b>TOTAL</b>	<b>3,209,677</b>	<b>205,736</b>	<b>32,155,053</b>	<b>10,494,209</b>	<b>12,011,449</b>	<b>829,700</b>	<b>338,139</b>	<b>19,192,652</b>	<b>9,139,905</b>	<b>14,096,707</b>	<b>5,068,093</b>
O.D.			5	4	99,347			90	88	1,626	9,534

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	55,931,052	45,843,335	5,077,627			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-22,678,251	-13,337,431	19,986			
TOTAL LOSSES	33,252,801	32,505,904	5,097,613			
EXPECTED LOSSES	51,525,565	35,913,270	5,985,546			
CREDIBILITY	.34	.99	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.667	.652	.102	1.421		
INDICATED (POST-TEST)	.672	.657	.103	1.432		
PRES. ON RATE LEVEL	.930	.649	.108	1.687		
DERIVED BY FORMULA	.842	.657	.103	1.602		
UNDERLYING PRES. RATE	1.033	.720	.120	1.873		
PROPOSED	.842	.657	.103	1.602		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.875
IND. RATES				1.88	MINIMUM PREMIUM	
MAN. RATES	2.90	2.50	2.11	+ 1.88	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	54,947	1,666,563	3.033			2	6	26	34
2013	70,368	3,191,859	4.535	1		4	8	24	37
2014	64,385	2,106,971	3.272			1	8	20	29
2015	64,425	3,140,126	4.874			2	9	25	36
2016	65,609	2,763,052	4.211			1	13	25	39
<b>TOTAL</b>	<b>319,734</b>	<b>12,868,571</b>	<b>4.025</b>	<b>1</b>		<b>10</b>	<b>44</b>	<b>120</b>	<b>175</b>
O.D.		710							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			286,303	303,211	222,404			118,310	228,970	319,134	188,231
2013	3,000		819,981	383,382	705,246			211,045	145,110	654,938	269,157
2014			148,818	408,015	648,315			121,700	100,192	540,342	139,589
2015			337,910	304,758	757,127			347,700	863,419	302,984	226,228
2016			157,458	716,913	596,109			82,699	857,529	258,828	93,516
<b>TOTAL</b>	<b>3,000</b>		<b>1,750,470</b>	<b>2,116,279</b>	<b>2,929,201</b>			<b>881,454</b>	<b>2,195,220</b>	<b>2,076,226</b>	<b>916,721</b>
O.D.											710

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			331,539	345,964	278,670			185,037	268,352	397,320	176,937
2013	3,946	4,448	966,447	456,272	856,566		3,055	377,794	186,988	775,587	254,353
2014	51	3,282	273,786	487,511	692,910	487	6,517	228,230	144,714	589,137	134,703
2015	258	7,124	608,916	393,451	736,652	4,172	23,095	870,028	741,041	377,770	221,930
2016	821	13,347	1,168,683	887,805	566,129	3,259	27,376	798,066	677,764	281,055	89,495
<b>TOTAL</b>	<b>5,076</b>	<b>28,201</b>	<b>3,349,371</b>	<b>2,571,003</b>	<b>3,130,927</b>	<b>7,918</b>	<b>60,043</b>	<b>2,459,155</b>	<b>2,018,859</b>	<b>2,420,869</b>	<b>877,418</b>
O.D.											697

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,909,764	10,141,658	878,115			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,449,898	-1,855,026	2,982			
TOTAL LOSSES	3,459,866	8,286,632	881,097			
EXPECTED LOSSES	5,493,030	4,939,890	946,413			
CREDIBILITY	.05	.16	.23			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.082	2.592	.276	3.950		
INDICATED (POST-TEST)	1.090	2.610	.278	3.978		
PRES. ON RATE LEVEL	1.547	1.392	.267	3.206		
DERIVED BY FORMULA	1.524	1.587	.270	3.381		
UNDERLYING PRES. RATE	1.718	1.545	.296	3.559		
PROPOSED	1.524	1.587	.270	3.381		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	3.958
IND. RATES				3.96	MINIMUM PREMIUM	
MAN. RATES	4.95	4.34	4.01	+ 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
2012	871,902	19,538,374	2.240	1		29	44	239	313
2013	910,237	18,950,502	2.081		1	32	65	223	321
2014	936,886	23,805,802	2.540	2		26	74	245	347
2015	1,017,657	21,834,048	2.145			32	47	244	323
2016	1,064,459	15,934,178	1.496			12	29	244	285
<b>TOTAL</b>	<b>4,801,141</b>	<b>100,062,904</b>	<b>2.084</b>	<b>3</b>	<b>1</b>	<b>131</b>	<b>259</b>	<b>1195</b>	<b>1589</b>
O.D.		94,076	.001				1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	827,744		5,971,478	1,850,793	3,322,803	32,500		2,314,784	1,056,299	2,964,781	1,197,192
2013		167,414	7,042,330	2,119,541	2,096,322		22,957	2,670,614	1,157,744	2,448,920	1,224,660
2014	139,379		5,881,646	2,861,945	3,682,045			4,102,956	2,100,159	3,793,611	1,244,061
2015			6,639,773	1,892,167	3,313,098			4,450,500	1,607,987	2,788,701	1,141,822
2016			2,912,304	1,356,653	2,857,527			2,602,872	856,600	3,781,630	1,566,592
<b>TOTAL</b>	<b>967,123</b>	<b>167,414</b>	<b>28,447,531</b>	<b>10,081,099</b>	<b>15,271,795</b>	<b>32,500</b>	<b>22,957</b>	<b>16,141,726</b>	<b>6,778,789</b>	<b>15,777,643</b>	<b>6,374,327</b>
O.D.				7,157	67,374				3,368	6,284	9,893

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	796,816		6,752,772	2,111,756	4,163,465	155,330		3,401,734	1,237,982	3,691,153	1,125,360
2013		272,495	7,981,708	2,506,327	2,625,378		72,030	3,928,532	1,441,392	2,933,293	1,157,304
2014	161,810	73,055	7,053,313	3,474,699	4,102,774	14,777	179,007	6,017,002	2,623,503	4,271,361	1,200,519
2015	4,023	96,112	7,977,148	2,601,517	3,578,466	32,918	191,288	6,283,838	2,209,903	3,128,835	1,120,127
2016	4,136	67,445	5,380,303	2,829,445	2,598,372	18,281	214,872	3,911,650	2,141,807	2,781,162	1,499,229
<b>TOTAL</b>	<b>966,785</b>	<b>509,107</b>	<b>35,145,244</b>	<b>13,523,744</b>	<b>17,068,455</b>	<b>221,306</b>	<b>657,197</b>	<b>23,542,756</b>	<b>9,654,587</b>	<b>16,805,804</b>	<b>6,102,539</b>
O.D.	54	594	52,837	39,473	52,806	17	121	4,786	4,516	4,643	9,417

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	61,100,804	57,154,028	6,111,956	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-24,241,037	-17,983,700	21,857	
TOTAL LOSSES	36,859,767	39,170,328	6,133,813	
EXPECTED LOSSES	54,973,066	48,347,490	6,625,575	
CREDIBILITY	.33	.96	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.768	.816	.128	1.712
INDICATED (POST-TEST)	.773	.822	.129	1.724
PRES. ON RATE LEVEL	1.032	.907	.124	2.063
DERIVED BY FORMULA	.947	.825	.129	1.901
UNDERLYING PRES. RATE	1.145	1.007	.138	2.290
PROPOSED	.947	.825	.129	1.901

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	2.225
IND. RATES				2.23	MINIMUM PREMIUM	
MAN. RATES	3.45	2.87	2.58	+ 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
2012	734,654	16,094,682	2.190			26	42	249	317
2013	805,811	17,907,436	2.222			23	46	265	334
2014	829,781	20,757,850	2.501			31	49	256	336
2015	876,351	17,129,826	1.954		1	18	40	238	297
2016	920,671	14,548,299	1.580			12	27	286	325
<b>TOTAL</b>	<b>4,167,268</b>	<b>86,438,093</b>	<b>2.074</b>		<b>1</b>	<b>110</b>	<b>204</b>	<b>1294</b>	<b>1609</b>
O.D.		260,636	.006				2	2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			5,400,950	1,831,493	1,650,934			2,123,693	1,300,856	2,391,308	1,395,448
2013			5,222,204	1,846,771	2,709,216			1,897,164	1,622,446	3,025,414	1,584,221
2014			6,464,024	1,975,713	2,641,614			2,594,721	2,172,494	3,425,927	1,483,357
2015	685,230		4,898,763	1,955,652	2,345,822	144,496		1,946,687	956,065	2,887,707	1,309,404
2016			2,154,525	1,239,466	2,777,701			1,085,268	1,307,149	4,450,439	1,533,751
<b>TOTAL</b>	<b>685,230</b>		<b>24,140,466</b>	<b>8,849,095</b>	<b>12,125,287</b>	<b>144,496</b>		<b>9,647,533</b>	<b>7,359,010</b>	<b>16,180,795</b>	<b>7,306,181</b>
O.D.				32,780	138,024				25,381	53,510	10,941

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			6,254,301	2,089,735	2,068,620			3,321,454	1,524,604	2,977,178	1,311,721
2013		28,328	6,085,527	2,193,536	3,326,536		27,452	3,368,081	1,991,912	3,612,050	1,497,089
2014	2,202	77,517	7,588,675	2,462,062	3,011,662	10,376	128,016	4,373,338	2,629,020	3,846,321	1,431,440
2015	697,793	69,777	5,821,061	2,405,954	2,574,447	275,159	103,204	3,545,108	1,466,672	3,082,874	1,284,525
2016	3,873	62,097	4,977,672	2,665,059	2,494,406	17,767	188,582	4,029,644	2,632,667	3,255,547	1,467,800
<b>TOTAL</b>	<b>703,868</b>	<b>237,719</b>	<b>30,727,236</b>	<b>11,816,346</b>	<b>13,475,671</b>	<b>303,302</b>	<b>447,254</b>	<b>18,637,625</b>	<b>10,244,875</b>	<b>16,773,970</b>	<b>6,992,575</b>
O.D.	4	359	22,278	40,075	145,790	40	241	13,986	27,166	59,324	10,530

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	51,093,912	52,583,217	7,003,105	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-18,900,500	-15,655,841	23,742	
TOTAL LOSSES	32,193,412	36,927,376	7,026,847	
EXPECTED LOSSES	42,839,515	42,047,734	7,209,373	
CREDIBILITY	.30	.87	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.773	.886	.169	1.828
INDICATED (POST-TEST)	.778	.892	.170	1.840
PRES. ON RATE LEVEL	.926	.909	.156	1.991
DERIVED BY FORMULA	.882	.894	.170	1.946
UNDERLYING PRES. RATE	1.028	1.009	.173	2.210
PROPOSED	.882	.894	.170	1.946

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	TOTAL
IND. RATES				2.28	MINIMUM PREMIUM	
MAN. RATES	3.20	2.74	2.49	+ 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	
2012	126,391	5,226,878	4.135			12	15	43	70	
2013	127,035	4,059,399	3.195	1		3	10	53	67	
2014	145,366	4,815,868	3.312			10	9	58	77	
2015	161,939	7,330,260	4.526			9	16	45	70	
2016	172,055	6,413,671	3.727			6	13	58	77	
<b>TOTAL</b>	<b>732,786</b>	<b>27,846,076</b>	<b>3.800</b>	<b>1</b>		<b>40</b>	<b>63</b>	<b>257</b>	<b>361</b>	
O.D.		165,101	.022					3	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			2,125,045	718,867	348,014			867,102	408,207	559,826	199,817
2013	203,440		652,637	624,440	774,443	3,000		185,041	620,791	839,148	156,459
2014			1,775,405	395,466	506,799			1,107,620	257,509	537,743	235,326
2015			1,824,979	591,421	732,320			3,103,449	284,071	611,099	182,921
2016			1,269,441	647,665	887,505			1,483,417	879,367	1,052,850	193,426
<b>TOTAL</b>	<b>203,440</b>		<b>7,647,507</b>	<b>2,977,859</b>	<b>3,249,081</b>	<b>3,000</b>		<b>6,746,629</b>	<b>2,449,945</b>	<b>3,600,666</b>	<b>967,949</b>
O.D.					72,261					61,051	31,789

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			2,460,803	820,228	436,060			1,356,146	478,420	696,982	187,828
2013	267,563	3,539	789,867	730,837	938,903	7,527	2,678	365,774	747,279	998,736	147,854
2014	602	20,699	2,045,573	502,555	594,617	4,429	52,029	1,709,719	355,019	620,779	227,090
2015	885	21,302	1,777,663	731,791	800,342	9,349	54,837	1,743,739	444,193	696,264	179,446
2016	1,577	27,929	2,198,590	1,097,855	875,287	12,740	161,958	2,543,235	1,137,888	915,511	185,109
<b>TOTAL</b>	<b>270,627</b>	<b>73,469</b>	<b>9,272,496</b>	<b>3,883,266</b>	<b>3,645,209</b>	<b>34,045</b>	<b>271,502</b>	<b>7,718,613</b>	<b>3,162,799</b>	<b>3,928,272</b>	<b>927,327</b>
O.D.	44	476	42,210	30,682	58,008	52	348	16,923	15,736	50,806	30,090

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	17,700,805	14,774,778	957,417			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-9,704,766	-4,799,204	3,213			
TOTAL LOSSES	7,996,039	9,975,574	960,630			
EXPECTED LOSSES	22,240,055	12,984,969	937,965			
CREDIBILITY	.10	.27	.41			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.091	1.361	.131	2.583		
INDICATED (POST-TEST)	1.099	1.371	.132	2.602		
PRES. ON RATE LEVEL	2.734	1.596	.115	4.445		
DERIVED BY FORMULA	2.571	1.535	.122	4.228		
UNDERLYING PRES. RATE	3.035	1.772	.128	4.935		
PROPOSED	2.571	1.535	.122	4.228		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	4.950
IND. RATES				4.95	MINIMUM PREMIUM	
MAN. RATES	7.43	6.38	5.56	+ 4.95	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	49,944	3,770,799	7.550			8	2	19	29
2013	50,584	1,393,466	2.754			1	5	24	30
2014	60,981	3,004,068	4.926			5	5	25	35
2015	67,996	2,414,052	3.550			4	7	23	34
2016	70,248	2,223,625	3.165			3	3	27	33
<b>TOTAL</b>	<b>299,753</b>	<b>12,806,010</b>	<b>4.272</b>			<b>21</b>	<b>22</b>	<b>118</b>	<b>161</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,899,065	189,728	343,337			1,045,576	21,261	208,490	63,342
2013			275,277	176,938	163,395			464,597	56,264	148,419	108,576
2014			1,059,130	414,867	519,634			331,932	263,170	283,271	132,064
2015			824,639	380,931	340,157			222,577	233,703	312,061	99,984
2016			660,043	39,411	664,279			277,153	57,566	452,654	72,519
<b>TOTAL</b>			<b>4,718,154</b>	<b>1,201,875</b>	<b>2,030,802</b>			<b>2,341,835</b>	<b>631,964</b>	<b>1,404,895</b>	<b>476,485</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			2,199,116	216,480	430,200			1,635,281	24,918	259,572	59,541
2013		1,258	275,958	206,316	200,026		5,664	670,025	74,865	181,789	102,604
2014	361	12,974	1,263,752	507,905	586,759	1,328	16,128	547,711	311,202	324,594	127,442
2015	539	12,762	1,064,929	448,319	391,480	2,384	13,486	481,029	282,814	344,380	98,084
2016	927	14,461	1,107,150	454,014	576,079	2,855	36,831	570,639	241,317	336,589	69,401
<b>TOTAL</b>	<b>1,827</b>	<b>41,455</b>	<b>5,910,905</b>	<b>1,833,034</b>	<b>2,184,544</b>	<b>6,567</b>	<b>72,109</b>	<b>3,904,685</b>	<b>935,116</b>	<b>1,446,924</b>	<b>457,072</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,937,548	6,399,618	457,072	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,614,608	-1,605,906	1,928	
TOTAL LOSSES	6,322,940	4,793,712	459,000	
EXPECTED LOSSES	8,312,150	4,349,415	560,538	
CREDIBILITY	.05	.15	.22	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.109	1.599	.153	3.861
INDICATED (POST-TEST)	2.124	1.610	.154	3.888
PRES. ON RATE LEVEL	2.498	1.307	.168	3.973
DERIVED BY FORMULA	2.479	1.352	.165	3.996
UNDERLYING PRES. RATE	2.773	1.451	.187	4.411
PROPOSED	2.465	1.344	.164	3.973

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	4.651
IND. RATES				4.65	MINIMUM PREMIUM	
MAN. RATES	6.23	5.52	4.97	+ 4.65	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	20,435	238,369	1.166			1		2	3
2013	19,573	122,553	.626				1	2	3
2014	21,199	365,691	1.725					3	3
2015	23,333	17,701	.075					1	1
2016	23,464	820,412	3.496			2	1	1	4
<b>TOTAL</b>	<b>108,004</b>	<b>1,564,726</b>	<b>1.449</b>			<b>3</b>	<b>2</b>	<b>9</b>	<b>14</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			178,899		24,032			3,854		18,744	12,840
2013				93,497	2,671				11,390	2,697	12,298
2014					234,187					128,699	2,805
2015					4,984					11,458	1,259
2016			398,007	54,770	101,244			172,800	50,000	35,308	8,283
<b>TOTAL</b>			<b>576,906</b>	<b>148,267</b>	<b>367,118</b>			<b>176,654</b>	<b>61,390</b>	<b>196,906</b>	<b>37,485</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			207,165		30,112			6,028		23,337	12,070
2013			4,711	106,483	4,161			740	13,388	3,338	11,622
2014		403	17,566	14,681	244,081		181	7,917	7,869	138,578	2,707
2015		11	985	762	4,575	4	20	1,703	1,632	11,529	1,235
2016	320	6,542	476,028	140,977	123,946	1,474	20,944	268,765	70,863	44,332	7,927
<b>TOTAL</b>	<b>320</b>	<b>6,956</b>	<b>706,455</b>	<b>262,903</b>	<b>406,875</b>	<b>1,478</b>	<b>21,145</b>	<b>285,153</b>	<b>93,752</b>	<b>221,114</b>	<b>35,561</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,021,507	984,644	35,561	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-341,297	-161,434	125	
TOTAL LOSSES	680,210	823,210	35,686	
EXPECTED LOSSES	774,389	434,176	37,802	
CREDIBILITY	.03	.08	.11	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.630	.762	.033	1.425
INDICATED (POST-TEST)	.634	.767	.033	1.434
PRES. ON RATE LEVEL	.646	.362	.031	1.039
DERIVED BY FORMULA	.646	.394	.031	1.071
UNDERLYING PRES. RATE	.717	.402	.035	1.154
PROPOSED	.646	.394	.031	1.071

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.253
IND. RATES				1.25	MINIMUM PREMIUM	
MAN. RATES	1.68	1.48	1.30	+ 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
2012	50,501	3,085,810	6.110			4	12	24	40
2013	54,383	3,645,431	6.703			5	8	27	40
2014	60,658	2,255,087	3.717			4	8	23	35
2015	63,962	2,834,056	4.430			5	4	25	34
2016	74,930	1,974,570	2.635			2	6	25	33
<b>TOTAL</b>	<b>304,434</b>	<b>13,794,954</b>	<b>4.531</b>			<b>20</b>	<b>38</b>	<b>124</b>	<b>182</b>
O.D.		15,927	.005					3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			795,898	745,257	358,850			441,935	456,840	156,703	130,327
2013			1,246,644	442,119	373,225			896,060	226,223	353,023	108,137
2014			861,902	491,727	189,738			226,435	163,444	202,552	119,289
2015			907,746	354,172	485,392			501,475	148,982	327,162	109,127
2016			398,690	385,950	368,779			335,750	164,575	236,951	83,875
<b>TOTAL</b>			<b>4,210,880</b>	<b>2,419,225</b>	<b>1,775,984</b>			<b>2,401,655</b>	<b>1,160,064</b>	<b>1,276,391</b>	<b>550,755</b>
O.D.					5,322					10,605	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			921,650	850,339	449,642			691,186	535,418	195,096	122,507
2013		6,148	1,317,957	518,852	466,647		10,221	1,218,206	282,863	430,049	102,189
2014	293	10,348	1,034,305	566,207	239,296	905	10,973	371,809	195,794	230,852	115,114
2015	584	14,026	1,167,677	450,403	527,987	4,647	27,229	869,846	231,177	370,084	107,054
2016	657	11,700	945,570	538,779	372,345	3,284	43,453	634,644	243,403	207,879	80,268
<b>TOTAL</b>	<b>1,534</b>	<b>42,222</b>	<b>5,387,159</b>	<b>2,924,580</b>	<b>2,055,917</b>	<b>8,836</b>	<b>91,876</b>	<b>3,785,691</b>	<b>1,488,655</b>	<b>1,433,960</b>	<b>527,132</b>
O.D.		11	401	333	5,546		14	652	649	11,420	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,318,396	7,921,060	527,132			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,417,586	-2,295,394	2,088			
TOTAL LOSSES	5,900,810	5,625,666	529,220			
EXPECTED LOSSES	7,830,044	6,216,542	596,692			
CREDIBILITY	.05	.15	.23			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.938	1.848	.174	3.960		
INDICATED (POST-TEST)	1.952	1.861	.175	3.988		
PRES. ON RATE LEVEL	2.317	1.839	.176	4.332		
DERIVED BY FORMULA	2.299	1.842	.176	4.317		
UNDERLYING PRES. RATE	2.572	2.042	.196	4.810		
PROPOSED	2.299	1.842	.176	4.317		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	5.054
IND. RATES				5.05	MINIMUM PREMIUM	
MAN. RATES	6.44	5.86	5.42	+ 5.05	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	8,412	122,511	1,456						6	6
2013	8,160	276,787	3,391			1			3	4
2014	8,123	37,726	.464						2	2
2015	10,574	421,392	3,985						7	7
2016	10,806	357,834	3,311						6	6
<b>TOTAL</b>	<b>46,075</b>	<b>1,216,250</b>	<b>2,640</b>			<b>1</b>			<b>24</b>	<b>25</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					51,762					52,147	18,602
2013			166,196		42,708			23,546		36,341	7,996
2014					11,488					12,816	13,422
2015					342,098					47,130	32,164
2016					153,293					166,069	38,472
<b>TOTAL</b>			<b>166,196</b>		<b>601,349</b>			<b>23,546</b>		<b>314,503</b>	<b>110,656</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					64,856					64,924	17,486
2013		902	189,772	2,047	53,434		341	40,551	1,129	43,112	7,556
2014		20	863	719	11,973		14	788	783	13,799	12,952
2015	11	753	67,485	52,392	314,015	16	78	6,998	6,712	47,426	31,553
2016	129	1,258	111,292	80,353	116,579	226	1,537	65,070	59,871	112,425	36,818
<b>TOTAL</b>	<b>140</b>	<b>2,933</b>	<b>369,412</b>	<b>135,511</b>	<b>560,857</b>	<b>242</b>	<b>1,970</b>	<b>113,407</b>	<b>68,495</b>	<b>281,686</b>	<b>106,365</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	488,104	1,046,549	106,365	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-483,687	-246,180	278	
TOTAL LOSSES	4,417	800,369	106,643	
EXPECTED LOSSES	1,108,104	666,706	81,553	
CREDIBILITY	.02	.04	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.010	1.737	.231	1.978
INDICATED (POST-TEST)	.010	1.749	.233	1.992
PRES. ON RATE LEVEL	2.166	1.303	.160	3.629
DERIVED BY FORMULA	2.123	1.321	.164	3.608
UNDERLYING PRES. RATE	2.405	1.447	.177	4.029
PROPOSED	2.123	1.321	.164	3.608

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	4.224
IND. RATES				4.22	MINIMUM PREMIUM	
MAN. RATES	5.87	5.08	4.54	+ 4.22	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	45,488	2,022,581	4.446			4	3	23	30
2013	50,200	2,585,507	5.150			5	6	22	33
2014	54,183	2,530,940	4.671			4	6	31	41
2015	60,909	1,670,004	2.741				9	32	41
2016	66,700	1,299,523	1.948			1	1	31	33
<b>TOTAL</b>	<b>277,480</b>	<b>10,108,555</b>	<b>3.643</b>			<b>14</b>	<b>25</b>	<b>139</b>	<b>178</b>

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			838,125	132,769	100,925			419,947	23,882	453,924	53,009
2013			1,051,644	352,774	173,913			653,033	134,258	167,525	52,360
2014			723,736	482,477	514,928			195,512	177,594	385,828	50,865
2015				428,491	450,361				204,252	537,882	49,018
2016			201,214	125,000	531,871			22,500	42,890	331,445	44,603
<b>TOTAL</b>			<b>2,814,719</b>	<b>1,521,511</b>	<b>1,771,998</b>			<b>1,290,992</b>	<b>582,876</b>	<b>1,876,604</b>	<b>249,855</b>

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			970,549	151,489	126,459			656,797	27,990	565,136	49,828
2013		5,646	1,204,008	412,544	226,930		8,915	1,056,224	169,914	209,117	49,480
2014	246	9,408	905,735	573,345	573,734	781	9,844	339,473	220,651	427,840	49,085
2015	79	2,850	262,868	464,182	444,977	516	2,291	165,468	267,291	556,163	48,087
2016	587	8,123	670,351	398,908	441,407	736	6,415	188,133	151,353	231,241	42,685
<b>TOTAL</b>	<b>912</b>	<b>26,027</b>	<b>4,013,511</b>	<b>2,000,468</b>	<b>1,813,507</b>	<b>2,033</b>	<b>27,465</b>	<b>2,406,095</b>	<b>837,199</b>	<b>1,989,497</b>	<b>239,165</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,476,043	6,640,671	239,165	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,627,893	-1,414,803	1,261	
TOTAL LOSSES	3,848,150	5,225,868	240,426	
EXPECTED LOSSES	6,026,865	3,829,223	363,499	
CREDIBILITY	.05	.14	.21	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.387	1.883	.087	3.357
INDICATED (POST-TEST)	1.397	1.896	.088	3.381
PRES. ON RATE LEVEL	1.956	1.243	.118	3.317
DERIVED BY FORMULA	1.928	1.334	.112	3.374
UNDERLYING PRES. RATE	2.172	1.380	.131	3.683
PROPOSED	1.928	1.334	.112	3.374

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	3.950
IND. RATES				3.95	MINIMUM PREMIUM	
MAN. RATES	5.02	4.50	4.15	+ 3.95	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	35,380	711,468	2.010			1	5	8	14
2013	35,684	1,063,009	2.978			2	4	9	15
2014	43,223	3,531,762	8.171				7	10	18
2015	48,304	966,524	2.000			1	4	13	18
2016	44,264	8,390,834	18.956				4	14	19
<b>TOTAL</b>	<b>206,855</b>	<b>14,663,597</b>	<b>7.089</b>			<b>1</b>	<b>1</b>	<b>4</b>	<b>24</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			149,130	55,929	116,357			63,502	194,617	93,867	38,066
2013			389,133	163,049	42,006			169,770	63,711	136,082	99,258
2014	374,975			242,675	62,806	2,106,687			512,687	167,362	64,570
2015			361,256	51,952	96,898			31,535	154,169	195,065	75,649
2016		532,333		273,828	498,252		6,320,448		271,984	431,370	62,619
<b>TOTAL</b>	<b>374,975</b>	<b>532,333</b>	<b>899,519</b>	<b>787,433</b>	<b>816,319</b>	<b>2,106,687</b>	<b>6,320,448</b>	<b>264,807</b>	<b>1,197,168</b>	<b>1,023,746</b>	<b>340,162</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			172,693	63,815	145,795			99,317	228,092	116,864	35,782
2013		2,111	451,148	189,251	57,762		2,457	294,189	80,012	163,730	93,799
2014	169,204	434	41,534	267,677	72,994	831,279	1,262	87,043	554,171	199,685	62,310
2015	216	4,979	409,561	82,416	115,194	578	2,975	141,257	174,569	209,425	74,212
2016	3,811	50,805	592,594	475,128	416,187	56,466	850,369	389,032	349,639	329,744	59,926
<b>TOTAL</b>	<b>173,231</b>	<b>58,329</b>	<b>1,667,530</b>	<b>1,078,287</b>	<b>807,932</b>	<b>888,323</b>	<b>857,063</b>	<b>1,010,838</b>	<b>1,386,483</b>	<b>1,019,448</b>	<b>326,029</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,655,314	4,292,150	326,029			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,793,755	-1,060,912	1,244			
TOTAL LOSSES	2,861,559	3,231,238	327,273			
EXPECTED LOSSES	4,106,071	2,858,736	378,544			
CREDIBILITY	.04	.12	.17			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.383	1.562	.158	3.103		
INDICATED (POST-TEST)	1.393	1.573	.159	3.125		
PRES. ON RATE LEVEL	1.788	1.245	.164	3.197		
DERIVED BY FORMULA	1.772	1.284	.163	3.219		
UNDERLYING PRES. RATE	1.985	1.382	.183	3.550		
PROPOSED	1.760	1.275	.162	3.197		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	3.743
IND. RATES				3.74	MINIMUM PREMIUM	
MAN. RATES	5.09	4.50	4.00	+ 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	
2012	19,904	523,144	2.628			1	1	7	9	
2013	19,783	289,756	1.464		1		1	9	11	
2014	22,410	359,448	1.603				4	10	14	
2015	23,697	589,262	2.486				1	8	9	
2016	25,281	1,226,365	4.850			1	2	13	16	
<b>TOTAL</b>	<b>111,075</b>	<b>2,987,975</b>	<b>2.690</b>			<b>1</b>	<b>2</b>	<b>47</b>	<b>59</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			144,980	54,149	136,873			30,507	37,452	81,300	37,883
2013		27,996		2,000	29,366		24,195		20,773	154,043	31,383
2014				147,860	26,753				117,516	32,800	34,519
2015				117,500	301,006				31,104	42,551	97,101
2016			203,051	175,589	193,715			218,711	203,115	184,503	47,681
<b>TOTAL</b>		<b>27,996</b>	<b>348,031</b>	<b>497,098</b>	<b>687,713</b>		<b>24,195</b>	<b>249,218</b>	<b>409,960</b>	<b>495,197</b>	<b>248,567</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			167,887	61,784	171,503			47,713	43,894	101,218	35,610
2013		39,318	1,081	3,241	34,989		41,604	3,893	28,051	181,404	29,657
2014		249	24,440	162,367	32,479		276	19,612	126,681	39,776	33,311
2015	28	1,168	107,102	154,471	284,962	62	283	19,348	35,096	45,090	95,256
2016	328	5,819	468,452	261,181	191,283	2,436	30,332	491,363	233,469	166,870	45,631
<b>TOTAL</b>	<b>356</b>	<b>46,554</b>	<b>768,962</b>	<b>643,044</b>	<b>715,216</b>	<b>2,498</b>	<b>72,495</b>	<b>581,929</b>	<b>467,191</b>	<b>534,358</b>	<b>239,465</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,472,794	2,359,809	239,465	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-720,120	-572,162	961	
TOTAL LOSSES	752,674	1,787,647	240,426	
EXPECTED LOSSES	1,640,578	1,542,832	286,573	
CREDIBILITY	.03	.08	.12	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.678	1.609	.216	2.503
INDICATED (POST-TEST)	.683	1.620	.218	2.521
PRES. ON RATE LEVEL	1.330	1.251	.233	2.814
DERIVED BY FORMULA	1.311	1.281	.231	2.823
UNDERLYING PRES. RATE	1.477	1.389	.258	3.124
PROPOSED	1.307	1.277	.230	2.814

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	3.294
IND. RATES				3.29	MINIMUM PREMIUM	
MAN. RATES	4.46	3.91	3.52	+ 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
2012	769,640	28,198,513	3.663	2		37	40	149	228
2013	885,713	18,932,700	2.137	1		30	56	153	240
2014	961,400	17,504,057	1.820			30	48	145	223
2015	946,510	15,933,307	1.683	2		18	69	129	218
2016	1,038,109	13,413,109	1.292	1		10	35	133	179
<b>TOTAL</b>	<b>4,601,372</b>	<b>93,981,686</b>	<b>2.042</b>	<b>6</b>		<b>125</b>	<b>248</b>	<b>709</b>	<b>1088</b>
O.D.		13,745						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	740,000		9,835,793	1,382,118	2,188,331	91,367		10,067,966	1,231,132	1,811,473	850,333
2013	170,966		7,382,165	2,332,388	1,768,355			3,422,879	1,276,939	1,645,952	933,056
2014			6,003,324	2,148,434	2,846,036			1,502,392	1,253,466	2,607,097	1,143,308
2015	21,077		3,978,449	2,758,298	1,702,546	933		1,315,380	2,920,473	1,741,560	1,494,591
2016	981,316		2,240,026	1,262,791	2,119,928			1,359,778	1,279,232	2,937,575	1,232,463
<b>TOTAL</b>	<b>1,913,359</b>		<b>29,439,757</b>	<b>9,884,029</b>	<b>10,625,196</b>	<b>92,300</b>		<b>17,668,395</b>	<b>7,961,242</b>	<b>10,743,657</b>	<b>5,653,751</b>
O.D.					2,981					3,602	7,162

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	669,617		9,779,349	1,576,999	2,741,974	404,613		7,557,822	1,442,886	2,255,282	799,313
2013	224,854	39,165	8,359,935	2,742,233	2,242,190		42,133	5,045,581	1,573,197	2,002,023	881,738
2014	2,041	73,081	7,124,846	2,651,943	3,216,047	6,005	74,980	2,569,958	1,555,636	2,898,207	1,103,292
2015	26,038	65,706	5,523,641	3,021,312	2,012,970	18,122	89,838	3,472,044	3,093,836	2,044,292	1,466,194
2016	780,832	57,622	4,567,409	2,344,505	2,002,615	17,408	201,847	3,727,169	2,103,426	2,248,827	1,179,467
<b>TOTAL</b>	<b>1,703,382</b>	<b>235,574</b>	<b>35,355,180</b>	<b>12,336,992</b>	<b>12,215,796</b>	<b>446,148</b>	<b>408,798</b>	<b>22,372,574</b>	<b>9,768,981</b>	<b>11,448,631</b>	<b>5,430,004</b>
O.D.					3,735					4,484	6,876

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	60,521,656	45,778,619	5,436,880			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-22,741,460	-13,767,048	19,006			
TOTAL LOSSES	37,780,196	32,011,571	5,455,886			
EXPECTED LOSSES	51,627,394	36,995,031	5,705,701			
CREDIBILITY	.32	.93	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.821	.696	.119	1.636		
INDICATED (POST-TEST)	.827	.701	.120	1.648		
PRES. ON RATE LEVEL	1.011	.723	.112	1.846		
DERIVED BY FORMULA	.952	.703	.120	1.775		
UNDERLYING PRES. RATE	1.122	.804	.124	2.050		
PROPOSED	.952	.703	.120	1.775		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	2.078
IND. RATES				2.08	MINIMUM PREMIUM	
MAN. RATES	3.04	2.62	2.31	+ 2.08	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	47,294	1,855,280	3.922			2	4	16	22
2013	46,982	1,226,296	2.610			2	1	17	20
2014	49,690	652,911	1.313				4	16	20
2015	45,972	1,389,067	3.021				7	13	20
2016	68,164	1,920,263	2.817				6	13	20
<b>TOTAL</b>	<b>258,102</b>	<b>7,043,817</b>	<b>2.729</b>			<b>1</b>		<b>75</b>	<b>102</b>
O.D.		2,785	.001					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			390,355	46,297	137,230			518,195	448,775	255,327	59,101
2013			500,631	11,451	276,991			94,832	32,394	225,884	84,113
2014				134,080	102,683				183,257	160,127	72,764
2015				399,307	108,878				518,272	270,021	92,589
2016	94,881			503,871	93,189				790,274	303,961	134,087
<b>TOTAL</b>	<b>94,881</b>		<b>890,986</b>	<b>1,095,006</b>	<b>718,971</b>			<b>613,027</b>	<b>1,972,972</b>	<b>1,215,320</b>	<b>442,654</b>
O.D.					197					1,075	1,513

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			452,031	52,824	171,950			810,457	525,964	317,883	55,555
2013		2,715	575,546	22,128	337,730		1,372	166,615	44,156	267,600	79,487
2014		354	28,042	152,156	111,185		585	37,287	204,214	179,379	70,217
2015	64	1,961	183,659	384,959	129,372	882	3,925	257,120	522,295	309,549	90,830
2016	75,412	5,094	471,869	427,760	136,908	2,315	15,709	609,187	584,290	287,696	128,321
<b>TOTAL</b>	<b>75,476</b>	<b>10,124</b>	<b>1,711,147</b>	<b>1,039,827</b>	<b>887,145</b>	<b>3,197</b>	<b>21,591</b>	<b>1,880,666</b>	<b>1,880,919</b>	<b>1,362,107</b>	<b>424,410</b>
O.D.			5	4	234			17	23	1,264	1,424

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,702,223	5,171,523	425,834			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,730,627	-1,213,160	1,292			
TOTAL LOSSES	1,971,596	3,958,363	427,126			
EXPECTED LOSSES	3,933,475	3,288,220	361,344			
CREDIBILITY	.05	.14	.20			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.764	1.534	.165	2.463		
INDICATED (POST-TEST)	.769	1.545	.166	2.480		
PRES. ON RATE LEVEL	1.373	1.147	.126	2.646		
DERIVED BY FORMULA	1.343	1.203	.134	2.680		
UNDERLYING PRES. RATE	1.524	1.274	.140	2.938		
PROPOSED	1.326	1.188	.132	2.646		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	3.097
IND. RATES				3.10	MINIMUM PREMIUM	
MAN. RATES	4.04	3.61	3.31	+ 3.10	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	54,233	1,689,815	3.115			4	3	3	10
2013	61,309	1,128,436	1.840			2	5	2	9
2014	74,726	426,291	.570				5	6	11
2015	120,474	1,104,168	.916			3	2	3	8
2016	135,224	1,101,920	.814			1	2	8	11
<b>TOTAL</b>	<b>445,966</b>	<b>5,450,630</b>	<b>1.222</b>			<b>10</b>	<b>17</b>	<b>22</b>	<b>49</b>

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,216,421	72,028	65,834			230,026	28,559	52,069	24,878
2013			568,839	156,917	47,256			164,089	73,863	69,351	48,121
2014				114,085	198,601				57,215	30,515	25,875
2015			646,091	14,729	203,797			113,497	45,584	46,310	34,160
2016			201,112	24,657	526,796			27,513	32,274	249,154	40,414
<b>TOTAL</b>			<b>2,632,463</b>	<b>382,416</b>	<b>1,042,284</b>			<b>535,125</b>	<b>237,495</b>	<b>447,399</b>	<b>173,448</b>

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,408,616	82,183	82,490			359,761	33,471	64,827	23,385
2013		3,086	655,130	183,675	66,735		2,374	284,063	90,385	85,333	45,474
2014		495	32,206	136,441	210,537		151	10,447	62,567	35,033	24,969
2015	378	8,647	706,747	79,958	228,245	1,067	6,195	197,711	59,448	56,710	33,511
2016	553	7,185	583,346	318,218	423,941	635	6,025	154,986	115,316	174,727	38,676
<b>TOTAL</b>	<b>931</b>	<b>19,413</b>	<b>3,386,045</b>	<b>800,475</b>	<b>1,011,948</b>	<b>1,702</b>	<b>14,745</b>	<b>1,006,968</b>	<b>361,187</b>	<b>416,630</b>	<b>166,015</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,429,804	2,590,240	166,015	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,481,134	-754,256	870	
TOTAL LOSSES	1,948,670	1,835,984	166,885	
EXPECTED LOSSES	5,958,106	2,100,499	214,064	
CREDIBILITY	.07	.20	.29	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.437	.412	.037	.886
INDICATED (POST-TEST)	.440	.415	.037	.892
PRES. ON RATE LEVEL	1.204	.424	.043	1.671
DERIVED BY FORMULA	1.151	.422	.041	1.614
UNDERLYING PRES. RATE	1.336	.471	.048	1.855
PROPOSED	1.151	.422	.041	1.614

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.889
IND. RATES				1.89	MINIMUM PREMIUM	
MAN. RATES	2.93	2.45	2.09	+ 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	
2012	9,011	272,320	3.022			1			3	4
2013	10,204	968,874	9.495			2		2	9	13
2014	8,631	34,951	.404					1	1	2
2015	10,251	502,432	4.901					1	3	4
2016	11,249	182,862	1.625					1	4	5
<b>TOTAL</b>	<b>49,346</b>	<b>1,961,439</b>	<b>3.975</b>			<b>3</b>		<b>5</b>	<b>20</b>	<b>28</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			145,390		22,725			66,504		17,637	20,064
2013			520,087	70,303	29,316			111,390	185,237	34,233	18,308
2014				6,010	3,520				11,921	448	13,052
2015				73,348	222,437				74,212	109,787	22,648
2016				20,372	21,308				18,440	85,714	37,028
<b>TOTAL</b>			<b>665,477</b>	<b>170,033</b>	<b>299,306</b>			<b>177,894</b>	<b>289,810</b>	<b>247,819</b>	<b>111,100</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			168,362		28,475			104,012		21,958	18,860
2013		2,821	595,030	84,372	43,706		1,612	200,866	219,198	44,818	17,301
2014		14	1,175	6,753	3,854		22	1,812	12,674	937	12,595
2015	20	804	73,667	101,717	209,582	155	682	47,385	84,920	115,892	22,218
2016	24	358	32,366	27,009	18,965	169	1,123	46,292	43,217	60,150	35,436
<b>TOTAL</b>	<b>44</b>	<b>3,997</b>	<b>870,600</b>	<b>219,851</b>	<b>304,582</b>	<b>324</b>	<b>3,439</b>	<b>400,367</b>	<b>360,009</b>	<b>243,755</b>	<b>106,410</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,278,771	1,128,197	106,410	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-658,332	-327,481	400	
TOTAL LOSSES	620,439	800,716	106,810	
EXPECTED LOSSES	1,487,783	879,839	119,911	
CREDIBILITY	.02	.05	.07	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.257	1.623	.216	3.096
INDICATED (POST-TEST)	1.266	1.634	.218	3.118
PRES. ON RATE LEVEL	2.715	1.606	.219	4.540
DERIVED BY FORMULA	2.686	1.607	.219	4.512
UNDERLYING PRES. RATE	3.015	1.783	.243	5.041
PROPOSED	2.686	1.607	.219	4.512

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	TOTAL
IND. RATES				5.28	MINIMUM PREMIUM	
MAN. RATES	7.19	6.31	5.68	+ 5.28	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	6,798	76,723	1.128				1	4	5
2013	6,881	135,648	1.971				2	8	10
2014	6,128	445,517	7.270				2	4	6
2015	6,800	508,721	7.481			1		5	6
2016	6,962	458,774	6.589				1	6	7
<b>TOTAL</b>	<b>33,569</b>	<b>1,625,383</b>	<b>4.842</b>			<b>1</b>	<b>6</b>	<b>27</b>	<b>34</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				16,429	19,787				8,159	18,816	13,532
2013				17,908	12,410				33,320	14,622	57,388
2014				157,847	50,840				47,722	174,249	14,859
2015			182,810		13,329			285,296		16,075	11,211
2016				48,000	235,384				42,000	128,766	4,624
<b>TOTAL</b>			<b>182,810</b>	<b>240,184</b>	<b>331,750</b>			<b>285,296</b>	<b>131,201</b>	<b>352,528</b>	<b>101,614</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				18,745	24,793				9,562	23,426	12,720
2013			1,166	20,630	14,966			2,277	39,311	17,681	54,232
2014		303	27,759	174,736	57,895			17,869	61,281	189,435	14,339
2015	104	2,327	189,533	11,990	23,579	2,452	14,634	434,104	28,172	33,234	10,998
2016	213	2,359	210,698	160,704	185,517	290	1,954	79,411	74,470	92,014	4,425
<b>TOTAL</b>	<b>317</b>	<b>4,989</b>	<b>429,156</b>	<b>386,805</b>	<b>306,750</b>	<b>2,742</b>	<b>16,924</b>	<b>533,661</b>	<b>212,796</b>	<b>355,790</b>	<b>96,714</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	987,789	1,262,141	96,714	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-259,619	-215,760	247	
TOTAL LOSSES	728,170	1,046,381	96,961	
EXPECTED LOSSES	581,415	576,381	78,552	
CREDIBILITY	.01	.04	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.169	3.117	.289	5.575
INDICATED (POST-TEST)	2.184	3.139	.291	5.614
PRES. ON RATE LEVEL	1.559	1.547	.211	3.317
DERIVED BY FORMULA	1.565	1.611	.215	3.391
UNDERLYING PRES. RATE	1.732	1.717	.234	3.683
PROPOSED	1.565	1.611	.215	3.391

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	TOTAL
IND. RATES				3.97	MINIMUM PREMIUM	
MAN. RATES	5.02	4.50	4.15	+ 3.97	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	2,490	71,045	2.853				1	2	3
2013	2,434	233,646	9.599			1		2	3
2014	3,923	606,695	15.465			1	3		4
2015	4,176	95,827	2.294				1	1	2
2016	2,800	318,215	11.364				1	5	6
<b>TOTAL</b>	<b>15,823</b>	<b>1,325,428</b>	<b>8.377</b>			<b>2</b>	<b>6</b>	<b>10</b>	<b>18</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				9,500	48,508					4,630	8,407
2013			155,109		4,085			56,077		13,674	4,701
2014			217,820	122,919				192,004	71,713		2,239
2015				62,203	419				32,333	540	332
2016				74,808	155,685				20,000	62,958	4,764
<b>TOTAL</b>			<b>372,929</b>	<b>269,430</b>	<b>208,697</b>			<b>248,081</b>	<b>124,046</b>	<b>81,802</b>	<b>20,443</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				10,840	60,780					5,765	7,903
2013		841	176,313	1,204	7,268		812	95,370	1,130	17,004	4,442
2014	74	2,532	257,589	138,616	10,459	767	8,950	294,696	84,569	8,271	2,161
2015	10	268	25,348	57,436	4,970	48	216	13,620	30,264	2,905	326
2016	153	1,944	175,077	139,774	128,535	142	947	38,457	36,052	44,925	4,559
<b>TOTAL</b>	<b>237</b>	<b>5,585</b>	<b>634,327</b>	<b>347,870</b>	<b>212,012</b>	<b>957</b>	<b>10,925</b>	<b>442,143</b>	<b>152,015</b>	<b>78,870</b>	<b>19,391</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,094,174	790,767	19,391			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-132,437	-89,846	57			
TOTAL LOSSES	961,737	700,921	19,448			
EXPECTED LOSSES	304,909	240,984	18,671			
CREDIBILITY	.01	.02	.03			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	6.078	4.430	.123	10.631		
INDICATED (POST-TEST)	6.121	4.461	.124	10.706		
PRES. ON RATE LEVEL	1.736	1.372	.106	3.214		
DERIVED BY FORMULA	1.780	1.434	.107	3.321		
UNDERLYING PRES. RATE	1.927	1.523	.118	3.568		
PROPOSED	1.780	1.434	.107	3.321		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	3.888
IND. RATES				3.89	MINIMUM PREMIUM	
MAN. RATES	5.73	4.91	4.02	+ 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	
2012	2,476	2,738	.110							
2013	3,121	324,024	10.382				2	4	1	3
2014	5,045	1,561,289	30.947					3	4	10
2015	10,083	114,648	1.137					4	3	6
2016	7,307	577,731	7.906					6	14	20
<b>TOTAL</b>	<b>28,032</b>	<b>2,580,430</b>	<b>9.205</b>				<b>2</b>	<b>15</b>	<b>22</b>	<b>39</b>
O.D.		158								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											2,738
2013				165,681	15,000				136,173		7,170
2014			700,000	267,853	60,459			230,000	212,735	54,776	35,466
2015				23,986	22,296				49,624	2,777	15,965
2016				225,672	144,565				70,161	118,728	18,605
<b>TOTAL</b>			<b>700,000</b>	<b>683,192</b>	<b>242,320</b>			<b>230,000</b>	<b>468,693</b>	<b>176,281</b>	<b>79,944</b>
O.D.											158

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											2,574
2013				8,576	188,897	19,601			159,378	2,008	6,776
2014	238	8,074	813,047	311,055	92,675	919	11,043	375,366	239,210	73,708	34,225
2015	3	153	14,140	25,535	22,236	73	330	21,185	46,717	6,416	15,662
2016	198	3,192	292,130	251,238	140,524	346	2,367	94,894	89,646	88,465	17,805
<b>TOTAL</b>	<b>439</b>	<b>11,419</b>	<b>1,127,893</b>	<b>776,725</b>	<b>275,036</b>	<b>1,338</b>	<b>13,740</b>	<b>499,759</b>	<b>534,951</b>	<b>170,597</b>	<b>77,042</b>
O.D.											152

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,654,588	1,757,309	77,194	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-363,326	-224,782	239	
TOTAL LOSSES	1,291,262	1,532,527	77,433	
EXPECTED LOSSES	896,184	627,357	61,110	
CREDIBILITY	.01	.03	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.606	5.467	.276	10.349
INDICATED (POST-TEST)	4.638	5.505	.278	10.421
PRES. ON RATE LEVEL	2.880	2.016	.196	5.092
DERIVED BY FORMULA	2.898	2.121	.200	5.219
UNDERLYING PRES. RATE	3.197	2.238	.218	5.653
PROPOSED	2.898	2.121	.200	5.219

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	6.110
IND. RATES				6.11	MINIMUM PREMIUM	
MAN. RATES	9.33	7.91	6.37	+ 6.11	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	5,744	349,700	6.088			1	2	5	8	
2013	7,648	293,139	3.832				4	5	9	
2014	11,682	1,093,312	9.358			3	3	4	10	
2015	26,386	163,989	.621				1	2	3	
2016	13,419	258,683	1.927				3	3	6	
<b>TOTAL</b>	<b>64,879</b>	<b>2,158,823</b>	<b>3.327</b>			<b>4</b>	<b>13</b>	<b>19</b>	<b>36</b>	
O.D.		110								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			178,805	76,538	11,419			21,721	27,214	18,335	15,668
2013				164,632	31,390				69,261	24,523	3,333
2014			506,484	199,801	9,329			152,566	106,089	107,892	11,151
2015				14,911	92,416				6,485	23,765	26,412
2016				154,691	5,337				94,353	2,548	1,754
<b>TOTAL</b>			<b>685,289</b>	<b>610,573</b>	<b>149,891</b>			<b>174,287</b>	<b>303,402</b>	<b>177,063</b>	<b>58,318</b>
O.D.											110

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			207,056	87,330	14,308			33,972	31,895	22,827	14,728
2013			8,890	188,025	39,108			4,633	81,589	29,851	3,150
2014	174	5,795	586,605	229,425	31,367	610	7,351	248,157	125,894	124,610	10,761
2015	5	269	24,288	27,909	85,928	18	88	6,244	9,438	24,389	25,910
2016	57	1,417	132,180	123,070	25,020	255	1,733	66,039	63,919	12,600	1,679
<b>TOTAL</b>	<b>236</b>	<b>7,481</b>	<b>959,019</b>	<b>655,759</b>	<b>195,731</b>	<b>883</b>	<b>9,172</b>	<b>359,045</b>	<b>312,735</b>	<b>214,277</b>	<b>56,228</b>
O.D.											104

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,335,836	1,378,502	56,332	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-405,736	-255,387	367	
TOTAL LOSSES	930,100	1,123,115	56,699	
EXPECTED LOSSES	999,137	705,884	103,157	
CREDIBILITY	.02	.05	.08	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.434	1.731	.087	3.252
INDICATED (POST-TEST)	1.444	1.743	.088	3.275
PRES. ON RATE LEVEL	1.387	.980	.143	2.510
DERIVED BY FORMULA	1.388	1.018	.139	2.545
UNDERLYING PRES. RATE	1.540	1.088	.159	2.787
PROPOSED	1.388	1.018	.139	2.545

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	TOTAL
IND. RATES				2.98	MINIMUM PREMIUM	
MAN. RATES	4.56	3.92	3.14	+ 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	
2012	689	2,465	.357						1	1
2013	623	23,747	3.811						1	1
2014	703									
2015	868									
2016	743	32,381	4.358						1	1
<b>TOTAL</b>	<b>3,626</b>	<b>58,593</b>	<b>1.616</b>						<b>3</b>	<b>3</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					1,547					918	
2013					17,000					6,747	
2016					15,381					17,000	
<b>TOTAL</b>					<b>33,928</b>					<b>24,665</b>	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					1,938					1,143	
2013			381	335	20,245			111	144	7,931	
2016	13	127	11,165	8,063	11,698	24	159	6,660	6,127	11,508	
<b>TOTAL</b>	<b>13</b>	<b>127</b>	<b>11,546</b>	<b>8,398</b>	<b>33,881</b>	<b>24</b>	<b>159</b>	<b>6,771</b>	<b>6,271</b>	<b>20,582</b>	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	18,640	69,132		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,834	-9,418	7	
TOTAL LOSSES	12,806	59,714	7	
EXPECTED LOSSES	13,308	25,346	2,211	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.353	1.647	.000	2.000
INDICATED (POST-TEST)	.355	1.659	.000	2.014
PRES. ON RATE LEVEL	.330	.630	.055	1.015
DERIVED BY FORMULA	.330	.640	.054	1.024
UNDERLYING PRES. RATE	.367	.699	.061	1.127
PROPOSED	.330	.640	.054	1.024

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.198
IND. RATES				1.20	MINIMUM PREMIUM	
MAN. RATES	1.61	1.41	1.27	+ 1.20	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	8,238	35,757	.434				1	2	3
2013	8,139	73,622	.904				2	1	3
2014	8,848	233,443	2.638				2	4	6
2015	8,557	253,165	2.958				3	1	4
2016	9,679	32,494	.335				1		1
<b>TOTAL</b>	<b>43,461</b>	<b>628,481</b>	<b>1.446</b>				<b>9</b>	<b>8</b>	<b>17</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				7,891	8,600					11,468	7,798
2013				33,058	906				28,412	213	11,033
2014				70,507	64,057				52,179	30,506	16,194
2015				175,404	1,019				66,399	3,449	6,894
2016				3,851					17,746		10,897
<b>TOTAL</b>				<b>290,711</b>	<b>74,582</b>				<b>164,736</b>	<b>45,636</b>	<b>52,816</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				9,004	10,776					14,277	7,330
2013			1,665	37,649	1,424			1,737	33,259	670	10,426
2014		204	15,500	80,647	68,956		145	9,689	57,226	34,828	15,627
2015	27	759	71,440	161,937	13,862	98	449	28,308	62,479	8,316	6,763
2016	2	34	3,193	2,994	522	47	321	12,233	11,851	2,045	10,428
<b>TOTAL</b>	<b>29</b>	<b>997</b>	<b>91,798</b>	<b>292,231</b>	<b>95,540</b>	<b>145</b>	<b>915</b>	<b>51,967</b>	<b>164,815</b>	<b>60,136</b>	<b>50,574</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	145,851	612,722	50,574			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-126,109	-163,328	159			
TOTAL LOSSES	19,742	449,394	50,733			
EXPECTED LOSSES	284,668	438,521	48,241			
CREDIBILITY	.01	.04	.06			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.045	1.034	.117	1.196		
INDICATED (POST-TEST)	.045	1.041	.118	1.204		
PRES. ON RATE LEVEL	.590	.909	.100	1.599		
DERIVED BY FORMULA	.585	.914	.101	1.600		
UNDERLYING PRES. RATE	.655	1.009	.111	1.775		
PROPOSED	.585	.913	.101	1.599		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.872
IND. RATES				1.87	MINIMUM PREMIUM	
MAN. RATES	2.39	2.14	2.00	+ 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	
2012	479	49	.010							
2013	663	33,374	5.033				1	1		2
2014	648									
2015	775									
2016	772	237	.030							
<b>TOTAL</b>	<b>3,337</b>	<b>33,660</b>	<b>1.009</b>				<b>1</b>	<b>1</b>		<b>2</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											49
2013				8,534	9,170				3,748	10,385	1,537
2016											237
<b>TOTAL</b>				<b>8,534</b>	<b>9,170</b>				<b>3,748</b>	<b>10,385</b>	<b>1,823</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											46
2013			630	9,895	11,009			402	4,608	12,263	1,452
2016											227
<b>TOTAL</b>			<b>630</b>	<b>9,895</b>	<b>11,009</b>			<b>402</b>	<b>4,608</b>	<b>12,263</b>	<b>1,725</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,032	37,775	1,725	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-14,260	-8,065	12	
TOTAL LOSSES		29,710	1,737	
EXPECTED LOSSES	32,736	21,757	3,570	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.890	.052	.942
INDICATED (POST-TEST)	.000	.896	.052	.948
PRES. ON RATE LEVEL	.884	.587	.096	1.567
DERIVED BY FORMULA	.884	.590	.096	1.570
UNDERLYING PRES. RATE	.981	.652	.107	1.740
PROPOSED	.882	.589	.096	1.567

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.834
IND. RATES				1.83	MINIMUM PREMIUM	
MAN. RATES	2.48	2.18	1.96	+ 1.83	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
2012	157					157						
2013	354					354						
2014	1,061	99	.009			1,061						
2015	581	151,994	26.160			581			1			1
2016	930	3,213	.345			930						
<b>TOTAL</b>	<b>3,083</b>	<b>155,306</b>	<b>5.037</b>			<b>3,083</b>				<b>1</b>		<b>1</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014											99
2015				120,206					31,788		
2016											3,213
<b>TOTAL</b>				<b>120,206</b>					<b>31,788</b>		<b>3,312</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014											96
2015	19	519	48,821	110,869	8,859	46	214	13,311	29,677	2,320	
2016											3,075
<b>TOTAL</b>	<b>19</b>	<b>519</b>	<b>48,821</b>	<b>110,869</b>	<b>8,859</b>	<b>46</b>	<b>214</b>	<b>13,311</b>	<b>29,677</b>	<b>2,320</b>	<b>3,171</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	62,930	151,725	3,171	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-26,130	-40,483	21	
TOTAL LOSSES	36,800	111,242	3,192	
EXPECTED LOSSES	62,400	111,482	5,271	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.194	3.608	.104	4.906
INDICATED (POST-TEST)	1.202	3.633	.105	4.940
PRES. ON RATE LEVEL	1.823	3.257	.153	5.233
DERIVED BY FORMULA	1.823	3.261	.153	5.237
UNDERLYING PRES. RATE	2.024	3.616	.171	5.811
PROPOSED	1.822	3.258	.153	5.233

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	5.409
IND. RATES				5.41	MINIMUM PREMIUM	
MAN. RATES	8.13	6.92	6.05	+ 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
2012	555,278	1,122,689	.202			1	12	13	26
2013	532,764	1,077,000	.202				20	6	26
2014	479,661	1,129,786	.235			2	12	5	19
2015	452,955	810,386	.178				13	3	16
2016	425,290	1,945,441	.457			1	9	14	24
<b>TOTAL</b>	<b>2,445,948</b>	<b>6,085,302</b>	<b>.249</b>			<b>4</b>	<b>66</b>	<b>41</b>	<b>111</b>
O.D.		863							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			221,544	211,990	44,120			149,371	172,381	145,280	178,003
2013				410,736	18,025				352,585	32,785	262,869
2014			467,537	117,234	16,656			132,361	171,182	61,005	163,811
2015				211,982	7,469				316,511	34,885	239,539
2016			200,820	390,112	118,017			25,500	585,380	367,628	257,984
<b>TOTAL</b>			<b>889,901</b>	<b>1,342,054</b>	<b>204,287</b>			<b>307,232</b>	<b>1,598,039</b>	<b>641,583</b>	<b>1,102,206</b>
O.D.											863

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			256,548	241,880	55,281			233,616	202,030	180,872	167,323
2013			20,832	467,912	25,776			22,067	413,373	43,743	248,411
2014	159	5,273	531,905	139,245	35,252	529	6,486	225,129	191,197	76,010	158,078
2015	29	930	87,568	196,659	22,485	493	2,176	137,690	300,456	58,206	234,988
2016	340	7,073	589,427	388,045	162,562	2,257	16,927	580,117	527,073	318,501	246,891
<b>TOTAL</b>	<b>528</b>	<b>13,276</b>	<b>1,486,280</b>	<b>1,433,741</b>	<b>301,356</b>	<b>3,279</b>	<b>25,589</b>	<b>1,198,619</b>	<b>1,634,129</b>	<b>677,332</b>	<b>1,055,691</b>
O.D.											836

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,727,571	4,046,558	1,056,527	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-901,534	-973,274	3,140	
TOTAL LOSSES	1,826,037	3,073,284	1,059,667	
EXPECTED LOSSES	1,981,218	2,568,246	1,100,677	
CREDIBILITY	.21	.61	.91	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.075	.126	.043	.244
INDICATED (POST-TEST)	.076	.127	.043	.246
PRES. ON RATE LEVEL	.073	.095	.040	.208
DERIVED BY FORMULA	.074	.115	.043	.232
UNDERLYING PRES. RATE	.081	.105	.045	.231
PROPOSED	.074	.115	.043	.232

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	TOTAL
IND. RATES				.24	MINIMUM PREMIUM	
MAN. RATES	.34	.28	.24	+ .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	ALL
2012	89,886	176,435	.196			89,886				1	5	6
2013	100,135	611,057	.610			100,135			2	1	10	13
2014	108,324	238,827	.220			108,324				1	9	10
2015	106,647	343,392	.321			106,647				2	6	8
2016	107,141	6,298,557	5.878			107,141			2	1	11	14
<b>TOTAL</b>	<b>512,133</b>	<b>7,668,268</b>	<b>1.497</b>			<b>512,133</b>			<b>4</b>	<b>6</b>	<b>41</b>	<b>51</b>
O.D.		289										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				3,144	23,894				10,160	67,993	71,244
2013			284,655	23,875	68,085			52,133	27,645	95,030	59,634
2014				11,955	58,882				13,804	131,335	22,851
2015				25,009	89,809				27,994	160,421	40,159
2016			2,031,032	4,990	86,796			4,064,310		72,451	38,978
<b>TOTAL</b>			<b>2,315,687</b>	<b>68,973</b>	<b>327,466</b>			<b>4,116,443</b>	<b>79,603</b>	<b>527,230</b>	<b>232,866</b>
O.D.											289

