

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
2005	40,981	6,373,343	15.551			40,981	1		11	19	92	123
2006	44,153	7,167,634	16.233			44,153			12	17	82	111
2007	53,444	6,268,121	11.728			53,444	1	1	8	17	85	112
2008	48,063	10,952,020	22.786			48,063	2	1	13	23	66	105
2009	43,100	7,104,354	16.483			43,100	1	1	1	21	66	90
<b>TOTAL</b>	<b>229,741</b>	<b>37,865,472</b>	<b>16.482</b>			<b>229,741</b>	<b>5</b>	<b>3</b>	<b>45</b>	<b>97</b>	<b>391</b>	<b>541</b>
O.D.		21,093	.009								1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	101,462		1,805,910	763,778	484,134	152,880		1,217,042	999,216	621,654	227,267
2006			2,383,440	1,121,278	649,763			1,164,464	490,940	1,017,437	340,312
2007	3,000	351,110	1,159,988	850,980	454,970		213,093	1,101,646	715,602	1,099,550	318,182
2008	542,512	544,809	2,116,960	981,499	450,991	279,440	2,969,000	1,548,281	581,553	630,239	306,736
2009	383,955	565,192	125,500	617,316	466,951		3,042,540	381,043	574,764	703,563	243,530
<b>TOTAL</b>	<b>1,030,929</b>	<b>1,461,111</b>	<b>7,591,798</b>	<b>4,334,851</b>	<b>2,506,809</b>	<b>432,320</b>	<b>6,224,633</b>	<b>5,412,476</b>	<b>3,362,075</b>	<b>4,072,443</b>	<b>1,436,027</b>
O.D.					9,972					7,931	3,190

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	146,207		2,351,617	1,060,124	749,441	249,347		2,159,859	1,478,841	1,008,946	250,903
2006	1,536	26,077	3,411,598	1,530,797	970,470	404	19,614	2,498,620	758,178	1,503,845	370,940
2007	4,879	609,124	1,976,097	1,065,652	625,688	503	294,614	2,525,666	1,046,442	1,521,636	331,546
2008	634,427	204,537	3,824,564	1,115,749	575,949	489,000	891,157	3,414,151	840,521	770,383	320,846
2009	549,190	151,788	1,746,328	664,321	458,226	3,604	831,468	1,937,949	656,529	638,958	257,411
<b>TOTAL</b>	<b>1,336,239</b>	<b>991,526</b>	<b>13,310,204</b>	<b>5,436,643</b>	<b>3,379,774</b>	<b>742,858</b>	<b>2,036,853</b>	<b>12,536,245</b>	<b>4,780,511</b>	<b>5,443,768</b>	<b>1,531,646</b>
O.D.	1	112	3,710	1,696	10,750		61	1,655	1,207	8,795	3,381

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	30,959,464	19,063,144	1,535,027			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,912,458	-2,494,663	6,987			
TOTAL LOSSES	25,047,006	16,568,481	1,542,014			
EXPECTED LOSSES	23,665,621	13,081,452	1,164,787			
CREDIBILITY	.08	.16	.26			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	10.902	7.212	.671	18.785		
INDICATED (POST-TEST)	10.259	6.786	.631	17.676		
PRES. ON RATE LEVEL	9.886	5.465	.486	15.837		
DERIVED BY FORMULA	9.916	5.676	.524	16.116		
UNDERLYING PRES. RATE	10.301	5.694	.507	16.502		
PROPOSED	9.916	5.676	.524	16.116		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	16.116
IND. RATES				16.12	MINIMUM PREMIUM	
MAN. RATES	16.78	17.30	16.75	+ 16.12	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	37,491	892,033	2.379			2	5	25	32
2006	38,665	1,697,644	4.390			2	6	14	22
2007	40,994	1,394,826	3.402			1	4	16	21
2008	43,930	1,618,429	3.684		2	2	1	30	35
2009	47,196	1,892,245	4.009				3	20	23
<b>TOTAL</b>	<b>208,276</b>	<b>7,495,177</b>	<b>3.599</b>			<b>2</b>	<b>7</b>	<b>105</b>	<b>133</b>
O.D.		316							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			248,986	91,857	153,323			74,038	71,565	158,349	93,915
2006			250,022	127,106	26,018			239,055	842,231	161,119	52,093
2007			142,424	173,537	110,909			436,851	63,368	315,817	151,920
2008	436,303		509,719	19,180	100,161	1,489		125,105	71,606	234,515	120,351
2009				112,443	83,416				133,630	1,398,654	164,102
<b>TOTAL</b>	<b>436,303</b>		<b>1,151,151</b>	<b>524,123</b>	<b>473,827</b>	<b>1,489</b>		<b>875,049</b>	<b>1,182,400</b>	<b>2,268,454</b>	<b>582,381</b>
O.D.											316

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			354,556	127,496	237,343			163,994	105,916	257,001	103,682
2006	161	2,721	359,909	159,575	40,436	482	4,667	588,155	839,628	248,083	56,781
2007	219	4,042	228,351	214,816	149,710	55	10,486	742,763	125,740	430,592	158,301
2008	509,280	19,203	725,851	63,520	118,160	2,926	12,360	362,054	120,664	268,006	125,887
2009	178	8,192	271,529	112,409	70,594	856	22,473	597,917	294,637	607,430	173,456
<b>TOTAL</b>	<b>509,838</b>	<b>34,158</b>	<b>1,940,196</b>	<b>677,816</b>	<b>616,243</b>	<b>4,319</b>	<b>49,986</b>	<b>2,454,883</b>	<b>1,486,585</b>	<b>1,811,112</b>	<b>618,107</b>
O.D.											338

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,993,380	4,591,756	618,445			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-988,517	-556,424	2,589			
TOTAL LOSSES	4,004,863	4,035,332	621,034			
EXPECTED LOSSES	4,096,789	3,053,326	401,972			
CREDIBILITY	.07	.15	.24			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.923	1.937	.298	4.158		
INDICATED (POST-TEST)	1.810	1.823	.280	3.913		
PRES. ON RATE LEVEL	1.888	1.407	.185	3.480		
DERIVED BY FORMULA	1.883	1.469	.208	3.560		
UNDERLYING PRES. RATE	1.967	1.466	.193	3.626		
PROPOSED	1.883	1.469	.208	3.560		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.560
IND. RATES				3.56	MINIMUM PREMIUM	
MAN. RATES	3.73	3.82	3.68	+ 3.56	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	16,637	469,788	2.823			16,637			1	2	14	17
2006	15,276	862,155	5.643			15,276			1	7	13	21
2007	17,059	572,889	3.358			17,059			1	2	19	22
2008	18,860	501,744	2.660			18,860					21	21
2009	17,585	448,958	2.553			17,585				2	9	11
<b>TOTAL</b>	<b>85,417</b>	<b>2,855,534</b>	<b>3.343</b>			<b>85,417</b>			<b>3</b>	<b>13</b>	<b>76</b>	<b>92</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			158,194	15,347	42,561			63,772	27,261	101,243	61,410
2006			177,043	119,670	44,359			305,163	120,193	69,719	26,008
2007			138,871	37,807	179,987			29,554	23,002	133,301	30,367
2008					139,978					259,249	102,517
2009				25,376	96,681				64,965	146,492	115,444
<b>TOTAL</b>			<b>474,108</b>	<b>198,200</b>	<b>503,566</b>			<b>398,489</b>	<b>235,421</b>	<b>710,004</b>	<b>335,746</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			225,268	21,301	65,885			141,255	40,346	164,315	67,797
2006	165	1,861	241,785	161,952	66,775	99	4,825	614,903	180,433	105,604	28,349
2007	56	3,810	222,666	61,269	235,234	16	1,120	77,883	40,650	180,189	31,642
2008	18	1,542	52,072	23,803	150,892	16	2,030	54,185	39,511	287,499	107,233
2009	101	4,481	156,361	60,754	86,062	266	6,695	168,968	83,619	124,152	122,024
<b>TOTAL</b>	<b>340</b>	<b>11,694</b>	<b>898,152</b>	<b>329,079</b>	<b>604,848</b>	<b>397</b>	<b>14,670</b>	<b>1,057,194</b>	<b>384,559</b>	<b>861,759</b>	<b>357,045</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,982,447	2,180,245	357,045			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-600,703	-286,812	864			
TOTAL LOSSES	1,381,744	1,893,433	357,909			
EXPECTED LOSSES	2,445,489	1,546,901	139,230			
CREDIBILITY	.04	.08	.13			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.618	2.217	.419	4.254		
INDICATED (POST-TEST)	1.523	2.086	.394	4.003		
PRES. ON RATE LEVEL	2.748	1.738	.156	4.642		
DERIVED BY FORMULA	2.699	1.766	.187	4.652		
UNDERLYING PRES. RATE	2.863	1.811	.163	4.837		
PROPOSED	2.693	1.762	.187	4.642		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	4.642
IND. RATES				4.64	MINIMUM PREMIUM	
MAN. RATES	5.03	5.19	4.91	+ 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
2005	162,417	4,636,849	2.854			11	11	56	78
2006	172,564	4,465,633	2.587			5	11	64	80
2007	184,386	5,460,821	2.961	1		9	18	83	111
2008	198,209	5,139,877	2.593			10	19	49	78
2009	187,631	5,214,145	2.778				6	76	82
<b>TOTAL</b>	<b>905,207</b>	<b>24,917,325</b>	<b>2.753</b>	<b>1</b>		<b>35</b>	<b>65</b>	<b>328</b>	<b>429</b>
O.D.		4,352							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,581,134	351,505	393,072			1,046,179	484,513	476,745	303,701
2006			892,362	652,907	634,393			539,899	823,228	694,473	228,371
2007	3,000		1,430,157	960,797	839,822			492,247	545,780	801,248	387,770
2008			1,728,064	623,690	491,899			660,176	525,261	591,429	519,358
2009				244,795	2,266,649				171,470	1,382,554	1,148,677
<b>TOTAL</b>	<b>3,000</b>		<b>5,631,717</b>	<b>2,833,694</b>	<b>4,625,835</b>			<b>2,738,501</b>	<b>2,550,252</b>	<b>3,946,449</b>	<b>2,587,877</b>
O.D.											4,352

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			2,251,534	487,890	608,477			2,317,286	717,079	773,758	335,286
2006	896	10,529	1,336,089	893,619	935,747	684	10,048	1,272,051	1,208,571	1,034,847	248,924
2007	5,043	41,029	2,373,333	1,227,182	1,129,247	368	18,564	1,251,985	768,085	1,106,611	404,056
2008	831	78,307	3,046,060	766,680	594,806	2,396	63,889	1,899,491	682,907	708,803	543,248
2009	1,817	78,426	2,791,841	1,063,713	1,776,716	1,370	36,194	980,238	482,391	1,079,036	1,214,152
<b>TOTAL</b>	<b>8,587</b>	<b>208,291</b>	<b>11,798,857</b>	<b>4,439,084</b>	<b>5,044,993</b>	<b>4,818</b>	<b>128,695</b>	<b>7,721,051</b>	<b>3,859,033</b>	<b>4,703,055</b>	<b>2,745,666</b>
O.D.											4,680

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	19,870,299	18,046,165	2,750,346			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,797,955	-1,794,485	10,781			
TOTAL LOSSES	17,072,344	16,251,680	2,761,127			
EXPECTED LOSSES	11,423,713	9,676,662	1,728,944			
CREDIBILITY	.20	.41	.65			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.886	1.795	.305	3.986		
INDICATED (POST-TEST)	1.775	1.689	.287	3.751		
PRES. ON RATE LEVEL	1.211	1.026	.183	2.420		
DERIVED BY FORMULA	1.324	1.298	.251	2.873		
UNDERLYING PRES. RATE	1.262	1.069	.191	2.522		
PROPOSED	1.324	1.298	.251	2.873		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.873
IND. RATES				2.87	MINIMUM PREMIUM	
MAN. RATES	2.24	2.51	2.56	+ 2.87	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
2005	9,727	2,636,759	27.107			9,727			6	4	30	40
2006	8,362	722,971	8.645			8,362			1	3	15	19
2007	7,158	1,879,717	26.260			7,158			3	3	24	30
2008	5,597	526,109	9.399			5,597			3	3	8	11
2009	5,218	78,621	1.506			5,218					4	4
<b>TOTAL</b>	<b>36,062</b>	<b>5,844,177</b>	<b>16.206</b>			<b>36,062</b>			<b>10</b>	<b>13</b>	<b>81</b>	<b>104</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,095,104	125,716	275,847			548,801	108,197	453,897	29,197
2006			128,083	62,090	143,350			22,417	128,069	206,584	32,378
2007			487,318	173,441	166,856			212,519	108,075	710,048	21,460
2008				107,530	86,356				269,334	47,563	15,326
2009					48,368					23,915	6,338
<b>TOTAL</b>			<b>1,710,505</b>	<b>468,777</b>	<b>720,777</b>			<b>783,737</b>	<b>613,675</b>	<b>1,442,007</b>	<b>104,699</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,559,428	174,494	427,013			1,215,594	160,132	736,674	32,233
2006	85	1,513	190,336	87,493	210,095	106	569	70,284	189,430	304,986	35,292
2007	224	12,562	737,055	228,653	225,994	87	7,426	520,786	202,451	959,782	22,361
2008	129	3,160	133,870	115,810	98,857	1,191	7,176	236,451	271,543	72,958	16,031
2009	34	1,569	57,036	21,223	42,063	17	471	13,667	6,690	19,220	6,699
<b>TOTAL</b>	<b>472</b>	<b>18,804</b>	<b>2,677,725</b>	<b>627,673</b>	<b>1,004,022</b>	<b>1,401</b>	<b>15,642</b>	<b>2,056,782</b>	<b>830,246</b>	<b>2,093,620</b>	<b>112,616</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,770,826	4,555,561	112,616			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,489,526	-601,242	695			
TOTAL LOSSES	3,281,300	3,954,319	113,311			
EXPECTED LOSSES	5,661,734	2,970,427	132,707			
CREDIBILITY	.02	.05	.08			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	9.099	10.965	.314	20.378		
INDICATED (POST-TEST)	8.562	10.318	.295	19.175		
PRES. ON RATE LEVEL	15.068	7.905	.353	23.326		
DERIVED BY FORMULA	14.938	8.026	.348	23.312		
UNDERLYING PRES. RATE	15.700	8.237	.368	24.305		
PROPOSED	14.938	8.026	.348	23.312		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	23.312
IND. RATES				23.31	MINIMUM PREMIUM	
MAN. RATES	25.81	26.14	24.67	+ 23.31	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
2005	53,165	1,695,244	3.188			53,165			4	4	34	42
2006	52,381	1,526,114	2.913			52,381			2	4	28	34
2007	58,249	2,111,853	3.625			58,249			2	3	32	37
2008	52,331	1,025,491	1.959			52,331			1	4	36	41
2009	50,521	810,018	1.603			50,521				3	18	21
<b>TOTAL</b>	<b>266,647</b>	<b>7,168,720</b>	<b>2.688</b>			<b>266,647</b>			<b>9</b>	<b>18</b>	<b>148</b>	<b>175</b>
O.D.		3,508	.001									

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			490,580	196,365	321,434			305,267	111,060	201,211	69,327
2006			299,843	217,587	284,711			55,016	79,858	390,354	198,745
2007			418,966	95,790	495,422			276,983	120,881	570,552	133,259
2008			112,152	115,700	189,992			71,565	101,487	316,523	118,072
2009				180,119	180,812				99,512	261,935	87,640
<b>TOTAL</b>			<b>1,321,541</b>	<b>805,561</b>	<b>1,472,371</b>			<b>708,831</b>	<b>512,798</b>	<b>1,740,575</b>	<b>607,043</b>
O.D.											3,508

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			698,586	272,554	497,582			676,166	164,369	326,567	76,537
2006	299	3,596	451,889	299,709	418,608	67	1,087	137,892	126,808	573,231	216,632
2007	147	10,822	632,767	159,386	647,424	91	8,650	605,131	210,449	773,895	138,856
2008	156	8,380	327,653	147,375	213,028	467	9,993	296,129	156,215	360,107	123,503
2009	340	15,291	513,876	209,439	171,283	437	11,000	280,275	138,587	220,321	92,635
<b>TOTAL</b>	<b>942</b>	<b>38,089</b>	<b>2,624,771</b>	<b>1,088,463</b>	<b>1,947,925</b>	<b>1,062</b>	<b>30,730</b>	<b>1,995,593</b>	<b>796,428</b>	<b>2,254,121</b>	<b>648,163</b>
O.D.											3,693

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,691,187	6,086,937	651,856			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,129,906	-743,704	2,988			
TOTAL LOSSES	3,561,281	5,343,233	654,844			
EXPECTED LOSSES	4,511,668	3,893,047	501,295			
CREDIBILITY	.09	.18	.29			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.336	2.004	.246	3.586		
INDICATED (POST-TEST)	1.257	1.886	.231	3.374		
PRES. ON RATE LEVEL	1.624	1.401	.180	3.205		
DERIVED BY FORMULA	1.591	1.488	.195	3.274		
UNDERLYING PRES. RATE	1.692	1.460	.188	3.340		
PROPOSED	1.591	1.488	.195	3.274		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.274
IND. RATES				3.27	MINIMUM PREMIUM	
MAN. RATES	3.43	3.52	3.39	+ 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			
2005	368,557	15,031,960	4.078									
2006	400,864	15,659,380	3.906	3	2	23	48	260	346			
2007	405,351	18,069,717	4.457		1	30	60	285	376			
2008	400,984	15,048,135	3.752	2		14	55	249	320			
2009	392,392	13,402,105	3.415	1		4	45	255	305			
<b>TOTAL</b>	<b>1,968,148</b>	<b>77,211,297</b>	<b>3.923</b>	<b>6</b>	<b>3</b>	<b>101</b>	<b>264</b>	<b>1342</b>	<b>1716</b>			
O.D.		557,699	.028				2	2	4			

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			4,321,905	2,019,401	1,590,174			2,559,762	1,370,544	2,273,324	896,850
2006	737,499	1,107,128	3,698,040	1,676,810	1,693,233	29,568	384,425	2,134,541	1,472,360	1,688,919	1,036,857
2007		161,544	4,957,617	2,040,975	1,595,391		984,942	3,230,805	1,521,197	1,974,319	1,602,927
2008	266,976		2,532,186	2,551,844	1,649,494	6,458		2,630,609	1,739,140	2,395,115	1,276,313
2009	200,000		635,726	1,512,579	2,201,676	65,000		2,751,810	1,587,295	2,303,997	2,144,022
<b>TOTAL</b>	<b>1,204,475</b>	<b>1,268,672</b>	<b>16,145,474</b>	<b>9,801,609</b>	<b>8,729,968</b>	<b>101,026</b>	<b>1,369,367</b>	<b>13,307,527</b>	<b>7,690,536</b>	<b>10,635,674</b>	<b>6,956,969</b>
O.D.				114,673	214,580				26,249	186,571	15,626

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			6,086,332	2,802,931	2,461,600			5,464,417	2,028,405	3,689,600	990,122
2006	931,907	933,460	5,382,851	2,311,886	2,502,735	59,064	372,245	4,716,210	2,205,942	2,509,940	1,130,174
2007	2,624	265,999	7,278,484	2,637,643	2,172,761	1,043	727,322	6,179,955	2,226,448	2,752,691	1,670,250
2008	314,732	149,283	6,005,501	2,806,721	1,955,715	19,131	189,842	5,653,436	2,285,608	2,824,037	1,335,023
2009	288,944	167,852	5,593,706	2,097,120	2,045,045	85,253	195,778	4,335,988	1,769,614	2,029,422	2,266,231
<b>TOTAL</b>	<b>1,538,207</b>	<b>1,516,594</b>	<b>30,346,874</b>	<b>12,656,301</b>	<b>11,137,856</b>	<b>164,491</b>	<b>1,485,187</b>	<b>26,350,006</b>	<b>10,516,017</b>	<b>13,805,690</b>	<b>7,391,800</b>
O.D.	128	2,350	108,504	107,846	338,325	113	660	22,076	25,759	304,774	16,721

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	61,535,190	48,892,568	7,408,521			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-13,566,997	-6,321,498	34,316			
TOTAL LOSSES	47,968,193	42,571,070	7,442,837			
EXPECTED LOSSES	54,832,603	33,576,605	5,628,903			
CREDIBILITY	.33	.68	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.437	2.163	.378	4.978		
INDICATED (POST-TEST)	2.293	2.035	.356	4.684		
PRES. ON RATE LEVEL	2.674	1.637	.274	4.585		
DERIVED BY FORMULA	2.548	1.908	.356	4.812		
UNDERLYING PRES. RATE	2.786	1.706	.286	4.778		
PROPOSED	2.480	1.857	.347	4.684		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	4.684
IND. RATES				4.68	MINIMUM PREMIUM	
MAN. RATES	4.92	5.00	4.85	+ 4.68	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
2005	60,722	2,054,616	3.383			60,722			5	6	41	52
2006	57,942	1,270,991	2.193			57,942	1		1	9	42	53
2007	56,247	1,137,041	2.021			56,247				9	44	53
2008	46,771	942,755	2.015			46,771				4	16	20
2009	40,719	2,022,174	4.966			40,719				2	34	36
<b>TOTAL</b>	<b>262,401</b>	<b>7,427,577</b>	<b>2.831</b>			<b>262,401</b>	<b>1</b>		<b>6</b>	<b>30</b>	<b>177</b>	<b>214</b>
O.D.		6,189	.002									

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			778,256	220,557	189,272			218,261	230,762	262,219	155,289
2006	211,826		116,042	73,788	171,145	27,218		57,575	89,205	385,243	138,949
2007				254,018	191,918				309,105	218,104	163,896
2008				161,504	127,269				145,742	150,800	357,440
2009				132,907	173,392				1,130,647	305,474	279,754
<b>TOTAL</b>	<b>211,826</b>		<b>894,298</b>	<b>842,774</b>	<b>852,996</b>	<b>27,218</b>		<b>275,836</b>	<b>1,905,461</b>	<b>1,321,840</b>	<b>1,095,328</b>
O.D.											6,189

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,108,237	306,132	292,991			483,448	341,528	425,577	171,439
2006	267,107	1,435	176,349	103,667	250,660	53,322	1,145	144,408	140,073	565,932	151,454
2007	316	2,323	117,587	312,317	255,629	195	2,427	129,270	398,052	307,448	170,780
2008	195	4,722	200,159	173,530	145,860	645	4,842	154,085	165,999	178,165	373,882
2009	201	9,261	320,422	126,271	156,201	1,165	28,656	683,355	339,844	283,823	295,700
<b>TOTAL</b>	<b>267,819</b>	<b>17,741</b>	<b>1,922,754</b>	<b>1,021,917</b>	<b>1,101,341</b>	<b>55,327</b>	<b>37,070</b>	<b>1,594,566</b>	<b>1,385,496</b>	<b>1,760,945</b>	<b>1,163,255</b>
O.D.											6,710

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,895,277	5,269,699	1,169,965			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,686,309	-826,409	3,605			
TOTAL LOSSES	2,208,968	4,443,290	1,173,570			
EXPECTED LOSSES	6,510,169	4,153,808	658,626			
CREDIBILITY	.09	.18	.28			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.842	1.693	.447	2.982		
INDICATED (POST-TEST)	.792	1.593	.421	2.806		
PRES. ON RATE LEVEL	2.381	1.519	.241	4.141		
DERIVED BY FORMULA	2.238	1.532	.291	4.061		
UNDERLYING PRES. RATE	2.481	1.583	.251	4.315		
PROPOSED	2.238	1.532	.291	4.061		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	4.061
IND. RATES				4.06	MINIMUM PREMIUM	
MAN. RATES	4.78	4.74	4.38	+ 4.06	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	5,448	78,979	1.449						6	6
2006	5,160	812,612	15.748			1	1		9	11
2007	5,701	833,825	14.625			2			3	5
2008	5,540	370,918	6.695			1	1		7	9
2009	5,878	449,314	7.643				1		2	3
<b>TOTAL</b>	<b>27,727</b>	<b>2,545,648</b>	<b>9.181</b>			<b>4</b>	<b>3</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
2005			189,830	3,407	32,378			100,000	17,512	38,552	8,049
2006			449,913		210,224			336,695		264,861	26,778
2007			120,768	9,598	23,447			90,714	2,609	11,400	12,370
2008				30,156	63,047				365,626	76,952	7,230
2009				43,161	6,580				385,747	32,645	14,307
<b>TOTAL</b>			<b>760,511</b>	<b>43,161</b>	<b>335,676</b>			<b>527,409</b>	<b>385,747</b>	<b>424,410</b>	<b>68,734</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					50,122					62,570	8,886
2006	5	2,134	271,495	11,618	307,081	15	1,737	221,292	35,212	388,510	29,188
2007	9	10,108	605,131	13,521	35,064	8	9,516	680,054	23,499	19,249	12,890
2008	26	5,095	191,383	26,487	70,649	22	6,986	201,599	24,924	87,390	7,563
2009	38	1,769	57,211	24,286	8,029	901	21,617	490,028	244,776	61,771	15,122
<b>TOTAL</b>	<b>78</b>	<b>19,106</b>	<b>1,125,220</b>	<b>75,912</b>	<b>470,945</b>	<b>946</b>	<b>39,856</b>	<b>1,592,973</b>	<b>328,411</b>	<b>619,490</b>	<b>73,649</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,778,179	1,494,758	73,649			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-650,274	-268,650	437			
TOTAL LOSSES	2,127,905	1,226,108	74,086			
EXPECTED LOSSES	2,649,315	1,443,468	70,149			
CREDIBILITY	.02	.04	.06			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	7.674	4.422	.267	12.363		
INDICATED (POST-TEST)	7.221	4.161	.251	11.633		
PRES. ON RATE LEVEL	9.170	4.996	.243	14.409		
DERIVED BY FORMULA	9.131	4.963	.243	14.337		
UNDERLYING PRES. RATE	9.555	5.206	.253	15.014		
PROPOSED	9.131	4.963	.243	14.337		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	14.337
IND. RATES				14.34	MINIMUM PREMIUM	
MAN. RATES	16.27	16.29	15.24	+ 14.34	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	32,155	411,506	1.279			1		14	15
2006	32,650	479,558	1.468				3	7	10
2007	35,857	894,409	2.494	1		1	2	15	19
2008	37,205	402,051	1.080				3	11	14
2009	39,641	351,704	.887					15	15
<b>TOTAL</b>	<b>177,508</b>	<b>2,539,228</b>	<b>1.430</b>	<b>1</b>		<b>2</b>	<b>8</b>	<b>62</b>	<b>73</b>
O.D.		11,919	.006					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			168,800		40,601			91,878		63,314	46,913
2006				66,245	44,841				203,057	47,014	118,401
2007	128,830		130,389	95,398	133,261			117,590	58,477	128,755	101,709
2008				130,521	93,481				58,843	70,928	48,278
2009					114,220					161,088	76,396
<b>TOTAL</b>	<b>128,830</b>		<b>299,189</b>	<b>292,164</b>	<b>426,404</b>			<b>209,468</b>	<b>320,377</b>	<b>471,099</b>	<b>391,697</b>
O.D.					5,639					1,209	5,071

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			240,371		62,851			203,510		102,758	51,792
2006	91	128	9,830	89,361	66,090	167	245	28,478	291,226	72,729	129,057
2007	163,622	3,933	226,471	125,218	176,457	40	3,858	268,141	89,960	176,854	105,981
2008	157	3,710	158,272	138,641	107,776	263	2,036	64,305	68,552	83,070	50,499
2009	80	3,717	134,693	50,124	99,323	120	3,197	92,050	45,091	129,442	80,751
<b>TOTAL</b>	<b>163,950</b>	<b>11,488</b>	<b>769,637</b>	<b>403,344</b>	<b>512,497</b>	<b>590</b>	<b>9,336</b>	<b>656,484</b>	<b>494,829</b>	<b>564,853</b>	<b>418,080</b>
O.D.		5	249	144	8,213			33	36	1,771	5,337

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,611,772	1,985,687	423,417			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-657,241	-395,847	1,807			
TOTAL LOSSES	954,531	1,589,840	425,224			
EXPECTED LOSSES	2,714,098	2,162,047	282,238			
CREDIBILITY	.07	.14	.22			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.538	.896	.240	1.674		
INDICATED (POST-TEST)	.506	.843	.226	1.575		
PRES. ON RATE LEVEL	1.467	1.169	.153	2.789		
DERIVED BY FORMULA	1.400	1.123	.169	2.692		
UNDERLYING PRES. RATE	1.529	1.218	.159	2.906		
PROPOSED	1.400	1.123	.169	2.692		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.692
IND. RATES				2.69	MINIMUM PREMIUM	
MAN. RATES	3.24	3.20	2.95	+ 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
2005	13,152	858,227	6.525			2	2	7	11
2006	14,392	497,557	3.457			1	1	11	13
2007	15,317	698,196	4.558			2	1	15	18
2008	17,539	152,545	.869				2	5	7
2009	13,486	170,057	1.260				1	6	7
<b>TOTAL</b>	<b>73,886</b>	<b>2,376,582</b>	<b>3.217</b>			<b>5</b>	<b>7</b>	<b>44</b>	<b>56</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			252,878	120,055	49,979			378,438	6,418	28,627	21,832
2006			253,556	24,247	69,222			72,219	14,552	50,655	13,106
2007			345,248	63,099	60,389			92,119	53,457	64,342	19,542
2008				34,193	24,780				66,192	15,530	11,850
2009				24,259	51,321				35,000	49,387	10,090
<b>TOTAL</b>			<b>851,682</b>	<b>265,853</b>	<b>255,691</b>			<b>542,776</b>	<b>175,619</b>	<b>208,541</b>	<b>76,420</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			360,099	166,636	77,367			838,240	9,499	46,462	24,103
2006	34	2,684	355,627	36,329	102,271	12	1,221	156,199	24,012	74,748	14,286
2007	83	8,327	492,897	87,569	83,591	36	3,042	210,158	77,088	89,941	20,363
2008	41	975	41,572	36,371	28,546	292	1,792	58,916	67,321	22,193	12,395
2009	67	2,938	101,014	40,038	46,523	121	3,015	74,148	36,785	43,151	10,665
<b>TOTAL</b>	<b>225</b>	<b>14,924</b>	<b>1,351,209</b>	<b>366,943</b>	<b>338,298</b>	<b>461</b>	<b>9,070</b>	<b>1,337,661</b>	<b>214,705</b>	<b>276,495</b>	<b>81,812</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,713,550	1,196,441	81,812			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-389,291	-174,616	411			
TOTAL LOSSES	2,324,259	1,021,825	82,223			
EXPECTED LOSSES	1,562,690	925,053	68,714			
CREDIBILITY	.04	.08	.12			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.146	1.383	.111	4.640		
INDICATED (POST-TEST)	2.960	1.301	.104	4.365		
PRES. ON RATE LEVEL	2.038	1.207	.090	3.335		
DERIVED BY FORMULA	2.075	1.215	.092	3.382		
UNDERLYING PRES. RATE	2.115	1.252	.093	3.460		
PROPOSED	2.075	1.215	.092	3.382		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.624
IND. RATES				3.62	MINIMUM PREMIUM	
MAN. RATES	3.88	3.94	3.75	+ 3.62	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	63,252	4,395,017	6.948			7	5	24	36
2006	76,407	1,863,437	2.438	1		3	2	22	28
2007	83,944	3,547,478	4.226			4	3	36	43
2008	93,913	3,011,550	3.206			5	9	35	49
2009	126,383	2,588,666	2.048	2		1	7	34	44
<b>TOTAL</b>	<b>443,899</b>	<b>15,406,148</b>	<b>3.471</b>	<b>3</b>		<b>20</b>	<b>26</b>	<b>151</b>	<b>200</b>
O.D.		10,162	.002					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,117,233	69,264	82,580			2,855,710	26,353	163,653	80,224
2006	443,416		608,405	27,315	51,615	13,019		302,646	43,456	299,929	73,636
2007			1,123,300	108,740	256,929			1,289,303	319,405	242,340	207,461
2008			892,834	288,178	450,544			258,195	203,874	827,628	90,297
2009	574,232		434,647	272,547	268,799	52,501		122,665	165,454	532,631	165,190
<b>TOTAL</b>	<b>1,017,648</b>		<b>4,176,419</b>	<b>766,044</b>	<b>1,110,467</b>	<b>65,520</b>		<b>4,828,519</b>	<b>758,542</b>	<b>2,066,181</b>	<b>616,808</b>
O.D.					5,910					3,268	984

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,287,909	96,138	127,837			2,778,783	39,003	265,608	88,567
2006	558,959	6,289	844,608	43,144	78,312	25,506	5,127	654,646	78,176	441,226	80,263
2007	150	18,787	1,112,116	166,921	343,555	216	23,220	1,613,565	461,879	349,084	216,174
2008	421	41,942	1,614,635	397,475	517,197	971	29,580	866,235	356,471	938,434	94,451
2009	820,383	41,351	1,274,989	355,771	268,254	63,820	33,426	736,346	276,782	449,195	174,606
<b>TOTAL</b>	<b>1,379,913</b>	<b>108,369</b>	<b>6,134,257</b>	<b>1,059,449</b>	<b>1,335,155</b>	<b>90,513</b>	<b>91,353</b>	<b>6,649,575</b>	<b>1,212,311</b>	<b>2,443,547</b>	<b>654,061</b>
O.D.		5	261	151	8,606			89	97	4,784	1,025

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,454,335	6,064,100	655,086	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,057,217	-716,319	4,866	
TOTAL LOSSES	12,397,118	5,347,781	659,952	
EXPECTED LOSSES	9,015,589	4,190,407	679,166	
CREDIBILITY	.12	.25	.40	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.793	1.205	.149	4.147
INDICATED (POST-TEST)	2.628	1.134	.140	3.902
PRES. ON RATE LEVEL	1.958	.910	.147	3.015
DERIVED BY FORMULA	2.038	.966	.144	3.148
UNDERLYING PRES. RATE	2.031	.944	.153	3.128
PROPOSED	2.038	.966	.144	3.148

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.373
IND. RATES				3.37	MINIMUM PREMIUM	
MAN. RATES	3.46	3.50	3.39	+ 3.37	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	45,735	619,156	1.353			45,735			1		21	22
2006	47,061	399,618	.849			47,061				4	26	30
2007	47,647	1,210,378	2.540			47,647	1		2	2	24	29
2008	47,542	1,093,516	2.300			47,542				6	14	20
2009	50,760	753,178	1.483			50,760				3	17	20
<b>TOTAL</b>	<b>238,745</b>	<b>4,075,846</b>	<b>1.707</b>			<b>238,745</b>	<b>1</b>		<b>3</b>	<b>15</b>	<b>102</b>	<b>121</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			135,898		195,470			48,951		150,285	88,552
2006				22,925	82,494				9,003	204,992	80,204
2007	3,000		254,994	48,322	271,264			319,575	18,770	214,220	80,233
2008				240,086	151,336				192,451	158,540	351,103
2009				24,207	147,660				69,286	177,517	334,508
<b>TOTAL</b>	<b>3,000</b>		<b>390,892</b>	<b>335,540</b>	<b>848,224</b>			<b>368,526</b>	<b>289,510</b>	<b>905,554</b>	<b>934,600</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			193,519		302,586			108,426		243,911	97,761
2006	31	110	6,360	32,636	120,413	6	49	6,853	18,885	300,265	87,422
2007	3,883	6,720	393,577	83,377	354,754	20	9,352	667,378	61,167	291,898	83,603
2008	287	6,593	283,469	251,523	176,023	859	6,080	194,996	213,025	190,257	367,254
2009	135	6,069	214,522	82,284	130,300	300	7,575	192,361	95,127	149,502	353,575
<b>TOTAL</b>	<b>4,336</b>	<b>19,492</b>	<b>1,091,447</b>	<b>449,820</b>	<b>1,084,076</b>	<b>1,185</b>	<b>23,056</b>	<b>1,170,014</b>	<b>388,204</b>	<b>1,175,833</b>	<b>989,615</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,309,530	3,097,933	989,615			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,195,651	-603,298	3,900			
TOTAL LOSSES	1,113,879	2,494,635	993,515			
EXPECTED LOSSES	4,879,947	3,244,545	625,512			
CREDIBILITY	.08	.17	.27			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.467	1.045	.416	1.928		
INDICATED (POST-TEST)	.439	.983	.391	1.813		
PRES. ON RATE LEVEL	1.962	1.304	.251	3.517		
DERIVED BY FORMULA	1.840	1.249	.289	3.378		
UNDERLYING PRES. RATE	2.044	1.359	.262	3.665		
PROPOSED	1.840	1.249	.289	3.378		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.378
IND. RATES				3.38	MINIMUM PREMIUM	
MAN. RATES	4.40	4.20	3.72	+ 3.38	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	78,842	1,850,556	2.347	2		1	5	75	83
2006	82,234	2,197,337	2.672	2		2	6	63	73
2007	86,649	2,397,366	2.766	1		1	10	52	64
2008	93,499	2,552,755	2.730			2	7	53	62
2009	88,125	3,992,355	4.530	2		3	3	29	37
<b>TOTAL</b>	<b>429,349</b>	<b>12,990,369</b>	<b>3.026</b>	<b>7</b>		<b>9</b>	<b>31</b>	<b>272</b>	<b>319</b>
O.D.		8,602	.002					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	43,500		159,073	180,780	398,777	409		99,358	66,664	712,569	189,426
2006	472,711		228,197	247,939	221,664			117,175	176,295	536,452	196,904
2007	39,466		223,791	390,454	305,484	71,677			663,890	462,209	240,395
2008			348,005	198,070	171,409			802,865	105,381	447,221	479,804
2009	491,349		399,640	111,776	280,339			1,606,546	118,075	278,411	706,219
<b>TOTAL</b>	<b>1,047,026</b>		<b>1,358,706</b>	<b>1,129,019</b>	<b>1,377,673</b>	<b>72,086</b>		<b>2,625,944</b>	<b>1,130,305</b>	<b>2,436,862</b>	<b>1,812,748</b>
O.D.					563					5,475	2,564

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	62,684		226,520	250,924	617,306	667		220,078	98,664	1,156,498	209,126
2006	596,186	2,843	353,890	337,865	326,814	146	2,253	286,393	270,284	789,227	214,625
2007	50,578	8,623	481,593	486,698	408,844	120,899	5,228	277,160	854,481	651,975	250,492
2008	249	14,974	592,410	229,897	200,068	508	34,962	1,018,137	220,035	512,339	501,875
2009	701,842	25,728	812,687	227,823	260,298	3,914	97,383	1,695,515	278,619	266,316	746,473
<b>TOTAL</b>	<b>1,411,539</b>	<b>52,168</b>	<b>2,467,100</b>	<b>1,533,207</b>	<b>1,813,330</b>	<b>126,134</b>	<b>139,826</b>	<b>3,497,283</b>	<b>1,722,083</b>	<b>3,376,355</b>	<b>1,922,591</b>
O.D.		15	662	246	490	3	107	3,127	1,534	4,399	2,675

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,697,964	8,451,644	1,925,266			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,960,444	-1,312,021	6,897			
TOTAL LOSSES	5,737,520	7,139,623	1,932,163			
EXPECTED LOSSES	7,985,890	7,058,498	1,112,014			
CREDIBILITY	.12	.25	.39			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.336	1.663	.450	3.449		
INDICATED (POST-TEST)	1.257	1.565	.423	3.245		
PRES. ON RATE LEVEL	1.784	1.578	.249	3.611		
DERIVED BY FORMULA	1.721	1.575	.317	3.613		
UNDERLYING PRES. RATE	1.860	1.644	.259	3.763		
PROPOSED	1.720	1.574	.317	3.611		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.611
IND. RATES				3.61	MINIMUM PREMIUM	
MAN. RATES	4.18	4.15	3.82	+ 3.61	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	79,352	1,151,551	1.451	1		2	5	30	38
2006	82,574	3,202,985	3.878	1		7	10	27	45
2007	77,511	1,228,454	1.584			3	3	30	36
2008	58,348	2,043,758	3.502	1		3	6	22	32
2009	51,763	272,606	.526				2	16	18
<b>TOTAL</b>	<b>349,548</b>	<b>7,899,354</b>	<b>2.260</b>	<b>3</b>		<b>15</b>	<b>26</b>	<b>125</b>	<b>169</b>
O.D.		16,960	.004					3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	17,753		547,142	165,837	95,750			59,342	73,301	98,334	94,092
2006	309,091		1,116,122	379,095	144,847			581,419	358,908	200,365	113,138
2007			487,090	56,286	175,114			187,706	93,735	169,008	59,515
2008	97,581		507,012	191,220	147,196			201,400	630,878	185,335	83,136
2009			36,293	62,870					15,891	118,917	38,635
<b>TOTAL</b>	<b>424,425</b>		<b>2,657,366</b>	<b>828,731</b>	<b>625,777</b>			<b>1,029,867</b>	<b>1,172,713</b>	<b>771,959</b>	<b>388,516</b>
O.D.					7,136					7,016	2,808

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	25,582		779,130	230,182	148,223			131,443	108,485	159,597	103,878
2006	390,126	12,011	1,590,630	518,494	220,606	296	10,083	1,284,164	532,252	302,760	123,320
2007	79	11,720	694,859	91,737	233,169	64	6,116	425,456	141,274	233,364	62,015
2008	114,136	23,000	894,141	224,784	177,581	2,398	29,127	900,405	582,355	250,240	86,960
2009	82	3,936	134,711	53,799	57,502	123	3,272	88,802	43,713	97,135	40,837
<b>TOTAL</b>	<b>530,005</b>	<b>50,667</b>	<b>4,093,471</b>	<b>1,118,996</b>	<b>837,081</b>	<b>2,881</b>	<b>48,598</b>	<b>2,830,270</b>	<b>1,408,079</b>	<b>1,043,096</b>	<b>417,010</b>
O.D.	3	139	4,949	1,841	8,196		23	705	344	10,377	3,100

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,561,711	4,428,010	420,110			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,432,499	-580,248	1,989			
TOTAL LOSSES	6,129,212	3,847,762	422,099			
EXPECTED LOSSES	5,491,400	2,880,276	370,521			
CREDIBILITY	.10	.22	.34			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.753	1.101	.121	2.975		
INDICATED (POST-TEST)	1.650	1.036	.114	2.800		
PRES. ON RATE LEVEL	1.515	.794	.102	2.411		
DERIVED BY FORMULA	1.529	.847	.106	2.482		
UNDERLYING PRES. RATE	1.571	.824	.106	2.501		
PROPOSED	1.529	.847	.106	2.482		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.659
IND. RATES				2.66	MINIMUM PREMIUM	
MAN. RATES	2.60	2.70	2.71	+ 2.66	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	83,419	3,091,289	3.705			6	7	41	54	
2006	82,831	3,221,484	3.889	1		5	6	27	39	
2007	81,523	1,440,020	1.766			3	4	24	31	
2008	70,427	1,821,596	2.586	1		3	5	22	31	
2009	72,649	4,149,712	5.712		1		5	33	39	
<b>TOTAL</b>	<b>390,849</b>	<b>13,724,101</b>	<b>3.511</b>	<b>2</b>	<b>1</b>	<b>17</b>	<b>27</b>	<b>147</b>	<b>194</b>	
O.D.		28,302	.007				1		1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,235,249	313,531	220,110			603,299	196,928	338,396	183,776
2006	306,659		1,204,312	210,095	149,818	2,410		678,960	312,696	214,184	142,350
2007			500,816	119,606	131,478			144,937	99,357	294,293	149,533
2008	346,050		418,272	220,787	147,264	977		225,088	84,501	239,443	139,214
2009		652,508	181,532	274,060			1,755,272	131,775	767,005		387,560
<b>TOTAL</b>	<b>652,709</b>	<b>652,508</b>	<b>3,358,649</b>	<b>1,045,551</b>	<b>922,730</b>	<b>3,387</b>	<b>1,755,272</b>	<b>1,652,284</b>	<b>825,257</b>	<b>1,853,321</b>	<b>1,002,433</b>
O.D.				26,355					1,606		341