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				3,587	29,940				11,908	84,652	66,969
2013		1,544	326,111	30,585	85,740		754	91,712	35,168	112,988	56,354
2014		114	6,230	16,688	61,745		193	10,147	22,671	141,939	22,051
2015	6	307	27,871	36,819	84,284	111	466	35,562	48,986	163,472	39,396
2016	309	6,484	458,851	99,090	110,046	3,678	55,171	638,126	94,568	89,605	37,302
<b>TOTAL</b>	<b>315</b>	<b>8,449</b>	<b>819,063</b>	<b>186,769</b>	<b>371,755</b>	<b>3,789</b>	<b>56,584</b>	<b>775,547</b>	<b>213,301</b>	<b>592,656</b>	<b>222,072</b>
O.D.											273

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,663,747	1,364,481	222,345			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-977,351	-553,175	951			
TOTAL LOSSES	686,396	811,306	223,296			
EXPECTED LOSSES	2,207,294	1,480,064	297,037			
CREDIBILITY	.08	.22	.32			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.134	.158	.044	.336		
INDICATED (POST-TEST)	.135	.159	.044	.338		
PRES. ON RATE LEVEL	.388	.261	.052	.701		
DERIVED BY FORMULA	.368	.239	.049	.656		
UNDERLYING PRES. RATE	.431	.289	.058	.778		
PROPOSED	.368	.239	.049	.656		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	.678
IND. RATES				.68	MINIMUM PREMIUM	
MAN. RATES	1.33	1.02	.81	+ .68	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	100,232	877,742	.875			1	3	4	8
2013	88,143	1,080,433	1.225			1	2	2	5
2014	101,454	353,222	.348			1		5	6
2015	106,990	145,995	.136				3	2	5
2016	135,562	78,591	.057					2	2
<b>TOTAL</b>	<b>532,381</b>	<b>2,535,983</b>	<b>.476</b>			<b>3</b>	<b>8</b>	<b>15</b>	<b>26</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			398,476	238,403	33,393			66,776	63,605	27,825	49,264
2013			465,133	36,650	16,538			288,638	70,892	182,260	20,322
2014			180,970		59,489			18,086		63,519	31,158
2015				16,805	56,948				46,117	12,375	13,750
2016					20,792					35,909	21,890
<b>TOTAL</b>			<b>1,044,579</b>	<b>291,858</b>	<b>187,160</b>			<b>373,500</b>	<b>180,614</b>	<b>321,888</b>	<b>136,384</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			461,435	272,018	41,841			104,438	74,545	34,642	46,308
2013		2,523	530,636	45,415	27,285		4,176	497,072	91,177	220,090	19,204
2014	61	2,070	202,977	7,908	67,523	72	912	30,655	4,685	68,919	30,067
2015	4	196	18,058	24,222	53,512	76	328	21,153	44,815	15,822	13,489
2016	18	172	15,095	10,901	15,811	51	331	14,072	12,944	24,308	20,949
<b>TOTAL</b>	<b>83</b>	<b>4,961</b>	<b>1,228,201</b>	<b>360,464</b>	<b>205,972</b>	<b>199</b>	<b>5,747</b>	<b>667,390</b>	<b>228,166</b>	<b>363,781</b>	<b>130,017</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,906,581	1,158,383	130,017	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-751,662	-421,305	716	
TOTAL LOSSES	1,154,919	737,078	130,733	
EXPECTED LOSSES	1,719,590	1,144,619	202,305	
CREDIBILITY	.08	.22	.33	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.217	.138	.025	.380
INDICATED (POST-TEST)	.219	.139	.025	.383
PRES. ON RATE LEVEL	.291	.194	.034	.519
DERIVED BY FORMULA	.285	.182	.031	.498
UNDERLYING PRES. RATE	.323	.215	.038	.576
PROPOSED	.285	.182	.031	.498

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE
IND. RATES				.51	MINIMUM PREMIUM
MAN. RATES	.80	.70	.60	+ .51	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	338,962	10,121,331	2.985			338,962			19	7	107	133
2013	341,377	6,723,417	1.969			341,377			10	17	88	115
2014	371,865	7,783,633	2.093			371,865	1		9	16	90	116
2015	373,093	4,611,683	1.236			373,093			3	12	92	107
2016	381,310	6,969,743	1.827			381,310	3		5	9	93	110
<b>TOTAL</b>	<b>1,806,607</b>	<b>36,209,807</b>	<b>2.004</b>			<b>1,806,607</b>	<b>4</b>		<b>46</b>	<b>61</b>	<b>470</b>	<b>581</b>
O.D.		563,235	.031						1		2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			4,621,789	83,509	1,223,014			1,878,972	165,248	1,465,642	683,157
2013			2,351,709	841,342	637,347			823,583	558,952	869,627	640,857
2014	508,988		2,235,269	659,306	1,040,905	5,000		878,743	789,646	1,160,404	505,372
2015			768,821	383,408	1,043,419			446,292	266,145	1,161,405	542,193
2016	479,835		1,090,555	484,099	1,389,301	791,732		320,559	428,894	1,528,307	456,461
<b>TOTAL</b>	<b>988,823</b>		<b>11,068,143</b>	<b>2,451,664</b>	<b>5,333,986</b>	<b>796,732</b>		<b>4,348,149</b>	<b>2,208,885</b>	<b>6,185,385</b>	<b>2,828,040</b>
O.D.			201,122		115,352			58,960		155,293	32,508

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			5,174,720	95,283	1,532,439			2,698,543	193,670	1,824,721	642,168
2013		12,758	2,727,918	987,343	804,253		11,916	1,445,889	685,078	1,044,223	605,610
2014	584,489	26,983	2,630,107	833,415	1,173,504	8,523	43,474	1,489,188	947,553	1,304,854	487,684
2015	521	13,628	1,147,588	555,260	1,033,758	4,663	26,614	959,365	454,386	1,214,782	531,891
2016	382,059	30,041	2,388,583	1,228,836	1,230,475	1,142,663	58,450	1,303,463	883,290	1,111,251	436,833
<b>TOTAL</b>	<b>967,069</b>	<b>83,410</b>	<b>14,068,916</b>	<b>3,700,137</b>	<b>5,774,429</b>	<b>1,155,849</b>	<b>140,454</b>	<b>7,896,448</b>	<b>3,163,977</b>	<b>6,499,831</b>	<b>2,704,186</b>
O.D.	37	489	270,614	27,837	107,648	207	1,396	151,383	54,456	107,170	31,084

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	24,736,272	19,435,485	2,735,270	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,652,598	-5,576,805	9,681	
TOTAL LOSSES	17,083,674	13,858,680	2,744,951	
EXPECTED LOSSES	17,271,163	14,940,641	3,017,035	
CREDIBILITY	.17	.50	.74	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.946	.767	.152	1.865
INDICATED (POST-TEST)	.953	.772	.153	1.878
PRES. ON RATE LEVEL	.861	.745	.150	1.756
DERIVED BY FORMULA	.877	.759	.152	1.788
UNDERLYING PRES. RATE	.956	.827	.167	1.950
PROPOSED	.877	.759	.152	1.788

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.848
IND. RATES				1.85	MINIMUM PREMIUM	
MAN. RATES	2.81	2.39	2.03	+ 1.85	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	512,071	6,613,108	1.291	2		8	27	37	74
2013	535,940	3,185,648	.594	1		4	12	37	54
2014	513,743	5,315,944	1.034			9	20	49	78
2015	543,762	4,895,237	.900			7	27	42	76
2016	509,098	3,116,080	.612				9	34	43
<b>TOTAL</b>	<b>2,614,614</b>	<b>23,126,017</b>	<b>.884</b>	<b>3</b>		<b>28</b>	<b>95</b>	<b>199</b>	<b>325</b>
O.D.		99,435	.003				1	4	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	1,286,285		2,155,150	557,153	420,002	3,252		667,206	699,750	461,727	362,583
2013	60,000		985,304	260,909	356,202			318,252	237,491	545,018	422,472
2014			2,312,228	416,282	528,547			665,533	389,323	593,015	411,016
2015			1,849,133	668,094	415,392			397,870	719,008	547,438	298,302
2016			300,280	432,646	455,617				1,526,940	576,708	256,535
<b>TOTAL</b>	<b>1,346,285</b>		<b>7,301,815</b>	<b>2,202,718</b>	<b>2,175,760</b>	<b>3,252</b>		<b>2,048,861</b>	<b>3,572,512</b>	<b>2,723,906</b>	<b>1,750,908</b>
O.D.				26,559	25,163				383	36,255	11,075

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	1,223,841		2,495,663	635,714	526,264	15,213		1,043,509	820,108	574,852	340,828
2013	78,912	5,345	1,140,368	311,166	442,188		4,606	563,506	294,361	649,502	399,236
2014	789	26,632	2,639,223	538,941	634,302	2,661	32,102	1,079,045	478,722	672,533	396,630
2015	1,160	27,079	2,243,821	780,449	545,283	4,702	26,098	984,434	785,300	627,145	292,634
2016	463	5,963	537,537	432,646	380,291	3,171	21,464	839,158	801,875	492,915	245,504
<b>TOTAL</b>	<b>1,305,165</b>	<b>65,019</b>	<b>9,056,612</b>	<b>2,698,916</b>	<b>2,528,328</b>	<b>25,747</b>	<b>84,270</b>	<b>4,509,652</b>	<b>3,180,366</b>	<b>3,016,947</b>	<b>1,674,832</b>
O.D.		41	4,218	29,021	31,826			58	405	45,151	10,802

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,050,782	11,530,960	1,685,634			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,349,284	-3,622,300	5,299			
TOTAL LOSSES	9,701,498	7,908,660	1,690,933			
EXPECTED LOSSES	11,974,932	9,647,927	1,725,645			
CREDIBILITY	.22	.64	.95			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.371	.302	.065	.738		
INDICATED (POST-TEST)	.374	.304	.065	.743		
PRES. ON RATE LEVEL	.413	.332	.059	.804		
DERIVED BY FORMULA	.404	.314	.065	.783		
UNDERLYING PRES. RATE	.458	.369	.066	.893		
PROPOSED	.404	.314	.065	.783		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	.809
IND. RATES				.81	MINIMUM PREMIUM	
MAN. RATES	1.18	1.02	.93	+ .81	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	558,604	5,691,555	1.018			8	41	58	107
2013	576,227	7,086,716	1.229			13	38	69	120
2014	746,573	6,054,493	.810			6	39	51	96
2015	615,260	5,832,354	.947			8	39	56	103
2016	640,801	3,673,615	.573			1	3	89	93
<b>TOTAL</b>	<b>3,137,465</b>	<b>28,338,733</b>	<b>.903</b>			<b>36</b>	<b>160</b>	<b>323</b>	<b>519</b>
O.D.		13,709						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,879,893	987,901	823,625			411,173	682,255	559,187	347,521
2013			3,188,995	878,950	476,913			1,001,249	701,911	528,686	310,012
2014			1,389,771	1,060,345	1,075,234			381,113	820,376	1,032,147	295,507
2015			1,589,742	1,054,639	740,393			703,158	1,070,291	440,775	233,356
2016			221,804	128,196	1,226,762			13,636	252,750	1,619,287	211,180
<b>TOTAL</b>			<b>8,270,205</b>	<b>4,110,031</b>	<b>4,342,927</b>			<b>2,510,329</b>	<b>3,527,583</b>	<b>4,180,082</b>	<b>1,397,576</b>
O.D.					3,013					3,080	7,616

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			2,176,916	1,127,194	1,032,003			643,075	799,602	696,189	326,670
2013		17,299	3,677,460	1,033,048	626,565		14,487	1,750,400	847,778	648,451	292,961
2014	473	18,409	1,766,049	1,251,882	1,195,963	1,526	20,535	749,924	950,325	1,153,542	285,164
2015	1,078	26,180	2,199,478	1,172,615	855,984	7,796	43,847	1,576,469	1,125,674	563,649	228,922
2016	1,176	14,136	1,195,940	767,977	972,367	3,003	21,110	826,153	754,494	1,126,490	202,099
<b>TOTAL</b>	<b>2,727</b>	<b>76,024</b>	<b>11,015,843</b>	<b>5,352,716</b>	<b>4,682,882</b>	<b>12,325</b>	<b>99,979</b>	<b>5,546,021</b>	<b>4,477,873</b>	<b>4,188,321</b>	<b>1,335,816</b>
O.D.					3,775					3,835	7,250

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,752,919	18,709,402	1,343,066			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,474,613	-4,980,313	5,152			
TOTAL LOSSES	10,278,306	13,729,089	1,348,218			
EXPECTED LOSSES	14,589,213	13,302,851	1,631,482			
CREDIBILITY	.25	.72	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.328	.438	.043	.809		
INDICATED (POST-TEST)	.330	.441	.043	.814		
PRES. ON RATE LEVEL	.418	.382	.047	.847		
DERIVED BY FORMULA	.396	.424	.043	.863		
UNDERLYING PRES. RATE	.465	.424	.052	.941		
PROPOSED	.389	.416	.042	.847		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	.875
IND. RATES				.88	MINIMUM PREMIUM	
MAN. RATES	1.34	1.12	.98	+ .88	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	223,968	9,008,190	4.022			13	29	147	189
2013	223,629	19,888,312	8.893		1	17	59	88	165
2014	233,945	10,050,391	4.296			14	65	78	157
2015	245,547	7,426,172	3.024			7	57	75	139
2016	249,108	6,723,165	2.698		1	5	30	114	150
<b>TOTAL</b>	<b>1,176,197</b>	<b>53,096,230</b>	<b>4.514</b>		<b>2</b>	<b>56</b>	<b>240</b>	<b>502</b>	<b>800</b>
O.D.		16,194	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			2,446,966	1,055,397	1,633,262			991,418	955,235	1,466,175	459,737
2013		451,370	3,220,640	1,694,578	928,913		9,344,672	1,238,180	1,577,390	969,480	463,089
2014			3,369,244	2,137,700	621,774			1,183,349	1,500,875	604,170	633,279
2015			1,714,855	1,380,247	1,097,521			738,715	1,095,914	752,227	646,693
2016		168,052	1,023,617	1,258,801	971,866		15,461	380,402	1,087,102	1,234,768	583,096
<b>TOTAL</b>		<b>619,422</b>	<b>11,775,322</b>	<b>7,526,723</b>	<b>5,253,336</b>		<b>9,360,133</b>	<b>4,532,064</b>	<b>6,216,516</b>	<b>5,026,820</b>	<b>2,785,894</b>
O.D.											16,194

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			2,833,587	1,204,209	2,046,482			1,550,579	1,119,536	1,825,391	432,153
2013		53,158	3,764,371	1,970,990	1,173,873		922,583	2,214,596	1,895,119	1,183,491	437,619
2014	1,147	40,563	4,066,880	2,440,016	817,162	4,731	58,034	2,011,921	1,681,588	741,712	611,114
2015	1,213	29,932	2,530,327	1,534,455	1,215,573	8,276	46,405	1,688,453	1,197,249	881,103	634,406
2016	12,779	180,093	2,680,453	1,608,223	1,011,871	8,900	96,222	1,719,432	1,225,857	993,599	558,023
<b>TOTAL</b>	<b>15,139</b>	<b>303,746</b>	<b>15,875,618</b>	<b>8,757,893</b>	<b>6,264,961</b>	<b>21,907</b>	<b>1,123,244</b>	<b>9,184,981</b>	<b>7,119,349</b>	<b>5,625,296</b>	<b>2,673,315</b>
O.D.											15,652

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	26,524,635	27,767,499	2,688,967			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-9,583,620	-8,096,469	8,882			
TOTAL LOSSES	16,941,015	19,671,030	2,697,849			
EXPECTED LOSSES	21,630,263	21,700,835	2,764,063			
CREDIBILITY	.13	.38	.56			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.440	1.672	.229	3.341		
INDICATED (POST-TEST)	1.450	1.684	.231	3.365		
PRES. ON RATE LEVEL	1.655	1.662	.212	3.529		
DERIVED BY FORMULA	1.628	1.670	.223	3.521		
UNDERLYING PRES. RATE	1.839	1.845	.235	3.919		
PROPOSED	1.628	1.670	.223	3.521		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	3.640
IND. RATES				3.64	MINIMUM PREMIUM	
MAN. RATES	5.45	4.73	4.08	+ 3.64	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	8,606	301,402	3.502			1			1	2
2013	9,181	568	.006							
2014	9,468	679	.007							
2015	9,934	2,639	.026						1	1
2016	6,762	1,592	.023							
<b>TOTAL</b>	<b>43,951</b>	<b>306,880</b>	<b>.698</b>			<b>1</b>			<b>2</b>	<b>3</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			210,692		350			81,694		3,140	5,526
2013											568
2014											679
2015					1,595					1,044	
2016											1,592
<b>TOTAL</b>			<b>210,692</b>		<b>1,945</b>			<b>81,694</b>		<b>4,184</b>	<b>8,365</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			243,981		439			127,769		3,909	5,194
2013											537
2014											655
2015		3	314	243	1,465		1	155	147	1,050	
2016											1,524
<b>TOTAL</b>		<b>3</b>	<b>244,295</b>	<b>243</b>	<b>1,904</b>		<b>1</b>	<b>127,924</b>	<b>147</b>	<b>4,959</b>	<b>7,910</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	372,223	7,253	7,910	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-53,696	-31,145	97	
TOTAL LOSSES	318,527		8,007	
EXPECTED LOSSES	119,546	82,188	34,722	
CREDIBILITY	.01	.04	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.725	.000	.018	.743
INDICATED (POST-TEST)	.730	.000	.018	.748
PRES. ON RATE LEVEL	.245	.169	.071	.485
DERIVED BY FORMULA	.250	.162	.068	.480
UNDERLYING PRES. RATE	.272	.187	.079	.538
PROPOSED	.252	.164	.069	.485

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE
IND. RATES				.50	MINIMUM PREMIUM
MAN. RATES	.72	.63	.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	
2012	40,180	2,754,712	6.855	1		4	8	27	40	
2013	41,481	2,436,132	5.872			4	3	27	34	
2014	40,491	1,555,380	3.841			1	6	28	35	
2015	41,962	2,414,442	5.753			4	9	30	43	
2016	42,339	1,936,946	4.574				7	23	30	
<b>TOTAL</b>	<b>206,453</b>	<b>11,097,612</b>	<b>5.375</b>	<b>1</b>		<b>13</b>	<b>33</b>	<b>135</b>	<b>182</b>	
O.D.		245								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	3,000		666,145	347,273	265,875			572,090	261,959	414,028	224,342
2013			637,907	119,947	269,246			585,344	87,529	579,400	156,759
2014			137,159	294,082	212,878			149,022	266,397	386,125	109,717
2015			692,608	568,680	169,210			274,036	329,851	271,955	108,102
2016				227,265	224,463				324,378	851,779	309,061
<b>TOTAL</b>	<b>3,000</b>		<b>2,133,819</b>	<b>1,557,247</b>	<b>1,141,672</b>			<b>1,580,492</b>	<b>1,270,114</b>	<b>2,503,287</b>	<b>907,981</b>
O.D.											245

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	3,075		771,396	396,238	333,140			894,749	307,016	515,466	210,881
2013		3,461	736,728	146,473	331,770		8,470	1,008,081	123,568	692,133	148,137
2014	46	2,254	211,046	336,118	235,192	595	7,890	284,026	312,830	430,186	105,877
2015	484	11,536	972,473	588,122	240,218	2,950	16,694	593,199	371,530	314,112	106,048
2016	263	3,873	351,457	294,352	201,492	2,040	13,764	557,402	523,676	614,018	295,771
<b>TOTAL</b>	<b>3,868</b>	<b>21,124</b>	<b>3,043,100</b>	<b>1,761,303</b>	<b>1,341,812</b>	<b>5,585</b>	<b>46,818</b>	<b>3,337,457</b>	<b>1,638,620</b>	<b>2,565,915</b>	<b>866,714</b>
O.D.											237

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,457,952	7,307,650	866,951	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,009,729	-1,670,626	4,292	
TOTAL LOSSES	4,448,223	5,637,024	871,243	
EXPECTED LOSSES	4,508,933	4,461,450	1,364,655	
CREDIBILITY	.04	.12	.17	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.155	2.730	.422	5.307
INDICATED (POST-TEST)	2.170	2.749	.425	5.344
PRES. ON RATE LEVEL	1.964	1.943	.594	4.501
DERIVED BY FORMULA	1.972	2.040	.565	4.577
UNDERLYING PRES. RATE	2.184	2.161	.661	5.006
PROPOSED	1.972	2.040	.565	4.577
YEAR	4-1-18	1-1-19	4-1-19	4-1-20
IND. RATES				4.37
MAN. RATES	6.84	5.82	4.97	+ 4.37
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	39,271	512,273	1.304				5	10	15
2013	46,647	1,027,732	2.203			1	3	7	11
2014	47,625	291,935	.612			1		6	7
2015	46,343	411,540	.888				6	7	13
2016	42,323	980,793	2.317	1			1	9	11
<b>TOTAL</b>	<b>222,209</b>	<b>3,224,273</b>	<b>1.451</b>	<b>1</b>		<b>2</b>	<b>15</b>	<b>39</b>	<b>57</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				160,282	69,273				135,251	104,668	42,799
2013			397,157	62,662	88,614			81,092	147,093	174,479	76,635
2014			195,493		26,111			4,560		15,810	49,961
2015				111,090	64,040				107,042	79,111	50,257
2016	3,000			123,228	355,910	1,096			79,964	360,963	56,632
<b>TOTAL</b>	<b>3,000</b>		<b>592,650</b>	<b>457,262</b>	<b>603,948</b>	<b>1,096</b>		<b>85,652</b>	<b>469,350</b>	<b>735,031</b>	<b>276,284</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				182,883	86,800				158,514	130,312	40,231
2013		2,154	456,314	75,955	112,338		1,173	149,458	177,097	208,635	72,420
2014	67	2,170	216,406	6,150	33,175	18	229	7,716	1,169	17,156	48,212
2015	17	622	57,743	112,267	66,972	186	841	56,571	111,196	87,418	49,302
2016	2,712	4,014	360,607	282,378	287,367	2,288	4,793	196,572	183,525	253,582	54,197
<b>TOTAL</b>	<b>2,796</b>	<b>8,960</b>	<b>1,091,070</b>	<b>659,633</b>	<b>586,652</b>	<b>2,492</b>	<b>7,036</b>	<b>410,317</b>	<b>631,501</b>	<b>697,103</b>	<b>264,362</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,522,671	2,574,889	264,362	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,095,595	-614,497	760	
TOTAL LOSSES		1,960,392	265,122	
EXPECTED LOSSES	4,697,499	1,633,236	248,875	
CREDIBILITY	.04	.12	.18	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.882	.119	1.001
INDICATED (POST-TEST)	.000	.888	.120	1.008
PRES. ON RATE LEVEL	1.900	.661	.101	2.662
DERIVED BY FORMULA	1.824	.688	.104	2.616
UNDERLYING PRES. RATE	2.114	.735	.112	2.961
PROPOSED	1.824	.688	.104	2.616

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	2.494
IND. RATES				2.49	MINIMUM PREMIUM	
MAN. RATES	4.43	3.58	2.94	+ 2.49	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
2012	2,876	211,821	7.365			2,876			1	2	3
2013	4,795	198,718	4.144			4,795	1		1	4	6
2014	4,738	741,455	15.649			4,738			1	10	11
2015	4,445	85,565	1.924			4,445				4	4
2016	3,127	120,804	3.863			3,127				2	2
<b>TOTAL</b>	<b>19,981</b>	<b>1,358,363</b>	<b>6.798</b>			<b>19,981</b>	<b>1</b>		<b>3</b>	<b>22</b>	<b>26</b>
O.D.		31,850	.159						1	1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				65,050	17,022				38,577	75,888	15,284
2013	91,180			53,152	13,018				3,446	25,859	12,063
2014				77,592	60,268				29,840	559,449	14,306
2015					25,124					44,283	16,158
2016					4,857					23,317	92,630
<b>TOTAL</b>	<b>91,180</b>			<b>195,794</b>	<b>120,289</b>				<b>71,863</b>	<b>728,796</b>	<b>150,441</b>
O.D.				15,409					16,441		

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				74,222	21,329				45,212	94,480	14,367
2013	119,920		2,936	60,763	16,060			639	4,585	30,450	11,400
2014		210	16,296	88,107	65,224		831	38,892	65,863	603,524	13,805
2015	1	57	4,957	3,846	23,063	16	73	6,581	6,311	44,557	15,851
2016	4	40	3,526	2,547	3,695	32	216	9,136	8,405	15,785	88,647
<b>TOTAL</b>	<b>119,925</b>	<b>307</b>	<b>27,715</b>	<b>229,485</b>	<b>129,371</b>	<b>48</b>	<b>1,120</b>	<b>55,248</b>	<b>130,376</b>	<b>788,796</b>	<b>144,070</b>
O.D.		20	2,338	16,747	478		33	2,461	17,443	624	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	209,215	1,313,320	144,070	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-372,479	-324,569	202	
TOTAL LOSSES		988,751	144,272	
EXPECTED LOSSES	830,810	852,790	71,332	
CREDIBILITY	.01	.02	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	4.948	.722	5.670
INDICATED (POST-TEST)	.000	4.983	.727	5.710
PRES. ON RATE LEVEL	3.739	3.837	.321	7.897
DERIVED BY FORMULA	3.702	3.860	.337	7.899
UNDERLYING PRES. RATE	4.158	4.268	.357	8.783
PROPOSED	3.701	3.859	.337	7.897

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	7.531
IND. RATES				7.53	MINIMUM PREMIUM	
MAN. RATES	12.57	10.42	8.72	+ 7.53	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
2012	351,847	9,419,400	2.677			351,847	2		7	52	106	167
2013	368,462	8,375,987	2.273			368,462	1		6	62	132	201
2014	377,456	8,302,990	2.199			377,456	1		6	47	109	163
2015	423,361	9,875,446	2.332			423,361	1		1	50	108	160
2016	426,599	7,317,344	1.715			426,599	1			19	161	181
<b>TOTAL</b>	<b>1,947,725</b>	<b>43,291,167</b>	<b>2.223</b>			<b>1,947,725</b>	<b>6</b>		<b>20</b>	<b>230</b>	<b>616</b>	<b>872</b>
O.D.		143,685	.007							2	3	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	216,131		1,495,593	1,837,942	628,143	16,258		929,216	2,071,707	1,381,224	843,186
2013	21,135		1,063,564	1,873,921	828,229	170,177		629,626	1,720,472	1,167,692	901,171
2014	204,048		985,302	1,310,792	829,758			867,849	1,659,399	1,680,381	765,461
2015	330,225		164,343	1,845,390	875,388			1,034,997	3,019,896	1,546,933	1,058,274
2016	137,408			572,987	1,795,987	1			1,355,350	2,271,879	1,183,732
<b>TOTAL</b>	<b>908,947</b>		<b>3,708,802</b>	<b>7,441,032</b>	<b>4,957,505</b>	<b>186,436</b>		<b>3,461,688</b>	<b>9,826,824</b>	<b>8,048,109</b>	<b>4,751,824</b>
O.D.				67,063	5,404				34,479	11,379	25,360

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	221,534		1,731,896	2,097,094	787,067	82,737		1,453,293	2,428,040	1,719,625	792,595
2013	27,797	5,770	1,320,067	2,157,188	1,022,428	427,042	9,110	1,192,659	2,048,018	1,408,551	851,607
2014	234,343	13,725	1,324,285	1,498,943	935,065	3,263	43,047	1,559,131	1,899,353	1,895,955	738,670
2015	365,513	10,838	1,000,001	1,833,032	943,872	8,321	43,533	1,946,190	2,407,327	1,753,943	1,038,167
2016	110,536	19,843	1,779,123	1,386,928	1,443,488	6,758	45,597	1,824,562	1,724,060	1,694,220	1,132,832
<b>TOTAL</b>	<b>959,723</b>	<b>50,176</b>	<b>7,155,372</b>	<b>8,973,185</b>	<b>5,131,920</b>	<b>528,121</b>	<b>141,287</b>	<b>7,975,835</b>	<b>10,506,798</b>	<b>8,472,294</b>	<b>4,553,871</b>
O.D.	22	599	55,148	54,004	13,921	92	621	24,822	26,988	13,658	24,686

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	16,891,818	33,192,768	4,578,557	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,889,476	-9,780,654	13,699	
TOTAL LOSSES	10,002,342	23,412,114	4,592,256	
EXPECTED LOSSES	15,640,232	26,294,289	4,168,133	
CREDIBILITY	.18	.53	.78	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.514	1.202	.236	1.952
INDICATED (POST-TEST)	.518	1.210	.238	1.966
PRES. ON RATE LEVEL	.722	1.214	.192	2.128
DERIVED BY FORMULA	.685	1.212	.228	2.125
UNDERLYING PRES. RATE	.803	1.350	.214	2.367
PROPOSED	.685	1.212	.228	2.125

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	2.026
IND. RATES				2.03	MINIMUM PREMIUM	
MAN. RATES	3.35	2.85	2.35	+ 2.03	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	43,914	2,899,970	6.603	1		4	8	23	36	
2013	47,661	1,836,692	3.853			3	4	23	30	
2014	46,260	1,791,709	3.873	1		2	1	24	28	
2015	47,301	1,304,253	2.757			2	4	21	27	
2016	51,151	4,048,325	7.914	1		1	7	37	46	
<b>TOTAL</b>	<b>236,287</b>	<b>11,880,949</b>	<b>5.028</b>	<b>3</b>		<b>12</b>	<b>24</b>	<b>128</b>	<b>167</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	212,090		642,739	278,906	145,564	266,445		737,379	173,306	380,134	63,407
2013			516,514	135,881	317,381			214,010	116,636	439,661	96,609
2014	150,000		468,812	104,718	196,718			308,283	6,920	476,294	79,964
2015			427,329	178,377	199,694			109,125	217,670	129,843	42,215
2016	677,998		221,413	185,397	666,319	253,600		83,743	576,303	1,324,297	59,255
<b>TOTAL</b>	<b>1,040,088</b>		<b>2,276,807</b>	<b>883,279</b>	<b>1,525,676</b>	<b>520,045</b>		<b>1,452,540</b>	<b>1,090,835</b>	<b>2,750,229</b>	<b>341,450</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	131,561		744,292	318,230	182,392	820,585		1,153,261	203,115	473,265	59,603
2013		2,801	600,679	164,680	387,381		3,097	377,512	149,105	522,137	91,296
2014	172,187	5,581	544,914	136,962	222,578	1,231	14,806	486,261	50,080	522,014	77,165
2015	276	6,582	548,731	218,358	222,964	1,306	7,260	275,566	231,605	153,073	41,413
2016	537,872	10,037	836,174	518,645	553,855	368,186	32,273	1,023,081	874,227	970,056	56,707
<b>TOTAL</b>	<b>841,896</b>	<b>25,001</b>	<b>3,274,790</b>	<b>1,356,875</b>	<b>1,569,170</b>	<b>1,191,308</b>	<b>57,436</b>	<b>3,315,681</b>	<b>1,508,132</b>	<b>2,640,545</b>	<b>326,184</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,706,112	7,074,722	326,184			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,734,406	-1,435,165	809			
TOTAL LOSSES	6,971,706	5,639,557	326,993			
EXPECTED LOSSES	3,903,462	3,842,027	250,465			
CREDIBILITY	.04	.13	.19			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.951	2.387	.138	5.476		
INDICATED (POST-TEST)	2.972	2.404	.139	5.515		
PRES. ON RATE LEVEL	1.486	1.462	.095	3.043		
DERIVED BY FORMULA	1.545	1.584	.103	3.232		
UNDERLYING PRES. RATE	1.652	1.626	.106	3.384		
PROPOSED	1.545	1.584	.103	3.232		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	3.082
IND. RATES				3.08	MINIMUM PREMIUM	
MAN. RATES	4.64	3.88	3.36	+ 3.08	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
2012	50,215	5,399,670	10.753			50,215			4	19	70	93
2013	52,674	3,794,308	7.203			52,674			2	15	69	86
2014	55,889	2,927,896	5.238			55,889			4	11	46	61
2015	56,540	4,378,459	7.744			56,540			6	20	48	74
2016	53,235	2,407,990	4.523			53,235				10	64	74
<b>TOTAL</b>	<b>268,553</b>	<b>18,908,323</b>	<b>7.041</b>			<b>268,553</b>			<b>16</b>	<b>75</b>	<b>297</b>	<b>388</b>
O.D.		2,165									1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			676,799	959,571	1,412,244			310,925	484,638	1,343,033	212,460
2013			272,241	748,895	931,982			178,225	491,446	998,473	173,046
2014			706,611	503,385	363,873			329,409	271,629	581,539	171,450
2015			1,161,240	801,835	712,571			637,586	395,964	511,997	157,266
2016			429,084	429,084	517,419				389,987	851,427	220,073
<b>TOTAL</b>			<b>2,816,891</b>	<b>3,442,770</b>	<b>3,938,089</b>			<b>1,456,145</b>	<b>2,033,664</b>	<b>4,286,469</b>	<b>934,295</b>
O.D.					699					723	743

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			783,733	1,094,869	1,708,963			486,287	567,997	1,546,551	199,712
2013		1,476	367,407	872,870	1,121,918		2,578	348,956	599,187	1,184,021	163,528
2014	241	8,985	878,789	586,209	416,410	1,318	16,448	563,613	338,289	646,000	165,449
2015	799	19,636	1,653,485	911,897	785,239	6,257	36,153	1,206,665	500,424	582,217	154,278
2016	568	8,069	731,519	604,840	451,653	2,211	14,922	602,463	567,357	621,318	210,610
<b>TOTAL</b>	<b>1,608</b>	<b>38,166</b>	<b>4,414,933</b>	<b>4,070,685</b>	<b>4,484,183</b>	<b>9,786</b>	<b>70,101</b>	<b>3,207,984</b>	<b>2,573,254</b>	<b>4,580,107</b>	<b>893,577</b>
O.D.		2	52	43	728			46	44	779	698

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,742,678	15,709,823	894,275			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,265,245	-3,413,164	2,417			
TOTAL LOSSES	4,477,433	12,296,659	896,692			
EXPECTED LOSSES	7,344,924	9,109,318	776,118			
CREDIBILITY	.05	.14	.21			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.667	4.579	.334	6.580		
INDICATED (POST-TEST)	1.679	4.611	.336	6.626		
PRES. ON RATE LEVEL	2.459	3.050	.260	5.769		
DERIVED BY FORMULA	2.420	3.269	.276	5.965		
UNDERLYING PRES. RATE	2.735	3.392	.289	6.416		
PROPOSED	2.420	3.269	.276	5.965		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	5.688
IND. RATES				5.69	MINIMUM PREMIUM	
MAN. RATES	8.49	7.33	6.37	+ 5.69	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	228,679	8,534,375	3.732			7	33	183	223
2013	252,494	10,386,494	4.113			10	34	187	231
2014	255,255	8,053,296	3.155			4	25	159	189
2015	259,027	6,713,755	2.591		1	5	16	154	175
2016	262,472	5,742,816	2.187			1	10	172	183
<b>TOTAL</b>	<b>1,257,927</b>	<b>39,430,736</b>	<b>3.135</b>			<b>1</b>	<b>27</b>	<b>118</b>	<b>855</b>
O.D.		6,377							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,284,980	1,497,588	1,964,151			394,688	1,123,572	1,618,435	650,961
2013			1,516,959	1,802,632	2,418,781			682,353	954,155	2,004,334	1,007,280
2014	266,937		757,548	949,830	1,791,963	3,500		1,185,022	738,526	1,618,684	741,286
2015			789,926	878,442	1,768,475			563,607	512,462	1,517,747	683,096
2016			162,615	440,402	2,096,772			45,907	181,594	2,086,204	729,322
<b>TOTAL</b>	<b>266,937</b>		<b>4,512,028</b>	<b>5,568,894</b>	<b>10,040,142</b>	<b>3,500</b>		<b>2,871,577</b>	<b>3,510,309</b>	<b>8,845,404</b>	<b>3,811,945</b>
O.D.											6,377

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,488,008	1,708,751	2,461,079			617,292	1,316,826	2,014,952	611,903
2013		8,230	1,867,243	2,110,731	2,922,810		9,875	1,249,222	1,169,769	2,381,690	951,880
2014	306,376	12,091	1,059,497	1,161,045	1,918,871	7,572	50,307	1,713,776	927,427	1,800,345	715,341
2015	636	17,614	1,513,243	1,124,042	1,737,073	6,168	34,856	1,292,962	745,732	1,598,340	670,117
2016	1,975	23,286	2,033,426	1,460,012	1,670,451	3,713	27,785	1,001,262	879,917	1,437,177	697,961
<b>TOTAL</b>	<b>308,987</b>	<b>61,221</b>	<b>7,961,417</b>	<b>7,564,581</b>	<b>10,710,284</b>	<b>17,453</b>	<b>122,823</b>	<b>5,874,514</b>	<b>5,039,671</b>	<b>9,232,504</b>	<b>3,647,202</b>
O.D.											6,115

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,346,415	32,547,040	3,653,317			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,060,721	-8,888,746	11,306			
TOTAL LOSSES	7,285,694	23,658,294	3,664,623			
EXPECTED LOSSES	15,900,197	23,762,241	3,547,354			
CREDIBILITY	.14	.39	.58			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.579	1.881	.291	2.751		
INDICATED (POST-TEST)	.583	1.894	.293	2.770		
PRES. ON RATE LEVEL	1.136	1.698	.254	3.088		
DERIVED BY FORMULA	1.059	1.774	.277	3.110		
UNDERLYING PRES. RATE	1.264	1.889	.282	3.435		
PROPOSED	1.052	1.761	.275	3.088		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	2.945
IND. RATES				2.95	MINIMUM PREMIUM	
MAN. RATES	4.65	3.98	3.41	+ 2.95	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	636,374	25,675,119	4.034	1	1	44	75	328	449	
2013	667,204	20,471,389	3.068			39	75	335	449	
2014	714,835	20,835,144	2.914	1		37	86	328	452	
2015	760,392	23,986,214	3.154			37	108	291	436	
2016	768,396	21,431,343	2.789			23	97	328	448	
<b>TOTAL</b>	<b>3,547,201</b>	<b>112,399,209</b>	<b>3.169</b>	<b>2</b>	<b>1</b>	<b>180</b>	<b>441</b>	<b>1610</b>	<b>2234</b>	
O.D.		17,983						1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	761,761	265,682	10,016,114	3,280,740	1,820,264		1,412,713	3,176,896	2,234,882	2,062,520	643,547
2013			7,987,173	3,393,802	2,027,208			1,803,892	2,289,736	2,093,972	875,606
2014	31,799		7,908,331	3,657,041	1,932,123			2,405,505	2,104,845	2,110,526	684,974
2015			8,064,889	4,509,508	2,221,716			2,742,706	3,621,558	2,077,835	748,002
2016			5,071,678	4,322,952	3,125,982			1,634,179	3,447,730	2,976,786	852,036
<b>TOTAL</b>	<b>793,560</b>	<b>265,682</b>	<b>39,048,185</b>	<b>19,164,043</b>	<b>11,127,293</b>		<b>1,412,713</b>	<b>11,763,178</b>	<b>13,698,751</b>	<b>11,321,639</b>	<b>3,804,165</b>
O.D.					4,131					5,000	8,852

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	780,805	206,847	11,542,473	3,743,319	2,280,794		745,299	4,884,040	2,619,280	2,567,835	604,934
2013		43,319	9,288,495	3,961,147	2,573,456		26,107	3,235,101	2,751,622	2,525,343	827,448
2014	39,159	94,219	9,374,886	4,278,196	2,368,426	9,622	117,284	4,002,511	2,468,464	2,421,917	661,000
2015	5,321	125,814	10,515,294	4,938,437	2,872,185	29,722	168,055	5,975,355	3,925,687	2,519,159	733,790
2016	6,790	130,687	10,405,390	5,577,220	3,466,780	25,550	276,340	5,628,117	3,609,384	2,551,207	815,398
<b>TOTAL</b>	<b>832,075</b>	<b>600,886</b>	<b>51,126,538</b>	<b>22,498,319</b>	<b>13,561,641</b>	<b>64,894</b>	<b>1,333,085</b>	<b>23,725,124</b>	<b>15,374,437</b>	<b>12,585,461</b>	<b>3,642,570</b>
O.D.		7	310	259	4,305		6	308	307	5,383	8,508

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	77,683,233	64,030,112	3,651,078			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-21,598,350	-16,641,565	11,473			
TOTAL LOSSES	56,084,883	47,388,547	3,662,551			
EXPECTED LOSSES	48,986,846	44,694,732	3,511,729			
CREDIBILITY	.27	.79	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.581	1.336	.103	3.020		
INDICATED (POST-TEST)	1.592	1.345	.104	3.041		
PRES. ON RATE LEVEL	1.242	1.133	.089	2.464		
DERIVED BY FORMULA	1.337	1.300	.104	2.741		
UNDERLYING PRES. RATE	1.381	1.260	.099	2.740		
PROPOSED	1.337	1.300	.104	2.741		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	2.614
IND. RATES				2.61	MINIMUM PREMIUM	
MAN. RATES	3.61	3.13	2.72	+ 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
2012	208,902	10,954,836	5.244	3		8	31	100	142
2013	219,116	12,353,274	5.637			18	23	126	167
2014	241,166	15,288,674	6.339	1		17	40	105	163
2015	216,131	5,649,126	2.613			11	15	59	85
2016	257,019	7,507,028	2.920			6	9	110	125
<b>TOTAL</b>	<b>1,142,334</b>	<b>51,752,938</b>	<b>4.530</b>	<b>4</b>		<b>60</b>	<b>118</b>	<b>500</b>	<b>682</b>
O.D.		1,462							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	1,460,822		1,751,787	1,011,044	1,239,992	9,715		792,143	1,529,910	2,725,921	433,502
2013			3,765,788	1,310,916	2,122,607			1,099,895	809,457	2,880,539	364,072
2014	65,000		4,100,523	1,032,033	1,515,751	2,672		5,729,078	966,858	1,497,559	379,200
2015			2,112,723	370,345	515,649			1,230,453	361,423	674,473	384,060
2016			1,036,561	186,074	1,455,392			1,394,083	844,847	2,159,736	430,335
<b>TOTAL</b>	<b>1,525,822</b>		<b>12,767,382</b>	<b>3,910,412</b>	<b>6,849,391</b>	<b>12,387</b>		<b>10,245,652</b>	<b>4,512,495</b>	<b>9,938,228</b>	<b>1,991,169</b>
O.D.											1,462

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	1,497,342		2,028,569	1,136,917	1,548,303	49,439		1,238,911	1,597,780	2,601,759	407,492
2013		20,426	4,391,088	1,561,435	2,599,792		15,918	1,963,341	1,025,369	3,416,548	344,048
2014	75,674	40,133	3,915,454	1,293,367	1,713,157	11,469	104,834	3,489,005	1,214,506	1,712,746	365,928
2015	1,208	27,911	2,297,094	529,406	624,733	9,042	52,780	1,706,160	520,694	762,547	376,763
2016	1,816	26,691	2,104,084	1,019,671	1,230,828	14,368	175,235	2,976,013	1,494,317	1,659,797	411,831
<b>TOTAL</b>	<b>1,576,040</b>	<b>115,161</b>	<b>14,736,289</b>	<b>5,540,796</b>	<b>7,716,813</b>	<b>84,318</b>	<b>348,767</b>	<b>11,373,430</b>	<b>5,852,666</b>	<b>10,153,397</b>	<b>1,906,062</b>
O.D.											1,376

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	28,234,005	29,263,672	1,907,438			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-9,577,101	-7,474,776	6,847			
TOTAL LOSSES	18,656,904	21,788,896	1,914,285			
EXPECTED LOSSES	21,590,112	20,047,961	2,079,048			
CREDIBILITY	.13	.37	.55			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.633	1.907	.168	3.708		
INDICATED (POST-TEST)	1.644	1.920	.169	3.733		
PRES. ON RATE LEVEL	1.699	1.578	.164	3.441		
DERIVED BY FORMULA	1.692	1.705	.167	3.564		
UNDERLYING PRES. RATE	1.890	1.755	.182	3.827		
PROPOSED	1.692	1.705	.167	3.564		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	3.398
IND. RATES				3.40	MINIMUM PREMIUM	
MAN. RATES	5.23	4.50	3.80	+ 3.40	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
2012	37,950	1,021,644	2.692			37,950			2	3	11	16
2013	32,878	1,898,010	5.772			32,878		1	4	3	13	21
2014	30,921	1,036,740	3.352			30,921			2	4	4	10
2015	25,569	278,444	1.088			25,569			1		6	7
2016	20,160	193,975	.962			20,160					3	3
<b>TOTAL</b>	<b>147,478</b>	<b>4,428,813</b>	<b>3.003</b>			<b>147,478</b>		<b>1</b>	<b>9</b>	<b>10</b>	<b>37</b>	<b>57</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			384,765	173,465	63,004			69,550	188,769	122,948	19,143
2013		89,450	681,929	207,800	60,958		403,281	264,344	92,720	81,244	16,284
2014			404,292	299,516	43,436			72,090	68,596	142,804	6,006
2015			145,328		44,708			31,114		49,492	7,802
2016					33,243					155,701	5,031
<b>TOTAL</b>		<b>89,450</b>	<b>1,616,314</b>	<b>680,781</b>	<b>245,349</b>		<b>403,281</b>	<b>437,098</b>	<b>350,085</b>	<b>552,189</b>	<b>54,266</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			445,557	197,923	78,943			108,777	221,237	153,069	17,994
2013		129,325	787,483	243,919	85,337		697,283	456,610	121,647	101,255	15,388
2014	137	4,868	492,190	337,573	66,897	288	3,643	125,675	84,688	158,455	5,796
2015	83	1,929	157,401	14,754	50,057	285	1,675	54,441	9,875	51,663	7,654
2016	28	272	24,131	17,426	25,283	217	1,443	61,015	56,131	105,411	4,815
<b>TOTAL</b>	<b>248</b>	<b>136,394</b>	<b>1,906,762</b>	<b>811,595</b>	<b>306,517</b>	<b>790</b>	<b>704,044</b>	<b>806,518</b>	<b>493,578</b>	<b>569,853</b>	<b>51,647</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,554,756	2,181,543	51,647	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,228,367	-468,092	194	
TOTAL LOSSES	2,326,389	1,713,451	51,841	
EXPECTED LOSSES	2,653,129	1,221,118	76,689	
CREDIBILITY	.03	.09	.14	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.577	1.162	.035	2.774
INDICATED (POST-TEST)	1.588	1.170	.035	2.793
PRES. ON RATE LEVEL	1.618	.744	.047	2.409
DERIVED BY FORMULA	1.617	.782	.045	2.444
UNDERLYING PRES. RATE	1.799	.828	.052	2.679
PROPOSED	1.617	.782	.045	2.444

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	2.330
IND. RATES				2.33	MINIMUM PREMIUM	
MAN. RATES	3.72	3.10	2.66	+ 2.33	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
2012	1,415,189	87,780,524	6.202			1,415,189	6	2	128	238	723	1097
2013	1,595,401	92,376,088	5.790			1,595,401	9	2	157	325	851	1344
2014	1,695,773	100,090,253	5.902			1,695,773	6	2	171	322	887	1388
2015	1,722,910	73,301,529	4.254			1,722,910	10		109	299	799	1217
2016	1,736,392	68,889,784	3.967			1,736,392	7		52	172	933	1164
<b>TOTAL</b>	<b>8,165,665</b>	<b>422,438,178</b>	<b>5.173</b>			<b>8,165,665</b>	<b>38</b>	<b>6</b>	<b>617</b>	<b>1356</b>	<b>4193</b>	<b>6210</b>
O.D.		955,370	.011							1	2	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	1,391,674	1,048,394	27,796,224	8,942,907	8,222,299	88,801	12,069,393	13,348,765	5,392,547	7,488,220	1,991,300
2013	3,271,112	803,893	31,991,620	13,187,310	10,544,021	552,684	1,098,577	12,685,706	8,157,863	8,102,444	1,980,858
2014	1,711,306	276,568	37,054,514	12,399,057	12,147,718	5,350	79,815	16,313,932	8,654,202	9,414,548	2,033,243
2015	1,743,725		20,935,209	11,227,606	11,572,358	281,171		10,366,966	7,292,473	8,175,697	1,706,324
2016	2,906,387		10,628,548	7,081,781	16,800,972	2,263,847		5,173,579	7,074,591	15,105,363	1,854,716
<b>TOTAL</b>	<b>11,024,204</b>	<b>2,128,855</b>	<b>128,406,115</b>	<b>52,838,661</b>	<b>59,287,368</b>	<b>3,191,853</b>	<b>13,247,785</b>	<b>57,888,948</b>	<b>36,571,676</b>	<b>48,286,272</b>	<b>9,566,441</b>
O.D.				6,404	678,072				6,070	251,572	13,252

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	1,426,466	588,457	31,078,307	10,203,853	10,302,547	451,909	1,191,307	16,357,370	6,320,062	9,322,841	1,871,822
2013	3,794,346	783,207	36,554,705	15,453,006	13,180,940	930,949	973,466	20,330,533	9,903,224	9,837,798	1,871,911
2014	1,992,961	845,039	42,927,556	15,073,471	14,161,079	67,287	954,393	24,205,212	10,351,182	10,900,200	1,962,079
2015	1,942,000	333,285	27,925,778	13,250,018	12,729,642	638,580	532,649	18,162,076	8,805,393	9,308,097	1,673,904
2016	2,285,093	338,325	27,437,219	15,442,717	14,693,092	1,397,123	816,470	16,779,441	10,658,666	11,339,996	1,774,963
<b>TOTAL</b>	<b>11,440,866</b>	<b>2,888,313</b>	<b>165,923,565</b>	<b>69,423,065</b>	<b>65,067,300</b>	<b>3,485,848</b>	<b>4,468,285</b>	<b>95,834,632</b>	<b>46,038,527</b>	<b>50,708,932</b>	<b>9,154,679</b>
O.D.		9	971	6,961	703,442		14	908	6,439	261,061	12,652

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	284,043,411	232,215,727	9,167,331			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-92,453,389	-63,093,656	29,577			
TOTAL LOSSES	191,590,022	169,122,071	9,196,908			
EXPECTED LOSSES	209,204,337	169,029,265	9,145,545			
CREDIBILITY	.48	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.346	2.071	.113	4.530		
INDICATED (POST-TEST)	2.362	2.085	.114	4.561		
PRES. ON RATE LEVEL	2.303	1.861	.101	4.265		
DERIVED BY FORMULA	2.331	2.085	.114	4.530		
UNDERLYING PRES. RATE	2.562	2.070	.112	4.744		
PROPOSED	2.331	2.085	.114	4.530		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	4.320
IND. RATES				4.32	MINIMUM PREMIUM	
MAN. RATES	6.35	5.46	4.71	+ 4.32	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	53,547	3,882,008	7.249	1		7	13	26	47
2013	58,567	4,291,225	7.327			9	4	45	58
2014	58,812	4,493,939	7.641			9	7	34	50
2015	68,281	4,040,049	5.916			7	8	35	50
2016	66,584	4,755,274	7.141	1		5	3	43	52
<b>TOTAL</b>	<b>305,791</b>	<b>21,462,495</b>	<b>7.019</b>	<b>2</b>		<b>37</b>	<b>35</b>	<b>183</b>	<b>257</b>
O.D.		701							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	3,000		1,587,131	658,934	341,924			809,131	308,994	139,658	33,236
2013			1,800,927	218,931	988,345			350,826	161,872	716,676	53,648
2014			2,151,302	419,342	566,844			972,873	128,888	204,116	50,574
2015			1,374,553	650,686	697,156			466,830	325,385	432,151	93,288
2016	1,565,101		1,015,697	139,789	749,175	2,500		575,984	126,274	518,690	62,064
<b>TOTAL</b>	<b>1,568,101</b>		<b>7,929,610</b>	<b>2,087,682</b>	<b>3,343,444</b>	<b>2,500</b>		<b>3,175,644</b>	<b>1,051,413</b>	<b>2,011,291</b>	<b>292,810</b>
O.D.											701

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	3,075		1,837,897	751,843	428,431			1,265,480	362,141	173,873	31,242
2013		9,768	2,079,071	281,769	1,207,161		5,076	616,997	210,003	850,724	50,697
2014	732	24,934	2,466,040	540,940	669,405	3,887	45,145	1,470,665	192,201	252,785	48,804
2015	902	21,643	1,807,146	781,722	773,178	4,652	26,808	906,852	407,673	486,517	91,516
2016	998,815	20,721	1,571,124	617,049	689,572	8,252	72,775	1,025,140	353,807	414,575	59,395
<b>TOTAL</b>	<b>1,003,524</b>	<b>77,066</b>	<b>9,761,278</b>	<b>2,973,323</b>	<b>3,767,747</b>	<b>16,791</b>	<b>149,804</b>	<b>5,285,134</b>	<b>1,525,825</b>	<b>2,178,474</b>	<b>281,654</b>
O.D.											659

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,293,597	10,445,369	282,313			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,687,138	-2,040,488	976			
TOTAL LOSSES	12,606,459	8,404,881	283,289			
EXPECTED LOSSES	8,384,789	5,485,890	296,618			
CREDIBILITY	.05	.15	.23			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	4.123	2.749	.093	6.965		
INDICATED (POST-TEST)	4.152	2.768	.094	7.014		
PRES. ON RATE LEVEL	2.466	1.613	.087	4.166		
DERIVED BY FORMULA	2.550	1.786	.089	4.425		
UNDERLYING PRES. RATE	2.742	1.794	.097	4.633		
PROPOSED	2.550	1.786	.089	4.425		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	4.220
IND. RATES				4.22	MINIMUM PREMIUM	
MAN. RATES	6.15	5.30	4.60	+ 4.22	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
2012	482,198	17,974,479	3.727			482,198	1	2	22	105	173	303
2013	519,440	18,130,751	3.490			519,440	1		21	113	160	295
2014	541,260	15,325,216	2.831			541,260			13	88	151	252
2015	613,369	21,067,089	3.434			613,369			16	133	216	365
2016	629,701	16,185,208	2.570			629,701			1	33	230	264
<b>TOTAL</b>	<b>2,785,968</b>	<b>88,682,743</b>	<b>3.183</b>			<b>2,785,968</b>	<b>2</b>	<b>2</b>	<b>73</b>	<b>472</b>	<b>930</b>	<b>1479</b>
O.D.		157,939	.005							2	1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	3,000	191,651	3,908,665	4,286,939	1,429,939		51,332	2,380,553	2,610,627	1,713,045	1,398,728
2013	825,438		3,234,580	5,204,450	1,303,335			1,899,267	3,036,798	1,463,646	1,163,237
2014			2,447,794	3,642,238	1,447,279			2,786,252	2,193,067	1,567,806	1,240,780
2015			2,842,593	4,973,117	4,057,481			1,792,414	3,446,565	2,478,493	1,476,426
2016			337,164	1,348,387	4,075,651			3,380,130	870,119	4,922,438	1,251,319
<b>TOTAL</b>	<b>828,438</b>	<b>191,651</b>	<b>12,770,796</b>	<b>19,455,131</b>	<b>12,313,685</b>		<b>51,332</b>	<b>12,238,616</b>	<b>12,157,176</b>	<b>12,145,428</b>	<b>6,530,490</b>
O.D.				50,068	7,960				71,558	13,000	15,353

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	3,075	513,050	4,366,477	4,891,396	1,791,710		93,116	3,041,002	3,059,655	2,132,745	1,314,804
2013	906,546	17,287	3,908,972	5,973,219	1,656,044		24,126	3,038,655	3,610,492	1,793,070	1,099,259
2014	731	30,718	3,017,026	4,098,717	1,687,029	5,997	75,331	2,643,836	2,488,898	1,814,778	1,197,353
2015	2,407	64,515	5,594,792	5,355,960	4,259,418	20,021	110,254	4,265,160	3,717,715	2,842,509	1,448,374
2016	3,864	46,138	4,124,001	3,190,725	3,287,434	13,041	120,775	3,194,343	2,430,328	3,476,933	1,197,512
<b>TOTAL</b>	<b>916,623</b>	<b>671,708</b>	<b>21,011,268</b>	<b>23,510,017</b>	<b>12,681,635</b>	<b>39,059</b>	<b>423,602</b>	<b>16,182,996</b>	<b>15,307,088</b>	<b>12,060,035</b>	<b>6,257,302</b>
O.D.	22	490	45,614	43,677	12,589	210	1,418	54,421	52,470	17,046	14,820

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	39,347,431	63,684,557	6,272,122	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-13,466,529	-17,677,583	21,469	
TOTAL LOSSES	25,880,902	46,006,974	6,293,591	
EXPECTED LOSSES	30,701,367	47,640,053	6,407,726	
CREDIBILITY	.23	.67	.99	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.929	1.651	.226	2.806
INDICATED (POST-TEST)	.936	1.663	.228	2.827
PRES. ON RATE LEVEL	.991	1.537	.207	2.735
DERIVED BY FORMULA	.978	1.621	.228	2.827
UNDERLYING PRES. RATE	1.102	1.710	.230	3.042
PROPOSED	.978	1.621	.228	2.827

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	2.696
IND. RATES				2.70	MINIMUM PREMIUM	
MAN. RATES	3.94	3.39	3.02	+ 2.70	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
2012	316,215	6,721,608	2.125			316,215	1		4	21	91	117
2013	339,934	5,774,553	1.698			339,934	1		6	21	84	112
2014	357,534	4,475,287	1.251			357,534			3	11	72	86
2015	364,265	6,755,582	1.854			364,265			7	18	81	106
2016	367,010	4,601,690	1.253			367,010			1	22	72	95
<b>TOTAL</b>	<b>1,744,958</b>	<b>28,328,720</b>	<b>1.623</b>			<b>1,744,958</b>	<b>2</b>		<b>21</b>	<b>93</b>	<b>400</b>	<b>516</b>
O.D.		344,956	.019						1	1		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	998,671		848,644	738,438	810,729			970,083	829,963	1,020,215	504,865
2013	3,000		1,244,961	980,190	638,533	52,487		435,683	829,844	1,051,637	538,218
2014			703,332	172,171	593,852			291,431	528,918	1,594,183	591,400
2015			1,993,422	687,723	595,425			929,939	673,619	1,353,994	521,460
2016			178,246	913,184	755,732			100,000	917,748	1,276,815	459,965
<b>TOTAL</b>	<b>1,001,671</b>		<b>4,968,605</b>	<b>3,491,706</b>	<b>3,394,271</b>	<b>52,487</b>		<b>2,727,136</b>	<b>3,780,092</b>	<b>6,296,844</b>	<b>2,615,908</b>
O.D.			232,641	42,361				61,865	4,609		3,480

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	862,769		889,072	842,558	1,015,842			1,349,208	972,717	1,270,170	474,573
2013	3,946	6,754	1,477,455	1,137,398	789,963	131,710	6,305	807,311	1,000,227	1,255,761	508,616
2014	238	8,912	842,187	240,584	645,728	1,165	16,609	608,273	671,497	1,745,047	570,701
2015	1,242	29,195	2,423,834	833,395	720,257	9,242	52,944	1,846,781	903,464	1,465,525	511,552
2016	1,031	16,677	1,465,999	1,126,452	716,177	4,958	39,851	1,260,559	1,087,458	978,609	440,187
<b>TOTAL</b>	<b>869,226</b>	<b>61,538</b>	<b>7,098,547</b>	<b>4,180,387</b>	<b>3,887,967</b>	<b>147,075</b>	<b>115,709</b>	<b>5,872,132</b>	<b>4,635,363</b>	<b>6,715,112</b>	<b>2,505,629</b>
O.D.	79	2,529	255,199	53,705	7,092	247	2,837	91,495	8,136	1,787	3,360

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,516,613	19,489,549	2,508,989			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,544,996	-4,973,112	8,396			
TOTAL LOSSES	9,971,617	14,516,437	2,517,385			
EXPECTED LOSSES	10,260,353	13,314,028	2,617,438			
CREDIBILITY	.17	.49	.72			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.571	.832	.144	1.547		
INDICATED (POST-TEST)	.575	.838	.145	1.558		
PRES. ON RATE LEVEL	.529	.686	.135	1.350		
DERIVED BY FORMULA	.537	.760	.142	1.439		
UNDERLYING PRES. RATE	.588	.763	.150	1.501		
PROPOSED	.537	.760	.142	1.439		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.372
IND. RATES				1.37	MINIMUM PREMIUM	
MAN. RATES	2.06	1.70	1.49	+ 1.37	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
2012	1,242,267	30,065,574	2.420			1,242,267	2	1	43	116	383	545
2013	1,256,264	28,011,428	2.229			1,256,264			42	131	320	493
2014	1,341,564	32,902,358	2.452			1,341,564			46	133	407	586
2015	1,399,209	32,656,833	2.333			1,399,209	1	2	25	122	356	506
2016	1,423,534	22,336,156	1.569			1,423,534	1		7	83	376	467
<b>TOTAL</b>	<b>6,662,838</b>	<b>145,972,349</b>	<b>2.191</b>			<b>6,662,838</b>	<b>4</b>	<b>3</b>	<b>163</b>	<b>585</b>	<b>1842</b>	<b>2597</b>
O.D.		435,618	.006							4	13	17

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	261,634	709,427	8,492,881	3,845,446	3,799,532	40,507	680,552	3,086,051	2,615,377	4,122,889	2,411,278
2013			7,687,348	4,366,739	2,907,968			3,643,431	3,876,248	3,401,360	2,128,334
2014			9,263,059	5,307,040	3,841,222			4,080,161	3,472,916	4,272,858	2,665,102
2015	3,500	3,292,714	4,864,833	5,402,019	4,359,951		200,000	3,215,821	4,841,657	4,409,442	2,066,896
2016	186,158		1,283,005	3,692,924	4,078,902	119,502		749,668	4,372,023	5,896,495	1,957,479
<b>TOTAL</b>	<b>451,292</b>	<b>4,002,141</b>	<b>31,591,126</b>	<b>22,614,168</b>	<b>18,987,575</b>	<b>160,009</b>	<b>880,552</b>	<b>14,775,132</b>	<b>19,178,221</b>	<b>22,103,044</b>	<b>11,229,089</b>
O.D.				77,658	192,330				14,199	110,611	40,820

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	268,175	549,407	9,767,847	4,387,659	4,760,823	206,140	357,138	4,705,712	3,065,221	5,132,993	2,266,601
2013		41,701	9,015,988	5,083,881	3,627,855		52,727	6,474,732	4,663,904	4,116,169	2,011,276
2014	3,119	113,430	11,152,546	6,220,258	4,447,892	15,363	189,040	6,468,790	4,115,713	4,843,786	2,571,823
2015	70,155	1,221,703	7,680,246	5,864,943	4,676,327	33,668	438,398	5,463,739	4,898,513	4,875,776	2,027,625
2016	152,784	83,030	7,160,104	5,141,116	3,727,380	196,720	217,165	6,200,711	5,074,839	4,545,815	1,873,307
<b>TOTAL</b>	<b>494,233</b>	<b>2,009,271</b>	<b>44,776,731</b>	<b>26,697,857</b>	<b>21,240,277</b>	<b>451,891</b>	<b>1,254,468</b>	<b>29,313,684</b>	<b>21,818,190</b>	<b>23,514,539</b>	<b>10,750,632</b>
O.D.	105	1,437	129,091	138,901	167,732	123	779	37,102	41,603	92,153	39,417

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	78,468,915	93,711,252	10,790,049	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-24,694,799	-27,969,910	36,838	
TOTAL LOSSES	53,774,116	65,741,342	10,826,887	
EXPECTED LOSSES	55,834,581	75,023,556	11,393,452	
CREDIBILITY	.42	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.807	.987	.162	1.956
INDICATED (POST-TEST)	.813	.994	.163	1.970
PRES. ON RATE LEVEL	.754	1.012	.154	1.920
DERIVED BY FORMULA	.779	.994	.163	1.936
UNDERLYING PRES. RATE	.838	1.126	.171	2.135
PROPOSED	.779	.994	.163	1.936

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.846
IND. RATES				1.85	MINIMUM PREMIUM	
MAN. RATES	2.85	2.43	2.12	+ 1.85	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	151,664	4,379,295	2.887			3	13	37	53
2013	151,318	2,134,937	1.410			2	16	35	53
2014	157,013	3,137,929	1.998			2	20	28	50
2015	161,019	1,666,232	1.034				13	32	45
2016	159,428	820,899	.514				2	27	30
<b>TOTAL</b>	<b>780,442</b>	<b>12,139,292</b>	<b>1.555</b>			<b>1</b>	<b>7</b>	<b>64</b>	<b>159</b>
O.D.		3,335							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			615,457	387,509	346,521			1,944,887	227,256	539,049	318,616
2013			285,043	413,672	267,710			82,495	368,542	591,245	126,230
2014			332,365	527,862	244,943			255,001	1,158,316	438,151	181,291
2015				502,190	281,707				398,643	360,257	123,435
2016	37,799			64,099	222,954	9,152			68,684	216,659	201,552
<b>TOTAL</b>	<b>37,799</b>		<b>1,232,865</b>	<b>1,895,332</b>	<b>1,363,835</b>	<b>9,152</b>		<b>2,282,383</b>	<b>2,221,441</b>	<b>2,145,361</b>	<b>951,124</b>
O.D.											3,335

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			508,277	442,147	434,192			1,634,526	266,343	671,119	299,499
2013		1,546	350,404	478,245	327,557		1,193	172,267	445,216	701,884	119,287
2014	112	4,740	463,044	596,715	281,811	1,019	14,622	577,465	1,266,978	523,145	174,946
2015	86	2,786	259,529	506,329	295,597	731	3,263	220,439	423,473	391,617	121,090
2016	30,151	2,409	215,027	166,713	178,254	13,622	3,237	132,255	123,970	154,592	192,885
<b>TOTAL</b>	<b>30,349</b>	<b>11,481</b>	<b>1,796,281</b>	<b>2,190,149</b>	<b>1,517,411</b>	<b>15,372</b>	<b>22,315</b>	<b>2,736,952</b>	<b>2,525,980</b>	<b>2,442,357</b>	<b>907,707</b>
O.D.											3,160

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,612,750	8,675,897	910,867	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,874,422	-2,525,552	3,342	
TOTAL LOSSES	2,738,328	6,150,345	914,209	
EXPECTED LOSSES	4,214,387	6,750,823	1,061,401	
CREDIBILITY	.10	.29	.42	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.351	.788	.117	1.256
INDICATED (POST-TEST)	.353	.794	.118	1.265
PRES. ON RATE LEVEL	.486	.778	.122	1.386
DERIVED BY FORMULA	.473	.783	.120	1.376
UNDERLYING PRES. RATE	.540	.865	.136	1.541
PROPOSED	.473	.783	.120	1.376

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.312
IND. RATES				1.31	MINIMUM PREMIUM	
MAN. RATES	2.04	1.76	1.53	+ 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
2012	124,526	6,285,913	5.047			9	24	57	90
2013	138,505	6,216,486	4.488	1		8	41	76	126
2014	135,788	4,998,621	3.681			4	43	52	99
2015	135,297	3,680,736	2.720			3	25	55	83
2016	155,153	2,972,316	1.915			2	17	66	85
<b>TOTAL</b>	<b>689,269</b>	<b>24,154,072</b>	<b>3.504</b>	<b>1</b>		<b>26</b>	<b>150</b>	<b>306</b>	<b>483</b>
O.D.		222,290	.032			1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,522,417	1,057,663	656,132			931,756	1,069,280	727,648	321,017
2013	64,750		1,280,186	1,390,727	741,117			528,996	991,297	748,883	470,530
2014			618,501	1,259,462	767,690			320,742	877,123	715,094	440,009
2015			601,400	809,774	530,935			162,122	611,435	615,919	349,151
2016			409,581	526,373	503,228			96,703	432,874	735,086	268,471
<b>TOTAL</b>	<b>64,750</b>		<b>4,432,085</b>	<b>5,043,999</b>	<b>3,199,102</b>			<b>2,040,319</b>	<b>3,982,009</b>	<b>3,542,630</b>	<b>1,849,178</b>
O.D.			162,843					55,783			3,664

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,762,958	1,206,793	822,136			1,457,266	1,253,198	905,918	301,756
2013	85,159	6,944	1,540,195	1,607,008	916,976		7,655	970,473	1,184,128	903,775	444,651
2014	209	9,740	927,132	1,431,194	858,104	1,282	17,442	649,639	988,485	812,571	424,609
2015	471	12,216	1,048,490	860,923	584,357	2,539	13,435	592,860	673,236	674,089	342,517
2016	816	14,198	1,169,404	719,693	494,714	2,876	25,674	709,833	567,921	555,733	256,927
<b>TOTAL</b>	<b>86,655</b>	<b>43,098</b>	<b>6,448,179</b>	<b>5,825,611</b>	<b>3,676,287</b>	<b>6,697</b>	<b>64,206</b>	<b>4,380,071</b>	<b>4,666,968</b>	<b>3,852,086</b>	<b>1,770,460</b>
O.D.			188,572					87,245			3,499

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,304,723	18,020,952	1,773,959			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,514,390	-5,060,389	5,456			
TOTAL LOSSES	6,790,333	12,960,563	1,779,415			
EXPECTED LOSSES	10,180,504	13,571,707	1,654,245			
CREDIBILITY	.09	.26	.39			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.985	1.880	.258	3.123		
INDICATED (POST-TEST)	.992	1.893	.260	3.145		
PRES. ON RATE LEVEL	1.328	1.770	.216	3.314		
DERIVED BY FORMULA	1.298	1.802	.233	3.333		
UNDERLYING PRES. RATE	1.477	1.969	.240	3.686		
PROPOSED	1.290	1.792	.232	3.314		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	3.160
IND. RATES				3.16	MINIMUM PREMIUM	
MAN. RATES	4.87	4.21	3.66	+ 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
2012	2,894,366	30,040,132	1.037	1		34	83	469	587
2013	3,088,938	44,819,637	1.450	2		43	130	472	647
2014	3,260,381	32,035,122	.982			40	110	459	609
2015	3,479,611	30,868,295	.887	2		28	109	468	607
2016	3,520,786	23,891,341	.678			15	80	420	515
<b>TOTAL</b>	<b>16,244,082</b>	<b>161,654,527</b>	<b>.995</b>	<b>5</b>		<b>160</b>	<b>512</b>	<b>2288</b>	<b>2965</b>
O.D.		820,732	.005				3	20	23

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	468,866		7,057,925	3,163,643	4,550,756			4,176,063	2,745,287	4,882,175	2,995,417
2013	1,572,241		8,515,130	4,957,535	3,384,877	1,706,714		12,021,295	4,468,397	5,049,913	3,143,535
2014			8,366,980	3,776,423	4,447,488			3,426,152	4,219,122	4,841,416	2,957,541
2015	257,660		6,204,808	4,454,410	5,190,570	7,905		2,030,957	3,319,042	6,670,171	2,732,772
2016			3,027,038	2,864,842	3,983,426			1,088,074	3,845,123	6,134,041	2,948,797
<b>TOTAL</b>	<b>2,298,767</b>		<b>33,171,881</b>	<b>19,216,853</b>	<b>21,557,117</b>	<b>1,714,619</b>		<b>22,742,541</b>	<b>18,596,971</b>	<b>27,577,716</b>	<b>14,778,062</b>
O.D.				75,256	386,213				41,469	237,560	80,234

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	480,588		7,929,852	3,609,721	5,702,104			5,320,746	3,217,479	6,078,308	2,815,692
2013	880,053	43,875	9,513,442	5,768,728	4,208,226	681,702	54,075	6,696,962	5,393,583	6,064,516	2,970,641
2014	2,784	101,676	9,877,318	4,571,836	5,001,984	13,176	166,198	5,805,260	4,917,918	5,468,467	2,854,027
2015	289,261	108,681	9,175,528	5,240,103	5,472,107	40,215	137,390	5,440,355	4,219,685	6,982,579	2,680,849
2016	5,914	97,914	7,983,077	4,659,823	3,718,120	26,853	250,398	6,439,218	4,931,788	4,687,546	2,821,999
<b>TOTAL</b>	<b>1,658,600</b>	<b>352,146</b>	<b>44,479,217</b>	<b>23,850,211</b>	<b>24,102,541</b>	<b>761,946</b>	<b>608,061</b>	<b>29,702,541</b>	<b>22,680,453</b>	<b>29,281,416</b>	<b>14,143,208</b>
O.D.	175	2,128	192,560	201,688	342,508	189	1,234	60,088	87,584	220,518	78,041

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	77,818,885	100,766,919	14,221,249			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-25,288,109	-28,010,320	47,769			
TOTAL LOSSES	52,530,776	72,756,599	14,269,018			
EXPECTED LOSSES	57,341,610	75,210,100	14,619,673			
CREDIBILITY	.75	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.323	.448	.088	.859		
INDICATED (POST-TEST)	.325	.451	.089	.865		
PRES. ON RATE LEVEL	.318	.416	.081	.815		
DERIVED BY FORMULA	.323	.451	.089	.863		
UNDERLYING PRES. RATE	.353	.463	.090	.906		
PROPOSED	.323	.451	.089	.863		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	.823
IND. RATES				.82	MINIMUM PREMIUM	
MAN. RATES	1.15	.98	.90	+ .82	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	128,695	2,365,199	1.837			1	10	4	15
2013	134,275	1,064,919	.793			2	2	9	13
2014	141,728	918,789	.648			1	2	13	16
2015	136,704	319,262	.233				1	9	10
2016	139,651	592,936	.424				1	15	16
<b>TOTAL</b>	<b>681,053</b>	<b>5,261,105</b>	<b>.772</b>			<b>4</b>	<b>16</b>	<b>50</b>	<b>70</b>
O.D.		124							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			386,418	429,673	41,966			462,547	853,400	63,922	127,273
2013			554,880	33,041	89,538			113,792	75,348	102,214	96,106
2014			141,219	186,859	179,902			92,649	59,791	191,245	67,124
2015				42,611	34,659				23,149	122,577	96,266
2016				17,604	89,184				13,009	397,820	75,319
<b>TOTAL</b>			<b>1,082,517</b>	<b>709,788</b>	<b>435,249</b>			<b>668,988</b>	<b>1,024,697</b>	<b>877,778</b>	<b>462,088</b>
O.D.											124

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			346,447	489,825	52,584			560,098	997,730	79,582	119,637
2013		3,011	634,054	43,398	115,569		1,646	199,364	92,072	123,157	90,820
2014	48	2,100	196,755	217,620	197,608	370	4,639	157,738	79,219	210,871	64,775
2015	8	261	24,147	44,604	34,954	84	361	27,908	39,069	125,038	94,437
2016	82	891	79,344	60,439	70,214	586	3,910	164,856	152,096	270,819	72,080
<b>TOTAL</b>	<b>138</b>	<b>6,263</b>	<b>1,280,747</b>	<b>855,886</b>	<b>470,929</b>	<b>1,040</b>	<b>10,556</b>	<b>1,109,964</b>	<b>1,360,186</b>	<b>809,467</b>	<b>441,749</b>
O.D.											122

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,408,708	3,496,468	441,871			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-770,219	-1,293,102	1,609			
TOTAL LOSSES	1,638,489	2,203,366	443,480			
EXPECTED LOSSES	1,729,875	3,452,939	510,789			
CREDIBILITY	.09	.26	.39			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.241	.324	.065	.630		
INDICATED (POST-TEST)	.243	.326	.065	.634		
PRES. ON RATE LEVEL	.228	.456	.068	.752		
DERIVED BY FORMULA	.229	.422	.067	.718		
UNDERLYING PRES. RATE	.254	.507	.075	.836		
PROPOSED	.229	.422	.067	.718		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	.684
IND. RATES				.68	MINIMUM PREMIUM	
MAN. RATES	1.19	1.02	.83	+ .68	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	40,046	619,099	1,545				5	8	13
2013	43,313	866,731	2,001	1			9	13	23
2014	48,448	1,422,839	2,936				13	20	34
2015	43,837	1,166,916	2,661			1	8	15	24
2016	46,242	489,436	1,058				1	13	14
<b>TOTAL</b>	<b>221,886</b>	<b>4,565,021</b>	<b>2,057</b>	<b>1</b>		<b>2</b>	<b>36</b>	<b>69</b>	<b>108</b>
O.D.		2,510	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				38,863	172,683				59,870	271,326	76,357
2013	102,387			25,063	39,591	251,008			214,777	89,740	144,165
2014			132,452	352,569	299,391			15,906	326,635	206,918	88,968
2015			243,789	220,626	99,779			58,178	241,486	128,202	174,856
2016				105,056	59,652				44,410	195,274	85,044
<b>TOTAL</b>	<b>102,387</b>		<b>376,241</b>	<b>742,177</b>	<b>671,096</b>	<b>251,008</b>		<b>74,084</b>	<b>887,178</b>	<b>891,460</b>	<b>569,390</b>
O.D.											2,510

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				44,342	216,372				70,168	337,800	71,776
2013	134,659		2,134	29,312	47,411	629,880		14,600	253,297	108,666	136,236
2014	45	2,428	221,241	404,999	327,018	64	1,665	85,145	359,901	235,668	85,854
2015	174	4,239	358,534	232,036	122,976	906	4,807	208,192	248,980	150,112	171,534
2016	83	1,426	130,447	112,953	59,604	383	2,615	107,130	100,046	137,316	81,387
<b>TOTAL</b>	<b>134,961</b>	<b>8,093</b>	<b>712,356</b>	<b>823,642</b>	<b>773,381</b>	<b>631,233</b>	<b>9,087</b>	<b>415,067</b>	<b>1,032,392</b>	<b>969,562</b>	<b>546,787</b>
O.D.											2,383

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,910,797	3,598,977	549,170	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-692,299	-645,330	860	
TOTAL LOSSES	1,218,498	2,953,647	550,030	
EXPECTED LOSSES	1,557,640	1,724,053	270,701	
CREDIBILITY	.04	.12	.18	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.549	1.331	.248	2.128
INDICATED (POST-TEST)	.553	1.340	.250	2.143
PRES. ON RATE LEVEL	.630	.699	.110	1.439
DERIVED BY FORMULA	.627	.776	.135	1.538
UNDERLYING PRES. RATE	.702	.777	.122	1.601
PROPOSED	.627	.776	.135	1.538

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.466
IND. RATES				1.47	MINIMUM PREMIUM	
MAN. RATES	2.00	1.76	1.59	+ 1.47	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
2012	81,186	4,254,823	5,240			81,186			8	18	65	91
2013	84,577	5,263,584	6,223			84,577	1		6	16	82	105
2014	84,115	4,873,081	5,793			84,115			6	18	69	93
2015	84,498	4,305,233	5,095			84,498			5	13	72	90
2016	89,489	3,267,983	3,651			89,489			1	7	89	97
<b>TOTAL</b>	<b>423,865</b>	<b>21,964,704</b>	<b>5,182</b>			<b>423,865</b>	<b>1</b>		<b>26</b>	<b>72</b>	<b>377</b>	<b>476</b>
O.D.		284,414	.067						1			1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,507,218	431,466	311,884			889,590	232,151	602,827	279,687
2013	104,000		1,448,013	461,449	497,107			1,243,260	449,179	745,932	314,644
2014			1,056,276	702,812	956,556			587,435	562,675	828,475	178,852
2015			790,976	538,165	919,826			297,622	381,577	974,873	402,194
2016			150,428	233,647	1,240,961			57,255	210,000	1,069,230	306,462
<b>TOTAL</b>	<b>104,000</b>		<b>4,952,911</b>	<b>2,367,539</b>	<b>3,926,334</b>			<b>3,075,162</b>	<b>1,835,582</b>	<b>4,221,337</b>	<b>1,481,839</b>
O.D.			154,499					129,915			

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,742,739	492,302	390,788			1,387,583	272,084	750,521	262,906
2013	136,781	6,711	1,440,042	544,054	615,993		14,363	1,723,785	556,487	899,973	297,339
2014	362	14,074	1,337,082	848,173	1,050,994	2,349	29,188	1,003,966	673,576	930,401	172,592
2015	556	14,285	1,208,710	680,283	933,080	3,516	19,463	755,005	522,075	1,026,627	394,552
2016	1,194	14,239	1,229,670	849,283	990,356	2,459	20,212	636,777	533,882	752,896	293,284
<b>TOTAL</b>	<b>138,893</b>	<b>49,309</b>	<b>6,958,243</b>	<b>3,414,095</b>	<b>3,981,211</b>	<b>8,324</b>	<b>83,226</b>	<b>5,507,116</b>	<b>2,558,104</b>	<b>4,360,418</b>	<b>1,420,673</b>
O.D.	52	1,679	169,480	3,567	4,711	520	5,954	192,134	5,740	3,753	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,114,930	14,331,599	1,420,673			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,138,129	-3,037,349	3,906			
TOTAL LOSSES	9,976,801	11,294,250	1,424,579			
EXPECTED LOSSES	7,048,875	8,121,253	1,224,970			
CREDIBILITY	.07	.19	.28			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.354	2.665	.336	5.355		
INDICATED (POST-TEST)	2.370	2.684	.338	5.392		
PRES. ON RATE LEVEL	1.495	1.723	.260	3.478		
DERIVED BY FORMULA	1.556	1.906	.282	3.744		
UNDERLYING PRES. RATE	1.663	1.916	.289	3.868		
PROPOSED	1.556	1.906	.282	3.744		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	3.570
IND. RATES				3.57	MINIMUM PREMIUM	
MAN. RATES	4.96	4.27	3.84	+ 3.57	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
2012	87,625	2,994,922	3.417			87,625			2	17	33	52
2013	96,768	3,831,498	3.959			96,768			4	18	44	66
2014	98,000	2,470,794	2.521			98,000			2	23	25	50
2015	102,680	4,181,015	4.071			102,680	1		1	24	44	70
2016	106,942	2,726,809	2.549			106,942			1	5	51	57
<b>TOTAL</b>	<b>492,015</b>	<b>16,205,038</b>	<b>3.294</b>			<b>492,015</b>	<b>1</b>		<b>10</b>	<b>87</b>	<b>197</b>	<b>295</b>
O.D.		1,950										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			415,186	720,172	234,891			205,523	709,827	462,665	246,658
2013			916,934	663,539	292,192			584,875	409,297	677,361	287,300
2014			387,885	860,708	258,382			79,283	354,362	316,621	213,553
2015	406,015		161,878	839,186	444,327	8,276		76,373	1,323,441	600,727	320,792
2016			173,799	308,571	493,367			46,155	157,186	1,358,404	189,327
<b>TOTAL</b>	<b>406,015</b>		<b>2,055,682</b>	<b>3,392,176</b>	<b>1,723,159</b>	<b>8,276</b>		<b>992,209</b>	<b>2,954,113</b>	<b>3,415,778</b>	<b>1,257,630</b>
O.D.											1,950

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			480,786	821,717	294,322			321,438	831,918	576,020	231,859
2013		4,326	945,359	766,870	367,273		6,454	793,095	500,183	809,738	271,499
2014	132	5,802	575,455	960,578	307,855	316	4,751	189,781	398,826	356,675	206,079
2015	449,208	6,542	586,004	832,730	478,300	18,644	12,488	678,469	1,148,558	691,628	314,697
2016	600	9,037	766,155	515,514	430,207	2,429	19,242	639,270	545,837	837,537	181,186
<b>TOTAL</b>	<b>449,940</b>	<b>25,707</b>	<b>3,353,759</b>	<b>3,897,409</b>	<b>1,877,957</b>	<b>21,389</b>	<b>42,935</b>	<b>2,622,053</b>	<b>3,425,322</b>	<b>3,271,598</b>	<b>1,205,320</b>
O.D.											1,873

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,515,783	12,472,286	1,207,193			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,049,460	-2,642,011	3,482			
TOTAL LOSSES	4,466,323	9,830,275	1,210,675			
EXPECTED LOSSES	4,634,783	7,085,016	1,067,673			
CREDIBILITY	.07	.21	.31			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.908	1.998	.246	3.152		
INDICATED (POST-TEST)	.914	2.012	.248	3.174		
PRES. ON RATE LEVEL	.847	1.295	.195	2.337		
DERIVED BY FORMULA	.852	1.446	.211	2.509		
UNDERLYING PRES. RATE	.942	1.440	.217	2.599		
PROPOSED	.852	1.446	.211	2.509		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	2.392
IND. RATES				2.39	MINIMUM PREMIUM	
MAN. RATES	3.25	2.87	2.58	+ 2.39	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	47,878	1,790,996	3.740			1	4	35	40
2013	56,905	2,674,645	4.700	1			10	52	63
2014	59,303	2,856,169	4.816			1	9	47	57
2015	63,514	4,004,768	6.305			3	10	37	50
2016	67,721	2,040,583	3.013				4	50	54
<b>TOTAL</b>	<b>295,321</b>	<b>13,367,161</b>	<b>4.526</b>	<b>1</b>		<b>5</b>	<b>37</b>	<b>221</b>	<b>264</b>
O.D.		149,697	.050				3	7	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			142,998	248,157	572,318			69,503	83,460	481,421	193,139
2013	3,000			511,813	598,279	55,197			328,968	849,375	328,013
2014			139,822	288,026	790,145			139,257	453,517	784,259	261,143
2015			436,022	439,985	673,939			520,534	188,976	1,537,874	207,438
2016				137,538	721,582				73,064	806,309	302,090
<b>TOTAL</b>	<b>3,000</b>		<b>718,842</b>	<b>1,625,519</b>	<b>3,356,263</b>	<b>55,197</b>		<b>729,294</b>	<b>1,127,985</b>	<b>4,459,238</b>	<b>1,291,823</b>
O.D.				29,766	24,359				6,554	74,249	14,769

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			165,592	283,147	717,116			108,703	97,816	599,371	181,551
2013	3,946		38,855	594,426	717,824	138,510		34,169	403,180	1,003,391	309,972
2014	48	3,266	256,345	365,787	836,734	557	8,405	322,101	535,255	865,700	252,003
2015	332	8,850	755,952	531,600	671,259	5,275	30,246	1,068,158	416,649	1,408,354	203,497
2016	648	7,154	637,933	485,179	567,396	1,298	8,778	366,311	339,476	554,291	289,100
<b>TOTAL</b>	<b>4,974</b>	<b>19,270</b>	<b>1,854,677</b>	<b>2,260,139</b>	<b>3,510,329</b>	<b>145,640</b>	<b>47,429</b>	<b>1,899,442</b>	<b>1,792,376</b>	<b>4,431,107</b>	<b>1,236,123</b>
O.D.	22	384	35,186	32,510	24,232	72	458	21,703	21,917	65,824	14,237

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,029,257	12,138,434	1,250,360	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,180,204	-2,354,468	3,289	
TOTAL LOSSES	1,849,053	9,783,966	1,253,649	
EXPECTED LOSSES	4,970,252	6,340,542	974,559	
CREDIBILITY	.05	.15	.22	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.626	3.313	.425	4.364
INDICATED (POST-TEST)	.630	3.336	.428	4.394
PRES. ON RATE LEVEL	1.513	1.930	.297	3.740
DERIVED BY FORMULA	1.469	2.141	.326	3.936
UNDERLYING PRES. RATE	1.683	2.147	.330	4.160
PROPOSED	1.469	2.141	.326	3.936

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	3.753
IND. RATES				3.75	MINIMUM PREMIUM	
MAN. RATES	6.01	4.94	4.13	+ 3.75	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	499,430	13,899,052	2.782	1		20	42	195	258
2013	528,217	17,045,698	3.227	3		22	45	217	287
2014	552,829	20,906,119	3.781	2		23	62	218	305
2015	592,965	16,251,116	2.740	1		16	75	185	277
2016	631,898	16,023,444	2.535	2		6	44	218	270
<b>TOTAL</b>	<b>2,805,339</b>	<b>84,125,429</b>	<b>2.999</b>	<b>9</b>		<b>87</b>	<b>268</b>	<b>1033</b>	<b>1397</b>
O.D.		222,303	.007				1	3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	34,805		3,421,590	2,005,567	1,719,486	3,250		1,757,686	1,816,137	1,981,605	1,158,926
2013	652,314		4,801,950	2,120,788	2,245,467	132,629		1,956,797	1,339,333	2,543,227	1,253,193
2014	1,161,385		4,546,579	2,784,986	2,754,743	3,647		2,175,348	2,217,779	4,015,326	1,246,326
2015	1,195		2,737,306	3,214,522	2,187,133			1,653,253	2,981,584	2,307,498	1,168,625
2016	989,789		1,175,095	1,920,688	3,036,520	277,490		616,267	2,235,600	4,635,613	1,136,382
<b>TOTAL</b>	<b>2,839,488</b>		<b>16,682,520</b>	<b>12,046,551</b>	<b>11,943,349</b>	<b>417,016</b>		<b>8,159,351</b>	<b>10,590,433</b>	<b>15,483,269</b>	<b>5,963,452</b>
O.D.				90,001	30,163				20,000	72,168	9,971

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	35,675		3,962,200	2,288,347	2,154,516	16,539		2,749,022	2,128,511	2,467,096	1,089,390
2013	857,921	25,894	5,578,681	2,493,071	2,770,214	332,820	28,209	3,431,625	1,651,022	3,041,868	1,184,267
2014	1,158,585	57,408	5,568,940	3,301,501	3,062,398	12,149	106,479	3,682,479	2,654,050	3,795,092	1,202,705
2015	3,355	51,422	4,396,659	3,404,338	2,403,936	14,944	81,727	3,231,347	2,921,220	2,586,436	1,146,421
2016	787,942	57,467	4,851,871	3,218,830	2,686,247	415,486	153,696	4,143,880	3,252,211	3,448,121	1,087,518
<b>TOTAL</b>	<b>2,843,478</b>	<b>192,191</b>	<b>24,358,351</b>	<b>14,706,087</b>	<b>13,077,311</b>	<b>791,938</b>	<b>370,111</b>	<b>17,238,353</b>	<b>12,607,014</b>	<b>15,338,613</b>	<b>5,710,301</b>
O.D.	25	366	35,476	113,573	25,767	97	701	31,076	47,052	49,859	9,549

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	45,862,163	55,965,276	5,719,850			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-14,957,444	-14,032,042	18,955			
TOTAL LOSSES	30,904,719	41,933,234	5,738,805			
EXPECTED LOSSES	33,972,655	37,759,863	5,694,839			
CREDIBILITY	.23	.67	.99			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.102	1.495	.205	2.802		
INDICATED (POST-TEST)	1.110	1.505	.206	2.821		
PRES. ON RATE LEVEL	1.089	1.210	.183	2.482		
DERIVED BY FORMULA	1.094	1.408	.206	2.708		
UNDERLYING PRES. RATE	1.211	1.346	.203	2.760		
PROPOSED	1.094	1.408	.206	2.708		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	2.582
IND. RATES				2.58	MINIMUM PREMIUM	
MAN. RATES	3.62	3.08	2.74	+ 2.58	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
2012	113,789	3,845,358	3.379			113,789			2	22	53	77
2013	116,493	3,371,658	2.894			116,493			5	15	55	75
2014	122,687	3,085,210	2.514			122,687	1		1	14	36	52
2015	126,139	4,571,845	3.624			126,139			7	14	40	61
2016	130,201	2,184,360	1.677			130,201			2	8	47	57
<b>TOTAL</b>	<b>609,309</b>	<b>17,058,431</b>	<b>2.800</b>			<b>609,309</b>	<b>1</b>		<b>17</b>	<b>73</b>	<b>231</b>	<b>322</b>
O.D.		5,273									1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			433,061	923,197	559,458			148,948	875,648	616,901	288,145
2013			848,713	379,853	522,181			411,142	277,386	669,970	262,413
2014	7,705		163,560	542,526	289,835	698,842		123,120	507,155	385,446	367,021
2015			1,257,724	670,809	351,183			1,218,822	393,498	467,952	211,857
2016			406,318	132,265	450,373			131,854	123,702	660,820	279,028
<b>TOTAL</b>	<b>7,705</b>		<b>3,109,376</b>	<b>2,648,650</b>	<b>2,173,030</b>	<b>698,842</b>		<b>2,033,886</b>	<b>2,177,389</b>	<b>2,801,089</b>	<b>1,408,464</b>
O.D.					320					703	4,250

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			501,485	1,053,369	701,000			232,955	1,026,260	768,044	270,856
2013		4,605	994,810	448,856	638,972		5,950	725,615	345,109	798,528	247,980
2014	8,892	3,012	283,468	611,565	323,921	701,335	7,183	281,725	567,071	437,839	354,175
2015	792	18,757	1,568,196	737,770	446,250	9,192	53,818	1,723,549	523,304	558,437	207,832
2016	642	10,215	801,223	385,183	400,788	2,233	23,398	512,429	339,724	472,805	267,030
<b>TOTAL</b>	<b>10,326</b>	<b>36,589</b>	<b>4,149,182</b>	<b>3,236,743</b>	<b>2,510,931</b>	<b>712,760</b>	<b>90,349</b>	<b>3,476,273</b>	<b>2,801,468</b>	<b>3,035,653</b>	<b>1,347,873</b>
O.D.					401					875	4,041

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,475,479	11,586,071	1,351,914			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,891,417	-2,768,647	3,736			
TOTAL LOSSES	4,584,062	8,817,424	1,355,650			
EXPECTED LOSSES	8,786,235	7,421,384	1,157,687			
CREDIBILITY	.08	.24	.36			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.752	1.447	.222	2.421		
INDICATED (POST-TEST)	.757	1.457	.224	2.438		
PRES. ON RATE LEVEL	1.297	1.094	.171	2.562		
DERIVED BY FORMULA	1.254	1.181	.190	2.625		
UNDERLYING PRES. RATE	1.442	1.218	.190	2.850		
PROPOSED	1.224	1.153	.185	2.562		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	2.443
IND. RATES				2.44	MINIMUM PREMIUM	
MAN. RATES	4.01	3.30	2.83	+ 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
2012	86,452	3,017,900	3.490			6	7	37	50
2013	79,182	3,984,611	5.032			5	12	41	58
2014	79,722	4,292,107	5.383			5	15	41	62
2015	64,182	2,472,343	3.852		1	4	10	21	35
2016	75,224	1,819,888	2.419			1	4	26	33
<b>TOTAL</b>	<b>384,762</b>	<b>15,586,849</b>	<b>4.051</b>		<b>3</b>	<b>21</b>	<b>48</b>	<b>166</b>	<b>238</b>
O.D.		833							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,060,941	141,966	342,785			695,172	40,938	417,378	318,720
2013			888,882	406,735	616,634			756,041	331,458	748,792	236,069
2014	198,010		796,908	784,556	482,406			657,090	462,306	722,317	188,514
2015			613,841	385,228	340,701			424,575	298,326	277,905	131,767
2016	65,669		195,805	201,331	333,179			100,000	103,570	584,741	235,593
<b>TOTAL</b>	<b>263,679</b>		<b>3,556,377</b>	<b>1,919,816</b>	<b>2,115,705</b>			<b>2,632,878</b>	<b>1,236,598</b>	<b>2,751,133</b>	<b>1,110,663</b>
O.D.											833

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,228,570	161,985	429,506			1,087,249	47,979	519,638	299,597
2013		4,822	1,043,906	481,610	752,353		10,940	1,315,400	415,231	897,690	223,085
2014	227,358	10,545	1,029,388	901,295	551,454	2,627	32,050	1,085,436	563,679	814,302	181,916
2015	418	10,138	851,252	440,891	379,220	4,194	24,195	808,669	356,596	326,810	129,263
2016	52,473	7,097	584,554	353,483	300,115	1,831	18,694	428,113	294,288	416,289	225,463
<b>TOTAL</b>	<b>280,249</b>	<b>32,602</b>	<b>4,737,670</b>	<b>2,339,264</b>	<b>2,412,648</b>	<b>8,652</b>	<b>85,879</b>	<b>4,724,867</b>	<b>1,677,773</b>	<b>2,974,729</b>	<b>1,059,324</b>
O.D.											783

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,869,919	9,404,414	1,060,107			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,553,917	-2,426,495	2,655			
TOTAL LOSSES	6,316,002	6,977,919	1,062,762			
EXPECTED LOSSES	7,833,756	6,433,220	884,954			
CREDIBILITY	.06	.18	.26			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.642	1.814	.276	3.732		
INDICATED (POST-TEST)	1.653	1.827	.278	3.758		
PRES. ON RATE LEVEL	1.831	1.503	.207	3.541		
DERIVED BY FORMULA	1.820	1.561	.225	3.606		
UNDERLYING PRES. RATE	2.036	1.672	.230	3.938		
PROPOSED	1.820	1.561	.225	3.606		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	3.439
IND. RATES				3.44	MINIMUM PREMIUM	
MAN. RATES	5.44	4.47	3.91	+ 3.44	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	23,997	1,240,184	5.168			3	3	15	21
2013	23,246	1,946,093	8.371		1		3	13	17
2014	24,711	873,379	3.534			2	4	7	13
2015	22,332	1,235,741	5.533			1	7	10	18
2016	22,669	1,041,425	4.594			1	2	5	8
<b>TOTAL</b>	<b>116,955</b>	<b>6,336,822</b>	<b>5.418</b>		<b>1</b>	<b>7</b>	<b>19</b>	<b>50</b>	<b>77</b>
O.D.		7,627	.006					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			383,008	150,367	261,490			108,015	89,981	165,178	82,145
2013		596,160		160,101	100,418		500,000		409,177	146,169	34,068
2014			298,899	161,403	38,537			129,483	137,524	63,027	44,506
2015			157,389	217,897	194,285			72,764	428,513	38,766	126,127
2016			186,000	74,327	130,567			300,000	110,984	183,002	56,545
<b>TOTAL</b>		<b>596,160</b>	<b>1,025,296</b>	<b>764,095</b>	<b>725,297</b>		<b>500,000</b>	<b>610,262</b>	<b>1,176,179</b>	<b>596,142</b>	<b>343,391</b>
O.D.					7,627						

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			443,524	171,569	327,647			168,935	105,458	205,648	77,216
2013		462,754	14,011	188,773	121,260		475,193	28,160	487,129	177,874	32,194
2014	102	3,533	355,262	184,732	54,292	518	6,300	215,964	155,483	76,834	42,948
2015	125	3,346	287,732	239,301	204,161	1,279	6,643	295,289	412,163	74,642	123,731
2016	233	4,177	323,318	147,412	127,844	2,795	37,921	530,958	183,049	162,137	54,114
<b>TOTAL</b>	<b>460</b>	<b>473,810</b>	<b>1,423,847</b>	<b>931,787</b>	<b>835,204</b>	<b>4,592</b>	<b>526,057</b>	<b>1,239,306</b>	<b>1,343,282</b>	<b>697,135</b>	<b>330,203</b>
O.D.					9,557						

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,668,072	3,816,965	330,203			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,171,838	-756,484	1,094			
TOTAL LOSSES	2,496,234	3,060,481	331,297			
EXPECTED LOSSES	2,610,436	2,011,625	360,223			
CREDIBILITY	.03	.08	.12			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.134	2.617	.283	5.034		
INDICATED (POST-TEST)	2.149	2.635	.285	5.069		
PRES. ON RATE LEVEL	2.007	1.546	.277	3.830		
DERIVED BY FORMULA	2.011	1.633	.278	3.922		
UNDERLYING PRES. RATE	2.232	1.720	.308	4.260		
PROPOSED	2.011	1.633	.278	3.922		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	3.740
IND. RATES				3.74	MINIMUM PREMIUM	
MAN. RATES	5.77	4.87	4.23	+ 3.74	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
2012	8,150	207,523	2,546			8,150				4	5	9
2013	8,151	229,317	2,813			8,151				1	4	5
2014	8,640	480,875	5,565			8,640				3	3	6
2015	14,644	416,037	2,841			14,644				3	2	5
2016	14,114	699,716	4,957			14,114			1	2	6	9
<b>TOTAL</b>	<b>53,699</b>	<b>2,033,468</b>	<b>3,787</b>			<b>53,699</b>			<b>1</b>	<b>13</b>	<b>20</b>	<b>34</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				64,803	27,068				97,729	11,268	6,655
2013				44,111	58,356				43,935	46,708	36,207
2014				153,829	34,708				91,530	163,874	36,934
2015				127,472	38,460				122,632	79,058	48,415
2016			219,801	90,456	148,002			71,865	49,411	75,490	44,691
<b>TOTAL</b>			<b>219,801</b>	<b>480,671</b>	<b>306,594</b>			<b>71,865</b>	<b>405,237</b>	<b>376,398</b>	<b>172,902</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				73,941	33,916				114,539	14,030	6,256
2013			3,499	51,365	69,954			3,456	52,422	55,558	34,216
2014		268	25,940	169,359	40,953		410	23,786	107,128	179,930	35,641
2015	21	635	59,356	123,458	44,700	217	955	63,088	125,747	88,505	47,495
2016	274	4,912	379,689	172,937	146,645	774	9,790	155,329	70,498	62,903	42,769
<b>TOTAL</b>	<b>295</b>	<b>5,815</b>	<b>468,484</b>	<b>591,060</b>	<b>336,168</b>	<b>991</b>	<b>11,155</b>	<b>245,659</b>	<b>470,334</b>	<b>400,926</b>	<b>166,377</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	732,399	1,798,488	166,377	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-591,574	-288,247	391	
TOTAL LOSSES	140,825	1,510,241	166,768	
EXPECTED LOSSES	1,395,638	793,135	104,713	
CREDIBILITY	.02	.05	.07	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.262	2.812	.311	3.385
INDICATED (POST-TEST)	.264	2.832	.313	3.409
PRES. ON RATE LEVEL	2.337	1.328	.175	3.840
DERIVED BY FORMULA	2.296	1.403	.185	3.884
UNDERLYING PRES. RATE	2.599	1.477	.195	4.271
PROPOSED	2.270	1.387	.183	3.840

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	3.662
IND. RATES				3.66	MINIMUM PREMIUM	
MAN. RATES	6.11	5.08	4.24	+ 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	
2012	57,104	3,183,580	5.575			6	9	35	50	
2013	53,206	5,027,310	9.448	1		5	9	29	44	
2014	54,058	3,361,356	6.218			4	7	32	43	
2015	57,682	3,420,616	5.930			3	5	35	43	
2016	53,391	2,174,884	4.073			1	2	38	41	
<b>TOTAL</b>	<b>275,441</b>	<b>17,167,746</b>	<b>6.233</b>	<b>1</b>		<b>19</b>	<b>32</b>	<b>169</b>	<b>221</b>	
O.D.		6,115	.002							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,017,168	470,430	162,041			906,160	175,121	225,699	226,961
2013	1,732		1,305,882	440,119	475,158			1,890,542	275,873	469,851	168,153
2014			720,803	480,033	484,374			241,645	345,038	876,972	212,491
2015			486,792	210,733	535,122			1,582,884	95,079	391,475	118,531
2016			228,987	72,688	336,395			833,606	86,275	431,548	185,385
<b>TOTAL</b>	<b>1,732</b>		<b>3,759,632</b>	<b>1,674,003</b>	<b>1,993,090</b>			<b>5,454,837</b>	<b>977,386</b>	<b>2,395,545</b>	<b>911,521</b>
O.D.											6,115

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,083,404	536,759	203,037			1,110,014	205,242	280,997	213,343
2013	2,279	5,107	1,102,334	517,196	585,046		14,598	1,736,423	347,990	573,126	158,905
2014	245	9,326	899,856	568,711	541,716	965	12,975	462,976	430,358	964,369	205,054
2015	263	6,926	584,168	297,230	530,587	6,972	41,208	1,277,320	215,231	447,454	116,279
2016	379	5,183	425,840	248,249	279,111	4,517	61,689	856,604	283,689	343,866	177,413
<b>TOTAL</b>	<b>3,166</b>	<b>26,542</b>	<b>4,095,602</b>	<b>2,168,145</b>	<b>2,139,497</b>	<b>12,454</b>	<b>130,470</b>	<b>5,443,337</b>	<b>1,482,510</b>	<b>2,609,812</b>	<b>870,994</b>
O.D.											5,976

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,711,571	8,399,964	876,970			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,665,599	-1,868,979	2,296			
TOTAL LOSSES	7,045,972	6,530,985	879,266			
EXPECTED LOSSES	5,971,561	4,985,482	749,200			
CREDIBILITY	.05	.14	.21			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.558	2.371	.319	5.248		
INDICATED (POST-TEST)	2.576	2.388	.321	5.285		
PRES. ON RATE LEVEL	1.949	1.627	.245	3.821		
DERIVED BY FORMULA	1.980	1.734	.261	3.975		
UNDERLYING PRES. RATE	2.168	1.810	.272	4.250		
PROPOSED	1.980	1.734	.261	3.975		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	3.790
IND. RATES				3.79	MINIMUM PREMIUM	
MAN. RATES	5.71	4.89	4.22	+ 3.79	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
2012	97,006	2,560,701	2.639			97,006			19	34	53
2013	103,502	6,258,687	6.046			103,502	1	4	19	41	65
2014	94,498	3,935,523	4.164			94,498		6	10	30	46
2015	111,947	3,292,740	2.941			111,947		4	22	45	71
2016	118,186	3,250,629	2.750			118,186			10	80	90
<b>TOTAL</b>	<b>525,139</b>	<b>19,298,280</b>	<b>3.675</b>			<b>525,139</b>	<b>1</b>	<b>14</b>	<b>80</b>	<b>230</b>	<b>325</b>
O.D.		6,200	.001							1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				1,011,995	331,154				585,061	378,439	254,052
2013		539,965	738,839	511,097	591,842		2,000,000	633,971	452,579	496,762	293,632
2014			1,145,108	300,660	398,859			933,633	308,569	266,832	581,862
2015			534,425	498,866	630,773			314,148	522,077	470,281	322,170
2016				295,953	816,345				332,756	1,297,939	507,636
<b>TOTAL</b>		<b>539,965</b>	<b>2,418,372</b>	<b>2,618,571</b>	<b>2,768,973</b>		<b>2,000,000</b>	<b>1,881,752</b>	<b>2,201,042</b>	<b>2,910,253</b>	<b>1,959,352</b>
O.D.					5,281					550	369

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				1,154,687	414,935				685,692	471,155	238,809
2013		157,355	779,913	599,713	720,248		704,535	852,658	554,987	598,632	277,482
2014	360	12,615	1,239,111	376,249	457,380	3,124	36,822	1,218,676	378,229	321,621	561,497
2015	393	10,272	873,433	585,795	648,931	3,657	20,367	763,849	582,870	530,116	316,049
2016	772	9,357	838,126	658,004	660,942	2,675	18,031	738,009	690,121	917,024	485,808
<b>TOTAL</b>	<b>1,525</b>	<b>189,599</b>	<b>3,730,583</b>	<b>3,374,448</b>	<b>2,902,436</b>	<b>9,456</b>	<b>779,755</b>	<b>3,573,192</b>	<b>2,891,899</b>	<b>2,838,548</b>	<b>1,879,645</b>
O.D.					6,617					685	358

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,284,110	12,014,633	1,880,003	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,452,457	-3,171,035	4,337	
TOTAL LOSSES	5,831,653	8,843,598	1,884,340	
EXPECTED LOSSES	5,555,970	8,528,257	1,307,596	
CREDIBILITY	.08	.22	.32	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.110	1.684	.359	3.153
INDICATED (POST-TEST)	1.118	1.696	.362	3.176
PRES. ON RATE LEVEL	.951	1.460	.224	2.635
DERIVED BY FORMULA	.964	1.512	.268	2.744
UNDERLYING PRES. RATE	1.058	1.624	.249	2.931
PROPOSED	.964	1.512	.268	2.744

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	TOTAL
IND. RATES				2.62	MINIMUM PREMIUM	
MAN. RATES	3.86	3.36	2.91	+ 2.62	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	60,205	3,209,224	5.330			2	26	52	80	
2013	71,857	4,185,370	5.824				29	54	83	
2014	73,678	4,402,803	5.975			2	22	78	102	
2015	87,161	5,956,470	6.833				29	101	130	
2016	79,539	5,511,871	6.929				15	122	137	
<b>TOTAL</b>	<b>372,440</b>	<b>23,265,738</b>	<b>6.247</b>			<b>4</b>	<b>121</b>	<b>407</b>	<b>532</b>	
O.D.		5,197	.001							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			285,775	886,026	490,639			386,015	448,118	418,783	293,868
2013				1,126,602	1,029,678				920,698	684,381	424,011
2014			359,569	602,972	1,022,525			797,793	316,092	973,263	330,589
2015				1,257,229	1,651,697				1,283,244	1,264,088	500,212
2016				440,735	1,618,957				928,518	1,899,349	624,312
<b>TOTAL</b>			<b>645,344</b>	<b>4,313,564</b>	<b>5,813,496</b>			<b>1,183,808</b>	<b>3,896,670</b>	<b>5,239,864</b>	<b>2,172,992</b>
O.D.											5,197

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			330,927	1,010,956	614,772			603,727	525,196	521,384	276,236
2013			79,086	1,302,772	1,238,008			67,558	1,092,225	818,149	400,690
2014	95	5,643	477,313	725,926	1,093,041	2,263	27,914	944,473	419,881	1,076,312	319,018
2015	240	9,057	836,436	1,412,526	1,608,794	2,402	10,723	725,133	1,378,029	1,365,664	490,708
2016	1,494	17,232	1,540,892	1,191,321	1,290,930	5,107	34,400	1,384,353	1,304,743	1,392,841	597,467
<b>TOTAL</b>	<b>1,829</b>	<b>31,932</b>	<b>3,264,654</b>	<b>5,643,501</b>	<b>5,845,545</b>	<b>9,772</b>	<b>73,037</b>	<b>3,725,244</b>	<b>4,720,074</b>	<b>5,174,350</b>	<b>2,084,119</b>
O.D.											5,016

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,106,468	21,383,470	2,089,135			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,979,022	-3,773,019	4,716			
TOTAL LOSSES	4,127,446	17,610,451	2,093,851			
EXPECTED LOSSES	6,800,754	10,141,541	1,437,618			
CREDIBILITY	.06	.17	.26			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.108	4.728	.562	6.398		
INDICATED (POST-TEST)	1.116	4.761	.566	6.443		
PRES. ON RATE LEVEL	1.642	2.448	.347	4.437		
DERIVED BY FORMULA	1.610	2.841	.404	4.855		
UNDERLYING PRES. RATE	1.826	2.723	.386	4.935		
PROPOSED	1.610	2.841	.404	4.855		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	4.630
IND. RATES				4.63	MINIMUM PREMIUM	
MAN. RATES	6.81	5.93	4.90	+ 4.63	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	271									
2013	3,553									
2014	591	7,872	1.331				1			1
2015	710	3,614	.509					2		2
2016	1,290	43,911	3.403				2			2
<b>TOTAL</b>	<b>6,415</b>	<b>55,397</b>	<b>.864</b>				<b>3</b>	<b>2</b>		<b>5</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014				2,211					5,661		
2015					2,461					844	309
2016				35,612					7,701		598
<b>TOTAL</b>				<b>37,823</b>	<b>2,461</b>				<b>13,362</b>	<b>844</b>	<b>907</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014		4	336	2,403	69		11	847	6,007	214	
2015		6	485	377	2,260			125	120	850	303
2016	11	318	29,540	27,687	4,826	20	139	5,308	5,142	887	572
<b>TOTAL</b>	<b>11</b>	<b>328</b>	<b>30,361</b>	<b>30,467</b>	<b>7,155</b>	<b>20</b>	<b>150</b>	<b>6,280</b>	<b>11,269</b>	<b>1,951</b>	<b>875</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	37,150	50,842	875	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-76,341	-40,701	69	
TOTAL LOSSES		10,141	944	
EXPECTED LOSSES	159,541	103,024	23,672	
CREDIBILITY	.00	.01	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.158	.015	.173
INDICATED (POST-TEST)	.000	.159	.015	.174
PRES. ON RATE LEVEL	2.236	1.444	.332	4.012
DERIVED BY FORMULA	2.236	1.431	.326	3.993
UNDERLYING PRES. RATE	2.487	1.606	.369	4.462
PROPOSED	2.236	1.431	.326	3.993

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	3.808
IND. RATES				3.81	MINIMUM PREMIUM	
MAN. RATES	6.47	5.31	4.43	+ 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		
2012	1,442	9,348	.648						2	2	
2013	1,746	327,787	18.773					5	4	9	
2014	4,690	170,052	3.625					3	2	5	
2015	4,054	214,477	5.290					3	8	11	
2016	4,809	135,764	2.823						4	4	
<b>TOTAL</b>	<b>16,741</b>	<b>857,428</b>	<b>5.122</b>						<b>11</b>	<b>20</b>	<b>31</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					2,695					3,812	2,841
2013				239,525	10,459				32,795	7,486	37,522
2014				119,738	860				39,216	1,217	9,021
2015				68,917	23,497				78,519	20,412	23,132
2016					74,347					54,529	6,888
<b>TOTAL</b>				<b>428,180</b>	<b>111,858</b>				<b>150,530</b>	<b>87,456</b>	<b>79,404</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					3,377					4,746	2,671
2013			12,149	272,866	14,967			2,127	38,544	9,285	35,458
2014		163	18,232	130,185	4,613		78	5,942	41,679	2,799	8,705
2015	9	347	32,623	67,162	26,650	124	557	35,905	76,208	26,272	22,692
2016	62	612	53,976	38,973	56,540	75	506	21,366	19,658	36,914	6,592
<b>TOTAL</b>	<b>71</b>	<b>1,122</b>	<b>116,980</b>	<b>509,186</b>	<b>106,147</b>	<b>199</b>	<b>1,141</b>	<b>65,340</b>	<b>176,089</b>	<b>80,016</b>	<b>76,118</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	184,853	871,438	76,118	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-37,918	-74,007	83	
TOTAL LOSSES	146,935	797,431	76,201	
EXPECTED LOSSES	91,239	204,910	20,928	
CREDIBILITY	.01	.02	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.878	4.763	.455	6.096
INDICATED (POST-TEST)	.884	4.796	.458	6.138
PRES. ON RATE LEVEL	.490	1.101	.112	1.703
DERIVED BY FORMULA	.494	1.175	.122	1.791
UNDERLYING PRES. RATE	.545	1.224	.125	1.894
PROPOSED	.494	1.175	.122	1.791

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.708
IND. RATES				1.71	MINIMUM PREMIUM	
MAN. RATES	2.56	2.22	1.88	+ 1.71	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	43,986	1,755,884	3.991			2	6	21	29
2013	51,790	3,553,809	6.861			2	14	29	45
2014	55,754	1,550,441	2.780				10	26	36
2015	73,830	1,440,900	1.951				8	30	38
2016	83,868	1,643,285	1.959				8	36	44
<b>TOTAL</b>	<b>309,228</b>	<b>9,944,319</b>	<b>3.216</b>			<b>4</b>	<b>46</b>	<b>142</b>	<b>192</b>
O.D.		92,208	.029				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			365,430	193,307	203,151			474,176	56,717	339,864	123,239
2013			379,373	571,449	549,663			340,435	1,020,631	505,104	187,154
2014				367,579	412,345				319,095	319,483	131,939
2015				171,649	529,555				112,095	447,037	180,564
2016				246,301	361,722				188,738	702,867	143,657
<b>TOTAL</b>			<b>744,803</b>	<b>1,550,285</b>	<b>2,056,436</b>			<b>814,611</b>	<b>1,697,276</b>	<b>2,314,355</b>	<b>766,553</b>
O.D.				37,773					50,228		4,207

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			419,983	220,563	254,547			734,017	66,471	423,131	115,845
2013		2,058	471,409	656,453	666,361		4,926	645,060	1,148,612	613,720	176,861
2014		1,210	86,693	425,332	441,186		1,074	67,427	358,073	356,112	127,321
2015	43	1,909	174,164	239,415	498,735	337	1,507	113,360	168,319	458,023	177,133
2016	380	5,165	466,900	381,115	308,471	1,489	9,912	405,523	379,416	497,578	137,480
<b>TOTAL</b>	<b>423</b>	<b>10,342</b>	<b>1,619,149</b>	<b>1,922,878</b>	<b>2,169,300</b>	<b>1,826</b>	<b>17,419</b>	<b>1,965,387</b>	<b>2,120,891</b>	<b>2,348,564</b>	<b>734,640</b>
O.D.	12	337	31,331	29,368	5,119	135	912	34,628	33,540	5,787	4,046

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,681,901	8,635,447	738,686	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-888,834	-1,759,517	2,273	
TOTAL LOSSES	2,793,067	6,875,930	740,959	
EXPECTED LOSSES	2,078,013	4,820,865	606,087	
CREDIBILITY	.05	.15	.23	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.903	2.224	.240	3.367
INDICATED (POST-TEST)	.909	2.240	.242	3.391
PRES. ON RATE LEVEL	.604	1.402	.176	2.182
DERIVED BY FORMULA	.619	1.528	.191	2.338
UNDERLYING PRES. RATE	.672	1.559	.196	2.427
PROPOSED	.619	1.528	.191	2.338

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	TOTAL
IND. RATES				2.23	MINIMUM PREMIUM	
MAN. RATES	3.70	3.07	2.41	+ 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
2012	346,878	15,138,598	4.364			22	53	164	239
2013	357,131	14,923,074	4.178			19	64	174	257
2014	376,018	14,218,262	3.781			22	47	155	224
2015	395,461	10,482,650	2.650			10	46	136	192
2016	423,091	10,633,725	2.513			7	36	151	194
<b>TOTAL</b>	<b>1,898,579</b>	<b>65,396,309</b>	<b>3.444</b>			<b>80</b>	<b>246</b>	<b>780</b>	<b>1106</b>
O.D.		201,310	.010				1	6	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			4,660,356	2,675,567	1,489,510			2,150,766	1,816,186	1,570,822	775,391
2013			3,435,713	3,047,403	1,898,650			1,973,346	1,763,099	1,939,658	865,205
2014			4,070,633	2,131,119	2,179,768			2,239,408	1,182,502	1,510,352	904,480
2015			1,664,619	1,723,692	2,465,064			704,167	923,320	2,328,690	673,098
2016			1,185,709	1,432,781	2,172,970			1,576,113	1,080,249	2,443,190	742,713
<b>TOTAL</b>			<b>15,017,030</b>	<b>11,010,562</b>	<b>10,205,962</b>			<b>8,643,800</b>	<b>6,765,356</b>	<b>9,792,712</b>	<b>3,960,887</b>
O.D.				78,426	20,605				29,890	24,550	47,839

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			5,271,396	3,052,823	1,866,361			3,193,122	2,128,567	1,955,665	728,868
2013		18,104	3,985,369	3,530,607	2,344,665		28,168	3,441,898	2,134,058	2,338,510	817,619
2014	1,385	50,857	4,952,177	2,546,744	2,462,144	8,949	107,105	3,581,845	1,445,849	1,735,874	872,823
2015	1,278	33,800	2,888,204	2,057,919	2,493,091	8,327	46,208	1,798,184	1,257,549	2,452,796	660,309
2016	2,878	44,840	3,741,097	2,376,804	1,954,650	13,237	148,462	2,891,287	1,735,607	1,857,572	710,776
<b>TOTAL</b>	<b>5,541</b>	<b>147,601</b>	<b>20,838,243</b>	<b>13,564,897</b>	<b>11,120,911</b>	<b>30,513</b>	<b>329,943</b>	<b>14,906,336</b>	<b>8,701,630</b>	<b>10,340,417</b>	<b>3,790,395</b>
O.D.		123	13,318	86,392	24,994	2	90	6,394	33,591	27,271	46,040

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	36,278,104	43,900,103	3,836,435			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-12,280,489	-12,231,427	12,918			
TOTAL LOSSES	23,997,615	31,668,676	3,849,353			
EXPECTED LOSSES	27,833,167	32,883,389	3,911,073			
CREDIBILITY	.18	.52	.77			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.264	1.668	.203	3.135		
INDICATED (POST-TEST)	1.273	1.680	.204	3.157		
PRES. ON RATE LEVEL	1.318	1.558	.185	3.061		
DERIVED BY FORMULA	1.310	1.621	.200	3.131		
UNDERLYING PRES. RATE	1.466	1.732	.206	3.404		
PROPOSED	1.310	1.621	.200	3.131		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	2.986
IND. RATES				2.99	MINIMUM PREMIUM	
MAN. RATES	4.63	3.93	3.38	+ 2.99	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	5,057	59,834	1.183				1	2	3
2013	4,342	1,288,728	29.680				2		2
2014	4,488	68,385	1.523					5	5
2015	10,101	36,450	.360				1	3	4
2016	8,495	80,552	.948					3	3
<b>TOTAL</b>	<b>32,483</b>	<b>1,533,949</b>	<b>4.722</b>				<b>4</b>	<b>13</b>	<b>17</b>
O.D.		394	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				5,265	13,590				628	15,908	24,443
2013				75,599					1,201,539		11,590
2014					41,599					9,098	17,688
2015				7,155	6,185				3,059	10,424	9,627
2016					48,877					15,996	15,679
<b>TOTAL</b>				<b>88,019</b>	<b>110,251</b>				<b>1,205,226</b>	<b>51,426</b>	<b>79,027</b>
O.D.											394

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				6,007	17,028				736	19,805	22,976
2013			2,167	49,604	457			38,268	733,695	9,245	10,953
2014		75	3,118	2,608	43,355		12	560	555	9,795	17,069
2015	1	43	4,124	7,547	6,204	8	38	2,826	4,339	10,712	9,444
2016	42	398	35,484	25,620	37,172	23	144	6,265	5,766	10,831	15,005
<b>TOTAL</b>	<b>43</b>	<b>516</b>	<b>44,893</b>	<b>91,386</b>	<b>104,216</b>	<b>31</b>	<b>194</b>	<b>47,919</b>	<b>745,091</b>	<b>60,388</b>	<b>75,447</b>
O.D.											387

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	93,596	1,001,081	75,834	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-188,252	-158,138	192	
TOTAL LOSSES		842,943	76,026	
EXPECTED LOSSES	450,215	438,196	50,674	
CREDIBILITY	.01	.03	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	2.595	.234	2.829
INDICATED (POST-TEST)	.000	2.613	.236	2.849
PRES. ON RATE LEVEL	1.246	1.213	.140	2.599
DERIVED BY FORMULA	1.234	1.255	.145	2.634
UNDERLYING PRES. RATE	1.386	1.349	.156	2.891
PROPOSED	1.234	1.255	.145	2.634

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	TOTAL
IND. RATES				2.51	MINIMUM PREMIUM	
MAN. RATES	3.91	3.39	2.87	+ 2.51	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	21,518	1,447,872	6.728			1	13	17	31
2013	22,338	942,854	4.220			1	9	17	27
2014	24,710	1,395,394	5.647				13	18	31
2015	26,519	1,099,069	4.144			1	8	20	29
2016	26,760	870,368	3.252				4	15	19
<b>TOTAL</b>	<b>121,845</b>	<b>5,755,557</b>	<b>4.724</b>			<b>3</b>	<b>47</b>	<b>87</b>	<b>137</b>
O.D.		581							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			164,736	434,741	64,097			300,000	293,341	91,082	99,875
2013			171,715	243,453	95,177			140,000	93,427	140,045	59,037
2014				458,909	87,309				661,938	111,967	75,271
2015			219,609	300,208	76,380			59,749	167,253	217,786	58,084
2016				75,523	204,131				322,393	212,341	55,980
<b>TOTAL</b>			<b>556,060</b>	<b>1,512,834</b>	<b>527,094</b>			<b>499,749</b>	<b>1,538,352</b>	<b>773,221</b>	<b>348,247</b>
O.D.											581

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			190,764	496,041	80,314			469,200	343,797	113,398	93,883
2013		931	209,326	280,253	118,553		2,026	245,558	114,436	168,334	55,790
2014		769	76,171	504,223	105,245		1,472	105,967	709,135	145,698	72,637
2015	173	4,228	361,526	300,543	105,867	846	4,537	192,799	192,573	234,927	56,980
2016	196	2,349	210,834	165,724	165,478	1,157	7,809	305,450	291,830	180,895	53,573
<b>TOTAL</b>	<b>369</b>	<b>8,277</b>	<b>1,048,621</b>	<b>1,746,784</b>	<b>575,457</b>	<b>2,003</b>	<b>15,844</b>	<b>1,318,974</b>	<b>1,651,771</b>	<b>843,252</b>	<b>332,863</b>
O.D.											553