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,758,995	435,181	340,730			1,336,308	291,454	549,214	202,889
2006	386,827	12,292	1,637,329	294,014	226,077	4,976	10,925	1,391,465	467,988	322,333	155,162
2007	160	12,382	730,875	163,209	178,802	71	5,071	350,504	155,014	401,120	155,813
2008	404,167	20,704	813,845	256,027	178,113	2,097	19,680	575,976	145,783	276,482	145,618
2009	410	195,248	661,907	254,438	252,844	897	685,829	713,140	321,676	630,973	409,651
<b>TOTAL</b>	<b>791,564</b>	<b>240,626</b>	<b>5,602,951</b>	<b>1,402,869</b>	<b>1,176,566</b>	<b>8,041</b>	<b>721,505</b>	<b>4,367,393</b>	<b>1,381,915</b>	<b>2,180,122</b>	<b>1,069,133</b>
O.D.				36,581					2,377		376

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,732,080	6,180,430	1,069,509			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,895,568	-748,309	4,394			
TOTAL LOSSES	9,836,512	5,432,121	1,073,903			
EXPECTED LOSSES	7,519,935	3,881,131	750,430			
CREDIBILITY	.11	.23	.37			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.517	1.390	.275	4.182		
INDICATED (POST-TEST)	2.368	1.308	.259	3.935		
PRES. ON RATE LEVEL	1.855	.957	.185	2.997		
DERIVED BY FORMULA	1.911	1.038	.212	3.161		
UNDERLYING PRES. RATE	1.924	.993	.192	3.109		
PROPOSED	1.911	1.038	.212	3.161		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.387
IND. RATES				3.39	MINIMUM PREMIUM	
MAN. RATES	3.18	3.38	3.37	+ 3.39	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
2005	40,848	1,188,773	2.910			40,848	1			2	18	21
2006	37,996	536,507	1.412			37,996			1	4	11	16
2007	39,109	1,354,871	3.464			39,109			2	5	17	24
2008	37,903	833,230	2.198			37,903			1	4	12	17
2009	40,660	1,456,419	3.581			40,660				3	15	18
<b>TOTAL</b>	<b>196,516</b>	<b>5,369,800</b>	<b>2.733</b>			<b>196,516</b>	<b>1</b>		<b>4</b>	<b>18</b>	<b>73</b>	<b>96</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	13,007			169,301	82,727	727,359			27,915	91,741	76,723
2006			161,061	64,913	129,512			32,481	20,988	70,001	57,551
2007			251,695	200,448	248,651			243,864	204,028	143,863	62,322
2008			125,440	156,371	95,993			45,000	165,755	161,702	82,969
2009				276,564	174,114				658,353	304,282	43,106
<b>TOTAL</b>	<b>13,007</b>		<b>538,196</b>	<b>867,597</b>	<b>730,997</b>	<b>727,359</b>		<b>321,345</b>	<b>1,077,039</b>	<b>771,589</b>	<b>322,671</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	15,600			234,990	128,064	987,413			41,314	148,896	84,702
2006	88	1,846	235,540	91,195	190,132	19	574	73,483	32,805	103,020	62,731
2007	260	7,704	442,044	260,197	330,018	137	8,492	577,253	279,120	205,678	64,940
2008	192	8,638	348,656	170,380	114,113	741	8,564	264,125	192,567	192,690	86,786
2009	414	18,778	624,263	257,684	170,977	1,356	33,188	784,887	390,592	290,585	45,563
<b>TOTAL</b>	<b>16,554</b>	<b>36,966</b>	<b>1,650,503</b>	<b>1,014,446</b>	<b>933,304</b>	<b>989,666</b>	<b>50,818</b>	<b>1,699,748</b>	<b>936,398</b>	<b>940,869</b>	<b>344,722</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,444,255	3,825,017	344,722			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-983,413	-453,928	1,665			
TOTAL LOSSES	3,460,842	3,371,089	346,387			
EXPECTED LOSSES	3,981,414	2,421,077	271,191			
CREDIBILITY	.07	.15	.23			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.761	1.715	.176	3.652		
INDICATED (POST-TEST)	1.657	1.614	.166	3.437		
PRES. ON RATE LEVEL	1.953	1.188	.132	3.273		
DERIVED BY FORMULA	1.932	1.252	.140	3.324		
UNDERLYING PRES. RATE	2.026	1.232	.138	3.396		
PROPOSED	1.932	1.252	.140	3.324		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.562
IND. RATES				3.56	MINIMUM PREMIUM	
MAN. RATES	3.98	3.96	3.68	+ 3.56	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	22,496	1,594,904	7.089			4	2	20	26
2006	21,549	400,074	1.856				1	21	22
2007	23,453	697,485	2.973			2		13	15
2008	27,737	1,006,058	3.627			2	6	8	16
2009	24,781	423,794	1.710				1	12	13
<b>TOTAL</b>	<b>120,016</b>	<b>4,122,315</b>	<b>3.435</b>			<b>8</b>	<b>10</b>	<b>74</b>	<b>92</b>
O.D.		456,114	.380				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			710,788	23,577	92,615			488,445	101,099	123,503	54,877
2006				63,945	127,022				12,267	148,872	47,968
2007			390,095		104,641			64,017		91,798	46,934
2008			317,096	228,357	17,840			52,743	275,003	63,563	51,456
2009				87,360	158,825				26,000	110,973	40,636
<b>TOTAL</b>			<b>1,417,979</b>	<b>403,239</b>	<b>500,943</b>			<b>605,205</b>	<b>414,369</b>	<b>538,709</b>	<b>241,871</b>
O.D.			104,438					350,000			1,676

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,012,163	32,725	143,366			1,081,906	149,627	200,444	60,584
2006	87	200	13,190	88,397	185,747	10	46	5,745	21,897	218,171	52,285
2007	10	8,977	535,432	17,936	139,376	2	1,883	135,929	11,399	123,836	48,905
2008	269	15,900	639,788	235,494	37,191	1,218	11,121	351,158	285,730	92,208	53,823
2009	219	9,743	333,100	132,793	144,934	146	3,707	97,537	48,112	91,750	42,952
<b>TOTAL</b>	<b>585</b>	<b>34,820</b>	<b>2,533,673</b>	<b>507,345</b>	<b>650,614</b>	<b>1,376</b>	<b>16,757</b>	<b>1,672,275</b>	<b>516,765</b>	<b>726,409</b>	<b>258,549</b>
O.D.			148,720					775,250			1,748

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,183,456	2,401,133	260,297	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-706,089	-278,793	1,514	
TOTAL LOSSES	4,477,367	2,122,340	261,811	
EXPECTED LOSSES	2,885,184	1,512,202	242,433	
CREDIBILITY	.05	.11	.17	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.731	1.768	.218	5.717
INDICATED (POST-TEST)	3.511	1.664	.205	5.380
PRES. ON RATE LEVEL	2.316	1.215	.195	3.726
DERIVED BY FORMULA	2.376	1.264	.197	3.837
UNDERLYING PRES. RATE	2.404	1.260	.202	3.866
PROPOSED	2.376	1.264	.197	3.837

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	4.112
IND. RATES				4.11	MINIMUM PREMIUM	
MAN. RATES	4.39	4.39	4.19	+ 4.11	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	30,631									
2006	30,582	244								
2007	45,062									
2008	31,116									
2009	28,469									
<b>TOTAL</b>	<b>165,860</b>	<b>244</b>								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											244
<b>TOTAL</b>											<b>244</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											266
<b>TOTAL</b>											<b>266</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			266	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-40,603	-325		
TOTAL LOSSES			266	
EXPECTED LOSSES	159,226	1,659		
CREDIBILITY	.06	.13	.21	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.093	.001	.000	.094
DERIVED BY FORMULA	.087	.001	.000	.088
UNDERLYING PRES. RATE	.096	.001	.000	.097
PROPOSED	.087	.001	.000	.088
YEAR	4-1-10	4-1-11	4-1-12	4-1-13
IND. RATES				.09
MAN. RATES	.12	.11	.10	+ .09

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	72,848	1,167	.001							
2006	39,560									
2007	72,647	511								
2008	60,030	122								
2009	51,648									
<b>TOTAL</b>	<b>296,733</b>	<b>1,800</b>	<b>.001</b>							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											1,167
2007											511
2008											122
<b>TOTAL</b>											<b>1,800</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											1,288
2007											532
2008											128
<b>TOTAL</b>											<b>1,948</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B			1,948			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-88,013	-575				
TOTAL LOSSES			1,948			
EXPECTED LOSSES	344,212	2,966				
CREDIBILITY	.09	.19	.31			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	.000	.001	.001		
INDICATED (POST-TEST)	.000	.000	.001	.001		
PRES. ON RATE LEVEL	.112	.001	.000	.113		
DERIVED BY FORMULA	.102	.001	.000	.103		
UNDERLYING PRES. RATE	.116	.001	.000	.117		
PROPOSED	.102	.001	.000	.103		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	.105
IND. RATES				.11	MINIMUM PREMIUM	
MAN. RATES	.15	.14	.12	+ .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	
2005	7,983	31,131	.389			7,983				1			1
2006	8,386	195,315	2.329			8,386			1	2	1		4
2007	9,588	544,040	5.674			9,588			1	2	11		14
2008	10,431	499,649	4.790			10,431			2		6		8
2009	10,395	475,755	4.576			10,395				4	4		8
<b>TOTAL</b>	<b>46,783</b>	<b>1,745,890</b>	<b>3.732</b>			<b>46,783</b>			<b>4</b>	<b>9</b>	<b>22</b>		<b>35</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				5,523					6,004		19,604
2006			113,154	1,599	6,175			48,465	2,968	533	22,421
2007			151,931	9,507	35,867			125,000	88,477	73,759	59,499
2008			250,443		42,215			144,563		31,221	31,207
2009				147,280	17,460				117,024	44,762	149,229
<b>TOTAL</b>			<b>515,528</b>	<b>163,909</b>	<b>101,717</b>			<b>318,028</b>	<b>214,473</b>	<b>150,275</b>	<b>281,960</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				7,666					8,886		21,643
2006	2	1,163	156,519	3,301	9,536	2	805	102,992	5,422	1,049	24,439
2007	14	3,553	211,397	17,782	48,245	60	4,232	290,007	123,211	104,669	61,998
2008	17	9,184	345,119	21,156	50,009	8	10,321	298,668	21,692	37,581	32,643
2009	183	8,275	266,433	114,039	26,667	322	7,715	179,141	89,298	47,549	157,735
<b>TOTAL</b>	<b>216</b>	<b>22,175</b>	<b>979,468</b>	<b>163,944</b>	<b>134,457</b>	<b>392</b>	<b>23,073</b>	<b>870,808</b>	<b>248,509</b>	<b>190,848</b>	<b>298,458</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,896,132	737,758	298,458			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-290,957	-143,357	917			
TOTAL LOSSES	1,605,175	594,401	299,375			
EXPECTED LOSSES	1,204,662	786,422	142,688			
CREDIBILITY	.03	.06	.09			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.431	1.271	.640	5.342		
INDICATED (POST-TEST)	3.229	1.196	.602	5.027		
PRES. ON RATE LEVEL	2.471	1.613	.293	4.377		
DERIVED BY FORMULA	2.494	1.588	.321	4.403		
UNDERLYING PRES. RATE	2.575	1.681	.305	4.561		
PROPOSED	2.494	1.588	.321	4.403		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	4.403
IND. RATES				4.40	MINIMUM PREMIUM	
MAN. RATES	4.97	4.97	4.63	+ 4.40	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	66,673	1,944,945	2,917	1		2	20	19	42	
2006	71,585	1,385,299	1,935			2	19	26	47	
2007	74,244	2,399,357	3,231	2		3	14	20	39	
2008	74,520	840,966	1,128				2	16	18	
2009	77,275	1,395,591	1,806			1	9	19	29	
<b>TOTAL</b>	<b>364,297</b>	<b>7,966,158</b>	<b>2,187</b>	<b>3</b>		<b>8</b>	<b>64</b>	<b>100</b>	<b>175</b>	
O.D.		10,223	.002					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	37,001		500,776	157,565	171,239	413,490		260,769	200,702	92,086	111,317
2006			268,930	138,854	154,853			123,120	137,715	392,098	169,729
2007	455,243		477,626	139,288	286,534	227,404		140,107	313,846	245,664	113,645
2008				2,111	71,915				45,579	171,066	550,295
2009			124,157	244,803	138,765			106,132	182,620	222,007	377,107
<b>TOTAL</b>	<b>492,244</b>		<b>1,371,489</b>	<b>682,621</b>	<b>823,306</b>	<b>640,894</b>		<b>630,128</b>	<b>880,462</b>	<b>1,122,921</b>	<b>1,322,093</b>
O.D.					1,487					6,708	2,028

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	53,318		713,105	218,701	265,079	674,402		577,603	297,038	149,455	122,894
2006	188	3,067	394,190	191,265	228,415	112	2,281	289,822	211,095	577,188	185,005
2007	577,936	12,389	726,835	197,116	379,555	382,429	6,457	415,668	415,446	346,276	118,418
2008	9	841	28,749	14,218	77,638	209	2,471	74,078	70,806	193,125	575,609
2009	415	22,559	715,971	249,411	143,545	1,073	26,489	552,417	198,522	200,636	398,602
<b>TOTAL</b>	<b>631,866</b>	<b>38,856</b>	<b>2,578,850</b>	<b>870,711</b>	<b>1,094,232</b>	<b>1,058,225</b>	<b>37,698</b>	<b>1,909,588</b>	<b>1,192,907</b>	<b>1,466,680</b>	<b>1,400,528</b>
O.D.		6	191	110	1,921		7	495	517	8,994	2,147

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,255,782	4,636,072	1,402,675			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,500,098	-656,236	4,511			
TOTAL LOSSES	4,755,684	3,979,836	1,407,186			
EXPECTED LOSSES	6,131,120	3,533,682	721,309			
CREDIBILITY	.11	.22	.35			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.305	1.092	.386	2.783		
INDICATED (POST-TEST)	1.228	1.028	.363	2.619		
PRES. ON RATE LEVEL	1.630	.939	.192	2.761		
DERIVED BY FORMULA	1.586	.959	.252	2.797		
UNDERLYING PRES. RATE	1.683	.970	.198	2.851		
PROPOSED	1.565	.947	.249	2.761		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.828
IND. RATES				2.83	MINIMUM PREMIUM	
MAN. RATES	2.88	2.96	2.93	+ 2.83	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	270	3,138	1.162							
2006	635	38,439	6.053				3			3
2007	423	881	.208							
2008	388	15,075	3.885				1			1
2009	271	16,732	6.174				1			1
<b>TOTAL</b>	<b>1,987</b>	<b>74,265</b>	<b>3.738</b>				<b>5</b>			<b>5</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											3,138
2006				11,157					14,271		13,011
2007											881
2008				10,911					3,138		1,026
2009				4,506					12,226		
<b>TOTAL</b>				<b>26,574</b>					<b>29,635</b>		<b>18,056</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											3,464
2006	15	15	1,320	14,856	133	12	16	1,909	20,371	275	14,182
2007											918
2008	12	225	10,323	10,260	589	14	78	2,637	3,076	235	1,073
2009	5	236	7,520	3,254	352	31	713	16,043	8,023	1,210	
<b>TOTAL</b>	<b>32</b>	<b>476</b>	<b>19,163</b>	<b>28,370</b>	<b>1,074</b>	<b>57</b>	<b>807</b>	<b>20,589</b>	<b>31,470</b>	<b>1,720</b>	<b>19,637</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	41,124	62,634	19,637	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,265	-1,409	7	
TOTAL LOSSES	36,859	61,225	19,644	
EXPECTED LOSSES	16,512	6,994	1,430	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.855	3.081	.989	5.925
INDICATED (POST-TEST)	1.746	2.899	.931	5.576
PRES. ON RATE LEVEL	.805	.341	.069	1.215
DERIVED BY FORMULA	.805	.367	.078	1.250
UNDERLYING PRES. RATE	.831	.352	.072	1.255
PROPOSED	.805	.367	.078	1.250

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	1.280
IND. RATES				1.28	MINIMUM PREMIUM	
MAN. RATES	1.29	1.32	1.29	+ 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
2005	403,100	11,003,661	2.729			403,100		2	22	37	172	233
2006	431,421	9,929,385	2.301			431,421			13	53	184	250
2007	400,566	12,035,745	3.004			400,566			20	52	199	271
2008	402,147	9,630,974	2.394			402,147			16	43	137	196
2009	473,659	6,943,423	1.465			473,659			5	36	155	196
<b>TOTAL</b>	<b>2,110,893</b>	<b>49,543,188</b>	<b>2.347</b>			<b>2,110,893</b>		<b>2</b>	<b>76</b>	<b>221</b>	<b>847</b>	<b>1146</b>
O.D.		98,680	.004							1	4	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		468,997	3,608,710	1,009,962	903,027		173,595	1,452,883	728,332	1,332,382	1,325,773
2006			1,827,263	1,590,764	1,453,879			1,383,349	1,057,985	1,507,605	1,108,540
2007			3,389,250	1,761,116	1,201,151			1,521,820	1,241,003	1,774,643	1,146,762
2008			2,799,672	1,606,053	835,141			923,833	1,145,917	1,162,452	1,157,906
2009			854,304	1,141,879	1,242,402			290,157	745,222	1,507,351	1,162,108
<b>TOTAL</b>		<b>468,997</b>	<b>12,479,199</b>	<b>7,109,774</b>	<b>5,635,600</b>		<b>173,595</b>	<b>5,572,042</b>	<b>4,918,459</b>	<b>7,284,433</b>	<b>5,901,089</b>
O.D.				29,375	12,873				3,426	9,018	43,988

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		790,891	5,013,182	1,401,828	1,397,890		284,222	2,673,247	1,077,928	2,162,457	1,463,653
2006	2,183	21,065	2,643,165	2,170,961	2,144,215	876	19,778	2,514,921	1,581,182	2,232,189	1,208,309
2007	2,242	90,120	5,247,546	2,242,873	1,640,149	837	51,401	3,502,737	1,764,808	2,456,733	1,194,926
2008	2,011	139,484	5,512,751	1,808,694	1,036,781	5,149	102,335	3,073,600	1,409,891	1,394,030	1,211,170
2009	2,417	136,140	4,359,867	1,450,429	1,195,497	4,180	104,564	2,347,496	956,080	1,296,373	1,228,348
<b>TOTAL</b>	<b>8,853</b>	<b>1,177,700</b>	<b>22,776,511</b>	<b>9,074,785</b>	<b>7,414,532</b>	<b>11,042</b>	<b>562,300</b>	<b>14,112,001</b>	<b>6,789,889</b>	<b>9,541,782</b>	<b>6,306,406</b>
O.D.	42	175	8,122	41,084	15,696	4	47	1,701	5,532	12,687	46,632

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	38,658,498	32,895,987	6,353,038			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,871,253	-4,272,774	36,847			
TOTAL LOSSES	30,787,245	28,623,213	6,389,885			
EXPECTED LOSSES	32,423,317	23,198,714	5,804,956			
CREDIBILITY	.35	.71	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.458	1.356	.303	3.117		
INDICATED (POST-TEST)	1.372	1.276	.285	2.933		
PRES. ON RATE LEVEL	1.488	1.064	.266	2.818		
DERIVED BY FORMULA	1.447	1.215	.285	2.947		
UNDERLYING PRES. RATE	1.536	1.099	.275	2.910		
PROPOSED	1.440	1.209	.284	2.933		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.004
IND. RATES				3.00	MINIMUM PREMIUM	
MAN. RATES	2.78	2.94	2.99	+ 3.00	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
2005	431,284	10,624,469	2.463			431,284			21	13	203	237
2006	430,340	10,127,401	2.353			430,340			19	12	226	257
2007	453,414	8,618,224	1.900			453,414	1		12	25	159	197
2008	455,553	9,734,394	2.136			455,553			20	15	136	171
2009	458,273	9,005,557	1.965			458,273			9	19	201	229
<b>TOTAL</b>	<b>2,228,864</b>	<b>48,110,045</b>	<b>2.159</b>			<b>2,228,864</b>	<b>1</b>		<b>81</b>	<b>84</b>	<b>925</b>	<b>1091</b>
O.D.		30,500	.001							1	2	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			3,904,255	284,052	1,486,414			1,528,763	453,535	2,069,203	898,247
2006			3,664,691	629,991	1,845,030			1,287,105	222,851	1,651,891	825,842
2007	61,733		2,337,843	817,580	1,407,594			846,085	641,865	1,785,199	720,325
2008			3,425,697	310,255	1,647,306			1,883,389	383,462	1,270,755	813,530
2009			1,326,262	664,504	2,506,701			376,371	356,376	2,864,646	910,697
<b>TOTAL</b>	<b>61,733</b>		<b>14,658,748</b>	<b>2,706,382</b>	<b>8,893,045</b>			<b>5,921,713</b>	<b>2,058,089</b>	<b>9,641,694</b>	<b>4,168,641</b>
O.D.				2,257	1,497				207	7,473	19,066

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			5,325,996	394,264	2,300,974			2,591,417	671,230	3,358,319	991,665
2006	866	38,105	4,968,517	917,360	2,710,647	181	18,582	2,375,130	392,990	2,427,247	900,168
2007	79,434	60,601	3,546,959	1,123,450	1,867,956	436	29,367	2,020,436	984,641	2,434,397	750,579
2008	720	140,784	5,300,736	758,423	1,852,433	1,826	128,885	3,755,718	753,582	1,470,109	850,952
2009	2,968	172,193	5,600,084	1,704,904	2,272,132	4,591	118,045	2,763,829	1,094,361	2,351,923	962,607
<b>TOTAL</b>	<b>83,988</b>	<b>411,683</b>	<b>24,742,292</b>	<b>4,898,401</b>	<b>11,004,142</b>	<b>7,034</b>	<b>294,879</b>	<b>13,506,530</b>	<b>3,896,804</b>	<b>12,041,995</b>	<b>4,455,971</b>
O.D.	2	15	847	2,661	2,342		5	429	624	10,798	20,269

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	39,047,704	31,857,767	4,476,240			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-10,251,686	-4,033,064	26,254			
TOTAL LOSSES	28,796,018	27,824,703	4,502,494			
EXPECTED LOSSES	41,612,891	21,575,404	4,257,129			
CREDIBILITY	.36	.74	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.292	1.248	.202	2.742		
INDICATED (POST-TEST)	1.216	1.174	.190	2.580		
PRES. ON RATE LEVEL	1.808	.938	.185	2.931		
DERIVED BY FORMULA	1.595	1.113	.190	2.898		
UNDERLYING PRES. RATE	1.867	.968	.191	3.026		
PROPOSED	1.595	1.113	.190	2.898		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.969
IND. RATES				2.97	MINIMUM PREMIUM	
MAN. RATES	3.71	3.52	3.11	+ 2.97	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	65,421	5,637,156	8.616			65,421		1	5	10	77	93
2006	65,864	3,873,364	5.880			65,864			4	23	72	99
2007	65,870	4,150,469	6.301			65,870			7	22	66	95
2008	72,825	2,643,083	3.629			72,825			3	14	41	58
2009	73,467	1,673,969	2.278			73,467			1	7	38	46
<b>TOTAL</b>	<b>343,447</b>	<b>17,978,041</b>	<b>5.235</b>			<b>343,447</b>		<b>1</b>	<b>20</b>	<b>76</b>	<b>294</b>	<b>391</b>
O.D.		49,405	.014								3	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		49,878	713,219	303,620	780,773		2,179,202	209,850	295,739	874,496	230,379
2006			682,030	834,613	680,751			161,520	535,890	647,763	330,797
2007			1,225,408	789,061	423,494			340,277	416,467	530,037	425,725
2008			505,423	742,079	249,929			174,881	322,870	399,424	248,477
2009			136,595	313,518	227,102			79,400	115,945	489,046	312,363
<b>TOTAL</b>		<b>49,878</b>	<b>3,262,675</b>	<b>2,982,891</b>	<b>2,362,049</b>		<b>2,179,202</b>	<b>965,928</b>	<b>1,686,911</b>	<b>2,940,766</b>	<b>1,547,741</b>
O.D.					12,471					32,584	4,350

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		18,258	1,015,624	421,425	1,208,631		820,888	464,817	437,693	1,419,310	254,338
2006	1,147	8,662	1,069,585	1,134,885	1,004,443	442	3,446	431,449	787,916	959,289	360,569
2007	1,000	34,180	1,983,260	989,551	583,867	269	13,086	878,064	577,429	734,915	443,605
2008	878	35,559	1,459,919	768,602	318,330	1,456	23,420	708,424	398,200	470,775	259,907
2009	552	29,563	949,227	338,962	226,088	991	25,014	570,684	225,342	407,560	330,168
<b>TOTAL</b>	<b>3,577</b>	<b>126,222</b>	<b>6,477,615</b>	<b>3,653,425</b>	<b>3,341,359</b>	<b>3,158</b>	<b>885,854</b>	<b>3,053,438</b>	<b>2,426,580</b>	<b>3,991,849</b>	<b>1,648,587</b>
O.D.	8	347	12,396	4,671	11,724	15	498	14,458	7,473	30,327	4,595

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,577,586	13,467,408	1,653,182			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,300,625	-1,375,861	7,482			
TOTAL LOSSES	8,276,961	12,091,547	1,660,664			
EXPECTED LOSSES	9,427,620	7,459,668	1,191,761			
CREDIBILITY	.10	.21	.34			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.410	3.521	.484	6.415		
INDICATED (POST-TEST)	2.268	3.313	.455	6.036		
PRES. ON RATE LEVEL	2.659	2.104	.335	5.098		
DERIVED BY FORMULA	2.620	2.358	.376	5.354		
UNDERLYING PRES. RATE	2.745	2.172	.347	5.264		
PROPOSED	2.620	2.358	.376	5.354		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	5.485
IND. RATES				5.49	MINIMUM PREMIUM	
MAN. RATES	4.85	5.24	5.41	+ 5.49	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	149,591	3,722,034	2.488			5	19	67	91
2006	168,706	3,970,840	2.353			10	8	39	57
2007	169,277	3,063,015	1.809			5	7	57	69
2008	159,376	2,588,218	1.623			2	9	48	59
2009	163,862	2,118,231	1.292				7	47	54
<b>TOTAL</b>	<b>810,812</b>	<b>15,462,338</b>	<b>1.907</b>			<b>22</b>	<b>50</b>	<b>258</b>	<b>330</b>
O.D.		248,206	.030				1	3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			878,873	670,487	483,013			213,108	367,102	659,237	450,214
2006			1,428,705	379,117	345,310			932,084	153,512	318,826	413,286
2007			720,144	62,903	629,964			537,594	113,629	665,622	333,159
2008			366,298	371,169	319,060			150,839	387,553	586,061	407,238
2009				273,246	646,770				161,309	663,011	373,895
<b>TOTAL</b>			<b>3,394,020</b>	<b>1,756,922</b>	<b>2,424,117</b>			<b>1,833,625</b>	<b>1,183,105</b>	<b>2,892,757</b>	<b>1,977,792</b>
O.D.				55,927	98,537				8,063	74,718	10,961

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,251,516	930,636	747,708			472,034	543,313	1,069,945	497,036
2006	522	15,030	1,982,397	526,140	513,839	127	14,805	1,889,542	249,743	473,516	450,482
2007	108	17,915	1,056,868	138,884	823,656	94	16,234	1,149,184	226,830	904,161	347,152
2008	471	23,876	951,688	423,758	370,448	1,753	24,840	753,234	487,327	682,103	425,971
2009	800	35,301	1,218,762	481,176	583,763	886	22,554	590,553	291,397	548,731	395,207
<b>TOTAL</b>	<b>1,901</b>	<b>92,122</b>	<b>6,461,231</b>	<b>2,500,594</b>	<b>3,039,414</b>	<b>2,860</b>	<b>78,433</b>	<b>4,854,547</b>	<b>1,798,610</b>	<b>3,678,456</b>	<b>2,115,848</b>
O.D.	62	1,250	57,169	54,886	147,868	35	260	8,790	9,584	114,936	11,818

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,558,660	11,344,348	2,127,666			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,516,676	-1,316,913	11,255			
TOTAL LOSSES	9,041,984	10,027,435	2,138,921			
EXPECTED LOSSES	10,183,799	6,989,199	1,840,545			
CREDIBILITY	.18	.38	.60			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.115	1.237	.264	2.616		
INDICATED (POST-TEST)	1.049	1.164	.248	2.461		
PRES. ON RATE LEVEL	1.216	.835	.220	2.271		
DERIVED BY FORMULA	1.186	.960	.237	2.383		
UNDERLYING PRES. RATE	1.256	.862	.227	2.345		
PROPOSED	1.186	.960	.237	2.383		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.441
IND. RATES				2.44	MINIMUM PREMIUM	
MAN. RATES	2.43	2.48	2.41	+ 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
2005	30,604	1,568,378	5.124			5	5	13	23
2006	23,535	899,498	3.821			1	5	19	25
2007	25,132	403,365	1.604			1	1	8	10
2008	33,128	534,991	1.614				1	18	19
2009	30,729	428,614	1.394				2	12	14
<b>TOTAL</b>	<b>143,128</b>	<b>3,834,846</b>	<b>2.679</b>			<b>7</b>	<b>14</b>	<b>70</b>	<b>91</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			780,980	129,173	62,832			338,662	52,473	103,293	100,965
2006			133,903	154,544	182,687			15,255	40,999	321,419	50,691
2007			122,165	11,183	80,277			25,365	4,464	111,184	48,727
2008				37,929	155,042				12,873	259,309	69,838
2009				44,905	122,047				48,107	142,034	71,521
<b>TOTAL</b>			<b>1,037,048</b>	<b>377,734</b>	<b>602,885</b>			<b>379,282</b>	<b>158,916</b>	<b>937,239</b>	<b>341,742</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,112,116	179,292	97,265			750,136	77,660	167,645	111,465
2006	214	1,733	211,057	211,666	268,505	33	373	46,637	68,351	471,386	55,253
2007	18	3,007	177,840	22,239	105,388	6	845	61,023	15,803	149,593	50,774
2008	62	2,505	93,565	62,032	169,161	74	2,328	65,020	52,163	288,532	73,051
2009	140	6,327	218,871	85,987	109,636	217	5,612	144,280	71,312	118,892	75,598
<b>TOTAL</b>	<b>434</b>	<b>13,572</b>	<b>1,813,449</b>	<b>561,216</b>	<b>749,955</b>	<b>330</b>	<b>9,158</b>	<b>1,067,096</b>	<b>285,289</b>	<b>1,196,048</b>	<b>366,141</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,904,039	2,792,508	366,141			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-800,347	-319,718	1,859			
TOTAL LOSSES	2,103,692	2,472,790	368,000			
EXPECTED LOSSES	3,284,788	1,754,749	294,844			
CREDIBILITY	.06	.12	.19			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.470	1.728	.257	3.455		
INDICATED (POST-TEST)	1.383	1.626	.242	3.251		
PRES. ON RATE LEVEL	2.223	1.187	.200	3.610		
DERIVED BY FORMULA	2.173	1.240	.208	3.621		
UNDERLYING PRES. RATE	2.295	1.226	.206	3.727		
PROPOSED	2.167	1.236	.207	3.610		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.698
IND. RATES				3.70	MINIMUM PREMIUM	
MAN. RATES	3.85	4.01	3.83	+ 3.70	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	140,017	2,245,300	1.603			4	5	57	66	
2006	136,588	4,779,059	3.498			7	12	85	104	
2007	203,854	7,425,246	3.642			12	31	114	157	
2008	201,860	5,133,788	2.543			8	25	94	127	
2009	203,743	4,736,608	2.324			6	15	98	119	
<b>TOTAL</b>	<b>886,062</b>	<b>24,320,001</b>	<b>2.745</b>			<b>37</b>	<b>88</b>	<b>448</b>	<b>573</b>	
O.D.		103,337	.011				1	4	5	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			761,316	90,385	368,922			139,927	41,840	538,185	304,725
2006			1,242,380	408,628	437,566			1,063,658	554,791	726,889	345,147
2007			2,094,044	1,131,886	843,460			508,468	1,499,411	939,615	408,362
2008			1,208,200	956,781	603,766			782,318	495,243	677,665	409,815
2009			1,153,975	515,525	799,432			245,585	339,847	1,118,471	563,773
<b>TOTAL</b>			<b>6,459,915</b>	<b>3,103,205</b>	<b>3,053,146</b>			<b>2,739,956</b>	<b>2,931,132</b>	<b>4,000,825</b>	<b>2,031,822</b>
O.D.				3,797	26,499				7,638	49,825	15,578

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,084,113	125,455	571,086			309,939	61,923	873,472	336,416
2006	559	12,579	1,641,223	565,538	647,374	457	13,750	1,749,469	832,201	1,078,188	376,210
2007	1,435	57,023	3,320,267	1,430,396	1,145,688	862	24,772	1,579,676	1,739,290	1,330,113	425,513
2008	1,198	68,302	2,719,064	1,069,931	723,905	2,259	72,341	2,139,091	680,910	804,689	428,666
2009	1,478	101,682	3,138,816	831,882	770,555	2,697	68,415	1,515,253	574,353	941,996	595,908
<b>TOTAL</b>	<b>4,670</b>	<b>239,586</b>	<b>11,903,483</b>	<b>4,023,202</b>	<b>3,858,608</b>	<b>6,275</b>	<b>179,278</b>	<b>7,293,428</b>	<b>3,888,677</b>	<b>5,028,458</b>	<b>2,162,713</b>
O.D.	5	198	7,727	5,509	35,684	35	349	10,847	10,830	69,538	16,634

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	19,645,881	16,920,506	2,179,347			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,323,500	-2,100,745	11,937			
TOTAL LOSSES	14,322,381	14,819,761	2,191,284			
EXPECTED LOSSES	22,186,993	11,607,412	1,816,427			
CREDIBILITY	.20	.40	.64			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.616	1.673	.247	3.536		
INDICATED (POST-TEST)	1.521	1.574	.232	3.327		
PRES. ON RATE LEVEL	2.424	1.269	.199	3.892		
DERIVED BY FORMULA	2.243	1.391	.220	3.854		
UNDERLYING PRES. RATE	2.504	1.310	.205	4.019		
PROPOSED	2.243	1.391	.220	3.854		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.948
IND. RATES				3.95	MINIMUM PREMIUM	
MAN. RATES	4.50	4.41	4.13	+ 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	
2005	9,588	90,539	.944						7	7
2006	10,134	36,627	.361						2	2
2007	10,441	147,837	1.415						5	6
2008	10,248	263,291	2.569			1	1		2	4
2009	10,022	395,282	3.944						4	5
<b>TOTAL</b>	<b>50,433</b>	<b>933,576</b>	<b>1.851</b>			<b>1</b>	<b>1</b>	<b>2</b>	<b>20</b>	<b>24</b>
O.D.		4,583	.009							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					22,948					39,329	28,262
2006					10,783					13,837	12,007
2007				6,758	47,595				31,307	29,206	32,971
2008			114,890	16,542	19,333			59,146	11,861	21,672	19,847
2009	263,308				26,397	5,000				86,206	14,371
<b>TOTAL</b>	<b>263,308</b>		<b>114,890</b>	<b>23,300</b>	<b>127,056</b>	<b>5,000</b>		<b>59,146</b>	<b>43,168</b>	<b>190,250</b>	<b>107,458</b>
O.D.											4,583

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					35,523					63,830	31,201
2006		10	476	278	15,704		2	381	408	20,257	13,088
2007	10	170	8,543	11,440	61,715	20	253	13,618	40,867	40,679	34,356
2008	27	4,545	173,962	25,258	23,795	59	4,594	134,033	21,869	26,136	20,760
2009	375,912	857	31,122	11,581	22,960	6,018	1,712	49,259	24,125	69,272	15,190
<b>TOTAL</b>	<b>375,949</b>	<b>5,582</b>	<b>214,103</b>	<b>48,557</b>	<b>159,697</b>	<b>6,097</b>	<b>6,561</b>	<b>197,291</b>	<b>87,269</b>	<b>220,174</b>	<b>114,595</b>
O.D.											4,794

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	805,583	515,697	119,389			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-167,404	-134,391	809			
TOTAL LOSSES	638,179	381,306	120,198			
EXPECTED LOSSES	675,802	713,123	132,638			
CREDIBILITY	.03	.06	.09			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.265	.756	.238	2.259		
INDICATED (POST-TEST)	1.190	.711	.224	2.125		
PRES. ON RATE LEVEL	1.298	1.369	.255	2.922		
DERIVED BY FORMULA	1.295	1.330	.252	2.877		
UNDERLYING PRES. RATE	1.340	1.414	.263	3.017		
PROPOSED	1.295	1.330	.252	2.877		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.947
IND. RATES				2.95	MINIMUM PREMIUM	
MAN. RATES	3.26	3.28	3.10	+ 2.95	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	112,414	2,056,463	1.829			112,414			3	14	31	48
2006	120,363	1,352,063	1.123			120,363			2	3	31	36
2007	123,571	3,572,755	2.891			123,571			5	21	17	43
2008	146,605	5,070,912	3.458			146,605			3	62	37	102
2009	166,880	5,230,004	3.133			166,880				40	109	149
<b>TOTAL</b>	<b>669,833</b>	<b>17,282,197</b>	<b>2.580</b>			<b>669,833</b>			<b>13</b>	<b>140</b>	<b>225</b>	<b>378</b>
O.D.		60,234	.008								2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			408,725	532,442	314,443			128,781	267,244	213,509	191,319
2006			389,232	165,222	250,307			104,093	101,810	180,776	160,623
2007			1,215,972	640,884	148,239			735,962	188,074	181,645	461,979
2008			435,202	1,775,969	113,326			259,807	1,434,868	279,756	771,984
2009				1,118,573	681,305				802,913	1,720,226	906,987
<b>TOTAL</b>			<b>2,449,131</b>	<b>4,233,090</b>	<b>1,507,620</b>			<b>1,228,643</b>	<b>2,794,909</b>	<b>2,575,912</b>	<b>2,492,892</b>
O.D.					27,645					28,855	3,734

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			582,024	739,028	486,756			285,250	395,522	346,525	211,216
2006	226	4,412	567,446	229,899	368,292	82	1,885	238,928	153,167	267,056	175,079
2007	814	28,706	1,671,135	790,992	221,911	130	14,842	1,033,812	277,674	258,235	481,382
2008	2,005	52,802	2,294,991	1,713,808	225,318	6,356	56,478	1,790,219	1,481,102	423,240	807,495
2009	1,765	80,681	2,670,546	1,106,885	679,702	3,204	80,991	2,036,645	1,008,154	1,461,783	958,685
<b>TOTAL</b>	<b>4,810</b>	<b>166,601</b>	<b>7,786,142</b>	<b>4,580,612</b>	<b>1,981,979</b>	<b>9,772</b>	<b>154,196</b>	<b>5,384,854</b>	<b>3,315,619</b>	<b>2,756,839</b>	<b>2,633,857</b>
O.D.	3	238	8,008	3,661	32,675		58	1,646	1,198	42,788	3,915

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,516,328	12,715,371	2,637,772			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,466,889	-1,197,426	14,340			
TOTAL LOSSES	11,049,439	11,517,945	2,652,112			
EXPECTED LOSSES	10,462,792	6,765,313	2,130,069			
CREDIBILITY	.16	.33	.53			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.650	1.720	.396	3.766		
INDICATED (POST-TEST)	1.553	1.619	.373	3.545		
PRES. ON RATE LEVEL	1.513	.978	.308	2.799		
DERIVED BY FORMULA	1.519	1.190	.342	3.051		
UNDERLYING PRES. RATE	1.562	1.010	.318	2.890		
PROPOSED	1.519	1.190	.342	3.051		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.125
IND. RATES				3.13	MINIMUM PREMIUM	
MAN. RATES	3.46	3.30	2.97	+ 3.13	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
2005	128,025	12,979,970	10.138			128,025	1		35	73	162	271
2006	148,182	14,681,142	9.907			148,182			48	83	133	264
2007	145,166	12,221,030	8.418			145,166			33	77	154	264
2008	147,589	11,533,772	7.814			147,589			23	113	109	245
2009	121,195	6,490,917	5.355			121,195			5	113	118	236
<b>TOTAL</b>	<b>690,157</b>	<b>57,906,831</b>	<b>8.390</b>			<b>690,157</b>	<b>1</b>		<b>144</b>	<b>459</b>	<b>676</b>	<b>1280</b>
O.D.		8,181	.001									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2005	313,738		6,795,807	1,106,975	657,129	1		1,800,149	1,162,347	544,441	599,383
2006			8,440,522	1,058,996	698,745			2,223,817	1,024,212	672,464	562,386
2007			5,820,069	1,156,350	889,529			2,047,111	1,150,426	688,015	469,530
2008			4,190,787	2,200,683	502,749			1,364,878	2,126,009	581,197	567,469
2009			739,925	2,025,661	464,505			314,460	1,981,687	557,420	407,259
<b>TOTAL</b>	<b>313,738</b>		<b>25,987,110</b>	<b>7,548,665</b>	<b>3,212,657</b>	<b>1</b>		<b>7,750,415</b>	<b>7,444,681</b>	<b>3,043,537</b>	<b>2,606,027</b>
O.D.											8,181

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2005	452,096		9,677,230	1,536,484	1,017,237	2		3,987,332	1,720,274	883,631	661,719
2006	1,448	88,131	11,797,201	1,503,574	1,069,291	835	38,171	4,862,436	1,535,491	1,013,837	613,001
2007	1,539	136,128	8,056,131	1,570,214	1,243,629	762	60,353	4,149,275	1,594,384	999,832	489,250
2008	2,687	196,413	7,781,480	2,389,064	735,437	9,485	153,399	4,667,654	2,334,677	832,002	593,573
2009	2,812	152,200	4,785,444	1,736,637	584,415	6,630	160,508	3,469,925	1,505,134	656,303	430,473
<b>TOTAL</b>	<b>460,582</b>	<b>572,872</b>	<b>42,097,486</b>	<b>8,735,973</b>	<b>4,650,009</b>	<b>17,714</b>	<b>412,431</b>	<b>21,136,622</b>	<b>8,689,960</b>	<b>4,385,605</b>	<b>2,788,016</b>
O.D.											8,567

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	64,697,707	26,461,547	2,796,583	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-11,538,389	-3,465,911	13,301	
TOTAL LOSSES	53,159,318	22,995,636	2,809,884	
EXPECTED LOSSES	45,833,326	18,040,703	2,277,520	
CREDIBILITY	.17	.34	.54	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	7.702	3.332	.407	11.441
INDICATED (POST-TEST)	7.248	3.135	.383	10.766
PRES. ON RATE LEVEL	6.432	2.532	.319	9.283
DERIVED BY FORMULA	6.571	2.737	.354	9.662
UNDERLYING PRES. RATE	6.641	2.614	.330	9.585
PROPOSED	6.571	2.737	.354	9.662

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	9.898
IND. RATES				9.90	MINIMUM PREMIUM	
MAN. RATES	9.58	10.25	9.85	+ 9.90	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	137,025	3,888,082	2.837			8	11	50	69
2006	173,909	2,499,947	1.437			4	11	41	56
2007	236,711	3,079,805	1.301			4	12	74	90
2008	237,322	2,895,187	1.219			4	13	43	60
2009	260,184	3,346,322	1.286			2	15	75	92
<b>TOTAL</b>	<b>1,045,151</b>	<b>15,709,343</b>	<b>1.503</b>			<b>22</b>	<b>62</b>	<b>283</b>	<b>367</b>
O.D.		131,867	.012				1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,459,723	222,637	519,891			802,689	166,929	478,251	237,962
2006			832,640	165,919	242,573			479,176	134,592	420,713	224,334
2007			829,482	208,368	385,568			402,739	257,617	686,665	309,366
2008			516,490	391,094	377,378			219,214	706,297	376,452	308,262
2009			318,250	597,522	480,061			94,669	461,252	875,347	519,221
<b>TOTAL</b>			<b>3,956,585</b>	<b>1,585,540</b>	<b>2,005,471</b>			<b>1,998,487</b>	<b>1,726,687</b>	<b>2,837,428</b>	<b>1,599,145</b>
O.D.				30,749	12,999				10,101	69,063	8,955

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,926,056	309,021	804,791			1,400,460	247,054	776,199	262,710
2006	223	8,527	1,123,055	234,240	358,908	114	7,997	1,019,710	215,802	620,522	244,524
2007	275	21,023	1,235,681	294,719	513,328	177	13,846	957,509	397,832	937,926	322,359
2008	506	30,159	1,189,774	460,800	437,080	3,153	36,031	1,115,687	776,143	474,973	322,442
2009	1,115	60,293	1,931,838	672,222	473,763	2,188	54,465	1,271,309	562,381	752,734	548,817
<b>TOTAL</b>	<b>2,119</b>	<b>120,002</b>	<b>7,406,404</b>	<b>1,971,002</b>	<b>2,587,870</b>	<b>5,632</b>	<b>112,339</b>	<b>5,764,675</b>	<b>2,199,212</b>	<b>3,562,354</b>	<b>1,700,852</b>
O.D.	37	1,748	56,044	24,369	16,556	29	1,125	27,629	17,111	77,743	9,448

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,497,783	10,456,217	1,710,300			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,076,183	-1,416,618	10,256			
TOTAL LOSSES	10,421,600	9,039,599	1,720,556			
EXPECTED LOSSES	13,085,291	7,984,954	1,505,018			
CREDIBILITY	.22	.45	.71			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.997	.865	.165	2.027		
INDICATED (POST-TEST)	.938	.814	.155	1.907		
PRES. ON RATE LEVEL	1.213	.740	.139	2.092		
DERIVED BY FORMULA	1.153	.773	.150	2.076		
UNDERLYING PRES. RATE	1.252	.764	.144	2.160		
PROPOSED	1.153	.773	.150	2.076		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.126
IND. RATES				2.13	MINIMUM PREMIUM	
MAN. RATES	2.37	2.43	2.22	+ 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	
2005	7,405	41,690	.562						3	3
2006	6,931	210,682	3.039					1	2	3
2007	7,031	25,917	.368						3	3
2008	7,181	78,093	1.087						2	2
2009	6,621	131,076	1.979						4	4
<b>TOTAL</b>	<b>35,169</b>	<b>487,458</b>	<b>1.386</b>					<b>1</b>	<b>14</b>	<b>15</b>
O.D.		79,345	.225						3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					9,486					12,119	20,085
2006				83,956	2,821				16,287	43,451	64,167
2007					6,663					8,782	10,472
2008					10,781					32,771	34,541
2009					39,097					75,072	16,907
<b>TOTAL</b>				<b>83,956</b>	<b>68,848</b>				<b>16,287</b>	<b>172,195</b>	<b>146,172</b>
O.D.					13,864					63,919	1,562

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					14,684					19,669	22,174
2006	115	112	10,073	111,864	5,102	15	30	3,376	24,527	63,922	69,942
2007		17	853	491	8,611		8	650	679	11,774	10,912
2008	1	123	4,012	1,834	11,619	2	253	6,852	4,996	36,341	36,130
2009	31	1,270	46,110	17,158	34,000	54	1,477	42,901	21,015	60,321	17,871
<b>TOTAL</b>	<b>147</b>	<b>1,522</b>	<b>61,048</b>	<b>131,347</b>	<b>74,016</b>	<b>71</b>	<b>1,768</b>	<b>53,779</b>	<b>51,217</b>	<b>192,027</b>	<b>157,029</b>
O.D.	2	152	5,156	2,356	14,946	6	493	13,354	9,743	70,885	1,654

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	137,498	546,537	158,683	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-369,980	-156,417	545	
TOTAL LOSSES		390,120	159,228	
EXPECTED LOSSES	1,477,802	822,603	91,791	
CREDIBILITY	.02	.05	.07	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	1.109	.453	1.562
INDICATED (POST-TEST)	.000	1.044	.426	1.470
PRES. ON RATE LEVEL	4.070	2.265	.253	6.588
DERIVED BY FORMULA	3.989	2.204	.265	6.458
UNDERLYING PRES. RATE	4.202	2.339	.261	6.802
PROPOSED	3.989	2.204	.265	6.458

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	6.616
IND. RATES				6.62	MINIMUM PREMIUM	
MAN. RATES	7.47	7.47	6.99	+ 6.62	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	27,925	352,768	1.263				3	8	11
2006	27,488	358,768	1.305			1		9	10
2007	24,695	107,980	.437				3	3	6
2008	32,053	463,164	1.444				4	4	8
2009	37,664	473,664	1.257				5	5	10
<b>TOTAL</b>	<b>149,825</b>	<b>1,756,344</b>	<b>1.172</b>			<b>1</b>	<b>15</b>	<b>29</b>	<b>45</b>
O.D.		54,899	.036				1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			134,735	68,941	37,160			39,702	107,958	64,109	74,600
2006					66,389					31,489	86,453
2007				23,326	6,531				37,709	6,726	33,688
2008				170,483	4,588				216,590	25,111	46,392
2009				108,510	25,653				260,500	48,956	30,045
<b>TOTAL</b>			<b>134,735</b>	<b>371,260</b>	<b>140,321</b>			<b>39,702</b>	<b>622,757</b>	<b>176,391</b>	<b>271,178</b>
O.D.				42,236	862				4,912	6,339	550

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				95,690	57,525				159,778	104,049	82,358
2006		1,437	188,755	2,905	97,310		664	84,901	1,886	46,270	94,234
2007	29	187	9,382	27,862	9,137	24	277	14,301	47,026	10,851	35,103
2008	188	3,545	163,011	161,117	14,098	958	5,657	187,395	216,363	44,101	48,526
2009	144	6,499	211,378	89,631	30,769	670	16,180	369,832	184,598	65,122	31,758
<b>TOTAL</b>	<b>361</b>	<b>11,668</b>	<b>572,526</b>	<b>377,205</b>	<b>208,839</b>	<b>1,652</b>	<b>22,778</b>	<b>656,429</b>	<b>609,651</b>	<b>270,393</b>	<b>291,979</b>
O.D.	47	895	40,981	40,097	3,014	27	252	7,752	6,597	5,464	581

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,315,368	1,521,260	292,560	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-303,084	-186,133	2,103	
TOTAL LOSSES	1,012,284	1,335,127	294,663	
EXPECTED LOSSES	1,285,499	1,054,769	313,135	
CREDIBILITY	.06	.12	.20	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.676	.891	.197	1.764
INDICATED (POST-TEST)	.636	.838	.185	1.659
PRES. ON RATE LEVEL	.831	.682	.202	1.715
DERIVED BY FORMULA	.819	.701	.199	1.719
UNDERLYING PRES. RATE	.858	.704	.209	1.771
PROPOSED	.817	.699	.199	1.715

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	1.757
IND. RATES				1.76	MINIMUM PREMIUM	
MAN. RATES	1.93	1.93	1.82	+ 1.76	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
2005	31,661	353,686	1.117			31,661			1	2	6	9
2006	33,237	1,133,224	3.409			33,237			3	3	8	14
2007	34,699	534,098	1.539			34,699				3	10	13
2008	35,341	588,196	1.664			35,341				5	6	11
2009	36,120	206,464	.571			36,120				3	7	10
<b>TOTAL</b>	<b>171,058</b>	<b>2,815,668</b>	<b>1.646</b>			<b>171,058</b>			<b>4</b>	<b>16</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
2005			117,444	57,032	30,181			41,264	12,053	48,788	46,924
2006			429,259	104,698	102,518			193,888	143,643	103,016	56,202
2007				106,031	30,956				211,756	122,326	63,029
2008				103,863	87,165				146,596	202,071	48,501
2009				18,224	15,299				65,285	50,711	56,945
<b>TOTAL</b>			<b>546,703</b>	<b>389,848</b>	<b>266,119</b>			<b>235,152</b>	<b>579,333</b>	<b>526,912</b>	<b>271,601</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			167,240	79,161	46,720			91,400	17,838	79,183	51,804
2006	144	4,610	608,953	145,882	152,532	120	3,403	432,438	212,755	154,413	61,260
2007	131	860	42,816	126,744	43,170	136	1,643	86,553	270,605	174,304	65,676
2008	127	3,092	130,701	112,507	99,539	658	5,263	165,527	174,659	235,087	50,732
2009	25	1,448	48,460	19,870	14,724	198	4,806	114,646	57,024	47,215	60,191
<b>TOTAL</b>	<b>427</b>	<b>10,010</b>	<b>998,170</b>	<b>484,164</b>	<b>356,685</b>	<b>1,112</b>	<b>15,115</b>	<b>890,564</b>	<b>732,881</b>	<b>690,202</b>	<b>289,663</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,915,398	2,263,932	289,663			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,009,347	-434,537	2,361			
TOTAL LOSSES	906,051	1,829,395	292,024			
EXPECTED LOSSES	4,122,498	2,340,073	378,039			
CREDIBILITY	.07	.13	.21			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.530	1.069	.171	1.770		
INDICATED (POST-TEST)	.499	1.006	.161	1.666		
PRES. ON RATE LEVEL	2.334	1.325	.214	3.873		
DERIVED BY FORMULA	2.206	1.284	.203	3.693		
UNDERLYING PRES. RATE	2.410	1.368	.221	3.999		
PROPOSED	2.206	1.284	.203	3.693		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.783
IND. RATES				3.78	MINIMUM PREMIUM	
MAN. RATES	4.68	4.54	4.11	+ 3.78	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	505	7,754	1.535						1	1
2006	577	4,463	.773						1	1
2007	648	4,515	.696						1	1
2008	778	135,096	17.364				1			1
2009	836	9,562	1.143						1	1
<b>TOTAL</b>	<b>3,344</b>	<b>161,390</b>	<b>4.826</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
2005					3,019					931	3,804
2006					1,962					1,520	981
2007					60					123	4,332
2008				32,889					101,458		749
2009					3,381					2,260	3,921
<b>TOTAL</b>				<b>32,889</b>	<b>8,422</b>				<b>101,458</b>	<b>4,834</b>	<b>13,787</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					4,673					1,511	4,200
2006		2	87	50	2,857			41	45	2,224	1,069
2007			8	4	77			10	9	165	4,514
2008	37	674	31,120	30,930	1,765	448	2,558	85,329	99,560	7,615	783
2009	1	110	3,988	1,483	2,940	2	44	1,289	632	1,816	4,144
<b>TOTAL</b>	<b>38</b>	<b>786</b>	<b>35,203</b>	<b>32,467</b>	<b>12,312</b>	<b>450</b>	<b>2,602</b>	<b>86,669</b>	<b>100,246</b>	<b>13,331</b>	<b>14,710</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	125,748	158,356	14,710	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-24,545	-10,196	54	
TOTAL LOSSES	101,203	148,160	14,764	
EXPECTED LOSSES	104,600	57,952	7,959	
CREDIBILITY	.00	.01	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.026	4.431	.442	7.899
INDICATED (POST-TEST)	2.847	4.170	.416	7.433
PRES. ON RATE LEVEL	3.029	1.678	.231	4.938
DERIVED BY FORMULA	3.029	1.703	.235	4.967
UNDERLYING PRES. RATE	3.128	1.733	.238	5.099
PROPOSED	3.029	1.703	.235	4.967

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE
IND. RATES				5.09	MINIMUM PREMIUM
MAN. RATES	5.34	5.46	5.24	+ 5.09	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	171,794	3,415,921	1.988			7	7	95	109
2006	152,662	4,039,251	2.645			9	9	71	89
2007	165,789	5,675,958	3.423			12	12	81	105
2008	141,406	3,149,321	2.227			6	13	58	77
2009	108,361	2,030,728	1.874			1	2	50	53
<b>TOTAL</b>	<b>740,012</b>	<b>18,311,179</b>	<b>2.474</b>			<b>35</b>	<b>43</b>	<b>355</b>	<b>433</b>
O.D.		41,797	.005					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,206,755	309,177	371,422			464,400	273,231	451,507	339,429
2006			1,354,489	424,421	487,206			601,179	418,246	414,310	339,400
2007			2,142,783	540,205	461,864			1,161,682	326,612	688,658	354,154
2008			993,364	596,204	304,334			231,065	267,171	390,309	366,874
2009			191,854	119,328	724,499			113,156	62,886	611,684	207,321
<b>TOTAL</b>			<b>5,889,245</b>	<b>1,989,335</b>	<b>2,349,325</b>			<b>2,571,482</b>	<b>1,348,146</b>	<b>2,556,468</b>	<b>1,607,178</b>
O.D.					5,244					32,038	4,515

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,718,418	429,137	574,962			1,028,646	404,381	732,795	374,730
2006	582	14,826	1,939,870	589,745	720,849	349	10,527	1,339,822	623,739	617,179	369,946
2007	715	51,695	3,049,697	722,857	635,145	240	30,867	2,162,782	522,390	950,845	369,028
2008	744	50,130	1,983,945	667,912	377,934	1,196	25,888	773,213	348,722	457,620	383,750
2009	728	37,890	1,275,545	422,194	645,206	1,095	27,966	630,251	230,133	502,201	219,138
<b>TOTAL</b>	<b>2,769</b>	<b>154,541</b>	<b>9,967,475</b>	<b>2,831,845</b>	<b>2,954,096</b>	<b>2,880</b>	<b>95,248</b>	<b>5,934,714</b>	<b>2,129,365</b>	<b>3,260,640</b>	<b>1,716,592</b>
O.D.	3	138	4,914	1,839	5,218	23	634	18,250	8,941	25,812	4,919

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,181,589	11,217,756	1,721,511			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,180,432	-1,327,525	7,204			
TOTAL LOSSES	14,001,157	9,890,231	1,728,715			
EXPECTED LOSSES	8,369,536	6,645,308	1,332,022			
CREDIBILITY	.17	.35	.57			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.892	1.336	.234	3.462		
INDICATED (POST-TEST)	1.780	1.257	.220	3.257		
PRES. ON RATE LEVEL	1.095	.870	.174	2.139		
DERIVED BY FORMULA	1.211	1.005	.200	2.416		
UNDERLYING PRES. RATE	1.131	.898	.180	2.209		
PROPOSED	1.211	1.005	.200	2.416		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.475
IND. RATES				2.48	MINIMUM PREMIUM	
MAN. RATES	2.02	2.15	2.27	+ 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	
2005	22,118	792,371	3.582			2	1	10	13	
2006	20,863	269,711	1.292				2	7	9	
2007	18,868	911,917	4.833			1	3	12	16	
2008	15,454	24,567	.158					3	3	
2009	13,417	104,143	.776					4	4	
<b>TOTAL</b>	<b>90,720</b>	<b>2,102,709</b>	<b>2.318</b>			<b>3</b>	<b>6</b>	<b>36</b>	<b>45</b>	
O.D.		180								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			270,954	61,778	45,919			305,884	7,840	57,832	42,164
2006				71,599	71,525				47,847	51,716	27,024
2007			127,932	120,699	132,560			309,928	39,024	151,077	30,697
2008					3,800					6,723	14,044
2009					63,711					30,470	9,962
<b>TOTAL</b>			<b>398,886</b>	<b>254,076</b>	<b>317,515</b>			<b>615,812</b>	<b>94,711</b>	<b>297,818</b>	<b>123,891</b>
O.D.											180

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			385,838	85,748	71,082			677,533	11,603	93,863	46,549
2006	99	158	11,641	97,170	105,013	40	69	7,832	69,819	76,629	29,456
2007	153	4,073	232,367	154,801	176,284	31	9,168	650,670	80,624	208,111	31,986
2008		40	1,412	644	4,096		51	1,402	1,023	7,453	14,690
2009	48	2,072	75,128	27,960	55,408	23	606	17,410	8,533	24,485	10,530
<b>TOTAL</b>	<b>300</b>	<b>6,343</b>	<b>706,386</b>	<b>366,323</b>	<b>411,883</b>	<b>94</b>	<b>9,894</b>	<b>1,354,847</b>	<b>171,602</b>	<b>410,541</b>	<b>133,211</b>
O.D.											196

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,077,864	1,360,349	133,407			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-459,039	-245,054	786			
TOTAL LOSSES	1,618,825	1,115,295	134,193			
EXPECTED LOSSES	1,758,154	1,220,184	146,966			
CREDIBILITY	.04	.09	.14			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.784	1.229	.148	3.161		
INDICATED (POST-TEST)	1.679	1.156	.139	2.974		
PRES. ON RATE LEVEL	1.877	1.303	.156	3.336		
DERIVED BY FORMULA	1.869	1.290	.154	3.313		
UNDERLYING PRES. RATE	1.938	1.345	.162	3.445		
PROPOSED	1.869	1.290	.154	3.313		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.394
IND. RATES				3.39	MINIMUM PREMIUM	
MAN. RATES	3.53	3.68	3.54	+ 3.39	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	2,739	139,177	5.081						1	1
2006	2,022	24,135	1.193							
2007	1,999									
2008	1,351	66,213	4.901				1			1
2009	1,361	651	.047							
<b>TOTAL</b>	<b>9,472</b>	<b>230,176</b>	<b>2.430</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
2005					98,181					40,644	352
2006											24,135
2008				50,891					13,803		1,519
2009											651
<b>TOTAL</b>				<b>50,891</b>	<b>98,181</b>				<b>13,803</b>	<b>40,644</b>	<b>26,657</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					151,984					65,965	389
2006											26,307
2008	57	1,044	48,153	47,860	2,732	62	347	11,610	13,545	1,035	1,589
2009											688
<b>TOTAL</b>	<b>57</b>	<b>1,044</b>	<b>48,153</b>	<b>47,860</b>	<b>154,716</b>	<b>62</b>	<b>347</b>	<b>11,610</b>	<b>13,545</b>	<b>67,000</b>	<b>28,973</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	61,273	283,121	28,973	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-20,821	-30,837	88	
TOTAL LOSSES	40,452	252,284	29,061	
EXPECTED LOSSES	78,618	151,267	17,144	
CREDIBILITY	.01	.02	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.427	2.663	.307	3.397
INDICATED (POST-TEST)	.402	2.506	.289	3.197
PRES. ON RATE LEVEL	.804	1.547	.175	2.526
DERIVED BY FORMULA	.800	1.566	.178	2.544
UNDERLYING PRES. RATE	.830	1.597	.181	2.608
PROPOSED	.800	1.566	.178	2.544

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE
IND. RATES				2.61	MINIMUM PREMIUM
MAN. RATES	2.76	2.79	2.68	+ 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	
2005	13,837	158,843	1.147				1	5	6	
2006	15,353	529,665	3.449			2	1	7	10	
2007	16,094	67,294	.418					3	3	
2008	14,657	45,614	.311				1		1	
2009	13,065	421,465	3.225				1	8	9	
<b>TOTAL</b>	<b>73,006</b>	<b>1,222,881</b>	<b>1.675</b>			<b>2</b>	<b>4</b>	<b>23</b>	<b>29</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				58,508	30,008				17,773	35,320	17,234
2006			236,979	83,426	25,146			78,448	11,972	66,975	26,719
2007					27,251					30,064	9,979
2008				7,595					8,541		29,478
2009				42,729	189,895				27,792	153,469	7,580
<b>TOTAL</b>			<b>236,979</b>	<b>192,258</b>	<b>272,300</b>			<b>78,448</b>	<b>66,078</b>	<b>285,828</b>	<b>90,990</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				81,209	46,452				26,304	57,324	19,026
2006	115	2,549	337,826	113,853	38,708	10	1,330	169,487	20,959	98,617	29,124
2007	1	69	3,478	2,005	35,220		28	2,221	2,322	40,307	10,398
2008	9	156	7,188	7,140	409	37	215	7,186	8,380	640	30,834
2009	192	8,402	295,244	114,195	168,471	177	4,667	124,171	61,181	126,073	8,012
<b>TOTAL</b>	<b>317</b>	<b>11,176</b>	<b>643,736</b>	<b>318,402</b>	<b>289,260</b>	<b>224</b>	<b>6,240</b>	<b>303,065</b>	<b>119,146</b>	<b>322,961</b>	<b>97,394</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	964,758	1,049,769	97,394			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-215,063	-164,942	517			
TOTAL LOSSES	749,695	884,827	97,911			
EXPECTED LOSSES	853,441	855,631	88,338			
CREDIBILITY	.04	.08	.12			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.027	1.212	.134	2.373		
INDICATED (POST-TEST)	.966	1.140	.126	2.232		
PRES. ON RATE LEVEL	1.132	1.135	.117	2.384		
DERIVED BY FORMULA	1.125	1.135	.118	2.378		
UNDERLYING PRES. RATE	1.169	1.172	.121	2.462		
PROPOSED	1.125	1.135	.118	2.378		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.436
IND. RATES				2.44	MINIMUM PREMIUM	
MAN. RATES	2.61	2.69	2.53	+ 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
2005	14,586	1,129,862	7.746			2	1	5	8
2006	11,711	503,001	4.295			2	1	6	9
2007	9,996	187,979	1.880				2	5	7
2008	10,590	325,893	3.077			1	1	5	7
2009	9,889	164,020	1.658				1	1	2
<b>TOTAL</b>	<b>56,772</b>	<b>2,310,755</b>	<b>4.070</b>			<b>5</b>	<b>6</b>	<b>22</b>	<b>33</b>
O.D.		874	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			294,264	16,021	18,592			731,877	4,344	41,724	23,040
2006			241,045	64,190	79,690			45,371	4,306	32,243	36,156
2007				121,983	18,222				20,407	19,418	7,949
2008			133,207	55,027	24,771			27,870		79,240	5,778
2009				70,653	10,868				26,290	31,182	25,027
<b>TOTAL</b>			<b>668,516</b>	<b>327,874</b>	<b>152,143</b>			<b>805,118</b>	<b>55,347</b>	<b>203,807</b>	<b>97,950</b>
O.D.											874

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			267,837	22,237	28,781			746,716	6,429	67,718	25,436
2006	89	2,617	343,568	89,670	117,932	4	763	97,498	8,190	47,482	39,410
2007	150	937	47,038	144,531	27,184	12	159	8,899	26,665	27,026	8,283
2008	70	6,037	236,490	63,395	32,049	6	2,558	72,880	15,347	88,448	6,044
2009	88	4,050	130,752	55,800	14,957	89	2,150	52,319	25,977	27,659	26,454
<b>TOTAL</b>	<b>397</b>	<b>13,641</b>	<b>1,025,685</b>	<b>375,633</b>	<b>220,903</b>	<b>111</b>	<b>5,630</b>	<b>978,312</b>	<b>82,608</b>	<b>258,333</b>	<b>105,627</b>
O.D.											965

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,023,776	937,477	106,592			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-329,977	-171,825	538			
TOTAL LOSSES	1,693,799	765,652	107,130			
EXPECTED LOSSES	1,293,834	887,346	94,809			
CREDIBILITY	.03	.06	.10			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.984	1.349	.189	4.522		
INDICATED (POST-TEST)	2.808	1.269	.178	4.255		
PRES. ON RATE LEVEL	2.207	1.514	.162	3.883		
DERIVED BY FORMULA	2.225	1.499	.164	3.888		
UNDERLYING PRES. RATE	2.279	1.563	.167	4.009		
PROPOSED	2.225	1.499	.164	3.888		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.983
IND. RATES				3.98	MINIMUM PREMIUM	
MAN. RATES	4.12	4.30	4.12	+ 3.98	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
2005	129,968	5,266,290	4.051			129,968			8	12	70	90
2006	138,961	5,042,327	3.628			138,961			10	19	74	103
2007	141,281	3,825,998	2.708			141,281	1		3	17	74	95
2008	142,179	3,024,519	2.127			142,179			1	15	61	77
2009	141,233	3,238,139	2.292			141,233			4	7	81	92
<b>TOTAL</b>	<b>693,622</b>	<b>20,397,273</b>	<b>2.941</b>			<b>693,622</b>	<b>1</b>		<b>26</b>	<b>70</b>	<b>360</b>	<b>457</b>
O.D.		42,204	.006								2	2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,294,638	346,277	664,907			1,386,560	202,342	880,708	490,858
2006			1,541,683	727,987	598,092			666,173	522,040	592,071	394,281
2007			370,478	958,654	674,792	65,604		113,082	538,469	649,193	455,726
2008			138,730	624,970	694,279			25,360	317,587	775,338	448,255
2009			578,598	208,830	679,818			168,597	147,398	1,066,617	388,281
<b>TOTAL</b>			<b>3,924,127</b>	<b>2,866,718</b>	<b>3,311,888</b>	<b>65,604</b>		<b>2,359,772</b>	<b>1,727,836</b>	<b>3,963,927</b>	<b>2,177,401</b>
O.D.					27,542					5,605	9,057

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,694,225	480,633	1,029,279			2,538,918	299,464	1,429,389	541,907
2006	997	17,211	2,238,892	998,479	886,791	432	11,758	1,496,180	778,691	879,684	429,766
2007	1,209	16,938	933,286	1,184,710	904,690	110,616	7,675	473,218	721,845	897,912	474,866
2008	800	25,327	1,032,081	713,559	784,421	1,449	15,803	480,373	432,813	884,187	468,875
2009	886	57,459	1,819,912	503,674	625,085	1,863	47,880	1,098,208	421,560	878,303	410,413
<b>TOTAL</b>	<b>3,892</b>	<b>116,935</b>	<b>7,718,396</b>	<b>3,881,055</b>	<b>4,230,266</b>	<b>114,360</b>	<b>83,116</b>	<b>6,086,897</b>	<b>2,654,373</b>	<b>4,969,475</b>	<b>2,325,827</b>
O.D.	15	648	23,583	8,775	29,069		16	570	278	8,278	9,745

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,148,428	15,781,569	2,335,572			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,634,881	-1,878,535	12,838			
TOTAL LOSSES	10,513,547	13,903,034	2,348,410			
EXPECTED LOSSES	14,746,405	10,029,773	2,087,803			
CREDIBILITY	.17	.34	.54			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.516	2.004	.339	3.859		
INDICATED (POST-TEST)	1.427	1.886	.319	3.632		
PRES. ON RATE LEVEL	2.059	1.400	.292	3.751		
DERIVED BY FORMULA	1.952	1.565	.307	3.824		
UNDERLYING PRES. RATE	2.126	1.446	.301	3.873		
PROPOSED	1.915	1.535	.301	3.751		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.842
IND. RATES				3.84	MINIMUM PREMIUM	
MAN. RATES	3.95	4.16	3.98	+ 3.84	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	51,249	432,379	.843				1	13	14
2006	51,388	628,386	1.222				3	13	16
2007	49,192	1,288,424	2.619			1	6	16	23
2008	45,060	690,087	1.531				2	13	15
2009	43,970	369,716	.840				1	11	12
<b>TOTAL</b>	<b>240,859</b>	<b>3,408,992</b>	<b>1.415</b>			<b>1</b>	<b>13</b>	<b>66</b>	<b>80</b>
O.D.		10,928	.004					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				86,341	122,263				50,946	114,498	58,331
2006				110,883	234,274				41,529	185,897	55,803
2007			269,406	256,240	197,298			59,254	219,064	246,412	40,750
2008				143,339	217,413				87,401	187,051	54,883
2009				6,257	155,944				1,908	165,085	40,522
<b>TOTAL</b>			<b>269,406</b>	<b>603,060</b>	<b>927,192</b>			<b>59,254</b>	<b>400,848</b>	<b>898,943</b>	<b>250,289</b>
O.D.					1,514					9,414	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				119,841	189,263				75,400	185,829	64,397
2006	151	355	23,483	153,645	342,499	33	91	10,680	64,754	272,938	60,825
2007	326	8,373	479,644	322,387	265,504	145	3,484	217,930	293,194	341,717	42,462
2008	189	5,350	216,503	171,774	242,053	396	3,654	112,597	114,283	213,997	57,408
2009	126	5,390	194,329	72,952	136,106	125	3,379	96,847	47,467	132,844	42,832
<b>TOTAL</b>	<b>792</b>	<b>19,468</b>	<b>913,959</b>	<b>840,599</b>	<b>1,175,425</b>	<b>699</b>	<b>10,608</b>	<b>438,054</b>	<b>595,098</b>	<b>1,147,325</b>	<b>267,924</b>
O.D.		6	192	111	1,956		10	696	727	12,622	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,384,484	3,773,863	267,924			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-584,661	-402,567	1,377			
TOTAL LOSSES	799,823	3,371,296	269,301			
EXPECTED LOSSES	2,317,063	2,088,248	236,042			
CREDIBILITY	.08	.17	.27			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.332	1.400	.112	1.844		
INDICATED (POST-TEST)	.312	1.317	.105	1.734		
PRES. ON RATE LEVEL	.932	.839	.095	1.866		
DERIVED BY FORMULA	.882	.920	.098	1.900		
UNDERLYING PRES. RATE	.962	.867	.098	1.927		
PROPOSED	.866	.904	.096	1.866		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	1.911
IND. RATES				1.91	MINIMUM PREMIUM	
MAN. RATES	1.99	2.07	1.98	+ 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
2005	1,809												
2006	1,950												
2007	2,543												
2008	8,762												
2009	6,927												
<b>TOTAL</b>	<b>21,991</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.	-32,884	-7,813	19			
TOTAL LOSSES			19			
EXPECTED LOSSES	155,917	52,779	2,420			
CREDIBILITY	.02	.03	.05			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	.000	.000	.000		
INDICATED (POST-TEST)	.000	.000	.000	.000		
PRES. ON RATE LEVEL	.683	.231	.011	.925		
DERIVED BY FORMULA	.669	.224	.010	.903		
UNDERLYING PRES. RATE	.709	.240	.011	.960		
PROPOSED	.669	.224	.010	.903		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	.967
IND. RATES				.97	MINIMUM PREMIUM	
MAN. RATES	1.14	1.13	1.04	+ .97	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	200,353	2,891,896	1.443			6	6	88	100	
2006	171,608	2,561,346	1.492			5	11	60	76	
2007	176,077	3,089,115	1.754			2	15	64	81	
2008	148,907	1,305,288	.876			2	4	39	45	
2009	124,144	1,245,653	1.003				2	41	43	
<b>TOTAL</b>	<b>821,089</b>	<b>11,093,298</b>	<b>1.351</b>			<b>15</b>	<b>38</b>	<b>292</b>	<b>345</b>	
O.D.		66,135	.008					3	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			671,991	334,809	514,555			295,799	124,938	561,267	388,537
2006			670,856	376,746	411,763			153,257	254,180	450,850	243,694
2007			349,123	643,872	470,970			259,413	426,577	527,276	411,884
2008			268,903	209,138	211,965			94,051	47,244	296,929	177,058
2009				35,608	344,353				56,926	556,059	252,707
<b>TOTAL</b>			<b>1,960,873</b>	<b>1,600,173</b>	<b>1,953,606</b>			<b>802,520</b>	<b>909,865</b>	<b>2,392,381</b>	<b>1,473,880</b>
O.D.					50,169					9,480	6,486

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			956,915	464,716	796,535			655,194	184,908	910,936	428,945
2006	516	7,709	988,047	518,205	607,239	207	2,925	370,824	379,802	665,568	265,626
2007	810	13,665	763,334	799,636	631,631	277	10,876	718,420	584,255	730,732	429,183
2008	269	15,979	630,428	247,735	244,548	230	10,046	291,859	102,632	334,773	185,203
2009	292	13,057	465,489	176,835	302,232	541	14,332	392,437	192,973	452,456	267,111
<b>TOTAL</b>	<b>1,887</b>	<b>50,410</b>	<b>3,804,213</b>	<b>2,207,127</b>	<b>2,582,185</b>	<b>1,255</b>	<b>38,179</b>	<b>2,428,734</b>	<b>1,444,570</b>	<b>3,094,465</b>	<b>1,576,068</b>
O.D.		39	1,354	628	75,899		25	809	632	12,971	7,036

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,326,905	9,418,477	1,583,104			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,038,102	-1,378,624	7,569			
TOTAL LOSSES	4,288,803	8,039,853	1,590,673			
EXPECTED LOSSES	7,833,190	6,913,568	1,395,852			
CREDIBILITY	.19	.38	.61			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.522	.979	.194	1.695		
INDICATED (POST-TEST)	.491	.921	.183	1.595		
PRES. ON RATE LEVEL	.924	.815	.165	1.904		
DERIVED BY FORMULA	.842	.855	.176	1.873		
UNDERLYING PRES. RATE	.954	.842	.170	1.966		
PROPOSED	.842	.855	.176	1.873		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	1.918
IND. RATES				1.92	MINIMUM PREMIUM	
MAN. RATES	2.25	2.21	2.02	+ 1.92	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	31,394									
2006	35,033									
2007	33,318									
2008	33,327									
2009	31,154									
<b>TOTAL</b>	<b>164,226</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.	-267,083	-2,185	10			
TOTAL LOSSES			10			
EXPECTED LOSSES	1,070,753	11,496	1,642			
CREDIBILITY	.06	.13	.21			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	.000	.000	.000		
INDICATED (POST-TEST)	.000	.000	.000	.000		
PRES. ON RATE LEVEL	.626	.006	.001	.633		
DERIVED BY FORMULA	.588	.005	.001	.594		
UNDERLYING PRES. RATE	.652	.007	.001	.660		
PROPOSED	.588	.005	.001	.594		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	.594
IND. RATES				.59	MINIMUM PREMIUM	
MAN. RATES	.73	.70	.67	+ .59	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	80,655	1,410,548	1.748			1	6	43	50
2006	88,031	1,836,915	2.086			3	8	34	45
2007	87,534	3,632,792	4.150			6	14	50	70
2008	75,774	2,262,393	2.985			6	14	17	37
2009	61,044	989,196	1.620				4	28	32
<b>TOTAL</b>	<b>393,038</b>	<b>10,131,844</b>	<b>2.578</b>			<b>16</b>	<b>46</b>	<b>172</b>	<b>234</b>
O.D.		4,279	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			112,325	167,578	274,076			244,360	93,110	335,916	183,183
2006			399,438	411,590	177,687			177,502	244,494	220,920	205,284
2007			925,799	848,715	322,868			253,385	679,056	419,713	183,256
2008			777,895	304,376	102,043			403,933	330,686	115,160	228,300
2009				96,710	272,053				43,208	405,261	171,964
<b>TOTAL</b>			<b>2,215,457</b>	<b>1,828,969</b>	<b>1,148,727</b>			<b>1,079,180</b>	<b>1,390,554</b>	<b>1,496,970</b>	<b>971,987</b>
O.D.											4,279

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			159,951	232,598	424,272			541,257	137,804	545,191	202,234
2006	565	4,769	607,497	556,187	265,493	199	3,267	414,503	359,789	328,887	223,760
2007	1,068	27,665	1,591,307	1,044,322	452,406	439	12,453	790,726	886,922	598,716	190,953
2008	388	34,426	1,349,133	347,044	140,337	1,485	37,404	1,118,466	389,360	160,798	238,802
2009	313	13,904	482,225	189,226	244,128	391	10,560	288,292	141,757	329,927	181,766
<b>TOTAL</b>	<b>2,334</b>	<b>80,764</b>	<b>4,190,113</b>	<b>2,369,377</b>	<b>1,526,636</b>	<b>2,514</b>	<b>63,684</b>	<b>3,153,244</b>	<b>1,915,632</b>	<b>1,963,519</b>	<b>1,037,515</b>
O.D.											4,513

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,492,653	7,775,164	1,042,028			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,493,492	-1,017,104	4,898			
TOTAL LOSSES	5,999,161	6,758,060	1,046,926			
EXPECTED LOSSES	5,797,311	5,137,006	884,337			
CREDIBILITY	.11	.23	.37			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.526	1.719	.266	3.511		
INDICATED (POST-TEST)	1.436	1.618	.250	3.304		
PRES. ON RATE LEVEL	1.428	1.266	.218	2.912		
DERIVED BY FORMULA	1.429	1.347	.230	3.006		
UNDERLYING PRES. RATE	1.475	1.307	.225	3.007		
PROPOSED	1.429	1.347	.230	3.006		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.079
IND. RATES				3.08	MINIMUM PREMIUM	
MAN. RATES	3.25	3.28	3.09	+ 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	
2005	16,137									
2006	17,020									
2007	17,508									
2008	21,345									
2009	25,157	1,703	.006							
<b>TOTAL</b>	<b>97,167</b>	<b>1,703</b>	<b>.002</b>							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											1,703
<b>TOTAL</b>											<b>1,703</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											1,800
<b>TOTAL</b>											<b>1,800</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B			1,800			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-108,520	-23,289	20			
TOTAL LOSSES			1,820			
EXPECTED LOSSES	464,458	133,119	2,915			
CREDIBILITY	.04	.09	.15			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	.000	.002	.002		
INDICATED (POST-TEST)	.000	.000	.002	.002		
PRES. ON RATE LEVEL	.461	.132	.003	.596		
DERIVED BY FORMULA	.443	.120	.003	.566		
UNDERLYING PRES. RATE	.478	.137	.003	.618		
PROPOSED	.443	.120	.003	.566		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	.606
IND. RATES				.61	MINIMUM PREMIUM	
MAN. RATES	.73	.70	.67	+ .61	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	29,447	1,581,988	5.372		1	5	7	22	35
2006	28,454	1,507,991	5.299			5	4	11	20
2007	27,923	1,645,772	5.893			3	5	21	29
2008	24,035	864,379	3.596			1	6	16	23
2009	21,122	347,104	1.643				1	18	19
<b>TOTAL</b>	<b>130,981</b>	<b>5,947,234</b>	<b>4.541</b>		<b>1</b>	<b>14</b>	<b>23</b>	<b>88</b>	<b>126</b>
O.D.		242							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		55,000	632,296	252,402	113,953		8,180	163,968	182,533	107,964	65,692
2006			791,525	164,303	36,938			305,799	50,849	48,170	110,407
2007			543,575	331,131	229,126			141,509	118,636	199,692	82,103
2008			201,639	189,733	146,081			61,981	52,285	144,025	68,635
2009				23,600	69,831				36,625	136,660	80,388
<b>TOTAL</b>		<b>55,000</b>	<b>2,169,035</b>	<b>961,169</b>	<b>595,929</b>		<b>8,180</b>	<b>673,257</b>	<b>440,928</b>	<b>636,511</b>	<b>407,225</b>
O.D.											242

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		113,685	900,389	350,334	176,398		17,399	363,190	270,148	175,226	72,524
2006	228	8,325	1,112,740	226,813	59,407	39	5,136	655,369	81,390	72,828	120,344
2007	422	15,126	878,098	419,829	311,769	82	5,032	343,655	171,251	275,176	85,551
2008	240	12,519	499,088	214,533	171,277	247	6,757	199,325	80,541	164,917	71,792
2009	70	3,503	121,738	47,690	62,556	187	4,841	126,145	62,275	113,441	84,970
<b>TOTAL</b>	<b>960</b>	<b>153,158</b>	<b>3,512,053</b>	<b>1,259,199</b>	<b>781,407</b>	<b>555</b>	<b>39,165</b>	<b>1,687,684</b>	<b>665,605</b>	<b>801,588</b>	<b>435,181</b>
O.D.											267

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,393,575	3,507,799	435,448			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-789,755	-490,843	1,989			
TOTAL LOSSES	4,603,820	3,016,956	437,437			
EXPECTED LOSSES	3,068,884	2,487,330	357,578			
CREDIBILITY	.05	.11	.18			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.515	2.303	.334	6.152		
INDICATED (POST-TEST)	3.308	2.167	.314	5.789		
PRES. ON RATE LEVEL	2.269	1.839	.265	4.373		
DERIVED BY FORMULA	2.321	1.875	.274	4.470		
UNDERLYING PRES. RATE	2.343	1.899	.273	4.515		
PROPOSED	2.321	1.875	.274	4.470		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	4.579
IND. RATES				4.58	MINIMUM PREMIUM	
MAN. RATES	4.41	4.65	4.64	+ 4.58	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	17,880	344,146	1.924				4	8	12	
2006	17,248	206,193	1.195				1	14	15	
2007	19,733	136,255	.690				2	9	11	
2008	17,898	667,290	3.728			2	1	10	13	
2009	16,538	397,362	2.402				1	7	8	
<b>TOTAL</b>	<b>89,297</b>	<b>1,751,246</b>	<b>1.961</b>			<b>2</b>	<b>9</b>	<b>48</b>	<b>59</b>	
O.D.		477								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				132,953	26,320				100,878	56,810	27,185
2006				55,886	26,845				17,302	82,085	24,075
2007				10,549	28,738				15,209	53,691	28,068
2008			349,530	77,418	18,962			103,743	56,436	35,395	25,806
2009				75,940	59,005				45,000	139,624	77,793
<b>TOTAL</b>			<b>349,530</b>	<b>352,746</b>	<b>159,870</b>			<b>103,743</b>	<b>234,825</b>	<b>367,605</b>	<b>182,927</b>
O.D.											477

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				184,539	40,743				149,300	92,203	30,012
2006	76	97	7,804	75,103	39,757	15	39	4,579	27,117	120,500	26,242
2007	12	147	7,529	14,497	37,456	9	158	9,541	22,912	72,726	29,247
2008	104	13,939	540,045	95,548	30,891	255	8,931	264,513	72,929	45,608	26,993
2009	127	5,889	196,332	80,746	57,232	213	5,384	138,843	68,600	116,649	82,227
<b>TOTAL</b>	<b>319</b>	<b>20,072</b>	<b>751,710</b>	<b>450,433</b>	<b>206,079</b>	<b>492</b>	<b>14,512</b>	<b>417,476</b>	<b>340,858</b>	<b>447,686</b>	<b>194,721</b>
O.D.											497

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,204,581	1,445,056	195,218			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-264,034	-242,043	1,062			
TOTAL LOSSES	940,547	1,203,013	196,280			
EXPECTED LOSSES	1,051,025	1,263,553	179,486			
CREDIBILITY	.04	.09	.14			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.053	1.347	.220	2.620		
INDICATED (POST-TEST)	.991	1.268	.207	2.466		
PRES. ON RATE LEVEL	1.140	1.370	.195	2.705		
DERIVED BY FORMULA	1.134	1.361	.197	2.692		
UNDERLYING PRES. RATE	1.177	1.415	.201	2.793		
PROPOSED	1.134	1.361	.197	2.692		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.757
IND. RATES				2.76	MINIMUM PREMIUM	
MAN. RATES	2.98	3.02	2.87	+ 2.76	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	352	46,143	13.108				1			1
2006	405	589	.145							
2007	432									
2008	376									
2009	378									
<b>TOTAL</b>	<b>1,943</b>	<b>46,732</b>	<b>2.405</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
2005				8,777					37,366		
2006											589
<b>TOTAL</b>				<b>8,777</b>					<b>37,366</b>		<b>589</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				12,182					55,302		
2006											642
<b>TOTAL</b>				<b>12,182</b>					<b>55,302</b>		<b>642</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B		67,484	642			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,993	-4,222	15			
TOTAL LOSSES		63,262	657			
EXPECTED LOSSES	28,096	22,169	2,370			
CREDIBILITY	.00	.01	.01			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	3.256	.034	3.290		
INDICATED (POST-TEST)	.000	3.064	.032	3.096		
PRES. ON RATE LEVEL	1.388	1.095	.117	2.600		
DERIVED BY FORMULA	1.388	1.115	.116	2.619		
UNDERLYING PRES. RATE	1.446	1.141	.122	2.709		
PROPOSED	1.388	1.115	.116	2.619		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.619
IND. RATES				2.62	MINIMUM PREMIUM	
MAN. RATES	2.83	2.89	2.75	+ 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	
2005	5,750									
2006	2,431									
2007	2,603									
2008	2,039									
2009	1,468									
<b>TOTAL</b>	<b>14,291</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.	-5,970	-723				
TOTAL LOSSES						
EXPECTED LOSSES	21,581	3,429				
CREDIBILITY	.01	.03	.04			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	.000	.000	.000		
INDICATED (POST-TEST)	.000	.000	.000	.000		
PRES. ON RATE LEVEL	.146	.023	.000	.169		
DERIVED BY FORMULA	.145	.022	.000	.167		
UNDERLYING PRES. RATE	.151	.024	.000	.175		
PROPOSED	.145	.022	.000	.167		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	.171
IND. RATES				.17	MINIMUM PREMIUM	
MAN. RATES	.19	.19	.18	+ .17	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	17,666	571,180	3.233			1	4	21	26	
2006	21,581	1,237,568	5.734			2	6	13	21	
2007	20,559	2,345,206	11.407			3	6	20	31	
2008	22,192	1,369,989	6.173				11	9	20	
2009	19,990	369,099	1.846				2	13	15	
<b>TOTAL</b>	<b>101,988</b>	<b>5,893,042</b>	<b>5.778</b>			<b>2</b>	<b>6</b>	<b>29</b>	<b>113</b>	
O.D.		25,219	.024					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			110,000	171,983	56,496			30,000	20,178	104,638	77,885
2006			367,606	225,320	81,970			136,000	79,897	75,249	271,526
2007	461,646		757,127	172,250	144,867			465,598	80,241	144,822	118,655
2008				709,775	67,438				441,695	41,994	109,087
2009				52,141	85,690				36,093	130,499	64,676
<b>TOTAL</b>	<b>461,646</b>		<b>1,234,733</b>	<b>1,331,469</b>	<b>436,461</b>			<b>631,598</b>	<b>658,104</b>	<b>497,202</b>	<b>641,829</b>
O.D.					15,397					8,436	1,386