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,394,088	4,817,264	333,416			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-798,544	-885,867	960			
TOTAL LOSSES	1,595,544	3,931,397	334,376			
EXPECTED LOSSES	1,816,709	2,383,289	291,209			
CREDIBILITY	.03	.08	.12			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.309	3.227	.274	4.810		
INDICATED (POST-TEST)	1.318	3.250	.276	4.844		
PRES. ON RATE LEVEL	1.340	1.759	.215	3.314		
DERIVED BY FORMULA	1.339	1.878	.222	3.439		
UNDERLYING PRES. RATE	1.491	1.956	.239	3.686		
PROPOSED	1.339	1.878	.222	3.439		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	3.279
IND. RATES				3.28	MINIMUM PREMIUM	
MAN. RATES	4.84	4.18	3.66	+ 3.28	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	29,505	319,930	1.084				3	12	15	
2013	31,316	1,027,218	3.280				10	9	19	
2014	45,294	685,952	1.514				8	22	30	
2015	45,319	1,406,527	3.103			1	11	27	39	
2016	34,154	1,467,189	4.295			1	9	34	44	
<b>TOTAL</b>	<b>185,588</b>	<b>4,906,816</b>	<b>2.644</b>			<b>2</b>	<b>41</b>	<b>104</b>	<b>147</b>	
O.D.		119,005	.064				2		2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				85,274	56,536				89,050	58,565	30,505
2013				548,764	61,835				328,891	45,686	42,042
2014				94,541	366,436				30,869	121,980	72,126
2015			160,784	422,771	278,405			125,416	222,845	120,647	75,659
2016			232,241	310,051	311,115			500	235,760	297,085	80,437
<b>TOTAL</b>			<b>393,025</b>	<b>1,461,401</b>	<b>1,074,327</b>			<b>125,916</b>	<b>907,415</b>	<b>643,963</b>	<b>300,769</b>
O.D.				100,319					11,216		7,470

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				97,298	70,840				104,366	72,912	28,675
2013			28,679	625,900	79,393			20,831	385,914	58,558	39,730
2014		750	41,832	125,713	384,856			12,115	40,209	132,509	69,602
2015	161	4,453	391,008	441,324	296,690	1,452	8,108	301,024	236,597	145,163	74,221
2016	483	8,351	691,411	430,585	301,684	1,052	7,072	279,565	264,595	228,333	76,978
<b>TOTAL</b>	<b>644</b>	<b>13,554</b>	<b>1,152,930</b>	<b>1,720,820</b>	<b>1,133,463</b>	<b>2,504</b>	<b>15,400</b>	<b>613,535</b>	<b>1,031,681</b>	<b>637,475</b>	<b>289,206</b>
O.D.	29	799	74,632	80,931	12,343	26	166	6,853	8,350	1,154	7,222

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,881,072	4,626,217	296,428	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-654,334	-843,257	1,057	
TOTAL LOSSES	1,226,738	3,782,960	297,485	
EXPECTED LOSSES	1,495,839	2,256,751	341,481	
CREDIBILITY	.04	.11	.16	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.661	2.038	.160	2.859
INDICATED (POST-TEST)	.666	2.052	.161	2.879
PRES. ON RATE LEVEL	.725	1.093	.165	1.983
DERIVED BY FORMULA	.723	1.198	.164	2.085
UNDERLYING PRES. RATE	.806	1.216	.184	2.206
PROPOSED	.723	1.198	.164	2.085

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.988
IND. RATES				1.99	MINIMUM PREMIUM	
MAN. RATES	3.01	2.60	2.19	+ 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	
2012	157,483	1,336,929	.848			2	7	23	32	
2013	162,916	2,194,549	1.347			2	7	35	44	
2014	172,553	1,150,673	.666			2	2	21	25	
2015	186,494	813,948	.436				1	26	27	
2016	214,611	1,426,235	.664				3	36	39	
<b>TOTAL</b>	<b>894,057</b>	<b>6,922,334</b>	<b>.774</b>			<b>6</b>	<b>20</b>	<b>141</b>	<b>167</b>	
O.D.		1,559								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			287,117	209,185	128,041			62,735	292,092	191,089	166,670
2013			299,735	418,640	328,227			381,728	273,163	348,709	144,347
2014			345,486	52,046	196,845			169,162	43,671	236,687	106,776
2015				10,000	262,344				10,000	365,723	165,881
2016				160,769	433,947				132,295	477,366	221,858
<b>TOTAL</b>			<b>932,338</b>	<b>850,640</b>	<b>1,349,404</b>			<b>613,625</b>	<b>751,221</b>	<b>1,619,574</b>	<b>805,532</b>
O.D.											1,559

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			332,481	238,679	160,436			98,118	342,333	237,906	156,670
2013		1,626	368,699	485,202	399,900		5,524	670,125	332,865	420,294	136,408
2014	117	4,167	401,647	76,877	217,309	676	8,168	271,282	68,275	261,399	103,039
2015	10	623	55,815	49,396	241,547	159	692	58,538	61,427	368,741	162,729
2016	410	4,984	448,391	352,456	351,808	1,018	6,813	278,271	260,430	338,412	212,318
<b>TOTAL</b>	<b>537</b>	<b>11,400</b>	<b>1,607,033</b>	<b>1,202,610</b>	<b>1,371,000</b>	<b>1,853</b>	<b>21,197</b>	<b>1,376,334</b>	<b>1,065,330</b>	<b>1,626,752</b>	<b>771,164</b>
O.D.											1,511

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,018,354	5,265,692	772,675			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-987,668	-1,296,706	2,184			
TOTAL LOSSES	2,030,686	3,968,986	774,859			
EXPECTED LOSSES	2,253,024	3,504,703	634,781			
CREDIBILITY	.11	.31	.46			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.227	.444	.087	.758		
INDICATED (POST-TEST)	.229	.447	.088	.764		
PRES. ON RATE LEVEL	.227	.352	.064	.643		
DERIVED BY FORMULA	.227	.381	.075	.683		
UNDERLYING PRES. RATE	.252	.392	.071	.715		
PROPOSED	.227	.381	.075	.683		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	.651
IND. RATES				.65	MINIMUM PREMIUM	
MAN. RATES	1.00	.83	.71	+ .65	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	129,690	2,629,016	2.027			4	10	46	60	
2013	146,648	7,675,968	5.234			7	10	47	64	
2014	156,460	2,681,142	1.713			3	12	41	56	
2015	152,537	1,560,296	1.022				13	26	39	
2016	142,795	2,053,754	1.438			1	8	36	45	
<b>TOTAL</b>	<b>728,130</b>	<b>16,600,176</b>	<b>2.280</b>			<b>15</b>	<b>53</b>	<b>196</b>	<b>264</b>	
O.D.		1,527								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			923,449	312,534	227,023			392,145	198,277	354,559	221,029
2013			1,218,126	358,008	293,626			4,853,861	188,753	510,580	253,014
2014			509,366	524,636	301,922			257,960	318,480	549,418	219,360
2015				321,520	273,036				323,699	422,414	219,627
2016			198,087	289,215	502,683			78,490	146,565	625,309	213,405
<b>TOTAL</b>			<b>2,849,028</b>	<b>1,805,913</b>	<b>1,598,290</b>			<b>5,582,456</b>	<b>1,175,774</b>	<b>2,462,280</b>	<b>1,126,435</b>
O.D.											1,527

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,069,355	356,602	284,458			613,315	232,380	441,427	207,767
2013		5,758	1,230,569	421,017	369,869		13,387	1,589,745	245,646	618,334	239,098
2014	174	6,764	661,000	600,864	346,510	1,032	13,217	462,978	382,875	611,139	211,682
2015	53	1,989	184,454	338,364	274,334	645	2,878	198,294	362,358	448,689	215,454
2016	624	9,313	782,544	510,912	441,160	1,845	17,381	446,193	334,524	446,872	204,229
<b>TOTAL</b>	<b>851</b>	<b>23,824</b>	<b>3,927,922</b>	<b>2,227,759</b>	<b>1,716,331</b>	<b>3,522</b>	<b>46,863</b>	<b>3,310,525</b>	<b>1,557,783</b>	<b>2,566,461</b>	<b>1,078,230</b>
O.D.											1,440

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,313,507	8,068,334	1,079,670	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,674,743	-2,125,782	3,365	
TOTAL LOSSES	4,638,764	5,942,552	1,083,035	
EXPECTED LOSSES	6,014,354	5,664,851	1,084,914	
CREDIBILITY	.10	.27	.40	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.637	.816	.149	1.602
INDICATED (POST-TEST)	.641	.822	.150	1.613
PRES. ON RATE LEVEL	.743	.699	.134	1.576
DERIVED BY FORMULA	.733	.732	.140	1.605
UNDERLYING PRES. RATE	.826	.778	.149	1.753
PROPOSED	.733	.732	.140	1.605

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.530
IND. RATES				1.53	MINIMUM PREMIUM	
MAN. RATES	2.45	2.08	1.74	+ 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
2012	91,776	1,628,982	1.774			1	5	24	30
2013	106,608	1,801,758	1.690			4	4	18	26
2014	105,374	907,217	.860				4	17	21
2015	112,022	1,540,418	1.375			2	8	27	37
2016	109,691	1,015,234	.925				5	19	24
<b>TOTAL</b>	<b>525,471</b>	<b>6,893,609</b>	<b>1.312</b>			<b>7</b>	<b>26</b>	<b>105</b>	<b>138</b>
O.D.		1,172							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			271,481	237,579	176,814			479,129	105,233	222,429	136,317
2013			730,249	179,810	308,216			200,712	52,045	168,948	161,778
2014				242,236	152,232				184,281	130,380	198,088
2015			491,737	227,359	113,319			175,882	132,331	195,382	204,408
2016				324,044	112,769				175,856	209,554	193,011
<b>TOTAL</b>			<b>1,493,467</b>	<b>1,211,028</b>	<b>863,350</b>			<b>855,723</b>	<b>649,746</b>	<b>926,693</b>	<b>893,602</b>
O.D.											1,172

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			242,852	271,078	221,548			578,875	123,332	276,923	128,138
2013		3,961	845,487	216,054	380,235		2,904	346,519	67,521	202,710	152,880
2014		586	48,173	272,800	166,190		547	35,607	203,489	147,388	191,155
2015	315	7,409	617,447	253,811	151,290	1,788	10,223	350,595	167,316	216,770	200,524
2016	198	3,803	350,643	311,062	129,659	757	5,128	203,342	192,974	162,129	184,712
<b>TOTAL</b>	<b>513</b>	<b>15,759</b>	<b>2,104,602</b>	<b>1,324,805</b>	<b>1,048,922</b>	<b>2,545</b>	<b>18,802</b>	<b>1,514,938</b>	<b>754,632</b>	<b>1,005,920</b>	<b>857,409</b>
O.D.											1,114

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,657,159	4,134,279	858,523	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,305,545	-1,086,358	2,103	
TOTAL LOSSES	2,351,614	3,047,921	860,626	
EXPECTED LOSSES	2,947,892	2,905,854	656,840	
CREDIBILITY	.08	.22	.32	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.448	.580	.164	1.192
INDICATED (POST-TEST)	.451	.584	.165	1.200
PRES. ON RATE LEVEL	.505	.497	.112	1.114
DERIVED BY FORMULA	.501	.516	.129	1.146
UNDERLYING PRES. RATE	.561	.553	.125	1.239
PROPOSED	.501	.516	.129	1.146

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	TOTAL
IND. RATES				1.09	MINIMUM PREMIUM	
MAN. RATES	1.72	1.46	1.23	+ 1.09	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	148,889	451,518	.303				3	8		
2013	153,793	1,081,820	.703			1	2	13		16
2014	157,690	449,670	.285				4	13		17
2015	175,530	1,292,111	.736			2	4	9		15
2016	181,650	452,992	.249				5	3		8
<b>TOTAL</b>	<b>817,552</b>	<b>3,728,111</b>	<b>.456</b>			<b>3</b>	<b>18</b>	<b>46</b>		<b>67</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				132,205	26,478				32,168	55,153	205,514
2013			265,558	132,903	72,521			276,291	52,529	134,913	147,105
2014				142,537	43,259				102,807	84,957	76,110
2015			413,169	100,578	182,635			292,613	33,021	137,839	132,256
2016				95,797	72,693				53,002	57,921	173,579
<b>TOTAL</b>			<b>678,727</b>	<b>604,020</b>	<b>397,586</b>			<b>568,904</b>	<b>273,527</b>	<b>470,783</b>	<b>734,564</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				150,847	33,176				37,701	68,666	193,183
2013		1,441	309,939	154,642	91,872		3,999	474,222	68,488	163,953	139,014
2014		266	24,864	157,620	49,514		314	20,617	114,272	95,381	73,446
2015	255	6,030	499,298	143,219	200,700	2,610	15,432	477,095	77,012	158,599	129,743
2016	93	1,450	132,233	112,582	68,263	222	1,494	59,236	56,270	45,323	166,115
<b>TOTAL</b>	<b>348</b>	<b>9,187</b>	<b>966,334</b>	<b>718,910</b>	<b>443,525</b>	<b>2,832</b>	<b>21,239</b>	<b>1,031,170</b>	<b>353,743</b>	<b>531,922</b>	<b>701,501</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,031,110	2,048,100	701,501	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-626,620	-610,835	2,108	
TOTAL LOSSES	1,404,490	1,437,265	703,609	
EXPECTED LOSSES	1,422,541	1,643,280	637,690	
CREDIBILITY	.10	.30	.44	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.172	.176	.086	.434
INDICATED (POST-TEST)	.173	.177	.087	.437
PRES. ON RATE LEVEL	.156	.181	.070	.407
DERIVED BY FORMULA	.158	.180	.077	.415
UNDERLYING PRES. RATE	.174	.201	.078	.453
PROPOSED	.158	.180	.077	.415

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE
IND. RATES				.40	MINIMUM PREMIUM
MAN. RATES	.67	.55	.45	+ .40	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	30,715	629,523	2.049				5	7	12	
2013	29,799	1,940,857	6.513			4	5	15	24	
2014	32,152	1,536,665	4.779			4	5	16	25	
2015	33,979	481,230	1.416			1	1	10	12	
2016	34,372	897,983	2.612					17	17	
<b>TOTAL</b>	<b>161,017</b>	<b>5,486,258</b>	<b>3.407</b>			<b>9</b>	<b>16</b>	<b>65</b>	<b>90</b>	
O.D.		207,906	.129				1	6	7	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			761,150	179,435	112,278			213,603	174,246	117,416	46,148
2013			667,458	314,155	200,124			190,334	244,079	170,448	37,298
2014			172,262	253,334	82,288			42,894	167,273	111,978	64,000
2015				3,146	50,360				12,609	86,682	113,277
2016					375,729					416,609	105,645
<b>TOTAL</b>			<b>1,600,870</b>	<b>750,070</b>	<b>820,779</b>			<b>446,831</b>	<b>598,207</b>	<b>903,133</b>	<b>366,368</b>
O.D.				24,211	38,783				17,493	104,998	22,421

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				204,735	140,684				204,217	146,182	43,379
2013		4,131	884,858	367,078	253,405		3,090	380,133	292,507	207,521	35,247
2014	226	7,740	776,782	295,900	113,975	761	9,222	313,423	192,718	132,423	61,760
2015	97	2,289	187,334	19,994	57,149	423	2,428	83,071	28,009	90,712	111,125
2016	316	3,084	272,784	196,949	285,746	576	3,856	163,251	150,193	282,038	101,102
<b>TOTAL</b>	<b>639</b>	<b>17,244</b>	<b>2,121,758</b>	<b>1,084,656</b>	<b>850,959</b>	<b>1,760</b>	<b>18,596</b>	<b>939,878</b>	<b>867,644</b>	<b>858,876</b>	<b>352,613</b>
O.D.	23	263	24,281	44,325	31,261	128	831	37,812	54,379	77,308	21,597

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,163,213	3,869,408	374,210	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-900,664	-924,526	1,278	
TOTAL LOSSES	2,262,549	2,944,882	375,488	
EXPECTED LOSSES	2,036,865	2,481,272	396,102	
CREDIBILITY	.03	.10	.15	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.405	1.829	.233	3.467
INDICATED (POST-TEST)	1.415	1.842	.235	3.492
PRES. ON RATE LEVEL	1.137	1.386	.221	2.744
DERIVED BY FORMULA	1.145	1.432	.223	2.800
UNDERLYING PRES. RATE	1.265	1.541	.246	3.052
PROPOSED	1.145	1.432	.223	2.800

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	TOTAL
IND. RATES				2.67	MINIMUM PREMIUM	
MAN. RATES	3.50	2.98	3.03	+ 2.67	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	988,010	1,872,393	.189			1	14	33	48
2013	1,058,442	2,522,727	.238			2	18	17	37
2014	1,098,808	2,240,099	.203			2	17	34	53
2015	1,182,367	2,232,508	.188	1			28	22	51
2016	1,218,429	2,241,629	.183				15	49	64
<b>TOTAL</b>	<b>5,546,056</b>	<b>11,109,356</b>	<b>.200</b>	<b>1</b>		<b>5</b>	<b>92</b>	<b>155</b>	<b>253</b>
O.D.		18,816						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			139,838	553,121	317,395			92,703	286,857	271,038	211,441
2013			302,806	771,135	301,897			311,042	369,590	266,499	199,758
2014			363,914	321,533	530,067			397,444	181,071	217,195	228,875
2015	4,873			817,557	322,582				720,106	136,837	230,553
2016				671,956	537,834				393,657	360,658	277,524
<b>TOTAL</b>	<b>4,873</b>		<b>806,558</b>	<b>3,135,302</b>	<b>2,009,775</b>			<b>801,189</b>	<b>1,951,281</b>	<b>1,252,227</b>	<b>1,148,151</b>
O.D.					11,548					2,607	4,661

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			161,932	631,112	397,699			144,987	336,196	337,444	198,755
2013		1,642	389,135	885,959	372,291		4,502	554,720	442,911	323,902	188,771
2014	123	5,304	487,745	391,069	573,542	1,589	18,876	628,263	222,946	252,221	220,864
2015	5,520	4,237	395,670	803,444	356,357	1,129	5,039	321,835	691,741	190,252	226,172
2016	670	10,406	947,811	804,379	500,071	1,552	10,477	412,664	392,882	289,502	265,590
<b>TOTAL</b>	<b>6,313</b>	<b>21,589</b>	<b>2,382,293</b>	<b>3,515,963</b>	<b>2,199,960</b>	<b>4,270</b>	<b>38,894</b>	<b>2,062,469</b>	<b>2,086,676</b>	<b>1,393,321</b>	<b>1,100,152</b>
O.D.		11	491	411	13,090		6	158	160	2,807	4,433

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,516,494	9,212,388	1,104,585	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,295,941	-2,250,022	3,464	
TOTAL LOSSES	3,220,553	6,962,366	1,108,049	
EXPECTED LOSSES	2,939,409	6,045,202	1,053,752	
CREDIBILITY	.37	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.058	.126	.020	.204
INDICATED (POST-TEST)	.058	.127	.020	.205
PRES. ON RATE LEVEL	.048	.098	.017	.163
DERIVED BY FORMULA	.052	.127	.020	.199
UNDERLYING PRES. RATE	.053	.109	.019	.181
PROPOSED	.052	.127	.020	.199

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE
IND. RATES				.19	MINIMUM PREMIUM
MAN. RATES	.25	.21	.18	+ .19	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	106,176	561,917	.529				3	15	18
2013	108,592	318,765	.293				1	6	7
2014	113,505	106,509	.093					9	9
2015	116,300	443,041	.380				3	4	7
2016	116,940	338,670	.289					8	8
<b>TOTAL</b>	<b>561,513</b>	<b>1,768,902</b>	<b>.315</b>				<b>7</b>	<b>42</b>	<b>49</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				181,380	75,760				52,118	200,030	52,629
2013				47,962	26,696				42,460	124,674	76,973
2014					19,169					35,059	52,281
2015				131,553	43,601				63,866	83,362	120,659
2016					75,042					159,187	104,441
<b>TOTAL</b>				<b>360,895</b>	<b>240,268</b>				<b>158,444</b>	<b>602,312</b>	<b>406,983</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				206,955	94,928				61,082	249,038	49,471
2013			2,983	55,125	32,293			4,659	52,360	147,196	72,739
2014		33	1,435	1,201	19,975		49	2,157	2,145	37,752	50,451
2015	21	663	62,031	128,014	49,718	127	567	39,127	71,496	88,549	118,366
2016	63	617	54,483	39,334	57,070	219	1,474	62,374	57,387	107,767	99,950
<b>TOTAL</b>	<b>84</b>	<b>1,313</b>	<b>120,932</b>	<b>430,629</b>	<b>253,984</b>	<b>346</b>	<b>2,090</b>	<b>108,317</b>	<b>244,470</b>	<b>630,302</b>	<b>390,977</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	233,082	1,559,385	390,977	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-239,246	-339,926	966	
TOTAL LOSSES		1,219,459	391,943	
EXPECTED LOSSES	539,052	909,651	303,218	
CREDIBILITY	.08	.23	.34	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.217	.070	.287
INDICATED (POST-TEST)	.000	.219	.070	.289
PRES. ON RATE LEVEL	.086	.146	.049	.281
DERIVED BY FORMULA	.079	.163	.056	.298
UNDERLYING PRES. RATE	.096	.162	.054	.312
PROPOSED	.077	.158	.054	.289

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE
IND. RATES				.28	MINIMUM PREMIUM
MAN. RATES	.40	.34	.31	+ .28	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	862,079	6,530,655	.757			3	22	147	172
2013	888,037	6,897,454	.776			6	34	154	194
2014	931,226	7,580,983	.814			5	27	161	193
2015	990,668	6,709,800	.677			3	26	155	184
2016	1,050,281	5,795,834	.551			1	21	161	183
<b>TOTAL</b>	<b>4,722,291</b>	<b>33,514,726</b>	<b>.710</b>			<b>18</b>	<b>130</b>	<b>778</b>	<b>926</b>
O.D.		32,322							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			625,201	802,792	1,243,705			563,530	555,591	1,811,482	928,354
2013			918,138	1,180,264	936,070			473,597	962,551	1,373,228	1,053,606
2014			1,077,278	1,047,950	1,684,810			647,198	637,328	1,524,994	961,425
2015			546,339	1,016,760	1,431,871			104,011	704,640	1,792,635	1,113,544
2016			165,143	717,675	1,400,512			30,599	408,647	1,886,646	1,186,612
<b>TOTAL</b>			<b>3,332,099</b>	<b>4,765,441</b>	<b>6,696,968</b>			<b>1,818,935</b>	<b>3,268,757</b>	<b>8,388,985</b>	<b>5,243,541</b>
O.D.											32,322

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			723,983	915,985	1,558,363			881,360	651,151	2,255,297	872,653
2013		4,981	1,122,767	1,368,659	1,141,324		6,850	885,081	1,163,003	1,636,421	995,658
2014	367	16,006	1,467,100	1,269,400	1,821,381	2,586	33,012	1,146,380	798,000	1,684,944	927,775
2015	503	14,392	1,253,991	1,186,799	1,423,166	2,634	13,083	718,799	922,606	1,861,525	1,092,387
2016	1,499	20,075	1,760,183	1,310,944	1,178,752	3,926	28,317	1,060,005	957,414	1,326,895	1,135,588
<b>TOTAL</b>	<b>2,369</b>	<b>55,454</b>	<b>6,328,024</b>	<b>6,051,787</b>	<b>7,122,986</b>	<b>9,146</b>	<b>81,262</b>	<b>4,691,625</b>	<b>4,492,174</b>	<b>8,765,082</b>	<b>5,024,061</b>
O.D.											31,101

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,167,880	26,432,029	5,055,162			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,332,594	-8,079,341	16,370			
TOTAL LOSSES	7,835,286	18,352,688	5,071,532			
EXPECTED LOSSES	7,555,666	21,722,539	4,958,405			
CREDIBILITY	.33	.95	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.166	.389	.107	.662		
INDICATED (POST-TEST)	.167	.392	.108	.667		
PRES. ON RATE LEVEL	.144	.414	.094	.652		
DERIVED BY FORMULA	.152	.393	.108	.653		
UNDERLYING PRES. RATE	.160	.460	.105	.725		
PROPOSED	.152	.393	.108	.653		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	.622
IND. RATES				.62	MINIMUM PREMIUM	
MAN. RATES	.98	.86	.72	+ .62	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	76,675	455,746	.594			1	1	6	8	
2013	76,078	1,074,120	1.411			2	1	3	6	
2014	77,456	414,288	.534			1		9	10	
2015	76,480	430,075	.562					8	8	
2016	87,141	161,001	.184					7	7	
<b>TOTAL</b>	<b>393,830</b>	<b>2,535,230</b>	<b>.644</b>			<b>4</b>	<b>2</b>	<b>33</b>	<b>39</b>	
O.D.		1,919								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			197,343	63,379	10,839			43,398	14,721	19,684	106,382
2013			537,961	67,183	12,738			206,826	185,160	14,532	49,720
2014			131,865		71,144			52,306		82,205	76,768
2015					160,738					226,202	43,135
2016					17,949					90,009	53,043
<b>TOTAL</b>			<b>867,169</b>	<b>130,562</b>	<b>273,408</b>			<b>302,530</b>	<b>199,881</b>	<b>432,632</b>	<b>329,048</b>
O.D.											1,919

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			228,523	72,315	13,581			67,874	17,253	24,507	99,999
2013		2,918	614,812	80,623	24,209		2,992	362,457	220,114	23,238	46,985
2014	45	1,556	149,988	7,501	78,170	209	2,505	82,415	7,337	90,025	74,081
2015	5	357	31,706	24,617	147,542	90	388	33,619	32,223	227,622	42,315
2016	15	148	13,025	9,407	13,647	123	833	35,272	32,455	60,936	50,762
<b>TOTAL</b>	<b>65</b>	<b>4,979</b>	<b>1,038,054</b>	<b>194,463</b>	<b>277,149</b>	<b>422</b>	<b>6,718</b>	<b>581,637</b>	<b>309,382</b>	<b>426,328</b>	<b>314,142</b>
O.D.											1,833

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	1,631,875	1,207,322	315,975		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-267,776	-374,511	1,104		
TOTAL LOSSES	1,364,099	832,811	317,079		
EXPECTED LOSSES	602,560	1,004,267	338,694		
CREDIBILITY	.06	.18	.27		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	.346	.211	.081	.638	
INDICATED (POST-TEST)	.348	.212	.082	.642	
PRES. ON RATE LEVEL	.138	.229	.077	.444	
DERIVED BY FORMULA	.151	.226	.078	.455	
UNDERLYING PRES. RATE	.153	.255	.086	.494	
PROPOSED	.151	.226	.078	.455	
<b>IND. RATES</b>					
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE
IND. RATES				.43	MINIMUM PREMIUM
MAN. RATES	.70	.58	.49	+ .43	PRESENT

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	441,963	2,341,227	.529			1	17	42	60	
2013	433,325	2,325,388	.536			1	24	48	73	
2014	392,453	2,612,232	.665			2	20	24	46	
2015	381,334	1,836,072	.481			1	3	42	46	
2016	350,958	1,574,242	.448			1	4	42	47	
<b>TOTAL</b>	<b>2,000,033</b>	<b>10,689,161</b>	<b>.534</b>			<b>6</b>	<b>68</b>	<b>198</b>	<b>272</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			325,284	153,806	274,400			357,565	226,599	362,882	640,691
2013			208,159	341,422	267,986			116,435	428,262	481,949	481,175
2014			395,421	452,901	255,150			54,094	524,100	465,483	465,083
2015			156,113	155,093	479,006			55,643	111,032	511,680	367,505
2016			139,979	259,335	252,863			31,301	146,848	423,880	320,036
<b>TOTAL</b>			<b>1,224,956</b>	<b>1,362,557</b>	<b>1,529,405</b>			<b>615,038</b>	<b>1,436,841</b>	<b>2,245,874</b>	<b>2,274,490</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			330,723	175,493	343,826			491,004	265,575	451,786	602,250
2013		1,129	259,480	395,446	325,938		1,685	231,696	513,275	574,831	454,710
2014	135	5,353	521,608	517,335	292,051	217	4,160	187,103	586,896	522,680	448,805
2015	124	3,679	317,089	224,898	460,795	844	4,469	206,728	181,592	526,323	360,522
2016	370	6,226	524,265	350,123	241,335	1,215	10,151	307,263	255,354	306,541	306,274
<b>TOTAL</b>	<b>629</b>	<b>16,387</b>	<b>1,953,165</b>	<b>1,663,295</b>	<b>1,663,945</b>	<b>2,276</b>	<b>20,465</b>	<b>1,423,794</b>	<b>1,802,692</b>	<b>2,382,161</b>	<b>2,172,561</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,416,716	7,512,093	2,172,561			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-725,894	-2,271,256	6,560			
TOTAL LOSSES	2,690,822	5,240,837	2,179,121			
EXPECTED LOSSES	1,600,025	6,000,099	2,280,038			
CREDIBILITY	.19	.54	.79			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.135	.262	.109	.506		
INDICATED (POST-TEST)	.136	.264	.110	.510		
PRES. ON RATE LEVEL	.072	.270	.102	.444		
DERIVED BY FORMULA	.084	.267	.108	.459		
UNDERLYING PRES. RATE	.080	.300	.114	.494		
PROPOSED	.084	.267	.108	.459		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	.437
IND. RATES				.44	MINIMUM PREMIUM	
MAN. RATES	.63	.53	.49	+ .44	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	39,264	180,702	.460				1	5	6
2013	39,416	341,264	.865				2	8	10
2014	59,486	641,814	1.078				6	15	21
2015	95,604	1,089,271	1.139				5	38	43
2016	114,184	845,677	.740				4	29	33
<b>TOTAL</b>	<b>347,954</b>	<b>3,098,728</b>	<b>.891</b>				<b>18</b>	<b>95</b>	<b>113</b>
O.D.		618							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				34,323	35,373				8,482	58,562	43,962
2013				58,235	80,704				73,312	104,130	24,883
2014				128,061	68,931				184,487	182,486	77,849
2015				229,506	336,159				67,204	304,752	151,650
2016				199,074	106,868				132,755	226,155	180,825
<b>TOTAL</b>				<b>649,199</b>	<b>628,035</b>				<b>466,240</b>	<b>876,085</b>	<b>479,169</b>
O.D.											618

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				39,163	44,322				9,941	72,909	41,324
2013			4,704	67,884	96,716			6,200	88,030	123,503	23,514
2014		288	24,596	143,493	75,823		618	38,838	206,889	203,495	75,124
2015	45	1,727	159,531	263,168	325,484	218	970	73,419	106,143	311,560	148,769
2016	154	2,654	242,699	210,802	108,241	669	4,498	180,140	170,167	168,389	173,050
<b>TOTAL</b>	<b>199</b>	<b>4,669</b>	<b>431,530</b>	<b>724,510</b>	<b>650,586</b>	<b>887</b>	<b>6,086</b>	<b>298,597</b>	<b>581,170</b>	<b>879,856</b>	<b>461,781</b>
O.D.											593

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	741,968	2,836,122	462,374			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-271,329	-445,162	1,101			
TOTAL LOSSES	470,639	2,390,960	463,475			
EXPECTED LOSSES	661,113	1,252,634	257,486			
CREDIBILITY	.06	.17	.25			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.135	.687	.133	.955		
INDICATED (POST-TEST)	.136	.692	.134	.962		
PRES. ON RATE LEVEL	.171	.324	.066	.561		
DERIVED BY FORMULA	.169	.387	.083	.639		
UNDERLYING PRES. RATE	.190	.360	.074	.624		
PROPOSED	.169	.387	.083	.639		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	.609
IND. RATES				.61	MINIMUM PREMIUM	
MAN. RATES	.89	.78	.62	+ .61	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	163,781	1,920,624	1.172			2	8	55	65
2013	172,675	1,498,950	.868			1	4	26	31
2014	172,352	1,052,652	.610				6	35	41
2015	177,039	2,077,250	1.173			3	6	25	34
2016	182,528	1,227,081	.672				6	29	35
<b>TOTAL</b>	<b>868,375</b>	<b>7,776,557</b>	<b>.896</b>			<b>6</b>	<b>30</b>	<b>170</b>	<b>206</b>
O.D.		10,011	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			405,288	313,359	218,001			204,013	228,374	352,272	199,317
2013			165,241	95,963	333,138			150,000	70,019	389,249	295,340
2014				128,916	259,437				162,111	342,929	159,259
2015			448,977	252,176	344,550			284,664	212,740	403,547	130,596
2016				304,224	283,831				160,859	320,638	157,529
<b>TOTAL</b>			<b>1,019,506</b>	<b>1,094,638</b>	<b>1,438,957</b>			<b>638,677</b>	<b>834,103</b>	<b>1,808,635</b>	<b>942,041</b>
O.D.											10,011

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			469,324	357,543	273,158			319,076	267,654	438,573	187,358
2013		896	199,962	117,007	400,283		2,171	265,231	92,507	461,125	279,096
2014		615	39,018	156,375	274,396		783	45,365	192,957	375,411	153,685
2015	301	7,490	629,418	309,781	362,718	2,923	16,683	579,787	281,904	438,621	128,115
2016	334	5,038	458,396	385,317	257,082	878	5,891	236,542	223,003	235,609	150,755
<b>TOTAL</b>	<b>635</b>	<b>14,039</b>	<b>1,796,118</b>	<b>1,326,023</b>	<b>1,567,637</b>	<b>3,801</b>	<b>25,528</b>	<b>1,446,001</b>	<b>1,058,025</b>	<b>1,949,339</b>	<b>899,009</b>
O.D.											9,464

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,286,122	5,901,024	908,473			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,011,254	-1,646,027	2,965			
TOTAL LOSSES	2,274,868	4,254,997	911,438			
EXPECTED LOSSES	2,275,142	4,402,662	929,162			
CREDIBILITY	.11	.31	.45			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.262	.490	.105	.857		
INDICATED (POST-TEST)	.264	.493	.106	.863		
PRES. ON RATE LEVEL	.236	.456	.096	.788		
DERIVED BY FORMULA	.239	.467	.101	.807		
UNDERLYING PRES. RATE	.262	.507	.107	.876		
PROPOSED	.239	.467	.101	.807		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	.769
IND. RATES				.77	MINIMUM PREMIUM	
MAN. RATES	1.27	1.04	.87	+ .77	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	1,418,133	16,983,937	1.197	1		12	94	412	520
2013	1,459,858	19,624,348	1.344	1	1	13	103	392	510
2014	1,514,013	17,254,964	1.139			7	112	377	496
2015	1,597,015	12,999,292	.813			1	84	373	458
2016	1,625,130	11,929,086	.734			1	51	328	380
<b>TOTAL</b>	<b>7,614,149</b>	<b>78,791,627</b>	<b>1.035</b>	<b>2</b>	<b>2</b>	<b>34</b>	<b>444</b>	<b>1882</b>	<b>2364</b>
O.D.		977,310	.012				6	25	31

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	49,175	64,854	1,964,626	2,595,414	2,750,778		76,437	1,480,459	2,667,221	3,156,416	2,178,557
2013	3,000	231,976	2,415,521	3,407,672	2,788,773	97,889	72,069	1,399,350	3,185,331	3,545,193	2,477,574
2014			1,049,886	3,678,287	2,762,926			894,314	2,960,498	3,756,906	2,152,147
2015			150,123	1,985,088	3,029,222			74,329	2,115,871	3,444,978	2,199,681
2016			150,000	1,481,404	2,490,180			35,000	2,396,581	3,268,722	2,107,199
<b>TOTAL</b>	<b>52,175</b>	<b>296,830</b>	<b>5,730,156</b>	<b>13,147,865</b>	<b>13,821,879</b>	<b>97,889</b>	<b>148,506</b>	<b>3,883,452</b>	<b>13,325,502</b>	<b>17,172,215</b>	<b>11,115,158</b>
O.D.				98,334	309,419				93,496	328,390	147,671

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	50,404	173,614	2,253,374	2,961,370	3,446,727		138,657	2,208,530	3,125,982	3,929,734	2,047,844
2013	3,946	338,895	2,978,893	3,954,831	3,394,194	245,643	144,173	2,627,684	3,826,130	4,237,918	2,341,307
2014	357	21,054	1,916,962	4,195,015	3,025,872	3,574	51,976	1,996,924	3,410,150	4,183,529	2,076,822
2015	456	17,058	1,557,282	2,302,977	2,936,204	5,136	23,774	1,510,333	2,472,714	3,625,447	2,157,887
2016	2,609	35,398	3,149,369	2,453,770	2,105,823	8,511	59,613	2,293,959	2,121,512	2,377,724	2,016,589
<b>TOTAL</b>	<b>57,772</b>	<b>586,019</b>	<b>11,855,880</b>	<b>15,867,963</b>	<b>14,908,820</b>	<b>262,864</b>	<b>418,193</b>	<b>10,637,430</b>	<b>14,956,488</b>	<b>18,354,352</b>	<b>10,640,449</b>
O.D.	28	1,151	92,421	118,840	319,904	209	1,515	72,758	102,946	362,054	143,148

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	23,986,240	64,991,367	10,783,597		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-8,324,327	-18,402,676	34,916		
TOTAL LOSSES	15,661,913	46,588,691	10,818,513		
EXPECTED LOSSES	18,806,948	49,339,685	10,812,091		
CREDIBILITY	.45	1.00	1.00		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	.206	.612	.142	.960	
INDICATED (POST-TEST)	.207	.616	.143	.966	
PRES. ON RATE LEVEL	.221	.583	.128	.932	
DERIVED BY FORMULA	.215	.616	.143	.974	
UNDERLYING PRES. RATE	.247	.648	.142	1.037	
PROPOSED	.213	.611	.142	.966	
<b>IND. RATES</b>					
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE
IND. RATES				.92	MINIMUM PREMIUM
MAN. RATES	1.43	1.22	1.03	+ .92	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	643,287	10,296,001	1.600			5	86	116	207	
2013	660,567	9,436,621	1.428			6	81	120	207	
2014	673,760	8,738,115	1.296			5	75	123	203	
2015	704,000	10,478,729	1.488			5	93	148	246	
2016	741,977	7,699,557	1.037			2	18	167	187	
<b>TOTAL</b>	<b>3,423,591</b>	<b>46,649,023</b>	<b>1.363</b>			<b>23</b>	<b>353</b>	<b>674</b>	<b>1050</b>	
O.D.		24,128						1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			798,553	3,376,173	1,038,345			143,954	2,717,666	974,141	1,247,169
2013			823,092	2,418,295	1,245,845			691,426	2,006,878	1,134,228	1,116,857
2014			1,019,126	1,919,909	957,510			475,783	2,078,095	1,224,686	1,063,006
2015			791,520	3,216,600	900,158			409,595	2,427,575	1,543,059	1,190,222
2016			312,537	738,665	1,822,790			141,461	926,212	2,511,800	1,246,092
<b>TOTAL</b>			<b>3,744,828</b>	<b>11,669,642</b>	<b>5,964,648</b>			<b>1,862,219</b>	<b>10,156,426</b>	<b>7,387,914</b>	<b>5,863,346</b>
O.D.					3,859					3,850	16,419

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			924,725	3,852,212	1,301,046			225,144	3,185,106	1,212,811	1,172,339
2013		4,465	1,083,301	2,783,377	1,521,738		10,006	1,314,455	2,383,445	1,374,464	1,055,430
2014	349	15,291	1,481,048	2,170,109	1,088,643	1,903	27,587	1,090,077	2,300,644	1,411,323	1,025,801
2015	944	25,800	2,293,260	3,147,681	1,112,444	7,741	39,801	1,865,502	2,523,217	1,754,433	1,167,608
2016	1,917	25,630	2,216,408	1,565,394	1,517,387	6,999	56,110	1,803,297	1,544,253	1,819,201	1,192,510
<b>TOTAL</b>	<b>3,210</b>	<b>71,186</b>	<b>7,998,742</b>	<b>13,518,773</b>	<b>6,541,258</b>	<b>16,643</b>	<b>133,504</b>	<b>6,298,475</b>	<b>11,936,665</b>	<b>7,572,232</b>	<b>5,613,688</b>
O.D.	4	31	2,801	2,022	2,938	5	35	1,511	1,389	2,608	15,697

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,526,147	39,577,885	5,629,385			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,869,418	-10,735,988	19,116			
TOTAL LOSSES	8,656,729	28,841,897	5,648,501			
EXPECTED LOSSES	13,249,297	28,792,401	5,888,576			
CREDIBILITY	.27	.77	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.253	.842	.165	1.260		
INDICATED (POST-TEST)	.255	.848	.166	1.269		
PRES. ON RATE LEVEL	.348	.756	.155	1.259		
DERIVED BY FORMULA	.323	.827	.166	1.316		
UNDERLYING PRES. RATE	.387	.841	.172	1.400		
PROPOSED	.311	.797	.161	1.269		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.210
IND. RATES				1.21	MINIMUM PREMIUM	
MAN. RATES	1.87	1.54	1.39	+ 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
2012	178,245	1,021,763	.573			2	3	29	34
2013	188,634	1,475,978	.782				8	38	46
2014	205,244	1,595,880	.777				5	36	41
2015	224,396	1,168,620	.520				7	36	43
2016	234,486	1,350,063	.575				5	38	43
<b>TOTAL</b>	<b>1,031,005</b>	<b>6,612,304</b>	<b>.641</b>			<b>2</b>	<b>28</b>	<b>177</b>	<b>207</b>
O.D.		937							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			354,888	101,366	162,952			51,698	44,546	147,282	159,031
2013				130,845	463,881				252,716	390,465	238,071
2014				352,705	465,714				268,934	240,905	267,622
2015				176,456	254,520				241,807	324,201	171,636
2016				159,322	369,056				149,427	479,566	192,692
<b>TOTAL</b>			<b>354,888</b>	<b>920,694</b>	<b>1,716,123</b>			<b>51,698</b>	<b>957,430</b>	<b>1,582,419</b>	<b>1,029,052</b>
O.D.											937

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			410,960	115,658	204,180			80,856	52,207	183,367	149,489
2013			16,894	158,105	553,774			21,908	304,124	462,769	224,977
2014		1,280	88,446	412,517	496,343		853	55,073	300,060	269,606	258,255
2015	35	1,317	121,874	201,725	246,629	476	2,152	149,417	271,918	343,887	168,375
2016	359	4,447	400,086	317,330	302,256	1,058	7,150	290,928	272,663	341,883	184,406
<b>TOTAL</b>	<b>394</b>	<b>7,044</b>	<b>1,038,260</b>	<b>1,205,335</b>	<b>1,803,182</b>	<b>1,534</b>	<b>10,155</b>	<b>598,182</b>	<b>1,200,972</b>	<b>1,601,512</b>	<b>985,502</b>
O.D.											897

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,655,569	5,811,001	986,399			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,071,317	-1,835,560	3,776			
TOTAL LOSSES	584,252	3,975,441	990,175			
EXPECTED LOSSES	2,443,483	4,948,824	1,123,796			
CREDIBILITY	.12	.34	.51			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.057	.386	.096	.539		
INDICATED (POST-TEST)	.057	.389	.097	.543		
PRES. ON RATE LEVEL	.213	.432	.098	.743		
DERIVED BY FORMULA	.194	.417	.097	.708		
UNDERLYING PRES. RATE	.237	.480	.109	.826		
PROPOSED	.194	.417	.097	.708		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	.675
IND. RATES				.68	MINIMUM PREMIUM	
MAN. RATES	1.14	.98	.82	+ .68	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	325	7,474	22,996							
2013	306	44,414	145,143						1	1
2014	308	38,412	124,714							
2015	396	29,201	73,739							
2016	402	17,387	43,251						1	1
<b>TOTAL</b>	<b>1,737</b>	<b>136,888</b>	<b>78,807</b>						<b>2</b>	<b>2</b>
O.D.		438	.252							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											7,474
2013					8,282					17,081	19,051
2014											38,412
2015											29,201
2016					5,562					10,860	965
<b>TOTAL</b>					<b>13,844</b>					<b>27,941</b>	<b>95,103</b>
O.D.											438

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											7,026
2013			186	164	9,862			284	365	20,081	18,003
2014											37,068
2015											28,646
2016	5	46	4,038	2,914	4,229	16	100	4,256	3,913	7,352	924
<b>TOTAL</b>	<b>5</b>	<b>46</b>	<b>4,224</b>	<b>3,078</b>	<b>14,091</b>	<b>16</b>	<b>100</b>	<b>4,540</b>	<b>4,278</b>	<b>27,433</b>	<b>91,667</b>
O.D.											412

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,931	48,880	92,079	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-750	-4,827	57	
TOTAL LOSSES	8,181	44,053	92,136	
EXPECTED LOSSES	1,715	13,062	16,783	
CREDIBILITY	.00	.01	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4,710	25,362	53,043	83,115
INDICATED (POST-TEST)	4,743	25,540	53,414	83,697
PRES. ON RATE LEVEL	.889	6,761	8,687	16,337
DERIVED BY FORMULA	.889	6,949	10,476	18,314
UNDERLYING PRES. RATE	.988	7,520	9,662	18,170
PROPOSED	.889	6,949	10,476	18,314

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	17.466
IND. RATES				17.47	MINIMUM PREMIUM	
MAN. RATES	21.71	19.44	18.04	+ 17.47	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	1												
2013	1												
2014	1												
2015	1												
2016	3												
<b>TOTAL</b>	<b>7</b>												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.				
TOTAL LOSSES				
EXPECTED LOSSES			6	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.014	.076	.526	.616
DERIVED BY FORMULA	.014	.076	.526	.616
UNDERLYING PRES. RATE	.015	.085	.585	.685
PROPOSED	.014	.076	.526	.616

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE
IND. RATES				.59	MINIMUM PREMIUM
MAN. RATES	.98	.81	.68	+ .59	PRESENT

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	204,159	115,777	.056						7	7
2013	249,151	189,913	.076				2		3	5
2014	259,123	180,136	.069				1		3	4
2015	266,251	107,335	.040						1	1
2016	273,559	263,799	.096						5	5
<b>TOTAL</b>	<b>1,252,243</b>	<b>856,960</b>	<b>.068</b>						<b>3</b>	<b>19</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					27,835					33,184	54,758
2013				62,948	17,354				41,993	41,954	25,664
2014				1,209	20,965				16,217	64,745	77,000
2015					7,001					25,884	74,450
2016					79,634					87,921	96,244
<b>TOTAL</b>				<b>64,157</b>	<b>152,789</b>				<b>58,210</b>	<b>253,688</b>	<b>328,116</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					34,877					41,314	51,473
2013			3,520	71,999	21,326			3,257	50,045	49,942	24,252
2014		36	1,753	2,626	21,889		121	6,415	21,163	70,331	74,305
2015		15	1,382	1,073	6,424	10	44	3,847	3,688	26,045	73,035
2016	66	655	57,812	41,745	60,563	120	812	34,456	31,703	59,524	92,106
<b>TOTAL</b>	<b>66</b>	<b>706</b>	<b>64,467</b>	<b>117,443</b>	<b>145,079</b>	<b>130</b>	<b>977</b>	<b>47,975</b>	<b>106,599</b>	<b>247,156</b>	<b>315,171</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	114,321	616,277	315,171	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-513,243	-168,074	906	
TOTAL LOSSES		448,203	316,077	
EXPECTED LOSSES	1,164,585	450,806	275,493	
CREDIBILITY	.14	.39	.58	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.036	.025	.061
INDICATED (POST-TEST)	.000	.036	.025	.061
PRES. ON RATE LEVEL	.084	.032	.020	.136
DERIVED BY FORMULA	.072	.034	.023	.129
UNDERLYING PRES. RATE	.093	.036	.022	.151
PROPOSED	.072	.034	.023	.129

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE
IND. RATES				.12	MINIMUM PREMIUM
MAN. RATES	.24	.20	.15	+ .12	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	18,264	483,925	2,649			1	1	2	4
2013	18,402	946,230	5,141			2	3	2	7
2014	19,901	105,969	.532				1	1	2
2015	18,741	157,268	.839				1	4	5
2016	14,812	202,157	1,364				1	1	2
<b>TOTAL</b>	<b>90,120</b>	<b>1,895,549</b>	<b>2,103</b>			<b>3</b>	<b>7</b>	<b>10</b>	<b>20</b>
O.D.		1,709	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			227,726	4,775	5,467			164,007	5,836	40,761	35,353
2013			450,033	119,782	27,515			227,839	48,454	33,269	39,338
2014				70,000	342				29,556	988	5,083
2015				4,000	84,892				4,500	54,663	9,213
2016				51,740	28,375				35,000	86,511	531
<b>TOTAL</b>			<b>677,759</b>	<b>250,297</b>	<b>146,591</b>			<b>391,846</b>	<b>123,346</b>	<b>216,192</b>	<b>89,518</b>
O.D.											1,709

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			263,707	5,448	6,850			256,507	6,840	50,747	33,232
2013		2,441	517,864	140,154	40,996		3,297	390,075	60,822	43,595	37,174
2014		93	10,645	76,097	2,530		58	4,485	31,418	2,186	4,905
2015	2	201	18,375	16,692	78,217	29	123	10,008	11,982	55,336	9,038
2016	42	696	63,514	55,101	28,589	213	1,436	58,034	54,557	62,600	508
<b>TOTAL</b>	<b>44</b>	<b>3,431</b>	<b>874,105</b>	<b>293,492</b>	<b>157,182</b>	<b>242</b>	<b>4,914</b>	<b>719,109</b>	<b>165,619</b>	<b>214,464</b>	<b>84,857</b>
O.D.											1,608

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,601,845	830,757	86,465			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-166,370	-135,080	205			
TOTAL LOSSES	1,435,475	695,677	86,670			
EXPECTED LOSSES	369,491	356,875	72,097			
CREDIBILITY	.02	.07	.10			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.593	.772	.096	2.461		
INDICATED (POST-TEST)	1.604	.777	.097	2.478		
PRES. ON RATE LEVEL	.369	.356	.072	.797		
DERIVED BY FORMULA	.394	.385	.075	.854		
UNDERLYING PRES. RATE	.410	.396	.080	.886		
PROPOSED	.394	.385	.075	.854		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	.814
IND. RATES				.81	MINIMUM PREMIUM	
MAN. RATES	1.14	.99	.88	+ .81	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	299,012	35,637	.011				1			1
2013	311,390	93,406	.029							
2014	333,421	62,403	.018					2		2
2015	358,920	171,722	.047				1			1
2016	389,750	9,357	.002							
<b>TOTAL</b>	<b>1,692,493</b>	<b>372,525</b>	<b>.022</b>				<b>2</b>	<b>2</b>		<b>4</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				7,336					7,500		20,801
2013											93,406
2014					9,640					38,896	13,867
2015				47,284					98,915		25,523
2016											9,357
<b>TOTAL</b>				<b>54,620</b>	<b>9,640</b>				<b>106,415</b>	<b>38,896</b>	<b>162,954</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				8,370					8,790		19,553
2013											88,269
2014		18	722	604	10,047		56	2,391	2,378	41,882	13,382
2015	8	205	19,205	43,611	3,485	149	659	41,416	92,342	7,222	25,038
2016											8,955
<b>TOTAL</b>	<b>8</b>	<b>223</b>	<b>19,927</b>	<b>52,585</b>	<b>13,532</b>	<b>149</b>	<b>715</b>	<b>43,807</b>	<b>103,510</b>	<b>49,104</b>	<b>155,197</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	64,829	218,731	155,197	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-200,692	-81,607	571	
TOTAL LOSSES		137,124	155,768	
EXPECTED LOSSES	456,973	220,026	169,249	
CREDIBILITY	.17	.48	.71	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.008	.009	.017
INDICATED (POST-TEST)	.000	.008	.009	.017
PRES. ON RATE LEVEL	.024	.012	.009	.045
DERIVED BY FORMULA	.020	.010	.009	.039
UNDERLYING PRES. RATE	.027	.013	.010	.050
PROPOSED	.020	.010	.009	.039

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE
IND. RATES				.04	MINIMUM PREMIUM
MAN. RATES	.08	.07	.05	+ .04	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
2012	110,404	4,666,210	4.226				110,404		1	5	18	52	76
2013	113,312	3,001,573	2.648				113,312				17	54	71
2014	127,901	4,934,526	3.858				127,901			2	21	45	68
2015	145,016	2,992,015	2.063				145,016			3	16	70	89
2016	144,910	2,727,923	1.882				144,910			1	3	73	77
<b>TOTAL</b>	<b>641,543</b>	<b>18,322,247</b>	<b>2.856</b>				<b>641,543</b>		<b>1</b>	<b>11</b>	<b>75</b>	<b>294</b>	<b>381</b>
O.D.		230,269	.035								2	5	7

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012		48,240	1,043,692	934,244	342,138		13,342	786,380	723,577	517,306	257,291
2013				984,703	567,337				645,914	569,045	234,574
2014			348,547	916,883	504,141			992,708	1,256,244	680,320	235,683
2015			443,362	451,300	701,597			108,913	317,843	669,129	299,871
2016			376,755	222,447	678,222			107,259	105,157	912,390	325,693
<b>TOTAL</b>		<b>48,240</b>	<b>2,212,356</b>	<b>3,509,577</b>	<b>2,793,435</b>		<b>13,342</b>	<b>1,995,260</b>	<b>3,048,735</b>	<b>3,348,190</b>	<b>1,353,112</b>
O.D.				79,304	37,057				37,629	63,682	12,597

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012		129,138	1,208,595	1,065,975	428,701		24,202	1,229,898	848,030	644,044	241,854
2013			61,681	1,132,120	685,944			48,872	768,150	678,505	221,672
2014	78	4,647	434,762	1,033,503	561,078	1,907	25,326	935,422	1,395,506	794,032	227,434
2015	337	9,063	774,983	547,832	704,791	1,659	8,841	397,315	401,925	703,034	294,173
2016	840	12,492	1,014,918	571,363	583,357	2,354	22,574	566,870	414,517	638,897	311,688
<b>TOTAL</b>	<b>1,255</b>	<b>155,340</b>	<b>3,494,939</b>	<b>4,350,793</b>	<b>2,963,871</b>	<b>5,920</b>	<b>80,943</b>	<b>3,178,377</b>	<b>3,828,128</b>	<b>3,458,512</b>	<b>1,296,821</b>
O.D.	17	207	17,649	102,217	32,522	62	438	20,195	60,093	51,739	11,956

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,955,342	14,847,875	1,308,777			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,341,571	-3,307,816	3,583			
TOTAL LOSSES	3,613,771	11,540,059	1,312,360			
EXPECTED LOSSES	7,647,193	8,930,279	1,064,963			
CREDIBILITY	.09	.25	.37			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.563	1.799	.205	2.567		
INDICATED (POST-TEST)	.567	1.812	.206	2.585		
PRES. ON RATE LEVEL	1.072	1.252	.149	2.473		
DERIVED BY FORMULA	1.027	1.392	.170	2.589		
UNDERLYING PRES. RATE	1.192	1.392	.166	2.750		
PROPOSED	1.025	1.390	.170	2.585		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	2.465
IND. RATES				2.47	MINIMUM PREMIUM	
MAN. RATES	3.54	3.09	2.73	+ 2.47	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	4,906	551,357	112.384			1		10	11
2013	7,109	1,145,356	161.113			1	1	11	13
2014	649	119,537	184.186				2	1	3
2015	629	7,185	11.422					1	1
2016	628	118,066	188.003					2	2
<b>TOTAL</b>	<b>13,921</b>	<b>1,941,501</b>	<b>139.466</b>			<b>2</b>	<b>3</b>	<b>25</b>	<b>30</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			163,067		246,048			22,663		102,172	17,407
2013			180,282	105,573	444,295			141,859	33,729	218,636	20,982
2014				32,234	3,803				64,565	14,038	4,897
2015					3,792					3,393	
2016					83,258					32,189	2,619
<b>TOTAL</b>			<b>343,349</b>	<b>137,807</b>	<b>781,196</b>			<b>164,522</b>	<b>98,294</b>	<b>370,428</b>	<b>45,905</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			188,832		308,298			35,445		127,203	16,363
2013		978	220,018	130,253	532,990		2,052	246,373	46,264	259,878	19,828
2014		51	5,175	35,271	4,963		152	10,533	69,358	17,569	4,726
2015		8	748	582	3,481	2	5	503	482	3,415	
2016	70	681	60,445	43,643	63,319	45	297	12,614	11,607	21,791	2,506
<b>TOTAL</b>	<b>70</b>	<b>1,718</b>	<b>475,218</b>	<b>209,749</b>	<b>913,051</b>	<b>47</b>	<b>2,506</b>	<b>305,468</b>	<b>127,711</b>	<b>429,856</b>	<b>43,423</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	785,027	1,680,367	43,423	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-412,685	-344,803	86	
TOTAL LOSSES	372,342	1,335,564	43,509	
EXPECTED LOSSES	791,575	841,372	60,543	
CREDIBILITY	.05	.12	.10	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	26.747	95.939	3.125	125.811
INDICATED (POST-TEST)	26.934	96.611	3.147	126.692
PRES. ON RATE LEVEL	51.125	54.341	3.910	109.376
DERIVED BY FORMULA	49.915	59.413	3.834	113.162
UNDERLYING PRES. RATE	56.862	60.439	4.349	121.650
PROPOSED	49.915	59.413	3.834	113.162

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	107.922
IND. RATES				107.92	MINIMUM PREMIUM	
MAN. RATES	177.34	145.07	120.78	+107.92	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	261	30,946	118.567						1	1
2013	234	2,364	10.102							
2014	227	1,587	6.991							
2015	206	30,482	147.970				1			1
2016	186	43,295	232.768							
<b>TOTAL</b>	<b>1,114</b>	<b>108,674</b>	<b>97.553</b>						<b>1</b>	<b>1</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					458					21,694	8,794
2013											2,364
2014											1,587
2015				15,000					15,000		482
2016											43,295
<b>TOTAL</b>				<b>15,000</b>	<b>458</b>				<b>15,000</b>	<b>21,694</b>	<b>56,522</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					574					27,009	8,266
2013											2,234
2014											1,531
2015	2	64	6,092	13,836	1,106	23	101	6,279	14,005	1,095	473
2016											41,433
<b>TOTAL</b>	<b>2</b>	<b>64</b>	<b>6,092</b>	<b>13,836</b>	<b>1,680</b>	<b>23</b>	<b>101</b>	<b>6,279</b>	<b>14,005</b>	<b>28,104</b>	<b>53,937</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,561	57,625	53,937	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-12,366	-6,207	8	
TOTAL LOSSES	195	51,418	53,945	
EXPECTED LOSSES	27,144	16,364	2,696	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.175	46.156	48.425	94.756
INDICATED (POST-TEST)	.176	46.479	48.764	95.419
PRES. ON RATE LEVEL	21.907	13.208	2.176	37.291
DERIVED BY FORMULA	21.907	13.541	2.642	38.090
UNDERLYING PRES. RATE	24.366	14.690	2.420	41.476
PROPOSED	21.907	13.541	2.642	38.090

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	36.326
IND. RATES				36.33	MINIMUM PREMIUM	
MAN. RATES	60.12	49.38	41.18	+ 36.33	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
2012	43,655	1,413,390	3.237			43,655			1	10	22	33
2013	49,123	2,414,927	4.916			49,123			3	16	8	27
2014	57,958	1,044,788	1.802			57,958			1	3	18	22
2015	54,358	2,163,252	3.979			54,358				5	43	48
2016	54,033	464,568	.859			54,033				2	11	13
<b>TOTAL</b>	<b>259,127</b>	<b>7,500,925</b>	<b>2.895</b>			<b>259,127</b>			<b>5</b>	<b>36</b>	<b>102</b>	<b>143</b>
O.D.		47										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			136,897	153,122	366,741			157,836	174,802	290,248	133,744
2013			660,561	426,251	85,205			747,847	264,535	47,270	183,258
2014			181,568	53,401	486,658			4,942	65,235	175,808	77,176
2015				407,582	965,806				186,241	528,204	75,419
2016				159,138	119,169				72,876	88,652	24,733
<b>TOTAL</b>			<b>979,026</b>	<b>1,199,494</b>	<b>2,023,579</b>			<b>910,625</b>	<b>763,689</b>	<b>1,130,182</b>	<b>494,330</b>
O.D.											47

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			158,527	174,713	459,527			246,856	204,868	361,361	125,719
2013		2,844	618,989	490,691	114,058		6,311	756,968	317,143	66,690	173,179
2014	61	2,888	243,775	92,738	514,409	20	596	27,892	80,180	191,917	74,475
2015	95	3,877	356,060	523,836	916,576	481	2,155	156,481	249,118	545,112	73,986
2016	147	2,397	218,508	186,199	112,193	319	2,133	84,982	80,623	68,416	23,669
<b>TOTAL</b>	<b>303</b>	<b>12,006</b>	<b>1,595,859</b>	<b>1,468,177</b>	<b>2,116,763</b>	<b>820</b>	<b>11,195</b>	<b>1,273,179</b>	<b>931,932</b>	<b>1,233,496</b>	<b>471,028</b>
O.D.											44

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,893,362	5,750,368	471,072			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,638,617	-1,350,415	2,205			
TOTAL LOSSES	1,254,745	4,399,953	473,277			
EXPECTED LOSSES	3,710,700	3,614,821	686,687			
CREDIBILITY	.05	.14	.20			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.484	1.698	.183	2.365		
INDICATED (POST-TEST)	.487	1.710	.184	2.381		
PRES. ON RATE LEVEL	1.288	1.254	.238	2.780		
DERIVED BY FORMULA	1.248	1.318	.227	2.793		
UNDERLYING PRES. RATE	1.432	1.395	.265	3.092		
PROPOSED	1.242	1.312	.226	2.780		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	2.651
IND. RATES				2.65	MINIMUM PREMIUM	
MAN. RATES	4.22	3.62	3.07	+ 2.65	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
2012	369,138	19,740,749	5.347			369,138			19	69	288	376
2013	382,870	16,896,917	4.413			382,870			27	94	241	362
2014	389,849	18,657,887	4.785			389,849			22	92	201	315
2015	427,541	15,016,334	3.512			427,541			16	106	187	309
2016	519,763	17,519,901	3.370			519,763	1		8	69	267	345
<b>TOTAL</b>	<b>2,089,161</b>	<b>87,831,788</b>	<b>4.204</b>			<b>2,089,161</b>	<b>1</b>		<b>92</b>	<b>430</b>	<b>1184</b>	<b>1707</b>
O.D.		13,409									2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			5,477,901	2,500,785	3,423,786			3,665,052	1,324,209	2,628,584	720,432
2013			5,205,780	3,088,123	1,809,156			2,150,278	2,013,527	1,733,464	896,589
2014			5,097,969	2,760,314	3,137,109			2,335,715	2,125,845	2,354,585	846,350
2015			3,222,833	3,741,672	1,881,934			1,055,606	2,444,253	1,745,543	924,493
2016	3,450		2,082,158	2,102,406	3,517,401			3,797,058	1,926,968	3,089,085	1,001,375
<b>TOTAL</b>	<b>3,450</b>		<b>21,086,641</b>	<b>14,193,300</b>	<b>13,769,386</b>			<b>13,003,709</b>	<b>9,834,802</b>	<b>11,551,261</b>	<b>4,389,239</b>
O.D.					3,009					4,506	5,894