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			156,640	238,712	87,456			66,450	29,864	169,826	85,985
2006	311	4,112	537,304	305,418	123,745	65	2,360	300,623	119,545	112,289	295,963
2007	586,100	16,346	963,727	230,148	199,345	59	12,636	892,493	138,526	203,049	123,639
2008	798	15,308	696,668	678,980	110,793	1,947	11,464	380,241	439,836	79,718	114,105
2009	120	5,522	188,080	75,260	78,583	185	4,676	121,945	60,198	108,436	68,363
<b>TOTAL</b>	<b>587,329</b>	<b>41,288</b>	<b>2,542,419</b>	<b>1,528,518</b>	<b>599,922</b>	<b>2,256</b>	<b>31,136</b>	<b>1,761,752</b>	<b>787,969</b>	<b>673,318</b>	<b>688,055</b>
O.D.	2	171	5,729	2,619	16,597		63	1,764	1,285	9,356	1,456

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,973,909	3,619,584	689,511	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-375,191	-374,673	2,830	
TOTAL LOSSES	4,598,718	3,244,911	692,341	
EXPECTED LOSSES	1,519,621	1,995,905	464,046	
CREDIBILITY	.05	.09	.15	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.509	3.182	.679	8.370
INDICATED (POST-TEST)	4.243	2.994	.639	7.876
PRES. ON RATE LEVEL	1.443	1.895	.441	3.779
DERIVED BY FORMULA	1.583	1.994	.471	4.048
UNDERLYING PRES. RATE	1.490	1.957	.455	3.902
PROPOSED	1.583	1.994	.471	4.048

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	4.147
IND. RATES				4.15	MINIMUM PREMIUM	
MAN. RATES	3.91	4.02	4.01	+ 4.15	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	13,254	1,281,415	9,668			3	6	18	27
2006	18,811	2,375,326	12,627			5	7	31	43
2007	14,928	533,341	3,572				3	25	28
2008	24,711	1,078,693	4,365			1	7	14	22
2009	25,995	215,874	.830				1	8	9
<b>TOTAL</b>	<b>97,699</b>	<b>5,484,649</b>	<b>5,614</b>			<b>9</b>	<b>24</b>	<b>96</b>	<b>129</b>
O.D.		274,494	.280			1	2		3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			398,822	383,596	49,071			164,558	207,687	37,067	40,614
2006			587,024	385,515	274,372			342,324	441,666	212,957	131,468
2007				136,735	103,304				80,330	95,707	117,265
2008			150,000	294,128	184,040			82,955	150,876	128,936	87,758
2009				25,000	32,600				3,130	32,287	122,857
<b>TOTAL</b>			<b>1,135,846</b>	<b>1,224,974</b>	<b>643,387</b>			<b>589,837</b>	<b>883,689</b>	<b>506,954</b>	<b>499,962</b>
O.D.			127,477	74,492				35,480	34,815		2,230

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			567,923	532,432	75,964			364,496	307,377	60,160	44,838
2006	528	6,736	867,390	525,615	406,864	365	6,227	789,538	644,980	321,734	143,300
2007	170	1,259	63,289	168,119	137,597	50	665	36,472	106,471	132,226	122,190
2008	357	13,286	544,062	316,277	216,866	678	10,600	321,463	177,429	156,005	91,795
2009	51	2,370	80,175	32,359	30,302	30	812	22,553	11,083	26,253	129,860
<b>TOTAL</b>	<b>1,106</b>	<b>23,651</b>	<b>2,122,839</b>	<b>1,574,802</b>	<b>867,593</b>	<b>1,123</b>	<b>18,304</b>	<b>1,534,522</b>	<b>1,247,340</b>	<b>696,378</b>	<b>531,983</b>
O.D.	101	1,410	185,226	99,959	1,514	29	634	79,942	50,394	849	2,380

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,968,887	4,538,829	534,363			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-237,486	-303,155	1,653			
TOTAL LOSSES	3,731,401	4,235,674	536,016			
EXPECTED LOSSES	1,036,587	1,780,075	235,455			
CREDIBILITY	.04	.09	.15			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.819	4.335	.549	8.703		
INDICATED (POST-TEST)	3.594	4.079	.517	8.190		
PRES. ON RATE LEVEL	1.028	1.765	.233	3.026		
DERIVED BY FORMULA	1.131	1.973	.276	3.380		
UNDERLYING PRES. RATE	1.061	1.822	.241	3.124		
PROPOSED	1.131	1.973	.276	3.380		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.462
IND. RATES				3.46	MINIMUM PREMIUM	
MAN. RATES	3.42	3.40	3.21	+ 3.46	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	12,840	286,917	2.234			1	1	8	10	
2006	15,953	412,456	2.585			1	2	11	14	
2007	14,767	208,455	1.411				4	9	13	
2008	11,508	849,870	7.385				6	9	15	
2009	20,391	309,530	1.517					20	20	
<b>TOTAL</b>	<b>75,459</b>	<b>2,067,228</b>	<b>2.740</b>			<b>2</b>	<b>13</b>	<b>57</b>	<b>72</b>	
O.D.		96								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			110,780	20,764	60,425			42,369	8,159	35,376	9,044
2006			116,829	26,258	37,658			96,835	44,339	72,473	18,064
2007				29,464	61,390				16,861	52,615	48,125
2008				333,779	127,399				116,765	190,175	81,752
2009					149,406					139,680	20,444
<b>TOTAL</b>			<b>227,609</b>	<b>410,265</b>	<b>436,278</b>			<b>139,204</b>	<b>186,124</b>	<b>490,319</b>	<b>177,429</b>
O.D.											96

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			157,751	28,820	93,538			93,847	12,075	57,415	9,985
2006	36	1,257	165,901	36,977	55,696	37	1,667	212,888	67,761	107,371	19,690
2007	37	362	18,625	39,106	80,226	13	160	10,061	24,858	71,363	50,146
2008	390	8,242	363,206	335,575	155,242	528	4,414	137,944	143,574	219,665	85,513
2009	106	4,847	176,171	65,547	129,936	102	2,746	79,809	39,090	112,243	21,609
<b>TOTAL</b>	<b>569</b>	<b>14,708</b>	<b>881,654</b>	<b>506,025</b>	<b>514,638</b>	<b>680</b>	<b>8,987</b>	<b>534,549</b>	<b>287,358</b>	<b>568,057</b>	<b>186,943</b>
O.D.											100

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,441,147	1,876,078	187,043			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-230,255	-182,485	1,066			
TOTAL LOSSES	1,210,892	1,693,593	188,109			
EXPECTED LOSSES	981,722	1,020,960	156,201			
CREDIBILITY	.04	.08	.12			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.605	2.244	.249	4.098		
INDICATED (POST-TEST)	1.510	2.112	.234	3.856		
PRES. ON RATE LEVEL	1.260	1.310	.201	2.771		
DERIVED BY FORMULA	1.270	1.374	.205	2.849		
UNDERLYING PRES. RATE	1.301	1.353	.207	2.861		
PROPOSED	1.270	1.374	.205	2.849		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.918
IND. RATES				2.92	MINIMUM PREMIUM	
MAN. RATES	3.34	3.31	2.94	+ 2.92	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	6,155	40,268	.654						3	3
2006	5,254	9,145	.174						3	3
2007	6,049	280,737	4.641						2	3
2008	4,313	318,744	7.390						3	6
2009	4,518	192,874	4.269						3	4
<b>TOTAL</b>	<b>26,289</b>	<b>841,768</b>	<b>3.202</b>						<b>7</b>	<b>19</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					11,024					23,499	5,745
2006					2,091					5,145	1,909
2007				75,250	90,233				70,000	35,538	9,716
2008				191,480	51,066				51,750	16,648	7,800
2009				134,546	686				45,531	392	11,719
<b>TOTAL</b>				<b>401,276</b>	<b>155,100</b>				<b>167,281</b>	<b>81,222</b>	<b>36,889</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					17,065					38,140	6,342
2006		2	93	54	3,044			141	151	7,532	2,081
2007	97	772	39,094	94,975	118,870	45	541	28,255	89,076	51,046	10,124
2008	219	4,487	200,180	188,762	65,321	230	1,434	46,997	53,319	22,345	8,159
2009	154	7,056	225,401	97,480	11,089	112	2,665	59,973	29,981	4,818	12,387
<b>TOTAL</b>	<b>470</b>	<b>12,317</b>	<b>464,768</b>	<b>381,271</b>	<b>215,389</b>	<b>387</b>	<b>4,640</b>	<b>135,366</b>	<b>172,527</b>	<b>123,881</b>	<b>39,093</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	617,948	893,068	39,093			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-60,418	-81,155	320			
TOTAL LOSSES	557,530	811,913	39,413			
EXPECTED LOSSES	235,286	411,423	56,785			
CREDIBILITY	.02	.04	.06			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.121	3.088	.150	5.359		
INDICATED (POST-TEST)	1.996	2.906	.141	5.043		
PRES. ON RATE LEVEL	.867	1.516	.209	2.592		
DERIVED BY FORMULA	.890	1.572	.205	2.667		
UNDERLYING PRES. RATE	.895	1.565	.216	2.676		
PROPOSED	.890	1.572	.205	2.667		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.732
IND. RATES				2.73	MINIMUM PREMIUM	
MAN. RATES	3.23	3.10	2.75	+ 2.73	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	5,059	43,734	.864						2	2
2006	2,125	116,625	5.488				1		2	3
2007	2,008	10,224	.509							
2008	2,051	49,189	2.398						2	2
2009	1,829	163,582	8.943				1		1	2
<b>TOTAL</b>	<b>13,072</b>	<b>383,354</b>	<b>2.933</b>				<b>2</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
2005					13,847					6,282	23,605
2006				57,516	2,571				43,546	6,162	6,830
2007					4,014					33,960	10,224
2008				46,977	7,091				37,796	49,777	11,215
2009											21,941
<b>TOTAL</b>				<b>104,493</b>	<b>27,523</b>				<b>81,342</b>	<b>96,181</b>	<b>73,815</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					21,436					10,196	26,060
2006	79	75	6,928	76,655	4,422	35	51	5,996	62,339	9,858	7,445
2007					4,324			7,100	5,178	37,663	10,653
2008		43	1,491	681	9,831	2	258	78,046	38,725	43,737	11,731
2009	59	2,685	86,776	37,039	9,831	126	3,195	78,046	38,725	43,737	23,192
<b>TOTAL</b>	<b>138</b>	<b>2,803</b>	<b>95,195</b>	<b>114,375</b>	<b>40,013</b>	<b>163</b>	<b>3,504</b>	<b>91,142</b>	<b>106,242</b>	<b>101,454</b>	<b>79,081</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	192,945	362,084	79,081			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-79,297	-38,232	130			
TOTAL LOSSES	113,648	323,852	79,211			
EXPECTED LOSSES	296,473	189,546	25,360			
CREDIBILITY	.01	.02	.04			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.869	2.477	.606	3.952		
INDICATED (POST-TEST)	.818	2.331	.570	3.719		
PRES. ON RATE LEVEL	2.197	1.404	.188	3.789		
DERIVED BY FORMULA	2.183	1.423	.203	3.809		
UNDERLYING PRES. RATE	2.268	1.450	.194	3.912		
PROPOSED	2.172	1.415	.202	3.789		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.881
IND. RATES				3.88	MINIMUM PREMIUM	
MAN. RATES	4.07	4.23	4.02	+ 3.88	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	15,002	508,165	3.387			1	2	14	17	
2006	13,691	15,900	.116					2	2	
2007	12,707	53,941	.424				2	5	7	
2008	12,051	254,756	2.113				4	5	9	
2009	12,694	317,411	2.500				2	11	13	
<b>TOTAL</b>	<b>66,145</b>	<b>1,150,173</b>	<b>1.739</b>			<b>1</b>	<b>10</b>	<b>37</b>	<b>48</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			188,156	123,674	39,576			40,000	45,974	59,731	11,054
2006					2,608					3,034	10,258
2007				8,241	8,176				17,359	16,104	4,061
2008				32,971	63,945				40,318	105,380	12,142
2009				45,962	85,606				31,880	138,844	15,119
<b>TOTAL</b>			<b>188,156</b>	<b>210,848</b>	<b>199,911</b>			<b>40,000</b>	<b>135,531</b>	<b>323,093</b>	<b>52,634</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			267,934	171,660	61,262			88,600	68,042	96,943	12,204
2006		2	114	66	3,799			83	89	4,442	11,181
2007	10	81	4,062	10,274	10,812	11	142	7,540	22,652	22,430	4,232
2008	45	1,388	54,986	41,884	70,697	188	1,836	55,937	55,631	119,887	12,701
2009	113	5,191	177,669	70,757	78,030	178	4,613	121,175	59,771	114,719	15,981
<b>TOTAL</b>	<b>168</b>	<b>6,662</b>	<b>504,765</b>	<b>294,641</b>	<b>224,600</b>	<b>377</b>	<b>6,591</b>	<b>273,335</b>	<b>206,185</b>	<b>358,421</b>	<b>56,299</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	791,898	1,083,847	56,299	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-174,277	-143,939	497	
TOTAL LOSSES	617,621	939,908	56,796	
EXPECTED LOSSES	694,524	753,392	84,005	
CREDIBILITY	.03	.07	.11	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.934	1.421	.086	2.441
INDICATED (POST-TEST)	.879	1.337	.081	2.297
PRES. ON RATE LEVEL	1.017	1.103	.123	2.243
DERIVED BY FORMULA	1.013	1.119	.118	2.250
UNDERLYING PRES. RATE	1.050	1.139	.127	2.316
PROPOSED	1.013	1.119	.118	2.250

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	TOTAL
IND. RATES				2.31	MINIMUM PREMIUM	
MAN. RATES	2.53	2.55	2.38	+ 2.31	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	22,475	635,868	2.829				6	13	19	
2006	13,645	470,966	3.451			1	3	9	13	
2007	21,878	1,110,233	5.074			3	1	17	21	
2008	14,265	350,488	2.456			1	1	8	10	
2009	12,132	244,148	2.012			1		7	8	
<b>TOTAL</b>	<b>84,395</b>	<b>2,811,703</b>	<b>3.332</b>			<b>6</b>	<b>11</b>	<b>54</b>	<b>71</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				229,807	47,624				188,254	105,202	64,981
2006			193,237	150,539	21,326			21,571	49,460	26,002	8,831
2007			623,715	1,218	54,290			270,242	2,007	123,940	34,821
2008			137,977	68,916	28,283			24,405	7,349	48,623	34,935
2009			111,658		24,563			53,500		35,207	19,220
<b>TOTAL</b>			<b>1,066,587</b>	<b>450,480</b>	<b>176,086</b>			<b>369,718</b>	<b>247,070</b>	<b>338,974</b>	<b>162,788</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				318,972	73,724				278,616	170,744	71,739
2006	208	2,184	285,284	202,730	33,733	40	417	52,995	71,887	39,113	9,626
2007	13	14,091	842,120	21,783	76,806	8	7,749	555,053	30,208	169,457	36,283
2008	88	6,521	257,212	77,328	36,671	37	2,264	65,664	17,488	54,978	36,542
2009	44	5,514	158,199	21,305	24,760	256	6,459	113,820	18,210	30,386	20,316
<b>TOTAL</b>	<b>353</b>	<b>28,310</b>	<b>1,542,815</b>	<b>642,118</b>	<b>245,694</b>	<b>341</b>	<b>16,889</b>	<b>787,532</b>	<b>416,409</b>	<b>464,678</b>	<b>174,506</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,376,240	1,768,899	174,506			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-271,026	-225,708	590			
TOTAL LOSSES	2,105,214	1,543,191	175,096			
EXPECTED LOSSES	1,026,242	1,113,170	110,557			
CREDIBILITY	.04	.08	.13			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.494	1.829	.207	4.530		
INDICATED (POST-TEST)	2.347	1.721	.195	4.263		
PRES. ON RATE LEVEL	1.178	1.277	.127	2.582		
DERIVED BY FORMULA	1.225	1.313	.136	2.674		
UNDERLYING PRES. RATE	1.216	1.319	.131	2.666		
PROPOSED	1.225	1.313	.136	2.674		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.739
IND. RATES				2.74	MINIMUM PREMIUM	
MAN. RATES	2.82	2.84	2.74	+ 2.74	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	311,990	6,722,808	2.154			16	22	110	148	
2006	316,730	8,131,462	2.567			16	14	106	136	
2007	322,568	6,052,964	1.876			10	29	81	120	
2008	314,099	3,797,097	1.208			2	22	74	98	
2009	302,138	3,395,005	1.123			2	7	81	90	
<b>TOTAL</b>	<b>1,567,525</b>	<b>28,099,336</b>	<b>1.793</b>			<b>46</b>	<b>94</b>	<b>452</b>	<b>592</b>	
O.D.		49,459	.003					2	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			2,225,294	970,843	670,860			682,545	524,094	924,581	724,591
2006			2,805,342	341,782	672,108			2,478,357	305,179	902,632	626,062
2007			1,697,658	923,998	594,098			761,056	860,183	596,661	619,310
2008			244,432	832,001	706,548			83,576	660,351	674,591	595,598
2009			276,630	360,672	843,772			70,832	348,799	925,272	569,028
<b>TOTAL</b>			<b>7,249,356</b>	<b>3,429,296</b>	<b>3,487,386</b>			<b>4,076,366</b>	<b>2,698,606</b>	<b>4,023,737</b>	<b>3,134,589</b>
O.D.					5,583					11,956	31,920

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			3,168,818	1,347,527	1,038,485			1,511,838	775,658	1,500,600	799,948
2006	467	26,051	3,446,821	494,233	994,220	252	24,437	3,118,947	497,045	1,333,540	682,408
2007	1,183	46,118	2,686,539	1,172,895	813,379	564	28,248	1,894,201	1,158,079	850,741	645,321
2008	1,034	33,372	1,371,530	916,234	810,684	2,948	27,680	865,225	760,606	799,393	622,996
2009	1,100	57,965	1,917,183	656,841	770,323	1,855	46,294	1,110,489	498,844	780,790	601,463
<b>TOTAL</b>	<b>3,784</b>	<b>163,506</b>	<b>12,590,891</b>	<b>4,587,730</b>	<b>4,427,091</b>	<b>5,619</b>	<b>126,659</b>	<b>8,500,700</b>	<b>3,690,232</b>	<b>5,265,064</b>	<b>3,352,136</b>
O.D.		4	246	143	8,131		2	329	354	17,502	34,734

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	21,391,740	17,996,247	3,386,870			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,404,385	-2,442,343	19,936			
TOTAL LOSSES	16,987,355	15,553,904	3,406,806			
EXPECTED LOSSES	17,666,006	12,869,380	3,323,154			
CREDIBILITY	.29	.58	.94			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.084	.992	.217	2.293		
INDICATED (POST-TEST)	1.020	.933	.204	2.157		
PRES. ON RATE LEVEL	1.092	.795	.205	2.092		
DERIVED BY FORMULA	1.071	.875	.204	2.150		
UNDERLYING PRES. RATE	1.127	.821	.212	2.160		
PROPOSED	1.071	.875	.204	2.150		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.202
IND. RATES				2.20	MINIMUM PREMIUM	
MAN. RATES	2.09	2.18	2.22	+ 2.20	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	644,411	15,278,532	2.370	1		28	41	256	326
2006	638,942	15,322,302	2.398			36	45	235	316
2007	659,064	15,306,329	2.322			30	48	211	289
2008	618,237	11,583,183	1.873			18	45	160	223
2009	605,486	7,735,424	1.277			4	21	195	220
<b>TOTAL</b>	<b>3,166,140</b>	<b>65,225,770</b>	<b>2.060</b>	<b>1</b>		<b>116</b>	<b>200</b>	<b>1057</b>	<b>1374</b>
O.D.		690,543	.021			2	7	11	20

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	819,180		4,523,751	1,174,755	1,882,731	1,290		2,965,386	783,201	1,885,278	1,242,960
2006			5,620,901	1,383,006	1,699,592			2,297,106	1,005,924	1,925,060	1,390,713
2007			4,814,100	1,966,476	1,848,479			1,776,506	1,681,296	1,987,036	1,232,436
2008			2,961,341	1,569,118	1,382,165			1,351,934	1,714,050	1,563,262	1,041,313
2009			707,657	586,786	1,645,682			361,616	929,284	2,435,612	1,068,787
<b>TOTAL</b>	<b>819,180</b>		<b>18,627,750</b>	<b>6,680,141</b>	<b>8,458,649</b>	<b>1,290</b>		<b>8,752,548</b>	<b>6,113,755</b>	<b>9,796,248</b>	<b>5,976,209</b>
O.D.			255,178	197,529	47,825			46,565	39,659	67,224	36,563

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	837,653		5,991,255	1,630,559	2,914,471	1,493		4,124,081	1,159,139	3,059,799	1,372,228
2006	1,899	59,249	7,796,584	1,934,148	2,516,967	828	36,200	4,611,807	1,543,036	2,846,622	1,515,877
2007	2,552	126,464	7,399,534	2,570,674	2,498,742	1,127	64,078	4,346,066	2,346,406	2,766,793	1,284,198
2008	2,050	149,952	5,875,350	1,871,162	1,626,946	7,312	145,784	4,377,681	1,986,974	1,882,651	1,089,213
2009	2,060	114,038	3,739,083	1,212,664	1,498,455	5,618	141,411	3,244,678	1,347,791	2,063,278	1,129,708
<b>TOTAL</b>	<b>846,214</b>	<b>449,703</b>	<b>30,801,806</b>	<b>9,219,207</b>	<b>11,055,581</b>	<b>16,378</b>	<b>387,473</b>	<b>20,704,313</b>	<b>8,383,346</b>	<b>12,619,143</b>	<b>6,391,224</b>
O.D.	238	12,468	487,430	230,866	69,158	164	4,913	145,165	54,836	79,733	38,906

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	53,856,265	41,711,870	6,430,130			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-12,310,429	-5,743,018	37,404			
TOTAL LOSSES	41,545,836	35,968,852	6,467,534			
EXPECTED LOSSES	49,233,476	30,141,653	6,268,957			
CREDIBILITY	.46	.93	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.312	1.136	.204	2.652		
INDICATED (POST-TEST)	1.235	1.069	.192	2.496		
PRES. ON RATE LEVEL	1.506	.922	.192	2.620		
DERIVED BY FORMULA	1.381	1.059	.192	2.632		
UNDERLYING PRES. RATE	1.555	.952	.198	2.705		
PROPOSED	1.375	1.054	.191	2.620		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.684
IND. RATES				2.68	MINIMUM PREMIUM	
MAN. RATES	2.95	2.95	2.78	+ 2.68	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	183,339	4,411,842	2.406	1		7	20	61	89	
2006	212,336	4,626,348	2.178			8	16	81	105	
2007	206,806	4,771,285	2.307			9	15	53	77	
2008	204,583	2,715,296	1.327			2	20	41	63	
2009	185,561	1,931,971	1.041				11	44	55	
<b>TOTAL</b>	<b>992,625</b>	<b>18,456,742</b>	<b>1.859</b>	<b>1</b>		<b>26</b>	<b>82</b>	<b>280</b>	<b>389</b>	
O.D.		122,484	.012				1	4	5	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	402,302		1,014,656	800,122	402,554			400,883	470,654	600,047	320,624
2006			1,226,833	550,015	419,029			591,423	656,010	709,321	473,717
2007			1,569,931	628,012	335,269			534,456	647,949	575,310	480,358
2008			264,847	607,477	390,706			62,119	708,111	351,514	330,522
2009				373,028	422,286				444,380	379,605	312,672
<b>TOTAL</b>	<b>402,302</b>		<b>4,076,267</b>	<b>2,958,654</b>	<b>1,969,844</b>			<b>1,588,881</b>	<b>2,927,104</b>	<b>2,615,797</b>	<b>1,917,893</b>
O.D.				55,513	26,697				2,133	24,671	13,470

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	579,717		1,444,870	1,110,568	623,153			887,956	696,567	973,874	353,969
2006	751	13,618	1,775,678	754,090	622,457	543	10,706	1,359,135	971,561	1,053,597	516,352
2007	803	40,494	2,374,081	803,051	468,663	423	20,287	1,357,838	879,480	809,141	500,533
2008	738	25,991	1,068,490	652,517	458,529	3,141	24,924	794,528	755,706	444,253	345,726
2009	730	33,215	1,120,620	454,733	396,309	1,367	33,469	800,103	397,764	349,020	330,494
<b>TOTAL</b>	<b>582,739</b>	<b>113,318</b>	<b>7,783,739</b>	<b>3,774,959</b>	<b>2,569,111</b>	<b>5,474</b>	<b>89,386</b>	<b>5,199,560</b>	<b>3,701,078</b>	<b>3,629,885</b>	<b>2,047,074</b>
O.D.	66	1,473	64,426	57,122	33,622	19	396	11,514	7,449	23,697	14,331

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,852,110	13,796,923	2,061,405			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,795,256	-1,906,452	10,996			
TOTAL LOSSES	10,056,854	11,890,471	2,072,401			
EXPECTED LOSSES	15,197,089	10,005,660	1,846,282			
CREDIBILITY	.21	.43	.69			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.013	1.198	.209	2.420		
INDICATED (POST-TEST)	.953	1.127	.197	2.277		
PRES. ON RATE LEVEL	1.483	.976	.180	2.639		
DERIVED BY FORMULA	1.372	1.041	.192	2.605		
UNDERLYING PRES. RATE	1.531	1.008	.186	2.725		
PROPOSED	1.372	1.041	.192	2.605		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.668
IND. RATES				2.67	MINIMUM PREMIUM	
MAN. RATES	2.90	2.93	2.80	+ 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
2005	50,733	575,440	1.134			1	2	26	29
2006	44,863	1,193,806	2.661			1	5	21	27
2007	47,602	1,887,876	3.965			5	3	20	28
2008	46,868	1,066,062	2.274			2	6	14	22
2009	35,396	311,738	.880				1	15	16
<b>TOTAL</b>	<b>225,462</b>	<b>5,034,922</b>	<b>2.233</b>			<b>9</b>	<b>17</b>	<b>96</b>	<b>122</b>
O.D.		113,623	.050					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			106,456	67,701	114,624			11,851	19,598	160,300	94,910
2006			371,680	191,113	108,208			184,636	74,067	144,573	119,529
2007			1,086,672	99,036	63,415			338,408	32,676	174,974	92,695
2008			370,464	238,634	44,933			86,377	141,534	78,218	105,902
2009				43,940	80,891				17,000	124,052	45,855
<b>TOTAL</b>			<b>1,935,272</b>	<b>640,424</b>	<b>412,071</b>			<b>621,272</b>	<b>284,875</b>	<b>682,117</b>	<b>458,891</b>
O.D.					33,579					76,022	4,022

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			151,593	93,969	177,441			26,250	29,005	260,167	104,781
2006	262	3,802	494,692	260,283	161,426	60	2,899	370,122	114,044	213,805	130,287
2007	145	25,171	1,498,744	149,421	96,409	32	9,944	707,555	76,556	240,179	96,588
2008	286	18,254	729,788	252,746	67,904	631	10,195	309,935	160,923	99,126	110,773
2009	107	4,928	168,731	67,227	73,780	130	3,447	93,191	45,869	101,363	48,469
<b>TOTAL</b>	<b>800</b>	<b>52,155</b>	<b>3,043,548</b>	<b>823,646</b>	<b>576,960</b>	<b>853</b>	<b>26,485</b>	<b>1,507,053</b>	<b>426,397</b>	<b>914,640</b>	<b>490,898</b>
O.D.	27	1,090	39,597	14,733	29,207	55	1,512	43,444	21,277	61,090	4,410

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,716,619	2,867,950	495,308			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,435,252	-471,226	2,337			
TOTAL LOSSES	3,281,367	2,396,724	497,645			
EXPECTED LOSSES	5,580,185	2,403,425	419,359			
CREDIBILITY	.08	.16	.26			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.455	1.063	.221	2.739		
INDICATED (POST-TEST)	1.369	1.000	.208	2.577		
PRES. ON RATE LEVEL	2.397	1.033	.180	3.610		
DERIVED BY FORMULA	2.315	1.028	.187	3.530		
UNDERLYING PRES. RATE	2.475	1.066	.186	3.727		
PROPOSED	2.315	1.028	.187	3.530		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.616
IND. RATES				3.62	MINIMUM PREMIUM	
MAN. RATES	4.01	4.12	3.83	+ 3.62	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	156,995	2,368,258	1.508			6	5	44	55
2006	186,163	3,927,216	2.109	1		10	10	50	71
2007	217,542	6,278,535	2.886	1		8	10	62	81
2008	185,075	2,647,642	1.430			5	14	36	55
2009	197,005	2,571,506	1.305	1		1	7	59	68
<b>TOTAL</b>	<b>942,780</b>	<b>17,793,157</b>	<b>1.887</b>	<b>3</b>		<b>30</b>	<b>46</b>	<b>251</b>	<b>330</b>
O.D.		29,076	.003				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,120,748	130,981	230,207			314,407	121,710	305,872	144,333
2006	245,981		2,043,297	290,801	279,746	42,646		410,793	128,678	319,883	165,391
2007	219,324		1,983,112	352,144	387,188	1,509,180		920,520	204,015	482,904	220,148
2008			957,240	332,335	355,390			227,958	264,292	339,868	170,559
2009	110,244		167,407	372,320	586,408	19,704		46,158	212,194	819,724	237,347
<b>TOTAL</b>	<b>575,549</b>		<b>6,271,804</b>	<b>1,478,581</b>	<b>1,838,939</b>	<b>1,571,530</b>		<b>1,919,836</b>	<b>930,889</b>	<b>2,268,251</b>	<b>937,778</b>
O.D.				8,360					9,143		11,573

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,595,946	181,801	356,358			696,412	180,131	496,431	159,344
2006	310,456	21,484	2,864,860	412,677	420,318	83,542	7,020	895,496	203,024	472,553	180,276
2007	93,948	44,498	2,632,439	489,953	530,342	852,063	22,444	1,578,467	337,820	665,953	229,394
2008	458	44,024	1,705,735	426,415	418,147	1,188	25,179	753,962	337,852	401,395	178,405
2009	158,281	45,608	1,506,727	542,007	544,097	24,764	33,598	827,693	375,851	681,515	250,876
<b>TOTAL</b>	<b>563,143</b>	<b>155,614</b>	<b>10,305,707</b>	<b>2,052,853</b>	<b>2,269,262</b>	<b>961,557</b>	<b>88,241</b>	<b>4,752,030</b>	<b>1,434,678</b>	<b>2,717,847</b>	<b>998,295</b>
O.D.	9	438	13,954	6,040	652	22	529	11,999	5,997	904	12,430

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,853,243	8,488,233	1,010,725			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,431,776	-1,024,431	5,285			
TOTAL LOSSES	13,421,467	7,463,802	1,016,010			
EXPECTED LOSSES	13,972,000	5,458,696	848,504			
CREDIBILITY	.20	.42	.67			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.424	.792	.108	2.324		
INDICATED (POST-TEST)	1.340	.745	.102	2.187		
PRES. ON RATE LEVEL	1.435	.561	.087	2.083		
DERIVED BY FORMULA	1.416	.638	.097	2.151		
UNDERLYING PRES. RATE	1.482	.579	.090	2.151		
PROPOSED	1.416	.638	.097	2.151		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.203
IND. RATES				2.20	MINIMUM PREMIUM	
MAN. RATES	2.53	2.42	2.21	+ 2.20	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	297,163	3,436,245	1.156			7	8	76	91
2006	247,346	6,015,121	2.431			8	9	66	83
2007	283,096	6,601,680	2.331			13	18	73	106
2008	269,724	5,673,262	2.103		2	8	20	63	91
2009	276,205	2,874,024	1.040			1	10	65	76
<b>TOTAL</b>	<b>1,373,534</b>	<b>24,600,332</b>	<b>1.791</b>		<b>2</b>	<b>37</b>	<b>65</b>	<b>343</b>	<b>447</b>
O.D.		86,490	.006				1	4	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,267,500	291,776	444,379			346,373	92,541	598,552	395,124
2006			1,958,376	473,311	722,392			1,538,982	202,009	747,226	372,825
2007	255,446		2,446,776	533,123	903,247	23,015		877,390	368,128	614,952	579,603
2008			1,520,563	701,457	615,903			1,242,410	542,318	635,102	415,509
2009			160,798	297,932	485,973			89,099	302,041	852,814	685,367
<b>TOTAL</b>	<b>255,446</b>		<b>7,354,013</b>	<b>2,297,599</b>	<b>3,171,894</b>	<b>23,015</b>		<b>4,094,254</b>	<b>1,507,037</b>	<b>3,448,646</b>	<b>2,448,428</b>
O.D.				17,166	19,358				23,806	17,671	8,489

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,804,920	404,984	687,900			767,215	136,961	971,450	436,217
2006	651	17,234	2,245,493	662,749	1,064,917	169	19,959	2,547,748	338,887	1,102,913	406,379
2007	324,915	60,812	3,585,257	756,454	1,209,236	38,941	27,993	1,950,172	560,467	852,723	603,946
2008	918	67,551	2,646,546	838,853	725,518	2,480	88,738	2,619,341	746,667	765,596	434,622
2009	734	38,203	1,256,480	443,589	450,757	1,742	44,131	1,039,730	450,734	718,651	724,433
<b>TOTAL</b>	<b>327,218</b>	<b>183,800</b>	<b>11,538,696</b>	<b>3,106,629</b>	<b>4,138,328</b>	<b>43,332</b>	<b>180,821</b>	<b>8,924,206</b>	<b>2,233,716</b>	<b>4,411,333</b>	<b>2,605,597</b>
O.D.	24	71	3,860	23,805	27,151	21	41	4,264	35,107	24,769	9,001

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	21,206,354	14,000,838	2,614,598			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,993,894	-1,850,595	13,107			
TOTAL LOSSES	16,212,460	12,150,243	2,627,705			
EXPECTED LOSSES	20,094,802	9,820,768	2,156,449			
CREDIBILITY	.26	.54	.86			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.180	.885	.191	2.256		
INDICATED (POST-TEST)	1.110	.833	.180	2.123		
PRES. ON RATE LEVEL	1.417	.692	.152	2.261		
DERIVED BY FORMULA	1.337	.768	.176	2.281		
UNDERLYING PRES. RATE	1.463	.715	.157	2.335		
PROPOSED	1.325	.761	.175	2.261		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.316
IND. RATES				2.32	MINIMUM PREMIUM	
MAN. RATES	2.59	2.53	2.40	+ 2.32	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	143,565	2,907,929	2.025			8	7	35	50
2006	134,106	1,949,184	1.453			3	9	45	57
2007	149,825	2,577,285	1.720			4	13	46	63
2008	146,991	3,134,834	2.132			7	15	28	50
2009	142,009	913,012	.642				2	22	25
TOTAL	716,496	11,482,244	1.603			1	22	46	245
O.D.		494,829	.069				2	2	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,145,888	358,799	186,963			349,257	294,755	299,943	272,324
2006			445,951	148,187	355,202			159,588	165,612	409,027	265,617
2007			642,272	448,948	482,068			143,115	249,622	429,524	181,736
2008			1,150,013	545,551	143,063			414,576	413,480	225,811	242,340
2009	3,000			39,823	257,475	370			17,164	412,916	182,264
TOTAL	3,000		3,384,124	1,541,308	1,424,771	370		1,066,536	1,140,633	1,777,221	1,144,281
O.D.			263,020	111,426	25,240			50,400	10,525	20,484	13,734

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,631,746	498,012	289,417			773,603	436,236	486,807	300,646
2006	202	5,065	648,283	210,407	521,121	136	2,925	371,216	252,298	602,669	289,523
2007	577	18,814	1,085,634	579,331	643,252	165	6,214	411,813	350,657	589,722	189,369
2008	675	52,751	2,082,042	601,580	204,186	1,862	41,106	1,232,728	488,710	289,946	253,488
2009	4,523	10,453	370,080	141,745	227,016	779	9,184	258,463	126,827	333,491	192,653
TOTAL	5,977	87,083	5,817,785	2,031,075	1,884,992	2,942	59,429	3,047,823	1,654,728	2,302,635	1,225,679
O.D.	138	8,326	441,594	123,774	40,406	24	1,961	115,294	12,913	29,010	14,406

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,588,376	8,079,533	1,240,085			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,154,707	-1,205,379	7,580			
TOTAL LOSSES	6,433,669	6,874,154	1,247,665			
EXPECTED LOSSES	12,710,639	6,398,309	1,246,703			
CREDIBILITY	.17	.35	.56			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.898	.959	.174	2.031		
INDICATED (POST-TEST)	.845	.902	.164	1.911		
PRES. ON RATE LEVEL	1.718	.865	.169	2.752		
DERIVED BY FORMULA	1.570	.878	.166	2.614		
UNDERLYING PRES. RATE	1.774	.893	.174	2.841		
PROPOSED	1.570	.878	.166	2.614		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.678
IND. RATES				2.68	MINIMUM PREMIUM	
MAN. RATES	3.19	3.14	2.92	+ 2.68	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	45,968	125,025	.271						5	5
2006	48,525	129,421	.266				1	8	9	9
2007	49,741	296,006	.595				2	7	9	9
2008	39,705	200,044	.503				2	8	10	10
2009	35,732	229,960	.643					5	5	5
<b>TOTAL</b>	<b>219,671</b>	<b>980,456</b>	<b>.446</b>					<b>5</b>	<b>33</b>	<b>38</b>
O.D.		1,842								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					14,813					44,728	65,484
2006				19,984	23,338				1,595	38,399	46,105
2007				30,226	99,015				25,530	86,310	54,925
2008				4,573	58,169				19,035	73,543	44,724
2009					47,177					155,137	27,646
<b>TOTAL</b>				<b>54,783</b>	<b>242,512</b>				<b>46,160</b>	<b>398,117</b>	<b>238,884</b>
O.D.											1,842

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					22,931					72,594	72,294
2006	27	48	3,401	27,207	34,226	2	9	1,271	3,406	56,248	50,254
2007	42	468	23,710	42,766	128,884	16	255	15,725	38,154	116,963	57,232
2008	12	739	25,971	14,194	62,955	88	1,049	31,386	29,888	82,992	46,781
2009	35	1,536	55,631	20,697	41,026	112	3,071	88,645	43,421	124,661	29,222
<b>TOTAL</b>	<b>116</b>	<b>2,791</b>	<b>108,713</b>	<b>104,864</b>	<b>290,022</b>	<b>218</b>	<b>4,384</b>	<b>137,027</b>	<b>114,869</b>	<b>453,458</b>	<b>255,783</b>
O.D.											1,919

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	253,249	963,213	257,702	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-911,351	-279,182	1,673	
TOTAL LOSSES		684,031	259,375	
EXPECTED LOSSES	3,547,687	1,412,485	298,753	
CREDIBILITY	.08	.16	.25	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.311	.118	.429
INDICATED (POST-TEST)	.000	.293	.111	.404
PRES. ON RATE LEVEL	1.564	.623	.132	2.319
DERIVED BY FORMULA	1.439	.570	.127	2.136
UNDERLYING PRES. RATE	1.615	.643	.136	2.394
PROPOSED	1.439	.570	.127	2.136

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	TOTAL
IND. RATES				2.19	MINIMUM PREMIUM	
MAN. RATES	2.95	2.81	2.46	+ 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
2005	88,996	1,169,137	1.313			2	5	36	43
2006	75,919	1,618,540	2.131			2	6	30	38
2007	101,181	2,046,671	2.022			3	6	51	60
2008	72,199	984,994	1.364			1	1	30	32
2009	65,723	647,438	.985				5	18	23
<b>TOTAL</b>	<b>404,018</b>	<b>6,466,780</b>	<b>1.601</b>			<b>8</b>	<b>23</b>	<b>165</b>	<b>196</b>
O.D.		4,561	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			264,626	201,834	233,888			18,725	40,036	238,214	171,814
2006			391,449	321,063	241,458			126,219	111,139	255,077	172,135
2007			369,763	170,934	646,334			148,589	90,323	483,788	136,940
2008			231,596	15,044	255,858			28,452	9,559	297,957	146,528
2009				68,955	142,414				140,080	150,873	145,116
<b>TOTAL</b>			<b>1,257,434</b>	<b>777,830</b>	<b>1,519,952</b>			<b>321,985</b>	<b>391,137</b>	<b>1,425,909</b>	<b>772,533</b>
O.D.											4,561

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			376,827	280,145	362,063			41,476	59,253	386,619	189,683
2006	441	4,632	588,573	437,203	357,257	95	2,271	289,055	169,200	376,092	187,627
2007	242	11,085	639,950	257,916	844,410	70	5,267	368,566	158,772	654,791	142,691
2008	60	11,208	414,034	70,578	280,777	59	4,534	127,831	58,131	331,734	153,268
2009	180	8,219	283,034	112,295	129,225	455	11,151	270,025	134,120	135,093	153,388
<b>TOTAL</b>	<b>923</b>	<b>35,144</b>	<b>2,302,418</b>	<b>1,158,137</b>	<b>1,973,732</b>	<b>679</b>	<b>23,223</b>	<b>1,096,953</b>	<b>579,476</b>	<b>1,884,329</b>	<b>826,657</b>
O.D.											4,773

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,459,340	5,595,674	831,430			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,469,639	-883,669	4,121			
TOTAL LOSSES	1,989,701	4,712,005	835,551			
EXPECTED LOSSES	5,696,654	4,456,319	735,313			
CREDIBILITY	.12	.24	.38			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.492	1.166	.207	1.865		
INDICATED (POST-TEST)	.463	1.097	.195	1.755		
PRES. ON RATE LEVEL	1.366	1.068	.176	2.610		
DERIVED BY FORMULA	1.258	1.075	.183	2.516		
UNDERLYING PRES. RATE	1.410	1.103	.182	2.695		
PROPOSED	1.258	1.075	.183	2.516		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.577
IND. RATES				2.58	MINIMUM PREMIUM	
MAN. RATES	2.96	3.01	2.77	+ 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
2005	35,445	732,560	2.066			1	6	22	29
2006	34,247	957,127	2.794			3	1	25	29
2007	33,883	440,582	1.300				5	21	26
2008	22,037	572,375	2.597				6	19	25
2009	26,625	725,850	2.726				2	21	23
<b>TOTAL</b>	<b>152,237</b>	<b>3,428,494</b>	<b>2.252</b>			<b>4</b>	<b>20</b>	<b>108</b>	<b>132</b>
O.D.		1,459							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			100,209	291,134	50,346			61,090	113,620	56,408	59,753
2006			385,286	10,887	134,021			228,431	9,347	131,249	57,906
2007				92,748	87,807				30,062	147,435	82,530
2008				244,347	75,911				93,044	75,656	83,417
2009				122,764	214,503				38,713	243,289	106,581
<b>TOTAL</b>			<b>485,495</b>	<b>761,880</b>	<b>562,588</b>			<b>289,521</b>	<b>284,786</b>	<b>654,037</b>	<b>390,187</b>
O.D.											1,459

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			142,698	404,094	77,936			135,314	168,157	91,549	65,967
2006	15	4,068	538,582	21,376	197,099	8	3,825	488,354	22,726	193,319	63,118
2007	116	888	45,187	115,331	116,255	21	346	21,907	48,470	199,140	85,996
2008	281	5,851	259,427	242,707	94,946	408	2,929	94,058	102,835	90,878	87,254
2009	298	13,394	457,855	182,795	196,117	277	7,066	189,822	93,490	199,337	112,656
<b>TOTAL</b>	<b>710</b>	<b>24,201</b>	<b>1,443,749</b>	<b>966,303</b>	<b>682,353</b>	<b>714</b>	<b>14,166</b>	<b>929,455</b>	<b>435,678</b>	<b>774,223</b>	<b>414,991</b>
O.D.											1,524

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,412,995	2,858,557	416,515	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-508,406	-418,666	1,808	
TOTAL LOSSES	1,904,589	2,439,891	418,323	
EXPECTED LOSSES	1,980,602	2,113,050	321,220	
CREDIBILITY	.06	.12	.20	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.251	1.603	.275	3.129
INDICATED (POST-TEST)	1.177	1.508	.259	2.944
PRES. ON RATE LEVEL	1.260	1.344	.205	2.809
DERIVED BY FORMULA	1.255	1.364	.216	2.835
UNDERLYING PRES. RATE	1.301	1.388	.211	2.900
PROPOSED	1.255	1.364	.216	2.835

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.904
IND. RATES				2.90	MINIMUM PREMIUM	
MAN. RATES	3.01	3.01	2.98	+ 2.90	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	13,445	526,737	3.917			1	5	10	16
2006	14,894	941,414	6.320	1		1	2	11	15
2007	12,424	1,071,928	8.627			1	5	6	12
2008	11,177	334,954	2.996			1		3	4
2009	14,028	510,680	3.640			1	4	20	25
<b>TOTAL</b>	<b>65,968</b>	<b>3,385,713</b>	<b>5.132</b>	<b>1</b>		<b>5</b>	<b>16</b>	<b>50</b>	<b>72</b>
O.D.		72,834	.110				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			100,084	140,200	58,446			8,759	95,845	85,939	37,464
2006	376,287		175,643	93,865	40,730	384		110,000	49,270	56,073	39,162
2007			163,980	296,272	94,895			34,000	310,708	152,318	19,755
2008			161,606		25,420			40,000		23,595	84,333
2009			115,910	74,397	95,005			40,000	41,342	104,639	39,387
<b>TOTAL</b>	<b>376,287</b>		<b>717,223</b>	<b>604,734</b>	<b>314,496</b>	<b>384</b>		<b>232,759</b>	<b>497,165</b>	<b>422,564</b>	<b>220,101</b>
O.D.				54,112					17,879		843

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			142,520	194,598	90,475			19,401	141,851	139,480	41,360
2006	474,436	1,953	255,159	127,602	61,243	790	1,893	240,960	74,639	83,512	42,687
2007	369	6,058	340,169	359,069	133,218	199	3,357	193,576	397,244	219,715	20,585
2008	10	5,906	222,019	13,341	30,312	4	2,976	85,769	8,281	26,985	88,212
2009	182	11,862	370,368	106,342	91,949	344	8,784	184,114	62,646	89,755	41,632
<b>TOTAL</b>	<b>474,997</b>	<b>25,779</b>	<b>1,330,235</b>	<b>800,952</b>	<b>407,197</b>	<b>1,337</b>	<b>17,010</b>	<b>723,820</b>	<b>684,661</b>	<b>559,447</b>	<b>234,476</b>
O.D.				75,107					26,461		891

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,573,178	2,553,825	235,367			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-260,343	-207,763	1,235			
TOTAL LOSSES	2,312,835	2,346,062	236,602			
EXPECTED LOSSES	1,056,808	1,104,305	201,202			
CREDIBILITY	.03	.07	.11			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.506	3.556	.359	7.421		
INDICATED (POST-TEST)	3.299	3.346	.338	6.983		
PRES. ON RATE LEVEL	1.552	1.621	.295	3.468		
DERIVED BY FORMULA	1.604	1.742	.300	3.646		
UNDERLYING PRES. RATE	1.602	1.674	.305	3.581		
PROPOSED	1.604	1.742	.300	3.646		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.735
IND. RATES				3.74	MINIMUM PREMIUM	
MAN. RATES	4.13	4.00	3.68	+ 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
2005	473,882	9,103,430	1.921		1	18	18	190	227
2006	470,941	8,434,985	1.791			14	27	163	204
2007	595,310	11,077,723	1.860			18	34	182	234
2008	577,456	7,783,632	1.347			9	44	134	187
2009	540,023	6,366,444	1.178			6	21	161	188
<b>TOTAL</b>	<b>2,657,612</b>	<b>42,766,214</b>	<b>1.609</b>		<b>1</b>	<b>65</b>	<b>144</b>	<b>830</b>	<b>1040</b>
O.D.		9,807						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		241,353	3,093,719	475,817	1,269,201		77,784	1,192,993	377,657	1,440,410	934,496
2006			2,318,120	1,068,134	1,120,638			1,334,856	684,097	966,662	942,478
2007			3,328,885	1,210,637	1,030,689			1,941,646	884,773	1,578,193	1,102,900
2008			1,611,065	1,085,193	788,483			1,550,967	936,411	937,387	874,126
2009			996,307	606,163	1,351,777			327,055	478,297	1,743,420	863,425
<b>TOTAL</b>		<b>241,353</b>	<b>11,348,096</b>	<b>4,445,944</b>	<b>5,560,788</b>		<b>77,784</b>	<b>6,347,517</b>	<b>3,361,235</b>	<b>6,666,072</b>	<b>4,717,425</b>
O.D.					1,098					578	8,131

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		498,877	4,379,845	660,433	1,964,726		165,447	2,619,070	558,933	2,337,779	1,031,684
2006	1,470	26,014	3,367,138	1,471,709	1,655,413	567	22,954	2,923,884	1,036,969	1,434,054	1,027,301
2007	1,570	81,197	4,757,328	1,578,967	1,401,315	598	42,705	2,935,081	1,296,219	2,173,557	1,149,222
2008	1,354	77,934	3,095,750	1,230,002	932,466	4,227	92,993	2,784,052	1,166,138	1,128,029	914,336
2009	1,943	117,667	3,758,940	1,124,861	1,253,191	3,871	97,632	2,196,736	852,800	1,461,091	912,640
<b>TOTAL</b>	<b>6,337</b>	<b>801,689</b>	<b>19,359,001</b>	<b>6,065,972</b>	<b>7,207,111</b>	<b>9,263</b>	<b>421,731</b>	<b>13,458,823</b>	<b>4,911,059</b>	<b>8,534,510</b>	<b>5,035,183</b>
O.D.			95	52	1,509			17	17	846	8,556

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	34,056,956	26,721,076	5,043,739			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-8,356,995	-3,659,179	28,837			
TOTAL LOSSES	25,699,961	23,061,897	5,072,576			
EXPECTED LOSSES	33,937,706	19,586,601	4,650,822			
CREDIBILITY	.41	.83	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.967	.868	.191	2.026		
INDICATED (POST-TEST)	.910	.817	.180	1.907		
PRES. ON RATE LEVEL	1.237	.714	.169	2.120		
DERIVED BY FORMULA	1.103	.799	.180	2.082		
UNDERLYING PRES. RATE	1.277	.737	.175	2.189		
PROPOSED	1.103	.799	.180	2.082		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.133
IND. RATES				2.13	MINIMUM PREMIUM	
MAN. RATES	2.17	2.26	2.25	+ 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
2005	240,841	11,622,791	4.825			20	23	219	262
2006	279,149	17,709,201	6.343			29	60	240	329
2007	218,824	10,543,211	4.818			14	71	154	239
2008	206,394	9,283,588	4.497			7	74	143	224
2009	187,965	6,394,038	3.401			1	8	156	166
<b>TOTAL</b>	<b>1,133,173</b>	<b>55,552,829</b>	<b>4.902</b>			<b>1</b>	<b>71</b>	<b>912</b>	<b>1220</b>
O.D.		3,627							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			4,810,591	892,144	1,580,991			1,785,657	722,390	1,275,159	555,859
2006			6,273,746	1,925,022	1,855,414			3,053,700	2,114,000	1,773,298	714,021
2007			2,901,552	1,422,188	1,306,466			1,308,243	1,976,902	1,070,475	557,385
2008			1,056,799	2,414,747	1,984,124			442,365	1,806,106	1,094,334	485,113
2009	497,075		190,369	326,850	2,652,235	2,200		49,944	196,709	2,004,175	474,481
<b>TOTAL</b>	<b>497,075</b>		<b>15,233,057</b>	<b>6,980,951</b>	<b>9,379,230</b>	<b>2,200</b>		<b>6,639,909</b>	<b>6,816,107</b>	<b>7,217,441</b>	<b>2,786,859</b>
O.D.											3,627

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			6,304,932	1,238,295	2,447,373			2,519,394	1,069,136	2,069,589	613,668
2006	2,626	63,752	8,361,641	2,655,094	2,751,897	1,599	44,277	5,632,894	2,878,273	2,644,207	778,283
2007	1,831	77,148	4,493,479	1,840,171	1,761,117	1,286	50,276	3,304,393	2,604,109	1,545,904	580,795
2008	2,990	108,265	4,412,917	2,667,320	2,287,378	8,050	84,866	2,641,679	1,990,920	1,358,204	507,428
2009	712,033	111,308	3,893,388	1,417,861	2,337,766	4,772	56,526	1,490,801	697,756	1,631,905	501,526
<b>TOTAL</b>	<b>719,480</b>	<b>360,473</b>	<b>27,466,357</b>	<b>9,818,741</b>	<b>11,585,531</b>	<b>15,707</b>	<b>235,945</b>	<b>15,589,161</b>	<b>9,240,194</b>	<b>9,249,809</b>	<b>2,981,700</b>
O.D.											3,815

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	44,387,123	39,894,275	2,985,515			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-8,277,977	-4,777,277	14,420			
TOTAL LOSSES	36,109,146	35,116,998	2,999,935			
EXPECTED LOSSES	32,397,415	24,351,888	2,572,302			
CREDIBILITY	.23	.47	.75			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.187	3.099	.265	6.551		
INDICATED (POST-TEST)	2.999	2.916	.249	6.164		
PRES. ON RATE LEVEL	2.769	2.081	.220	5.070		
DERIVED BY FORMULA	2.822	2.473	.242	5.537		
UNDERLYING PRES. RATE	2.859	2.149	.227	5.235		
PROPOSED	2.822	2.473	.242	5.537		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	5.672
IND. RATES				5.67	MINIMUM PREMIUM	
MAN. RATES	4.97	5.24	5.38	+ 5.67	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	229,450	5,265,525	2.294			7	22	65	94	
2006	220,509	5,595,340	2.537	1	1	8	13	72	95	
2007	226,147	4,576,497	2.023	1		8	22	61	92	
2008	204,530	4,493,153	2.196			7	20	58	85	
2009	171,660	2,697,476	1.571			1	6	63	70	
<b>TOTAL</b>	<b>1,052,296</b>	<b>22,627,991</b>	<b>2.150</b>	<b>2</b>	<b>1</b>	<b>31</b>	<b>83</b>	<b>319</b>	<b>436</b>	
O.D.		18,040	.001					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,279,097	645,396	344,418			1,455,944	687,742	396,808	456,120
2006	79,812	843,892	1,310,578	444,538	457,087	2,889	380,572	890,441	338,356	519,077	328,098
2007	419,992		1,307,846	651,922	372,525	44,662		548,935	519,548	387,704	323,363
2008			1,324,412	723,081	233,711			828,553	548,028	452,400	382,968
2009			155,613	253,411	767,009			32,369	132,414	1,026,529	330,131
<b>TOTAL</b>	<b>499,804</b>	<b>843,892</b>	<b>5,377,546</b>	<b>2,718,348</b>	<b>2,174,750</b>	<b>47,551</b>	<b>380,572</b>	<b>3,756,242</b>	<b>2,226,088</b>	<b>2,782,518</b>	<b>1,820,680</b>
O.D.					5,613					4,690	7,737

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,416,976	895,808	533,161			1,843,686	1,017,857	644,022	503,556
2006	101,212	478,067	1,873,932	616,679	676,897	5,934	289,855	1,733,001	520,243	769,815	357,627
2007	533,840	34,895	2,036,834	826,983	514,769	75,411	19,602	1,326,176	707,601	551,539	336,944
2008	886	61,024	2,420,721	789,774	313,295	2,469	71,025	2,110,751	696,865	558,582	400,585
2009	898	44,737	1,507,532	534,256	691,533	1,210	31,509	817,037	379,226	839,255	348,948
<b>TOTAL</b>	<b>636,836</b>	<b>618,723</b>	<b>9,255,995</b>	<b>3,663,500</b>	<b>2,729,655</b>	<b>85,024</b>	<b>411,991</b>	<b>7,830,651</b>	<b>3,321,792</b>	<b>3,363,213</b>	<b>1,947,660</b>
O.D.		15	716	413	7,255		4	347	364	6,287	8,260

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	18,840,302	13,092,479	1,955,920			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,830,318	-1,743,946	9,344			
TOTAL LOSSES	15,009,984	11,348,533	1,965,264			
EXPECTED LOSSES	14,942,603	8,891,902	1,662,627			
CREDIBILITY	.22	.45	.72			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.426	1.078	.187	2.691		
INDICATED (POST-TEST)	1.342	1.014	.176	2.532		
PRES. ON RATE LEVEL	1.375	.819	.153	2.347		
DERIVED BY FORMULA	1.368	.907	.170	2.445		
UNDERLYING PRES. RATE	1.420	.845	.158	2.423		
PROPOSED	1.368	.907	.170	2.445		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.504
IND. RATES				2.50	MINIMUM PREMIUM	
MAN. RATES	2.47	2.51	2.49	+ 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	
2005	1,170	6,265	.535						1	1
2006	2,366	18,758	.792						1	1
2007	1,297	7,317	.564						2	2
2008	2,536	17,945	.707						1	1
2009	1,582	27,018	1.707						4	4
<b>TOTAL</b>	<b>8,951</b>	<b>77,303</b>	<b>.864</b>						<b>9</b>	<b>9</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					370					742	5,153
2006					213					15,716	2,829
2007					967					4,792	1,558
2008					5,349					3,081	9,515
2009					9,002					17,073	943
<b>TOTAL</b>					<b>15,901</b>					<b>41,404</b>	<b>19,998</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					573					1,204	5,689
2006			10	6	310		5	433	462	23,006	3,084
2007			121	70	1,249		2	353	372	6,425	1,623
2008	1	57	1,991	911	5,766		23	643	468	3,418	9,953
2009	4	293	10,617	3,948	7,829	11	331	9,755	4,779	13,715	997
<b>TOTAL</b>	<b>5</b>	<b>350</b>	<b>12,739</b>	<b>4,935</b>	<b>15,727</b>	<b>11</b>	<b>361</b>	<b>11,184</b>	<b>6,081</b>	<b>47,768</b>	<b>21,346</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	24,650	74,511	21,346	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-30,692	-19,393	109	
TOTAL LOSSES		55,118	21,455	
EXPECTED LOSSES	125,224	104,906	18,081	
CREDIBILITY	.01	.02	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.616	.240	.856
INDICATED (POST-TEST)	.000	.580	.226	.806
PRES. ON RATE LEVEL	1.355	1.135	.196	2.686
DERIVED BY FORMULA	1.341	1.124	.197	2.662
UNDERLYING PRES. RATE	1.399	1.172	.202	2.773
PROPOSED	1.341	1.124	.197	2.662

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	TOTAL
IND. RATES				2.73	MINIMUM PREMIUM	
MAN. RATES	3.46	3.18	2.85	+ 2.73	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	16,970	134,302	.791				1	3	4
2006	20,463	385,217	1.882		1		1	2	4
2007	23,417	126,643	.540				1	5	6
2008	13,473	66,621	.494					3	3
2009	19,787	256,395	1.295				2	8	10
<b>TOTAL</b>	<b>94,110</b>	<b>969,178</b>	<b>1.030</b>		<b>1</b>		<b>5</b>	<b>21</b>	<b>27</b>
O.D.		105							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				27,729	30,299				15,726	28,585	31,963
2006		320,601		9,813	6,836		30,000		6,447	1,091	10,429
2007				48,091	8,864				16,264	38,508	14,916
2008					13,878					17,344	35,399
2009				110,914	39,650				43,571	26,738	35,522
<b>TOTAL</b>		<b>320,601</b>		<b>196,547</b>	<b>99,527</b>		<b>30,000</b>		<b>82,008</b>	<b>112,266</b>	<b>128,229</b>
O.D.											105

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				38,488	46,904				23,274	46,393	35,287
2006	14	511,477	35,832	14,948	10,073	6	63,222	4,385	9,936	1,722	11,368
2007	58	370	18,759	57,101	12,889	11	151	8,798	23,032	52,421	15,542
2008	2	156	5,164	2,359	14,961		136	3,622	2,642	19,234	37,027
2009	151	7,085	231,896	97,510	43,125	127	3,060	72,456	36,067	25,793	37,547
<b>TOTAL</b>	<b>225</b>	<b>519,088</b>	<b>291,651</b>	<b>210,406</b>	<b>127,952</b>	<b>144</b>	<b>66,569</b>	<b>89,261</b>	<b>94,951</b>	<b>145,563</b>	<b>136,771</b>
O.D.											109

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	966,938	578,872	136,880	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-391,073	-189,771	966	
TOTAL LOSSES	575,865	389,101	137,846	
EXPECTED LOSSES	1,574,460	987,214	158,106	
CREDIBILITY	.04	.09	.14	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.612	.413	.146	1.171
INDICATED (POST-TEST)	.576	.389	.137	1.102
PRES. ON RATE LEVEL	1.620	1.016	.163	2.799
DERIVED BY FORMULA	1.578	.960	.159	2.697
UNDERLYING PRES. RATE	1.673	1.049	.168	2.890
PROPOSED	1.578	.960	.159	2.697

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	TOTAL
IND. RATES				2.76	MINIMUM PREMIUM	
MAN. RATES	3.05	3.05	2.97	+ 2.76	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	95,450	2,528,924	2.649			1	12		104	117
2006	94,325	4,712,549	4.996		1	9	9		97	116
2007	92,608	4,389,948	4.740	1		5	10		101	117
2008	69,648	3,039,026	4.363			4	5		55	64
2009	66,643	1,578,297	2.368			1	5		55	61
<b>TOTAL</b>	<b>418,674</b>	<b>16,248,744</b>	<b>3.881</b>	<b>1</b>	<b>1</b>	<b>20</b>	<b>41</b>		<b>412</b>	<b>475</b>
O.D.		124								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			174,726	415,447	446,549			151,230	384,958	684,909	271,105
2006		194,242	1,543,815	371,654	606,843		100,000	746,059	267,785	582,149	300,002
2007	213,468		892,759	512,719	802,935			770,153	162,139	752,802	282,973
2008			862,622	179,200	618,217			581,709	81,685	462,748	252,845
2009			158,780	229,219	328,440			50,747	90,004	552,171	168,936
<b>TOTAL</b>	<b>213,468</b>	<b>194,242</b>	<b>3,632,702</b>	<b>1,708,239</b>	<b>2,802,984</b>		<b>100,000</b>	<b>2,299,898</b>	<b>986,571</b>	<b>3,034,779</b>	<b>1,275,861</b>
O.D.											124

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			248,810	576,640	691,261			334,974	569,739	1,111,608	299,300
2006	508	326,667	2,220,830	525,275	895,330	222	223,505	1,642,594	419,744	860,620	327,002
2007	271,583	25,640	1,485,168	684,365	1,062,521	124	23,564	1,668,632	309,874	1,026,266	294,858
2008	314	38,419	1,454,795	318,433	690,461	410	42,047	1,219,023	211,762	529,979	264,476
2009	531	29,372	953,676	324,647	308,331	841	21,624	522,527	221,509	454,605	178,565
<b>TOTAL</b>	<b>272,936</b>	<b>420,098</b>	<b>6,363,279</b>	<b>2,429,360</b>	<b>3,647,904</b>	<b>1,597</b>	<b>310,740</b>	<b>5,387,750</b>	<b>1,732,628</b>	<b>3,983,078</b>	<b>1,364,201</b>
O.D.											137

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,756,400	11,792,970	1,364,338			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,003,804	-1,744,316	6,560			
TOTAL LOSSES	9,752,596	10,048,654	1,370,898			
EXPECTED LOSSES	11,609,830	8,750,287	1,193,222			
CREDIBILITY	.12	.24	.39			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.329	2.400	.327	5.056		
INDICATED (POST-TEST)	2.192	2.258	.308	4.758		
PRES. ON RATE LEVEL	2.686	2.024	.276	4.986		
DERIVED BY FORMULA	2.627	2.080	.288	4.995		
UNDERLYING PRES. RATE	2.773	2.090	.285	5.148		
PROPOSED	2.622	2.076	.288	4.986		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	5.108
IND. RATES				5.11	MINIMUM PREMIUM	
MAN. RATES	5.52	5.56	5.29	+ 5.11	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	389,424	14,457,893	3.712			27	34	335	396	
2006	371,415	12,406,127	3.340	1		24	39	252	316	
2007	344,423	11,280,893	3.275		1	17	27	213	258	
2008	284,997	7,503,704	2.632			13	28	141	182	
2009	251,696	4,817,576	1.914			3	18	141	162	
<b>TOTAL</b>	<b>1,641,955</b>	<b>50,466,193</b>	<b>3.074</b>	<b>1</b>	<b>1</b>	<b>84</b>	<b>146</b>	<b>1082</b>	<b>1314</b>	
O.D.		87,110	.005				1	3	4	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			4,417,081	987,124	2,125,950			2,826,421	607,387	2,080,210	1,413,720
2006	214,984		3,753,650	1,606,737	1,516,310	4,957		1,543,151	912,377	1,697,590	1,156,371
2007		221,265	2,478,927	1,427,207	1,587,527		391,196	1,872,895	729,746	1,447,365	1,124,765
2008			1,996,868	1,162,460	918,461			712,464	811,194	1,030,699	871,558
2009			385,279	769,781	966,682			70,565	508,653	1,479,910	636,706
<b>TOTAL</b>	<b>214,984</b>	<b>221,265</b>	<b>13,031,805</b>	<b>5,953,309</b>	<b>7,114,930</b>	<b>4,957</b>	<b>391,196</b>	<b>7,025,496</b>	<b>3,569,357</b>	<b>7,735,774</b>	<b>5,203,120</b>
O.D.				10,868	7,725				25,374	36,137	7,006

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			6,125,746	1,370,125	3,290,969			5,141,348	898,931	3,376,185	1,560,747
2006	273,192	41,771	5,434,235	2,211,925	2,244,686	10,447	26,951	3,435,049	1,389,616	2,509,416	1,260,444
2007	1,842	407,927	3,993,584	1,857,269	2,120,054	509	494,172	3,561,151	1,128,689	1,994,443	1,172,005
2008	1,495	103,444	4,068,047	1,360,892	1,088,361	3,658	78,119	2,337,439	1,036,582	1,218,489	911,650
2009	1,660	87,954	2,870,760	1,016,489	912,424	2,627	66,542	1,636,731	758,918	1,242,332	672,998
<b>TOTAL</b>	<b>278,189</b>	<b>641,096</b>	<b>22,492,372</b>	<b>7,816,700</b>	<b>9,656,494</b>	<b>17,241</b>	<b>665,784</b>	<b>16,111,718</b>	<b>5,212,736</b>	<b>10,340,865</b>	<b>5,577,844</b>
O.D.	12	233	10,565	10,382	11,968	111	647	22,137	25,745	56,576	7,446

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	40,240,105	33,131,466	5,585,290	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,359,488	-5,076,253	28,881	
TOTAL LOSSES	30,880,617	28,055,213	5,614,171	
EXPECTED LOSSES	36,040,912	25,433,883	5,319,935	
CREDIBILITY	.29	.60	.97	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.881	1.709	.342	3.932
INDICATED (POST-TEST)	1.770	1.608	.322	3.700
PRES. ON RATE LEVEL	2.126	1.500	.314	3.940
DERIVED BY FORMULA	2.023	1.565	.322	3.910
UNDERLYING PRES. RATE	2.195	1.549	.324	4.068
PROPOSED	2.023	1.565	.322	3.910

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	4.005
IND. RATES				4.01	MINIMUM PREMIUM	
MAN. RATES	4.31	4.32	4.18	+ 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
2005	15,224	445,696	2.927			1	1	12	14
2006	15,673	529,113	3.375			1	1	16	18
2007	14,427	405,226	2.808				3	7	10
2008	12,462	614,465	4.930			1	2	8	11
2009	11,223	524,508	4.673				2	8	10
<b>TOTAL</b>	<b>69,009</b>	<b>2,519,008</b>	<b>3.650</b>			<b>3</b>	<b>9</b>	<b>51</b>	<b>63</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			161,763	13,133	82,528			84,103	8,582	76,530	19,057
2006			121,755	12,714	155,956			39,647	3,552	150,789	44,700
2007				162,850	106,890				33,373	70,195	31,918
2008			133,484	136,183	48,988			41,176	172,300	47,308	35,026
2009				74,600	196,858				90,401	134,361	28,288
<b>TOTAL</b>			<b>417,002</b>	<b>399,480</b>	<b>591,220</b>			<b>164,926</b>	<b>308,208</b>	<b>479,183</b>	<b>158,989</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			230,351	18,229	127,755			186,288	12,701	124,209	21,039
2006	17	1,403	176,314	22,014	227,842	2	693	88,543	10,469	220,984	48,723
2007	203	1,450	73,324	199,029	143,012	22	303	17,407	46,583	95,746	33,259
2008	162	7,975	322,651	143,855	62,514	760	7,594	238,005	181,110	66,240	36,637
2009	235	10,300	356,652	140,262	177,017	322	7,936	195,406	96,905	116,913	29,900
<b>TOTAL</b>	<b>617</b>	<b>21,128</b>	<b>1,159,292</b>	<b>523,389</b>	<b>738,140</b>	<b>1,106</b>	<b>16,526</b>	<b>725,649</b>	<b>347,768</b>	<b>624,092</b>	<b>169,558</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,924,318	2,233,389	169,558			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-359,026	-209,484	738			
TOTAL LOSSES	1,565,292	2,023,905	170,296			
EXPECTED LOSSES	1,397,433	1,062,048	132,497			
CREDIBILITY	.04	.07	.12			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.268	2.933	.247	5.448		
INDICATED (POST-TEST)	2.134	2.760	.232	5.126		
PRES. ON RATE LEVEL	1.961	1.491	.186	3.638		
DERIVED BY FORMULA	1.968	1.580	.192	3.740		
UNDERLYING PRES. RATE	2.025	1.539	.192	3.756		
PROPOSED	1.968	1.580	.192	3.740		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.831
IND. RATES				3.83	MINIMUM PREMIUM	
MAN. RATES	3.85	4.00	3.86	+ 3.83	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	449,824	10,112,956	2.248			17	42	238	297	
2006	441,573	7,527,179	1.704			10	41	219	270	
2007	426,519	9,829,042	2.304			12	49	178	239	
2008	361,858	7,419,421	2.050			9	23	165	197	
2009	284,279	3,587,261	1.261			3	14	106	123	
<b>TOTAL</b>	<b>1,964,053</b>	<b>38,475,859</b>	<b>1.959</b>			<b>51</b>	<b>169</b>	<b>906</b>	<b>1126</b>	
O.D.		43,050	.002				1	2	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			2,894,246	1,219,659	1,216,100			1,227,891	916,652	1,487,283	1,151,125
2006			1,401,308	912,597	1,384,333			677,912	428,459	1,459,560	1,263,010
2007			2,299,022	1,342,934	1,550,316			1,541,715	711,686	1,480,827	902,542
2008			1,686,914	732,087	1,355,289			933,729	514,381	1,573,306	623,715
2009			424,726	444,168	659,525			141,341	298,244	984,785	634,472
<b>TOTAL</b>			<b>8,706,216</b>	<b>4,651,445</b>	<b>6,165,563</b>			<b>4,522,588</b>	<b>2,869,422</b>	<b>6,985,761</b>	<b>4,574,864</b>
O.D.				21,945	8,562				1,000	3,840	7,703

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			4,121,405	1,692,888	1,882,522			2,719,778	1,356,643	2,413,849	1,270,842
2006	1,249	16,743	2,101,889	1,263,171	2,033,361	351	12,005	1,532,424	670,944	2,147,881	1,376,681
2007	1,732	58,699	3,391,688	1,743,489	2,065,211	487	39,916	2,759,844	1,071,716	2,034,003	940,449
2008	1,045	85,609	3,298,325	1,008,142	1,528,980	2,388	80,265	2,357,851	837,084	1,799,519	652,406
2009	1,084	62,600	2,010,696	650,225	621,117	2,057	52,153	1,201,689	493,350	826,401	670,637
<b>TOTAL</b>	<b>5,110</b>	<b>223,651</b>	<b>14,924,003</b>	<b>6,357,915</b>	<b>8,131,191</b>	<b>5,283</b>	<b>184,339</b>	<b>10,571,586</b>	<b>4,429,737</b>	<b>9,221,653</b>	<b>4,911,015</b>
O.D.	27	180	9,134	26,392	11,721		10	652	1,529	5,195	8,300

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	25,923,975	28,185,333	4,919,315			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,439,244	-3,942,574	23,501			
TOTAL LOSSES	19,484,731	24,242,759	4,942,816			
EXPECTED LOSSES	24,688,147	19,660,171	4,379,838			
CREDIBILITY	.33	.68	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.992	1.234	.252	2.478		
INDICATED (POST-TEST)	.933	1.161	.237	2.331		
PRES. ON RATE LEVEL	1.217	.970	.216	2.403		
DERIVED BY FORMULA	1.123	1.100	.237	2.460		
UNDERLYING PRES. RATE	1.257	1.001	.223	2.481		
PROPOSED	1.097	1.075	.231	2.403		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.461
IND. RATES				2.46	MINIMUM PREMIUM	
MAN. RATES	2.64	2.66	2.55	+ 2.46	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	19,073	986,957	5.174			2	2	9	13	
2006	17,540	1,091,678	6.223			2	2	10	14	
2007	17,834	302,472	1.696				1	10	11	
2008	14,019	429,880	3.066			1	2	13	16	
2009	15,655	292,704	1.869				1	5	6	
<b>TOTAL</b>	<b>84,121</b>	<b>3,103,691</b>	<b>3.690</b>			<b>5</b>	<b>8</b>	<b>47</b>	<b>60</b>	
O.D.		2,905	.003							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			476,518	67,717	59,139			256,082	21,590	48,516	57,395
2006			495,778	82,688	171,676			164,157	27,400	100,091	49,888
2007				98,952	28,425				61,834	44,985	68,276
2008			118,081	20,952	131,489			16,984	2,566	90,976	48,832
2009				71,149	42,830				26,115	102,248	50,362
<b>TOTAL</b>			<b>1,090,377</b>	<b>341,458</b>	<b>433,559</b>			<b>437,223</b>	<b>139,505</b>	<b>386,816</b>	<b>274,753</b>
O.D.											2,905

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			678,562	93,991	91,546			567,222	31,953	78,743	63,364
2006	113	5,234	689,212	118,861	253,258	23	2,704	345,502	45,932	147,754	54,378
2007	122	786	39,891	118,257	39,689	40	487	25,957	79,738	63,322	71,144
2008	47	5,982	224,048	48,651	144,986	18	1,957	55,503	18,375	101,434	51,078
2009	113	5,104	169,266	70,182	42,791	138	3,554	92,701	45,750	84,748	53,233
<b>TOTAL</b>	<b>395</b>	<b>17,106</b>	<b>1,800,979</b>	<b>449,942</b>	<b>572,270</b>	<b>219</b>	<b>8,702</b>	<b>1,086,885</b>	<b>221,748</b>	<b>476,001</b>	<b>293,197</b>
O.D.											3,070

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,914,286	1,719,961	296,267	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-399,930	-249,585	1,179	
TOTAL LOSSES	2,514,356	1,470,376	297,446	
EXPECTED LOSSES	1,579,793	1,287,052	202,732	
CREDIBILITY	.04	.08	.13	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.989	1.748	.354	5.091
INDICATED (POST-TEST)	2.813	1.645	.333	4.791
PRES. ON RATE LEVEL	1.819	1.482	.233	3.534
DERIVED BY FORMULA	1.859	1.495	.246	3.600
UNDERLYING PRES. RATE	1.878	1.530	.241	3.649
PROPOSED	1.859	1.495	.246	3.600

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.688
IND. RATES				3.69	MINIMUM PREMIUM	
MAN. RATES	3.62	3.82	3.75	+ 3.69	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	116,960	2,799,726	2.393			5	20	69	94
2006	132,234	3,596,462	2.719			4	40	64	108
2007	133,950	4,813,021	3.593			7	25	72	104
2008	125,510	3,579,181	2.851			2	32	65	99
2009	117,116	3,300,462	2.818			1	17	93	111
<b>TOTAL</b>	<b>625,770</b>	<b>18,088,852</b>	<b>2.891</b>			<b>19</b>	<b>134</b>	<b>363</b>	<b>516</b>
O.D.		29,080	.004					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			651,545	556,885	209,753			162,159	324,325	513,910	381,149
2006			510,512	1,153,209	241,385			236,560	704,182	328,598	422,016
2007			1,088,319	1,428,120	446,518			441,933	470,245	494,212	443,674
2008			389,517	1,312,190	359,486			82,657	443,823	709,418	282,090
2009			193,230	778,345	645,266			47,887	463,098	896,922	275,714
<b>TOTAL</b>			<b>2,833,123</b>	<b>5,228,749</b>	<b>1,902,408</b>			<b>971,196</b>	<b>2,405,673</b>	<b>2,943,060</b>	<b>1,804,643</b>
O.D.					1,170					5,728	22,182

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			927,800	772,955	324,697			359,183	480,001	834,075	420,788
2006	1,582	6,909	851,364	1,546,320	367,544	578	4,808	604,002	1,020,551	495,623	459,997
2007	1,781	35,827	2,036,968	1,737,818	631,216	313	16,300	1,100,165	647,828	690,687	462,308
2008	1,521	44,438	1,887,640	1,316,931	464,952	2,007	22,439	688,578	553,331	821,742	295,066
2009	1,399	69,816	2,283,755	863,547	627,734	1,987	49,925	1,204,141	562,315	768,418	291,430
<b>TOTAL</b>	<b>6,283</b>	<b>156,990</b>	<b>7,987,527</b>	<b>6,237,571</b>	<b>2,416,143</b>	<b>4,885</b>	<b>93,472</b>	<b>3,956,069</b>	<b>3,264,026</b>	<b>3,610,545</b>	<b>1,929,589</b>
O.D.			52	29	1,704			158	169	8,385	23,927

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,205,436	15,538,572	1,953,516			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,067,696	-1,513,753	9,827			
TOTAL LOSSES	10,137,740	14,024,819	1,963,343			
EXPECTED LOSSES	8,266,422	7,922,249	1,652,032			
CREDIBILITY	.15	.32	.51			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.620	2.241	.314	4.175		
INDICATED (POST-TEST)	1.524	2.109	.295	3.928		
PRES. ON RATE LEVEL	1.279	1.226	.256	2.761		
DERIVED BY FORMULA	1.316	1.509	.276	3.101		
UNDERLYING PRES. RATE	1.321	1.266	.264	2.851		
PROPOSED	1.316	1.509	.276	3.101		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.176
IND. RATES				3.18	MINIMUM PREMIUM	
MAN. RATES	2.62	2.84	2.93	+ 3.18	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	38,010	831,766	2.188			38,010			1	3	19	23
2006	39,626	657,592	1.659			39,626				8	15	23
2007	39,759	2,017,016	5.073			39,759			4	6	49	59
2008	34,007	642,042	1.887			34,007			1	2	17	20
2009	26,399	170,765	.646			26,399				1	4	5
<b>TOTAL</b>	<b>177,801</b>	<b>4,319,181</b>	<b>2.429</b>			<b>177,801</b>			<b>6</b>	<b>20</b>	<b>104</b>	<b>130</b>
O.D.		539										

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			122,985	137,241	192,797			62,022	54,334	178,057	84,330
2006				293,321	58,364				149,136	86,095	70,676
2007			764,078	161,821	380,056			213,639	85,207	342,966	69,249
2008			115,900	21,454	233,732			9,698	45,755	144,869	70,634
2009				19,966	25,728				35,965	58,170	30,936
<b>TOTAL</b>			<b>1,002,963</b>	<b>633,803</b>	<b>890,677</b>			<b>285,359</b>	<b>370,397</b>	<b>810,157</b>	<b>325,825</b>
O.D.											539

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			175,131	190,491	298,448			137,379	80,414	288,987	93,100
2006	402	429	37,330	392,071	88,466	124	187	22,329	215,410	128,907	77,037
2007	224	19,197	1,130,381	237,964	504,134	64	6,951	487,513	145,933	466,503	72,157
2008	59	7,061	259,689	66,386	255,182	210	2,955	88,339	68,116	164,287	73,883
2009	39	1,882	63,669	25,711	23,934	130	3,259	80,440	39,877	50,303	32,699
<b>TOTAL</b>	<b>724</b>	<b>28,569</b>	<b>1,666,200</b>	<b>912,623</b>	<b>1,170,164</b>	<b>528</b>	<b>13,352</b>	<b>816,000</b>	<b>549,750</b>	<b>1,098,987</b>	<b>348,876</b>
O.D.											595

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,525,373	3,731,524	349,471			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-800,607	-501,740	1,712			
TOTAL LOSSES	1,724,766	3,229,784	351,183			
EXPECTED LOSSES	3,086,626	2,515,885	314,707			
CREDIBILITY	.07	.14	.22			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.970	1.817	.198	2.985		
INDICATED (POST-TEST)	.913	1.710	.186	2.809		
PRES. ON RATE LEVEL	1.681	1.370	.172	3.223		
DERIVED BY FORMULA	1.627	1.418	.175	3.220		
UNDERLYING PRES. RATE	1.736	1.415	.177	3.328		
PROPOSED	1.627	1.418	.175	3.220		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.298
IND. RATES				3.30	MINIMUM PREMIUM	
MAN. RATES	3.35	3.51	3.42	+ 3.30	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	78,344	3,840,396	4.901			5	9	71	85
2006	105,677	7,127,439	6.744		1	3	15	123	142
2007	125,302	3,814,889	3.044			5	15	68	88
2008	100,254	2,287,901	2.282			3	10	48	61
2009	92,191	2,239,190	2.428			2	10	49	63
<b>TOTAL</b>	<b>501,768</b>	<b>19,309,815</b>	<b>3.848</b>		<b>2</b>	<b>1</b>	<b>18</b>	<b>59</b>	<b>359</b>
O.D.		48,472	.009					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,003,022	228,115	329,506			1,111,229	195,950	733,840	238,734
2006		466,862	717,600	607,414	695,018		1,027,303	2,338,673	326,445	726,913	221,211
2007			723,573	499,649	519,718			569,390	647,474	606,612	248,473
2008			535,400	430,923	277,308			182,297	236,176	473,310	152,487
2009	52,804		297,002	516,444	291,160	15		143,001	258,676	470,092	209,996
<b>TOTAL</b>	<b>52,804</b>	<b>466,862</b>	<b>3,276,597</b>	<b>2,282,545</b>	<b>2,112,710</b>	<b>15</b>	<b>1,027,303</b>	<b>4,344,590</b>	<b>1,664,721</b>	<b>3,010,767</b>	<b>1,070,901</b>
O.D.					13,611					26,537	8,324

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,106,776	316,622	510,077			1,035,307	290,005	1,191,024	263,562
2006	835	232,864	756,688	831,512	1,021,520	273	667,305	1,100,978	506,119	1,072,490	241,120
2007	639	21,097	1,217,821	643,737	694,291	430	21,307	1,430,471	883,629	851,499	258,909
2008	538	30,522	1,215,117	482,306	331,680	1,083	22,329	665,969	325,262	546,347	159,501
2009	76,255	49,005	1,549,155	528,770	302,519	1,615	39,780	858,558	323,608	408,945	221,966
<b>TOTAL</b>	<b>78,267</b>	<b>333,488</b>	<b>5,845,557</b>	<b>2,802,947</b>	<b>2,860,087</b>	<b>3,401</b>	<b>750,721</b>	<b>5,091,283</b>	<b>2,328,623</b>	<b>4,070,305</b>	<b>1,145,058</b>
O.D.		39	1,421	710	18,878		30	1,368	1,212	37,606	9,011

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	12,105,575	12,120,368	1,154,069		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-3,381,119	-1,642,850	6,099		
TOTAL LOSSES	8,724,456	10,477,518	1,160,168		
EXPECTED LOSSES	13,497,560	8,525,038	1,023,607		
CREDIBILITY	.13	.27	.44		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	1.739	2.088	.231	4.058	
INDICATED (POST-TEST)	1.636	1.965	.217	3.818	
PRES. ON RATE LEVEL	2.605	1.645	.198	4.448	
DERIVED BY FORMULA	2.479	1.731	.206	4.416	
UNDERLYING PRES. RATE	2.690	1.699	.204	4.593	
PROPOSED	2.479	1.731	.206	4.416	
<b>IND. RATES</b>					
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE
IND. RATES				4.52	MINIMUM PREMIUM
MAN. RATES	5.05	5.04	4.72	+ 4.52	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	231,904	4,415,744	1.904			8	14	104	126
2006	234,577	4,732,538	2.017			5	14	110	129
2007	242,582	4,913,103	2.025			8	22	75	105
2008	209,694	2,842,156	1.355			3	16	41	60
2009	204,423	1,585,034	.775				4	47	51
<b>TOTAL</b>	<b>1,123,180</b>	<b>18,488,575</b>	<b>1.646</b>			<b>24</b>	<b>70</b>	<b>377</b>	<b>471</b>
O.D.		100,225	.008				2	1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,538,295	271,353	854,312			381,475	304,461	637,340	428,508
2006			1,330,146	379,247	910,842			282,880	333,671	1,084,089	411,663
2007			1,756,998	501,672	565,634			640,707	389,306	587,573	471,213
2008			611,570	441,340	370,606			218,601	419,841	434,801	345,397
2009				73,293	438,357				102,260	597,303	373,821
<b>TOTAL</b>			<b>5,237,009</b>	<b>1,666,905</b>	<b>3,139,751</b>			<b>1,523,663</b>	<b>1,549,539</b>	<b>3,341,106</b>	<b>2,030,602</b>
O.D.				55,425	2,536				40,007		2,257

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			2,190,532	376,638	1,322,478			844,968	450,603	1,034,401	473,073
2006	519	14,801	1,906,769	540,143	1,337,128	278	5,304	672,367	515,042	1,594,670	448,713
2007	659	43,015	2,530,498	675,092	764,038	270	20,210	1,391,960	565,706	813,767	491,004
2008	560	34,416	1,359,865	512,240	434,196	1,878	29,208	885,714	503,864	518,169	361,285
2009	420	18,095	639,236	245,297	386,942	684	17,797	475,487	234,259	490,070	395,129
<b>TOTAL</b>	<b>2,158</b>	<b>110,327</b>	<b>8,626,900</b>	<b>2,349,410</b>	<b>4,244,782</b>	<b>3,110</b>	<b>72,519</b>	<b>4,270,496</b>	<b>2,269,474</b>	<b>4,451,077</b>	<b>2,169,204</b>
O.D.	68	408	20,638	65,245	4,931	25	291	14,643	49,340	1,943	2,369