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			5,435,226	2,853,397	4,261,408			3,814,292	1,551,976	3,241,745	677,206
2013		28,238	6,108,457	3,588,718	2,267,492		31,112	3,799,966	2,425,823	2,103,184	847,277
2014	1,662	62,300	6,020,418	3,309,518	3,504,530	8,552	105,486	3,626,357	2,493,906	2,677,824	816,728
2015	2,443	60,808	5,185,887	3,914,648	2,203,226	13,367	73,295	2,880,112	2,626,252	1,998,005	906,928
2016	7,139	66,463	5,586,933	3,642,096	3,102,564	18,791	206,868	4,143,057	2,580,446	2,420,028	958,316
<b>TOTAL</b>	<b>11,244</b>	<b>217,809</b>	<b>28,336,921</b>	<b>17,308,377</b>	<b>15,339,220</b>	<b>40,710</b>	<b>416,761</b>	<b>18,263,784</b>	<b>11,678,403</b>	<b>12,440,786</b>	<b>4,206,455</b>
O.D.		3	307	239	3,251		1	229	221	5,241	5,688

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	47,287,769	56,775,738	4,212,143			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-16,546,934	-14,952,799	14,768			
TOTAL LOSSES	30,740,835	41,822,939	4,226,911			
EXPECTED LOSSES	37,772,031	40,487,941	4,220,105			
CREDIBILITY	.19	.55	.82			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.471	2.002	.202	3.675		
INDICATED (POST-TEST)	1.481	2.016	.203	3.700		
PRES. ON RATE LEVEL	1.626	1.742	.182	3.550		
DERIVED BY FORMULA	1.598	1.893	.199	3.690		
UNDERLYING PRES. RATE	1.808	1.938	.202	3.948		
PROPOSED	1.598	1.893	.199	3.690		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	3.519
IND. RATES				3.52	MINIMUM PREMIUM	
MAN. RATES	5.48	4.68	3.92	+ 3.52	PRESENT	

+PROPOSED



ANNUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	472	174,340	369,364				1	6	7
2013	466	162,600	348,927				3	4	7
2014	428	4,515,502	550,238		1		1	3	5
2015	421	407,214	967,254			2		2	4
2016	458	314,467	686,609				1	5	6
<b>TOTAL</b>	<b>2,245</b>	<b>5,574,123</b>	<b>2482,906</b>		<b>1</b>	<b>2</b>	<b>6</b>	<b>20</b>	<b>29</b>

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				37,670	15,033				34,831	56,192	30,614
2013				58,775	17,857				22,840	21,320	41,808
2014		665,772		33,992	20,894		3,700,000			64,599	30,245
2015			325,529		7,823			53,474		5,820	14,568
2016				64,800	40,197				100,000	66,735	42,735
<b>TOTAL</b>		<b>665,772</b>	<b>325,529</b>	<b>195,237</b>	<b>101,804</b>		<b>3,700,000</b>	<b>53,474</b>	<b>157,671</b>	<b>214,666</b>	<b>159,970</b>

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				42,981	18,836				40,822	69,959	28,777
2013			3,324	67,259	21,881			1,749	27,187	25,403	39,509
2014	3,104	71,007	8,682	39,014	22,874	5,157	772,802	5,380	8,536	71,667	29,186
2015	185	4,113	334,361	18,914	27,383	461	2,747	81,778	5,681	9,052	14,291
2016	55	908	82,931	71,452	39,350	360	2,430	95,084	90,831	56,702	40,897
<b>TOTAL</b>	<b>3,344</b>	<b>76,028</b>	<b>429,298</b>	<b>239,620</b>	<b>130,324</b>	<b>5,978</b>	<b>777,979</b>	<b>183,991</b>	<b>173,057</b>	<b>232,783</b>	<b>152,660</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,476,618	775,784	152,660	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-129,343	-95,506	293	
TOTAL LOSSES	1,347,275	680,278	152,953	
EXPECTED LOSSES	287,775	254,363	94,402	
CREDIBILITY	.02	.06	.13	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	600.122	303.019	68.131	971.272
INDICATED (POST-TEST)	604.323	305.140	68.608	978.071
PRES. ON RATE LEVEL	115.251	101.870	37.807	254.928
DERIVED BY FORMULA	125.032	114.066	41.811	280.909
UNDERLYING PRES. RATE	128.185	113.302	42.050	283.537
PROPOSED	125.032	114.066	41.811	280.909

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	267.902
IND. RATES				267.90	MINIMUM PREMIUM	
MAN. RATES	334.46	308.58	281.51	+267.90	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	5,107	922,093	180.554				1	27	28
2013	13,461	2,931,395	217.769			3	4	30	37
2014	1,195	118,664	99.300					6	6
2015	1,209	177,971	147.205				1	1	2
2016	1,218	310,101	254.598				1	3	4
<b>TOTAL</b>	<b>22,190</b>	<b>4,460,224</b>	<b>201.002</b>			<b>3</b>	<b>7</b>	<b>67</b>	<b>77</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				67,000	434,163				23,717	338,491	58,722
2013			571,829	154,158	986,280			402,102	83,093	672,856	61,077
2014					37,945					45,366	35,353
2015				24,211	10,501				91,564	35,315	16,380
2016				76,284	42,530				60,000	87,359	43,928
<b>TOTAL</b>			<b>571,829</b>	<b>321,653</b>	<b>1,511,419</b>			<b>402,102</b>	<b>258,374</b>	<b>1,179,387</b>	<b>215,460</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				76,447	544,008				27,796	421,421	55,199
2013		3,102	679,410	199,094	1,184,976		5,819	698,463	117,628	798,902	57,718
2014		69	2,847	2,380	39,546		68	2,789	2,772	48,849	34,116
2015	4	130	11,902	23,941	11,422	151	672	43,583	90,510	42,219	16,069
2016	62	1,029	94,146	81,604	42,680	282	1,897	75,594	71,558	66,053	42,039
<b>TOTAL</b>	<b>66</b>	<b>4,330</b>	<b>788,305</b>	<b>383,466</b>	<b>1,822,632</b>	<b>433</b>	<b>8,456</b>	<b>820,429</b>	<b>310,264</b>	<b>1,377,444</b>	<b>205,141</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,622,019	3,893,806	205,141			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-995,093	-1,481,306	290			
TOTAL LOSSES	626,926	2,412,500	205,431			
EXPECTED LOSSES	1,917,061	3,583,708	188,370			
CREDIBILITY	.08	.32	.21			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	28.253	108.720	9.258	146.231		
INDICATED (POST-TEST)	28.451	109.481	9.323	147.255		
PRES. ON RATE LEVEL	77.676	145.206	7.632	230.514		
DERIVED BY FORMULA	73.738	133.774	7.987	215.499		
UNDERLYING PRES. RATE	86.393	161.501	8.489	256.383		
PROPOSED	73.738	133.774	7.987	215.499		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	205.521
IND. RATES				205.52	MINIMUM PREMIUM	
MAN. RATES	374.89	306.20	254.55	+205.52	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	402,775	3,931,850	.976			2	46	83	131	
2013	386,099	5,852,343	1.515	1		3	65	58	127	
2014	388,368	4,193,794	1.079			3	37	67	107	
2015	393,692	6,324,764	1.606			6	55	79	140	
2016	387,311	3,145,094	.812				16	82	98	
<b>TOTAL</b>	<b>1,958,245</b>	<b>23,447,845</b>	<b>1.197</b>	<b>1</b>		<b>14</b>	<b>219</b>	<b>369</b>	<b>603</b>	
O.D.		28,048	.001					2	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			304,187	1,038,002	493,397			100,216	795,161	657,377	543,510
2013	401,232		505,497	2,076,890	156,625			413,383	1,455,714	438,042	404,960
2014			471,719	1,021,102	193,665			696,027	876,412	472,059	462,810
2015			994,458	1,849,136	384,537			372,691	1,790,359	443,936	489,647
2016				543,778	567,515				478,484	1,095,838	459,479
<b>TOTAL</b>	<b>401,232</b>		<b>2,275,861</b>	<b>6,528,908</b>	<b>1,795,739</b>			<b>1,582,317</b>	<b>5,396,130</b>	<b>3,107,252</b>	<b>2,360,406</b>
O.D.					1,735					2,715	23,598

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			352,248	1,184,359	618,226			156,738	931,931	818,435	510,899
2013	527,698	2,742	681,113	2,370,945	216,140		5,982	797,502	1,719,317	543,278	382,687
2014	157	6,769	680,408	1,132,628	247,750	2,719	33,571	1,166,649	988,754	561,239	446,612
2015	839	21,350	1,843,597	1,818,525	550,958	6,051	31,751	1,379,516	1,768,435	599,686	480,344
2016	654	9,490	863,018	720,259	505,275	2,791	18,797	759,246	714,550	797,004	439,721
<b>TOTAL</b>	<b>529,348</b>	<b>40,351</b>	<b>4,420,384</b>	<b>7,226,716</b>	<b>2,138,349</b>	<b>11,561</b>	<b>90,101</b>	<b>4,259,651</b>	<b>6,122,987</b>	<b>3,319,642</b>	<b>2,260,263</b>
O.D.					2,174					3,380	22,204

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,351,396	18,813,248	2,282,467	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,802,365	-5,045,864	7,302	
TOTAL LOSSES	6,549,031	13,767,384	2,289,769	
EXPECTED LOSSES	6,266,384	13,453,143	2,369,476	
CREDIBILITY	.18	.53	.78	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.334	.703	.117	1.154
INDICATED (POST-TEST)	.336	.708	.118	1.162
PRES. ON RATE LEVEL	.288	.617	.109	1.014
DERIVED BY FORMULA	.297	.665	.116	1.078
UNDERLYING PRES. RATE	.320	.687	.121	1.128
PROPOSED	.297	.665	.116	1.078

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.028
IND. RATES				1.03	MINIMUM PREMIUM	
MAN. RATES	1.42	1.22	1.12	+ 1.03	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
2012	42,532	371,815	.874			42,532				2	16	18
2013	45,110	589,295	1.306			45,110				3	22	25
2014	46,761	557,413	1.192			46,761				6	17	23
2015	50,708	649,560	1.280			50,708				3	13	16
2016	51,586	1,077,482	2.088			51,586		1		2	21	24
<b>TOTAL</b>	<b>236,697</b>	<b>3,245,565</b>	<b>1.371</b>			<b>236,697</b>		<b>1</b>		<b>16</b>	<b>89</b>	<b>106</b>
O.D.		1,632										

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				71,021	105,458				54,915	71,794	68,627
2013				30,413	144,017				179,669	166,602	68,594
2014				240,399	56,812				76,001	123,817	60,384
2015				233,891	45,437				140,625	154,997	74,610
2016		456,695		76,935	196,760		4,525		43,795	207,003	91,769
<b>TOTAL</b>		<b>456,695</b>		<b>652,659</b>	<b>548,484</b>		<b>4,525</b>		<b>495,005</b>	<b>724,213</b>	<b>363,984</b>
O.D.											1,632

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				81,034	132,138				64,360	89,385	64,509
2013			4,735	37,463	171,821			13,733	213,847	198,512	64,821
2014		425	40,730	264,829	66,679		316	19,003	88,198	136,201	58,271
2015	35	1,108	103,954	222,676	58,942	268	1,197	81,917	153,362	166,235	73,192
2016	30,091	403,145	240,459	172,483	161,516	820	9,057	111,547	103,967	145,221	87,823
<b>TOTAL</b>	<b>30,126</b>	<b>404,678</b>	<b>389,878</b>	<b>778,485</b>	<b>591,096</b>	<b>1,088</b>	<b>10,570</b>	<b>226,200</b>	<b>623,734</b>	<b>735,554</b>	<b>348,616</b>
O.D.											1,575

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,062,540	2,728,869	350,191	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-516,738	-594,831	1,154	
TOTAL LOSSES	545,802	2,134,038	351,345	
EXPECTED LOSSES	1,171,651	1,597,706	352,679	
CREDIBILITY	.04	.13	.19	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.231	.902	.148	1.281
INDICATED (POST-TEST)	.233	.908	.149	1.290
PRES. ON RATE LEVEL	.445	.607	.134	1.186
DERIVED BY FORMULA	.437	.646	.137	1.220
UNDERLYING PRES. RATE	.495	.675	.149	1.319
PROPOSED	.437	.646	.137	1.220

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.163
IND. RATES				1.16	MINIMUM PREMIUM	
MAN. RATES	1.91	1.57	1.31	+ 1.16	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
2012	1,112,787	14,528,024	1.305			1,112,787			10	62	187	259
2013	1,136,426	11,973,190	1.053			1,136,426			11	58	203	272
2014	1,151,162	9,880,749	.858			1,151,162			6	56	171	233
2015	1,205,350	11,685,436	.969			1,205,350			9	76	167	252
2016	1,180,176	8,239,188	.698			1,180,176			1	37	176	214
<b>TOTAL</b>	<b>5,785,901</b>	<b>56,306,587</b>	<b>.973</b>			<b>5,785,901</b>			<b>37</b>	<b>289</b>	<b>904</b>	<b>1230</b>
O.D.		113,237	.001							1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			2,271,278	1,923,826	3,102,630			1,501,843	1,507,947	3,006,371	1,214,129
2013			1,959,356	2,131,584	2,502,696			552,699	1,233,580	2,209,625	1,383,650
2014			1,040,567	1,772,441	2,148,193			354,471	1,510,647	1,841,040	1,213,390
2015			1,614,466	2,327,791	1,970,130			542,545	1,916,077	1,925,092	1,389,335
2016			130,000	996,314	2,116,016			12,647	689,853	2,788,182	1,506,176
<b>TOTAL</b>			<b>7,015,667</b>	<b>9,151,956</b>	<b>11,839,665</b>			<b>2,964,205</b>	<b>6,858,104</b>	<b>11,770,310</b>	<b>6,706,680</b>
O.D.				1,404	82,242					23,223	6,368

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			2,441,464	2,195,083	3,887,592			2,079,744	1,767,316	3,742,934	1,141,281
2013		10,627	2,388,086	2,490,051	3,033,057		7,997	1,049,698	1,499,269	2,625,015	1,307,549
2014	354	17,386	1,571,520	2,085,021	2,325,718	1,417	21,764	863,629	1,730,968	2,049,982	1,170,921
2015	1,316	34,695	2,984,680	2,536,555	2,080,183	8,284	43,839	1,909,271	2,112,177	2,109,458	1,362,938
2016	2,162	27,942	2,479,207	1,898,634	1,757,152	5,784	39,691	1,584,248	1,467,622	1,968,142	1,441,410
<b>TOTAL</b>	<b>3,832</b>	<b>90,650</b>	<b>11,864,957</b>	<b>11,205,344</b>	<b>13,083,702</b>	<b>15,485</b>	<b>113,291</b>	<b>7,486,590</b>	<b>8,577,352</b>	<b>12,495,531</b>	<b>6,424,099</b>
O.D.	25	361	32,245	24,114	71,257	30	189	8,316	7,667	16,782	6,084

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	19,615,971	45,481,749	6,430,183			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,332,197	-12,404,645	19,858			
TOTAL LOSSES	12,283,774	33,077,104	6,450,041			
EXPECTED LOSSES	16,489,819	33,153,213	6,306,633			
CREDIBILITY	.38	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.212	.572	.111	.895		
INDICATED (POST-TEST)	.213	.576	.112	.901		
PRES. ON RATE LEVEL	.256	.515	.098	.869		
DERIVED BY FORMULA	.240	.576	.112	.928		
UNDERLYING PRES. RATE	.285	.573	.109	.967		
PROPOSED	.233	.559	.109	.901		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	.859
IND. RATES				.86	MINIMUM PREMIUM	
MAN. RATES	1.37	1.18	.96	+ .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
2012	2,086,292	33,142,234	1.588			2,086,292			20	205	637	862
2013	2,305,816	38,508,015	1.670			2,305,816	1	1	32	262	608	904
2014	2,384,769	35,158,026	1.474			2,384,769	2		28	292	499	821
2015	2,350,135	32,542,239	1.384			2,350,135	1	1	15	258	557	832
2016	2,645,614	31,175,258	1.178			2,645,614	1		11	163	718	893
<b>TOTAL</b>	<b>11,772,626</b>	<b>170,525,772</b>	<b>1.448</b>			<b>11,772,626</b>	<b>5</b>	<b>2</b>	<b>106</b>	<b>1180</b>	<b>3019</b>	<b>4312</b>
O.D.		841,567	.007							8	8	16

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			3,468,089	5,745,814	6,346,118			1,596,444	5,667,523	6,362,842	3,955,404
2013	20,000	561,326	5,763,384	6,993,508	3,906,115	116	3,154,778	2,254,897	5,848,225	5,478,468	4,527,198
2014	100,954		5,133,041	7,878,528	3,287,836	1,935		1,792,548	7,659,864	4,786,883	4,516,437
2015	359,791	172,157	2,859,908	7,712,190	3,987,500	5,877	86,387	1,336,126	6,393,534	5,340,892	4,287,877
2016	1,580		1,806,756	4,755,026	6,223,924	118		678,216	5,395,594	7,565,359	4,748,685
<b>TOTAL</b>	<b>482,325</b>	<b>733,483</b>	<b>19,031,178</b>	<b>33,085,066</b>	<b>23,751,493</b>	<b>8,046</b>	<b>3,241,165</b>	<b>7,658,231</b>	<b>30,964,740</b>	<b>29,534,444</b>	<b>22,035,601</b>
O.D.				206,702	106,503				261,230	116,296	150,836

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			4,016,046	6,555,977	7,951,677			2,496,841	6,642,339	7,921,740	3,718,080
2013	26,304	139,315	6,984,018	8,080,878	4,814,236	290	776,222	4,274,875	7,003,573	6,564,150	4,278,202
2014	117,522	72,031	7,072,644	8,887,012	3,827,873	9,107	103,917	4,092,201	8,498,637	5,497,009	4,358,362
2015	411,385	270,379	6,853,360	7,882,140	4,406,346	38,184	250,241	5,496,910	6,852,484	5,921,756	4,206,407
2016	8,955	117,159	10,083,418	7,165,213	5,557,098	30,074	245,054	7,549,168	6,427,318	5,800,872	4,544,492
<b>TOTAL</b>	<b>564,166</b>	<b>598,884</b>	<b>35,009,486</b>	<b>38,571,220</b>	<b>26,557,230</b>	<b>77,655</b>	<b>1,375,434</b>	<b>23,909,995</b>	<b>35,424,351</b>	<b>31,705,527</b>	<b>21,105,543</b>
O.D.	36	648	63,320	245,631	116,857	134	820	53,574	284,502	141,787	145,683

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	61,654,152	133,047,105	21,251,226		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-18,174,650	-38,334,324	68,887		
TOTAL LOSSES	43,479,502	94,712,781	21,320,113		
EXPECTED LOSSES	41,086,465	102,892,751	20,837,548		
CREDIBILITY	.61	1.00	1.00		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	.369	.805	.181	1.355	
INDICATED (POST-TEST)	.372	.811	.182	1.365	
PRES. ON RATE LEVEL	.314	.786	.159	1.259	
DERIVED BY FORMULA	.349	.811	.182	1.342	
UNDERLYING PRES. RATE	.349	.874	.177	1.400	
PROPOSED	.349	.811	.182	1.342	
<b>IND. RATES</b>					
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE
IND. RATES				1.28	MINIMUM PREMIUM
MAN. RATES	1.79	1.54	1.39	+ 1.28	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
2012	99,123	877,528	.885			99,123			1	3	23	27
2013	104,814	3,283,662	3.132			104,814			1	10	29	40
2014	111,704	1,102,702	.987			111,704				7	22	29
2015	115,707	935,886	.808			115,707			1	2	30	33
2016	139,358	1,199,742	.860			139,358				5	26	31
<b>TOTAL</b>	<b>570,706</b>	<b>7,399,520</b>	<b>1.297</b>			<b>570,706</b>			<b>3</b>	<b>27</b>	<b>130</b>	<b>160</b>
O.D.		36,061	.006									

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			140,689	63,698	158,593			77,692	99,574	179,822	157,460
2013			151,147	394,486	565,317			121,303	1,486,851	399,998	164,560
2014				325,980	133,885				336,525	139,898	166,414
2015			134,964	20,003	261,511			37,500	58,036	257,612	166,260
2016				371,924	232,312				170,450	238,705	186,351
<b>TOTAL</b>			<b>426,800</b>	<b>1,176,091</b>	<b>1,351,618</b>			<b>236,495</b>	<b>2,151,436</b>	<b>1,216,035</b>	<b>841,045</b>
O.D.											36,061

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			162,918	72,679	198,717			121,510	116,700	223,879	148,012
2013		819	202,875	435,657	679,451		1,755	264,370	1,005,838	484,800	155,509
2014		667	59,500	362,673	149,670		868	58,981	365,590	163,412	160,590
2015	86	2,359	197,696	65,838	249,904	505	2,738	119,327	94,273	265,698	163,101
2016	315	5,218	477,144	410,952	227,076	786	5,295	211,036	199,869	181,238	178,338
<b>TOTAL</b>	<b>401</b>	<b>9,063</b>	<b>1,100,133</b>	<b>1,347,799</b>	<b>1,504,818</b>	<b>1,291</b>	<b>10,656</b>	<b>775,224</b>	<b>1,782,270</b>	<b>1,319,027</b>	<b>805,550</b>
O.D.											33,899

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,896,768	5,953,914	839,449	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,058,775	-1,543,315	2,669	
TOTAL LOSSES	837,993	4,410,599	842,118	
EXPECTED LOSSES	2,414,086	4,171,860	770,452	
CREDIBILITY	.08	.23	.34	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.147	.773	.148	1.068
INDICATED (POST-TEST)	.148	.778	.149	1.075
PRES. ON RATE LEVEL	.380	.657	.122	1.159
DERIVED BY FORMULA	.361	.685	.131	1.177
UNDERLYING PRES. RATE	.423	.731	.135	1.289
PROPOSED	.355	.675	.129	1.159

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.105
IND. RATES				1.11	MINIMUM PREMIUM	
MAN. RATES	1.85	1.53	1.28	+ 1.11	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
2012	68,130	897,253	1.316			68,130	1		2	4	9	16
2013	67,265	1,054,331	1.567			67,265				8	13	21
2014	68,956	632,430	.917			68,956				5	18	23
2015	71,367	798,195	1.118			71,367				6	14	20
2016	70,500	533,726	.757			70,500				2	20	22
<b>TOTAL</b>	<b>346,218</b>	<b>3,915,935</b>	<b>1.131</b>			<b>346,218</b>	<b>1</b>		<b>2</b>	<b>25</b>	<b>74</b>	<b>102</b>
O.D.		14,298	.004								1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	1,200		409,838	77,502	37,466			138,775	59,136	58,229	115,107
2013				388,135	125,074				291,805	109,337	139,980
2014				170,009	94,701				120,282	122,019	125,419
2015				96,840	180,109				110,559	316,840	93,847
2016				48,184	93,290				9,770	281,540	100,942
<b>TOTAL</b>	<b>1,200</b>		<b>409,838</b>	<b>780,670</b>	<b>530,640</b>			<b>138,775</b>	<b>591,552</b>	<b>887,965</b>	<b>575,295</b>
O.D.					4,000					10,000	298

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	1,230		474,592	88,430	46,944			217,044	69,308	72,493	108,201
2013			22,102	444,298	153,012			19,627	343,871	132,844	132,281
2014		393	32,893	190,705	103,977		398	25,514	135,073	135,957	121,029
2015	17	806	74,861	116,903	172,465	283	1,278	93,369	148,347	326,894	92,064
2016	94	1,197	107,686	86,371	77,474	420	2,778	117,063	108,028	191,726	96,601
<b>TOTAL</b>	<b>1,341</b>	<b>2,396</b>	<b>712,134</b>	<b>926,707</b>	<b>553,872</b>	<b>703</b>	<b>4,454</b>	<b>472,617</b>	<b>804,627</b>	<b>859,914</b>	<b>550,176</b>
O.D.	4	34	2,904	2,097	3,043	14	91	3,917	3,606	6,772	290

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,200,609	3,160,638	550,466	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-654,897	-788,943	1,457	
TOTAL LOSSES	545,712	2,371,695	551,923	
EXPECTED LOSSES	1,471,427	2,108,468	463,932	
CREDIBILITY	.06	.17	.25	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.158	.685	.159	1.002
INDICATED (POST-TEST)	.159	.690	.160	1.009
PRES. ON RATE LEVEL	.382	.548	.120	1.050
DERIVED BY FORMULA	.369	.572	.130	1.071
UNDERLYING PRES. RATE	.425	.609	.134	1.168
PROPOSED	.362	.561	.127	1.050

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.001
IND. RATES				1.00	MINIMUM PREMIUM	
MAN. RATES	1.68	1.38	1.16	+ 1.00	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
2012	280,871	622,485	.221			280,871				5	6	11
2013	289,180	592,013	.204			289,180				6	9	15
2014	302,526	1,303,951	.431			302,526			2	5	11	18
2015	280,441	923,491	.329			280,441				3	11	14
2016	272,747	291,058	.106			272,747					8	8
<b>TOTAL</b>	<b>1,425,765</b>	<b>3,732,998</b>	<b>.262</b>			<b>1,425,765</b>			<b>2</b>	<b>19</b>	<b>45</b>	<b>66</b>
O.D.		59										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				357,343	50,234				85,766	80,619	48,523
2013				140,193	111,531				104,950	167,149	68,190
2014			389,769	256,317	247,350			41,283	251,515	81,987	35,730
2015				10,274	510,870				22,041	324,835	55,471
2016					152,280					112,657	26,121
<b>TOTAL</b>			<b>389,769</b>	<b>764,127</b>	<b>1,072,265</b>			<b>41,283</b>	<b>464,272</b>	<b>767,247</b>	<b>234,035</b>
O.D.											59

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				407,728	62,943				100,517	100,371	45,612
2013			9,470	161,789	134,288			9,180	126,408	198,048	64,440
2014	132	5,012	485,002	303,073	277,642	165	2,504	103,752	273,686	99,026	34,479
2015	19	1,168	104,943	87,713	469,694	158	704	57,495	66,847	328,475	54,417
2016	127	1,250	110,558	79,823	115,811	154	1,043	44,150	40,612	76,263	24,998
<b>TOTAL</b>	<b>278</b>	<b>7,430</b>	<b>709,973</b>	<b>1,040,126</b>	<b>1,060,378</b>	<b>477</b>	<b>4,251</b>	<b>214,577</b>	<b>608,070</b>	<b>802,183</b>	<b>223,946</b>
O.D.											56

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	936,986	3,510,757	224,002	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-568,812	-820,809	865	
TOTAL LOSSES	368,174	2,689,948	224,867	
EXPECTED LOSSES	1,268,930	2,181,421	285,152	
CREDIBILITY	.15	.43	.63	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.026	.189	.016	.231
INDICATED (POST-TEST)	.026	.190	.016	.232
PRES. ON RATE LEVEL	.080	.138	.018	.236
DERIVED BY FORMULA	.072	.160	.017	.249
UNDERLYING PRES. RATE	.089	.153	.020	.262
PROPOSED	.068	.152	.016	.236

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	TOTAL
IND. RATES				.23	MINIMUM PREMIUM	
MAN. RATES	.35	.28	.26	+ .23	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	43,399	1,741,763	4.013			2	7	13	22
2013	42,725	720,586	1.686			1	3	13	17
2014	41,123	666,287	1.620			1	2	13	16
2015	44,465	2,274,617	5.115			3	5	11	19
2016	44,187	506,216	1.145				3	9	12
<b>TOTAL</b>	<b>215,899</b>	<b>5,909,469</b>	<b>2.737</b>			<b>7</b>	<b>20</b>	<b>59</b>	<b>86</b>
O.D.		315							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			678,459	402,329	116,649			58,144	203,727	85,687	196,768
2013			200,714	55,483	144,516			61,331	33,413	180,573	44,556
2014			140,010	23,016	96,094			22,533	16,353	152,599	215,682
2015			749,400	410,086	128,280			438,077	315,509	174,563	58,702
2016				141,698	177,547				36,213	64,303	86,455
<b>TOTAL</b>			<b>1,768,583</b>	<b>1,032,612</b>	<b>663,086</b>			<b>580,085</b>	<b>605,215</b>	<b>657,725</b>	<b>602,163</b>
O.D.											315

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			785,656	459,056	146,163			90,937	238,769	106,681	184,962
2013		1,089	234,031	67,465	175,789		887	109,094	43,882	213,791	42,105
2014	48	1,721	164,283	34,269	105,143	90	1,268	45,168	27,674	165,587	208,133
2015	493	11,471	956,995	438,607	194,415	4,290	24,813	820,129	359,109	224,849	57,587
2016	194	2,720	246,420	203,241	154,222	182	1,248	50,162	47,365	47,700	82,737
<b>TOTAL</b>	<b>735</b>	<b>17,001</b>	<b>2,387,385</b>	<b>1,202,638</b>	<b>775,732</b>	<b>4,562</b>	<b>28,216</b>	<b>1,115,490</b>	<b>716,799</b>	<b>758,608</b>	<b>575,524</b>
O.D.											306

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,553,389	3,453,777	575,830	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,736,662	-958,925	1,364	
TOTAL LOSSES	1,816,727	2,494,852	577,194	
EXPECTED LOSSES	3,896,976	2,562,722	433,957	
CREDIBILITY	.04	.12	.18	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.841	1.156	.267	2.264
INDICATED (POST-TEST)	.847	1.164	.269	2.280
PRES. ON RATE LEVEL	1.623	1.067	.181	2.871
DERIVED BY FORMULA	1.592	1.079	.197	2.868
UNDERLYING PRES. RATE	1.805	1.187	.201	3.193
PROPOSED	1.592	1.079	.197	2.868

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	TOTAL
IND. RATES				2.74	MINIMUM PREMIUM	
MAN. RATES	4.44	3.69	3.17	+ 2.74	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
2012	393,784	10,921,707	2.773			393,784			14	55	154	223
2013	405,088	10,233,312	2.526			405,088	1		11	59	120	191
2014	406,840	9,031,913	2.220			406,840			7	57	131	195
2015	428,176	6,742,050	1.574			428,176			6	51	110	167
2016	441,067	7,724,420	1.751			441,067			5	15	142	162
<b>TOTAL</b>	<b>2,074,955</b>	<b>44,653,402</b>	<b>2.152</b>			<b>2,074,955</b>	<b>1</b>		<b>43</b>	<b>237</b>	<b>657</b>	<b>938</b>
O.D.		1,706										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			2,368,091	2,961,962	1,011,486			1,066,953	1,426,446	1,390,300	696,469
2013	661,377		1,800,540	2,114,662	931,897			1,285,323	1,523,032	1,141,342	775,139
2014			1,184,083	2,867,090	856,841			437,505	1,664,129	1,278,730	743,535
2015			868,857	1,877,367	781,450			308,684	1,161,088	1,177,746	566,858
2016			859,575	796,384	1,836,669			523,182	734,981	2,233,206	740,423
<b>TOTAL</b>	<b>661,377</b>		<b>7,081,146</b>	<b>10,617,465</b>	<b>5,418,343</b>			<b>3,621,647</b>	<b>6,509,676</b>	<b>7,221,324</b>	<b>3,522,424</b>
O.D.											1,706

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			2,742,248	3,379,598	1,267,394			1,668,716	1,671,790	1,730,929	654,681
2013	869,839	9,766	2,171,656	2,438,621	1,159,830		18,598	2,292,686	1,826,162	1,385,523	732,506
2014	402	18,215	1,798,136	3,197,024	1,018,188	1,751	25,116	974,816	1,863,077	1,452,719	717,511
2015	793	20,741	1,804,940	1,898,533	909,588	4,834	25,549	1,128,244	1,279,691	1,288,334	556,088
2016	2,251	33,441	2,765,175	1,679,849	1,590,049	8,970	93,629	2,049,217	1,370,792	1,640,939	708,585
<b>TOTAL</b>	<b>873,285</b>	<b>82,163</b>	<b>11,282,155</b>	<b>12,593,625</b>	<b>5,945,049</b>	<b>15,555</b>	<b>162,892</b>	<b>8,113,679</b>	<b>8,011,512</b>	<b>7,498,444</b>	<b>3,369,371</b>
O.D.											1,639

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	20,529,729	34,048,630	3,371,010			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,613,757	-9,311,564	11,134			
TOTAL LOSSES	12,915,972	24,737,066	3,382,144			
EXPECTED LOSSES	17,159,879	24,940,960	3,465,175			
CREDIBILITY	.19	.55	.81			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.622	1.192	.163	1.977		
INDICATED (POST-TEST)	.626	1.200	.164	1.990		
PRES. ON RATE LEVEL	.744	1.081	.149	1.974		
DERIVED BY FORMULA	.722	1.146	.161	2.029		
UNDERLYING PRES. RATE	.827	1.202	.167	2.196		
PROPOSED	.708	1.124	.158	1.990		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.897
IND. RATES				1.90	MINIMUM PREMIUM	
MAN. RATES	2.91	2.51	2.18	+ 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
2012	129,671	2,576,132	1.986			3	14	19	36
2013	131,414	2,377,043	1.808	1		1	8	18	28
2014	134,644	1,379,783	1.024				12	17	29
2015	144,878	2,352,603	1.623			2	14	23	39
2016	167,150	1,589,580	.950				3	31	34
<b>TOTAL</b>	<b>707,757</b>	<b>10,275,141</b>	<b>1.452</b>	<b>1</b>		<b>6</b>	<b>51</b>	<b>108</b>	<b>166</b>
O.D.		460,986	.065					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			495,028	633,969	171,580			326,332	473,157	196,904	279,162
2013	550,105		240,978	193,051	381,480	356,039		201,939	102,267	150,856	200,328
2014				469,301	369,551				205,833	201,990	133,108
2015			269,575	624,385	221,204			204,846	541,444	258,448	232,701
2016				46,238	574,768				290,006	426,467	252,101
<b>TOTAL</b>	<b>550,105</b>		<b>1,005,581</b>	<b>1,966,944</b>	<b>1,718,583</b>	<b>356,039</b>		<b>733,117</b>	<b>1,612,707</b>	<b>1,234,665</b>	<b>1,097,400</b>
O.D.					167,542					271,461	21,983

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			573,243	723,359	214,989			510,383	554,542	245,144	262,412
2013	367,679	1,308	291,923	229,030	460,036	454,048	2,922	351,368	125,937	182,202	189,310
2014		1,268	98,917	533,202	399,742		681	43,229	230,728	225,312	128,449
2015	253	6,562	572,841	624,423	265,798	2,662	14,542	575,082	560,857	311,834	228,280
2016	490	5,127	455,626	337,238	443,380	1,365	9,199	367,038	347,402	322,136	241,261
<b>TOTAL</b>	<b>368,422</b>	<b>14,265</b>	<b>1,992,550</b>	<b>2,447,252</b>	<b>1,783,945</b>	<b>458,075</b>	<b>27,344</b>	<b>1,847,100</b>	<b>1,819,466</b>	<b>1,286,628</b>	<b>1,049,712</b>
O.D.			3,751	3,307	199,516			4,502	5,800	319,135	21,476

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,716,009	7,865,049	1,071,188	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,847,009	-2,038,344	3,632	
TOTAL LOSSES	2,869,000	5,826,705	1,074,820	
EXPECTED LOSSES	4,197,000	5,499,273	1,068,713	
CREDIBILITY	.09	.27	.40	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.405	.823	.152	1.380
INDICATED (POST-TEST)	.408	.829	.153	1.390
PRES. ON RATE LEVEL	.533	.699	.136	1.368
DERIVED BY FORMULA	.522	.734	.143	1.399
UNDERLYING PRES. RATE	.593	.777	.151	1.521
PROPOSED	.519	.729	.142	1.390

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.325
IND. RATES				1.33	MINIMUM PREMIUM	
MAN. RATES	2.18	1.80	1.51	+ 1.33	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
2012	1,023,042	29,836,868	2.916			1,023,042	1	2	33	191	337	564
2013	1,083,282	27,874,190	2.573			1,083,282	1		22	110	429	562
2014	1,121,006	33,527,634	2.990			1,121,006			26	134	388	548
2015	1,225,148	24,441,112	1.994			1,225,148			22	115	332	469
2016	1,342,220	23,019,023	1.714			1,342,220	1		9	70	495	575
<b>TOTAL</b>	<b>5,794,698</b>	<b>138,698,827</b>	<b>2.394</b>			<b>5,794,698</b>	<b>3</b>	<b>2</b>	<b>112</b>	<b>620</b>	<b>1981</b>	<b>2718</b>
O.D.		342,755	.005							1	5	6

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2012	171,683	768,519	5,965,995	7,233,720	3,067,220		401,157	1,824,127	4,222,261	3,545,868	2,636,318	
2013	190,270		4,225,440	4,684,360	5,599,876	13,211		3,521,809	2,684,169	4,611,980	2,343,075	
2014			4,945,803	5,038,226	6,303,991			3,725,888	5,303,370	5,997,753	2,212,603	
2015			3,818,388	5,178,195	4,382,939			1,774,180	3,185,113	3,492,064	2,610,233	
2016	386,357		1,557,817	2,328,817	6,150,264			746,577	2,043,597	7,107,703	2,697,891	
<b>TOTAL</b>	<b>748,310</b>	<b>768,519</b>	<b>20,513,443</b>	<b>24,463,318</b>	<b>25,504,290</b>	<b>13,211</b>	<b>401,157</b>	<b>11,592,581</b>	<b>17,438,510</b>	<b>24,755,368</b>	<b>12,500,120</b>	
O.D.				11,017	157,111					95	110,820	63,712

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	175,975	879,244	6,908,621	8,253,686	3,843,228		241,986	2,852,933	4,948,490	4,414,609	2,478,139
2013	250,242	20,026	4,553,285	5,469,642	6,774,945	33,153	35,347	4,384,471	3,276,598	5,501,932	2,214,206
2014	1,581	68,238	6,345,759	5,962,311	6,868,346	12,149	156,638	5,537,638	5,268,391	6,716,596	2,135,162
2015	3,068	79,977	6,871,617	5,655,053	4,641,795	21,329	118,054	4,537,203	3,631,839	3,852,505	2,560,639
2016	312,800	91,136	7,758,358	5,207,364	5,143,639	20,432	181,146	5,071,368	4,025,489	5,105,621	2,581,882
<b>TOTAL</b>	<b>743,666</b>	<b>1,138,621</b>	<b>32,437,640</b>	<b>30,548,056</b>	<b>27,271,953</b>	<b>87,063</b>	<b>733,171</b>	<b>22,383,613</b>	<b>21,150,807</b>	<b>25,591,263</b>	<b>11,970,028</b>
O.D.	8	309	17,434	25,914	163,433	30	278	12,082	11,501	115,599	60,397

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	57,553,915	104,878,526	12,030,425	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-20,012,131	-28,671,599	40,519	
TOTAL LOSSES	37,541,784	76,206,927	12,070,944	
EXPECTED LOSSES	45,546,326	77,301,271	11,995,024	
CREDIBILITY	.38	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.648	1.315	.208	2.171
INDICATED (POST-TEST)	.653	1.324	.209	2.186
PRES. ON RATE LEVEL	.707	1.199	.186	2.092
DERIVED BY FORMULA	.686	1.324	.209	2.219
UNDERLYING PRES. RATE	.786	1.334	.207	2.327
PROPOSED	.676	1.304	.206	2.186

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	2.084
IND. RATES				2.08	MINIMUM PREMIUM	
MAN. RATES	3.05	2.61	2.31	+ 2.08	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
2012	316,711	3,658,938	1.155			316,711			4	26	81	111
2013	315,524	4,021,624	1.274			315,524			4	13	65	82
2014	346,500	4,235,768	1.222			346,500			3	15	75	93
2015	346,158	5,218,766	1.507			346,158			3	14	99	116
2016	348,086	3,278,384	.941			348,086			1	8	76	85
<b>TOTAL</b>	<b>1,672,979</b>	<b>20,413,480</b>	<b>1.220</b>			<b>1,672,979</b>			<b>15</b>	<b>76</b>	<b>396</b>	<b>487</b>
O.D.		1,994										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			712,048	820,069	400,499			241,536	394,786	661,357	428,643
2013			872,628	585,720	556,526			306,234	480,313	624,671	595,532
2014			568,627	646,318	577,861			457,551	582,813	939,287	463,311
2015			506,439	658,944	1,106,769			462,364	345,821	1,602,126	536,303
2016			221,604	137,630	543,729			743,725	151,800	1,093,423	386,473
<b>TOTAL</b>			<b>2,881,346</b>	<b>2,848,681</b>	<b>3,185,384</b>			<b>2,211,410</b>	<b>1,955,533</b>	<b>4,920,864</b>	<b>2,410,262</b>
O.D.											1,994

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			824,553	935,701	501,828			377,763	462,688	823,387	402,924
2013		4,733	1,032,999	684,053	682,400		4,430	559,262	580,083	746,532	562,778
2014	193	8,043	765,160	751,764	639,694	1,829	23,433	821,718	695,969	1,046,732	447,095
2015	420	11,582	999,602	801,613	1,076,697	5,068	28,649	1,075,765	586,510	1,619,334	526,113
2016	556	7,334	620,950	406,234	444,557	5,060	60,650	1,067,900	555,581	793,299	369,855
<b>TOTAL</b>	<b>1,169</b>	<b>31,692</b>	<b>4,243,264</b>	<b>3,579,365</b>	<b>3,345,176</b>	<b>11,957</b>	<b>117,162</b>	<b>3,902,408</b>	<b>2,880,831</b>	<b>5,029,284</b>	<b>2,308,765</b>
O.D.											1,883

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,307,652	14,834,656	2,310,648	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,011,976	-3,555,683	7,088	
TOTAL LOSSES	5,295,676	11,278,973	2,317,736	
EXPECTED LOSSES	6,792,294	9,519,251	2,225,062	
CREDIBILITY	.17	.48	.70	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.317	.674	.139	1.130
INDICATED (POST-TEST)	.319	.679	.140	1.138
PRES. ON RATE LEVEL	.364	.512	.120	.996
DERIVED BY FORMULA	.356	.592	.134	1.082
UNDERLYING PRES. RATE	.406	.569	.133	1.108
PROPOSED	.356	.592	.134	1.082

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	TOTAL
IND. RATES				1.03	MINIMUM PREMIUM	
MAN. RATES	1.60	1.32	1.10	+ 1.03	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
2012	367,278	6,894,474	1.877			367,278			7	38	73	118
2013	352,839	5,728,729	1.623			352,839			9	31	79	119
2014	362,581	9,023,976	2.488			362,581			9	48	79	136
2015	363,912	6,688,692	1.837			363,912			8	20	73	101
2016	378,074	3,695,516	.977			378,074			2	10	112	124
<b>TOTAL</b>	<b>1,824,684</b>	<b>32,031,387</b>	<b>1.755</b>			<b>1,824,684</b>			<b>35</b>	<b>147</b>	<b>416</b>	<b>598</b>
O.D.		120,151	.006								1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,232,024	1,400,688	734,612			729,301	1,437,718	842,596	517,535
2013			1,453,041	1,044,168	577,995			552,034	715,204	888,585	497,702
2014			1,801,221	1,957,957	1,128,793			758,039	1,708,953	1,038,536	630,477
2015			1,579,495	701,978	1,062,476			756,322	437,433	1,562,442	588,546
2016			298,191	269,213	855,472			55,325	260,451	1,405,098	551,766
<b>TOTAL</b>			<b>6,363,972</b>	<b>5,374,004</b>	<b>4,359,348</b>			<b>2,851,021</b>	<b>4,559,759</b>	<b>5,737,257</b>	<b>2,786,026</b>
O.D.					16,155					60,302	43,694

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,371,645	1,598,184	920,471			1,069,422	1,685,005	1,049,036	486,483
2013		7,881	1,715,701	1,210,541	721,775		7,993	995,006	864,300	1,064,314	470,328
2014	612	24,152	2,357,589	2,240,267	1,292,220	3,032	39,579	1,440,791	1,910,109	1,205,050	608,410
2015	1,028	25,252	2,109,562	896,137	1,125,025	7,733	44,337	1,559,802	699,539	1,649,394	577,364
2016	955	13,314	1,111,868	691,682	716,680	3,050	23,997	800,720	688,407	985,941	528,040
<b>TOTAL</b>	<b>2,595</b>	<b>70,599</b>	<b>8,666,365</b>	<b>6,636,811</b>	<b>4,776,171</b>	<b>13,815</b>	<b>115,906</b>	<b>5,865,741</b>	<b>5,847,360</b>	<b>5,953,735</b>	<b>2,670,625</b>
O.D.	13	132	11,730	8,469	12,285	83	556	23,631	21,741	40,825	41,670

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,771,166	23,297,397	2,712,295			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,766,570	-6,518,322	8,004			
TOTAL LOSSES	9,004,596	16,779,075	2,720,299			
EXPECTED LOSSES	12,937,010	17,425,733	2,536,311			
CREDIBILITY	.18	.50	.75			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.493	.920	.149	1.562		
INDICATED (POST-TEST)	.496	.926	.150	1.572		
PRES. ON RATE LEVEL	.637	.859	.125	1.621		
DERIVED BY FORMULA	.612	.893	.144	1.649		
UNDERLYING PRES. RATE	.709	.955	.139	1.803		
PROPOSED	.602	.878	.141	1.621		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.545
IND. RATES				1.55	MINIMUM PREMIUM	
MAN. RATES	2.32	1.99	1.79	+ 1.55	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	1,422,567	12,880,061	.905			14	67	137	218
2013	1,513,256	11,591,011	.765	1		11	58	138	208
2014	1,519,999	7,899,947	.519			7	51	91	149
2015	1,526,112	7,414,493	.485			3	49	96	148
2016	1,604,686	8,141,341	.507			5	24	135	164
<b>TOTAL</b>	<b>7,586,620</b>	<b>47,926,853</b>	<b>.632</b>	<b>1</b>		<b>40</b>	<b>249</b>	<b>597</b>	<b>887</b>
O.D.		15,598							

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			2,659,124	2,231,654	2,377,919			1,041,857	1,911,324	1,704,008	954,175
2013	3,000		1,986,019	2,154,829	2,072,855			1,027,128	1,449,375	1,936,268	961,537
2014			1,067,208	1,734,289	1,066,268			410,727	1,524,869	1,177,034	919,552
2015			767,724	2,157,331	471,698			158,404	1,146,723	1,770,606	942,007
2016			815,217	1,386,374	1,343,232			304,874	886,121	2,133,951	1,271,572
<b>TOTAL</b>	<b>3,000</b>		<b>7,295,292</b>	<b>9,664,477</b>	<b>7,331,972</b>			<b>2,942,990</b>	<b>6,918,412</b>	<b>8,721,867</b>	<b>5,048,843</b>
O.D.											15,598

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			3,079,264	2,546,319	2,979,529			1,629,464	2,240,073	2,121,495	896,925
2013	3,946	10,773	2,409,916	2,508,206	2,521,824		14,863	1,863,293	1,753,071	2,314,693	908,652
2014	361	15,761	1,513,784	1,976,318	1,197,720	1,642	23,465	908,106	1,707,931	1,337,157	887,368
2015	772	20,008	1,753,312	2,103,124	635,687	3,676	18,482	955,469	1,310,751	1,688,831	924,109
2016	2,026	34,068	2,856,485	1,874,847	1,290,368	7,586	70,545	1,835,961	1,404,681	1,572,611	1,216,894
<b>TOTAL</b>	<b>7,105</b>	<b>80,610</b>	<b>11,612,761</b>	<b>11,008,814</b>	<b>8,625,128</b>	<b>12,904</b>	<b>127,355</b>	<b>7,192,293</b>	<b>8,416,507</b>	<b>9,034,787</b>	<b>4,833,948</b>
O.D.											15,099

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	19,033,028	37,085,236	4,849,047			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,510,448	-10,495,707	14,801			
TOTAL LOSSES	12,522,580	26,589,529	4,863,848			
EXPECTED LOSSES	14,642,176	28,070,493	4,627,837			
CREDIBILITY	.45	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.165	.350	.064	.579		
INDICATED (POST-TEST)	.166	.352	.064	.582		
PRES. ON RATE LEVEL	.173	.333	.055	.561		
DERIVED BY FORMULA	.170	.352	.064	.586		
UNDERLYING PRES. RATE	.193	.370	.061	.624		
PROPOSED	.169	.350	.063	.582		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	.555
IND. RATES				.56	MINIMUM PREMIUM	
MAN. RATES	.89	.78	.62	+ .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
2012	2,794,138	44,154,740	1.580			2,794,138	1	2	42	328	537	910
2013	2,803,979	37,815,494	1.348			2,803,979	3		27	332	547	909
2014	2,931,384	41,765,579	1.424			2,931,384	1		28	369	561	959
2015	3,169,005	43,651,895	1.377			3,169,005			29	358	597	984
2016	3,183,850	29,596,104	.929			3,183,850	2		11	175	650	838
<b>TOTAL</b>	<b>14,882,356</b>	<b>196,983,812</b>	<b>1.324</b>			<b>14,882,356</b>	<b>7</b>	<b>2</b>	<b>137</b>	<b>1562</b>	<b>2892</b>	<b>4600</b>
O.D.		790,345	.005						1		10	11

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	206,450	73,749	8,350,231	9,309,131	4,772,095	355,619	11,054	5,625,648	6,429,457	4,398,215	4,623,091
2013	92,038		4,667,236	8,396,575	5,024,318	455		2,129,015	8,086,818	4,858,583	4,560,456
2014			4,450,376	10,360,571	5,968,396	656		2,574,043	7,579,256	5,628,736	5,203,545
2015			5,185,744	9,683,673	6,510,768			3,071,901	8,034,639	5,962,218	5,202,952
2016	233,637		2,085,698	4,314,816	6,364,622	31,235		1,179,568	3,045,809	7,354,489	4,986,230
<b>TOTAL</b>	<b>532,125</b>	<b>73,749</b>	<b>24,739,285</b>	<b>42,064,766</b>	<b>28,640,199</b>	<b>387,965</b>	<b>11,054</b>	<b>14,580,175</b>	<b>33,175,979</b>	<b>28,202,241</b>	<b>24,576,274</b>
O.D.			130,658		112,900			435,295		48,933	62,559

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	86,024	197,427	8,871,341	10,621,726	5,979,442	735,703	20,052	6,466,192	7,535,314	5,475,778	4,345,706
2013	121,048	25,316	5,832,610	9,691,083	6,143,582	1,141	30,813	4,186,466	9,600,561	5,866,335	4,309,631
2014	1,508	72,604	6,901,437	11,736,843	6,678,022	10,946	140,805	5,287,644	8,499,103	6,422,971	5,021,421
2015	4,418	118,521	10,293,889	10,198,840	6,998,170	37,199	200,307	8,287,142	8,591,975	6,745,575	5,104,096
2016	192,942	118,012	10,070,782	6,928,518	5,632,114	72,021	257,516	6,486,300	4,854,036	5,429,910	4,771,822
<b>TOTAL</b>	<b>405,940</b>	<b>531,880</b>	<b>41,970,059</b>	<b>49,177,010</b>	<b>31,431,330</b>	<b>857,010</b>	<b>649,493</b>	<b>30,713,744</b>	<b>39,080,989</b>	<b>29,940,569</b>	<b>23,552,676</b>
O.D.	6	135	159,452	7,750	125,533	28	206	681,227	8,275	46,999	59,801

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	75,969,180	149,818,455	23,612,477	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-25,193,586	-43,254,631	75,170	
TOTAL LOSSES	50,775,594	106,563,824	23,687,647	
EXPECTED LOSSES	56,999,425	116,082,376	23,216,475	
CREDIBILITY	.71	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.341	.716	.159	1.216
INDICATED (POST-TEST)	.343	.721	.160	1.224
PRES. ON RATE LEVEL	.345	.701	.140	1.186
DERIVED BY FORMULA	.344	.721	.160	1.225
UNDERLYING PRES. RATE	.383	.780	.156	1.319
PROPOSED	.344	.720	.160	1.224

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.167
IND. RATES				1.17	MINIMUM PREMIUM	
MAN. RATES	1.66	1.42	1.31	+ 1.17	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	160,832	2,106,294	1.309			4	5	16	25
2013	163,432	810,384	.495			2	1	15	18
2014	169,826	958,087	.564			1	4	11	16
2015	178,248	1,241,878	.696			1	6	6	13
2016	171,333	405,006	.236				2	10	12
<b>TOTAL</b>	<b>843,671</b>	<b>5,521,649</b>	<b>.654</b>			<b>8</b>	<b>18</b>	<b>58</b>	<b>84</b>
O.D.		5,056							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			781,602	160,340	279,492			344,968	166,400	223,366	150,126
2013			314,670	90,519	60,098			157,273	15,779	116,352	55,693
2014			185,963	130,559	58,556			210,317	159,594	116,682	96,416
2015			151,000	356,717	35,023			251,000	327,058	67,859	53,221
2016				99,464	80,407				63,136	81,562	80,437
<b>TOTAL</b>			<b>1,433,235</b>	<b>837,599</b>	<b>513,576</b>			<b>963,558</b>	<b>731,967</b>	<b>605,821</b>	<b>435,893</b>
O.D.											5,056

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			905,095	182,948	350,204			539,530	195,020	278,091	141,118
2013		1,708	363,349	106,504	77,390		2,276	269,734	23,305	139,622	52,630
2014	64	2,299	228,188	149,854	70,755	840	10,119	342,110	185,750	137,780	93,041
2015	141	3,515	306,171	342,586	67,810	2,673	15,147	526,836	337,764	107,165	52,210
2016	100	1,549	140,872	119,483	74,622	282	1,897	75,474	71,563	62,500	76,978
<b>TOTAL</b>	<b>305</b>	<b>9,071</b>	<b>1,943,675</b>	<b>901,375</b>	<b>640,781</b>	<b>3,795</b>	<b>29,439</b>	<b>1,753,684</b>	<b>813,402</b>	<b>725,158</b>	<b>415,977</b>
O.D.											4,954

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,739,969	3,080,716	420,931			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-794,164	-997,124	1,222			
TOTAL LOSSES	2,945,805	2,083,592	422,153			
EXPECTED LOSSES	1,788,583	2,666,000	388,089			
CREDIBILITY	.10	.30	.45			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.349	.247	.050	.646		
INDICATED (POST-TEST)	.351	.249	.050	.650		
PRES. ON RATE LEVEL	.191	.284	.041	.516		
DERIVED BY FORMULA	.207	.274	.045	.526		
UNDERLYING PRES. RATE	.212	.316	.046	.574		
PROPOSED	.207	.274	.045	.526		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	.501
IND. RATES				.50	MINIMUM PREMIUM	
MAN. RATES	.78	.66	.57	+ .50	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
2012	95,066	3,153,833	3.317			95,066			5	10	29	44
2013	94,996	2,570,973	2.706			94,996			4	15	28	47
2014	94,451	2,146,584	2.272			94,451			5	10	15	30
2015	101,565	1,243,841	1.224			101,565			1	11	18	30
2016	100,173	2,036,384	2.032			100,173			2	6	24	32
<b>TOTAL</b>	<b>486,251</b>	<b>11,151,615</b>	<b>2.293</b>			<b>486,251</b>			<b>17</b>	<b>52</b>	<b>114</b>	<b>183</b>
O.D.		20,836	.004								1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,037,918	508,617	146,234			682,603	380,024	258,732	139,705
2013			586,977	520,180	254,837			418,799	328,135	261,790	200,255
2014			1,021,050	233,903	82,646			319,658	176,889	104,767	207,671
2015			171,818	188,147	222,438			60,562	179,977	183,932	236,967
2016			463,987	78,581	373,368			198,984	249,832	468,058	203,574
<b>TOTAL</b>			<b>3,281,750</b>	<b>1,529,428</b>	<b>1,079,523</b>			<b>1,680,606</b>	<b>1,314,857</b>	<b>1,277,279</b>	<b>988,172</b>
O.D.					5,236					10,094	5,506

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,201,908	580,333	183,230			1,067,591	445,388	322,122	131,323
2013		3,185	698,450	601,418	318,024		6,061	734,927	395,902	319,536	189,241
2014	345	11,569	1,161,732	282,964	124,532	1,279	15,147	505,677	208,195	128,758	200,403
2015	130	3,467	295,966	216,948	228,716	861	4,607	194,330	199,707	201,840	232,465
2016	594	9,853	752,536	309,651	340,678	2,813	31,538	609,496	364,062	362,538	194,820
<b>TOTAL</b>	<b>1,069</b>	<b>28,074</b>	<b>4,110,592</b>	<b>1,991,314</b>	<b>1,195,180</b>	<b>4,953</b>	<b>57,353</b>	<b>3,112,021</b>	<b>1,613,254</b>	<b>1,334,794</b>	<b>948,252</b>
O.D.					6,561					12,567	5,317

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,314,062	6,153,670	953,569	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,461,908	-1,717,863	2,645	
TOTAL LOSSES	4,852,154	4,435,807	956,214	
EXPECTED LOSSES	5,538,398	4,595,072	836,353	
CREDIBILITY	.07	.21	.31	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.998	.912	.197	2.107
INDICATED (POST-TEST)	1.005	.918	.198	2.121
PRES. ON RATE LEVEL	1.023	.850	.155	2.028
DERIVED BY FORMULA	1.022	.864	.168	2.054
UNDERLYING PRES. RATE	1.139	.945	.172	2.256
PROPOSED	1.022	.864	.168	2.054

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.958
IND. RATES				1.96	MINIMUM PREMIUM	
MAN. RATES	3.26	2.68	2.24	+ 1.96	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
2012	399,983	8,788,479	2.197			399,983			3	30	153	186
2013	439,405	10,618,107	2.416			439,405	1		5	54	146	206
2014	455,215	13,831,822	3.038			455,215			6	61	132	199
2015	463,457	7,676,442	1.656			463,457	1		3	47	119	170
2016	463,725	8,029,155	1.731			463,725			1	29	148	178
<b>TOTAL</b>	<b>2,221,785</b>	<b>48,944,005</b>	<b>2.203</b>			<b>2,221,785</b>	<b>2</b>		<b>18</b>	<b>221</b>	<b>698</b>	<b>939</b>
O.D.		16,097										

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			609,390	949,604	2,794,590			200,835	724,628	2,563,484	945,948
2013	141,998		1,087,674	2,037,762	1,865,951	608,481		435,418	1,612,995	1,900,323	927,505
2014			843,995	2,270,561	2,058,924			3,310,759	2,398,591	2,070,471	878,521
2015	155,050		587,476	1,587,153	1,210,645	108,238		255,445	1,221,712	1,510,915	1,039,808
2016			220,114	858,464	1,972,480			135,000	1,013,993	2,890,914	938,190
<b>TOTAL</b>	<b>297,048</b>		<b>3,348,649</b>	<b>7,703,544</b>	<b>9,902,590</b>	<b>716,719</b>		<b>4,337,457</b>	<b>6,971,919</b>	<b>10,936,107</b>	<b>4,729,972</b>
O.D.											16,097

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			705,674	1,083,500	3,501,618			314,106	849,263	3,191,536	889,191
2013	94,023	5,898	1,378,851	2,364,363	2,260,291	768,745	6,302	868,758	1,934,984	2,265,052	876,492
2014	234	14,127	1,261,697	2,612,780	2,237,633	3,545	48,311	1,798,877	2,710,589	2,346,114	847,773
2015	172,068	16,908	1,484,065	1,681,252	1,264,702	214,723	23,804	1,122,564	1,378,931	1,624,825	1,020,052
2016	2,031	26,746	2,341,535	1,726,459	1,638,274	7,710	60,530	2,004,045	1,738,623	2,085,411	897,848
<b>TOTAL</b>	<b>268,356</b>	<b>63,679</b>	<b>7,171,822</b>	<b>9,468,354</b>	<b>10,902,518</b>	<b>994,723</b>	<b>138,947</b>	<b>6,108,350</b>	<b>8,612,390</b>	<b>11,512,938</b>	<b>4,531,356</b>
O.D.											15,306

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,745,877	40,496,200	4,546,662			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,703,163	-10,564,816	13,768			
TOTAL LOSSES	9,042,714	29,931,384	4,560,430			
EXPECTED LOSSES	12,864,136	28,261,106	4,310,264			
CREDIBILITY	.20	.58	.85			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.407	1.347	.205	1.959		
INDICATED (POST-TEST)	.410	1.356	.206	1.972		
PRES. ON RATE LEVEL	.521	1.144	.174	1.839		
DERIVED BY FORMULA	.499	1.267	.201	1.967		
UNDERLYING PRES. RATE	.579	1.272	.194	2.045		
PROPOSED	.499	1.267	.201	1.967		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.875
IND. RATES				1.88	MINIMUM PREMIUM	
MAN. RATES	2.82	2.43	2.03	+ 1.88	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
2012	43,647	506,553	1.160			43,647				2	12	14
2013	44,829	341,317	.761			44,829				2	15	17
2014	47,530	394,349	.829			47,530				1	12	13
2015	51,319	514,915	1.003			51,319			1	1	5	7
2016	54,913	469,132	.854			54,913				1	14	15
<b>TOTAL</b>	<b>242,238</b>	<b>2,226,266</b>	<b>.919</b>			<b>242,238</b>			<b>1</b>	<b>7</b>	<b>58</b>	<b>66</b>
O.D.		412										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				181,723	79,932				69,595	127,896	47,407
2013				38,992	49,353				57,281	114,105	81,586
2014				8,797	68,214				2,729	161,971	152,638
2015			187,855	58,761	96,657			1,938	4,281	116,545	48,878
2016				18,596	127,717				74,287	174,557	73,975
<b>TOTAL</b>			<b>187,855</b>	<b>306,869</b>	<b>421,873</b>			<b>1,938</b>	<b>208,173</b>	<b>695,074</b>	<b>404,484</b>
O.D.											412

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				207,346	100,156				81,566	159,231	44,563
2013			3,043	45,361	59,182			5,391	69,483	134,989	77,099
2014			6,449	13,840	71,371			10,373	12,797	174,510	147,296
2015	120	130	234,994	79,225	104,710	67	217	22,045	20,773	117,703	47,949
2016	112	2,825	108,139	81,408	99,652	437	2,958	119,612	112,527	126,735	70,794
<b>TOTAL</b>	<b>232</b>	<b>4,173</b>	<b>352,625</b>	<b>427,180</b>	<b>435,071</b>	<b>504</b>	<b>3,502</b>	<b>157,421</b>	<b>297,146</b>	<b>713,168</b>	<b>387,701</b>
O.D.											394

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	518,457	1,872,565	388,095	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-240,845	-397,536	874	
TOTAL LOSSES	277,612	1,475,029	388,969	
EXPECTED LOSSES	547,458	1,070,692	261,617	
CREDIBILITY	.05	.13	.19	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.115	.609	.161	.885
INDICATED (POST-TEST)	.116	.613	.162	.891
PRES. ON RATE LEVEL	.203	.398	.097	.698
DERIVED BY FORMULA	.199	.426	.109	.734
UNDERLYING PRES. RATE	.226	.442	.108	.776
PROPOSED	.199	.426	.109	.734

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE
IND. RATES				.70	MINIMUM PREMIUM
MAN. RATES	1.03	.88	.77	+ .70	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	667,443	3,895,405	.583			9	15	38	62
2013	722,021	3,904,376	.540			5	14	28	47
2014	724,296	3,686,025	.508			4	9	24	37
2015	670,951	3,094,385	.461			5	14	22	41
2016	754,821	2,047,169	.271			2	7	40	49
<b>TOTAL</b>	<b>3,539,532</b>	<b>16,627,360</b>	<b>.470</b>			<b>25</b>	<b>59</b>	<b>152</b>	<b>236</b>
O.D.		2,813							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,694,948	386,505	570,139			357,002	252,235	389,587	244,989
2013			1,230,336	446,731	393,536			1,038,380	409,773	217,703	167,917
2014			1,198,829	310,624	933,412			357,766	210,663	452,528	222,203
2015			1,107,686	376,510	144,851			416,624	316,609	293,919	438,186
2016			322,864	168,421	431,389			102,355	262,654	479,622	279,864
<b>TOTAL</b>			<b>5,554,663</b>	<b>1,688,791</b>	<b>2,473,327</b>			<b>2,272,127</b>	<b>1,451,934</b>	<b>1,833,359</b>	<b>1,353,159</b>
O.D.											2,813

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,962,750	441,003	714,384			558,351	295,621	485,035	230,290
2013		5,523	1,188,170	523,671	489,113		10,182	1,222,380	494,762	273,611	158,682
2014	407	15,066	1,432,209	423,772	1,019,043	1,431	17,451	588,482	266,974	505,597	214,426
2015	687	15,895	1,313,992	429,744	229,444	4,161	23,949	806,686	375,220	343,782	429,860
2016	592	9,279	742,548	393,836	382,975	2,133	20,862	499,576	362,969	363,646	267,830
<b>TOTAL</b>	<b>1,686</b>	<b>45,763</b>	<b>6,639,669</b>	<b>2,212,026</b>	<b>2,834,959</b>	<b>7,725</b>	<b>72,444</b>	<b>3,675,475</b>	<b>1,795,546</b>	<b>1,971,671</b>	<b>1,301,088</b>
O.D.											2,663

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,442,762	8,814,202	1,303,751	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,954,124	-2,160,517	3,729	
TOTAL LOSSES	7,488,638	6,653,685	1,307,480	
EXPECTED LOSSES	6,618,924	5,769,436	1,168,046	
CREDIBILITY	.27	.78	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.212	.188	.037	.437
INDICATED (POST-TEST)	.213	.189	.037	.439
PRES. ON RATE LEVEL	.167	.147	.030	.344
DERIVED BY FORMULA	.179	.180	.037	.396
UNDERLYING PRES. RATE	.187	.163	.033	.383
PROPOSED	.179	.180	.037	.396
YEAR	4-1-18	1-1-19	4-1-19	4-1-20
IND. RATES				.38
MAN. RATES	.47	.40	.38	+ .38

+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
2012	6,023	290,203	4.818			6,023				2		2
2013	5,182	377,237	7.279			5,182			1		2	3
2014	5,827	930,523	15.969			5,827	1				3	5
2015	5,989	185,575	3.098			5,989				1	1	2
2016	6,198	1,714,483	27.661			6,198	1			1	2	4
<b>TOTAL</b>	<b>29,219</b>	<b>3,498,021</b>	<b>11.972</b>			<b>29,219</b>	<b>2</b>		<b>1</b>	<b>5</b>	<b>8</b>	<b>16</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			252,917	112,940	20,878			47,043	149,769	10,783	27,494
2013				77,620	80,464	200,590			59,394	242,602	45,616
2014	247,837			40,835	2,557				88,768	4,876	22,016
2015				49,440	14,096	20,000			1,500,000	12,178	48,539
2016	69,850										48,919
<b>TOTAL</b>	<b>317,687</b>		<b>252,917</b>	<b>280,835</b>	<b>117,995</b>	<b>220,590</b>		<b>47,043</b>	<b>1,797,931</b>	<b>270,439</b>	<b>192,584</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				128,865					175,529		25,844
2013		1,372	287,810	2,244	28,781		680	79,996	932	13,455	43,107
2014	284,230	242	17,809	89,404	86,274	201,165	457	23,820	77,843	263,480	21,245
2015	7	183	17,091	38,055	5,356	134	601	37,893	83,564	11,387	47,617
2016	55,354	305	27,866	23,921	13,600	30,459	11,815	449,485	435,156	82,582	46,815
<b>TOTAL</b>	<b>339,591</b>	<b>2,102</b>	<b>350,576</b>	<b>282,489</b>	<b>134,011</b>	<b>231,758</b>	<b>13,553</b>	<b>591,194</b>	<b>773,024</b>	<b>370,904</b>	<b>184,628</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,528,774	1,560,428	184,628	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-152,120	-170,595	508	
TOTAL LOSSES	1,376,654	1,389,833	185,136	
EXPECTED LOSSES	343,032	457,862	158,366	
CREDIBILITY	.01	.03	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.712	4.757	.634	10.103
INDICATED (POST-TEST)	4.745	4.790	.638	10.173
PRES. ON RATE LEVEL	1.056	1.409	.487	2.952
DERIVED BY FORMULA	1.093	1.510	.495	3.098
UNDERLYING PRES. RATE	1.174	1.567	.542	3.283
PROPOSED	1.093	1.510	.495	3.098

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	2.954
IND. RATES				2.95	MINIMUM PREMIUM	
MAN. RATES	4.41	3.77	3.26	+ 2.95	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	110,816	3,773,920	3.405			2	8	91	101
2013	106,796	2,188,728	2.049			3	3	49	55
2014	91,869	1,373,099	1.494			2	4	45	51
2015	95,154	2,500,825	2.628				1	49	50
2016	120,371	1,115,045	.926				3	35	38
<b>TOTAL</b>	<b>525,006</b>	<b>10,951,617</b>	<b>2.086</b>			<b>7</b>	<b>19</b>	<b>269</b>	<b>295</b>
O.D.		2,086							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			401,976	188,106	1,146,234			270,499	262,081	896,046	608,978
2013			584,336	169,368	496,623			129,803	119,302	361,756	327,540
2014			296,869	39,349	272,388			37,301	7,987	441,461	277,744
2015				123,404	1,009,487				45,074	1,058,802	264,058
2016				9,644	449,332				9,461	406,484	240,124
<b>TOTAL</b>			<b>1,283,181</b>	<b>529,871</b>	<b>3,374,064</b>			<b>437,603</b>	<b>443,905</b>	<b>3,164,549</b>	<b>1,718,444</b>
O.D.											2,086

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			465,488	214,629	1,436,234			423,061	307,160	1,115,582	572,439
2013		3,169	683,421	206,835	602,227		1,878	233,517	149,300	429,195	309,525
2014	101	3,754	352,050	66,688	294,170	148	2,304	83,527	37,111	476,720	268,023
2015	49	2,752	249,238	268,407	935,715	476	2,117	176,221	192,903	1,068,739	259,041
2016	375	3,774	334,199	243,028	343,027	586	3,941	165,799	152,864	276,272	229,799
<b>TOTAL</b>	<b>525</b>	<b>13,449</b>	<b>2,084,396</b>	<b>999,587</b>	<b>3,611,373</b>	<b>1,210</b>	<b>10,240</b>	<b>1,082,125</b>	<b>839,338</b>	<b>3,366,508</b>	<b>1,638,827</b>
O.D.											1,979

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,191,945	8,816,806	1,640,806			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,960,728	-3,293,676	7,649			
TOTAL LOSSES	1,231,217	5,523,130	1,648,455			
EXPECTED LOSSES	4,383,801	8,830,601	2,331,026			
CREDIBILITY	.08	.22	.32			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.235	1.052	.314	1.601		
INDICATED (POST-TEST)	.237	1.059	.316	1.612		
PRES. ON RATE LEVEL	.751	1.512	.399	2.662		
DERIVED BY FORMULA	.710	1.412	.372	2.494		
UNDERLYING PRES. RATE	.835	1.682	.444	2.961		
PROPOSED	.710	1.412	.372	2.494		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	2.378
IND. RATES				2.38	MINIMUM PREMIUM	
MAN. RATES	4.16	3.53	2.94	+ 2.38	PRESENT	

+PROPOSED



ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	949,613	17,845,809	1.879	1		10	73	325	409
2013	960,474	21,482,269	2.236			14	93	355	462
2014	1,009,821	18,548,392	1.836			12	86	343	441
2015	1,094,743	18,325,845	1.673			13	69	321	403
2016	1,154,917	17,776,307	1.539			11	38	381	430
<b>TOTAL</b>	<b>5,169,568</b>	<b>93,978,622</b>	<b>1.818</b>	<b>1</b>		<b>60</b>	<b>359</b>	<b>1725</b>	<b>2145</b>
O.D.		703,287	.013				3	12	15

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	177,941		2,092,142	3,219,830	3,228,302	978		1,294,916	2,647,269	3,034,869	2,149,562
2013			2,467,808	3,715,401	4,048,740			1,440,462	3,304,349	3,919,423	2,586,086
2014			2,303,287	3,481,398	3,435,327			1,442,089	2,143,389	3,227,122	2,515,780
2015			2,317,391	3,008,565	3,893,800			1,048,294	1,711,273	3,755,749	2,590,773
2016			1,961,174	2,014,713	4,245,401			996,690	1,101,929	4,956,334	2,500,066
<b>TOTAL</b>	<b>177,941</b>		<b>11,141,802</b>	<b>15,439,907</b>	<b>18,851,570</b>	<b>978</b>		<b>6,222,451</b>	<b>10,908,209</b>	<b>18,893,497</b>	<b>12,342,267</b>
O.D.				153,621	232,299				68,974	166,210	82,183

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	182,390		2,287,187	3,673,824	4,045,060	4,977		1,897,130	3,102,596	3,778,418	2,020,588
2013		13,252	3,051,250	4,327,002	4,898,253		20,387	2,656,966	3,972,254	4,679,801	2,443,851
2014	685	32,578	3,004,063	4,045,642	3,750,231	4,459	59,832	2,169,476	2,520,626	3,588,419	2,427,728
2015	1,873	50,684	4,359,276	3,497,327	3,939,732	13,006	71,500	2,860,919	2,227,603	3,966,850	2,541,548
2016	5,276	78,531	6,513,943	4,016,010	3,697,667	17,239	179,455	3,974,543	2,666,451	3,569,043	2,392,563
<b>TOTAL</b>	<b>190,224</b>	<b>175,045</b>	<b>19,215,719</b>	<b>19,559,805</b>	<b>20,330,943</b>	<b>39,681</b>	<b>331,174</b>	<b>13,559,034</b>	<b>14,489,530</b>	<b>19,582,531</b>	<b>11,826,278</b>
O.D.	115	1,647	148,488	228,675	204,158	227	1,331	66,057	113,021	137,689	79,300

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	33,728,742	74,646,352	11,905,578			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-8,883,323	-19,672,714	37,324			
TOTAL LOSSES	24,845,419	54,973,638	11,942,902			
EXPECTED LOSSES	20,161,316	52,936,376	11,269,658			
CREDIBILITY	.35	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.481	1.063	.231	1.775		
INDICATED (POST-TEST)	.484	1.070	.233	1.787		
PRES. ON RATE LEVEL	.351	.921	.195	1.467		
DERIVED BY FORMULA	.398	1.070	.233	1.701		
UNDERLYING PRES. RATE	.390	1.024	.218	1.632		
PROPOSED	.398	1.070	.233	1.701		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.622
IND. RATES				1.62	MINIMUM PREMIUM	
MAN. RATES	2.08	1.82	1.62	+ 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
2012	633,242	14,552,003	2.298	1	2	12	32	212	259
2013	674,422	14,377,928	2.131			22	56	216	294
2014	733,887	13,668,999	1.862			10	42	201	253
2015	825,144	16,584,484	2.009			12	32	312	356
2016	862,269	11,388,212	1.320			4	27	237	268
<b>TOTAL</b>	<b>3,728,964</b>	<b>70,571,626</b>	<b>1.893</b>	<b>1</b>	<b>2</b>	<b>60</b>	<b>189</b>	<b>1178</b>	<b>1430</b>
O.D.		136,927	.003				1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	168,278	397,003	2,259,890	1,035,439	3,960,809	2,808	147,792	1,923,460	847,525	2,914,045	894,954
2013			4,575,977	1,865,329	2,221,382			1,891,540	1,163,036	1,654,920	1,005,744
2014			2,051,034	1,690,236	3,906,155			1,007,605	1,340,116	2,766,684	907,169
2015			2,938,481	1,580,901	4,925,670			1,829,835	796,343	3,402,950	1,110,304
2016			828,284	1,020,610	3,903,689			187,242	1,137,281	3,091,627	1,219,479
<b>TOTAL</b>	<b>168,278</b>	<b>397,003</b>	<b>12,653,666</b>	<b>7,192,515</b>	<b>18,917,705</b>	<b>2,808</b>	<b>147,792</b>	<b>6,839,682</b>	<b>5,284,301</b>	<b>13,830,226</b>	<b>5,137,650</b>
O.D.				20,641	6,941				53,020	41,342	14,983

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	172,485	964,345	2,463,106	1,181,439	4,962,894	14,290	233,068	2,637,533	993,298	3,627,994	841,257
2013		24,479	5,269,824	2,199,902	2,734,807		26,781	3,238,590	1,424,243	1,993,329	950,428
2014	696	31,314	2,799,352	2,129,193	4,186,220	4,027	52,682	1,860,995	1,635,459	3,059,054	875,418
2015	1,923	51,866	4,392,948	2,360,398	4,806,564	13,577	77,373	2,797,830	1,345,563	3,559,805	1,089,208
2016	4,041	52,004	4,423,777	2,934,112	3,189,332	8,716	70,530	2,234,347	1,900,765	2,239,923	1,167,041
<b>TOTAL</b>	<b>179,145</b>	<b>1,124,008</b>	<b>19,349,007</b>	<b>10,805,044</b>	<b>19,879,817</b>	<b>40,610</b>	<b>460,434</b>	<b>12,769,295</b>	<b>7,299,328</b>	<b>14,480,105</b>	<b>4,923,352</b>
O.D.	2	55	5,245	23,999	7,184	55	473	23,460	70,543	30,821	14,272

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	33,951,789	52,596,841	4,937,624	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-12,422,850	-14,166,502	15,962	
TOTAL LOSSES	21,528,939	38,430,339	4,953,586	
EXPECTED LOSSES	28,414,706	38,259,171	4,698,495	
CREDIBILITY	.28	.81	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.577	1.031	.133	1.741
INDICATED (POST-TEST)	.581	1.038	.134	1.753
PRES. ON RATE LEVEL	.685	.923	.113	1.721
DERIVED BY FORMULA	.656	1.016	.134	1.806
UNDERLYING PRES. RATE	.762	1.026	.126	1.914
PROPOSED	.637	.986	.130	1.753

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.671
IND. RATES				1.67	MINIMUM PREMIUM	
MAN. RATES	2.56	2.21	1.90	+ 1.67	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	466,168	13,006,179	2.790		1	4	64	258	327
2013	586,228	15,628,549	2.665			13	66	280	359
2014	696,157	14,939,961	2.146			10	58	321	389
2015	940,498	15,167,504	1.612			5	61	278	344
2016	1,217,234	16,642,141	1.367			2	38	416	456
<b>TOTAL</b>	<b>3,906,285</b>	<b>75,384,334</b>	<b>1.930</b>		<b>1</b>	<b>34</b>	<b>287</b>	<b>1553</b>	<b>1875</b>
O.D.		22,432						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012		682,819	604,852	2,360,094	2,474,940		435,510	993,163	1,979,827	2,257,827	1,217,147
2013			2,184,682	2,913,782	2,835,891			999,834	2,952,742	2,596,531	1,145,087
2014			1,614,557	2,319,719	3,619,462			1,409,953	1,626,911	3,229,424	1,119,935
2015			1,165,950	2,567,773	4,120,338			991,793	1,689,822	3,401,211	1,230,617
2016			321,625	1,638,514	6,074,730			89,335	868,748	6,229,259	1,419,930
<b>TOTAL</b>		<b>682,819</b>	<b>5,891,666</b>	<b>11,799,882</b>	<b>19,125,361</b>		<b>435,510</b>	<b>4,484,078</b>	<b>9,118,050</b>	<b>17,714,252</b>	<b>6,132,716</b>
O.D.					1,712					14,576	6,144

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012		602,409	685,871	2,692,871	3,101,106		260,359	1,468,490	2,320,355	2,810,998	1,144,118
2013		11,849	2,690,462	3,388,654	3,441,513		14,470	1,919,727	3,526,349	3,112,611	1,082,107
2014	541	26,608	2,368,782	2,784,702	3,892,907	5,289	68,311	2,400,330	1,982,018	3,577,338	1,080,737
2015	1,094	33,201	2,915,000	3,055,725	4,035,700	10,860	58,873	2,447,284	2,136,000	3,594,647	1,207,235
2016	5,747	68,719	6,057,263	4,494,425	4,873,195	11,593	83,400	3,151,259	2,836,197	4,320,315	1,358,873
<b>TOTAL</b>	<b>7,382</b>	<b>742,786</b>	<b>14,717,378</b>	<b>16,416,377</b>	<b>19,344,421</b>	<b>27,742</b>	<b>485,413</b>	<b>11,387,090</b>	<b>12,800,919</b>	<b>17,415,909</b>	<b>5,873,070</b>
O.D.	1	9	858	629	1,416	19	124	5,401	4,975	10,291	5,880

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	27,374,203	65,994,937	5,878,950			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-9,811,173	-19,023,741	27,907			
TOTAL LOSSES	17,563,030	46,971,196	5,906,857			
EXPECTED LOSSES	23,359,584	52,812,974	6,836,000			
CREDIBILITY	.29	.84	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.450	1.202	.151	1.803		
INDICATED (POST-TEST)	.453	1.210	.152	1.815		
PRES. ON RATE LEVEL	.538	1.216	.157	1.911		
DERIVED BY FORMULA	.513	1.211	.152	1.876		
UNDERLYING PRES. RATE	.598	1.352	.175	2.125		
PROPOSED	.513	1.211	.152	1.876		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.789
IND. RATES				1.79	MINIMUM PREMIUM	
MAN. RATES	2.96	2.56	2.11	+ 1.79	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
2012	359,582	4,893,865	1.360			359,582	1		1	17	77	96
2013	366,788	5,364,484	1.462			366,788	1		2	24	77	104
2014	367,160	3,141,041	.855			367,160				16	82	98
2015	389,254	3,634,820	.933			389,254			2	11	78	91
2016	395,525	2,817,035	.712			395,525			1	11	72	84
<b>TOTAL</b>	<b>1,878,309</b>	<b>19,851,245</b>	<b>1.057</b>			<b>1,878,309</b>	<b>2</b>		<b>6</b>	<b>79</b>	<b>386</b>	<b>473</b>
O.D.		41,381	.002								1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	64,511		136,145	696,064	858,426			290,163	1,136,379	1,097,296	614,881
2013	228,434		383,734	938,279	800,916			191,801	839,607	1,344,680	637,033
2014				326,746	791,962				313,970	1,118,522	589,841
2015			362,276	571,329	678,005			158,898	511,265	824,337	528,710
2016			189,104	244,971	504,715			20,543	163,120	1,095,617	598,965
<b>TOTAL</b>	<b>292,945</b>		<b>1,071,259</b>	<b>2,777,389</b>	<b>3,634,024</b>			<b>661,405</b>	<b>2,964,341</b>	<b>5,480,452</b>	<b>2,969,430</b>
O.D.					12,714					23,529	5,138

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	66,124		157,656	794,210	1,075,610			453,815	1,331,835	1,366,136	577,988
2013	300,435	2,082	500,571	1,086,667	969,550		2,776	398,982	1,014,286	1,596,396	601,996
2014		1,798	108,985	404,748	835,572		2,170	115,822	401,477	1,216,294	569,197
2015	310	8,516	736,177	650,509	686,927	2,448	12,964	577,019	609,121	876,320	518,665
2016	600	8,809	739,278	476,562	435,807	2,101	15,412	567,993	506,851	762,262	573,210
<b>TOTAL</b>	<b>367,469</b>	<b>21,205</b>	<b>2,242,667</b>	<b>3,412,696</b>	<b>4,003,466</b>	<b>4,549</b>	<b>33,322</b>	<b>2,113,631</b>	<b>3,863,570</b>	<b>5,817,408</b>	<b>2,841,056</b>
O.D.		26	2,509	1,947	11,673	8	39	3,496	3,352	23,676	4,943

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,788,921	17,137,788	2,845,999			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,518,165	-4,524,900	8,470			
TOTAL LOSSES	2,270,756	12,612,888	2,854,469			
EXPECTED LOSSES	5,672,494	12,115,093	2,648,416			
CREDIBILITY	.18	.51	.76			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.121	.672	.152	.945		
INDICATED (POST-TEST)	.122	.677	.153	.952		
PRES. ON RATE LEVEL	.271	.580	.127	.978		
DERIVED BY FORMULA	.244	.629	.147	1.020		
UNDERLYING PRES. RATE	.302	.645	.141	1.088		
PROPOSED	.234	.603	.141	.978		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	.932
IND. RATES				.93	MINIMUM PREMIUM	
MAN. RATES	1.52	1.27	1.08	+ .93	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
2012	234,084	4,029,251	1.721			234,084			2	30	77	109
2013	235,826	3,763,435	1.595			235,826			3	34	67	104
2014	233,795	5,525,163	2.363			233,795			6	32	77	115
2015	248,051	3,543,388	1.428			248,051			1	30	58	89
2016	254,799	2,464,880	.967			254,799			1	12	63	76
<b>TOTAL</b>	<b>1,206,555</b>	<b>19,326,117</b>	<b>1.602</b>			<b>1,206,555</b>			<b>13</b>	<b>138</b>	<b>342</b>	<b>493</b>
O.D.		1,025,159	.084						2	3	4	9

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			505,238	995,503	725,682			221,660	513,591	607,892	459,685
2013			476,795	915,803	309,279			212,597	754,691	545,483	548,787
2014			1,346,662	1,021,570	602,244			563,248	651,132	764,283	576,024
2015			173,535	718,569	726,890			50,216	708,505	691,774	473,899
2016			347,363	214,664	538,519			94,314	220,281	694,787	354,952
<b>TOTAL</b>			<b>2,849,593</b>	<b>3,866,109</b>	<b>2,902,614</b>			<b>1,142,035</b>	<b>2,848,200</b>	<b>3,304,219</b>	<b>2,413,347</b>
O.D.			417,362	179,013	31,188			194,655	31,320	121,800	49,821

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			585,065	1,135,870	909,277			346,677	601,929	756,824	432,104
2013		2,587	594,170	1,052,057	385,307		3,077	415,824	898,124	655,935	518,604
2014	459	17,041	1,677,396	1,179,097	700,467	2,253	28,182	977,492	762,434	863,949	555,863
2015	222	6,876	612,655	783,497	730,954	1,756	8,480	475,427	764,534	750,828	464,895
2016	702	10,892	880,663	488,739	473,142	2,255	21,150	544,408	411,078	503,742	339,689
<b>TOTAL</b>	<b>1,383</b>	<b>37,396</b>	<b>4,349,949</b>	<b>4,639,260</b>	<b>3,199,147</b>	<b>6,264</b>	<b>60,889</b>	<b>2,759,828</b>	<b>3,438,099</b>	<b>3,531,278</b>	<b>2,311,155</b>
O.D.	28	3,151	556,895	172,272	52,769	77	3,347	356,100	35,940	139,218	47,661

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,135,307	15,207,983	2,358,816	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,492,541	-4,312,644	7,718	
TOTAL LOSSES	5,642,766	10,895,339	2,366,534	
EXPECTED LOSSES	5,610,481	11,546,731	2,413,110	
CREDIBILITY	.13	.38	.57	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.468	.903	.196	1.567
INDICATED (POST-TEST)	.471	.909	.197	1.577
PRES. ON RATE LEVEL	.418	.860	.180	1.458
DERIVED BY FORMULA	.425	.879	.190	1.494
UNDERLYING PRES. RATE	.465	.957	.200	1.622
PROPOSED	.425	.879	.190	1.494

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.424
IND. RATES				1.42	MINIMUM PREMIUM	
MAN. RATES	2.06	1.79	1.61	+ 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
2012	189,776	4,567,917	2.407			6	21	75	102
2013	170,663	4,535,943	2.657			7	25	51	83
2014	189,762	4,791,250	2.524			8	23	66	97
2015	221,116	5,347,507	2.418			4	45	49	98
2016	279,389	4,621,791	1.654			2	25	87	114
<b>TOTAL</b>	<b>1,050,706</b>	<b>23,864,408</b>	<b>2.271</b>			<b>27</b>	<b>139</b>	<b>328</b>	<b>494</b>
O.D.		5,969							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			847,786	889,830	928,305			314,352	831,559	577,291	178,794
2013			1,276,930	1,091,254	380,421			696,483	447,376	483,992	159,487
2014			1,439,577	1,059,335	855,973			468,395	357,088	454,656	156,226
2015			640,189	1,783,439	803,459			227,054	1,188,539	494,202	210,625
2016			408,187	1,010,152	1,370,510			120,056	493,358	1,006,942	212,586
<b>TOTAL</b>			<b>4,612,669</b>	<b>5,834,010</b>	<b>4,338,668</b>			<b>1,826,340</b>	<b>3,317,920</b>	<b>3,017,083</b>	<b>917,718</b>
O.D.											5,969

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			981,735	1,015,297	1,163,167			491,647	974,587	718,729	168,066
2013		6,927	1,513,531	1,258,966	484,255		10,079	1,217,033	544,360	587,118	150,715
2014	490	18,547	1,804,093	1,238,182	968,933	1,873	22,799	774,153	427,349	516,641	150,758
2015	653	17,516	1,537,336	1,802,806	908,679	3,911	20,381	914,638	1,200,557	597,635	206,623
2016	1,702	25,600	2,199,071	1,550,278	1,219,696	3,602	31,929	887,840	709,640	748,728	203,445
<b>TOTAL</b>	<b>2,845</b>	<b>68,590</b>	<b>8,035,766</b>	<b>6,865,529</b>	<b>4,744,730</b>	<b>9,386</b>	<b>85,188</b>	<b>4,285,311</b>	<b>3,856,493</b>	<b>3,168,851</b>	<b>879,607</b>
O.D.											5,744

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,487,086	18,635,603	885,351			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,793,832	-4,811,918	3,178			
TOTAL LOSSES	8,693,254	13,823,685	888,529			
EXPECTED LOSSES	8,741,873	13,133,826	872,085			
CREDIBILITY	.12	.35	.52			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.827	1.316	.085	2.228		
INDICATED (POST-TEST)	.833	1.325	.086	2.244		
PRES. ON RATE LEVEL	.748	1.124	.075	1.947		
DERIVED BY FORMULA	.758	1.194	.081	2.033		
UNDERLYING PRES. RATE	.832	1.250	.083	2.165		
PROPOSED	.758	1.194	.081	2.033		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.938
IND. RATES				1.94	MINIMUM PREMIUM	
MAN. RATES	2.76	2.42	2.15	+ 1.94	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	174,059	2,553,534	1.467			3	8	39	50
2013	169,313	2,488,545	1.469			4	9	28	41
2014	173,686	3,042,865	1.751			3	18	11	32
2015	236,580	2,714,909	1.147			1	16	23	40
2016	226,564	1,156,409	.510				14	15	29
<b>TOTAL</b>	<b>980,202</b>	<b>11,956,262</b>	<b>1.220</b>			<b>11</b>	<b>65</b>	<b>116</b>	<b>192</b>
O.D.		26,981	.002					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			431,595	268,189	615,465			161,909	252,227	381,398	442,751
2013			707,520	343,791	289,458			314,655	303,754	297,973	231,394
2014			469,315	796,490	265,671			375,436	629,709	192,825	313,419
2015			244,946	585,921	246,903			408,589	559,187	327,430	341,933
2016				285,885	200,617				201,085	169,554	299,268
<b>TOTAL</b>			<b>1,853,376</b>	<b>2,280,276</b>	<b>1,618,114</b>			<b>1,260,589</b>	<b>1,945,962</b>	<b>1,369,180</b>	<b>1,628,765</b>
O.D.					1,836					2,203	22,942

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			499,787	306,005	771,180			253,226	295,611	474,841	416,186
2013		3,838	827,398	402,190	359,275		4,555	557,346	366,587	359,993	218,667
2014	160	6,631	655,584	893,123	315,940	1,502	18,755	661,356	696,481	242,388	302,449
2015	203	5,520	485,338	588,798	281,893	3,745	20,893	773,279	598,072	389,684	335,436
2016	259	4,194	382,776	327,423	191,300	775	5,204	205,064	195,410	137,960	286,399
<b>TOTAL</b>	<b>622</b>	<b>20,183</b>	<b>2,850,883</b>	<b>2,517,539</b>	<b>1,919,588</b>	<b>6,022</b>	<b>49,407</b>	<b>2,450,271</b>	<b>2,152,161</b>	<b>1,604,866</b>	<b>1,559,137</b>
O.D.			42	36	2,186			36	47	2,590	22,424

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,377,466	8,199,013	1,581,561	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,593,525	-2,711,825	5,530	
TOTAL LOSSES	3,783,941	5,487,188	1,587,091	
EXPECTED LOSSES	3,665,956	7,351,516	1,617,333	
CREDIBILITY	.12	.33	.49	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.386	.560	.162	1.108
INDICATED (POST-TEST)	.389	.564	.163	1.116
PRES. ON RATE LEVEL	.336	.674	.149	1.159
DERIVED BY FORMULA	.342	.638	.156	1.136
UNDERLYING PRES. RATE	.374	.750	.165	1.289
PROPOSED	.342	.638	.156	1.136

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.083
IND. RATES				1.08	MINIMUM PREMIUM	
MAN. RATES	1.69	1.51	1.28	+ 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	
2012	101,424	196,354	.193				1	3	4	
2013	109,265	284,391	.260					5	5	
2014	138,029	258,590	.187					1	2	
2015	106,005	792,241	.747			1	6	2	9	
2016	57,805	42,732	.073				1	2	3	
<b>TOTAL</b>	<b>512,528</b>	<b>1,574,308</b>	<b>.307</b>			<b>2</b>	<b>8</b>	<b>13</b>	<b>23</b>	
O.D.		142								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				82,476	37,062				46,002	11,034	19,780
2013					100,658					111,911	71,822
2014			199,450		589			38,488		2,064	17,999
2015			149,277	222,147	932			250,817	140,282	2,262	26,524
2016				5,000	10,405				2,000	15,309	10,018
<b>TOTAL</b>			<b>348,727</b>	<b>309,623</b>	<b>149,646</b>			<b>289,305</b>	<b>188,284</b>	<b>142,580</b>	<b>146,143</b>
O.D.											142

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				94,105	46,439				53,914	13,737	18,593
2013			2,253	1,985	119,867			1,855	2,392	131,564	67,872
2014	68	2,170	218,835	4,641	6,693	153	1,769	57,048	1,827	3,335	17,369
2015	118	2,838	243,028	213,161	26,490	2,360	13,780	438,613	154,034	27,510	26,020
2016	11	132	11,701	9,344	8,591	25	176	7,377	6,856	10,593	9,587
<b>TOTAL</b>	<b>197</b>	<b>5,140</b>	<b>475,817</b>	<b>323,236</b>	<b>208,080</b>	<b>2,538</b>	<b>15,725</b>	<b>504,893</b>	<b>219,023</b>	<b>186,739</b>	<b>139,441</b>
O.D.											139

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,004,310	937,078	139,580	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-212,767	-234,407	278	
TOTAL LOSSES	791,543	702,671	139,858	
EXPECTED LOSSES	466,401	609,909	112,755	
CREDIBILITY	.08	.22	.32	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.154	.137	.027	.318
INDICATED (POST-TEST)	.155	.138	.027	.320
PRES. ON RATE LEVEL	.082	.107	.020	.209
DERIVED BY FORMULA	.088	.114	.022	.224
UNDERLYING PRES. RATE	.091	.119	.022	.232
PROPOSED	.088	.114	.022	.224
YEAR	4-1-18	1-1-19	4-1-19	4-1-20
IND. RATES				.21
MAN. RATES	.32	.25	.23	+ .21

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	14,085,234	37,846,412	.268	2		40	116	292	450
2013	14,929,414	33,633,810	.225	3		41	132	305	481
2014	15,609,100	29,645,158	.189	2		35	131	290	458
2015	16,214,891	30,312,172	.186	1		23	122	287	433
2016	17,057,881	25,798,853	.151	1		13	69	400	483
<b>TOTAL</b>	<b>77,896,520</b>	<b>157,236,405</b>	<b>.202</b>	<b>9</b>		<b>152</b>	<b>570</b>	<b>1574</b>	<b>2305</b>
O.D.		674,244				1	2	7	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	1,007,760		8,362,245	3,948,441	4,635,651	5,434		9,770,701	2,765,361	3,730,830	3,619,989
2013	141,623		8,965,450	3,718,775	4,782,448	51,876		4,764,975	3,204,449	4,428,354	3,575,860
2014	448,584		7,032,976	4,444,934	3,591,542			2,741,010	3,423,093	4,002,347	3,960,672
2015	800,413		5,804,992	4,177,026	4,137,102	175,856		1,637,895	4,206,577	5,481,974	3,890,337
2016	25,000		2,207,285	2,989,698	5,784,345			1,170,574	2,528,052	7,101,231	3,992,668
<b>TOTAL</b>	<b>2,423,380</b>		<b>32,372,948</b>	<b>19,278,874</b>	<b>22,931,088</b>	<b>233,166</b>		<b>20,085,155</b>	<b>16,127,532</b>	<b>24,744,736</b>	<b>19,039,526</b>
O.D.			329,480	41,114	28,662				25,941	23,717	225,330

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	1,032,954		9,395,746	4,505,176	5,808,479	27,654		7,172,758	3,241,006	4,644,885	3,402,790
2013	186,262	47,791	10,301,961	4,391,411	5,870,662	130,176	66,611	8,079,226	3,913,884	5,329,490	3,379,188
2014	516,822	87,903	8,583,951	5,216,740	4,093,659	10,750	135,616	4,736,130	3,995,258	4,517,230	3,822,048
2015	691,011	96,675	8,166,991	4,785,047	4,448,472	287,442	121,240	5,047,373	4,840,768	5,920,064	3,816,421
2016	26,802	103,048	8,659,530	5,607,918	5,023,337	25,314	244,944	6,018,816	4,415,816	5,198,093	3,820,983
<b>TOTAL</b>	<b>2,453,851</b>	<b>335,417</b>	<b>45,108,179</b>	<b>24,506,292</b>	<b>25,244,609</b>	<b>481,336</b>	<b>568,411</b>	<b>31,054,303</b>	<b>20,406,732</b>	<b>25,609,762</b>	<b>18,241,430</b>
O.D.	20	2,205	411,622	42,324	37,850	82	572	22,281	21,421	25,470	214,015

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	80,438,279	95,894,460	18,455,445		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-29,598,089	-26,407,260	61,196		
TOTAL LOSSES	50,840,190	69,487,200	18,516,641		
EXPECTED LOSSES	66,991,007	70,885,834	18,695,164		
CREDIBILITY	1.00	1.00	1.00		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	.065	.089	.024	.178	
INDICATED (POST-TEST)	.065	.090	.024	.179	
PRES. ON RATE LEVEL	.077	.082	.022	.181	
DERIVED BY FORMULA	.065	.090	.024	.179	
UNDERLYING PRES. RATE	.086	.091	.024	.201	
PROPOSED	.065	.090	.024	.179	
<b>IND. RATES</b>					
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE
IND. RATES				.17	MINIMUM PREMIUM
MAN. RATES	.28	.22	.20	+ .17	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	665,512	3,678,085	.552			5	14	52	71
2013	678,503	4,076,749	.600			5	11	40	56
2014	699,990	3,861,326	.551			4	13	29	46
2015	696,779	2,648,380	.380			3	10	43	56
2016	715,386	2,370,850	.331			1	8	56	65
<b>TOTAL</b>	<b>3,456,170</b>	<b>16,635,390</b>	<b>.481</b>			<b>18</b>	<b>56</b>	<b>220</b>	<b>294</b>
O.D.		622							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			914,691	525,087	570,071			566,075	232,654	516,450	353,057
2013			1,280,679	638,895	309,016			694,049	369,473	483,199	301,438
2014			1,052,635	320,158	587,548			736,112	204,505	567,698	392,670
2015			836,959	244,044	450,390			110,725	132,291	568,542	305,429
2016			209,459	279,787	506,412			41,849	173,877	920,936	238,530
<b>TOTAL</b>			<b>4,294,423</b>	<b>2,007,971</b>	<b>2,423,437</b>			<b>2,148,810</b>	<b>1,112,800</b>	<b>3,056,825</b>	<b>1,591,124</b>
O.D.											622

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,059,213	599,126	714,300			885,342	272,672	642,983	331,874
2013		6,947	1,493,690	742,647	394,531		10,043	1,208,143	453,129	584,989	284,859
2014	312	11,415	1,098,571	405,953	650,275	2,304	27,643	918,433	277,157	635,698	378,927
2015	524	12,575	1,043,668	339,614	483,349	1,355	7,517	307,425	214,525	588,383	299,626
2016	632	9,396	787,631	506,843	443,837	2,053	16,448	534,108	454,104	647,052	228,273
<b>TOTAL</b>	<b>1,468</b>	<b>40,333</b>	<b>5,482,773</b>	<b>2,594,183</b>	<b>2,686,292</b>	<b>5,712</b>	<b>61,651</b>	<b>3,853,451</b>	<b>1,671,587</b>	<b>3,099,105</b>	<b>1,523,559</b>
O.D.											589

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,445,388	10,051,167	1,524,148			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,953,839	-2,819,233	5,794			
TOTAL LOSSES	6,491,549	7,231,934	1,529,942			
EXPECTED LOSSES	6,635,847	7,534,450	1,831,771			
CREDIBILITY	.27	.77	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.188	.209	.044	.441		
INDICATED (POST-TEST)	.189	.210	.044	.443		
PRES. ON RATE LEVEL	.173	.195	.048	.416		
DERIVED BY FORMULA	.177	.207	.044	.428		
UNDERLYING PRES. RATE	.192	.218	.053	.463		
PROPOSED	.177	.207	.044	.428		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	.408
IND. RATES				.41	MINIMUM PREMIUM	
MAN. RATES	.66	.54	.46	+ .41	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	52,569,183	51,573,449	.098	3	1	55	207	506	772
2013	54,231,714	61,877,205	.114	1		65	233	631	930
2014	56,514,296	50,694,611	.089	3		47	238	497	785
2015	59,441,456	43,025,932	.072	2		37	211	490	740
2016	60,716,325	34,835,315	.057	1		12	110	522	645
<b>TOTAL</b>	<b>283,472,974</b>	<b>242,006,512</b>	<b>.085</b>	<b>10</b>	<b>1</b>	<b>216</b>	<b>999</b>	<b>2646</b>	<b>3872</b>
O.D.		809,941					7	16	23

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	1,293,899	48,918	10,584,529	6,534,098	6,330,017	1,561	1,265	5,287,771	7,022,433	6,999,887	7,469,071
2013	189,793		14,168,095	8,247,883	8,412,137	87,781		7,750,846	6,871,223	8,740,964	7,408,483
2014	1,719,209		9,241,416	6,655,036	7,278,569	7,500		4,134,694	6,798,115	7,602,644	7,257,428
2015	507,500		6,896,333	7,712,981	5,146,358	91,588		2,409,154	7,178,475	6,386,382	6,697,161
2016	612,952		1,942,341	3,549,657	7,638,354	70,000		823,634	3,593,351	10,156,250	6,448,776
<b>TOTAL</b>	<b>4,323,353</b>	<b>48,918</b>	<b>42,832,714</b>	<b>32,699,655</b>	<b>34,805,435</b>	<b>258,430</b>	<b>1,265</b>	<b>20,406,099</b>	<b>31,463,597</b>	<b>39,886,127</b>	<b>35,280,919</b>
O.D.				220,597	118,284				122,192	139,971	208,897

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	1,326,247	130,953	11,991,965	7,394,675	7,931,519	7,944	2,295	7,767,186	7,325,876	8,714,862	7,020,927
2013	249,614	72,071	15,695,548	9,651,123	10,309,950	220,276	85,893	10,635,093	8,317,587	10,475,606	7,001,016
2014	1,064,665	121,951	11,687,428	7,902,296	8,074,369	20,164	213,382	7,594,091	7,859,779	8,563,716	7,003,418
2015	566,401	131,159	11,178,807	8,232,623	5,716,753	210,650	177,811	7,326,601	7,219,888	7,046,728	6,569,915
2016	494,178	119,529	10,209,111	6,968,225	6,458,626	130,317	252,814	7,502,704	6,174,319	7,351,062	6,171,479
<b>TOTAL</b>	<b>3,701,105</b>	<b>575,663</b>	<b>60,762,859</b>	<b>40,148,942</b>	<b>38,491,217</b>	<b>589,351</b>	<b>732,195</b>	<b>40,825,675</b>	<b>36,897,449</b>	<b>42,151,974</b>	<b>33,766,755</b>
O.D.	52	1,232	108,759	233,362	133,230	284	1,713	81,084	125,381	146,523	199,158

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	107,379,972	158,328,078	33,965,913			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-35,118,303	-43,339,308	110,072			
TOTAL LOSSES	72,261,669	114,988,770	34,075,985			
EXPECTED LOSSES	79,372,433	116,223,919	34,016,758			
CREDIBILITY	1.00	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.025	.041	.012	.078		
INDICATED (POST-TEST)	.025	.041	.012	.078		
PRES. ON RATE LEVEL	.025	.037	.011	.073		
DERIVED BY FORMULA	.025	.041	.012	.078		
UNDERLYING PRES. RATE	.028	.041	.012	.081		
PROPOSED	.025	.041	.012	.078		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	.074
IND. RATES				.07	MINIMUM PREMIUM	
MAN. RATES	.12	.10	.08	+ .07	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
2012	499,220	7,165,566	1.435			499,220	1		10	34	85	130
2013	529,999	10,821,315	2.041			529,999			10	32	117	159
2014	540,084	12,775,491	2.365			540,084	1	1	8	30	106	146
2015	533,902	5,325,136	.997			533,902	1		2	28	95	126
2016	576,763	5,156,272	.894			576,763			2	12	92	106
<b>TOTAL</b>	<b>2,679,968</b>	<b>41,243,780</b>	<b>1.539</b>			<b>2,679,968</b>	<b>3</b>	<b>1</b>	<b>32</b>	<b>136</b>	<b>495</b>	<b>667</b>
O.D.		85,014	.003							1	2	3

REPORTED LOSSES

ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	65,305		1,631,499	1,060,820	946,149			1,254,684	970,679	831,500	404,930
2013			2,186,501	1,709,603	1,786,956			1,170,718	2,116,635	1,443,709	407,193
2014	13,891	446,381	1,754,391	660,819	1,567,708	55,352	3,514,649	1,933,790	791,557	1,597,116	439,837
2015	66,452		547,996	686,937	1,300,977	41,956		648,651	442,141	1,153,859	436,167
2016			316,583	361,247	1,091,163			162,754	245,994	2,544,546	433,985
<b>TOTAL</b>	<b>145,648</b>	<b>446,381</b>	<b>6,436,970</b>	<b>4,479,426</b>	<b>6,692,953</b>	<b>97,308</b>	<b>3,514,649</b>	<b>5,170,597</b>	<b>4,567,006</b>	<b>7,570,730</b>	<b>2,122,112</b>
O.D.				50,000	13,500				5,602	245	15,667

TRANSLATED LOSSES

ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	66,938		1,889,278	1,210,398	1,185,525			1,962,326	1,137,638	1,035,217	380,634
2013		11,140	2,458,342	1,996,256	2,177,736		15,170	1,931,902	2,523,839	1,745,811	384,797
2014	18,970	78,072	2,009,995	854,734	1,704,249	65,599	928,191	1,789,724	989,579	1,782,858	424,443
2015	73,872	11,362	985,923	856,793	1,272,133	86,638	29,261	1,075,995	620,232	1,221,788	427,880
2016	1,193	16,324	1,375,830	888,892	910,222	5,373	46,552	1,374,340	1,104,900	1,764,780	415,324
<b>TOTAL</b>	<b>160,973</b>	<b>116,898</b>	<b>8,719,368</b>	<b>5,807,073</b>	<b>7,249,865</b>	<b>157,610</b>	<b>1,019,174</b>	<b>8,134,287</b>	<b>6,376,188</b>	<b>7,550,454</b>	<b>2,033,078</b>
O.D.		66	7,754	54,488	18,003		11	840	5,946	512	15,037

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	18,316,981	27,062,529	2,048,115			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,214,556	-8,039,118	6,483			
TOTAL LOSSES	12,102,425	19,023,411	2,054,598			
EXPECTED LOSSES	13,989,432	21,520,144	2,009,976			
CREDIBILITY	.23	.65	.96			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.452	.710	.077	1.239		
INDICATED (POST-TEST)	.455	.715	.078	1.248		
PRES. ON RATE LEVEL	.469	.722	.068	1.259		
DERIVED BY FORMULA	.466	.717	.078	1.261		
UNDERLYING PRES. RATE	.522	.803	.075	1.400		
PROPOSED	.465	.716	.078	1.259		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.200
IND. RATES				1.20	MINIMUM PREMIUM	
MAN. RATES	1.95	1.66	1.39	+ 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
2012	4,443,571	9,978,456	.224			4,443,571	2		14	31	86	133
2013	5,097,408	7,234,013	.141			5,097,408			7	33	69	109
2014	5,063,889	7,478,643	.147			5,063,889	1		7	41	75	124
2015	5,254,984	14,466,903	.275			5,254,984	1	1	7	30	69	108
2016	5,416,129	7,047,696	.130			5,416,129	1		1	8	65	75
<b>TOTAL</b>	<b>25,275,981</b>	<b>46,205,711</b>	<b>.183</b>			<b>25,275,981</b>	<b>5</b>	<b>1</b>	<b>36</b>	<b>143</b>	<b>364</b>	<b>549</b>
O.D.		122,325									4	4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	559,988		3,201,039	1,286,289	909,859	21,900		901,984	1,249,647	865,321	982,429
2013			1,882,916	900,830	1,046,184			534,557	826,691	935,622	1,107,213
2014	1,902		1,229,547	1,248,676	988,760	18,708		818,503	1,101,859	1,170,237	900,451
2015	123,630	200,788	1,551,235	892,857	796,877		5,356,228	2,233,542	753,755	1,039,936	1,518,055
2016	901,693		210,801	303,299	1,206,934	770,484		65,817	1,240,917	1,552,719	795,032
<b>TOTAL</b>	<b>1,587,213</b>	<b>200,788</b>	<b>8,075,538</b>	<b>4,631,951</b>	<b>4,948,614</b>	<b>811,092</b>	<b>5,356,228</b>	<b>4,554,403</b>	<b>5,172,869</b>	<b>5,563,835</b>	<b>5,303,180</b>
O.D.					42,118					69,325	10,882

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	573,988		3,706,802	1,467,655	1,140,051	111,449		1,410,703	1,464,586	1,077,328	923,483
2013		10,033	2,169,660	1,059,491	1,283,943		7,615	959,021	995,418	1,120,830	1,046,316
2014	2,599	16,758	1,612,372	1,447,438	1,106,814	22,032	41,348	1,447,451	1,276,727	1,325,563	868,935
2015	138,843	44,100	1,811,540	1,014,550	875,643	34,192	876,589	2,167,279	963,072	1,172,540	1,489,212
2016	356,717	13,687	1,166,575	779,125	842,065	555,329	34,098	1,152,695	1,017,171	1,064,921	760,846
<b>TOTAL</b>	<b>1,072,147</b>	<b>84,578</b>	<b>10,466,949</b>	<b>5,768,259</b>	<b>5,248,516</b>	<b>723,002</b>	<b>959,650</b>	<b>7,137,149</b>	<b>5,716,974</b>	<b>5,761,182</b>	<b>5,088,792</b>
O.D.	3	26	2,850	2,169	49,320	63	442	18,668	17,218	58,510	10,490

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	20,465,527	22,622,148	5,099,282			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-8,395,951	-6,891,286	18,811			
TOTAL LOSSES	12,069,576	15,730,862	5,118,093			
EXPECTED LOSSES	18,956,986	18,451,466	5,813,475			
CREDIBILITY	1.00	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.048	.062	.020	.130		
INDICATED (POST-TEST)	.048	.062	.020	.130		
PRES. ON RATE LEVEL	.067	.066	.021	.154		
DERIVED BY FORMULA	.048	.062	.020	.130		
UNDERLYING PRES. RATE	.075	.073	.023	.171		
PROPOSED	.048	.062	.020	.130		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	.123
IND. RATES				.12	MINIMUM PREMIUM	
MAN. RATES	.21	.18	.17	+ .12	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	3,331,399	3,009,402	.090			5	13	22	40
2013	3,318,680	2,686,576	.080			4	10	19	33
2014	3,482,680	2,677,959	.076		1	3	9	28	41
2015	3,555,719	2,000,472	.056				12	23	35
2016	3,693,294	1,527,951	.041				7	27	34
<b>TOTAL</b>	<b>17,381,772</b>	<b>11,902,360</b>	<b>.068</b>		<b>1</b>	<b>12</b>	<b>51</b>	<b>119</b>	<b>183</b>
O.D.		42,115					1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,395,354	350,371	78,837			331,623	316,858	230,041	306,318
2013			768,458	457,470	169,276			143,788	468,831	242,202	436,551
2014	160,755		443,135	370,422	285,155			325,379	184,517	460,630	447,966
2015				433,022	280,504				396,433	477,130	413,383
2016				175,246	211,052				145,452	403,796	592,405
<b>TOTAL</b>	<b>160,755</b>		<b>2,606,947</b>	<b>1,786,531</b>	<b>1,024,824</b>			<b>800,790</b>	<b>1,512,091</b>	<b>1,813,799</b>	<b>2,196,623</b>
O.D.				40,271							1,844

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,615,821	399,773	98,785			518,658	371,357	286,402	287,939
2013		4,169	899,595	529,663	218,289		2,081	276,599	556,050	294,031	412,541
2014	184,511	5,810	563,688	430,686	322,212	1,300	15,916	537,170	238,301	512,389	432,287
2015	72	2,483	231,215	442,349	289,403	796	3,480	236,890	438,053	509,055	405,529
2016	232	3,285	298,575	246,879	184,252	945	6,361	258,490	242,708	290,114	566,932
<b>TOTAL</b>	<b>184,815</b>	<b>15,747</b>	<b>3,608,894</b>	<b>2,049,350</b>	<b>1,112,941</b>	<b>3,041</b>	<b>27,838</b>	<b>1,827,807</b>	<b>1,846,469</b>	<b>1,891,991</b>	<b>2,105,228</b>
O.D.	13	358	33,401	31,312	5,456						1,758

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,701,914	6,937,519	2,106,986			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,927,867	-2,205,855	6,698			
TOTAL LOSSES	3,774,047	4,731,664	2,113,684			
EXPECTED LOSSES	4,345,444	5,909,802	2,085,813			
CREDIBILITY	.79	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.022	.027	.012	.061		
INDICATED (POST-TEST)	.022	.027	.012	.061		
PRES. ON RATE LEVEL	.022	.031	.011	.064		
DERIVED BY FORMULA	.022	.027	.012	.061		
UNDERLYING PRES. RATE	.025	.034	.012	.071		
PROPOSED	.022	.027	.012	.061		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	.058
IND. RATES				.06	MINIMUM PREMIUM	
MAN. RATES	.09	.08	.07	+ .06	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	8,566,791	26,834,004	.313		1	36	91	305	433
2013	9,131,127	28,694,623	.314			44	135	252	431
2014	9,712,815	25,155,770	.258			30	114	235	379
2015	9,866,706	22,983,293	.232			21	108	273	402
2016	10,130,797	18,628,146	.183		1	11	41	291	344
<b>TOTAL</b>	<b>47,408,236</b>	<b>122,295,836</b>	<b>.258</b>		<b>1</b>	<b>1</b>	<b>142</b>	<b>489</b>	<b>1356</b>
O.D.		752,864	.001				4	9	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012		141,013	7,413,000	3,581,692	3,463,484		220	3,080,314	2,529,459	3,603,865	3,020,957
2013			8,958,089	4,385,879	3,099,231			3,621,566	3,165,009	2,594,761	2,870,088
2014			5,844,017	4,290,522	3,227,764			3,113,210	2,657,419	3,171,206	2,851,632
2015			4,569,097	4,528,538	3,177,001			1,651,680	2,977,775	2,804,061	3,275,141
2016	165,446		2,199,025	1,716,989	3,817,619	2,500		1,508,639	986,181	5,075,119	3,156,628
<b>TOTAL</b>	<b>165,446</b>	<b>141,013</b>	<b>28,983,228</b>	<b>18,503,620</b>	<b>16,785,099</b>	<b>2,500</b>	<b>220</b>	<b>12,975,409</b>	<b>12,315,843</b>	<b>17,249,012</b>	<b>15,174,446</b>
O.D.				236,673	273,674				101,526	70,330	70,661

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012		377,492	8,584,255	4,086,711	4,339,739		399	4,817,614	2,964,529	4,486,819	2,839,700
2013		48,388	10,422,495	5,118,378	3,874,919		51,683	6,295,971	3,813,153	3,156,226	2,712,233
2014	1,985	74,869	7,303,692	5,000,218	3,675,565	12,440	152,373	5,197,120	3,150,804	3,605,469	2,751,825
2015	3,364	83,982	7,137,358	4,912,041	3,533,562	19,703	109,212	4,162,772	3,329,161	3,137,716	3,212,913
2016	135,837	71,949	5,922,198	3,540,793	3,304,410	21,290	188,082	4,035,413	2,628,308	3,613,014	3,020,893
<b>TOTAL</b>	<b>141,186</b>	<b>656,680</b>	<b>39,369,998</b>	<b>22,658,141</b>	<b>18,728,195</b>	<b>53,433</b>	<b>501,749</b>	<b>24,508,890</b>	<b>15,885,955</b>	<b>17,999,244</b>	<b>14,537,564</b>
O.D.	68	1,225	109,056	279,570	296,572	91	453	29,712	114,532	79,532	67,745

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	65,372,541	76,041,741	14,605,309			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-22,444,087	-23,526,512	49,056			
TOTAL LOSSES	42,928,454	52,515,229	14,654,365			
EXPECTED LOSSES	50,726,812	63,052,954	15,170,636			
CREDIBILITY	1.00	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.091	.111	.031	.233		
INDICATED (POST-TEST)	.092	.112	.031	.235		
PRES. ON RATE LEVEL	.096	.120	.029	.245		
DERIVED BY FORMULA	.092	.112	.031	.235		
UNDERLYING PRES. RATE	.107	.133	.032	.272		
PROPOSED	.092	.112	.031	.235		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	.224
IND. RATES				.22	MINIMUM PREMIUM	
MAN. RATES	.37	.30	.27	+ .22	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	495,377	5,673,068	1.145			5	28	74	107	
2013	515,558	3,535,888	.685			2	19	89	110	
2014	567,940	4,671,133	.822			5	23	72	100	
2015	580,199	5,566,025	.959			5	32	65	102	
2016	616,925	4,138,100	.670			2	11	92	105	
<b>TOTAL</b>	<b>2,775,999</b>	<b>23,584,214</b>	<b>.850</b>			<b>19</b>	<b>113</b>	<b>392</b>	<b>524</b>	
O.D.		25,692						1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			848,350	1,129,426	878,539			933,763	600,840	730,026	552,124
2013			287,987	269,693	1,224,957			66,423	207,436	812,233	667,159
2014			993,670	611,633	626,744			469,681	594,822	638,214	736,369
2015			925,046	948,301	611,585			1,014,229	927,918	489,956	648,990
2016			288,676	679,802	1,042,652			56,509	319,917	1,018,454	732,090
<b>TOTAL</b>			<b>3,343,729</b>	<b>3,638,855</b>	<b>4,384,477</b>			<b>2,540,605</b>	<b>2,650,933</b>	<b>3,688,883</b>	<b>3,336,732</b>
O.D.					1,000					1,000	23,692

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			910,429	1,288,674	1,100,811			1,165,164	704,186	908,883	518,997
2013		1,562	368,033	333,268	1,466,031		962	138,845	261,141	959,045	630,465
2014	338	12,701	1,229,831	726,960	702,517	1,877	23,599	822,925	690,862	723,360	710,596
2015	637	16,157	1,376,827	1,014,666	684,136	8,297	47,186	1,648,753	1,007,231	607,653	636,659
2016	1,244	18,408	1,579,790	1,107,969	913,728	2,687	21,652	691,698	588,866	731,133	700,610
<b>TOTAL</b>	<b>2,219</b>	<b>48,828</b>	<b>5,464,910</b>	<b>4,471,537</b>	<b>4,867,223</b>	<b>12,861</b>	<b>93,399</b>	<b>4,467,385</b>	<b>3,252,286</b>	<b>3,930,074</b>	<b>3,197,327</b>
O.D.		3	198	153	918		1	148	142	1,007	22,731

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,089,952	16,523,340	3,220,058	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,385,364	-4,512,027	11,284	
TOTAL LOSSES	7,704,588	12,011,313	3,231,342	
EXPECTED LOSSES	5,413,198	12,131,115	3,414,479	
CREDIBILITY	.23	.67	.99	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.278	.433	.116	.827
INDICATED (POST-TEST)	.280	.436	.117	.833
PRES. ON RATE LEVEL	.175	.393	.111	.679
DERIVED BY FORMULA	.199	.422	.117	.738
UNDERLYING PRES. RATE	.195	.437	.123	.755
PROPOSED	.199	.422	.117	.738

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	TOTAL
IND. RATES				.70	MINIMUM PREMIUM	
MAN. RATES	1.03	.84	.75	+ .70	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
2012	445,791	5,476,141	1.228			445,791	1		4	17	94	116
2013	466,836	5,376,497	1.151			466,836			4	17	86	107
2014	500,899	4,919,201	.982			500,899			2	36	71	109
2015	524,360	4,472,838	.853			524,360			1	22	78	101
2016	581,783	4,770,390	.819			581,783			1	14	92	107
<b>TOTAL</b>	<b>2,519,669</b>	<b>25,015,067</b>	<b>.993</b>			<b>2,519,669</b>	<b>1</b>		<b>12</b>	<b>106</b>	<b>421</b>	<b>540</b>
O.D.		119,120	.004								2	2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	360,189		675,291	883,041	500,105	3,000		335,867	447,146	858,513	1,412,989
2013			701,028	657,458	543,558			556,896	385,226	842,935	1,689,396
2014			291,001	941,958	416,322			157,765	871,463	818,808	1,421,884
2015			159,999	722,599	389,134			120,375	726,471	606,480	1,747,780
2016			212,516	490,288	760,899			293,304	413,076	1,140,442	1,459,865
<b>TOTAL</b>	<b>360,189</b>		<b>2,039,835</b>	<b>3,695,344</b>	<b>2,610,018</b>	<b>3,000</b>		<b>1,464,207</b>	<b>2,843,382</b>	<b>4,267,178</b>	<b>7,731,914</b>
O.D.					26,614					3,151	89,355

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	369,194		781,987	1,007,551	626,633	15,267		525,296	524,057	1,068,853	1,328,210
2013		3,802	841,321	764,211	665,055		8,059	982,361	477,199	1,005,864	1,596,479
2014	100	5,148	493,355	1,056,536	472,033	631	10,082	414,144	981,623	919,314	1,372,118
2015	208	5,987	533,835	734,768	420,378	2,333	12,043	576,442	775,502	670,512	1,714,572
2016	912	13,392	1,149,736	804,244	666,215	4,889	51,486	1,105,824	728,962	844,567	1,397,091
<b>TOTAL</b>	<b>370,414</b>	<b>28,329</b>	<b>3,800,234</b>	<b>4,367,310</b>	<b>2,850,314</b>	<b>23,120</b>	<b>81,670</b>	<b>3,604,067</b>	<b>3,487,343</b>	<b>4,509,110</b>	<b>7,408,470</b>
O.D.		3	865	731	31,275			93	103	3,652	85,902