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,121,583	13,436,202	2,171,573			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,163,151	-2,174,298	11,605			
TOTAL LOSSES	8,958,432	11,261,904	2,183,178			
EXPECTED LOSSES	16,488,283	11,254,264	1,988,028			
CREDIBILITY	.23	.47	.75			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.798	1.003	.194	1.995		
INDICATED (POST-TEST)	.751	.944	.183	1.878		
PRES. ON RATE LEVEL	1.422	.971	.171	2.564		
DERIVED BY FORMULA	1.268	.958	.180	2.406		
UNDERLYING PRES. RATE	1.468	1.002	.177	2.647		
PROPOSED	1.268	.958	.180	2.406		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.464
IND. RATES				2.46	MINIMUM PREMIUM	
MAN. RATES	2.89	2.96	2.72	+ 2.46	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	193,229	3,066,683	1.587			5	16	71	92
2006	237,254	6,452,086	2.719			11	20	103	134
2007	286,927	19,782,653	6.894			10	33	58	105
2008	245,882	2,960,899	1.204	3	1	2	34	47	83
2009	235,850	2,326,204	.986			2	5	65	72
<b>TOTAL</b>	<b>1,199,142</b>	<b>34,588,525</b>	<b>2.884</b>	<b>3</b>	<b>1</b>	<b>30</b>	<b>108</b>	<b>344</b>	<b>486</b>
O.D.		169,634	.014				2	7	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			799,188	470,659	521,902			163,023	226,639	556,446	328,826
2006			2,378,596	663,300	731,233			684,516	675,388	905,582	413,471
2007	2,280,997	598,191	2,271,519	860,403	339,489	879,979	7,947,391	3,028,091	892,797	320,545	363,251
2008			390,223	953,222	392,297			92,357	568,888	356,545	207,367
2009			518,887	193,415	418,352			169,410	114,724	655,810	255,606
<b>TOTAL</b>	<b>2,280,997</b>	<b>598,191</b>	<b>6,358,413</b>	<b>3,140,999</b>	<b>2,403,273</b>	<b>879,979</b>	<b>7,947,391</b>	<b>4,137,397</b>	<b>2,478,436</b>	<b>2,794,928</b>	<b>1,568,521</b>
O.D.				35,445	40,606				35,456	52,542	5,585

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,138,043	653,275	807,905			361,095	335,426	903,109	363,024
2006	909	25,802	3,391,363	923,251	1,083,810	561	12,317	1,564,163	1,007,253	1,341,683	450,683
2007	2,078,793	125,059	2,846,539	1,083,965	484,038	685,483	797,280	3,229,780	1,239,872	489,591	378,508
2008	1,128	37,470	1,561,128	984,958	481,048	2,521	23,549	739,604	623,399	439,989	216,906
2009	670	45,637	1,416,738	372,150	394,701	1,488	37,980	822,019	285,269	544,988	270,176
<b>TOTAL</b>	<b>2,081,500</b>	<b>233,968</b>	<b>10,353,811</b>	<b>4,017,599</b>	<b>3,251,502</b>	<b>690,053</b>	<b>871,126</b>	<b>6,716,661</b>	<b>3,491,219</b>	<b>3,719,360</b>	<b>1,679,297</b>
O.D.	53	1,319	55,383	42,107	47,481	170	1,301	42,694	42,551	63,245	5,916

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	21,048,039	14,675,064	1,685,213			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,190,850	-2,370,282	10,707			
TOTAL LOSSES	13,857,189	12,304,782	1,695,920			
EXPECTED LOSSES	29,031,228	12,507,051	1,750,747			
CREDIBILITY	.24	.49	.78			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.156	1.026	.141	2.323		
INDICATED (POST-TEST)	1.088	.965	.133	2.186		
PRES. ON RATE LEVEL	2.345	1.010	.141	3.496		
DERIVED BY FORMULA	2.043	.988	.135	3.166		
UNDERLYING PRES. RATE	2.421	1.043	.146	3.610		
PROPOSED	2.043	.988	.135	3.166		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.243
IND. RATES				3.24	MINIMUM PREMIUM	
MAN. RATES	4.34	4.28	3.71	+ 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
2005	129,837	7,070,438	5.445			11	17	94	122
2006	123,542	5,129,541	4.152			11	23	76	110
2007	129,221	5,109,479	3.954		1	6	19	77	103
2008	99,051	1,430,593	1.444			1	7	39	47
2009	106,141	1,525,516	1.437			2	8	55	65
<b>TOTAL</b>	<b>587,792</b>	<b>20,265,567</b>	<b>3.448</b>		<b>1</b>	<b>31</b>	<b>74</b>	<b>341</b>	<b>447</b>
O.D.		234,545	.039				6	1	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			2,590,835	459,644	649,447			1,317,767	888,682	865,593	298,470
2006			2,322,877	494,088	421,063			722,113	392,178	527,369	249,853
2007		563,853	1,151,352	609,663	363,717		218,877	839,783	388,662	620,171	353,401
2008			131,211	234,466	266,348			11,221	333,748	275,600	177,999
2009			285,817	142,639	230,782			107,870	106,559	451,578	200,271
<b>TOTAL</b>		<b>563,853</b>	<b>6,482,092</b>	<b>1,940,500</b>	<b>1,931,357</b>		<b>218,877</b>	<b>2,998,754</b>	<b>2,109,829</b>	<b>2,740,311</b>	<b>1,279,994</b>
O.D.				200,186	24,314					221	9,824

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			3,582,510	637,986	1,005,342			2,763,171	1,315,250	1,404,852	329,511
2006	678	24,119	3,198,162	688,962	629,547	329	12,343	1,572,413	592,503	782,665	272,340
2007	769	677,899	1,737,159	773,165	499,403	267	208,056	1,530,373	576,454	858,159	368,244
2008	298	12,321	493,516	273,121	302,047	1,485	11,324	360,947	370,827	330,910	186,187
2009	384	27,034	841,043	231,212	220,525	1,063	26,742	586,846	213,136	377,633	211,686
<b>TOTAL</b>	<b>2,129</b>	<b>741,373</b>	<b>9,852,390</b>	<b>2,604,446</b>	<b>2,656,864</b>	<b>3,144</b>	<b>258,465</b>	<b>6,813,750</b>	<b>3,068,170</b>	<b>3,754,219</b>	<b>1,367,968</b>
O.D.	245	1,466	73,380	234,992	43,606					359	10,580

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	17,746,342	12,362,656	1,378,548			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,055,544	-1,965,991	7,490			
TOTAL LOSSES	13,690,798	10,396,665	1,386,038			
EXPECTED LOSSES	15,958,553	10,080,633	1,299,021			
CREDIBILITY	.15	.30	.49			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.329	1.769	.236	4.334		
INDICATED (POST-TEST)	2.192	1.665	.222	4.079		
PRES. ON RATE LEVEL	2.629	1.661	.214	4.504		
DERIVED BY FORMULA	2.563	1.662	.218	4.443		
UNDERLYING PRES. RATE	2.715	1.715	.221	4.651		
PROPOSED	2.563	1.662	.218	4.443		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	4.551
IND. RATES				4.55	MINIMUM PREMIUM	
MAN. RATES	4.81	4.99	4.78	+ 4.55	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	180,024	5,159,053	2.865			7	14	107	128
2006	157,123	4,672,466	2.973	1		6	21	109	137
2007	186,461	4,505,970	2.416			6	30	99	135
2008	179,168	8,958,062	4.999			9	48	94	151
2009	140,019	3,041,437	2.172			2	14	89	105
<b>TOTAL</b>	<b>842,795</b>	<b>26,336,988</b>	<b>3.125</b>	<b>1</b>		<b>30</b>	<b>127</b>	<b>498</b>	<b>656</b>
O.D.		146,040	.017				3	2	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,187,309	403,462	890,844			1,256,970	168,668	852,440	399,360
2006	620,182		971,360	434,531	525,633	3,076		415,280	474,947	704,143	523,314
2007			954,444	709,317	422,122			563,083	718,563	650,739	487,702
2008			2,017,812	887,226	743,721			3,587,970	579,451	704,424	437,458
2009			263,762	356,423	761,748			147,316	385,914	828,521	297,753
<b>TOTAL</b>	<b>620,182</b>		<b>5,394,687</b>	<b>2,790,959</b>	<b>3,344,068</b>	<b>3,076</b>		<b>5,970,619</b>	<b>2,327,543</b>	<b>3,740,267</b>	<b>2,145,587</b>
O.D.				115,959	3,528				12,148	3,055	11,350

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,467,874	560,006	1,379,028			1,690,365	249,630	1,383,512	440,893
2006	782,330	10,950	1,414,364	600,773	775,147	6,412	7,561	961,930	708,709	1,041,766	570,412
2007	889	27,553	1,591,225	888,738	576,839	467	21,665	1,447,020	974,314	914,055	508,185
2008	1,143	76,677	3,018,178	1,041,573	875,311	2,660	112,786	3,319,572	831,606	851,874	457,581
2009	1,036	54,552	1,798,476	616,541	698,276	2,184	54,776	1,237,872	508,056	709,725	314,725
<b>TOTAL</b>	<b>785,398</b>	<b>169,732</b>	<b>9,290,117</b>	<b>3,707,631</b>	<b>4,304,601</b>	<b>11,723</b>	<b>196,788</b>	<b>8,656,759</b>	<b>3,272,315</b>	<b>4,900,932</b>	<b>2,291,796</b>
O.D.	134	276	17,336	155,958	4,337	7	130	5,369	16,394	2,936	12,160

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	19,133,769	16,365,104	2,303,956			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,169,751	-2,079,917	11,266			
TOTAL LOSSES	14,964,018	14,285,187	2,315,222			
EXPECTED LOSSES	16,350,223	10,711,923	1,972,140			
CREDIBILITY	.19	.39	.62			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.776	1.695	.275	3.746		
INDICATED (POST-TEST)	1.671	1.595	.259	3.525		
PRES. ON RATE LEVEL	1.879	1.231	.226	3.336		
DERIVED BY FORMULA	1.839	1.373	.246	3.458		
UNDERLYING PRES. RATE	1.940	1.271	.234	3.445		
PROPOSED	1.839	1.373	.246	3.458		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.542
IND. RATES				3.54	MINIMUM PREMIUM	
MAN. RATES	3.76	3.70	3.54	+ 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	
2005	110,721	4,113,221	3.714			6	17	78	101	
2006	116,267	5,485,498	4.718			12	14	96	122	
2007	118,894	3,178,953	2.673		1	3	10	67	81	
2008	118,119	4,071,855	3.447			7	14	81	102	
2009	106,902	3,386,084	3.167		1	2	11	70	84	
<b>TOTAL</b>	<b>570,903</b>	<b>20,235,611</b>	<b>3.544</b>		<b>2</b>	<b>30</b>	<b>66</b>	<b>392</b>	<b>490</b>	
O.D.		7,728	.001							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,210,269	684,823	301,423			371,228	541,008	586,619	417,851
2006			2,195,134	410,240	495,595			1,292,315	211,081	505,513	375,620
2007	751,480		396,057	287,479	443,562	79,425		116,455	183,964	500,967	419,564
2008			1,090,567	515,615	453,061			512,624	627,902	620,100	251,986
2009	523,686		298,441	231,684	420,139	177,000		555,733	175,449	662,788	341,164
<b>TOTAL</b>	<b>1,275,166</b>		<b>5,190,468</b>	<b>2,129,841</b>	<b>2,113,780</b>	<b>256,425</b>		<b>2,848,355</b>	<b>1,739,404</b>	<b>2,875,987</b>	<b>1,806,185</b>
O.D.											7,728

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,723,423	950,535	466,605			822,270	800,691	952,085	461,308
2006	562	23,276	3,083,250	578,509	736,741	176	21,252	2,714,415	346,685	749,588	409,426
2007	829,676	12,032	692,010	380,497	586,069	116,211	5,046	339,266	273,435	681,992	437,186
2008	671	53,520	2,090,854	622,825	535,671	2,812	56,417	1,693,598	770,709	745,282	263,577
2009	738,140	36,737	1,181,263	376,042	391,307	210,688	70,169	1,369,934	368,476	566,985	360,610
<b>TOTAL</b>	<b>1,569,049</b>	<b>125,565</b>	<b>8,770,800</b>	<b>2,908,408</b>	<b>2,716,393</b>	<b>329,887</b>	<b>152,884</b>	<b>6,939,483</b>	<b>2,559,996</b>	<b>3,695,932</b>	<b>1,932,107</b>
O.D.											8,138

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	17,887,668	11,880,729	1,940,245			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,126,287	-1,789,995	10,811			
TOTAL LOSSES	13,761,381	10,090,734	1,951,056			
EXPECTED LOSSES	16,504,806	9,402,772	1,815,471			
CREDIBILITY	.15	.30	.48			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.410	1.768	.342	4.520		
INDICATED (POST-TEST)	2.268	1.664	.322	4.254		
PRES. ON RATE LEVEL	2.800	1.595	.308	4.703		
DERIVED BY FORMULA	2.720	1.616	.315	4.651		
UNDERLYING PRES. RATE	2.891	1.647	.318	4.856		
PROPOSED	2.720	1.616	.315	4.651		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	4.764
IND. RATES				4.76	MINIMUM PREMIUM	
MAN. RATES	5.25	5.32	4.99	+ 4.76	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	108,006	3,982,042	3.686			5	10	74	89	
2006	113,189	4,381,154	3.870			9	7	82	98	
2007	122,179	4,726,180	3.868		1	11	14	65	91	
2008	117,177	4,117,269	3.513			8	17	63	88	
2009	100,769	2,688,214	2.667			2	3	52	57	
<b>TOTAL</b>	<b>561,320</b>	<b>19,894,859</b>	<b>3.544</b>		<b>1</b>	<b>35</b>	<b>51</b>	<b>336</b>	<b>423</b>	
O.D.		23,808	.004					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			891,632	494,485	717,946			438,347	267,506	846,022	326,104
2006			1,668,842	398,431	610,483			733,174	130,663	517,866	321,695
2007	634,649		1,802,461	330,225	521,863			457,614	213,466	379,465	386,437
2008			1,151,175	619,880	513,786			471,727	489,034	503,653	368,014
2009			469,281	169,455	626,591			288,629	198,818	713,298	222,142
<b>TOTAL</b>	<b>634,649</b>		<b>5,983,391</b>	<b>2,012,476</b>	<b>2,990,669</b>			<b>2,389,491</b>	<b>1,299,487</b>	<b>2,960,304</b>	<b>1,624,392</b>
O.D.					6,000					17,100	708

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,269,684	686,347	1,111,383			970,939	395,910	1,373,093	360,019
2006	550	18,116	2,375,776	561,110	901,527	105	12,410	1,583,553	219,485	763,822	350,648
2007	805,879	43,958	2,599,925	473,315	703,431	149	14,772	1,029,301	323,317	524,532	402,667
2008	806	58,409	2,291,814	734,585	607,803	2,207	49,164	1,469,840	611,900	604,878	384,943
2009	782	49,042	1,564,892	441,577	572,426	2,256	56,845	1,174,058	375,161	604,167	234,804
<b>TOTAL</b>	<b>808,017</b>	<b>169,525</b>	<b>10,102,091</b>	<b>2,896,934</b>	<b>3,896,570</b>	<b>4,717</b>	<b>133,191</b>	<b>6,227,691</b>	<b>1,925,773</b>	<b>3,870,492</b>	<b>1,733,081</b>
O.D.	4	195	7,076	2,633	5,217	12	338	9,772	4,785	13,740	762

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	17,462,629	12,616,144	1,733,843			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,382,717	-1,821,664	9,102			
TOTAL LOSSES	13,079,912	10,794,480	1,742,945			
EXPECTED LOSSES	17,417,759	9,491,921	1,549,244			
CREDIBILITY	.14	.29	.47			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.330	1.923	.311	4.564		
INDICATED (POST-TEST)	2.193	1.810	.293	4.296		
PRES. ON RATE LEVEL	3.005	1.638	.267	4.910		
DERIVED BY FORMULA	2.891	1.688	.279	4.858		
UNDERLYING PRES. RATE	3.103	1.691	.276	5.070		
PROPOSED	2.891	1.688	.279	4.858		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	4.977
IND. RATES				4.98	MINIMUM PREMIUM	
MAN. RATES	5.45	5.50	5.21	+ 4.98	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	280,833	9,063,172	3.227	1		14	22	131	168	
2006	307,205	6,084,758	1.980			14	20	115	149	
2007	313,517	7,122,225	2.271		1	9	24	123	157	
2008	265,687	6,076,022	2.286			12	19	117	148	
2009	242,704	5,463,131	2.250	2		4	18	89	113	
<b>TOTAL</b>	<b>1,409,946</b>	<b>33,809,308</b>	<b>2.398</b>	<b>3</b>	<b>1</b>	<b>53</b>	<b>103</b>	<b>575</b>	<b>735</b>	
O.D.		52,507	.003					3	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	324,273		2,810,617	653,263	653,461	360,327		2,162,730	388,298	1,113,039	597,164
2006			2,239,163	494,561	735,675			817,772	380,430	824,897	592,260
2007		415,106	1,494,886	703,438	691,229		25,000	1,730,579	359,952	915,669	786,366
2008			1,952,644	777,638	676,731			645,648	330,627	947,457	745,277
2009	72,204		802,829	998,840	606,627	59,776		296,981	809,559	1,212,327	603,988
<b>TOTAL</b>	<b>396,477</b>	<b>415,106</b>	<b>9,300,139</b>	<b>3,627,740</b>	<b>3,363,723</b>	<b>420,103</b>	<b>25,000</b>	<b>5,653,710</b>	<b>2,268,866</b>	<b>5,013,389</b>	<b>3,325,055</b>
O.D.					10,691					13,725	28,091

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	418,741		3,724,965	906,730	1,011,555	526,649		3,840,613	574,681	1,806,462	659,269
2006	676	24,187	3,179,266	697,425	1,087,639	319	14,159	1,804,528	587,075	1,218,463	645,563
2007	901	719,706	2,327,683	917,519	929,539	266	67,993	2,652,624	597,109	1,259,536	819,393
2008	1,029	91,339	3,555,875	955,385	806,333	1,537	60,664	1,780,837	544,487	1,088,740	779,560
2009	104,871	105,850	3,311,850	1,063,276	629,889	75,321	103,285	2,275,358	916,797	1,065,942	638,415
<b>TOTAL</b>	<b>526,218</b>	<b>941,082</b>	<b>16,099,639</b>	<b>4,540,335</b>	<b>4,464,955</b>	<b>604,092</b>	<b>246,101</b>	<b>12,353,960</b>	<b>3,220,149</b>	<b>6,439,143</b>	<b>3,542,200</b>
O.D.		9	409	236	15,702		2	323	346	20,410	29,830

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	30,771,835	18,701,276	3,572,030			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,785,563	-2,465,077	18,431			
TOTAL LOSSES	23,986,272	16,236,199	3,590,461			
EXPECTED LOSSES	26,690,279	12,633,117	3,214,676			
CREDIBILITY	.27	.55	.87			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.701	1.152	.255	3.108		
INDICATED (POST-TEST)	1.601	1.084	.240	2.925		
PRES. ON RATE LEVEL	1.833	.868	.221	2.922		
DERIVED BY FORMULA	1.770	.987	.238	2.995		
UNDERLYING PRES. RATE	1.893	.896	.228	3.017		
PROPOSED	1.729	.964	.232	2.925		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.996
IND. RATES				3.00	MINIMUM PREMIUM	
MAN. RATES	3.24	3.24	3.10	+ 3.00	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	246,986	5,173,060	2.094			8	77	39	124
2006	390,396	5,545,233	1.420	1		11	84	42	138
2007	350,644	3,459,775	.986			5	73	29	107
2008	370,463	2,154,713	.581			2	42	34	78
2009	312,616	2,119,866	.678			3	19	24	46
<b>TOTAL</b>	<b>1,671,105</b>	<b>18,452,647</b>	<b>1.104</b>	<b>1</b>		<b>29</b>	<b>295</b>	<b>168</b>	<b>493</b>
O.D.		71,682	.004					4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,487,900	1,063,837	181,536			939,797	955,813	223,086	321,091
2006	391,079		1,925,016	955,654	123,679	46,610		481,397	1,080,618	206,929	334,251
2007			962,686	1,151,784	108,186			154,907	629,057	157,210	295,945
2008			344,905	817,768	89,219			54,753	413,990	116,126	317,952
2009			664,421	362,971	292,286			131,044	239,366	296,327	133,451
<b>TOTAL</b>	<b>391,079</b>		<b>5,384,928</b>	<b>4,352,014</b>	<b>794,906</b>	<b>46,610</b>		<b>1,761,898</b>	<b>3,318,844</b>	<b>999,678</b>	<b>1,402,690</b>
O.D.					32,047					14,367	25,268

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,938,412	1,476,608	281,017			1,396,155	1,414,603	362,064	354,484
2006	494,257	20,982	2,773,601	1,292,931	200,331	92,084	9,266	1,169,243	1,560,201	325,827	364,334
2007	1,429	30,197	1,724,392	1,385,240	184,356	401	9,058	554,358	798,339	243,177	308,375
2008	937	29,728	1,260,613	803,503	146,263	1,830	15,138	483,080	430,349	160,963	332,578
2009	811	56,516	1,719,554	453,019	302,706	1,368	33,936	712,978	260,451	266,929	141,058
<b>TOTAL</b>	<b>497,434</b>	<b>137,423</b>	<b>9,416,572</b>	<b>5,411,301</b>	<b>1,114,673</b>	<b>95,683</b>	<b>67,398</b>	<b>4,315,814</b>	<b>4,463,943</b>	<b>1,358,960</b>	<b>1,500,829</b>
O.D.	2	220	7,959	3,811	38,463		54	1,762	1,411	18,245	27,483

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,540,321	12,410,807	1,528,312			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-9,847,423	-2,313,554	10,170			
TOTAL LOSSES	4,692,898	10,097,253	1,538,482			
EXPECTED LOSSES	39,755,589	12,215,779	1,687,816			
CREDIBILITY	.30	.61	.98			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.281	.604	.092	.977		
INDICATED (POST-TEST)	.264	.568	.087	.919		
PRES. ON RATE LEVEL	2.304	.708	.098	3.110		
DERIVED BY FORMULA	1.692	.623	.087	2.402		
UNDERLYING PRES. RATE	2.379	.731	.101	3.211		
PROPOSED	1.692	.623	.087	2.402		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.460
IND. RATES				2.46	MINIMUM PREMIUM	
MAN. RATES	5.20	4.71	3.30	+ 2.46	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	46,452	3,010,628	6.481			8	12	26	46	
2006	47,818	530,439	1.109				4	17	21	
2007	40,603	739,288	1.820			1	5	18	24	
2008	35,872	780,144	2.174				11	13	24	
2009	33,148	916,762	2.765				10	12	22	
<b>TOTAL</b>	<b>203,893</b>	<b>5,977,261</b>	<b>2.932</b>			<b>9</b>	<b>42</b>	<b>86</b>	<b>137</b>	
O.D.		445,680	.218			1	2	3	6	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,385,669	417,538	83,649			406,271	346,732	136,725	234,044
2006				142,375	55,725				163,522	100,420	68,397
2007			164,894	60,074	64,061			28,880	173,216	116,955	131,208
2008				345,860	39,908				183,255	66,454	144,667
2009				335,065	69,925				316,691	115,621	79,460
<b>TOTAL</b>			<b>1,550,563</b>	<b>1,300,912</b>	<b>313,268</b>			<b>435,151</b>	<b>1,183,416</b>	<b>536,175</b>	<b>657,776</b>
O.D.			225,475	123,781	32,344			27,715	1,336	32,744	2,285

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,973,191	579,544	129,487			899,890	513,163	221,903	258,385
2006	195	229	19,327	191,010	82,836	136	209	24,655	236,369	150,153	74,553
2007	77	4,281	250,872	79,559	86,342	110	2,177	130,298	224,600	165,574	136,719
2008	390	7,537	342,097	332,049	61,586	810	5,133	168,018	189,956	87,450	151,322
2009	423	19,793	641,755	272,688	86,932	860	20,786	481,655	240,111	124,239	83,989
<b>TOTAL</b>	<b>1,085</b>	<b>31,840</b>	<b>3,227,242</b>	<b>1,454,850</b>	<b>447,183</b>	<b>1,916</b>	<b>28,305</b>	<b>1,704,516</b>	<b>1,404,199</b>	<b>749,319</b>	<b>704,968</b>
O.D.	182	3,143	349,764	176,370	34,251	13	857	70,159	9,143	32,687	2,474

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,419,022	4,308,002	707,442			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,714,484	-761,911	4,115			
TOTAL LOSSES	3,704,538	3,546,091	711,557			
EXPECTED LOSSES	6,667,301	3,859,695	742,171			
CREDIBILITY	.07	.15	.24			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.817	1.739	.349	3.905		
INDICATED (POST-TEST)	1.710	1.636	.328	3.674		
PRES. ON RATE LEVEL	3.167	1.833	.353	5.353		
DERIVED BY FORMULA	3.065	1.803	.347	5.215		
UNDERLYING PRES. RATE	3.270	1.893	.364	5.527		
PROPOSED	3.065	1.803	.347	5.215		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	5.342
IND. RATES				5.34	MINIMUM PREMIUM	
MAN. RATES	5.89	6.04	5.68	+ 5.34	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	52,697	3,216,337	6.103			4	7	75	86
2006	48,484	3,057,470	6.306			5	6	71	82
2007	53,425	2,305,599	4.315			3	9	76	88
2008	60,133	3,471,398	5.772			3	25	53	81
2009	37,160	1,432,548	3.855			1	5	43	49
<b>TOTAL</b>	<b>251,899</b>	<b>13,483,352</b>	<b>5.353</b>			<b>16</b>	<b>52</b>	<b>318</b>	<b>386</b>
O.D.		1,643,437	.652				2	1	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			902,160	348,604	354,607			157,189	543,166	773,690	136,921
2006			927,509	286,440	309,394			501,533	220,486	579,994	232,114
2007			408,856	332,803	340,792			182,190	289,877	541,550	209,531
2008			618,975	774,816	266,621			451,650	739,646	357,927	261,763
2009			174,659	108,803	238,425			178,696	81,373	503,458	147,134
<b>TOTAL</b>			<b>3,032,159</b>	<b>1,851,466</b>	<b>1,509,839</b>			<b>1,471,258</b>	<b>1,874,548</b>	<b>2,756,619</b>	<b>987,463</b>
O.D.		580,985		20,470	1,910		1,000,000		15,045	5,109	19,918

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,284,676	483,863	548,930			348,174	803,885	1,255,697	151,161
2006	395	10,124	1,326,788	397,636	458,275	181	8,686	1,107,018	343,921	855,492	253,004
2007	421	12,410	712,644	426,467	454,727	191	7,721	513,688	411,588	742,329	218,331
2008	917	40,381	1,646,452	808,569	340,133	3,298	52,946	1,609,563	833,275	461,709	273,804
2009	332	20,804	664,917	199,646	221,160	1,344	33,939	707,442	222,216	419,604	155,521
<b>TOTAL</b>	<b>2,065</b>	<b>83,719</b>	<b>5,635,477</b>	<b>2,316,181</b>	<b>2,023,225</b>	<b>5,014</b>	<b>103,292</b>	<b>4,285,885</b>	<b>2,614,885</b>	<b>3,734,831</b>	<b>1,051,821</b>
O.D.	23	341,572	19,456	19,299	3,879	67	604,623	12,796	14,912	8,609	21,764

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,093,989	10,735,821	1,073,585			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,621,580	-1,405,169	4,894			
TOTAL LOSSES	8,472,409	9,330,652	1,078,479			
EXPECTED LOSSES	10,189,315	7,191,716	881,648			
CREDIBILITY	.08	.17	.28			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.363	3.704	.428	7.495		
INDICATED (POST-TEST)	3.165	3.485	.403	7.053		
PRES. ON RATE LEVEL	3.918	2.765	.339	7.022		
DERIVED BY FORMULA	3.858	2.887	.357	7.102		
UNDERLYING PRES. RATE	4.045	2.855	.350	7.250		
PROPOSED	3.831	2.867	.355	7.053		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	7.225
IND. RATES				7.23	MINIMUM PREMIUM	
MAN. RATES	7.63	7.79	7.45	+ 7.23	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	35,198	1,613,622	4.584			3	4	20	27
2006	30,796	552,349	1.793			1	5	9	15
2007	30,754	2,162,185	7.030			2	4	13	19
2008	17,016	464,310	2.728				3	10	13
2009	21,862	97,868	.447				1	3	4
<b>TOTAL</b>	<b>135,626</b>	<b>4,890,334</b>	<b>3.606</b>			<b>6</b>	<b>17</b>	<b>55</b>	<b>78</b>
O.D.		27,237	.020					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			451,440	115,093	136,105			432,843	89,247	220,711	168,183
2006			233,672	97,108	34,172			29,709	51,144	55,837	50,707
2007			424,548	222,957	115,701			256,923	865,898	149,666	126,492
2008				193,764	42,621				20,385	137,373	70,167
2009				21,974	16,191				10,499	36,627	12,577
<b>TOTAL</b>			<b>1,109,660</b>	<b>650,896</b>	<b>344,790</b>			<b>719,475</b>	<b>1,037,173</b>	<b>600,214</b>	<b>428,126</b>
O.D.					4,669					7,667	14,901

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			642,850	159,750	210,691			958,747	132,086	358,217	185,674
2006	132	2,542	335,286	132,273	51,997	42	558	71,265	75,364	82,854	55,271
2007	248	11,196	654,238	247,932	159,834	388	11,778	750,890	775,306	233,103	131,805
2008	221	4,447	199,194	189,475	56,342	97	1,576	45,860	40,946	153,874	73,395
2009	39	1,675	55,770	22,981	15,796	49	1,342	34,704	17,144	30,473	13,294
<b>TOTAL</b>	<b>640</b>	<b>19,860</b>	<b>1,887,338</b>	<b>752,411</b>	<b>494,660</b>	<b>576</b>	<b>15,254</b>	<b>1,861,466</b>	<b>1,040,846</b>	<b>858,521</b>	<b>459,439</b>
O.D.	1	53	1,738	793	5,034		58	1,603	1,167	8,502	15,665

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,788,587	3,161,934	475,104			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-592,130	-458,661	2,248			
TOTAL LOSSES	3,196,457	2,703,273	477,352			
EXPECTED LOSSES	2,266,310	2,266,310	416,372			
CREDIBILITY	.06	.11	.18			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.357	1.993	.352	4.702		
INDICATED (POST-TEST)	2.218	1.875	.331	4.424		
PRES. ON RATE LEVEL	1.618	1.618	.298	3.534		
DERIVED BY FORMULA	1.654	1.646	.304	3.604		
UNDERLYING PRES. RATE	1.671	1.671	.307	3.649		
PROPOSED	1.654	1.646	.304	3.604		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.692
IND. RATES				3.69	MINIMUM PREMIUM	
MAN. RATES	3.70	3.80	3.75	+ 3.69	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	49,393	1,443,849	2.923			3	4	37	44
2006	47,096	1,344,421	2.854			1	6	49	56
2007	44,367	3,304,742	7.448			5	9	40	54
2008	41,346	1,165,318	2.818			3	4	15	22
2009	30,128	277,453	.920				1	15	16
<b>TOTAL</b>	<b>212,330</b>	<b>7,535,783</b>	<b>3.549</b>			<b>12</b>	<b>24</b>	<b>156</b>	<b>192</b>
O.D.		84,165	.039				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			402,995	185,359	106,290			286,943	121,386	215,205	125,671
2006			129,954	246,290	260,447			97,986	180,358	276,150	153,236
2007			1,011,051	384,256	257,612			668,569	507,709	334,736	140,809
2008			436,493	176,499	116,506			96,689	65,965	186,192	86,974
2009				22,181	52,631				24,762	129,804	48,075
<b>TOTAL</b>			<b>1,980,493</b>	<b>1,014,585</b>	<b>793,486</b>			<b>1,150,187</b>	<b>900,180</b>	<b>1,142,087</b>	<b>554,765</b>
O.D.				72,295					9,400		2,470

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			573,865	257,278	164,532			635,579	179,652	349,275	138,741
2006	337	1,881	219,909	335,782	382,815	149	1,882	239,143	267,948	408,163	167,027
2007	498	24,510	1,435,565	494,746	354,387	338	20,195	1,369,263	690,601	480,232	146,723
2008	230	20,090	784,470	210,164	142,911	306	9,852	289,780	104,432	213,407	90,975
2009	59	2,877	99,091	39,119	47,492	153	4,000	106,665	52,573	106,753	50,815
<b>TOTAL</b>	<b>1,124</b>	<b>49,358</b>	<b>3,112,900</b>	<b>1,337,089</b>	<b>1,092,137</b>	<b>946</b>	<b>35,929</b>	<b>2,640,430</b>	<b>1,295,206</b>	<b>1,557,830</b>	<b>594,281</b>
O.D.	100	93	8,566	96,265	854	8	12	1,258	13,418	180	2,661

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,850,724	5,392,979	596,942	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,293,625	-747,864	3,100	
TOTAL LOSSES	4,557,099	4,645,115	600,042	
EXPECTED LOSSES	4,957,906	3,739,132	579,661	
CREDIBILITY	.08	.15	.25	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.146	2.188	.283	4.617
INDICATED (POST-TEST)	2.019	2.059	.266	4.344
PRES. ON RATE LEVEL	2.261	1.706	.264	4.231
DERIVED BY FORMULA	2.242	1.759	.265	4.266
UNDERLYING PRES. RATE	2.335	1.761	.273	4.369
PROPOSED	2.242	1.759	.265	4.266

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	4.370
IND. RATES				4.37	MINIMUM PREMIUM	
MAN. RATES	4.53	4.63	4.49	+ 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	
2005	43,873	3,474,178	7.918			4	9	53	66	
2006	47,325	1,670,065	3.528			1	10	47	58	
2007	52,058	1,219,389	2.342			4	3	17	24	
2008	40,061	1,008,497	2.517			1	4	18	23	
2009	27,417	489,917	1.786				1	26	27	
<b>TOTAL</b>	<b>210,734</b>	<b>7,862,046</b>	<b>3.731</b>			<b>10</b>	<b>27</b>	<b>161</b>	<b>198</b>	
O.D.		120,410	.057				2		2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,163,428	358,590	403,046			531,437	279,189	557,162	181,326
2006			211,476	326,763	278,779			59,610	263,015	343,676	186,746
2007			586,560	112,781	64,172			121,211	88,845	103,499	142,321
2008			194,012	156,163	89,922			40,976	242,729	103,537	181,158
2009				15,000	147,808					273,987	53,122
<b>TOTAL</b>			<b>2,155,476</b>	<b>969,297</b>	<b>983,727</b>			<b>753,234</b>	<b>873,778</b>	<b>1,381,861</b>	<b>744,673</b>
O.D.				87,043					32,197		1,170

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,524,080	497,721	623,919			1,041,307	413,200	904,274	200,184
2006	446	2,826	342,687	444,138	410,844	214	1,360	170,849	386,989	508,431	203,553
2007	151	14,094	834,543	152,495	92,508	58	4,151	284,680	125,709	144,509	148,298
2008	194	10,950	436,392	172,991	108,797	1,072	9,775	308,585	258,757	133,874	189,491
2009	118	5,579	199,338	75,682	129,708	209	5,423	156,565	76,674	220,166	56,150
<b>TOTAL</b>	<b>909</b>	<b>33,449</b>	<b>3,337,040</b>	<b>1,343,027</b>	<b>1,365,776</b>	<b>1,553</b>	<b>20,709</b>	<b>1,961,986</b>	<b>1,261,329</b>	<b>1,911,254</b>	<b>797,676</b>
O.D.				120,815					47,652		1,266

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	5,355,646	6,049,853	798,942		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-1,787,811	-862,011	2,962		
TOTAL LOSSES	3,567,835	5,187,842	801,904		
EXPECTED LOSSES	6,787,742	4,233,646	564,767		
CREDIBILITY	.07	.15	.25		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	1.693	2.462	.381	4.536	
INDICATED (POST-TEST)	1.593	2.317	.359	4.269	
PRES. ON RATE LEVEL	3.119	1.946	.260	5.325	
DERIVED BY FORMULA	3.012	2.002	.285	5.299	
UNDERLYING PRES. RATE	3.221	2.009	.268	5.498	
PROPOSED	3.012	2.002	.285	5.299	
<b>IND. RATES</b>					
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE
IND. RATES				5.43	MINIMUM PREMIUM
MAN. RATES	5.99	6.07	5.65	+ 5.43	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	38,771	531,462	1.370				1	26	27
2006	47,534	683,201	1.437			1	2	27	30
2007	54,666	815,554	1.491			1	2	26	29
2008	47,742	1,001,636	2.098	1			5	25	31
2009	41,005	344,936	.841				2	11	13
<b>TOTAL</b>	<b>229,718</b>	<b>3,376,789</b>	<b>1.470</b>	<b>1</b>		<b>2</b>	<b>12</b>	<b>115</b>	<b>130</b>
O.D.		2,502	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				75,132	177,953				12,830	165,474	100,073
2006			118,920	33,684	107,057			34,935	72,901	226,267	89,437
2007			140,351	113,016	108,567			100,000	54,117	197,488	102,015
2008	70,613			197,041	157,098	3,000			299,372	162,867	111,645
2009				30,177	54,146				34,024	107,556	119,033
<b>TOTAL</b>	<b>70,613</b>		<b>259,271</b>	<b>449,050</b>	<b>604,821</b>	<b>3,000</b>		<b>134,935</b>	<b>473,244</b>	<b>859,652</b>	<b>522,203</b>
O.D.											2,502

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				104,283	275,471				18,988	268,563	110,481
2006	46	1,350	172,729	48,659	156,863	60	709	89,935	111,565	332,795	97,486
2007	142	4,223	243,107	144,333	145,181	38	3,387	236,139	88,725	268,600	106,300
2008	82,654	5,782	244,875	212,021	179,919	6,544	8,795	285,822	318,600	203,081	116,781
2009	75	3,334	114,216	45,557	49,443	166	4,117	106,112	52,424	89,787	125,818
<b>TOTAL</b>	<b>82,917</b>	<b>14,689</b>	<b>774,927</b>	<b>554,853</b>	<b>806,877</b>	<b>6,808</b>	<b>17,008</b>	<b>718,008</b>	<b>590,302</b>	<b>1,162,826</b>	<b>556,866</b>
O.D.											2,675

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,614,357	3,114,858	559,541			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-994,007	-460,014	3,345			
TOTAL LOSSES	620,350	2,654,844	562,886			
EXPECTED LOSSES	3,953,447	2,386,770	567,403			
CREDIBILITY	.08	.16	.26			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.270	1.156	.245	1.671		
INDICATED (POST-TEST)	.254	1.088	.231	1.573		
PRES. ON RATE LEVEL	1.667	1.006	.239	2.912		
DERIVED BY FORMULA	1.554	1.019	.237	2.810		
UNDERLYING PRES. RATE	1.721	1.039	.247	3.007		
PROPOSED	1.554	1.019	.237	2.810		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.878
IND. RATES				2.88	MINIMUM PREMIUM	
MAN. RATES	3.38	3.35	3.09	+ 2.88	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	11,745	511,232	4.352				3	30		33
2006	10,444	328,112	3.141				2	7		9
2007	9,577	308,366	3.219			1	1	5		7
2008	9,551	118,317	1.238					6		6
2009	7,307	27,777	.380					1		1
<b>TOTAL</b>	<b>48,624</b>	<b>1,293,804</b>	<b>2.661</b>			<b>1</b>	<b>6</b>	<b>49</b>		<b>56</b>
O.D.		83,908	.172				1	1		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				100,216	111,591				66,342	191,818	41,265
2006				119,244	49,701				77,145	33,989	48,033
2007			132,646	5,399	25,822			84,572	2,416	38,380	19,131
2008					34,330					76,498	7,489
2009					2,962					14,139	10,676
<b>TOTAL</b>			<b>132,646</b>	<b>224,859</b>	<b>224,406</b>			<b>84,572</b>	<b>145,903</b>	<b>354,824</b>	<b>126,594</b>
O.D.				39,543	16,603				27,312	450	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				139,099	172,741				98,186	311,320	45,557
2006	163	198	16,323	160,054	73,792	64	95	11,262	111,121	51,243	52,356
2007	9	3,068	182,796	11,719	34,940	4	2,441	174,333	11,626	52,573	19,935
2008	4	387	12,771	5,835	37,006	4	591	15,994	11,660	84,841	7,833
2009	1	98	3,494	1,301	2,577	11	282	8,082	3,958	11,361	11,285
<b>TOTAL</b>	<b>177</b>	<b>3,751</b>	<b>215,384</b>	<b>318,008</b>	<b>321,056</b>	<b>83</b>	<b>3,409</b>	<b>209,671</b>	<b>236,551</b>	<b>511,338</b>	<b>136,966</b>
O.D.		15	733	55,311	24,180			12	40,436	658	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	433,235	1,507,538	136,966	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-290,581	-169,111	659	
TOTAL LOSSES	142,654	1,338,427	137,625	
EXPECTED LOSSES	1,120,783	854,324	121,074	
CREDIBILITY	.03	.06	.09	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.293	2.753	.283	3.329
INDICATED (POST-TEST)	.276	2.591	.266	3.133
PRES. ON RATE LEVEL	2.232	1.702	.241	4.175
DERIVED BY FORMULA	2.173	1.755	.243	4.171
UNDERLYING PRES. RATE	2.305	1.757	.249	4.311
PROPOSED	2.173	1.755	.243	4.171

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	4.273
IND. RATES				4.27	MINIMUM PREMIUM	
MAN. RATES	4.52	4.63	4.43	+ 4.27	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	267,256	3,252,814	1.217			6	8	61	75
2006	263,381	2,349,416	.892			3	9	60	72
2007	265,859	2,771,505	1.042			6	12	52	70
2008	251,227	3,408,418	1.356			3	7	42	52
2009	218,200	1,252,110	.573				3	47	50
<b>TOTAL</b>	<b>1,265,923</b>	<b>13,034,263</b>	<b>1.030</b>			<b>18</b>	<b>39</b>	<b>262</b>	<b>319</b>
O.D.		223,306	.017			1	1	1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,049,550	175,342	627,781			434,644	292,909	393,506	279,082
2006			714,294	245,772	317,069			213,898	229,479	380,829	248,075
2007			812,232	353,251	299,066			228,891	390,273	448,925	238,867
2008			775,768	263,215	476,679			861,914	95,477	615,470	319,895
2009				130,572	270,481				153,875	469,376	227,806
<b>TOTAL</b>			<b>3,351,844</b>	<b>1,168,152</b>	<b>1,991,076</b>			<b>1,739,347</b>	<b>1,162,013</b>	<b>2,308,106</b>	<b>1,313,725</b>
O.D.			117,133	1,133	3,666			87,000	154	4,636	9,584

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,494,560	243,375	971,805			962,737	433,505	638,657	308,107
2006	339	7,905	1,028,252	341,775	467,981	192	3,880	493,931	343,944	562,847	270,402
2007	453	21,478	1,254,687	457,992	405,677	257	9,682	637,765	531,377	623,558	248,899
2008	378	31,175	1,202,124	360,628	532,394	483	50,209	1,455,516	258,733	694,222	334,610
2009	344	15,628	536,903	212,996	245,385	726	18,249	470,145	232,309	392,405	240,791
<b>TOTAL</b>	<b>1,514</b>	<b>76,186</b>	<b>5,516,526</b>	<b>1,616,766</b>	<b>2,623,242</b>	<b>1,658</b>	<b>82,020</b>	<b>4,020,094</b>	<b>1,799,868</b>	<b>2,911,689</b>	<b>1,402,809</b>
O.D.	6	4,113	155,431	8,735	6,059	4	6,107	176,786	11,126	6,920	10,170

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,040,445	8,984,405	1,412,979			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,620,296	-1,075,245	7,269			
TOTAL LOSSES	7,420,149	7,909,160	1,420,248			
EXPECTED LOSSES	10,317,272	5,544,742	1,265,923			
CREDIBILITY	.25	.51	.81			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.586	.625	.112	1.323		
INDICATED (POST-TEST)	.551	.588	.105	1.244		
PRES. ON RATE LEVEL	.789	.424	.097	1.310		
DERIVED BY FORMULA	.730	.508	.103	1.341		
UNDERLYING PRES. RATE	.815	.438	.100	1.353		
PROPOSED	.713	.496	.101	1.310		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	1.342
IND. RATES				1.34	MINIMUM PREMIUM	
MAN. RATES	1.44	1.45	1.39	+ 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
2005	621,752	17,858,880	2.872	1	2	33	33	310	379
2006	612,119	14,396,680	2.351			21	52	281	354
2007	619,837	14,380,828	2.320	1		19	49	285	354
2008	540,794	11,894,605	2.199			17	54	171	242
2009	497,655	8,389,839	1.685	1		3	29	167	200
<b>TOTAL</b>	<b>2,892,157</b>	<b>66,920,832</b>	<b>2.314</b>	<b>3</b>	<b>2</b>	<b>93</b>	<b>217</b>	<b>1214</b>	<b>1529</b>
O.D.		569,964	.019			2	1	2	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	2,871	1,759,238	5,297,651	1,211,937	1,670,807		897,469	2,355,541	731,093	2,414,186	1,518,087
2006			3,532,283	1,914,812	2,028,194			1,202,920	1,405,492	2,800,197	1,512,782
2007	72,949		3,394,694	1,762,338	1,934,357			1,791,202	1,361,095	2,409,537	1,654,656
2008			2,815,452	2,024,023	1,474,499			964,424	1,634,622	1,818,286	1,163,299
2009	314,761		478,592	1,164,062	1,597,886	293,226		261,631	718,434	2,359,686	1,201,561
<b>TOTAL</b>	<b>390,581</b>	<b>1,759,238</b>	<b>15,518,672</b>	<b>8,077,172</b>	<b>8,705,743</b>	<b>293,226</b>	<b>897,469</b>	<b>6,575,718</b>	<b>5,850,736</b>	<b>11,801,892</b>	<b>7,050,385</b>
O.D.			327,496	75,213	106,878			17,825	2,924	13,155	26,473