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,908,795	15,249,838	7,494,372			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,581,495	-4,198,144	25,894			
TOTAL LOSSES	5,327,300	11,051,694	7,520,266			
EXPECTED LOSSES	5,870,829	11,313,315	7,684,991			
CREDIBILITY	.22	.63	.92			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.211	.439	.298	.948		
INDICATED (POST-TEST)	.212	.442	.300	.954		
PRES. ON RATE LEVEL	.209	.404	.274	.887		
DERIVED BY FORMULA	.210	.428	.298	.936		
UNDERLYING PRES. RATE	.233	.449	.305	.987		
PROPOSED	.210	.428	.298	.936		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	.892
IND. RATES				.89	MINIMUM PREMIUM	
MAN. RATES	1.32	1.13	.98	+ .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
2012	1,888,838	41,313,016	2.187			1,888,838			45	147	539	731
2013	1,784,332	32,818,930	1.839			1,784,332			27	169	429	625
2014	1,866,926	32,236,036	1.726			1,866,926			25	169	429	623
2015	1,875,088	27,555,377	1.469			1,875,088			11	139	451	601
2016	1,919,884	22,388,930	1.166			1,919,884			5	65	448	518
<b>TOTAL</b>	<b>9,335,068</b>	<b>156,312,289</b>	<b>1.674</b>			<b>9,335,068</b>			<b>113</b>	<b>689</b>	<b>2296</b>	<b>3098</b>
O.D.		1,787,229	.019							15	18	33

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			8,537,195	5,971,145	6,772,263			4,410,231	4,128,188	6,370,558	5,123,436
2013			4,870,414	6,327,879	5,930,247			1,756,508	4,365,051	4,953,146	4,615,685
2014			4,546,850	5,853,783	5,591,908			2,495,139	4,392,513	4,717,765	4,638,078
2015			1,962,126	6,067,388	5,620,325			624,807	3,830,677	4,967,928	4,482,126
2016			832,824	2,837,098	6,261,295			321,809	1,570,140	6,285,936	4,279,828
<b>TOTAL</b>			<b>20,749,409</b>	<b>27,057,293</b>	<b>30,176,038</b>			<b>9,608,494</b>	<b>18,286,569</b>	<b>27,295,333</b>	<b>23,139,153</b>
O.D.				749,717	281,133				243,260	211,843	301,276

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			9,796,602	6,813,086	8,485,657			6,789,307	4,838,232	7,931,340	4,816,030
2013		26,418	5,980,826	7,355,556	7,203,849		25,414	3,328,838	5,240,986	5,916,438	4,361,822
2014	1,523	66,333	6,234,840	6,816,187	6,146,894	9,284	121,740	4,383,703	5,051,328	5,313,808	4,475,745
2015	2,181	63,217	5,578,989	6,563,626	5,727,976	12,964	65,983	3,287,597	4,340,464	5,316,017	4,396,966
2016	6,594	87,575	7,646,034	5,582,779	5,228,896	15,285	123,278	3,956,141	3,360,660	4,463,696	4,095,795
<b>TOTAL</b>	<b>10,298</b>	<b>243,543</b>	<b>35,237,291</b>	<b>33,131,234</b>	<b>32,793,272</b>	<b>37,533</b>	<b>336,415</b>	<b>21,745,586</b>	<b>22,831,670</b>	<b>28,941,299</b>	<b>22,146,358</b>
O.D.	224	3,523	334,147	908,839	259,099	239	1,812	95,029	298,270	198,472	290,700

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	58,045,640	119,362,155	22,437,058			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-18,677,265	-33,765,726	69,331			
TOTAL LOSSES	39,368,375	85,596,429	22,506,389			
EXPECTED LOSSES	41,914,456	90,270,106	22,030,761			
CREDIBILITY	.52	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.422	.917	.241	1.580		
INDICATED (POST-TEST)	.425	.923	.243	1.591		
PRES. ON RATE LEVEL	.404	.869	.212	1.485		
DERIVED BY FORMULA	.415	.923	.243	1.581		
UNDERLYING PRES. RATE	.449	.967	.236	1.652		
PROPOSED	.415	.923	.243	1.581		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.507
IND. RATES				1.51	MINIMUM PREMIUM	
MAN. RATES	2.18	1.90	1.64	+ 1.51	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	5,746,897	45,880,816	.798			60	96	557	713
2013	5,051,249	42,457,083	.840	1		55	128	525	709
2014	5,373,096	37,207,474	.692	1		47	123	506	677
2015	4,361,699	30,695,960	.703			30	141	330	501
2016	4,224,993	21,393,317	.506			11	59	387	457
<b>TOTAL</b>	<b>24,757,934</b>	<b>177,634,650</b>	<b>.717</b>	<b>2</b>		<b>203</b>	<b>547</b>	<b>2305</b>	<b>3057</b>
O.D.		635,158	.002				3	15	18

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			13,026,090	3,462,624	6,815,730			7,042,924	3,357,167	6,559,330	5,616,951
2013	381,659		11,580,278	4,816,361	5,115,503	66,584		4,782,025	4,806,723	5,184,054	5,723,896
2014	3,000		9,665,991	3,091,788	5,445,786			4,532,100	3,219,708	5,718,884	5,530,217
2015			6,401,713	5,636,577	3,506,754			1,405,711	4,195,153	3,981,864	5,568,188
2016			1,823,022	2,314,204	3,383,007			677,587	1,858,153	5,670,173	5,667,171
<b>TOTAL</b>	<b>384,659</b>		<b>42,497,094</b>	<b>19,321,554</b>	<b>24,266,780</b>	<b>66,584</b>		<b>18,440,347</b>	<b>17,436,904</b>	<b>27,114,305</b>	<b>28,106,423</b>
O.D.				125,597	200,059				21,355	110,790	177,357

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			14,806,943	3,950,854	8,545,276			10,076,203	3,934,602	8,169,578	5,279,934
2013	501,956	62,384	13,421,219	5,666,921	6,320,480	167,085	68,057	8,359,797	5,806,860	6,243,201	5,409,082
2014	6,718	118,170	11,433,969	3,923,728	6,065,272	17,935	220,045	7,471,182	3,963,875	6,409,778	5,336,659
2015	4,503	111,381	9,426,720	6,078,918	4,025,592	19,576	105,065	4,425,737	4,608,133	4,395,103	5,462,392
2016	4,572	72,348	6,011,103	3,780,213	3,067,398	17,889	163,406	4,367,180	3,381,938	4,110,176	5,423,483
<b>TOTAL</b>	<b>517,749</b>	<b>364,283</b>	<b>55,099,954</b>	<b>23,400,634</b>	<b>28,024,018</b>	<b>222,485</b>	<b>556,573</b>	<b>34,700,099</b>	<b>21,695,408</b>	<b>29,327,836</b>	<b>26,911,550</b>
O.D.	12	475	44,106	165,697	192,809	43	261	18,673	39,739	108,879	168,695

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	91,524,713	102,955,020	27,080,245			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-27,856,027	-28,255,054	67,783			
TOTAL LOSSES	63,668,686	74,699,966	27,148,028			
EXPECTED LOSSES	61,152,098	74,521,381	24,015,196			
CREDIBILITY	1.00	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.257	.302	.110	.669		
INDICATED (POST-TEST)	.259	.304	.111	.674		
PRES. ON RATE LEVEL	.222	.271	.087	.580		
DERIVED BY FORMULA	.259	.304	.111	.674		
UNDERLYING PRES. RATE	.247	.301	.097	.645		
PROPOSED	.259	.304	.111	.674		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	.642
IND. RATES				.64	MINIMUM PREMIUM	
MAN. RATES	.82	.70	.64	+ .64	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	1,607,289	618,942	.038				3	5	8
2013	1,670,959	396,245	.023				3	7	10
2014	1,773,207	1,581,469	.089			3	6	6	15
2015	1,921,431	327,761	.017				2	5	7
2016	2,030,971	359,141	.017					5	5
<b>TOTAL</b>	<b>9,003,857</b>	<b>3,283,558</b>	<b>.036</b>			<b>3</b>	<b>14</b>	<b>28</b>	<b>45</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				96,305	11,258				241,274	57,610	212,495
2013				65,559	18,440				56,578	128,382	127,286
2014			557,681	221,773	61,015			227,513	138,130	154,397	220,960
2015				1,845	22,534				40,499	74,660	188,223
2016					80,700					123,737	154,704
<b>TOTAL</b>			<b>557,681</b>	<b>385,482</b>	<b>193,947</b>			<b>227,513</b>	<b>476,481</b>	<b>538,786</b>	<b>903,668</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				109,884	14,107				282,773	71,725	199,745
2013			3,674	74,992	22,648			5,582	68,966	151,762	120,285
2014	190	6,471	649,985	257,724	87,484	909	10,928	366,655	166,036	178,067	213,226
2015		54	5,194	5,152	20,820	89	398	28,051	48,440	78,085	184,647
2016	69	662	58,588	42,302	61,375	170	1,146	48,488	44,609	83,767	148,052
<b>TOTAL</b>	<b>259</b>	<b>7,187</b>	<b>717,441</b>	<b>490,054</b>	<b>206,434</b>	<b>1,168</b>	<b>12,472</b>	<b>448,776</b>	<b>610,824</b>	<b>563,406</b>	<b>865,955</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,187,303	1,870,718	865,955	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-316,785	-468,120	2,403	
TOTAL LOSSES	870,518	1,402,598	868,358	
EXPECTED LOSSES	720,309	1,260,539	720,309	
CREDIBILITY	.51	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.010	.016	.010	.036
INDICATED (POST-TEST)	.010	.016	.010	.036
PRES. ON RATE LEVEL	.007	.013	.007	.027
DERIVED BY FORMULA	.009	.016	.010	.035
UNDERLYING PRES. RATE	.008	.014	.008	.030
PROPOSED	.009	.016	.010	.035

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE
IND. RATES				.03	MINIMUM PREMIUM
MAN. RATES	.03	.03	.03	+ .03	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	902,835	2,564,714	.284	1			12	27	40	
2013	914,713	2,005,246	.219			1	9	31	41	
2014	938,315	3,861,552	.411			3	9	40	52	
2015	952,568	1,592,664	.167				6	32	38	
2016	1,042,669	3,460,714	.331			2	10	48	60	
<b>TOTAL</b>	<b>4,751,100</b>	<b>13,484,890</b>	<b>.284</b>	<b>1</b>		<b>6</b>	<b>46</b>	<b>178</b>	<b>231</b>	
O.D.		1,436								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				465,006	517,240	67,977			526,872	619,524	368,095
2013			170,859	306,166	174,368			119,537	290,125	362,294	581,897
2014			532,714	414,349	429,096			473,136	361,971	1,078,436	571,850
2015				294,978	163,316				158,250	373,524	602,596
2016			391,356	373,911	364,500			67,686	358,557	1,339,086	565,618
<b>TOTAL</b>			<b>1,094,929</b>	<b>1,854,410</b>	<b>1,648,520</b>	<b>67,977</b>		<b>660,359</b>	<b>1,695,775</b>	<b>3,772,864</b>	<b>2,690,056</b>
O.D.											1,436

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				530,573	648,099	345,935			617,494	771,309	346,009
2013		927	213,238	353,197	213,507		1,730	226,540	349,087	432,175	549,893
2014	175	6,914	662,739	489,159	475,866	1,801	22,898	787,285	469,893	1,187,975	551,835
2015	47	1,630	152,032	297,071	171,653	371	1,694	121,762	200,947	387,411	591,147
2016	642	11,459	925,883	526,359	366,746	3,309	26,621	858,266	731,865	953,601	541,296
<b>TOTAL</b>	<b>864</b>	<b>20,930</b>	<b>1,953,892</b>	<b>2,196,359</b>	<b>1,875,871</b>	<b>351,416</b>	<b>52,943</b>	<b>1,993,853</b>	<b>2,369,286</b>	<b>3,732,471</b>	<b>2,580,180</b>
O.D.											1,378

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,373,898	10,173,987	2,581,558	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,601,181	-2,621,474	8,980	
TOTAL LOSSES	2,772,717	7,552,513	2,590,538	
EXPECTED LOSSES	3,610,836	7,031,628	2,755,638	
CREDIBILITY	.33	.95	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.058	.159	.055	.272
INDICATED (POST-TEST)	.058	.160	.055	.273
PRES. ON RATE LEVEL	.069	.133	.052	.254
DERIVED BY FORMULA	.065	.159	.055	.279
UNDERLYING PRES. RATE	.076	.148	.058	.282
PROPOSED	.064	.155	.054	.273

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE
IND. RATES				.26	MINIMUM PREMIUM
MAN. RATES	.37	.30	.28	+ .26	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	102,364	1,866,455	1.823			2	6	29	37	
2013	107,360	1,677,706	1.562	1		1	7	49	58	
2014	106,922	966,495	.903				5	44	49	
2015	112,330	1,222,766	1.088				4	31	35	
2016	116,790	3,089,031	2.644	1		2	3	35	41	
<b>TOTAL</b>	<b>545,766</b>	<b>8,822,453</b>	<b>1.617</b>	<b>2</b>		<b>5</b>	<b>25</b>	<b>188</b>	<b>220</b>	
O.D.		959								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			354,667	135,295	169,009			256,947	243,638	431,205	275,694
2013	3,000		173,818	188,487	152,407	163,370		159,331	142,156	316,115	379,022
2014				140,704	173,485				96,319	327,992	227,995
2015				55,562	407,076				96,434	402,706	260,988
2016	161,525		342,952	75,684	243,504			1,369,255	106,590	504,276	285,245
<b>TOTAL</b>	<b>164,525</b>		<b>871,437</b>	<b>595,732</b>	<b>1,145,481</b>	<b>163,370</b>		<b>1,785,533</b>	<b>685,137</b>	<b>1,982,294</b>	<b>1,428,944</b>
O.D.											959

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			410,705	154,372	211,767			401,865	285,544	536,850	259,152
2013	3,946	943	210,267	218,830	186,162	409,961	2,306	284,247	175,518	376,361	358,176
2014		485	34,361	163,789	185,182		627	34,599	122,241	356,828	220,015
2015	23	1,136	102,861	113,592	377,748	305	1,327	100,236	147,377	412,272	256,029
2016	128,309	5,455	430,270	210,689	216,555	4,630	62,210	893,229	322,824	395,064	272,979
<b>TOTAL</b>	<b>132,278</b>	<b>8,019</b>	<b>1,188,464</b>	<b>861,272</b>	<b>1,177,414</b>	<b>414,896</b>	<b>66,470</b>	<b>1,714,176</b>	<b>1,053,504</b>	<b>2,077,375</b>	<b>1,366,351</b>
O.D.											910

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,524,303	5,169,565	1,367,261			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-726,278	-1,424,118	4,046			
TOTAL LOSSES	2,798,025	3,745,447	1,371,307			
EXPECTED LOSSES	1,637,298	3,814,904	1,255,262			
CREDIBILITY	.08	.23	.33			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.513	.686	.251	1.450		
INDICATED (POST-TEST)	.517	.691	.253	1.461		
PRES. ON RATE LEVEL	.270	.628	.207	1.105		
DERIVED BY FORMULA	.290	.642	.222	1.154		
UNDERLYING PRES. RATE	.300	.699	.230	1.229		
PROPOSED	.290	.642	.222	1.154		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.100
IND. RATES				1.10	MINIMUM PREMIUM	
MAN. RATES	1.70	1.46	1.22	+ 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	
2012	12,890,421	53,954,989	.418			45	353	870	1268	
2013	13,053,797	61,760,104	.473	2		60	337	952	1351	
2014	13,403,460	56,889,942	.424	1	1	46	295	963	1306	
2015	13,616,270	53,812,260	.395			41	153	995	1189	
2016	14,099,984	50,089,867	.355			28	113	1031	1172	
<b>TOTAL</b>	<b>67,063,932</b>	<b>276,507,162</b>	<b>.412</b>	<b>3</b>	<b>1</b>	<b>220</b>	<b>1251</b>	<b>4811</b>	<b>6286</b>	
O.D.		2,340,200	.003				10	51	61	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			7,850,323	7,857,638	6,685,716			3,881,721	9,322,674	9,881,133	8,475,784
2013	655,370		11,428,254	8,469,232	7,534,520	188,900		4,500,611	8,853,146	11,269,476	8,860,595
2014	175,352	28,907	8,876,369	7,667,500	7,791,570	14,380	60,591	4,298,932	8,284,507	10,677,287	9,014,547
2015			7,195,631	7,389,701	9,922,788			2,982,758	4,548,784	13,104,506	8,668,092
2016			5,622,535	4,674,560	9,886,392			1,737,032	3,926,447	15,156,633	9,086,268
<b>TOTAL</b>	<b>830,722</b>	<b>28,907</b>	<b>40,973,112</b>	<b>36,058,631</b>	<b>41,820,986</b>	<b>203,280</b>	<b>60,591</b>	<b>17,401,054</b>	<b>34,935,558</b>	<b>60,089,035</b>	<b>44,105,286</b>
O.D.				362,199	453,237				233,587	915,528	375,649

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			8,891,726	8,965,558	8,377,209			5,697,167	10,926,169	12,302,003	7,967,237
2013	861,940	60,795	13,324,804	9,870,743	9,234,986	474,027	61,931	7,989,157	10,666,575	13,449,979	8,373,262
2014	205,950	161,746	11,348,585	9,023,997	8,625,660	31,881	393,927	7,922,769	9,623,297	11,929,584	8,699,038
2015	5,461	144,182	12,315,476	8,727,017	10,099,477	37,405	205,498	8,365,539	6,383,742	13,697,008	8,503,398
2016	12,828	196,588	16,099,183	9,457,012	8,710,426	44,462	409,327	10,861,987	8,334,727	10,860,609	8,695,558
<b>TOTAL</b>	<b>1,086,179</b>	<b>563,311</b>	<b>61,979,774</b>	<b>46,044,327</b>	<b>45,047,758</b>	<b>587,775</b>	<b>1,070,683</b>	<b>40,836,619</b>	<b>45,934,510</b>	<b>62,239,183</b>	<b>42,238,493</b>
O.D.	193	3,006	272,749	505,461	417,886	768	4,966	263,869	447,161	816,524	362,607

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	106,669,892	201,452,810	42,601,100			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-30,700,735	-52,881,128	126,230			
TOTAL LOSSES	75,969,157	148,571,682	42,727,330			
EXPECTED LOSSES	69,075,851	141,504,897	39,567,719			
CREDIBILITY	1.00	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.113	.222	.064	.399		
INDICATED (POST-TEST)	.114	.224	.064	.402		
PRES. ON RATE LEVEL	.093	.190	.052	.335		
DERIVED BY FORMULA	.114	.224	.064	.402		
UNDERLYING PRES. RATE	.103	.211	.059	.373		
PROPOSED	.114	.224	.064	.402		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	.383
IND. RATES				.38	MINIMUM PREMIUM	
MAN. RATES	.49	.42	.37	+ .38	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	83,980	2,739,739	3.262			3	14	30	47	
2013	82,566	1,790,535	2.168			4	12	22	38	
2014	78,718	2,155,807	2.738			3	10	18	31	
2015	80,367	1,108,522	1.379				14	20	34	
2016	72,737	1,082,652	1.488			1	6	18	25	
<b>TOTAL</b>	<b>398,368</b>	<b>8,877,255</b>	<b>2.228</b>			<b>11</b>	<b>56</b>	<b>108</b>	<b>175</b>	
O.D.		76,795	.019				1	1	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			424,886	481,647	711,198			209,663	310,134	483,849	118,362
2013			736,223	273,340	138,518			224,277	160,624	134,783	122,770
2014			632,146	475,129	127,025			193,301	422,319	139,882	166,005
2015				374,730	121,023				301,745	224,470	86,554
2016			200,000	260,430	165,985			8,539	144,217	192,243	111,238
<b>TOTAL</b>			<b>1,993,255</b>	<b>1,865,276</b>	<b>1,263,749</b>			<b>635,780</b>	<b>1,339,039</b>	<b>1,175,227</b>	<b>604,929</b>
O.D.				2,021	11,124				1,561	58,806	3,283

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			492,017	549,557	891,131			327,913	363,477	602,392	111,260
2013		3,995	853,129	319,211	179,228		3,244	392,562	194,226	164,535	116,018
2014	215	7,723	775,055	538,930	166,415	772	9,907	357,705	465,165	172,241	160,195
2015	58	1,873	176,070	364,166	138,713	534	2,392	159,689	313,683	247,900	84,909
2016	334	6,302	515,950	312,259	181,380	711	5,368	185,650	166,833	147,484	106,455
<b>TOTAL</b>	<b>607</b>	<b>19,893</b>	<b>2,812,221</b>	<b>2,084,123</b>	<b>1,556,867</b>	<b>2,017</b>	<b>20,911</b>	<b>1,423,519</b>	<b>1,503,384</b>	<b>1,334,552</b>	<b>578,837</b>
O.D.		20	934	2,997	11,616		81	3,714	5,422	63,343	3,155

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,283,917	6,562,304	581,992			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,701,280	-1,516,731	1,486			
TOTAL LOSSES	2,582,637	5,045,573	583,478			
EXPECTED LOSSES	3,780,512	4,023,518	501,944			
CREDIBILITY	.06	.18	.27			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.648	1.267	.146	2.061		
INDICATED (POST-TEST)	.653	1.276	.147	2.076		
PRES. ON RATE LEVEL	.853	.908	.114	1.875		
DERIVED BY FORMULA	.841	.974	.123	1.938		
UNDERLYING PRES. RATE	.949	1.010	.126	2.085		
PROPOSED	.841	.974	.123	1.938		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.848
IND. RATES				1.85	MINIMUM PREMIUM	
MAN. RATES	2.67	2.37	2.07	+ 1.85	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	224,452	1,235,698	.550				4	25	29	
2013	240,761	1,887,886	.784			2	6	25	33	
2014	260,694	1,992,681	.764			1	7	22	30	
2015	287,642	4,128,904	1.435			4	5	25	34	
2016	287,740	2,335,336	.811				5	35	40	
<b>TOTAL</b>	<b>1,301,289</b>	<b>11,580,505</b>	<b>.890</b>			<b>7</b>	<b>27</b>	<b>132</b>	<b>166</b>	
O.D.		1,221								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				129,235	320,638				51,248	322,809	411,768
2013			389,363	428,164	140,022			101,243	123,798	211,825	493,471
2014			242,663	301,644	447,729			68,549	138,778	306,464	486,854
2015			731,879	319,579	371,957			616,618	163,987	1,388,061	536,823
2016				204,413	649,108				238,183	749,664	493,968
<b>TOTAL</b>			<b>1,363,905</b>	<b>1,383,035</b>	<b>1,929,454</b>			<b>786,410</b>	<b>715,994</b>	<b>2,978,823</b>	<b>2,422,884</b>
O.D.											1,221

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				147,457	401,760				60,063	401,895	387,062
2013		2,112	466,787	492,978	177,268		1,465	182,845	150,936	252,527	466,330
2014	83	3,819	345,535	361,497	483,416	274	3,845	141,006	169,006	337,241	469,814
2015	457	10,995	918,077	379,509	343,148	5,340	31,049	1,043,195	333,330	963,096	526,623
2016	607	7,139	640,802	499,187	521,341	1,673	11,254	457,954	429,299	534,942	472,727
<b>TOTAL</b>	<b>1,147</b>	<b>24,065</b>	<b>2,371,201</b>	<b>1,880,628</b>	<b>1,926,933</b>	<b>7,287</b>	<b>47,613</b>	<b>1,825,000</b>	<b>1,142,634</b>	<b>2,489,701</b>	<b>2,322,556</b>
O.D.											1,194

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,276,313	7,439,896	2,323,750			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,336,316	-1,464,713	7,251			
TOTAL LOSSES	2,939,997	5,975,183	2,331,001			
EXPECTED LOSSES	3,045,017	3,942,906	2,186,165			
CREDIBILITY	.14	.40	.59			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.226	.459	.179	.864		
INDICATED (POST-TEST)	.228	.462	.180	.870		
PRES. ON RATE LEVEL	.210	.273	.151	.634		
DERIVED BY FORMULA	.213	.349	.168	.730		
UNDERLYING PRES. RATE	.234	.303	.168	.705		
PROPOSED	.213	.349	.168	.730		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	.696
IND. RATES				.70	MINIMUM PREMIUM	
MAN. RATES	.89	.74	.70	+ .70	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
2012	105,308	1,022,893	.971			105,308	1		1	2	27	31
2013	116,533	1,237,346	1.061			116,533				6	33	39
2014	121,043	809,844	.669			121,043				4	26	30
2015	137,681	1,056,393	.767			137,681				7	18	25
2016	142,086	1,978,994	1.392			142,086				9	33	42
<b>TOTAL</b>	<b>622,651</b>	<b>6,105,470</b>	<b>.981</b>			<b>622,651</b>	<b>1</b>		<b>1</b>	<b>28</b>	<b>137</b>	<b>167</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	233,086		178,085	14,927	110,748			26,770	20,292	293,551	145,434
2013				247,975	140,935				246,208	369,493	232,735
2014				150,962	140,586				64,277	265,636	188,383
2015				86,337	269,552				194,919	359,861	145,724
2016				585,001	260,736				378,220	535,008	220,029
<b>TOTAL</b>	<b>233,086</b>		<b>178,085</b>	<b>1,085,202</b>	<b>922,557</b>			<b>26,770</b>	<b>903,916</b>	<b>1,823,549</b>	<b>932,305</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	238,913		206,222	17,031	138,768			41,868	23,782	365,473	136,708
2013			15,488	285,064	170,434			21,162	296,056	438,016	219,935
2014		445	33,450	172,877	151,209		495	25,957	84,433	288,460	181,790
2015	19	956	88,238	120,911	253,799	432	1,921	135,080	233,229	376,340	142,955
2016	412	7,335	674,505	591,516	277,554	1,749	11,809	470,366	445,425	405,766	210,568
<b>TOTAL</b>	<b>239,344</b>	<b>8,736</b>	<b>1,017,903</b>	<b>1,187,399</b>	<b>991,764</b>	<b>2,181</b>	<b>14,225</b>	<b>694,433</b>	<b>1,082,925</b>	<b>1,874,055</b>	<b>891,956</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,976,822	5,136,143	891,956			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-720,092	-778,186	3,232			
TOTAL LOSSES	1,256,730	4,357,957	895,188			
EXPECTED LOSSES	1,643,799	2,098,334	958,882			
CREDIBILITY	.09	.25	.36			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.202	.700	.144	1.046		
INDICATED (POST-TEST)	.203	.705	.145	1.053		
PRES. ON RATE LEVEL	.237	.303	.139	.679		
DERIVED BY FORMULA	.234	.404	.141	.779		
UNDERLYING PRES. RATE	.264	.337	.154	.755		
PROPOSED	.234	.404	.141	.779		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	.742
IND. RATES				.74	MINIMUM PREMIUM	
MAN. RATES	.98	.85	.75	+ .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
2012	248,541	5,250,870	2.112			248,541			1	33	81	115
2013	256,376	2,779,657	1.084			256,376				21	68	89
2014	269,000	5,823,845	2.164			269,000			4	37	67	109
2015	275,221	3,671,131	1.333			275,221	1		1	20	60	82
2016	284,643	2,566,148	.901			284,643				9	55	64
<b>TOTAL</b>	<b>1,333,781</b>	<b>20,091,651</b>	<b>1.506</b>			<b>1,333,781</b>	<b>2</b>		<b>6</b>	<b>120</b>	<b>331</b>	<b>459</b>
O.D.		77,031	.005							2		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			393,499	422,997	642,580			86,822	1,794,208	982,948	927,816
2013				153,444	405,831				245,357	995,526	979,499
2014	580,761		736,818	636,236	359,518	10,911		580,040	1,020,979	955,985	942,597
2015	207,338		144,178	303,261	211,779			29,126	852,120	1,040,864	882,465
2016				167,775	253,956				249,118	856,205	1,039,094
<b>TOTAL</b>	<b>788,099</b>		<b>1,274,495</b>	<b>1,683,713</b>	<b>1,873,664</b>	<b>10,911</b>		<b>695,988</b>	<b>4,161,782</b>	<b>4,831,528</b>	<b>4,771,471</b>
O.D.				61,028						122	15,881

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			455,672	465,544	805,155			135,790	1,661,749	1,223,769	872,147
2013			16,719	182,682	484,890			31,492	308,438	1,173,980	925,627
2014	666,292	9,489	931,743	731,020	416,934	13,260	29,957	1,069,492	1,167,281	1,084,884	909,606
2015	229,411	3,577	312,358	319,989	225,706	1,916	8,949	555,529	946,404	1,111,336	865,698
2016	268	3,568	323,522	263,562	215,864	1,842	12,434	507,251	475,017	608,328	994,413
<b>TOTAL</b>	<b>895,971</b>	<b>16,634</b>	<b>2,040,014</b>	<b>1,962,797</b>	<b>2,148,549</b>	<b>17,018</b>	<b>51,340</b>	<b>2,299,554</b>	<b>4,558,889</b>	<b>5,202,297</b>	<b>4,567,491</b>
O.D.		66	7,586	66,923	1,553				143		15,088

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,328,183	13,941,151	4,582,579			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,074,273	-3,802,643	14,408			
TOTAL LOSSES	3,253,910	10,138,508	4,596,987			
EXPECTED LOSSES	4,681,572	10,190,087	4,468,166			
CREDIBILITY	.14	.41	.60			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.244	.760	.345	1.349		
INDICATED (POST-TEST)	.246	.765	.347	1.358		
PRES. ON RATE LEVEL	.316	.687	.301	1.304		
DERIVED BY FORMULA	.306	.719	.329	1.354		
UNDERLYING PRES. RATE	.351	.764	.335	1.450		
PROPOSED	.306	.719	.329	1.354		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.291
IND. RATES				1.29	MINIMUM PREMIUM	
MAN. RATES	2.03	1.67	1.44	+ 1.29	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	23,254	2,848,133	12.247			1	18	28	47
2013	26,485	3,836,694	14.486			6	10	20	36
2014	26,369	3,632,739	13.776			2	10	21	33
2015	28,244	3,018,126	10.685				5	26	31
2016	31,609	2,270,500	7.183				4	20	24
<b>TOTAL</b>	<b>135,961</b>	<b>15,606,192</b>	<b>11.478</b>			<b>9</b>	<b>47</b>	<b>115</b>	<b>171</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			272,409	777,570	458,729			4,550	130,248	188,480	1,016,147
2013			1,314,946	217,788	335,316			226,526	33,202	136,394	1,572,522
2014			635,000	561,386	196,695			117,124	467,519	165,388	1,489,627
2015				177,104	671,989				204,520	332,691	1,631,822
2016				145,043	324,252				29,759	211,748	1,559,698
<b>TOTAL</b>			<b>2,222,355</b>	<b>1,878,891</b>	<b>1,986,981</b>			<b>348,200</b>	<b>865,248</b>	<b>1,034,701</b>	<b>7,269,816</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			315,450	887,207	574,791			7,116	152,651	234,657	955,178
2013		7,133	1,512,268	264,060	421,969		3,279	388,627	45,158	164,582	1,486,033
2014	217	7,994	796,501	637,105	241,803	468	6,534	253,377	511,304	199,219	1,437,490
2015	49	2,233	204,496	266,257	629,881	437	1,932	135,068	238,315	349,713	1,600,817
2016	313	3,952	355,710	282,742	266,249	369	2,497	103,483	96,211	146,777	1,492,631
<b>TOTAL</b>	<b>579</b>	<b>21,312</b>	<b>3,184,425</b>	<b>2,337,371</b>	<b>2,134,693</b>	<b>1,274</b>	<b>14,242</b>	<b>887,671</b>	<b>1,043,639</b>	<b>1,094,948</b>	<b>6,972,149</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,109,503	6,610,651	6,972,149			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-315,299	-641,751	8,955			
TOTAL LOSSES	3,794,204	5,968,900	6,981,104			
EXPECTED LOSSES	716,515	1,728,063	2,649,880			
CREDIBILITY	.03	.09	.13			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.791	4.390	5.135	12.316		
INDICATED (POST-TEST)	2.811	4.421	5.171	12.403		
PRES. ON RATE LEVEL	.474	1.143	1.752	3.369		
DERIVED BY FORMULA	.544	1.438	2.196	4.178		
UNDERLYING PRES. RATE	.527	1.271	1.949	3.747		
PROPOSED	.544	1.438	2.196	4.178		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	3.984
IND. RATES				3.98	MINIMUM PREMIUM	
MAN. RATES	3.52	3.34	3.72	+ 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
2012	1,241,859	32,304,887	2.601			29	171	437	637
2013	1,299,485	38,019,313	2.925			39	214	456	709
2014	1,362,330	30,605,103	2.246			19	193	390	603
2015	1,450,768	43,167,546	2.975		1	32	230	365	629
2016	1,481,498	24,671,031	1.665		3	7	96	452	558
<b>TOTAL</b>	<b>6,835,940</b>	<b>168,767,880</b>	<b>2.469</b>		<b>5</b>	<b>1</b>	<b>126</b>	<b>904</b>	<b>2100</b>
O.D.		1,440,267	.021				2	9	12

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			5,333,909	6,231,858	4,786,521			3,215,043	4,090,280	5,573,842	3,073,434
2013			6,700,836	7,215,696	6,519,852			2,982,105	5,113,023	6,740,021	2,747,780
2014	3,000		3,545,845	6,526,359	4,765,530			1,835,564	6,008,524	5,274,881	2,645,400
2015	142,025	325,596	5,800,048	8,879,449	4,350,989		4,181,020	5,082,184	6,603,823	5,227,310	2,575,102
2016	1,293,649		1,128,632	3,597,130	6,443,651	3,500		515,999	2,870,672	6,474,591	2,343,207
<b>TOTAL</b>	<b>1,438,674</b>	<b>325,596</b>	<b>22,509,270</b>	<b>32,450,492</b>	<b>26,866,543</b>	<b>3,500</b>	<b>4,181,020</b>	<b>13,630,895</b>	<b>24,686,322</b>	<b>29,290,645</b>	<b>13,384,923</b>
O.D.			293,541	338,192	213,772			324,652	104,893	109,828	55,389

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			6,054,667	7,110,555	5,997,516			4,777,798	4,793,810	6,939,431	2,889,028
2013		36,247	8,096,675	8,390,962	7,943,370		42,667	5,426,736	6,172,395	8,047,894	2,596,652
2014	4,641	55,383	5,223,272	7,448,015	5,276,641	7,306	102,528	3,891,490	6,526,000	5,951,705	2,552,811
2015	164,021	160,359	10,077,379	9,155,198	4,988,076	67,278	1,006,874	9,553,320	7,277,956	5,977,100	2,526,175
2016	1,032,052	99,772	8,674,204	6,302,996	5,499,903	25,507	170,749	5,174,292	4,324,944	4,757,752	2,242,449
<b>TOTAL</b>	<b>1,200,714</b>	<b>351,761</b>	<b>38,126,197</b>	<b>38,407,726</b>	<b>29,705,506</b>	<b>100,091</b>	<b>1,322,818</b>	<b>28,823,636</b>	<b>29,095,105</b>	<b>31,673,882</b>	<b>12,807,115</b>
O.D.	152	3,598	491,502	365,936	244,866	274	1,795	556,932	121,482	109,447	53,118

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	70,979,470	129,723,950	12,860,233			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-25,110,120	-37,507,550	40,804			
TOTAL LOSSES	45,869,350	92,216,400	12,901,037			
EXPECTED LOSSES	56,875,021	100,693,397	12,509,770			
CREDIBILITY	.42	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.671	1.349	.189	2.209		
INDICATED (POST-TEST)	.676	1.358	.190	2.224		
PRES. ON RATE LEVEL	.748	1.324	.165	2.237		
DERIVED BY FORMULA	.718	1.358	.190	2.266		
UNDERLYING PRES. RATE	.832	1.473	.183	2.488		
PROPOSED	.709	1.341	.187	2.237		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	2.133
IND. RATES				2.13	MINIMUM PREMIUM	
MAN. RATES	3.18	2.70	2.47	+ 2.13	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	4,564	3,156	.069							
2013	21,618	291,176	1.346			1		2		3
2014	319,715	1,483,406	.463				24	21		45
2015	396,157	1,794,289	.452			2	15	20		37
2016	482,848	1,274,571	.263				6	18		24
<b>TOTAL</b>	<b>1,224,902</b>	<b>4,846,598</b>	<b>.396</b>			<b>3</b>	<b>45</b>	<b>61</b>		<b>109</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											3,156
2013			141,990		71,283			50,228		19,674	8,001
2014				742,564	132,121				414,623	150,480	43,618
2015			322,235	574,990	147,827			231,196	337,185	141,191	39,665
2016				291,536	383,869				247,857	316,242	35,067
<b>TOTAL</b>			<b>464,225</b>	<b>1,609,090</b>	<b>735,100</b>			<b>281,424</b>	<b>999,665</b>	<b>627,587</b>	<b>129,507</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											2,967
2013		770	162,913	2,436	87,088		727	85,547	1,170	23,960	7,561
2014		1,235	122,558	815,304	160,762		1,016	71,322	449,097	177,786	42,091
2015	274	6,861	592,130	570,504	198,063	2,540	14,329	512,013	355,865	180,507	38,911
2016	415	5,749	520,506	427,889	331,437	1,092	7,422	294,788	279,522	242,659	33,559
<b>TOTAL</b>	<b>689</b>	<b>14,615</b>	<b>1,398,107</b>	<b>1,816,133</b>	<b>777,350</b>	<b>3,632</b>	<b>23,494</b>	<b>963,670</b>	<b>1,085,654</b>	<b>624,912</b>	<b>125,089</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,404,207	4,304,049	125,089	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,772,738	-2,056,493	2,933	
TOTAL LOSSES	631,469	2,247,556	128,022	
EXPECTED LOSSES	4,654,627	5,989,771	587,953	
CREDIBILITY	.13	.39	.57	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.052	.183	.010	.245
INDICATED (POST-TEST)	.052	.184	.010	.246
PRES. ON RATE LEVEL	.342	.440	.042	.824
DERIVED BY FORMULA	.304	.340	.024	.668
UNDERLYING PRES. RATE	.380	.489	.048	.917
PROPOSED	.304	.340	.024	.668
YEAR	4-1-18	1-1-19	4-1-19	4-1-20
IND. RATES				.64
MAN. RATES	1.54	1.24	.91	+ .64
				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
2012	618,912	16,024,111	2.589			618,912			10	97	229	336
2013	613,728	13,066,560	2.129			613,728			5	89	187	281
2014	647,704	12,762,914	1.970			647,704			11	78	174	263
2015	682,012	10,665,577	1.563			682,012			3	75	181	259
2016	711,640	9,728,026	1.366			711,640			2	53	196	251
<b>TOTAL</b>	<b>3,273,996</b>	<b>62,247,188</b>	<b>1.901</b>			<b>3,273,996</b>			<b>31</b>	<b>392</b>	<b>967</b>	<b>1390</b>
O.D.		707,973	.021						1	8	9	18

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,857,047	2,937,701	2,503,169			1,129,096	3,541,205	2,477,742	1,578,151
2013			1,101,147	3,428,944	2,091,783			724,104	2,242,318	2,311,063	1,167,201
2014			2,296,764	1,906,424	2,162,143			1,174,521	1,679,531	2,124,587	1,418,944
2015			463,648	2,474,405	1,990,218			459,299	2,136,855	2,008,986	1,132,166
2016			292,675	1,268,660	2,844,430			258,436	1,036,380	2,691,128	1,336,317
<b>TOTAL</b>			<b>6,011,281</b>	<b>12,016,134</b>	<b>11,591,743</b>			<b>3,745,456</b>	<b>10,636,289</b>	<b>11,613,506</b>	<b>6,632,779</b>
O.D.			138,769	205,219	47,604			6,124	96,908	126,997	86,352

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			2,045,882	3,320,880	3,136,466			1,275,779	3,910,498	3,084,790	1,483,462
2013		5,696	1,411,031	3,952,180	2,543,235		9,809	1,325,484	2,683,953	2,761,204	1,103,005
2014	750	30,260	2,869,993	2,258,356	2,379,909	4,362	56,268	1,996,399	1,960,001	2,382,976	1,369,281
2015	683	20,864	1,871,598	2,612,239	2,038,005	7,901	41,189	1,888,248	2,322,697	2,205,006	1,110,655
2016	2,939	38,500	3,379,883	2,510,713	2,364,142	8,417	73,100	2,098,633	1,699,229	1,963,202	1,278,855
<b>TOTAL</b>	<b>4,372</b>	<b>95,320</b>	<b>11,578,387</b>	<b>14,654,368</b>	<b>12,461,757</b>	<b>20,680</b>	<b>180,366</b>	<b>8,584,543</b>	<b>12,576,378</b>	<b>12,397,178</b>	<b>6,345,258</b>
O.D.	100	2,425	207,618	220,558	64,078	171	912	46,941	119,121	132,672	83,300

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	20,721,835	52,626,110	6,428,558	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,499,278	-15,266,694	20,688	
TOTAL LOSSES	13,222,557	37,359,416	6,449,246	
EXPECTED LOSSES	16,959,299	40,990,430	6,351,552	
CREDIBILITY	.26	.74	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.404	1.141	.197	1.742
INDICATED (POST-TEST)	.407	1.149	.198	1.754
PRES. ON RATE LEVEL	.466	1.126	.174	1.766
DERIVED BY FORMULA	.451	1.143	.198	1.792
UNDERLYING PRES. RATE	.518	1.252	.194	1.964
PROPOSED	.445	1.126	.195	1.766

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.684
IND. RATES				1.68	MINIMUM PREMIUM	
MAN. RATES	2.64	2.26	1.95	+ 1.68	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
2012	773,613	10,889,435	1.407			773,613			9	48	207	264
2013	809,442	15,554,902	1.921			809,442			17	70	191	278
2014	814,415	11,261,723	1.382			814,415			6	41	204	251
2015	815,931	8,349,686	1.023			815,931			6	23	132	161
2016	843,501	7,507,312	.890			843,501			1	27	177	205
<b>TOTAL</b>	<b>4,056,902</b>	<b>53,563,058</b>	<b>1.320</b>			<b>4,056,902</b>			<b>39</b>	<b>209</b>	<b>911</b>	<b>1159</b>
O.D.		355,463	.008							2	4	6

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,705,867	1,751,062	1,704,172			471,421	1,101,357	2,169,310	1,986,246
2013			2,948,130	2,505,275	2,003,613			1,428,213	2,316,981	2,379,315	1,973,375
2014			1,054,904	2,173,925	2,234,097			517,495	1,318,434	2,178,155	1,784,713
2015			975,926	1,123,614	1,917,568			361,478	601,105	1,689,017	1,680,978
2016			133,091	1,214,074	1,430,807			121,591	656,894	2,113,014	1,837,841
<b>TOTAL</b>			<b>6,817,918</b>	<b>8,767,950</b>	<b>9,290,257</b>			<b>2,900,198</b>	<b>5,994,771</b>	<b>10,528,811</b>	<b>9,263,153</b>
O.D.				126,465	56,343				37,389	72,526	62,740

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,975,395	1,997,961	2,135,330			737,303	1,290,791	2,700,785	1,867,071
2013		15,991	3,518,867	2,912,734	2,457,945		20,667	2,604,103	2,784,000	2,854,981	1,864,839
2014	358	18,236	1,654,588	2,527,043	2,428,164	2,068	29,282	1,096,713	1,554,806	2,410,352	1,722,248
2015	777	21,346	1,832,406	1,383,118	1,903,532	4,644	25,409	1,049,677	834,542	1,765,077	1,649,039
2016	1,660	24,275	2,165,165	1,709,123	1,265,852	5,584	45,277	1,435,912	1,217,803	1,516,477	1,758,814
<b>TOTAL</b>	<b>2,795</b>	<b>79,848</b>	<b>11,146,421</b>	<b>10,529,979</b>	<b>10,190,823</b>	<b>12,296</b>	<b>120,635</b>	<b>6,923,708</b>	<b>7,681,942</b>	<b>11,247,672</b>	<b>8,862,011</b>
O.D.	52	652	58,708	163,630	46,321	126	737	35,173	62,294	54,265	60,867

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	18,381,151	39,976,926	8,922,878	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,213,853	-11,721,320	27,509	
TOTAL LOSSES	12,167,298	28,255,606	8,950,387	
EXPECTED LOSSES	13,955,743	31,319,283	8,681,770	
CREDIBILITY	.30	.86	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.300	.696	.221	1.217
INDICATED (POST-TEST)	.302	.701	.223	1.226
PRES. ON RATE LEVEL	.309	.694	.193	1.196
DERIVED BY FORMULA	.307	.700	.223	1.230
UNDERLYING PRES. RATE	.344	.772	.214	1.330
PROPOSED	.306	.698	.222	1.226

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.169
IND. RATES				1.17	MINIMUM PREMIUM	
MAN. RATES	1.83	1.58	1.32	+ 1.17	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
2012	2,127,360	25,088,097	1.179			2,127,360	1	1	8	134	569	713
2013	2,281,287	25,696,030	1.126			2,281,287			12	140	614	766
2014	2,326,116	22,293,737	.958			2,326,116			14	116	536	666
2015	2,490,338	21,870,228	.878			2,490,338	1		8	129	534	672
2016	2,567,901	21,000,958	.817			2,567,901			2	66	603	671
<b>TOTAL</b>	<b>11,793,002</b>	<b>115,949,050</b>	<b>.983</b>			<b>11,793,002</b>	<b>2</b>	<b>1</b>	<b>44</b>	<b>585</b>	<b>2856</b>	<b>3488</b>
O.D.		461,747	.003							1	14	15

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	227,485	41,516	1,258,510	4,363,865	4,364,905	1,313	11,990	742,109	3,248,755	7,397,508	3,430,141
2013			1,962,330	4,998,434	3,848,654			1,083,543	4,666,060	5,472,811	3,664,198
2014			2,371,988	3,830,556	3,636,139			1,100,723	3,117,511	4,887,571	3,349,249
2015	270,991		1,299,938	3,906,240	3,793,407	393,855		605,243	3,238,306	5,244,052	3,118,196
2016			324,990	2,393,657	4,866,247			114,454	1,584,091	8,524,833	3,192,686
<b>TOTAL</b>	<b>498,476</b>	<b>41,516</b>	<b>7,217,756</b>	<b>19,492,752</b>	<b>20,509,352</b>	<b>395,168</b>	<b>11,990</b>	<b>3,646,072</b>	<b>15,854,723</b>	<b>31,526,775</b>	<b>16,754,470</b>
O.D.				42,625	114,924				9,791	233,188	61,219

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	233,172	111,138	1,438,384	4,979,169	4,818,421	6,682	21,750	1,125,174	3,807,540	6,815,307	3,224,333
2013		10,644	2,564,072	5,777,890	4,665,961		15,680	2,213,498	5,584,274	6,520,537	3,462,667
2014	804	37,176	3,455,865	4,445,735	3,980,985	4,400	63,239	2,395,306	3,654,956	5,412,948	3,232,025
2015	221,743	41,497	3,663,867	4,254,498	3,850,589	574,156	61,457	3,050,948	3,824,999	5,549,480	3,058,950
2016	4,948	65,114	5,773,075	4,422,452	4,019,038	15,669	112,490	4,238,997	3,835,009	5,376,802	3,055,401
<b>TOTAL</b>	<b>460,667</b>	<b>265,569</b>	<b>16,895,263</b>	<b>23,879,744</b>	<b>21,334,994</b>	<b>600,907</b>	<b>274,616</b>	<b>13,023,923</b>	<b>20,706,778</b>	<b>29,675,074</b>	<b>16,033,376</b>
O.D.	4	226	16,413	59,794	116,351	94	682	36,447	45,327	212,565	58,666

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	31,574,811	96,030,627	16,092,042			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-10,627,054	-26,934,558	53,939			
TOTAL LOSSES	20,947,757	69,096,069	16,145,981			
EXPECTED LOSSES	24,057,724	72,291,102	16,510,202			
CREDIBILITY	.61	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.178	.586	.137	.901		
INDICATED (POST-TEST)	.179	.590	.138	.907		
PRES. ON RATE LEVEL	.183	.551	.126	.860		
DERIVED BY FORMULA	.181	.590	.138	.909		
UNDERLYING PRES. RATE	.204	.613	.140	.957		
PROPOSED	.180	.589	.138	.907		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	.865
IND. RATES				.87	MINIMUM PREMIUM	
MAN. RATES	1.26	1.09	.95	+ .87	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	377,096	3,817,666	1.012			3	16	49	68	
2013	408,333	4,968,999	1.216			4	11	68	83	
2014	454,705	3,204,357	.704			1	12	86	99	
2015	455,024	3,109,443	.683			1	11	60	72	
2016	496,203	2,515,629	.506				6	61	67	
<b>TOTAL</b>	<b>2,191,361</b>	<b>17,616,094</b>	<b>.804</b>			<b>9</b>	<b>56</b>	<b>324</b>	<b>389</b>	
O.D.		12,901						1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			421,620	600,225	294,290			704,517	494,425	543,761	758,828
2013			648,490	238,705	617,676			768,324	930,856	956,189	808,759
2014			283,328	285,901	453,806			187,602	238,559	984,333	770,828
2015			207,553	495,758	348,475			72,198	417,509	1,056,383	511,567
2016				71,535	828,822				103,518	779,399	732,355
<b>TOTAL</b>			<b>1,560,991</b>	<b>1,692,124</b>	<b>2,543,069</b>			<b>1,732,641</b>	<b>2,184,867</b>	<b>4,320,065</b>	<b>3,582,337</b>
O.D.					5,000					5,000	2,901

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			485,710	684,858	368,746			1,090,308	579,464	676,987	713,298
2013		3,261	708,845	288,270	747,371		9,156	1,146,458	1,119,364	1,148,316	764,277
2014	96	4,243	388,211	345,704	490,488	750	10,412	373,744	321,556	1,074,362	743,849
2015	200	5,514	482,301	521,913	369,292	1,650	8,306	441,021	546,785	1,097,797	501,847
2016	716	7,439	661,054	490,071	640,014	1,348	9,074	376,764	350,105	539,558	700,864
<b>TOTAL</b>	<b>1,012</b>	<b>20,457</b>	<b>2,726,121</b>	<b>2,330,816</b>	<b>2,615,911</b>	<b>3,748</b>	<b>36,948</b>	<b>3,428,295</b>	<b>2,917,274</b>	<b>4,537,020</b>	<b>3,424,135</b>
O.D.	5	41	3,629	2,622	3,802	6	47	1,961	1,804	3,385	2,796

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,222,270	12,412,634	3,426,931			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,687,217	-3,640,520	11,270			
TOTAL LOSSES	4,535,053	8,772,114	3,438,201			
EXPECTED LOSSES	3,834,882	9,795,383	3,374,697			
CREDIBILITY	.20	.57	.84			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.207	.400	.157	.764		
INDICATED (POST-TEST)	.208	.403	.158	.769		
PRES. ON RATE LEVEL	.157	.402	.139	.698		
DERIVED BY FORMULA	.167	.403	.155	.725		
UNDERLYING PRES. RATE	.175	.447	.154	.776		
PROPOSED	.167	.403	.155	.725		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	.691
IND. RATES				.69	MINIMUM PREMIUM	
MAN. RATES	1.08	.92	.77	+ .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
2012	545,090	2,662,718	.488			545,090			5	15	44	64
2013	569,908	2,516,359	.441			569,908		1	3	20	33	57
2014	602,663	1,394,515	.231			602,663			1	11	38	50
2015	642,072	2,239,959	.348			642,072			3	17	34	54
2016	678,491	1,677,644	.247			678,491				7	52	59
<b>TOTAL</b>	<b>3,038,224</b>	<b>10,491,195</b>	<b>.345</b>			<b>3,038,224</b>		<b>1</b>	<b>12</b>	<b>70</b>	<b>201</b>	<b>284</b>
O.D.		3,143									1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			802,995	409,211	286,923			205,989	294,931	460,258	202,411
2013		173,755	504,018	698,144	119,693		15,000	281,274	296,283	233,180	195,012
2014			145,910	211,642	308,806			23,816	135,780	298,832	269,729
2015			469,320	490,345	245,770			145,089	412,577	297,016	179,842
2016			267,273	423,987					87,130	737,176	162,078
<b>TOTAL</b>		<b>173,755</b>	<b>1,922,243</b>	<b>2,076,615</b>	<b>1,385,179</b>		<b>15,000</b>	<b>656,168</b>	<b>1,226,701</b>	<b>2,026,462</b>	<b>1,009,072</b>
O.D.					2,045					947	151

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			929,868	466,910	359,515			322,167	345,660	573,020	190,266
2013		246,760	612,030	803,126	157,673		29,864	499,220	356,233	283,154	184,286
2014	50	2,397	215,334	252,741	332,870	95	1,770	73,937	163,376	327,614	260,288
2015	347	8,548	727,454	515,455	290,859	1,976	10,685	436,436	440,619	337,668	176,425
2016	433	5,843	529,493	430,053	358,652	1,247	8,378	348,928	323,929	509,093	155,109
<b>TOTAL</b>	<b>830</b>	<b>263,548</b>	<b>3,014,179</b>	<b>2,468,285</b>	<b>1,499,569</b>	<b>3,318</b>	<b>50,697</b>	<b>1,680,688</b>	<b>1,629,817</b>	<b>2,030,549</b>	<b>966,374</b>
O.D.	1	17	1,485	1,071	1,553	2	7	369	343	639	146

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,015,141	7,631,826	966,520			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,231,324	-2,349,424	3,222			
TOTAL LOSSES	3,783,817	5,282,402	969,742			
EXPECTED LOSSES	2,795,166	6,319,506	972,232			
CREDIBILITY	.25	.71	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.125	.174	.032	.331		
INDICATED (POST-TEST)	.126	.175	.032	.333		
PRES. ON RATE LEVEL	.083	.187	.029	.299		
DERIVED BY FORMULA	.094	.178	.032	.304		
UNDERLYING PRES. RATE	.092	.208	.032	.332		
PROPOSED	.094	.178	.032	.304		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	.289
IND. RATES				.29	MINIMUM PREMIUM	
MAN. RATES	.45	.39	.33	+ .29	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	103,749	1,648,518	1.588			2	10	21	33	
2013	103,076	1,654,329	1.604			1	10	26	37	
2014	110,103	1,703,342	1.547			1	8	24	33	
2015	109,908	1,535,025	1.396				2	19	21	
2016	109,306	2,414,929	2.209				6	42	48	
<b>TOTAL</b>	<b>536,142</b>	<b>8,956,143</b>	<b>1.670</b>			<b>4</b>	<b>36</b>	<b>132</b>	<b>172</b>	
O.D.		17,444	.003					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			273,511	250,047	104,601			51,551	191,776	276,190	500,842
2013			169,572	305,469	316,256			36,522	126,899	298,635	400,976
2014			198,470	236,223	133,223			56,602	378,733	254,165	445,926
2015				191,730	291,577				214,437	383,306	453,975
2016				26,352	321,466				199,417	1,316,106	551,588
<b>TOTAL</b>			<b>641,553</b>	<b>1,009,821</b>	<b>1,167,123</b>			<b>144,675</b>	<b>1,111,262</b>	<b>2,528,402</b>	<b>2,353,307</b>
O.D.					141					10,744	6,559

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			316,725	285,304	131,065			80,626	224,762	343,856	470,791
2013		919	214,926	355,199	382,441		529	74,665	155,452	353,553	378,922
2014	68	2,708	263,547	269,669	152,236	226	3,697	156,037	419,865	289,688	430,319
2015	37	1,464	135,393	221,488	281,774	473	2,089	146,749	254,788	401,369	445,349
2016	275	2,872	255,239	189,006	248,046	2,344	15,792	653,199	607,621	913,959	527,870
<b>TOTAL</b>	<b>380</b>	<b>7,963</b>	<b>1,185,830</b>	<b>1,320,666</b>	<b>1,195,562</b>	<b>3,043</b>	<b>22,107</b>	<b>1,111,276</b>	<b>1,662,488</b>	<b>2,302,425</b>	<b>2,253,251</b>
O.D.			3	2	168			178	229	12,630	6,280

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,330,780	6,494,170	2,259,531	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,173,169	-1,574,739	6,662	
TOTAL LOSSES	1,157,611	4,919,431	2,266,193	
EXPECTED LOSSES	2,637,819	4,208,716	2,117,762	
CREDIBILITY	.08	.22	.33	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.216	.918	.423	1.557
INDICATED (POST-TEST)	.218	.924	.426	1.568
PRES. ON RATE LEVEL	.442	.706	.355	1.503
DERIVED BY FORMULA	.424	.754	.378	1.556
UNDERLYING PRES. RATE	.492	.785	.395	1.672
PROPOSED	.424	.754	.378	1.556

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.483
IND. RATES				1.48	MINIMUM PREMIUM	
MAN. RATES	2.30	1.98	1.66	+ 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
2012	369,131	8,543,494	2.314			6	30	163	199
2013	377,998	9,696,176	2.565			3	55	150	208
2014	378,960	9,559,295	2.522			6	47	127	180
2015	418,982	9,323,254	2.225			6	36	133	175
2016	441,133	7,476,371	1.694			1	21	166	188
<b>TOTAL</b>	<b>1,986,204</b>	<b>44,598,590</b>	<b>2.245</b>			<b>22</b>	<b>189</b>	<b>739</b>	<b>950</b>
O.D.		389,867	.019				1	6	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			945,001	1,436,593	1,678,791			528,044	1,028,267	1,568,573	1,358,225
2013			515,749	2,363,692	1,802,601			442,989	1,881,749	1,481,263	1,208,133
2014			1,157,119	2,061,528	1,560,118			649,483	1,383,531	1,388,183	1,359,333
2015			979,990	1,206,587	2,207,910			659,719	942,897	1,854,982	1,471,169
2016			130,570	787,733	2,058,792			42,395	576,097	2,356,780	1,524,004
<b>TOTAL</b>			<b>3,728,429</b>	<b>7,856,133</b>	<b>9,308,212</b>			<b>2,322,630</b>	<b>5,812,541</b>	<b>8,649,781</b>	<b>6,920,864</b>
O.D.				12,841	52,736				8,719	268,278	47,293

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,094,312	1,639,151	2,103,526			825,861	1,205,128	1,952,870	1,276,732
2013		2,797	743,869	2,729,989	2,179,418		6,411	891,051	2,240,683	1,776,479	1,141,686
2014	392	18,023	1,699,094	2,365,002	1,725,351	2,597	34,439	1,253,070	1,581,433	1,566,048	1,311,756
2015	801	22,400	1,927,521	1,504,326	2,176,419	7,791	43,245	1,668,738	1,204,312	1,974,881	1,443,217
2016	2,028	25,638	2,265,211	1,706,522	1,685,419	5,111	37,070	1,374,713	1,240,414	1,665,482	1,458,472
<b>TOTAL</b>	<b>3,221</b>	<b>68,858</b>	<b>7,730,007</b>	<b>9,944,990</b>	<b>9,870,133</b>	<b>15,499</b>	<b>121,165</b>	<b>6,013,433</b>	<b>7,471,970</b>	<b>8,935,760</b>	<b>6,631,863</b>
O.D.	43	509	45,706	35,348	43,102	366	2,445	103,675	95,797	192,590	45,511

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,104,927	36,589,690	6,677,374	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,287,361	-9,471,404	21,212	
TOTAL LOSSES	9,817,566	27,118,286	6,698,586	
EXPECTED LOSSES	9,712,537	25,463,134	6,435,301	
CREDIBILITY	.19	.53	.79	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.494	1.365	.337	2.196
INDICATED (POST-TEST)	.497	1.375	.339	2.211
PRES. ON RATE LEVEL	.440	1.153	.291	1.884
DERIVED BY FORMULA	.451	1.271	.329	2.051
UNDERLYING PRES. RATE	.489	1.282	.324	2.095
PROPOSED	.451	1.271	.329	2.051

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.956
IND. RATES				1.96	MINIMUM PREMIUM	
MAN. RATES	2.72	2.29	2.08	+ 1.96	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	382,476	13,121,323	3.430	2		13	48	264	327
2013	378,330	16,547,894	4.373		2	21	57	250	330
2014	381,342	14,588,749	3.825	1		15	38	239	293
2015	388,412	12,034,380	3.098	2		5	34	235	276
2016	388,872	11,051,300	2.841	2		3	12	227	244
<b>TOTAL</b>	<b>1,919,432</b>	<b>67,343,646</b>	<b>3.509</b>	<b>7</b>	<b>2</b>	<b>57</b>	<b>189</b>	<b>1215</b>	<b>1470</b>
O.D.		353,621	.018			1			1

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	243,664		2,588,225	1,527,397	2,112,277			1,040,155	1,113,659	3,180,938	1,315,008
2013		437,076	4,200,273	1,907,822	2,354,022		42,278	1,527,502	2,245,450	2,691,280	1,142,191
2014	3,052		2,721,919	1,635,630	2,395,757	893,219		788,290	2,007,467	3,179,733	963,682
2015	404,420		991,724	1,464,228	2,149,144	256,122		501,028	2,250,625	3,048,382	968,707
2016	811,245		922,721	782,414	2,649,293	433		335,458	966,909	3,282,922	1,299,905
<b>TOTAL</b>	<b>1,462,381</b>	<b>437,076</b>	<b>11,424,862</b>	<b>7,317,491</b>	<b>11,660,493</b>	<b>1,149,774</b>	<b>42,278</b>	<b>4,192,433</b>	<b>8,584,110</b>	<b>15,383,255</b>	<b>5,689,493</b>
O.D.			195,404					145,000			13,217

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	249,756		2,997,165	1,742,761	2,646,688			1,626,803	1,305,210	3,960,275	1,236,108
2013		636,622	4,924,611	2,254,653	2,888,379		94,798	2,773,488	2,709,208	3,222,302	1,079,370
2014	4,426	35,929	3,412,201	1,979,978	2,630,448	898,929	44,379	1,651,201	2,282,669	3,520,063	929,953
2015	448,054	23,493	2,030,317	1,728,418	2,141,794	505,793	44,704	2,079,850	2,416,514	3,248,887	950,302
2016	645,675	40,853	3,400,176	2,102,120	2,212,483	10,283	86,122	2,380,935	1,877,189	2,362,366	1,244,009
<b>TOTAL</b>	<b>1,347,911</b>	<b>736,897</b>	<b>16,764,470</b>	<b>9,807,930</b>	<b>12,519,792</b>	<b>1,415,005</b>	<b>270,003</b>	<b>10,512,277</b>	<b>10,590,790</b>	<b>16,313,893</b>	<b>5,439,742</b>
O.D.			226,278					226,780			12,747

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	31,499,621	49,232,405	5,452,489	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-10,651,192	-13,897,286	17,274	
TOTAL LOSSES	20,848,429	35,335,119	5,469,763	
EXPECTED LOSSES	23,877,733	37,102,621	5,527,964	
CREDIBILITY	.18	.52	.77	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.086	1.841	.285	3.212
INDICATED (POST-TEST)	1.094	1.854	.287	3.235
PRES. ON RATE LEVEL	1.118	1.738	.259	3.115
DERIVED BY FORMULA	1.114	1.798	.281	3.193
UNDERLYING PRES. RATE	1.244	1.933	.288	3.465
PROPOSED	1.114	1.798	.281	3.193

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	3.045
IND. RATES				3.05	MINIMUM PREMIUM	
MAN. RATES	4.70	4.00	3.44	+ 3.05	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	384,130	6,139,663	1.598			9	12	66	87
2013	434,723	5,730,358	1.318		1	7	18	88	114
2014	423,287	4,920,864	1.162			4	18	86	108
2015	437,939	5,629,729	1.285			4	12	90	106
2016	409,245	4,040,012	.987			2	9	92	103
<b>TOTAL</b>	<b>2,089,324</b>	<b>26,460,626</b>	<b>1.266</b>		<b>1</b>	<b>26</b>	<b>69</b>	<b>422</b>	<b>518</b>
O.D.		134,425	.006				1	4	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,436,155	541,126	939,909			1,243,491	761,129	664,664	553,189
2013		214,288	1,182,867	878,445	1,080,855		108,669	381,305	415,568	962,031	506,330
2014			694,679	686,099	995,283			369,571	614,537	874,865	685,830
2015			718,784	548,562	1,946,665			217,727	386,642	1,262,140	549,209
2016			351,830	429,611	1,484,344			173,645	251,853	983,390	365,339
<b>TOTAL</b>		<b>214,288</b>	<b>4,384,315</b>	<b>3,083,843</b>	<b>6,447,056</b>		<b>108,669</b>	<b>2,385,739</b>	<b>2,429,729</b>	<b>4,747,090</b>	<b>2,659,897</b>
O.D.				132	68,589				4,608	42,099	18,997

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,628,574	617,425	1,177,705			1,847,035	892,043	827,509	519,998
2013		307,367	1,414,233	1,032,814	1,314,673		192,381	688,579	514,651	1,143,421	478,482
2014	236	10,199	940,774	824,081	1,079,814	1,477	19,386	692,393	721,807	976,031	661,826
2015	551	15,691	1,341,680	843,189	1,871,916	2,937	15,885	678,928	560,485	1,311,272	538,774
2016	1,563	20,636	1,749,609	1,152,159	1,222,008	3,341	33,456	780,507	547,570	709,477	349,629
<b>TOTAL</b>	<b>2,350</b>	<b>353,893</b>	<b>7,074,870</b>	<b>4,469,668</b>	<b>6,666,116</b>	<b>7,755</b>	<b>261,108</b>	<b>4,687,442</b>	<b>3,236,556</b>	<b>4,967,710</b>	<b>2,548,709</b>
O.D.	4	61	4,567	3,547	81,031	2	29	1,381	6,723	49,601	18,223

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,393,462	19,480,952	2,566,932	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,213,316	-4,597,242	8,199	
TOTAL LOSSES	9,180,146	14,883,710	2,575,131	
EXPECTED LOSSES	7,208,168	12,243,440	2,653,441	
CREDIBILITY	.19	.55	.82	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.439	.712	.123	1.274
INDICATED (POST-TEST)	.442	.717	.124	1.283
PRES. ON RATE LEVEL	.310	.527	.114	.951
DERIVED BY FORMULA	.335	.632	.122	1.089
UNDERLYING PRES. RATE	.345	.586	.127	1.058
PROPOSED	.335	.632	.122	1.089

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.038
IND. RATES				1.04	MINIMUM PREMIUM	
MAN. RATES	1.39	1.18	1.05	+ 1.04	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	5,997	252,458	42.097						8	8
2013	3,894	53,120	13.641						1	1
2014	3,172	17,694	5.578						1	1
2015	2,738	8,838	3.227						1	1
2016	2,923	173	.059							
<b>TOTAL</b>	<b>18,724</b>	<b>332,283</b>	<b>17.746</b>						<b>1</b>	<b>10</b>
O.D.		145	.007							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					160,685					82,281	9,492
2013				30,181					22,635		304
2014					17,059					351	284
2015					6,648					2,000	190
2016											173
<b>TOTAL</b>				<b>30,181</b>	<b>184,392</b>				<b>22,635</b>	<b>84,632</b>	<b>10,443</b>
O.D.											145

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					201,339					102,439	8,922
2013			1,501	34,356	317			1,382	26,492	333	287
2014		29	1,280	1,070	17,780			21	21	377	274
2015		15	1,311	1,018	6,102		3	298	284	2,012	186
2016											166
<b>TOTAL</b>		<b>44</b>	<b>4,092</b>	<b>36,444</b>	<b>225,538</b>		<b>3</b>	<b>1,701</b>	<b>26,797</b>	<b>105,161</b>	<b>9,835</b>
O.D.											136

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,840	393,940	9,971	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,205	-10,321	9	
TOTAL LOSSES		383,619	9,980	
EXPECTED LOSSES	13,275	27,057	3,426	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	20.488	.533	21.021
INDICATED (POST-TEST)	.000	20.631	.537	21.168
PRES. ON RATE LEVEL	.637	1.299	.165	2.101
DERIVED BY FORMULA	.637	1.492	.169	2.298
UNDERLYING PRES. RATE	.709	1.445	.183	2.337
PROPOSED	.637	1.492	.169	2.298
YEAR	4-1-18	1-1-19	4-1-19	4-1-20
IND. RATES				2.19
MAN. RATES	2.80	2.48	2.32	+ 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
2012	96,792	6,711,778	6.934			10	15	76	101
2013	103,330	5,506,824	5.329			6	14	77	97
2014	104,863	3,191,737	3.043			5	10	57	72
2015	111,536	4,256,166	3.815			7	12	77	96
2016	106,213	3,226,385	3.037			3	12	72	87
<b>TOTAL</b>	<b>522,734</b>	<b>22,892,890</b>	<b>4.379</b>			<b>31</b>	<b>63</b>	<b>359</b>	<b>453</b>
O.D.		5,324	.001					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			2,340,270	690,829	981,694			979,215	567,684	834,343	317,743
2013			1,329,836	847,572	728,434			890,398	383,298	1,033,672	293,614
2014			900,947	467,270	355,072			393,873	347,644	426,676	300,255
2015			1,297,724	641,471	447,918			476,732	328,223	735,051	329,047
2016			483,587	574,133	443,856			94,842	495,488	705,333	429,146
<b>TOTAL</b>			<b>6,352,364</b>	<b>3,221,275</b>	<b>2,956,974</b>			<b>2,835,060</b>	<b>2,122,337</b>	<b>3,735,075</b>	<b>1,669,805</b>
O.D.					109					438	4,777

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			2,621,896	788,238	1,230,056			1,477,791	665,326	1,038,755	298,678
2013		6,467	1,413,064	987,847	894,822		10,012	1,214,542	481,033	1,232,309	277,465
2014	307	11,043	1,085,836	550,890	412,047	1,573	19,324	660,806	412,313	484,019	289,746
2015	839	20,102	1,675,677	730,862	538,970	4,864	27,863	968,065	454,341	792,109	322,795
2016	826	15,098	1,232,309	734,113	463,372	3,025	26,307	738,952	598,724	542,644	410,693
<b>TOTAL</b>	<b>1,972</b>	<b>52,710</b>	<b>8,028,782</b>	<b>3,791,950</b>	<b>3,539,267</b>	<b>9,462</b>	<b>83,506</b>	<b>5,060,156</b>	<b>2,611,737</b>	<b>4,089,836</b>	<b>1,599,377</b>
O.D.			79	57	83		4	175	159	297	4,560

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,236,846	14,033,386	1,603,937			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,337,156	-3,191,541	4,404			
TOTAL LOSSES	7,899,690	10,841,845	1,608,341			
EXPECTED LOSSES	12,028,109	8,531,019	1,395,700			
CREDIBILITY	.08	.22	.32			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.511	2.074	.308	3.893		
INDICATED (POST-TEST)	1.522	2.089	.310	3.921		
PRES. ON RATE LEVEL	2.069	1.467	.240	3.776		
DERIVED BY FORMULA	2.025	1.604	.262	3.891		
UNDERLYING PRES. RATE	2.301	1.632	.267	4.200		
PROPOSED	2.025	1.604	.262	3.891		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	3.710
IND. RATES				3.71	MINIMUM PREMIUM	
MAN. RATES	5.78	4.89	4.17	+ 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	
2012	5,025,472	4,804,848	.095				4	26	72	102
2013	5,289,268	5,537,011	.104	1		5	46	55	107	
2014	5,193,629	5,850,928	.112			3	44	67	114	
2015	5,162,905	3,482,902	.067	1		1	44	49	95	
2016	5,147,029	4,477,805	.086			3	19	60	82	
<b>TOTAL</b>	<b>25,818,303</b>	<b>24,153,494</b>	<b>.094</b>	<b>2</b>		<b>16</b>	<b>179</b>	<b>303</b>	<b>500</b>	
O.D.		138,097					3	2	5	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			734,959	325,787	775,284			733,121	624,829	907,047	703,821
2013	699,874		851,559	869,515	359,234	6,200		201,607	1,025,120	496,904	1,026,998
2014			631,425	1,054,350	755,564			251,653	1,151,801	1,193,895	812,240
2015	216,014		193,476	814,382	356,576	500		47,305	790,097	361,833	702,719
2016			563,937	615,915	813,542			118,808	784,811	937,652	643,140
<b>TOTAL</b>	<b>915,888</b>		<b>2,975,356</b>	<b>3,679,949</b>	<b>3,060,200</b>	<b>6,700</b>		<b>1,352,494</b>	<b>4,376,658</b>	<b>3,897,331</b>	<b>3,888,918</b>
O.D.				62,284	23,668				15,818	18,871	17,456

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			743,352	371,723	971,430			897,325	732,300	1,129,280	661,592
2013	848,428	4,619	1,018,762	1,003,057	450,106	14,340	2,917	412,877	1,213,433	602,626	970,513
2014	216	9,602	909,282	1,207,840	839,484	1,006	15,475	618,058	1,306,125	1,336,550	783,812
2015	239,108	6,724	598,890	816,271	399,330	2,698	8,303	456,154	793,447	424,612	689,367
2016	1,181	19,571	1,607,446	969,535	758,171	4,290	36,443	1,060,014	879,109	735,293	615,485
<b>TOTAL</b>	<b>1,088,933</b>	<b>40,516</b>	<b>4,877,732</b>	<b>4,368,426</b>	<b>3,418,521</b>	<b>22,334</b>	<b>63,138</b>	<b>3,444,428</b>	<b>4,924,414</b>	<b>4,228,361</b>	<b>3,720,769</b>
O.D.	16	175	15,428	81,176	19,730	19	82	5,469	16,003	23,085	16,746

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,558,270	17,079,716	3,737,515			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,924,425	-4,942,682	12,792			
TOTAL LOSSES	5,633,845	12,137,034	3,750,307			
EXPECTED LOSSES	8,778,223	13,167,336	4,130,930			
CREDIBILITY	1.00	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.022	.047	.015	.084		
INDICATED (POST-TEST)	.022	.047	.015	.084		
PRES. ON RATE LEVEL	.031	.046	.014	.091		
DERIVED BY FORMULA	.022	.047	.015	.084		
UNDERLYING PRES. RATE	.034	.051	.016	.101		
PROPOSED	.022	.047	.015	.084		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	.080
IND. RATES				.08	MINIMUM PREMIUM	
MAN. RATES	.13	.11	.10	+ .08	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	545,578	18,258,178	3.346	1		22	40	243	306
2013	534,911	15,385,468	2.876			24	31	206	261
2014	539,985	13,245,931	2.453	1		13	25	220	259
2015	558,470	12,411,754	2.222	1		14	25	202	242
2016	563,279	10,569,535	1.876	1		7	7	211	226
<b>TOTAL</b>	<b>2,742,223</b>	<b>69,870,866</b>	<b>2.548</b>	<b>4</b>		<b>80</b>	<b>128</b>	<b>1082</b>	<b>1294</b>
O.D.		24,534							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	775,000		6,269,950	1,093,163	2,958,009	91,013		2,049,556	871,024	3,224,566	925,897
2013			5,837,029	1,325,724	2,080,319			1,716,768	1,289,295	2,050,698	1,085,635
2014	90,465		2,946,491	1,116,405	3,463,898	5,000		984,646	740,154	2,869,260	1,029,612
2015	239,451		3,464,637	1,008,524	2,792,388	4,540		1,142,022	659,425	2,207,175	893,592
2016	416,094		1,406,076	395,234	2,862,701	8,916		1,332,104	311,492	2,959,423	877,495
<b>TOTAL</b>	<b>1,521,010</b>		<b>19,924,183</b>	<b>4,939,050</b>	<b>14,157,315</b>	<b>109,469</b>		<b>7,225,096</b>	<b>3,871,390</b>	<b>13,311,122</b>	<b>4,812,231</b>
O.D.											24,534

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	601,461		7,167,583	1,247,300	3,706,388	350,685		3,104,106	1,020,839	4,014,578	870,343
2013		31,661	6,744,034	1,592,442	2,581,693		24,842	3,025,484	1,578,464	2,458,255	1,025,925
2014	104,739	38,982	3,609,703	1,497,375	3,733,303	8,664	47,266	1,637,059	1,000,979	3,143,943	993,576
2015	266,959	53,328	4,441,537	1,543,127	2,848,787	19,791	62,886	2,221,466	1,026,968	2,333,045	876,614
2016	332,874	44,236	3,583,839	1,957,382	2,361,009	25,638	153,490	2,722,456	1,426,232	2,129,056	839,763
<b>TOTAL</b>	<b>1,306,033</b>	<b>168,207</b>	<b>25,546,696</b>	<b>7,837,626</b>	<b>15,231,180</b>	<b>404,778</b>	<b>288,484</b>	<b>12,710,571</b>	<b>6,053,482</b>	<b>14,078,877</b>	<b>4,606,221</b>
O.D.											23,837

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	40,424,769	43,201,165	4,630,058			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-14,449,563	-11,880,403	14,420			
TOTAL LOSSES	25,975,206	31,320,762	4,644,478			
EXPECTED LOSSES	32,440,499	31,754,942	4,579,512			
CREDIBILITY	.23	.66	.98			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.947	1.142	.169	2.258		
INDICATED (POST-TEST)	.954	1.150	.170	2.274		
PRES. ON RATE LEVEL	1.064	1.041	.150	2.255		
DERIVED BY FORMULA	1.039	1.113	.170	2.322		
UNDERLYING PRES. RATE	1.183	1.158	.167	2.508		
PROPOSED	1.018	1.090	.166	2.274		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	2.168
IND. RATES				2.17	MINIMUM PREMIUM	
MAN. RATES	3.47	2.99	2.49	+ 2.17	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	186,639	1,684,786	.902			1	9	22	32	
2013	180,105	2,000,076	1.110			1	10	34	45	
2014	184,206	1,200,725	.651				6	21	27	
2015	196,540	1,397,088	.710	1			6	29	36	
2016	178,428	1,215,201	.681				6	25	31	
<b>TOTAL</b>	<b>925,918</b>	<b>7,497,876</b>	<b>.810</b>	<b>1</b>		<b>2</b>	<b>37</b>	<b>131</b>	<b>171</b>	
O.D.		734								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			128,195	417,744	480,149			17,349	151,985	244,587	244,777
2013			122,317	572,907	337,751			18,010	361,649	337,361	250,081
2014				218,057	320,745				196,950	282,778	182,195
2015	3,000			301,573	355,520				330,461	245,264	161,270
2016				256,860	268,174				115,220	328,454	246,493
<b>TOTAL</b>	<b>3,000</b>		<b>250,512</b>	<b>1,767,141</b>	<b>1,762,339</b>			<b>35,359</b>	<b>1,156,265</b>	<b>1,438,444</b>	<b>1,084,816</b>
O.D.											734

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			148,450	476,645	601,627			27,134	178,125	304,511	230,090
2013		664	175,023	659,715	410,116		260	58,232	430,761	402,245	236,327
2014		848	57,147	257,093	341,068		772	46,882	226,248	311,969	175,818
2015	3,376	2,090	192,608	332,602	348,574	588	2,618	174,810	343,441	270,921	158,206
2016	310	4,498	407,731	340,266	238,756	764	5,114	208,133	195,344	235,628	235,894
<b>TOTAL</b>	<b>3,686</b>	<b>8,100</b>	<b>980,959</b>	<b>2,066,321</b>	<b>1,940,141</b>	<b>1,352</b>	<b>8,764</b>	<b>515,191</b>	<b>1,373,919</b>	<b>1,525,274</b>	<b>1,036,335</b>
O.D.											711

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,518,052	6,905,655	1,037,046	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,176,572	-1,794,978	2,665	
TOTAL LOSSES	341,480	5,110,677	1,039,711	
EXPECTED LOSSES	2,638,866	4,786,997	870,364	
CREDIBILITY	.11	.32	.47	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.037	.552	.112	.701
INDICATED (POST-TEST)	.037	.556	.113	.706
PRES. ON RATE LEVEL	.256	.465	.085	.806
DERIVED BY FORMULA	.232	.494	.098	.824
UNDERLYING PRES. RATE	.285	.517	.094	.896
PROPOSED	.227	.483	.096	.806

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE
IND. RATES				.77	MINIMUM PREMIUM
MAN. RATES	1.24	1.06	.89	+ .77	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	35,461	5,750	.016							
2013	31,142	220,277	.707			1	1	1		3
2014	29,178	134,119	.459			1				1
2015	27,872	9,009	.032							
2016	30,183									
<b>TOTAL</b>	<b>153,836</b>	<b>369,155</b>	<b>.240</b>			<b>2</b>	<b>1</b>	<b>1</b>		<b>4</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			122,597	2,036	38,664			9,938	2,285	39,893	5,750
2013			125,000					7,888			4,864
2014											1,231
2015											9,009
<b>TOTAL</b>			<b>247,597</b>	<b>2,036</b>	<b>38,664</b>			<b>17,826</b>	<b>2,285</b>	<b>39,893</b>	<b>20,854</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			140,252	3,968	47,965		143	17,663	3,674	47,097	5,405
2013		666	137,121	2,886	3,812		364	11,666	350	228	4,596
2014	43	1,359				32					1,188
2015											8,838
<b>TOTAL</b>	<b>43</b>	<b>2,025</b>	<b>277,373</b>	<b>6,854</b>	<b>51,777</b>	<b>32</b>	<b>507</b>	<b>29,329</b>	<b>4,024</b>	<b>47,325</b>	<b>20,027</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	309,309	109,980	20,027	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-210,010	-76,392	42	
TOTAL LOSSES	99,299	33,588	20,069	
EXPECTED LOSSES	464,585	203,064	13,844	
CREDIBILITY	.03	.10	.14	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.065	.022	.013	.100
INDICATED (POST-TEST)	.065	.022	.013	.100
PRES. ON RATE LEVEL	.272	.119	.007	.398
DERIVED BY FORMULA	.266	.109	.008	.383
UNDERLYING PRES. RATE	.302	.132	.009	.443
PROPOSED	.266	.109	.008	.383

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE
IND. RATES				.37	MINIMUM PREMIUM
MAN. RATES	.66	.54	.44	+ .37	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	4,654,063	7,756,116	.166	1		6	31	96	134
2013	4,908,672	7,046,985	.143			5	43	86	134
2014	5,085,214	6,310,049	.124			6	37	80	123
2015	5,096,625	6,474,447	.127			4	32	82	118
2016	5,067,761	4,710,147	.092			1	19	75	95
<b>TOTAL</b>	<b>24,812,335</b>	<b>32,297,744</b>	<b>.130</b>	<b>1</b>		<b>22</b>	<b>162</b>	<b>419</b>	<b>604</b>
O.D.		39,915					1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	139,933		1,045,966	954,265	1,173,036	153,999		451,166	1,157,951	1,600,412	1,079,388
2013			1,179,172	1,207,344	969,107			384,712	1,041,268	1,157,106	1,108,276
2014			1,184,037	1,022,740	565,810			457,429	997,550	954,261	1,128,222
2015			1,127,785	912,155	834,832			877,029	452,611	1,499,712	770,323
2016			139,582	694,317	731,636			31,918	1,033,284	1,103,510	975,900
<b>TOTAL</b>	<b>139,933</b>		<b>4,676,542</b>	<b>4,790,821</b>	<b>4,274,421</b>	<b>153,999</b>		<b>2,202,254</b>	<b>4,682,664</b>	<b>6,315,001</b>	<b>5,062,109</b>
O.D.				2,293					5,849		31,773

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	133,473		1,211,228	1,088,815	1,469,815	729,295		705,623	1,357,121	1,992,515	1,014,625
2013		6,365	1,414,365	1,401,990	1,184,894		5,516	729,579	1,249,133	1,381,986	1,047,321
2014	405	15,236	1,496,438	1,174,324	657,573	1,830	24,282	884,528	1,136,925	1,078,618	1,088,734
2015	622	16,198	1,383,174	1,014,307	885,026	5,405	30,273	1,141,616	679,875	1,570,950	755,687
2016	913	13,929	1,223,787	931,287	662,966	4,179	30,156	1,093,550	1,003,359	853,467	933,936
<b>TOTAL</b>	<b>135,413</b>	<b>51,728</b>	<b>6,728,992</b>	<b>5,610,723</b>	<b>4,860,274</b>	<b>740,709</b>	<b>90,227</b>	<b>4,554,896</b>	<b>5,426,413</b>	<b>6,877,536</b>	<b>4,840,303</b>
O.D.		4	349	2,492	72		14	875	6,206	222	30,424

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,303,207	22,783,938	4,870,727			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,634,721	-6,409,624	15,635			
TOTAL LOSSES	7,668,486	16,374,314	4,886,362			
EXPECTED LOSSES	10,421,181	17,120,511	4,962,467			
CREDIBILITY	1.00	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.031	.066	.020	.117		
INDICATED (POST-TEST)	.031	.066	.020	.117		
PRES. ON RATE LEVEL	.038	.062	.018	.118		
DERIVED BY FORMULA	.031	.066	.020	.117		
UNDERLYING PRES. RATE	.042	.069	.020	.131		
PROPOSED	.031	.066	.020	.117		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	.111
IND. RATES				.11	MINIMUM PREMIUM	
MAN. RATES	.16	.15	.13	+ .11	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	18,026	1,181,293	6.553			1	4		4	9
2013	20,530	1,233,543	6.008			1	3		8	12
2014	24,188	1,661,244	6.868			2	4		8	14
2015	25,279	976,262	3.861			1	3		12	16
2016	24,593	908,354	3.693				3		7	10
<b>TOTAL</b>	<b>112,616</b>	<b>5,960,696</b>	<b>5.293</b>			<b>5</b>	<b>17</b>		<b>39</b>	<b>61</b>
O.D.		250								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			230,000	73,566	90,060			1,065	121,717	29,422	635,463
2013			134,846	50,490	131,149			14,859	33,213	176,427	692,559
2014			445,773	161,959	61,550			120,740	127,212	68,733	675,277
2015			140,944	63,857	46,339			55,055	48,494	81,784	539,789
2016			47,740	44,982					92,510	59,905	663,217
<b>TOTAL</b>			<b>951,563</b>	<b>397,612</b>	<b>374,080</b>			<b>191,719</b>	<b>423,146</b>	<b>416,271</b>	<b>3,206,305</b>
O.D.											250

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			266,340	83,940	112,845			1,666	142,652	36,631	597,335
2013		732	158,648	61,040	158,800		215	30,165	42,864	208,150	654,468
2014	152	5,169	518,186	190,171	82,775	483	5,882	201,840	144,508	82,330	651,642
2015	89	2,156	179,176	73,667	55,998	576	3,281	115,763	61,908	89,121	529,533
2016	54	794	72,255	60,696	40,674	330	2,227	87,241	83,366	51,216	634,699
<b>TOTAL</b>	<b>295</b>	<b>8,851</b>	<b>1,194,605</b>	<b>469,514</b>	<b>451,092</b>	<b>1,389</b>	<b>11,605</b>	<b>436,675</b>	<b>475,298</b>	<b>467,448</b>	<b>3,067,677</b>
O.D.											236

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,653,420	1,863,352	3,067,913			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-282,349	-290,012	5,273			
TOTAL LOSSES	1,371,071	1,573,340	3,073,186			
EXPECTED LOSSES	645,290	780,428	1,591,263			
CREDIBILITY	.03	.08	.12			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.217	1.397	2.729	5.343		
INDICATED (POST-TEST)	1.226	1.407	2.748	5.381		
PRES. ON RATE LEVEL	.515	.623	1.271	2.409		
DERIVED BY FORMULA	.536	.686	1.448	2.670		
UNDERLYING PRES. RATE	.573	.693	1.413	2.679		
PROPOSED	.536	.686	1.448	2.670		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	2.546
IND. RATES				2.55	MINIMUM PREMIUM	
MAN. RATES	3.05	2.85	2.66	+ 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	
2012	36,315	2,598,732	7.156	1		5	6	19	31	
2013	40,894	1,570,819	3.841			3	5	16	24	
2014	43,453	3,094,197	7.120			3	6	16	25	
2015	45,565	947,650	2.079			1	3	16	20	
2016	44,280	436,998	.986	1			1	12	14	
<b>TOTAL</b>	<b>210,507</b>	<b>8,648,396</b>	<b>4.108</b>	<b>2</b>		<b>12</b>	<b>21</b>	<b>79</b>	<b>114</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	301,652		1,138,384	147,195	190,105	3,406		519,297	96,318	146,548	55,827
2013			696,080	80,796	224,664			230,259	81,014	139,924	118,082
2014			709,077	161,987	177,707			1,476,607	279,283	206,333	83,203
2015			173,262	157,521	344,222			47,472	30,245	115,408	79,520
2016	3,000		102,886	102,886	92,803				45,448	125,170	67,691
<b>TOTAL</b>	<b>304,652</b>		<b>2,716,803</b>	<b>650,385</b>	<b>1,029,501</b>	<b>3,406</b>		<b>2,273,635</b>	<b>532,308</b>	<b>733,383</b>	<b>404,323</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	309,193		1,318,249	167,950	238,201	17,333		812,181	112,885	182,450	52,477
2013		3,775	799,876	101,451	279,172		3,333	397,941	101,248	169,501	111,587
2014	152	5,398	529,543	197,536	203,904	2,773	32,666	1,081,117	339,604	252,826	80,291
2015	132	3,614	309,017	207,430	338,327	496	2,824	101,655	48,981	121,179	78,009
2016	2,487	1,681	152,706	128,636	84,517	294	1,983	80,385	75,474	89,982	64,780
<b>TOTAL</b>	<b>311,964</b>	<b>14,468</b>	<b>3,109,391</b>	<b>803,003</b>	<b>1,144,121</b>	<b>20,896</b>	<b>40,806</b>	<b>2,473,279</b>	<b>678,192</b>	<b>815,938</b>	<b>387,144</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,970,804	3,441,254	387,144			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,937,175	-1,212,196	1,351			
TOTAL LOSSES	4,033,629	2,229,058	388,495			
EXPECTED LOSSES	4,389,071	3,248,122	418,908			
CREDIBILITY	.04	.12	.18			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.916	1.059	.185	3.160		
INDICATED (POST-TEST)	1.929	1.066	.186	3.181		
PRES. ON RATE LEVEL	1.875	1.387	.179	3.441		
DERIVED BY FORMULA	1.877	1.348	.180	3.405		
UNDERLYING PRES. RATE	2.085	1.543	.199	3.827		
PROPOSED	1.877	1.348	.180	3.405		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	3.247
IND. RATES				3.25	MINIMUM PREMIUM	
MAN. RATES	5.23	4.50	3.80	+ 3.25	PRESENT	

+PROPOSED



MANUAL YEAR	COMPANIES REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	498	604,470	1213.795	2				2	7	11
2013	484	431,027	890.551			1			8	9
2014	455	404,248	888.457			1	1		6	8
2015	444	341,127	768.304					1	6	6
2016	405	146,886	362.681					1	5	6
<b>TOTAL</b>	<b>2,286</b>	<b>1,927,758</b>	<b>843.289</b>	<b>2</b>		<b>2</b>		<b>4</b>	<b>32</b>	<b>40</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	144,082		244,898	103,155	14,300			34,910	134,367	64,844	143,722
2013			163,587	5,085	61,204			4,479	55,803	53,125	36,890
2014					52,756					60,253	62,285
2015					116,023					172,466	52,638
2016				22,364	29,562				10,678	27,577	56,705
<b>TOTAL</b>	<b>144,082</b>		<b>408,485</b>	<b>130,604</b>	<b>273,845</b>			<b>39,389</b>	<b>200,848</b>	<b>378,265</b>	<b>352,240</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	147,684			117,700	17,919				157,478	80,730	135,099
2013		1,328	279,603	2,982	76,675		506	60,114	1,655	63,032	34,861
2014	56	1,875	184,179	12,607	60,131	18	400	18,684	63,086	67,125	60,105
2015	4	253	22,885	17,768	106,503	68	298	25,630	24,566	173,546	51,638
2016	34	444	40,013	32,884	25,512	69	443	18,160	17,071	19,906	54,267
<b>TOTAL</b>	<b>147,778</b>	<b>3,900</b>	<b>526,680</b>	<b>183,941</b>	<b>286,740</b>	<b>155</b>	<b>1,647</b>	<b>122,588</b>	<b>263,856</b>	<b>404,339</b>	<b>335,970</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	802,748	1,138,876	335,970	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-190,553	-199,223	593	
TOTAL LOSSES	612,195	939,653	336,563	
EXPECTED LOSSES	421,211	527,021	204,449	
CREDIBILITY	.03	.09	.22	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	267.802	411.047	147.228	826.077
INDICATED (POST-TEST)	269.677	413.924	148.259	831.860
PRES. ON RATE LEVEL	165.666	207.281	80.411	453.358
DERIVED BY FORMULA	168.786	225.879	95.338	490.003
UNDERLYING PRES. RATE	184.257	230.543	89.435	504.235
PROPOSED	168.786	225.879	95.338	490.003

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	467.315
IND. RATES				467.32	MINIMUM PREMIUM	
MAN. RATES	736.00	601.67	500.63	+467.32	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2012	6,950,648	10,008,454	1.439	4		13	28	121	166
2013	9,563,863	14,735,293	1.540	7	1	13	26	153	200
2014	9,669,970	12,928,126	1.336	1		8	15	157	181
2015	9,670,792	9,853,002	1.018	2		10	9	141	162
2016	9,488,648	7,688,391	.810	3		7	18	116	144
<b>TOTAL</b>	<b>45,343,921</b>	<b>55,213,266</b>	<b>1.218</b>	<b>17</b>	<b>1</b>	<b>51</b>	<b>96</b>	<b>688</b>	<b>853</b>
O.D.		5,247							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2012	593,080		2,583,919	903,951	1,097,228	13,857		1,180,017	769,535	1,670,480	1,196,387
2013	2,045,890	864,123	2,549,524	847,173	1,203,990	2,868	1,500,000	1,412,224	792,867	2,000,103	1,516,531
2014	80,000		1,990,824	487,550	1,333,821	14,322		5,403,794	521,501	1,594,627	1,501,687
2015	369,274		1,926,507	529,739	947,040	87,024		2,403,012	383,606	1,461,128	1,745,672
2016	367,528		1,089,041	1,053,568	779,299	882		938,595	977,968	1,245,184	1,236,326
<b>TOTAL</b>	<b>3,455,772</b>	<b>864,123</b>	<b>10,139,815</b>	<b>3,821,981</b>	<b>5,361,378</b>	<b>118,953</b>	<b>1,500,000</b>	<b>11,337,642</b>	<b>3,445,477</b>	<b>7,971,522</b>	<b>7,196,603</b>
O.D.											5,247

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2012	607,907		2,992,179	1,031,411	1,374,826	70,519		1,845,547	901,895	2,079,751	1,124,604
2013	2,690,744	345,306	2,968,358	1,009,857	1,482,165	7,197	724,945	2,478,757	999,378	2,386,417	1,433,122
2014	92,233	18,484	1,740,449	646,450	1,448,833	18,645	52,371	1,761,569	698,136	1,767,781	1,449,128
2015	409,421	25,770	2,142,716	726,293	1,013,983	179,395	60,759	2,024,601	664,958	1,563,363	1,712,504
2016	292,754	30,068	2,416,701	1,351,642	843,572	12,613	136,288	2,359,553	1,236,359	1,035,320	1,183,164
<b>TOTAL</b>	<b>4,093,059</b>	<b>419,628</b>	<b>12,260,403</b>	<b>4,765,653</b>	<b>6,163,379</b>	<b>288,369</b>	<b>974,363</b>	<b>10,470,027</b>	<b>4,500,726</b>	<b>8,832,632</b>	<b>6,902,522</b>
O.D.											4,949

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	28,505,849	24,262,390	6,907,471			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-8,938,017	-7,145,746	21,894			
TOTAL LOSSES	19,567,832	17,116,644	6,929,365			
EXPECTED LOSSES	20,223,389	19,089,790	6,801,588			
CREDIBILITY	.40	.99	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.432	.377	.153	.962		
INDICATED (POST-TEST)	.435	.380	.154	.969		
PRES. ON RATE LEVEL	.401	.379	.134	.914		
DERIVED BY FORMULA	.415	.380	.154	.949		
UNDERLYING PRES. RATE	.446	.421	.150	1.017		
PROPOSED	.415	.380	.154	.949		
<b>IND. RATES</b>						
YEAR	1-1-19	2-1-19	4-1-19	4-1-20	IND. RATE	.905
IND. RATES				.91	MINIMUM PREMIUM	
MAN. RATES	1.34	1.20	1.01	+ .91	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	379,721	17,632,046	4.643	1		17	69	165	252
2013	385,013	13,988,372	3.633	2		19	47	150	218
2014	416,949	16,397,203	3.932	1		17	72	139	229
2015	424,874	15,441,601	3.634	1		20	57	137	215
2016	444,579	12,205,025	2.745	2		4	31	193	230
<b>TOTAL</b>	<b>2,051,136</b>	<b>75,664,247</b>	<b>3.689</b>	<b>7</b>		<b>77</b>	<b>276</b>	<b>784</b>	<b>1144</b>
O.D.		118,528	.005				3	2	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	615,526		3,720,419	2,235,678	2,627,519	500		2,627,532	2,858,854	2,014,603	931,415
2013	167,379		4,087,926	1,439,084	2,296,141	133,915		1,500,849	888,124	2,505,226	969,728
2014	185,123		2,876,216	2,270,586	1,855,968	1,549,716		2,619,773	2,376,468	1,849,834	813,519
2015	503,366		3,931,134	2,363,676	1,994,407			2,133,053	1,789,706	1,813,569	912,690
2016	1,668,454		806,111	1,227,212	1,778,198	19,184		634,225	1,896,994	3,191,390	983,257
<b>TOTAL</b>	<b>3,139,848</b>		<b>15,421,806</b>	<b>9,536,236</b>	<b>10,552,233</b>	<b>1,703,315</b>		<b>9,515,432</b>	<b>9,810,146</b>	<b>11,374,622</b>	<b>4,610,609</b>
O.D.				45,876	2,250				58,435	8,612	3,355

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	630,914		4,245,660	2,496,475	3,292,285	2,545		3,514,837	2,607,188	2,508,186	875,530
2013	220,137	22,170	4,767,346	1,713,092	2,812,786	336,046	21,720	2,642,200	1,115,408	2,983,118	916,393
2014	115,385	36,599	3,545,192	2,648,465	2,089,988	846,126	103,836	3,583,661	2,727,462	2,142,913	785,046
2015	559,216	62,530	5,249,296	2,692,890	2,241,378	17,556	99,585	3,517,553	2,078,923	2,054,263	895,349
2016	1,324,126	35,797	3,010,753	1,974,265	1,594,577	41,505	132,449	3,315,886	2,491,891	2,408,129	940,977
<b>TOTAL</b>	<b>2,849,778</b>	<b>157,096</b>	<b>20,818,247</b>	<b>11,525,187</b>	<b>12,031,014</b>	<b>1,243,778</b>	<b>357,590</b>	<b>16,574,137</b>	<b>11,020,872</b>	<b>12,096,609</b>	<b>4,413,295</b>
O.D.	4	117	12,135	48,243	3,728	53	247	15,919	65,454	8,242	3,163

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	42,029,101	46,799,349	4,416,458			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-16,931,009	-12,121,587	13,552			
TOTAL LOSSES	25,098,092	34,677,762	4,430,010			
EXPECTED LOSSES	38,294,710	32,531,017	4,163,805			
CREDIBILITY	.19	.55	.81			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.224	1.691	.216	3.131		
INDICATED (POST-TEST)	1.233	1.703	.218	3.154		
PRES. ON RATE LEVEL	1.679	1.426	.182	3.287		
DERIVED BY FORMULA	1.594	1.578	.211	3.383		
UNDERLYING PRES. RATE	1.867	1.586	.203	3.656		
PROPOSED	1.549	1.533	.205	3.287		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	3.134
IND. RATES				3.13	MINIMUM PREMIUM	
MAN. RATES	5.12	4.34	3.63	+ 3.13	PRESENT	

+PROPOSED

MANUAL YEAR	TEAMS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	8									
2013	8									
2014	6	3,361	560.166							
2015	5									
2016	6									
<b>TOTAL</b>	<b>33</b>	<b>3,361</b>	<b>101.848</b>							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014											3,361
<b>TOTAL</b>											<b>3,361</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014											3,243
<b>TOTAL</b>											<b>3,243</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B			3,243			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,078	-2,721	9			
TOTAL LOSSES			3,252			
EXPECTED LOSSES	6,666	7,147	2,826			
CREDIBILITY	.00	.01	.01			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	.000	98.545	98.545		
INDICATED (POST-TEST)	.000	.000	99.235	99.235		
PRES. ON RATE LEVEL	181.642	194.712	77.004	453.358		
DERIVED BY FORMULA	181.642	192.765	77.226	451.633		
UNDERLYING PRES. RATE	202.026	216.563	85.646	504.235		
PROPOSED	181.642	192.765	77.226	451.633		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	430.722
IND. RATES				430.72	MINIMUM PREMIUM	
MAN. RATES	736.00	601.67	500.63	+430.72	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
2012	122,050	1,143,265	.936			122,050			2	1	5	8
2013	124,912	381,237	.305			124,912				1	11	12
2014	127,951	703,865	.550			127,951			1	1	6	8
2015	130,336	554,882	.425			130,336				1	11	12
2016	129,730	800,717	.617			129,730			1	2	9	12
<b>TOTAL</b>	<b>634,979</b>	<b>3,583,966</b>	<b>.564</b>			<b>634,979</b>			<b>4</b>	<b>6</b>	<b>42</b>	<b>52</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			430,379	50,438	12,783			462,603	63,951	34,867	88,244
2013				9,799	150,627				6,239	146,946	67,626
2014			201,040	15,569	82,549			226,430	4,314	126,630	47,333
2015				32,000	134,564				115,000	195,507	77,811
2016			225,395	17,754	60,511			115,027	40,675	164,864	176,491
<b>TOTAL</b>			<b>856,814</b>	<b>125,560</b>	<b>441,034</b>			<b>804,060</b>	<b>230,179</b>	<b>668,814</b>	<b>457,505</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			498,379	57,550	16,017			723,511	74,951	43,410	82,949
2013			3,860	14,128	179,475			2,820	10,442	172,843	63,907
2014	68	2,350	229,089	26,737	92,649	905	10,564	343,311	22,324	143,055	45,676
2015	6	432	39,545	50,119	125,878	251	1,108	77,203	135,207	205,122	76,333
2016	176	3,609	260,879	71,186	70,814	1,195	15,384	239,392	103,074	126,053	168,902
<b>TOTAL</b>	<b>250</b>	<b>6,391</b>	<b>1,031,752</b>	<b>219,720</b>	<b>484,833</b>	<b>2,351</b>	<b>27,056</b>	<b>1,386,237</b>	<b>345,998</b>	<b>690,483</b>	<b>437,767</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,454,037	1,741,034	437,767			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-632,939	-475,337	979			
TOTAL LOSSES	1,821,098	1,265,697	438,746			
EXPECTED LOSSES	1,422,353	1,269,958	311,141			
CREDIBILITY	.09	.25	.37			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.287	.199	.069	.555		
INDICATED (POST-TEST)	.289	.200	.069	.558		
PRES. ON RATE LEVEL	.201	.180	.044	.425		
DERIVED BY FORMULA	.209	.185	.053	.447		
UNDERLYING PRES. RATE	.224	.200	.049	.473		
PROPOSED	.209	.185	.053	.447		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	.426
IND. RATES				.43	MINIMUM PREMIUM	
MAN. RATES	.70	.56	.47	+ .43	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	32,019	741,060	2,314			1	10	10	21
2013	37,478	1,389,443	3,707			4	3	10	17
2014	44,657	1,254,688	2,809			1	3	25	29
2015	38,297	2,419,979	6,318			4	4	18	26
2016	39,686	1,294,018	3,260			1	2	13	16
<b>TOTAL</b>	<b>192,137</b>	<b>7,099,188</b>	<b>3,695</b>			<b>11</b>	<b>22</b>	<b>76</b>	<b>109</b>
O.D.		1,747							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			246,488	113,382	52,821			104,744	96,513	47,927	79,185
2013			747,813	14,658	71,698			353,054	11,494	118,410	72,316
2014			143,133	132,799	389,036			60,955	49,857	345,360	133,548
2015			858,965	169,342	78,069			434,660	567,798	252,207	58,938
2016			208,850	97,774	91,391			531,824	122,653	148,254	93,272
<b>TOTAL</b>			<b>2,205,249</b>	<b>527,955</b>	<b>683,015</b>			<b>1,485,237</b>	<b>848,315</b>	<b>912,158</b>	<b>437,259</b>
O.D.											1,747

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			285,433	129,370	66,184			163,820	113,114	59,670	74,434
2013		4,057	851,933	23,516	97,122		5,110	601,677	21,257	145,217	68,339
2014	49	2,411	206,339	172,017	413,963	243	3,357	118,858	76,702	375,528	128,874
2015	515	11,711	962,379	214,894	137,441	4,673	26,476	932,939	605,424	321,217	57,818
2016	200	3,877	301,978	143,541	99,862	3,816	53,616	702,231	198,160	151,723	89,261
<b>TOTAL</b>	<b>764</b>	<b>22,056</b>	<b>2,608,062</b>	<b>683,338</b>	<b>814,572</b>	<b>8,732</b>	<b>88,559</b>	<b>2,519,525</b>	<b>1,014,657</b>	<b>1,053,355</b>	<b>418,726</b>
O.D.											1,667

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,247,698	3,565,922	420,393			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,073,421	-945,602	1,441			
TOTAL LOSSES	4,174,277	2,620,320	421,834			
EXPECTED LOSSES	2,420,926	2,524,681	453,444			
CREDIBILITY	.04	.11	.17			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.173	1.364	.220	3.757		
INDICATED (POST-TEST)	2.188	1.374	.222	3.784		
PRES. ON RATE LEVEL	1.133	1.181	.212	2.526		
DERIVED BY FORMULA	1.175	1.202	.214	2.591		
UNDERLYING PRES. RATE	1.260	1.314	.236	2.810		
PROPOSED	1.175	1.202	.214	2.591		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	2.471
IND. RATES				2.47	MINIMUM PREMIUM	
MAN. RATES	3.72	3.15	2.79	+ 2.47	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	8,606	87,823	1.020						4	4
2013	9,181	125,749	1.369					1	6	7
2014	9,468	360,873	3.811						7	7
2015	9,934	302,300	3.043			1			2	3
2016	6,762	59,307	.877						7	7
<b>TOTAL</b>	<b>43,951</b>	<b>936,052</b>	<b>2.130</b>				1	1	<b>26</b>	<b>28</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					18,138					41,000	28,685
2013				14,180	22,257				6,847	42,866	39,599
2014					105,300					225,565	30,008
2015			154,211		60,927			23,180		46,480	17,502
2016					22,082					21,507	15,718
<b>TOTAL</b>			<b>154,211</b>	<b>14,180</b>	<b>228,704</b>			<b>23,180</b>	<b>6,847</b>	<b>377,418</b>	<b>131,512</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					22,727					51,046	26,964
2013			1,202	16,583	26,653			1,128	8,931	50,494	37,421
2014		186	7,897	6,602	109,750		316	13,879	13,784	242,879	28,958
2015	90	2,074	169,683	17,724	65,497	218	1,265	41,983	8,723	48,157	17,169
2016	19	183	16,031	11,578	16,795	31	194	8,424	7,752	14,561	15,042
<b>TOTAL</b>	<b>109</b>	<b>2,443</b>	<b>194,813</b>	<b>52,487</b>	<b>241,422</b>	<b>249</b>	<b>1,775</b>	<b>65,414</b>	<b>39,190</b>	<b>407,137</b>	<b>125,554</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	264,803	740,236	125,554	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-276,375	-102,762	176	
TOTAL LOSSES		637,474	125,730	
EXPECTED LOSSES	615,314	271,179	63,290	
CREDIBILITY	.01	.04	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	1.450	.286	1.736
INDICATED (POST-TEST)	.000	1.460	.288	1.748
PRES. ON RATE LEVEL	1.261	.556	.129	1.946
DERIVED BY FORMULA	1.248	.592	.139	1.979
UNDERLYING PRES. RATE	1.400	.617	.144	2.161
PROPOSED	1.227	.582	.137	1.946

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	TOTAL
IND. RATES				2.01	MINIMUM PREMIUM	
MAN. RATES	2.87	2.52	2.25	+ 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
2012	6,196	209,417	3.379			6,196				1		1
2013	7,027	165,794	2.359			7,027					4	4
2014	11,588	524,137	4.523			11,588		1			2	3
2015	9,482	17,244	.181			9,482						
2016	9,498	194,916	2.052			9,498					1	1
<b>TOTAL</b>	<b>43,791</b>	<b>1,111,508</b>	<b>2.538</b>			<b>43,791</b>		<b>1</b>		<b>1</b>	<b>7</b>	<b>9</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				19,272					179,850		10,295
2013					48,148					92,169	25,477
2014			232,002		142,676			62,915		75,766	10,778
2015											17,244
2016					50,385					124,694	19,837
<b>TOTAL</b>			<b>232,002</b>	<b>19,272</b>	<b>241,209</b>			<b>62,915</b>	<b>179,850</b>	<b>292,629</b>	<b>83,631</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				21,989					210,784		9,677
2013			1,079	950	57,336			1,528	1,970	108,356	24,076
2014	79	2,770	265,205	14,300	155,778	252	2,990	97,712	7,412	83,398	10,401
2015											16,916
2016	42	413	36,580	26,412	38,317	172	1,152	48,868	44,954	84,416	18,984
<b>TOTAL</b>	<b>121</b>	<b>3,183</b>	<b>302,864</b>	<b>63,651</b>	<b>251,431</b>	<b>424</b>	<b>4,142</b>	<b>148,108</b>	<b>265,120</b>	<b>276,170</b>	<b>80,054</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	458,842	856,372	80,054	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-452,444	-186,096	215	
TOTAL LOSSES	6,398	670,276	80,269	
EXPECTED LOSSES	1,039,599	500,969	64,810	
CREDIBILITY	.01	.04	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.015	1.531	.183	1.729
INDICATED (POST-TEST)	.015	1.542	.184	1.741
PRES. ON RATE LEVEL	2.134	1.029	.133	3.296
DERIVED BY FORMULA	2.113	1.050	.136	3.299
UNDERLYING PRES. RATE	2.374	1.144	.148	3.666
PROPOSED	2.111	1.049	.136	3.296

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	3.143
IND. RATES				3.14	MINIMUM PREMIUM	
MAN. RATES	5.33	4.36	3.64	+ 3.14	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	320,739	3,283,117	1.023			4	39	76	119
2013	372,211	4,898,597	1.316			9	47	77	133
2014	408,155	7,783,374	1.906			14	47	111	172
2015	634,590	7,137,801	1.124			13	44	135	192
2016	468,726	6,313,370	1.346			3	4	161	168
<b>TOTAL</b>	<b>2,204,421</b>	<b>29,416,259</b>	<b>1.334</b>			<b>43</b>	<b>181</b>	<b>560</b>	<b>784</b>
O.D.		33,044	.001					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			797,067	718,223	409,908			341,562	612,680	301,738	101,939
2013			2,089,682	758,906	532,840			379,232	596,561	424,296	117,080
2014			2,832,947	1,232,821	982,546			1,030,343	903,334	631,520	169,863
2015			2,894,736	758,178	1,327,883			820,315	616,929	560,938	158,822
2016			604,289	234,504	3,025,660			152,947	88,330	2,007,293	200,347
<b>TOTAL</b>			<b>9,218,721</b>	<b>3,702,632</b>	<b>6,278,837</b>			<b>2,724,399</b>	<b>2,817,834</b>	<b>3,925,785</b>	<b>748,051</b>
O.D.					11,184					15,958	5,902

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			923,003	819,497	513,615			534,203	718,058	375,667	95,823
2013		11,335	2,423,789	889,539	674,870		5,486	686,876	712,961	513,877	110,641
2014	964	34,159	3,368,379	1,466,816	1,148,703	4,119	49,879	1,697,859	1,042,540	744,057	163,918
2015	1,783	42,627	3,529,430	1,060,149	1,454,390	8,158	47,046	1,582,967	730,241	658,516	155,804
2016	2,922	34,870	2,933,319	1,837,171	2,392,799	4,141	37,592	1,042,610	804,533	1,382,070	191,732
<b>TOTAL</b>	<b>5,669</b>	<b>122,991</b>	<b>13,177,920</b>	<b>6,073,172</b>	<b>6,184,377</b>	<b>16,418</b>	<b>140,003</b>	<b>5,544,515</b>	<b>4,008,333</b>	<b>3,674,187</b>	<b>717,918</b>
O.D.	9	91	8,118	5,864	8,504	22	148	6,255	5,752	10,804	5,648

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,022,159	19,970,993	723,566	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,107,934	-4,916,320	2,079	
TOTAL LOSSES	14,914,225	15,054,673	725,645	
EXPECTED LOSSES	9,589,232	13,336,748	617,237	
CREDIBILITY	.20	.57	.85	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.677	.683	.033	1.393
INDICATED (POST-TEST)	.682	.688	.033	1.403
PRES. ON RATE LEVEL	.391	.544	.025	.960
DERIVED BY FORMULA	.449	.626	.032	1.107
UNDERLYING PRES. RATE	.435	.605	.028	1.068
PROPOSED	.449	.626	.032	1.107

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.055
IND. RATES				1.06	MINIMUM PREMIUM	
MAN. RATES	1.49	1.29	1.06	+ 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	
2012	1,586	972	.061							
2013	1,907									
2014	3,331									
2015	4,270	168,967	3.957						1	1
2016	5,044	210,703	4.177					1		1
<b>TOTAL</b>	<b>16,138</b>	<b>380,642</b>	<b>2.359</b>					<b>1</b>	<b>1</b>	<b>2</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											972
2015				114,120					54,571		276
2016			184,271					26,432			
<b>TOTAL</b>			<b>184,271</b>	<b>114,120</b>				<b>26,432</b>	<b>54,571</b>		<b>1,248</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											914
2015	18	492	46,351	105,257	8,410	80	364	22,850	50,946	3,984	271
2016	100	2,419	165,332	20,984	18,303	198	3,013	33,721	3,786	2,242	
<b>TOTAL</b>	<b>118</b>	<b>2,911</b>	<b>211,683</b>	<b>126,241</b>	<b>26,713</b>	<b>278</b>	<b>3,377</b>	<b>56,571</b>	<b>54,732</b>	<b>6,226</b>	<b>1,185</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	274,938	213,912	1,185			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-11,385	-6,872	14			
TOTAL LOSSES	263,553	207,040	1,199			
EXPECTED LOSSES	27,596	19,203	3,551			
CREDIBILITY	.01	.02	.03			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.633	1.283	.007	2.923		
INDICATED (POST-TEST)	1.644	1.292	.007	2.943		
PRES. ON RATE LEVEL	.154	.107	.020	.281		
DERIVED BY FORMULA	.169	.131	.020	.320		
UNDERLYING PRES. RATE	.171	.119	.022	.312		
PROPOSED	.169	.131	.020	.320		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	.305
IND. RATES				.31	MINIMUM PREMIUM	
MAN. RATES	.46	.38	.31	+ .31	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	34,110	47,353	.138						1	1
2013	32,811	119,603	.364					1		1
2014	29,757	29,906	.100							
2015	31,130	378,188	1.214					1	3	4
2016	35,610	234,172	.657						4	4
<b>TOTAL</b>	<b>163,418</b>	<b>809,222</b>	<b>.495</b>						<b>2</b>	<b>8</b>
O.D.		718								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					4,953					11,321	31,079
2013				27,164					52,210		40,229
2014											29,906
2015				43,393	6,820				252,370	58,025	17,580
2016					64,953					134,813	34,406
<b>TOTAL</b>				<b>70,557</b>	<b>76,726</b>				<b>304,580</b>	<b>204,159</b>	<b>153,200</b>
O.D.											718

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					6,206					14,095	29,214
2013			1,351	30,922	285			3,187	61,108	770	38,016
2014											28,859
2015	7	205	18,968	41,067	9,458	405	1,785	114,290	243,867	76,807	17,246
2016	53	532	47,157	34,048	49,399	185	1,245	52,835	48,604	91,268	32,927
<b>TOTAL</b>	<b>60</b>	<b>737</b>	<b>67,476</b>	<b>106,037</b>	<b>65,348</b>	<b>590</b>	<b>3,030</b>	<b>170,312</b>	<b>353,579</b>	<b>182,940</b>	<b>146,262</b>
O.D.											687

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	242,205	707,904	146,949	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-148,264	-79,373	262	
TOTAL LOSSES	93,941	628,531	147,211	
EXPECTED LOSSES	331,738	212,443	81,710	
CREDIBILITY	.04	.10	.15	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.057	.385	.090	.532
INDICATED (POST-TEST)	.057	.388	.091	.536
PRES. ON RATE LEVEL	.182	.117	.045	.344
DERIVED BY FORMULA	.177	.144	.052	.373
UNDERLYING PRES. RATE	.203	.130	.050	.383
PROPOSED	.177	.144	.052	.373
YEAR	4-1-18	1-1-19	4-1-19	4-1-20
IND. RATES				.36
MAN. RATES	.56	.46	.38	+ .36

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	78,268	708,232	.904	1		1	1	7	10	
2013	86,208	227,629	.264	2				7	9	
2014	92,001	238,191	.258				2	2	4	
2015	93,639	1,171,459	1.251	1				3	4	
2016	91,131	574,669	.630	1				6	7	
<b>TOTAL</b>	<b>441,247</b>	<b>2,920,180</b>	<b>.662</b>	<b>5</b>		<b>1</b>	<b>3</b>	<b>25</b>	<b>34</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	50,000		201,361	6,447	179,686			28,964	4,317	114,295	123,162
2013	6,000				61,309					87,501	72,819
2014				95,058	23,112				49,630	49,429	20,962
2015	1,028,913				39,444					78,918	24,184
2016	386,429				69,154	10,000				100,325	8,761
<b>TOTAL</b>	<b>1,471,342</b>		<b>201,361</b>	<b>101,505</b>	<b>372,705</b>	<b>10,000</b>		<b>28,964</b>	<b>53,947</b>	<b>430,468</b>	<b>249,888</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	51,250		233,176	7,356	225,146			45,300	5,060	142,298	115,772
2013	7,892		1,372	1,211	73,010			1,451	1,868	102,869	68,814
2014		164	16,154	104,756	27,040		168	10,471	55,678	55,110	20,228
2015	952,148	85	7,780	6,038	36,210	29	136	11,727	11,240	79,415	23,725
2016	306,203	573	50,202	36,246	52,589	14,495	925	39,312	36,166	67,917	8,384
<b>TOTAL</b>	<b>1,317,493</b>	<b>822</b>	<b>308,684</b>	<b>155,607</b>	<b>413,995</b>	<b>14,524</b>	<b>1,229</b>	<b>108,261</b>	<b>110,012</b>	<b>447,609</b>	<b>236,923</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,751,013	1,127,223	236,923			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,222,880	-371,117	772			
TOTAL LOSSES	528,133	756,106	237,695			
EXPECTED LOSSES	2,762,206	992,806	242,685			
CREDIBILITY	.07	.20	.29			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.120	.171	.054	.345		
INDICATED (POST-TEST)	.121	.172	.054	.347		
PRES. ON RATE LEVEL	.563	.202	.050	.815		
DERIVED BY FORMULA	.532	.196	.051	.779		
UNDERLYING PRES. RATE	.626	.225	.055	.906		
PROPOSED	.532	.196	.051	.779		
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	.742
IND. RATES				.74	MINIMUM PREMIUM	
MAN. RATES	1.32	1.09	.90	+ .74	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	407,771	10,328,624	2.532			17	86	128	231
2013	431,410	11,371,993	2.636			9	115	125	249
2014	449,053	8,406,283	1.872			9	84	172	265
2015	629,865	14,837,429	2.355			19	139	228	386
2016	567,796	10,388,587	1.829			5	16	237	258
<b>TOTAL</b>	<b>2,485,895</b>	<b>55,332,916</b>	<b>2.226</b>			<b>59</b>	<b>440</b>	<b>890</b>	<b>1389</b>
O.D.		122,772	.004					4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			2,858,985	1,834,262	643,508			1,902,580	1,465,748	821,192	802,349
2013			1,520,193	2,792,160	669,822			1,727,625	2,664,009	1,020,641	977,543
2014			1,637,774	1,866,750	936,286			516,607	1,479,245	1,099,640	869,981
2015			3,567,060	3,116,319	1,567,504			1,097,229	3,102,328	1,332,709	1,054,280
2016			964,183	650,400	3,326,358			188,719	598,831	3,747,461	912,635
<b>TOTAL</b>			<b>10,548,195</b>	<b>10,259,891</b>	<b>7,143,478</b>			<b>5,432,760</b>	<b>9,310,161</b>	<b>8,021,643</b>	<b>4,616,788</b>
O.D.					61,690					43,036	18,046

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			3,296,594	2,092,897	806,312			2,881,353	1,717,859	1,022,388	754,208
2013		7,595	1,744,886	3,201,772	848,649		11,012	1,470,718	3,151,168	1,251,775	923,778
2014	558	21,928	2,150,026	2,125,299	1,083,731	2,066	28,095	1,053,120	1,659,479	1,255,174	839,532
2015	2,521	61,741	5,221,819	3,308,422	1,889,875	14,555	79,124	3,157,304	3,185,592	1,633,058	1,034,249
2016	3,516	45,751	3,819,428	2,359,089	2,713,603	8,185	66,992	2,122,024	1,777,888	2,621,987	873,392
<b>TOTAL</b>	<b>6,595</b>	<b>137,015</b>	<b>16,232,753</b>	<b>13,087,479</b>	<b>7,342,170</b>	<b>24,806</b>	<b>185,223</b>	<b>10,684,519</b>	<b>11,491,986</b>	<b>7,784,382</b>	<b>4,425,159</b>
O.D.		59	2,528	2,112	70,197		50	2,217	2,200	47,522	17,091

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	27,275,765	39,828,048	4,442,250			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-10,421,144	-10,458,559	15,837			
TOTAL LOSSES	16,854,621	29,369,489	4,458,087			
EXPECTED LOSSES	24,088,323	28,364,062	4,623,766			
CREDIBILITY	.22	.62	.92			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.678	1.181	.179	2.038		
INDICATED (POST-TEST)	.683	1.189	.180	2.052		
PRES. ON RATE LEVEL	.871	1.026	.167	2.064		
DERIVED BY FORMULA	.830	1.127	.179	2.136		
UNDERLYING PRES. RATE	.969	1.141	.186	2.296		
PROPOSED	.802	1.089	.173	2.064		
<b>IND. RATES</b>						
YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE	1.968
IND. RATES				1.97	MINIMUM PREMIUM	
MAN. RATES	3.32	2.73	2.28	+ 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	
2012	320,739									
2013	372,008									
2014	408,024									
2015	634,487									
2016	468,195									
<b>TOTAL</b>	<b>2,203,453</b>									
O.D.		46,931	.002							1 1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
<b>TOTAL</b>											
O.D.					1,562					1,698	43,671

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
<b>TOTAL</b>											
O.D.					1,957					2,114	41,266

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		4,071	41,266	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,020,070	-113,719	297	
TOTAL LOSSES			41,563	
EXPECTED LOSSES	4,715,388	308,482	88,138	
CREDIBILITY	.20	.57	.85	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	.192	.013	.004	.209
DERIVED BY FORMULA	.154	.006	.002	.162
UNDERLYING PRES. RATE	.214	.014	.004	.232
PROPOSED	.154	.006	.002	.162

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE
IND. RATES				.15	MINIMUM PREMIUM
MAN. RATES	.32	.27	.23	+ .15	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	1,811									
2013	1,811									
2014	3,087									
2015	4,270									
2016	4,897									
<b>TOTAL</b>	<b>15,876</b>									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,675	-738	1	
TOTAL LOSSES			1	
EXPECTED LOSSES	8,890	2,063	317	
CREDIBILITY	.01	.02	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.050	.012	.002	.064
DERIVED BY FORMULA	.050	.012	.002	.064
UNDERLYING PRES. RATE	.056	.013	.002	.071
PROPOSED	.050	.012	.002	.064

YEAR	4-1-18	1-1-19	4-1-19	4-1-20	IND. RATE
IND. RATES				.06	MINIMUM PREMIUM
MAN. RATES	.10	.09	.07	+ .06	PRESENT

+PROPOSED

MANUAL YEAR	SEATS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	1,597												
2013	1,597												
2014	1,161												
2015													
2016													
<b>TOTAL</b>	<b>4,355</b>												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-145,524	-20,051	5	
TOTAL LOSSES			5	
EXPECTED LOSSES	280,444	48,797	4,385	
CREDIBILITY	.02	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	57.899	10.074	.905	68.878
DERIVED BY FORMULA	56.741	9.873	.887	67.501
UNDERLYING PRES. RATE	64.396	11.205	1.007	76.608
PROPOSED	56.741	9.873	.887	67.501

YEAR	4-1-12	4-1-13	4-1-14	4-1-20	IND. RATE	64.375
IND. RATES				64.38	MINIMUM PREMIUM	
MAN. RATES	76.06	76.06	76.06	+ 64.38	PRESENT	

+PROPOSED