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	4,137	1,146,149	7,491,029	1,682,172	2,586,405		532,143	4,926,909	1,082,017	3,918,228	1,675,968
2006	2,629	40,362	5,188,032	2,633,280	2,992,788	1,169	22,155	2,811,335	2,117,719	4,131,551	1,648,932
2007	94,850	91,459	5,315,937	2,297,773	2,587,681	915	57,900	3,957,884	1,974,100	3,315,944	1,724,152
2008	2,560	155,759	6,166,893	2,311,390	1,748,694	7,350	122,653	3,703,756	1,994,157	2,158,870	1,216,811
2009	451,965	133,035	4,381,202	1,587,020	1,494,900	353,706	116,844	2,749,421	1,172,636	1,977,492	1,270,050
<b>TOTAL</b>	<b>556,141</b>	<b>1,566,764</b>	<b>28,543,093</b>	<b>10,511,635</b>	<b>11,410,468</b>	<b>363,140</b>	<b>851,695</b>	<b>18,149,305</b>	<b>8,340,629</b>	<b>15,502,085</b>	<b>7,535,913</b>
O.D.		103	471,227	107,198	155,477		104	42,233	6,336	14,588	28,337

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	50,543,805	46,048,416	7,564,250			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-10,630,688	-6,266,381	39,473			
TOTAL LOSSES	39,913,117	39,782,035	7,603,723			
EXPECTED LOSSES	41,733,825	32,131,864	6,912,254			
CREDIBILITY	.43	.88	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.380	1.376	.263	3.019		
INDICATED (POST-TEST)	1.299	1.295	.247	2.841		
PRES. ON RATE LEVEL	1.398	1.076	.231	2.705		
DERIVED BY FORMULA	1.355	1.269	.247	2.871		
UNDERLYING PRES. RATE	1.443	1.111	.239	2.793		
PROPOSED	1.341	1.256	.244	2.841		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.910
IND. RATES				2.91	MINIMUM PREMIUM	
MAN. RATES	2.82	2.98	2.87	+ 2.91	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	187,012	4,016,907	2.147		1	5	15	61	82
2006	198,124	1,944,526	.981			4	8	62	74
2007	205,203	1,517,348	.739			2	5	52	59
2008	206,622	2,163,068	1.046			5	10	43	58
2009	179,085	1,359,033	.758		1		7	38	46
<b>TOTAL</b>	<b>976,046</b>	<b>11,000,882</b>	<b>1.127</b>		<b>1</b>	<b>1</b>	<b>16</b>	<b>256</b>	<b>319</b>
O.D.		260,974	.026				1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		435,034	1,069,240	262,482	637,501		350,565	124,043	383,948	512,285	241,809
2006			601,398	176,540	273,985			124,838	93,527	336,910	337,328
2007			294,200	136,787	343,692			31,560	101,540	368,176	241,393
2008			743,105	284,698	174,237			278,996	192,110	290,523	199,399
2009	185,928			115,602	286,745	86,530			135,038	342,475	206,715
<b>TOTAL</b>	<b>185,928</b>	<b>435,034</b>	<b>2,707,943</b>	<b>976,109</b>	<b>1,716,160</b>	<b>86,530</b>	<b>350,565</b>	<b>559,437</b>	<b>906,163</b>	<b>1,850,369</b>	<b>1,226,644</b>
O.D.			207,041		630			48,609		2,870	1,824

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		432,656	1,522,598	364,324	986,855		358,770	274,755	568,245	831,436	266,957
2006	244	6,618	862,438	247,479	403,904	75	2,236	286,035	146,437	495,561	367,688
2007	178	8,406	487,716	193,573	451,421	65	1,954	128,052	155,806	498,937	251,532
2008	371	33,620	1,311,605	338,851	216,467	871	26,585	786,097	265,467	342,319	208,571
2009	265,759	15,387	531,074	209,320	258,391	103,593	14,659	372,908	184,435	288,552	218,498
<b>TOTAL</b>	<b>266,552</b>	<b>496,687</b>	<b>4,715,431</b>	<b>1,353,547</b>	<b>2,317,038</b>	<b>104,604</b>	<b>404,204</b>	<b>1,847,847</b>	<b>1,320,390</b>	<b>2,456,805</b>	<b>1,313,246</b>
O.D.		2,113	285,622	1,901	1,774		806	103,096	1,397	4,060	1,950

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,226,962	7,456,912	1,315,196			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,420,730	-1,094,727	7,230			
TOTAL LOSSES	5,806,232	6,362,185	1,322,426			
EXPECTED LOSSES	9,662,857	5,739,151	1,220,058			
CREDIBILITY	.21	.43	.68			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.595	.652	.135	1.382		
INDICATED (POST-TEST)	.560	.614	.127	1.301		
PRES. ON RATE LEVEL	.959	.569	.121	1.649		
DERIVED BY FORMULA	.875	.588	.125	1.588		
UNDERLYING PRES. RATE	.990	.588	.125	1.703		
PROPOSED	.875	.588	.125	1.588		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	1.626
IND. RATES				1.63	MINIMUM PREMIUM	
MAN. RATES	1.90	1.90	1.75	+ 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
2005	55,623	2,002,676	3.600		1	2	5	68	76
2006	54,128	3,070,221	5.672			6	5	58	69
2007	75,818	6,367,988	8.399		1	4	8	68	81
2008	60,827	2,628,423	4.321	1		2	13	29	45
2009	52,364	1,065,557	2.034			1	7	37	45
<b>TOTAL</b>	<b>298,760</b>	<b>15,134,865</b>	<b>5.066</b>	<b>1</b>	<b>2</b>	<b>15</b>	<b>38</b>	<b>260</b>	<b>316</b>
O.D.		20,513	.006				1		1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		179,772	280,774	187,290	414,960		28,531	95,034	142,742	476,443	197,130
2006			1,031,650	229,510	346,664			349,269	395,764	517,800	199,564
2007		384,029	598,263	314,614	556,676		3,409,350	231,329	111,865	525,751	236,111
2008	720,546		294,077	483,303	271,688			86,308	241,537	385,346	145,618
2009			184,637	133,042	157,620			50,000	73,332	345,405	121,521
<b>TOTAL</b>	<b>720,546</b>	<b>563,801</b>	<b>2,389,401</b>	<b>1,347,759</b>	<b>1,747,608</b>		<b>3,437,881</b>	<b>811,940</b>	<b>965,240</b>	<b>2,250,745</b>	<b>899,944</b>
O.D.				20,000					118		395

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		371,589	399,822	259,958	642,358		60,685	210,501	211,258	773,270	217,632
2006	313	11,148	1,465,323	323,729	512,361	328	6,359	806,491	588,599	767,155	217,525
2007	414	126,626	1,000,403	426,568	735,240	88	726,638	629,105	214,251	713,210	246,028
2008	841,557	23,136	945,162	517,145	324,097	1,087	15,111	458,119	305,871	447,239	152,316
2009	299	19,881	621,634	182,647	153,061	651	16,529	381,189	152,578	286,775	128,448
<b>TOTAL</b>	<b>842,583</b>	<b>552,380</b>	<b>4,432,344</b>	<b>1,710,047</b>	<b>2,367,117</b>	<b>2,154</b>	<b>825,322</b>	<b>2,485,405</b>	<b>1,472,557</b>	<b>2,987,649</b>	<b>961,949</b>
O.D.	27	26	2,369	26,631	236			17	169	3	412

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,142,627	8,564,409	962,361			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,757,923	-1,176,476	5,207			
TOTAL LOSSES	7,384,704	7,387,933	967,568			
EXPECTED LOSSES	6,940,194	6,064,827	890,305			
CREDIBILITY	.09	.19	.31			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.472	2.473	.324	5.269		
INDICATED (POST-TEST)	2.326	2.327	.305	4.958		
PRES. ON RATE LEVEL	2.250	1.966	.288	4.504		
DERIVED BY FORMULA	2.257	2.035	.293	4.585		
UNDERLYING PRES. RATE	2.323	2.030	.298	4.651		
PROPOSED	2.257	2.035	.293	4.585		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	4.697
IND. RATES				4.70	MINIMUM PREMIUM	
MAN. RATES	4.72	4.93	4.78	+ 4.70	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	72,378	1,486,392	2.053			2	4	20	26	
2006	73,690	1,021,813	1.386			2	2	20	24	
2007	81,663	828,975	1.015				5	18	23	
2008	86,789	976,768	1.125				2	21	23	
2009	76,570	420,768	.549				1	10	11	
<b>TOTAL</b>	<b>391,090</b>	<b>4,734,716</b>	<b>1.211</b>			<b>4</b>	<b>14</b>	<b>89</b>	<b>107</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			558,559	187,378	103,899			223,451	122,755	132,178	158,172
2006			283,198	148,365	96,298			219,409	25,251	130,732	118,560
2007				179,757	151,812				166,924	181,416	149,066
2008				159,522	262,675				88,756	335,115	130,700
2009				7,655	90,330				14,449	201,503	106,831
<b>TOTAL</b>			<b>841,757</b>	<b>682,677</b>	<b>705,014</b>			<b>442,860</b>	<b>418,135</b>	<b>980,944</b>	<b>663,329</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			795,388	260,081	160,835			494,944	181,676	214,524	174,622
2006	204	3,171	412,406	202,564	143,311	21	3,685	471,375	45,193	192,822	129,230
2007	224	1,680	85,252	222,186	201,573	108	1,368	74,513	219,877	251,352	155,327
2008	214	6,190	248,655	194,694	291,707	414	4,834	144,679	138,174	378,297	136,712
2009	75	3,342	119,295	45,165	79,157	178	4,834	134,107	65,882	163,355	112,920
<b>TOTAL</b>	<b>717</b>	<b>14,383</b>	<b>1,660,996</b>	<b>924,690</b>	<b>876,583</b>	<b>721</b>	<b>14,721</b>	<b>1,319,618</b>	<b>650,802</b>	<b>1,200,350</b>	<b>708,811</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,011,156	3,652,425	708,811			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,327,583	-633,583	4,225			
TOTAL LOSSES	1,683,573	3,018,842	713,036			
EXPECTED LOSSES	5,365,754	3,379,018	692,230			
CREDIBILITY	.11	.23	.37			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.430	.772	.182	1.384		
INDICATED (POST-TEST)	.405	.726	.171	1.302		
PRES. ON RATE LEVEL	1.329	.837	.171	2.337		
DERIVED BY FORMULA	1.227	.811	.171	2.209		
UNDERLYING PRES. RATE	1.372	.864	.177	2.413		
PROPOSED	1.227	.811	.171	2.209		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.263
IND. RATES				2.26	MINIMUM PREMIUM	
MAN. RATES	2.82	2.75	2.48	+ 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
2005	368,583	11,762,345	3.191			25	43	222	290
2006	359,964	11,671,320	3.242			22	31	160	213
2007	321,723	7,870,176	2.446			11	43	110	164
2008	244,354	4,715,976	1.929			4	25	106	135
2009	230,965	2,380,051	1.030			1	7	88	96
<b>TOTAL</b>	<b>1,525,589</b>	<b>38,399,868</b>	<b>2.517</b>			<b>63</b>	<b>149</b>	<b>686</b>	<b>898</b>
O.D.		303,160	.019			1	2	4	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			3,670,411	1,595,345	1,160,355			1,326,340	1,627,156	1,398,250	984,488
2006			3,960,977	1,108,562	1,178,973			2,499,004	678,803	1,157,766	1,087,235
2007			1,748,262	1,429,128	907,740			979,525	856,115	1,118,667	830,739
2008			629,271	808,293	810,110			444,114	676,510	892,997	454,681
2009			166,456	211,543	606,440			60,000	88,576	904,873	342,163
<b>TOTAL</b>			<b>10,175,377</b>	<b>5,152,871</b>	<b>4,663,618</b>			<b>5,308,983</b>	<b>3,927,160</b>	<b>5,472,553</b>	<b>3,699,306</b>
O.D.			136,999	51,755	41,493			9,033	33,064	25,425	5,391

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			5,226,667	2,205,794	1,796,236			2,937,843	1,808,881	2,269,350	1,086,875
2006	1,523	42,053	5,527,552	1,541,011	1,748,076	561	38,031	4,851,092	1,056,998	1,717,674	1,185,086
2007	1,811	51,721	2,979,420	1,790,254	1,234,366	584	34,853	2,372,039	1,208,093	1,553,012	865,630
2008	1,030	47,440	1,893,824	933,029	927,928	3,035	54,983	1,653,064	851,979	1,050,191	475,596
2009	716	37,808	1,260,843	434,585	548,963	1,148	29,525	738,370	320,731	738,235	361,666
<b>TOTAL</b>	<b>5,080</b>	<b>179,022</b>	<b>16,888,306</b>	<b>6,904,673</b>	<b>6,255,569</b>	<b>5,328</b>	<b>157,392</b>	<b>12,552,408</b>	<b>5,246,682</b>	<b>7,328,462</b>	<b>3,974,853</b>
O.D.	128	6,980	206,623	92,387	48,004	111	1,321	30,042	44,482	37,962	5,726

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	30,032,741	25,958,221	3,980,579			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,825,517	-3,736,524	21,296			
TOTAL LOSSES	22,207,224	22,221,697	4,001,875			
EXPECTED LOSSES	30,008,336	18,581,675	3,966,531			
CREDIBILITY	.28	.57	.92			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.456	1.457	.262	3.175		
INDICATED (POST-TEST)	1.370	1.371	.247	2.988		
PRES. ON RATE LEVEL	1.904	1.180	.252	3.336		
DERIVED BY FORMULA	1.754	1.289	.247	3.290		
UNDERLYING PRES. RATE	1.967	1.218	.260	3.445		
PROPOSED	1.754	1.289	.247	3.290		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.370
IND. RATES				3.37	MINIMUM PREMIUM	
MAN. RATES	3.69	3.73	3.54	+ 3.37	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	592,571	19,136,110	3.229	2		30	58	292	382	
2006	635,194	14,412,694	2.269			33	43	282	358	
2007	682,689	14,308,349	2.095	1		22	54	270	347	
2008	644,132	15,148,919	2.351			24	54	244	322	
2009	628,550	8,073,421	1.284			4	31	209	244	
<b>TOTAL</b>	<b>3,183,136</b>	<b>71,079,493</b>	<b>2.233</b>	<b>3</b>		<b>113</b>	<b>240</b>	<b>1297</b>	<b>1653</b>	
O.D.		601,076	.018			2	1	7	10	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	555,720		5,401,436	1,960,682	2,178,226			2,349,101	2,025,144	2,777,230	1,888,571
2006			4,750,258	1,067,526	1,685,738			2,226,365	840,244	2,204,263	1,638,300
2007	627,137		3,708,808	1,430,431	1,740,954			1,370,841	1,438,811	2,367,232	1,624,135
2008			3,830,010	2,332,524	2,076,426			1,690,017	1,464,842	1,997,106	1,757,994
2009			643,448	762,497	1,511,282			267,643	799,597	2,593,254	1,495,700
<b>TOTAL</b>	<b>1,182,857</b>		<b>18,333,960</b>	<b>7,553,660</b>	<b>9,192,626</b>			<b>7,903,967</b>	<b>6,568,638</b>	<b>11,939,085</b>	<b>8,404,700</b>
O.D.			297,225	105,422	47,818			67,187	25,318	23,568	34,538

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	800,793		7,152,566	2,708,026	3,371,889			4,274,641	2,575,860	4,507,452	2,084,982
2006	1,457	51,401	6,752,323	1,507,164	2,489,677	696	38,318	4,885,417	1,318,074	3,252,727	1,785,747
2007	797,736	97,570	5,710,045	1,904,536	2,332,069	963	51,206	3,467,038	2,049,483	3,259,973	1,692,349
2008	3,027	202,980	7,978,236	2,758,841	2,431,782	6,634	168,650	5,016,648	1,937,055	2,358,808	1,838,862
2009	2,114	116,192	3,799,581	1,274,513	1,393,330	5,006	126,877	2,999,902	1,292,193	2,173,450	1,580,955
<b>TOTAL</b>	<b>1,605,127</b>	<b>468,143</b>	<b>31,392,751</b>	<b>10,153,080</b>	<b>12,018,747</b>	<b>13,299</b>	<b>385,051</b>	<b>20,643,646</b>	<b>9,172,665</b>	<b>15,552,410</b>	<b>8,982,895</b>
O.D.	119	3,897	521,598	103,876	68,943	111	1,406	168,572	28,089	32,338	37,000

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	55,203,720	47,130,148	9,019,895			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-13,460,598	-6,669,962	50,497			
TOTAL LOSSES	41,743,122	40,460,186	9,070,392			
EXPECTED LOSSES	54,272,470	35,300,978	8,307,985			
CREDIBILITY	.46	.94	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.311	1.271	.285	2.867		
INDICATED (POST-TEST)	1.234	1.196	.268	2.698		
PRES. ON RATE LEVEL	1.651	1.074	.253	2.978		
DERIVED BY FORMULA	1.459	1.189	.268	2.916		
UNDERLYING PRES. RATE	1.705	1.109	.261	3.075		
PROPOSED	1.459	1.189	.268	2.916		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.987
IND. RATES				2.99	MINIMUM PREMIUM	
MAN. RATES	3.64	3.40	3.16	+ 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
2005	231,086	8,384,280	3.628			18	23	140	181
2006	195,151	4,851,087	2.485			8	24	113	145
2007	191,949	4,313,354	2.247			7	18	87	112
2008	186,652	4,714,367	2.525			5	19	68	92
2009	156,519	3,655,061	2.335				16	67	83
<b>TOTAL</b>	<b>961,357</b>	<b>25,918,149</b>	<b>2.696</b>			<b>38</b>	<b>100</b>	<b>475</b>	<b>613</b>
O.D.		11,278	.001					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			2,967,937	1,008,931	791,302			1,969,245	306,184	806,468	534,213
2006			1,136,172	887,930	665,986			501,660	405,164	756,707	497,468
2007			1,253,770	560,501	424,919			938,672	322,295	415,110	398,087
2008			1,016,929	773,696	826,687			392,322	453,458	602,859	648,416
2009				1,094,817	547,097				870,317	806,521	336,309
<b>TOTAL</b>			<b>6,374,808</b>	<b>4,325,875</b>	<b>3,255,991</b>			<b>3,801,899</b>	<b>2,357,418</b>	<b>3,387,665</b>	<b>2,414,493</b>
O.D.					9,249						2,029

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			4,072,209	1,400,398	1,224,938			3,672,510	453,153	1,308,898	589,771
2006	1,217	13,343	1,701,579	1,209,569	985,672	333	8,925	1,136,878	612,748	1,117,748	542,240
2007	717	33,171	1,937,619	722,088	579,180	224	29,185	2,042,222	492,604	583,272	414,807
2008	1,017	60,398	2,377,151	924,973	950,952	2,058	43,482	1,300,178	582,821	710,618	678,243
2009	1,635	74,831	2,465,726	1,027,857	560,822	2,688	66,055	1,588,101	789,243	733,068	355,479
<b>TOTAL</b>	<b>4,586</b>	<b>181,743</b>	<b>12,554,284</b>	<b>5,284,885</b>	<b>4,301,564</b>	<b>5,303</b>	<b>147,647</b>	<b>9,739,889</b>	<b>2,930,569</b>	<b>4,453,604</b>	<b>2,580,540</b>
O.D.					14,317						2,192

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	22,633,452	16,984,939	2,582,732			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,112,534	-2,194,581	12,781			
TOTAL LOSSES	17,520,918	14,790,358	2,595,513			
EXPECTED LOSSES	19,900,089	11,209,423	2,288,030			
CREDIBILITY	.21	.42	.68			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.823	1.538	.270	3.631		
INDICATED (POST-TEST)	1.715	1.447	.254	3.416		
PRES. ON RATE LEVEL	2.005	1.129	.231	3.365		
DERIVED BY FORMULA	1.944	1.263	.247	3.454		
UNDERLYING PRES. RATE	2.070	1.166	.238	3.474		
PROPOSED	1.923	1.249	.244	3.416		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.499
IND. RATES				3.50	MINIMUM PREMIUM	
MAN. RATES	3.82	3.84	3.57	+ 3.50	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	126,765	3,195,975	2,521	1		7	10	84	102
2006	137,462	3,869,065	2,814			7	20	88	115
2007	122,801	2,681,495	2,183			4	16	56	76
2008	112,260	2,521,372	2,246			4	15	41	60
2009	98,815	656,334	.664				4	21	25
<b>TOTAL</b>	<b>598,103</b>	<b>12,924,241</b>	<b>2,161</b>	<b>1</b>		<b>22</b>	<b>65</b>	<b>290</b>	<b>378</b>
O.D.		1,049,717	.175			2	3	5	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	70,594		1,192,398	239,866	427,071	2,607		296,951	152,939	498,742	314,807
2006			1,307,146	524,112	423,308			469,801	369,136	462,443	313,119
2007			517,706	477,082	451,034			284,949	293,538	419,839	237,347
2008			615,703	357,752	524,841			193,909	250,140	375,457	203,570
2009				178,612	140,963				65,045	136,264	135,450
<b>TOTAL</b>	<b>70,594</b>		<b>3,632,953</b>	<b>1,777,424</b>	<b>1,967,217</b>	<b>2,607</b>		<b>1,245,610</b>	<b>1,130,798</b>	<b>1,892,745</b>	<b>1,204,293</b>
O.D.			460,469	128,031	17,740			330,793	69,846	30,267	12,571

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	101,726		1,697,976	332,934	661,107	4,252		657,747	226,349	809,460	347,547
2006	715	14,337	1,874,303	720,371	628,712	307	8,226	1,047,569	551,775	686,109	341,300
2007	609	16,171	925,272	606,808	602,670	193	10,529	713,293	413,606	580,531	247,316
2008	495	34,568	1,343,571	460,074	596,044	1,128	22,734	680,672	325,411	439,112	212,934
2009	301	13,922	464,367	190,861	136,517	261	6,476	163,222	80,811	115,934	143,171
<b>TOTAL</b>	<b>103,846</b>	<b>78,998</b>	<b>6,305,489</b>	<b>2,311,048</b>	<b>2,625,050</b>	<b>6,141</b>	<b>47,965</b>	<b>3,262,503</b>	<b>1,597,952</b>	<b>2,631,146</b>	<b>1,292,268</b>
O.D.	155	3,515	621,878	140,360	30,182	249	1,643	590,625	80,614	43,183	13,427

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,023,007	9,459,535	1,305,695			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,937,956	-1,452,057	7,636			
TOTAL LOSSES	8,085,051	8,007,478	1,313,331			
EXPECTED LOSSES	11,489,559	7,404,516	1,357,694			
CREDIBILITY	.15	.31	.49			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.352	1.339	.220	2.911		
INDICATED (POST-TEST)	1.272	1.260	.207	2.739		
PRES. ON RATE LEVEL	1.860	1.199	.220	3.279		
DERIVED BY FORMULA	1.772	1.218	.214	3.204		
UNDERLYING PRES. RATE	1.921	1.238	.227	3.386		
PROPOSED	1.772	1.218	.214	3.204		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.282
IND. RATES				3.28	MINIMUM PREMIUM	
MAN. RATES	3.65	3.74	3.48	+ 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	
2005	20,737	77,647	.374				1	4		5
2006	20,688	17,552	.084					1		1
2007	21,030	116,836	.555					1		1
2008	20,454	83,347	.407				1	1		2
2009	17,739	11,796	.066					2		2
<b>TOTAL</b>	<b>100,648</b>	<b>307,178</b>	<b>.305</b>				<b>2</b>	<b>9</b>		<b>11</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				21,875	7,655				18,988	15,601	13,528
2006					3,426					3,375	10,751
2007					52,046					40,488	24,302
2008				55,508	8,112				7,439	522	11,766
2009					3,709					5,866	2,221
<b>TOTAL</b>				<b>77,383</b>	<b>74,948</b>				<b>26,427</b>	<b>65,852</b>	<b>62,568</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				30,363	11,851				28,102	25,321	14,935
2006		4	151	88	4,989			93	100	4,940	11,719
2007	2	127	6,637	3,832	67,270	2	36	2,995	3,129	54,287	25,323
2008	62	1,232	55,539	53,581	11,720	33	190	6,363	7,377	1,137	12,307
2009	2	124	4,372	1,626	3,225	4	112	3,350	1,645	4,711	2,348
<b>TOTAL</b>	<b>66</b>	<b>1,487</b>	<b>66,699</b>	<b>89,490</b>	<b>99,055</b>	<b>39</b>	<b>338</b>	<b>12,801</b>	<b>40,353</b>	<b>90,396</b>	<b>66,632</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	81,430	319,294	66,632	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-296,930	-151,333	1,244	
TOTAL LOSSES		167,961	67,876	
EXPECTED LOSSES	1,174,562	785,054	214,380	
CREDIBILITY	.05	.09	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.167	.067	.234
INDICATED (POST-TEST)	.000	.157	.063	.220
PRES. ON RATE LEVEL	1.130	.756	.206	2.092
DERIVED BY FORMULA	1.074	.702	.185	1.961
UNDERLYING PRES. RATE	1.167	.780	.213	2.160
PROPOSED	1.074	.702	.185	1.961

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.009
IND. RATES				2.01	MINIMUM PREMIUM	
MAN. RATES	2.35	2.37	2.22	+ 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
2005	119,964	1,005,902	.838			2	6	18	26
2006	107,225	609,851	.568			2	2	14	18
2007	116,955	845,144	.722			1	2	16	19
2008	87,242	693,603	.795				4	14	18
2009	84,029	502,857	.598					17	17
<b>TOTAL</b>	<b>515,415</b>	<b>3,657,357</b>	<b>.710</b>			<b>5</b>	<b>14</b>	<b>79</b>	<b>98</b>
O.D.		1,694							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			292,013	244,853	45,190			61,433	166,331	92,965	103,117
2006			209,940	16,446	127,226			45,080	19,963	109,201	81,995
2007			196,562	189,931	43,639			141,065	78,406	114,062	81,479
2008				210,027	76,693				208,818	104,995	93,070
2009					226,389					215,362	61,106
<b>TOTAL</b>			<b>698,515</b>	<b>661,257</b>	<b>519,137</b>			<b>247,578</b>	<b>473,518</b>	<b>636,585</b>	<b>420,767</b>
O.D.											1,694

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			415,827	339,855	69,956			136,074	246,170	150,882	113,841
2006	22	2,285	297,108	27,042	186,456	16	791	101,096	32,801	160,440	89,375
2007	237	5,897	338,248	231,320	64,144	52	4,652	321,705	114,998	158,405	84,901
2008	241	5,157	227,254	210,561	93,958	924	6,078	197,566	220,924	132,104	97,351
2009	169	7,346	266,945	99,334	196,882	156	4,264	123,064	60,275	173,058	64,589
<b>TOTAL</b>	<b>669</b>	<b>20,685</b>	<b>1,545,382</b>	<b>908,112</b>	<b>611,396</b>	<b>1,148</b>	<b>15,785</b>	<b>879,505</b>	<b>675,168</b>	<b>774,889</b>	<b>450,057</b>
O.D.											1,765

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,463,174	2,969,565	451,822	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,026,000	-372,328	2,319	
TOTAL LOSSES	1,437,174	2,597,237	454,141	
EXPECTED LOSSES	3,973,850	1,876,111	417,486	
CREDIBILITY	.14	.28	.45	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.279	.504	.088	.871
INDICATED (POST-TEST)	.263	.474	.083	.820
PRES. ON RATE LEVEL	.747	.353	.078	1.178
DERIVED BY FORMULA	.679	.387	.080	1.146
UNDERLYING PRES. RATE	.771	.364	.081	1.216
PROPOSED	.679	.387	.080	1.146

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	1.174
IND. RATES				1.17	MINIMUM PREMIUM	
MAN. RATES	1.28	1.31	1.25	+ 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
2005	1,309,797	30,180,523	2.304		2	58	83	582	725
2006	1,278,557	31,799,073	2.487	2	1	53	106	530	692
2007	1,314,060	33,041,549	2.514	2		41	111	433	587
2008	1,286,217	22,539,917	1.752	1		30	96	394	521
2009	1,101,863	14,578,512	1.323			13	35	337	385
<b>TOTAL</b>	<b>6,290,494</b>	<b>132,139,574</b>	<b>2.101</b>	<b>5</b>	<b>3</b>	<b>195</b>	<b>431</b>	<b>2276</b>	<b>2910</b>
O.D.		1,395,713	.022	1		2	7	11	21

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		641,088	9,945,792	2,313,911	3,377,679		1,583,187	4,122,889	1,680,040	3,675,189	2,840,748
2006	682,652	668,015	8,998,000	3,320,223	3,377,304	4,117	1,647,784	3,426,032	2,492,914	3,864,152	3,317,880
2007	260,858		7,080,076	3,183,698	2,739,753	6,853		10,746,376	2,300,217	3,873,750	2,849,968
2008	80,220		4,866,169	3,137,876	3,272,100	400		2,332,579	2,079,874	3,992,119	2,778,580
2009			1,840,670	1,058,204	2,960,775			1,747,627	951,393	3,657,386	2,362,457
<b>TOTAL</b>	<b>1,023,730</b>	<b>1,309,103</b>	<b>32,730,707</b>	<b>13,013,912</b>	<b>15,727,611</b>	<b>11,370</b>	<b>3,230,971</b>	<b>22,375,503</b>	<b>9,504,438</b>	<b>19,062,596</b>	<b>14,149,633</b>
O.D.	437,057		321,855	242,376	56,018			124,086	96,959	53,207	64,155

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		257,363	13,894,317	3,211,705	5,228,659		652,959	8,071,415	2,486,460	5,964,830	3,136,186
2006	865,025	294,929	12,933,504	4,588,622	4,999,426	10,115	698,530	7,692,846	3,761,666	5,719,655	3,616,489
2007	335,155	176,095	10,267,672	4,110,395	3,705,266	13,087	113,139	7,776,303	3,357,612	5,344,405	2,969,667
2008	97,745	267,236	10,491,159	3,775,016	3,781,777	10,180	233,445	6,930,082	2,901,415	4,627,332	2,906,395
2009	3,789	224,837	7,265,648	2,226,985	2,710,191	9,510	240,054	5,159,598	1,810,208	3,073,851	2,497,117
<b>TOTAL</b>	<b>1,301,714</b>	<b>1,220,460</b>	<b>54,852,300</b>	<b>17,912,723</b>	<b>20,425,319</b>	<b>42,892</b>	<b>1,938,127</b>	<b>35,630,244</b>	<b>14,317,361</b>	<b>24,730,073</b>	<b>15,125,854</b>
O.D.	624,207	10,372	512,753	310,562	85,867	85	4,676	292,176	131,839	77,380	68,765

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	96,430,006	77,991,124	15,194,619			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-20,900,474	-11,088,639	78,354			
TOTAL LOSSES	75,529,532	66,902,485	15,272,973			
EXPECTED LOSSES	82,594,186	57,495,115	13,524,563			
CREDIBILITY	.72	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.201	1.064	.243	2.508		
INDICATED (POST-TEST)	1.130	1.001	.229	2.360		
PRES. ON RATE LEVEL	1.272	.885	.208	2.365		
DERIVED BY FORMULA	1.170	1.001	.229	2.400		
UNDERLYING PRES. RATE	1.313	.914	.215	2.442		
PROPOSED	1.153	.986	.226	2.365		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.422
IND. RATES				2.42	MINIMUM PREMIUM	
MAN. RATES	2.69	2.58	2.51	+ 2.42	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	354,145	7,779,233	2.196			16	18	176	210
2006	395,346	8,677,215	2.194			13	42	182	237
2007	366,156	8,809,583	2.405			13	42	136	191
2008	313,845	6,228,794	1.984		1	8	59	99	167
2009	269,293	2,908,893	1.080			1	26	93	120
<b>TOTAL</b>	<b>1,698,785</b>	<b>34,403,718</b>	<b>2.025</b>		<b>1</b>	<b>51</b>	<b>187</b>	<b>686</b>	<b>925</b>
O.D.		9,112						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			3,083,488	526,472	847,664			564,585	406,150	1,447,644	903,230
2006			2,478,190	1,261,572	1,153,158			514,716	995,431	1,388,431	885,717
2007			2,664,091	1,060,198	906,694			1,086,952	802,090	1,391,591	897,967
2008	3,000		1,373,147	940,994	754,135	2,964		388,086	971,877	1,156,396	638,195
2009			116,821	553,643	733,539			8,485	428,990	718,754	348,661
<b>TOTAL</b>	<b>3,000</b>		<b>9,715,737</b>	<b>4,342,879</b>	<b>4,395,190</b>	<b>2,964</b>		<b>2,562,824</b>	<b>3,604,538</b>	<b>6,102,816</b>	<b>3,673,770</b>
O.D.					1,351					339	7,422

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			4,390,889	730,744	1,312,180			1,250,557	601,101	2,349,524	997,166
2006	1,732	27,960	3,618,229	1,731,577	1,705,821	819	9,967	1,260,935	1,474,210	2,053,952	965,432
2007	1,366	69,383	4,060,267	1,380,957	1,231,638	553	37,592	2,576,921	1,169,361	1,917,512	935,682
2008	4,698	75,401	2,976,996	1,089,825	888,103	9,538	60,548	1,843,341	1,175,419	1,363,310	667,552
2009	1,210	57,761	1,924,351	732,802	684,650	1,632	40,213	988,497	483,890	620,336	368,535
<b>TOTAL</b>	<b>9,006</b>	<b>230,505</b>	<b>16,970,732</b>	<b>5,665,905</b>	<b>5,822,392</b>	<b>12,542</b>	<b>148,320</b>	<b>7,920,251</b>	<b>4,903,981</b>	<b>8,304,634</b>	<b>3,934,367</b>
O.D.		4	171	102	1,746			25	25	455	7,883

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	25,291,556	24,699,240	3,942,250			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,833,329	-3,220,420	21,954			
TOTAL LOSSES	20,458,227	21,478,820	3,964,204			
EXPECTED LOSSES	18,788,563	16,274,360	3,958,169			
CREDIBILITY	.30	.62	.99			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.204	1.264	.233	2.701		
INDICATED (POST-TEST)	1.133	1.189	.219	2.541		
PRES. ON RATE LEVEL	1.071	.928	.226	2.225		
DERIVED BY FORMULA	1.090	1.090	.219	2.399		
UNDERLYING PRES. RATE	1.106	.958	.233	2.297		
PROPOSED	1.090	1.090	.219	2.399		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.457
IND. RATES				2.46	MINIMUM PREMIUM	
MAN. RATES	2.26	2.42	2.36	+ 2.46	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	37,252	2,507,092	6.730			7	6	25	38	
2006	51,683	1,545,108	2.989	1		3	3	27	34	
2007	54,466	2,459,878	4.516			3	4	27	34	
2008	54,909	688,111	1.253				4	13	17	
2009	48,862	774,608	1.585			1		17	18	
<b>TOTAL</b>	<b>247,172</b>	<b>7,974,797</b>	<b>3.226</b>	<b>1</b>		<b>14</b>	<b>17</b>	<b>109</b>	<b>141</b>	
O.D.		4,165	.001					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,181,617	213,033	230,858			412,753	149,654	222,765	96,412
2006	162,566		424,379	195,776	129,743	113,394		162,401	121,514	162,904	72,431
2007			873,511	266,580	169,853			746,229	58,032	229,689	115,984
2008				147,713	81,072				32,938	100,185	326,203
2009			227,294		202,416			108,967		166,140	69,791
<b>TOTAL</b>	<b>162,566</b>		<b>2,706,801</b>	<b>823,102</b>	<b>813,942</b>	<b>113,394</b>		<b>1,430,350</b>	<b>362,138</b>	<b>881,683</b>	<b>680,821</b>
O.D.					102					3,732	331

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,682,622	295,690	357,367			914,249	221,487	361,547	106,439
2006	205,181	4,707	614,216	267,809	193,235	221,955	2,860	364,481	182,172	241,522	78,950
2007	341	16,554	969,286	342,081	234,203	50	14,781	1,050,102	123,015	316,689	120,855
2008	175	3,930	169,922	152,703	95,320	151	1,599	48,626	47,588	113,575	341,208
2009	211	16,165	501,760	110,236	182,957	591	15,045	285,798	63,528	137,777	73,769
<b>TOTAL</b>	<b>205,908</b>	<b>41,356</b>	<b>3,937,806</b>	<b>1,168,519</b>	<b>1,063,082</b>	<b>222,747</b>	<b>34,285</b>	<b>2,663,256</b>	<b>637,790</b>	<b>1,171,110</b>	<b>721,221</b>
O.D.					158					6,057	358

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,105,358	4,046,716	721,579			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,211,676	-500,103	2,863			
TOTAL LOSSES	5,893,682	3,546,613	724,442			
EXPECTED LOSSES	4,926,137	2,666,986	464,684			
CREDIBILITY	.08	.17	.27			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.384	1.435	.293	4.112		
INDICATED (POST-TEST)	2.243	1.350	.276	3.869		
PRES. ON RATE LEVEL	1.930	1.045	.182	3.157		
DERIVED BY FORMULA	1.955	1.097	.207	3.259		
UNDERLYING PRES. RATE	1.993	1.079	.188	3.260		
PROPOSED	1.955	1.097	.207	3.259		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.338
IND. RATES				3.34	MINIMUM PREMIUM	
MAN. RATES	3.05	3.33	3.35	+ 3.34	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	22,391	1,394,638	6.228			4	2	8	14
2006	19,652	1,116,533	5.681			4	4	13	21
2007	18,840	1,415,674	7.514			3	3	15	21
2008	16,424	348,896	2.124				1	11	12
2009	14,415	438,442	3.041				3	7	10
<b>TOTAL</b>	<b>91,722</b>	<b>4,714,183</b>	<b>5.140</b>			<b>11</b>	<b>13</b>	<b>54</b>	<b>78</b>
O.D.		89,035	.097				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			823,190	33,835	25,286			385,407	31,308	51,652	43,960
2006			633,642	92,784	56,855			138,947	69,652	84,222	40,431
2007			528,970	179,862	159,455			219,790	77,012	202,516	48,069
2008				37,156	114,652				26,518	138,215	32,355
2009				93,588	204,106				53,033	60,631	27,084
<b>TOTAL</b>			<b>1,985,802</b>	<b>437,225</b>	<b>560,354</b>			<b>744,144</b>	<b>257,523</b>	<b>537,236</b>	<b>191,899</b>
O.D.				69,284					15,287		4,464

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,017,838	46,963	39,142			721,908	46,336	83,831	48,532
2006	127	6,638	887,397	130,678	86,835	58	2,405	305,733	105,258	125,238	44,070
2007	236	13,528	794,218	236,739	217,056	61	6,951	486,545	125,395	277,864	50,088
2008	57	2,041	77,800	54,443	125,582	123	1,739	51,187	47,088	155,264	33,843
2009	258	11,522	396,900	157,165	184,791	179	4,295	104,239	51,759	53,963	28,628
<b>TOTAL</b>	<b>678</b>	<b>33,729</b>	<b>3,174,153</b>	<b>625,988</b>	<b>653,406</b>	<b>421</b>	<b>15,390</b>	<b>1,669,612</b>	<b>375,836</b>	<b>696,160</b>	<b>205,161</b>
O.D.	95	88	8,208	92,257	818	12	19	2,047	21,821	295	4,893

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,904,452	2,466,581	210,054			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-466,601	-268,396	1,047			
TOTAL LOSSES	4,437,851	2,198,185	211,101			
EXPECTED LOSSES	1,802,338	1,353,816	190,781			
CREDIBILITY	.04	.09	.14			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	4.838	2.397	.230	7.465		
INDICATED (POST-TEST)	4.553	2.256	.216	7.025		
PRES. ON RATE LEVEL	1.903	1.430	.201	3.534		
DERIVED BY FORMULA	2.009	1.504	.203	3.716		
UNDERLYING PRES. RATE	1.965	1.476	.208	3.649		
PROPOSED	2.009	1.504	.203	3.716		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.807
IND. RATES				3.81	MINIMUM PREMIUM	
MAN. RATES	3.47	3.71	3.75	+ 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
2005	325,097	1,819,959	.559			4	8	40	52
2006	307,238	3,319,384	1.080			6	6	32	44
2007	346,667	3,031,610	.874			6	13	53	72
2008	347,791	2,536,637	.729			4	19	33	56
2009	302,489	1,033,225	.341			1	5	14	20
<b>TOTAL</b>	<b>1,629,282</b>	<b>11,740,815</b>	<b>.721</b>			<b>21</b>	<b>51</b>	<b>172</b>	<b>244</b>
O.D.		97,152	.005					7	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			476,314	210,942	121,395			405,021	173,248	240,539	192,500
2006			1,124,465	406,710	326,954			727,289	126,122	338,226	269,618
2007			1,008,370	253,276	390,920			196,141	215,666	579,687	387,550
2008			670,505	579,531	221,192			88,807	291,184	287,757	397,661
2009			124,548	113,392	215,302			56,000	89,984	132,397	301,602
<b>TOTAL</b>			<b>3,404,202</b>	<b>1,563,851</b>	<b>1,275,763</b>			<b>1,473,258</b>	<b>896,204</b>	<b>1,578,606</b>	<b>1,548,931</b>
O.D.					30,029					40,277	26,846

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			676,633	292,788	187,918			890,529	256,406	390,394	212,520
2006	558	12,119	1,588,779	559,845	486,096	104	11,226	1,434,046	206,060	500,462	293,884
2007	331	25,336	1,492,238	352,529	523,508	147	7,639	517,468	323,943	790,027	403,827
2008	701	37,638	1,512,564	620,060	281,611	1,305	15,755	484,506	339,993	342,794	415,953
2009	319	18,179	587,315	188,121	199,871	561	13,901	291,827	104,836	117,493	318,793
<b>TOTAL</b>	<b>1,909</b>	<b>93,272</b>	<b>5,857,529</b>	<b>2,013,343</b>	<b>1,679,004</b>	<b>2,117</b>	<b>48,521</b>	<b>3,618,376</b>	<b>1,231,238</b>	<b>2,141,170</b>	<b>1,644,977</b>
O.D.	1	127	5,250	2,766	37,564		109	4,456	3,934	51,461	28,063

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,631,667	7,160,480	1,673,040			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,194,866	-1,062,909	8,924			
TOTAL LOSSES	7,436,801	6,097,571	1,681,964			
EXPECTED LOSSES	8,765,537	5,588,437	1,498,940			
CREDIBILITY	.29	.60	.96			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.456	.374	.103	.933		
INDICATED (POST-TEST)	.429	.352	.097	.878		
PRES. ON RATE LEVEL	.521	.332	.089	.942		
DERIVED BY FORMULA	.494	.344	.097	.935		
UNDERLYING PRES. RATE	.538	.343	.092	.973		
PROPOSED	.494	.344	.097	.935		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	.957
IND. RATES				.96	MINIMUM PREMIUM	
MAN. RATES	1.11	1.06	1.00	+ .96	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	130,282	1,339,745	1.028			3	7	18	28
2006	140,588	1,009,974	.718			3	4	17	24
2007	152,623	1,432,398	.938			2	5	25	32
2008	151,039	1,007,617	.667			1	7	21	29
2009	141,012	656,445	.465				4	16	20
<b>TOTAL</b>	<b>715,544</b>	<b>5,446,179</b>	<b>.761</b>			<b>9</b>	<b>27</b>	<b>97</b>	<b>133</b>
O.D.		2,403							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			581,759	167,093	94,520			49,008	125,889	142,781	178,695
2006			496,767	20,886	78,266			172,268	34,283	107,542	99,962
2007			427,659	100,538	275,383			44,796	88,425	261,858	233,739
2008			116,011	327,673	62,515			40,333	170,884	113,404	176,797
2009				206,450	70,949				139,732	130,174	109,140
<b>TOTAL</b>			<b>1,622,196</b>	<b>822,640</b>	<b>581,633</b>			<b>306,405</b>	<b>559,213</b>	<b>755,759</b>	<b>798,333</b>
O.D.											2,403

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			828,425	231,924	146,315			108,553	186,317	231,734	197,279
2006	29	5,168	691,054	34,264	116,533	29	2,911	372,168	56,264	158,846	108,959
2007	141	10,974	644,338	149,503	363,457	56	2,135	142,098	132,301	355,918	243,556
2008	376	11,433	485,878	325,267	87,050	760	7,994	248,919	189,693	139,412	184,930
2009	285	13,098	428,280	180,247	77,801	441	10,721	257,763	128,098	118,426	115,361
<b>TOTAL</b>	<b>831</b>	<b>40,673</b>	<b>3,077,975</b>	<b>921,205</b>	<b>791,156</b>	<b>1,286</b>	<b>23,761</b>	<b>1,129,501</b>	<b>692,673</b>	<b>1,004,336</b>	<b>850,085</b>
O.D.											2,558

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,274,027	3,409,370	852,643	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,004,437	-452,665	4,755	
TOTAL LOSSES	3,269,590	2,956,705	857,398	
EXPECTED LOSSES	4,057,134	2,404,228	779,943	
CREDIBILITY	.17	.35	.56	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.457	.413	.120	.990
INDICATED (POST-TEST)	.430	.389	.113	.932
PRES. ON RATE LEVEL	.549	.325	.106	.980
DERIVED BY FORMULA	.529	.347	.110	.986
UNDERLYING PRES. RATE	.567	.336	.109	1.012
PROPOSED	.526	.345	.109	.980

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	1.004
IND. RATES				1.00	MINIMUM PREMIUM	
MAN. RATES	1.10	1.14	1.04	+ 1.00	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	136,239	2,250,706	1.652			4	15	65	84
2006	146,704	1,247,817	.850			2	6	57	65
2007	155,521	1,776,968	1.142			4	8	34	46
2008	154,907	1,600,977	1.033			1	8	43	52
2009	154,139	1,442,535	.935				6	40	46
<b>TOTAL</b>	<b>747,510</b>	<b>8,319,003</b>	<b>1.113</b>			<b>11</b>	<b>43</b>	<b>239</b>	<b>293</b>
O.D.		160,906	.021				1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			508,128	403,403	376,606			69,059	214,773	387,079	291,658
2006			236,172	113,668	193,115			36,227	98,258	319,545	250,832
2007			549,083	165,614	120,577			317,787	78,898	196,870	348,139
2008			145,318	113,405	253,172			95,000	86,117	676,850	231,115
2009				171,520	410,743				101,000	535,189	224,083
<b>TOTAL</b>			<b>1,438,701</b>	<b>967,610</b>	<b>1,354,213</b>			<b>518,073</b>	<b>579,046</b>	<b>2,115,533</b>	<b>1,345,827</b>
O.D.				97,703	7,516				39,242	9,843	6,602

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			723,574	559,923	582,990			152,965	317,863	628,226	321,990
2006	155	2,736	347,719	158,417	283,678	81	773	98,642	150,540	469,837	273,407
2007	211	13,785	810,939	217,690	166,583	58	9,719	684,480	133,869	271,532	362,761
2008	164	10,201	392,607	157,814	281,611	422	14,045	405,862	198,804	759,026	241,746
2009	495	22,312	770,631	304,117	370,559	639	16,503	438,366	216,053	440,045	236,856
<b>TOTAL</b>	<b>1,025</b>	<b>49,034</b>	<b>3,045,470</b>	<b>1,397,961</b>	<b>1,685,421</b>	<b>1,200</b>	<b>41,040</b>	<b>1,780,315</b>	<b>1,017,129</b>	<b>2,568,666</b>	<b>1,436,760</b>
O.D.	134	142	12,167	130,370	12,043	33	60	5,629	56,287	15,808	7,071

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,936,249	6,883,685	1,443,831			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,909,070	-1,098,473	8,705			
TOTAL LOSSES	3,027,179	5,785,212	1,452,536			
EXPECTED LOSSES	7,766,629	5,882,903	1,405,318			
CREDIBILITY	.17	.36	.57			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.405	.774	.194	1.373		
INDICATED (POST-TEST)	.381	.728	.183	1.292		
PRES. ON RATE LEVEL	1.007	.762	.182	1.951		
DERIVED BY FORMULA	.901	.750	.183	1.834		
UNDERLYING PRES. RATE	1.039	.787	.188	2.014		
PROPOSED	.901	.750	.183	1.834		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	1.878
IND. RATES				1.88	MINIMUM PREMIUM	
MAN. RATES	2.55	2.39	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
2005	140,408	1,178,034	.839			1	6	18	25
2006	146,962	4,780,839	3.253			15	10	31	56
2007	158,636	4,620,215	2.912			10	11	38	59
2008	154,250	2,634,122	1.707			7	12	22	41
2009	128,884	996,019	.772				4	21	25
<b>TOTAL</b>	<b>729,140</b>	<b>14,209,229</b>	<b>1.949</b>			<b>33</b>	<b>43</b>	<b>130</b>	<b>206</b>
O.D.		35,028	.004					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			165,312	39,672	114,288			360,600	60,066	267,089	171,007
2006			2,560,986	236,135	95,277			1,180,180	124,809	250,114	333,338
2007			1,858,103	319,812	469,470			960,069	203,177	454,059	355,525
2008			841,124	185,806	242,370			481,529	210,550	327,530	345,213
2009				61,504	292,184				78,527	265,223	298,581
<b>TOTAL</b>			<b>5,425,525</b>	<b>842,929</b>	<b>1,213,589</b>			<b>2,982,378</b>	<b>677,129</b>	<b>1,564,015</b>	<b>1,503,664</b>
O.D.					13,756					4,608	16,664

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			191,018	55,065	176,919			648,128	88,898	433,485	188,792
2006	323	26,532	3,564,207	339,802	153,422	101	19,748	2,521,502	214,035	373,698	363,338
2007	443	44,199	2,615,582	457,743	635,618	151	27,799	1,960,568	347,349	629,489	370,457
2008	281	35,730	1,372,314	262,910	286,360	970	41,449	1,218,628	312,940	388,887	361,093
2009	285	12,707	447,204	172,631	258,894	389	9,817	254,598	125,742	220,897	315,600
<b>TOTAL</b>	<b>1,332</b>	<b>119,168</b>	<b>8,190,325</b>	<b>1,288,151</b>	<b>1,511,213</b>	<b>1,611</b>	<b>98,813</b>	<b>6,603,424</b>	<b>1,088,964</b>	<b>2,046,456</b>	<b>1,599,280</b>
O.D.	1	34	1,755	1,012	17,780		2	340	358	6,177	17,712

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,016,805	5,960,111	1,616,992	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-902,402	-535,373	5,118	
TOTAL LOSSES	14,114,403	5,424,738	1,622,110	
EXPECTED LOSSES	3,580,077	2,785,316	874,968	
CREDIBILITY	.17	.35	.56	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.936	.744	.222	2.902
INDICATED (POST-TEST)	1.822	.700	.209	2.731
PRES. ON RATE LEVEL	.476	.370	.116	.962
DERIVED BY FORMULA	.705	.486	.168	1.359
UNDERLYING PRES. RATE	.491	.382	.120	.993
PROPOSED	.705	.486	.168	1.359

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	1.244
IND. RATES				1.24	MINIMUM PREMIUM	
MAN. RATES	.68	.85	1.02	+ 1.24	PRESENT	

+PROPOSED \*LIMITED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	192,722	4,578,905	2.375			8	21	85	114
2006	204,405	4,529,928	2.216			6	33	101	140
2007	224,857	4,138,520	1.840			4	77	65	146
2008	220,584	2,536,901	1.150			1	46	63	110
2009	236,231	4,033,735	1.707			3	1	88	92
<b>TOTAL</b>	<b>1,078,799</b>	<b>19,817,989</b>	<b>1.837</b>			<b>22</b>	<b>178</b>	<b>402</b>	<b>602</b>
O.D.		10							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,416,192	656,594	1,021,910			349,686	336,201	626,506	171,816
2006			1,044,903	624,641	533,074			709,722	689,551	654,608	273,429
2007			715,957	958,879	396,442			242,805	1,234,214	406,674	183,549
2008			119,866	715,875	254,874			14,272	860,837	379,653	191,524
2009			865,810	103,151	758,151			674,150	244,694	1,199,339	188,440
<b>TOTAL</b>			<b>4,162,728</b>	<b>3,059,140</b>	<b>2,964,451</b>			<b>1,990,635</b>	<b>3,365,497</b>	<b>3,266,780</b>	<b>1,008,758</b>
O.D.											10

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,970,379	911,353	1,581,916			750,558	497,579	1,016,823	189,685
2006	854	11,659	1,499,298	854,507	788,439	567	11,775	1,496,820	1,019,380	974,419	298,038
2007	1,196	23,974	1,360,238	1,173,526	548,564	798	16,148	971,618	1,569,862	608,068	191,258
2008	828	21,668	929,836	723,267	315,337	3,804	25,620	832,144	904,277	485,948	200,334
2009	860	59,862	1,883,324	473,705	688,870	3,372	85,165	1,772,639	564,550	1,005,121	199,181
<b>TOTAL</b>	<b>3,738</b>	<b>117,163</b>	<b>7,643,075</b>	<b>4,136,358</b>	<b>3,923,126</b>	<b>8,541</b>	<b>138,708</b>	<b>5,823,779</b>	<b>4,555,648</b>	<b>4,090,379</b>	<b>1,078,496</b>
O.D.											10

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,735,004	16,705,511	1,078,506			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,613,751	-2,088,028	5,818			
TOTAL LOSSES	10,121,253	14,617,483	1,084,324			
EXPECTED LOSSES	14,855,063	11,316,601	916,978			
CREDIBILITY	.22	.46	.73			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.938	1.355	.101	2.394		
INDICATED (POST-TEST)	.883	1.275	.095	2.253		
PRES. ON RATE LEVEL	1.334	1.016	.082	2.432		
DERIVED BY FORMULA	1.235	1.135	.091	2.461		
UNDERLYING PRES. RATE	1.377	1.049	.085	2.511		
PROPOSED	1.220	1.122	.090	2.432		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.491
IND. RATES				2.49	MINIMUM PREMIUM	
MAN. RATES	2.70	2.78	2.58	+ 2.49	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	62,158	379,193	.610			1	1	10	12
2006	61,970	1,416,193	2.285			3	2	17	22
2007	66,293	452,894	.683			1	1	8	10
2008	59,552	532,395	.894					15	15
2009	59,088	701,846	1.187				1	10	11
<b>TOTAL</b>	<b>309,061</b>	<b>3,482,521</b>	<b>1.127</b>			<b>5</b>	<b>5</b>	<b>60</b>	<b>70</b>
O.D.		212							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			119,585	2,294	26,541			62,774	1,337	71,107	95,555
2006			613,700	77,176	115,310			245,416	46,207	169,508	148,876
2007			180,906	23,502	30,620			46,444	1,112	84,687	85,623
2008					228,282					226,185	77,928
2009				100,000	161,413				6,128	324,570	109,735
<b>TOTAL</b>			<b>914,191</b>	<b>202,972</b>	<b>562,166</b>			<b>354,634</b>	<b>54,784</b>	<b>876,057</b>	<b>517,717</b>
O.D.											212

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			170,289	3,184	41,087			139,044	1,979	115,405	105,493
2006	106	6,365	846,999	111,123	171,643	40	4,067	519,280	76,747	250,078	162,275
2007	34	4,293	254,635	34,586	42,192	4	1,394	100,357	11,035	114,145	89,219
2008	30	2,526	84,927	38,818	246,074	14	1,754	47,262	34,481	250,838	81,513
2009	232	10,467	357,258	143,058	148,166	246	6,792	193,517	94,864	261,418	115,990
<b>TOTAL</b>	<b>402</b>	<b>23,651</b>	<b>1,714,108</b>	<b>330,769</b>	<b>649,162</b>	<b>304</b>	<b>14,007</b>	<b>999,460</b>	<b>219,106</b>	<b>991,884</b>	<b>554,490</b>
O.D.											231

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,751,932	2,190,921	554,721	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-493,369	-248,991	2,525	
TOTAL LOSSES	2,258,563	1,941,930	557,246	
EXPECTED LOSSES	1,971,809	1,304,236	423,413	
CREDIBILITY	.10	.20	.32	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.731	.628	.180	1.539
INDICATED (POST-TEST)	.688	.591	.169	1.448
PRES. ON RATE LEVEL	.618	.409	.132	1.159
DERIVED BY FORMULA	.625	.445	.144	1.214
UNDERLYING PRES. RATE	.638	.422	.137	1.197
PROPOSED	.625	.445	.144	1.214

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	1.243
IND. RATES				1.24	MINIMUM PREMIUM	
MAN. RATES	1.27	1.29	1.23	+ 1.24	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	63,502	567,915	.894			2	3	13	18
2006	53,875	1,673,542	3.106			2	1	19	22
2007	63,344	299,082	.472				1	11	12
2008	56,122	982,236	1.750			1	3	15	19
2009	57,121	337,603	.591				1	15	16
<b>TOTAL</b>	<b>293,964</b>	<b>3,860,378</b>	<b>1.313</b>			<b>5</b>	<b>9</b>	<b>73</b>	<b>87</b>
O.D.		482							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			222,233	27,385	32,614			50,839	67,304	78,769	88,771
2006			431,485	4,044	81,494			713,986	209,600	142,149	90,784
2007				55,527	55,944				32,421	51,455	103,735
2008			126,000	152,485	196,132			156,836	90,316	151,822	108,645
2009				30,313	66,849				37,963	96,223	106,255
<b>TOTAL</b>			<b>779,718</b>	<b>269,754</b>	<b>433,033</b>			<b>921,661</b>	<b>437,604</b>	<b>520,418</b>	<b>498,190</b>
O.D.											482

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			316,459	38,010	50,487			112,608	99,610	127,841	98,003
2006	5	3,031	402,300	10,059	120,070	174	6,400	814,772	312,303	213,739	98,955
2007	69	542	27,487	69,295	73,964	20	277	15,667	43,962	70,563	108,092
2008	200	9,689	382,960	183,794	221,868	413	14,405	424,640	130,147	178,353	113,643
2009	81	3,770	129,422	51,228	60,505	163	4,106	104,798	51,842	81,078	112,312
<b>TOTAL</b>	<b>355</b>	<b>17,032</b>	<b>1,258,628</b>	<b>352,386</b>	<b>526,894</b>	<b>770</b>	<b>25,188</b>	<b>1,472,485</b>	<b>637,864</b>	<b>671,574</b>	<b>531,005</b>
O.D.											512

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,774,458	2,188,718	531,517			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-880,653	-441,634	2,906			
TOTAL LOSSES	1,893,805	1,747,084	534,423			
EXPECTED LOSSES	3,518,749	2,319,377	485,041			
CREDIBILITY	.09	.19	.31			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.644	.594	.182	1.420		
INDICATED (POST-TEST)	.606	.559	.171	1.336		
PRES. ON RATE LEVEL	1.159	.764	.160	2.083		
DERIVED BY FORMULA	1.109	.725	.163	1.997		
UNDERLYING PRES. RATE	1.197	.789	.165	2.151		
PROPOSED	1.109	.725	.163	1.997		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.045
IND. RATES				2.05	MINIMUM PREMIUM	
MAN. RATES	2.39	2.37	2.21	+ 2.05	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	58,741	609,177	1.037			2			9	11
2006	53,025	904,369	1.705			2		3	13	18
2007	52,774	541,120	1.025			1		2	7	10
2008	42,542	872,752	2.051			3		1	6	10
2009	37,325	136,084	.364					1	4	5
<b>TOTAL</b>	<b>244,407</b>	<b>3,063,502</b>	<b>1.253</b>			<b>8</b>		<b>7</b>	<b>39</b>	<b>54</b>
O.D.		18,053	.007						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			259,407		52,892			113,148		59,500	124,230
2006			344,560	122,966	64,456			153,425	99,186	73,573	46,203
2007			160,403	117,734	27,243			49,500	33,542	52,310	100,388
2008			451,282	18,156	13,209			290,228	32,782	30,722	36,373
2009				41,405	12,077				22,604	35,857	24,141
<b>TOTAL</b>			<b>1,215,652</b>	<b>300,261</b>	<b>169,877</b>			<b>606,301</b>	<b>188,114</b>	<b>251,962</b>	<b>331,335</b>
O.D.					10,000					3,072	4,981

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			369,395		81,877			250,623		96,568	137,150
2006	169	3,735	492,625	168,474	96,923	83	2,674	340,040	147,451	110,285	50,361
2007	146	4,511	261,303	144,415	40,417	24	1,687	115,993	48,735	72,346	104,604
2008	45	16,204	615,679	44,515	23,329	158	21,312	620,500	70,848	42,467	38,046
2009	54	2,563	83,358	35,207	13,729	82	2,025	50,152	24,862	31,051	25,517
<b>TOTAL</b>	<b>414</b>	<b>27,013</b>	<b>1,822,360</b>	<b>392,611</b>	<b>256,275</b>	<b>347</b>	<b>27,698</b>	<b>1,377,308</b>	<b>291,896</b>	<b>352,717</b>	<b>355,678</b>
O.D.					15,480					4,986	5,321

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,255,140	1,313,965	360,999	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-515,475	-176,264	1,365	
TOTAL LOSSES	2,739,665	1,137,701	362,364	
EXPECTED LOSSES	1,982,142	882,309	251,739	
CREDIBILITY	.08	.17	.27	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.121	.465	.148	1.734
INDICATED (POST-TEST)	1.055	.438	.139	1.632
PRES. ON RATE LEVEL	.785	.350	.100	1.235
DERIVED BY FORMULA	.807	.365	.111	1.283
UNDERLYING PRES. RATE	.811	.361	.103	1.275
PROPOSED	.807	.365	.111	1.283

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	1.314
IND. RATES				1.31	MINIMUM PREMIUM	
MAN. RATES	1.27	1.30	1.31	+ 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	
2005	179,547	1,125,702	.626			1	7	27	35	
2006	174,152	2,014,390	1.156			4	7	29	40	
2007	193,471	3,557,013	1.838			9	12	55	76	
2008	178,544	1,316,845	.737				18	18	36	
2009	191,046	1,667,564	.872				1	28	29	
<b>TOTAL</b>	<b>916,760</b>	<b>9,681,514</b>	<b>1.056</b>			<b>14</b>	<b>45</b>	<b>157</b>	<b>216</b>	
O.D.		67,754	.007				2	3	5	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			200,679	163,974	163,048			34,046	87,661	204,543	271,751
2006			835,691	175,091	209,998			171,722	162,263	202,834	256,791
2007			1,417,992	342,783	214,913			765,347	247,991	320,430	247,557
2008				523,662	78,506				456,617	105,517	152,543
2009				13,500	446,146				27,250	972,542	208,126
<b>TOTAL</b>			<b>2,454,362</b>	<b>1,219,010</b>	<b>1,112,611</b>			<b>971,115</b>	<b>981,782</b>	<b>1,805,866</b>	<b>1,136,768</b>
O.D.				7,936	18,895				5,884	20,913	14,126

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			285,767	227,595	252,399			75,412	129,739	331,974	300,013
2006	238	8,946	1,182,572	245,999	311,776	135	3,076	390,768	241,730	300,803	279,902
2007	445	32,282	1,905,532	452,518	301,842	169	17,942	1,248,543	368,378	448,293	257,954
2008	592	11,608	524,687	505,824	112,735	2,017	12,332	406,071	464,158	151,285	159,560
2009	337	14,939	539,539	202,154	382,351	708	19,341	547,411	268,492	722,211	219,989
<b>TOTAL</b>	<b>1,612</b>	<b>67,775</b>	<b>4,438,097</b>	<b>1,634,090</b>	<b>1,361,103</b>	<b>3,029</b>	<b>52,691</b>	<b>2,668,205</b>	<b>1,472,497</b>	<b>1,954,566</b>	<b>1,217,418</b>
O.D.	16	421	17,322	11,339	22,471	31	314	9,953	8,606	25,227	15,098

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,259,466	6,489,899	1,232,516	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,570,310	-633,799	5,892	
TOTAL LOSSES	5,689,156	5,856,100	1,238,408	
EXPECTED LOSSES	6,371,482	3,382,844	953,431	
CREDIBILITY	.20	.41	.65	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.621	.639	.135	1.395
INDICATED (POST-TEST)	.584	.601	.127	1.312
PRES. ON RATE LEVEL	.673	.357	.101	1.131
DERIVED BY FORMULA	.655	.457	.118	1.230
UNDERLYING PRES. RATE	.695	.369	.104	1.168
PROPOSED	.655	.457	.118	1.230

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	1.260
IND. RATES				1.26	MINIMUM PREMIUM	
MAN. RATES	1.23	1.25	1.20	+ 1.26	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	56,274	1,398,075	2.484			4	4	12	20
2006	51,239	264,730	.516				2	12	14
2007	42,580	232,251	.545				1	14	15
2008	39,812	138,920	.348				1	7	8
2009	44,438	184,153	.414					4	4
<b>TOTAL</b>	<b>234,343</b>	<b>2,218,129</b>	<b>.947</b>			<b>4</b>	<b>8</b>	<b>49</b>	<b>61</b>
O.D.		3,656	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			743,334	157,999	58,333			239,572	88,380	78,230	32,227
2006				27,458	30,051				110,283	56,444	40,494
2007				22,489	68,829				8,615	85,304	47,014
2008				25,502	30,843				7,668	42,408	32,499
2009					27,438					79,390	77,325
<b>TOTAL</b>			<b>743,334</b>	<b>233,448</b>	<b>215,494</b>			<b>239,572</b>	<b>214,946</b>	<b>341,776</b>	<b>229,559</b>
O.D.											3,656

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,058,508	219,303	90,299			530,652	130,803	126,968	35,579
2006	37	62	4,585	37,331	44,090	92	137	16,313	159,082	84,751	44,138
2007	28	332	17,018	31,464	89,630	5	133	9,459	17,216	114,797	48,989
2008	33	864	35,605	29,231	34,610	33	520	15,315	13,987	47,603	33,994
2009	20	896	32,355	12,041	23,863	57	1,574	45,369	22,221	63,797	81,733
<b>TOTAL</b>	<b>118</b>	<b>2,154</b>	<b>1,148,071</b>	<b>329,370</b>	<b>282,492</b>	<b>187</b>	<b>2,364</b>	<b>617,108</b>	<b>343,309</b>	<b>437,916</b>	<b>244,433</b>
O.D.											3,826

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,770,002	1,393,087	248,259	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-656,408	-277,975	1,379	
TOTAL LOSSES	1,113,594	1,115,112	249,638	
EXPECTED LOSSES	2,603,550	1,445,897	236,686	
CREDIBILITY	.08	.16	.26	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.475	.476	.107	1.058
INDICATED (POST-TEST)	.447	.448	.101	.996
PRES. ON RATE LEVEL	1.075	.598	.098	1.771
DERIVED BY FORMULA	1.025	.574	.099	1.698
UNDERLYING PRES. RATE	1.111	.617	.101	1.829
PROPOSED	1.025	.574	.099	1.698

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	1.739
IND. RATES				1.74	MINIMUM PREMIUM	
MAN. RATES	1.90	2.00	1.88	+ 1.74	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	232,368	1,832,110	.788			3	8	44	55
2006	219,066	1,620,226	.739			3	5	37	45
2007	227,199	1,499,042	.659			2	8	33	43
2008	221,973	1,951,957	.879			2	9	49	60
2009	233,556	1,231,577	.527				4	36	40
<b>TOTAL</b>	<b>1,134,162</b>	<b>8,134,912</b>	<b>.717</b>			<b>10</b>	<b>34</b>	<b>199</b>	<b>243</b>
O.D.		60,822	.005					4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			370,986	308,362	291,616			148,442	196,736	327,414	188,554
2006			496,486	136,256	288,440			178,203	83,630	266,276	170,935
2007			333,542	120,653	152,119			127,975	265,622	227,946	271,185
2008			375,865	299,377	374,712			95,190	117,985	464,005	224,823
2009				154,602	398,479				59,500	383,434	235,562
<b>TOTAL</b>			<b>1,576,879</b>	<b>1,019,250</b>	<b>1,505,366</b>			<b>549,810</b>	<b>723,473</b>	<b>1,669,075</b>	<b>1,091,059</b>
O.D.					20,783					24,494	15,545

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			528,284	428,007	451,425			328,798	291,171	531,394	208,164
2006	188	5,505	713,620	193,258	423,984	69	3,104	395,710	131,525	392,197	186,319
2007	153	8,699	510,016	161,589	203,736	175	5,734	372,238	353,808	320,038	282,575
2008	400	23,375	917,037	366,251	426,740	547	13,216	388,572	197,645	525,375	235,165
2009	478	21,038	727,933	286,518	358,594	424	11,030	297,187	146,345	314,000	248,989
<b>TOTAL</b>	<b>1,219</b>	<b>58,617</b>	<b>3,396,890</b>	<b>1,435,623</b>	<b>1,864,479</b>	<b>1,215</b>	<b>33,084</b>	<b>1,782,505</b>	<b>1,120,494</b>	<b>2,083,004</b>	<b>1,161,212</b>
O.D.		6	223	131	31,719			33	36	39,557	16,883

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,273,792	6,575,043	1,178,095	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,481,924	-865,418	5,987	
TOTAL LOSSES	3,791,868	5,709,625	1,184,082	
EXPECTED LOSSES	5,999,717	4,616,040	975,379	
CREDIBILITY	.23	.47	.75	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.334	.503	.104	.941
INDICATED (POST-TEST)	.314	.473	.098	.885
PRES. ON RATE LEVEL	.513	.394	.083	.990
DERIVED BY FORMULA	.467	.431	.094	.992
UNDERLYING PRES. RATE	.529	.407	.086	1.022
PROPOSED	.466	.430	.094	.990

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	1.014
IND. RATES				1.01	MINIMUM PREMIUM	
MAN. RATES	1.12	1.12	1.05	+ 1.01	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	223,970	710,606	.317				5	26	31
2006	215,759	975,463	.452			2	5	27	34
2007	272,134	2,516,369	.924			3	4	36	43
2008	285,724	2,039,462	.713			1	14	34	49
2009	249,004	1,337,250	.537				9	35	44
<b>TOTAL</b>	<b>1,246,591</b>	<b>7,579,150</b>	<b>.608</b>			<b>6</b>	<b>37</b>	<b>158</b>	<b>201</b>
O.D.		115,959	.009				1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				202,234	76,326				111,727	144,229	176,090
2006			238,798	94,831	133,867			35,666	35,752	229,146	207,403
2007			590,424	242,940	221,888			756,648	127,294	283,075	294,100
2008			133,057	358,330	233,361			144,582	428,274	359,102	382,756
2009				240,024	173,419				172,630	412,896	338,281
<b>TOTAL</b>			<b>962,279</b>	<b>1,138,359</b>	<b>838,861</b>			<b>936,896</b>	<b>875,677</b>	<b>1,428,448</b>	<b>1,398,630</b>
O.D.				25,000	78,376					1,116	11,467

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				280,701	118,152				165,356	234,084	194,403
2006	132	2,683	346,491	131,839	197,182	26	677	86,582	58,644	336,297	226,069
2007	308	11,427	663,039	312,200	298,353	92	10,795	755,588	201,771	389,739	306,452
2008	433	14,581	600,865	384,103	273,180	1,913	23,675	727,430	491,930	433,339	400,363
2009	388	18,190	605,144	249,464	169,540	732	18,266	462,485	228,805	348,869	357,563
<b>TOTAL</b>	<b>1,261</b>	<b>46,881</b>	<b>2,215,539</b>	<b>1,358,307</b>	<b>1,056,407</b>	<b>2,763</b>	<b>53,413</b>	<b>2,032,085</b>	<b>1,146,506</b>	<b>1,742,328</b>	<b>1,484,850</b>
O.D.	31	184	9,163	29,347	122,072					1,811	12,048

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,361,320	5,456,778	1,496,898			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,455,823	-659,753	7,554			
TOTAL LOSSES	2,905,497	4,797,025	1,504,452			
EXPECTED LOSSES	5,908,842	3,540,319	1,221,660			
CREDIBILITY	.24	.50	.80			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.233	.385	.121	.739		
INDICATED (POST-TEST)	.219	.362	.114	.695		
PRES. ON RATE LEVEL	.459	.275	.095	.829		
DERIVED BY FORMULA	.401	.319	.110	.830		
UNDERLYING PRES. RATE	.474	.284	.098	.856		
PROPOSED	.400	.319	.110	.829		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	.849
IND. RATES				.85	MINIMUM PREMIUM	
MAN. RATES	1.03	.99	.88	+ .85	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	45,032	505,259	1.121					1	19	20
2006	41,723	1,161,321	2.783			3	5		10	18
2007	43,958	338,425	.769				1		7	8
2008	45,114	118,526	.262						7	7
2009	43,702	106,374	.243						4	4
<b>TOTAL</b>	<b>219,529</b>	<b>2,229,905</b>	<b>1.016</b>			<b>3</b>	<b>7</b>		<b>47</b>	<b>57</b>
O.D.		643								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				54,135	226,048				36,758	112,863	75,455
2006			482,496	201,619	111,467			126,434	73,530	80,865	84,910
2007				27,756	9,007				212,600	30,161	58,901
2008					24,648					44,382	49,496
2009					25,889					45,224	35,261
<b>TOTAL</b>			<b>482,496</b>	<b>283,510</b>	<b>397,059</b>			<b>126,434</b>	<b>322,888</b>	<b>313,495</b>	<b>304,023</b>
O.D.											643

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				75,139	349,922				54,402	183,177	83,302
2006	275	5,287	694,252	275,642	166,956	64	2,200	279,674	110,393	120,348	92,552
2007	34	225	11,319	33,245	12,467	135	1,570	80,045	264,525	50,766	61,375
2008	4	274	9,172	4,189	26,565		347	9,269	6,762	49,220	51,773
2009	18	841	30,530	11,362	22,515	33	899	25,835	12,657	36,342	37,271
<b>TOTAL</b>	<b>331</b>	<b>6,627</b>	<b>745,273</b>	<b>399,577</b>	<b>578,425</b>	<b>232</b>	<b>5,016</b>	<b>394,823</b>	<b>448,739</b>	<b>439,853</b>	<b>326,273</b>
O.D.											701

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,152,302	1,866,594	326,974	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-382,159	-361,498	2,322	
TOTAL LOSSES	770,143	1,505,096	329,296	
EXPECTED LOSSES	1,541,093	1,923,074	381,980	
CREDIBILITY	.08	.16	.25	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.351	.686	.150	1.187
INDICATED (POST-TEST)	.330	.646	.141	1.117
PRES. ON RATE LEVEL	.680	.848	.169	1.697
DERIVED BY FORMULA	.652	.816	.162	1.630
UNDERLYING PRES. RATE	.702	.876	.174	1.752
PROPOSED	.652	.816	.162	1.630

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	1.669
IND. RATES				1.67	MINIMUM PREMIUM	
MAN. RATES	1.79	1.90	1.80	+ 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	
2005	4,339	160,863	3.707						9	9
2006	3,893	60,690	1.558						5	5
2007	4,238	174,590	4.119					1	2	3
2008	3,118	16,163	.518							
2009	2,574	81,764	3.176						1	4
<b>TOTAL</b>	<b>18,162</b>	<b>494,070</b>	<b>2.720</b>						<b>2</b>	<b>20</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					70,911					33,654	56,298
2006					11,533					17,528	31,629
2007				83,328	1,996				21,634	2,319	65,313
2008											16,163
2009				4,611	39,829				11,645	4,728	20,951
<b>TOTAL</b>				<b>87,939</b>	<b>124,269</b>				<b>33,279</b>	<b>58,229</b>	<b>190,354</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					109,770					54,621	62,153
2006		12	509	295	16,798		4	483	516	25,660	34,476
2007	102	613	30,801	97,963	5,063	14	159	8,090	26,860	4,158	68,056
2008											16,906
2009	34	1,535	54,657	20,807	34,995	33	769	17,976	8,961	4,951	22,145
<b>TOTAL</b>	<b>136</b>	<b>2,160</b>	<b>85,967</b>	<b>119,065</b>	<b>166,626</b>	<b>47</b>	<b>932</b>	<b>26,549</b>	<b>36,337</b>	<b>89,390</b>	<b>203,736</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	115,791	411,418	203,736			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-86,590	-55,311	205			
TOTAL LOSSES	29,201	356,107	203,941			
EXPECTED LOSSES	329,641	273,158	38,685			
CREDIBILITY	.01	.03	.05			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.161	1.961	1.123	3.245		
INDICATED (POST-TEST)	.152	1.845	1.057	3.054		
PRES. ON RATE LEVEL	1.758	1.457	.206	3.421		
DERIVED BY FORMULA	1.742	1.469	.249	3.460		
UNDERLYING PRES. RATE	1.815	1.504	.213	3.532		
PROPOSED	1.722	1.453	.246	3.421		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.504
IND. RATES				3.50	MINIMUM PREMIUM	
MAN. RATES	4.06	4.05	3.63	+ 3.50	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	13,079	417,498	3.192			1	2	9	12
2006	15,568	403,713	2.593			1	2	8	11
2007	16,724	142,534	.852					7	7
2008	11,619	333,102	2.866			1		9	10
2009	11,070	116,753	1.054				2	1	3
<b>TOTAL</b>	<b>68,060</b>	<b>1,413,600</b>	<b>2.077</b>			<b>3</b>	<b>6</b>	<b>34</b>	<b>43</b>
O.D.		1,137	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			128,932	101,691	35,131			44,997	28,233	22,993	55,521
2006			181,004	32,109	28,930			71,207	1,868	28,265	60,330
2007					75,456					13,351	53,727
2008			125,697		66,723			12,090		64,805	63,787
2009				71,523	742				20,707	12,282	11,499
<b>TOTAL</b>			<b>435,633</b>	<b>205,323</b>	<b>206,982</b>			<b>128,294</b>	<b>50,808</b>	<b>141,696</b>	<b>244,864</b>
O.D.											1,137

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			183,599	141,147	54,384			99,668	41,785	37,318	61,295
2006	44	1,920	254,718	45,119	43,351	2	1,186	151,742	5,220	41,725	65,760
2007	4	179	9,628	5,555	97,528		11	984	1,031	17,902	55,984
2008	15	5,104	190,150	18,362	74,179	4	1,349	37,970	11,294	72,113	66,721
2009	82	3,764	120,264	51,983	6,219	60	1,449	34,195	17,019	11,916	12,154
<b>TOTAL</b>	<b>145</b>	<b>10,967</b>	<b>758,359</b>	<b>262,166</b>	<b>275,661</b>	<b>66</b>	<b>3,995</b>	<b>324,559</b>	<b>76,349</b>	<b>180,974</b>	<b>261,914</b>
O.D.											1,246

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,098,091	795,150	263,160			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-299,013	-236,602	1,144			
TOTAL LOSSES	799,078	558,548	264,304			
EXPECTED LOSSES	1,163,145	1,189,008	204,180			
CREDIBILITY	.04	.07	.12			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.174	.821	.388	2.383		
INDICATED (POST-TEST)	1.105	.773	.365	2.243		
PRES. ON RATE LEVEL	1.655	1.692	.291	3.638		
DERIVED BY FORMULA	1.633	1.628	.300	3.561		
UNDERLYING PRES. RATE	1.709	1.747	.300	3.756		
PROPOSED	1.633	1.628	.300	3.561		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.648
IND. RATES				3.65	MINIMUM PREMIUM	
MAN. RATES	4.00	4.09	3.86	+ 3.65	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	2,321	348,526	15,016			1	1	3	5
2006	4,977	557,843	11,208			1	2	11	14
2007	3,941	732,670	18,590			1	4	6	11
2008	3,218	437,501	13,595			1	1	3	5
2009	976	2,712	.277						
<b>TOTAL</b>	<b>15,433</b>	<b>2,079,252</b>	<b>13,473</b>			<b>4</b>	<b>8</b>	<b>23</b>	<b>35</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			174,665	86,596	5,085			55,000	6,424	8,110	12,646
2006			261,946	126,313	17,055			68,709	34,614	25,390	23,816
2007			186,528	234,123	35,547			127,659	95,054	41,305	12,454
2008			237,065	91,630	6,159			56,384	29,077	7,333	9,853
2009											2,712
<b>TOTAL</b>			<b>860,204</b>	<b>538,662</b>	<b>63,846</b>			<b>307,752</b>	<b>165,169</b>	<b>82,138</b>	<b>61,481</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			248,723	120,195	7,871			121,825	9,508	13,162	13,961
2006	174	2,849	376,982	170,975	27,546	29	1,179	150,761	51,815	38,133	25,959
2007	291	5,964	339,993	282,335	54,897	64	4,323	295,369	128,996	61,501	12,977
2008	112	10,189	400,805	100,455	15,820	129	4,726	139,920	36,252	11,467	10,306
2009											2,867
<b>TOTAL</b>	<b>577</b>	<b>19,002</b>	<b>1,366,503</b>	<b>673,960</b>	<b>106,134</b>	<b>222</b>	<b>10,228</b>	<b>707,875</b>	<b>226,571</b>	<b>124,263</b>	<b>66,070</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,104,407	1,130,928	66,070			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-101,438	-64,295	167			
TOTAL LOSSES	2,002,969	1,066,633	66,237			
EXPECTED LOSSES	370,546	298,474	36,885			
CREDIBILITY	.01	.03	.04			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	12.978	6.911	.429	20.318		
INDICATED (POST-TEST)	12.212	6.503	.404	19.119		
PRES. ON RATE LEVEL	2.325	1.873	.232	4.430		
DERIVED BY FORMULA	2.424	2.012	.239	4.675		
UNDERLYING PRES. RATE	2.401	1.934	.239	4.574		
PROPOSED	2.424	2.012	.239	4.675		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	4.789
IND. RATES				4.79	MINIMUM PREMIUM	
MAN. RATES	5.19	5.07	4.70	+ 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	
2005	12,721	386,711	3.039			2		4		6
2006	17,476	166,828	.954					3	3	6
2007	15,943	44,373	.278					1	2	3
2008	10,840	106,574	.983					2	1	3
2009	26,151	713,386	2.727					8	44	52
<b>TOTAL</b>	<b>83,131</b>	<b>1,417,872</b>	<b>1.706</b>			<b>2</b>		<b>14</b>	<b>54</b>	<b>70</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			304,243		6,218			57,070		5,019	14,161
2006				108,378	10,768				28,970	6,555	12,157
2007				6,490	10,155				2,030	262	25,436
2008				63,981	355				7,533	10,497	24,208
2009				165,318	160,694				121,152	178,127	88,095
<b>TOTAL</b>			<b>304,243</b>	<b>344,167</b>	<b>188,190</b>			<b>57,070</b>	<b>159,685</b>	<b>200,460</b>	<b>164,057</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			433,242		9,625			126,410		8,146	15,634
2006	148	150	13,313	144,588	16,967	23	37	4,057	41,545	10,154	13,251
2007	7	70	3,673	8,366	13,320	2	14	762	2,524	449	26,504
2008	71	1,312	60,671	60,235	3,816	34	278	8,536	8,991	12,204	25,322
2009	299	13,879	465,423	189,914	152,639	422	10,583	260,746	129,319	155,121	93,116
<b>TOTAL</b>	<b>525</b>	<b>15,411</b>	<b>976,322</b>	<b>403,103</b>	<b>196,367</b>	<b>481</b>	<b>10,912</b>	<b>400,511</b>	<b>182,379</b>	<b>186,074</b>	<b>173,827</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,404,162	967,923	173,827	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-114,743	-87,373	736	
TOTAL LOSSES	1,289,419	880,550	174,563	
EXPECTED LOSSES	507,930	507,930	100,588	
CREDIBILITY	.04	.08	.13	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.551	1.059	.210	2.820
INDICATED (POST-TEST)	1.459	.997	.198	2.654
PRES. ON RATE LEVEL	.592	.592	.117	1.301
DERIVED BY FORMULA	.627	.624	.128	1.379
UNDERLYING PRES. RATE	.611	.611	.121	1.343
PROPOSED	.627	.624	.128	1.379

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE
IND. RATES				1.41	MINIMUM PREMIUM
MAN. RATES	1.55	1.55	1.38	+ 1.41	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	1,968	85,300	4.334				1	3	4
2006	1,559	4,218	.270						
2007	1,424	1,102	.077						
2008	1,001	357	.035						
2009	547								
<b>TOTAL</b>	<b>6,499</b>	<b>90,977</b>	<b>1.400</b>				<b>1</b>	<b>3</b>	<b>4</b>
O.D.		134	.002						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				54,944	8,235				10,983	9,893	1,245
2006											4,218
2007											1,102
2008											357
<b>TOTAL</b>				<b>54,944</b>	<b>8,235</b>				<b>10,983</b>	<b>9,893</b>	<b>6,922</b>
O.D.											134

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				76,262	12,748				16,255	16,056	1,374
2006											4,598
2007											1,148
2008											373
<b>TOTAL</b>				<b>76,262</b>	<b>12,748</b>				<b>16,255</b>	<b>16,056</b>	<b>7,493</b>
O.D.											142

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B		121,321	7,635			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-25,781	-25,973	25			
TOTAL LOSSES		95,348	7,660			
EXPECTED LOSSES	93,130	121,077	5,849			
CREDIBILITY	.01	.02	.02			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	1.467	.118	1.585		
INDICATED (POST-TEST)	.000	1.380	.111	1.491		
PRES. ON RATE LEVEL	1.388	1.804	.087	3.279		
DERIVED BY FORMULA	1.374	1.796	.087	3.257		
UNDERLYING PRES. RATE	1.433	1.863	.090	3.386		
PROPOSED	1.374	1.796	.087	3.257		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.336
IND. RATES				3.34	MINIMUM PREMIUM	
MAN. RATES	3.81	3.85	3.48	+ 3.34	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	70,818	1,697,759	2,397			3	5	28	36
2006	63,110	1,709,834	2,709			4	9	21	34
2007	75,589	2,892,733	3,826			6	7	17	30
2008	70,493	1,103,178	1,564			1	11	22	34
2009	56,117	928,952	1,655			2	3	17	22
<b>TOTAL</b>	<b>336,127</b>	<b>8,332,456</b>	<b>2,479</b>			<b>16</b>	<b>35</b>	<b>105</b>	<b>156</b>
O.D.		2,379							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			652,843	69,577	194,767			307,447	87,196	219,218	166,711
2006			850,707	178,859	89,735			226,186	111,963	138,232	114,152
2007			1,319,784	213,372	103,756			824,386	176,000	135,422	120,013
2008			115,408	187,047	82,600			54,997	354,557	115,181	193,388
2009			297,544	80,853	89,536			96,996	63,397	183,381	117,245
<b>TOTAL</b>			<b>3,236,286</b>	<b>729,708</b>	<b>560,394</b>			<b>1,510,012</b>	<b>793,113</b>	<b>791,434</b>	<b>711,509</b>
O.D.											2,379

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			929,648	96,573	301,499			680,995	129,051	355,789	184,049
2006	244	8,997	1,198,421	248,082	136,742	96	3,906	497,526	169,351	205,505	124,426
2007	284	29,714	1,762,980	290,867	153,677	129	22,984	1,617,898	278,910	199,141	125,054
2008	223	8,761	359,497	196,396	101,154	1,564	13,652	433,413	371,911	155,467	202,284
2009	232	19,714	584,933	125,723	93,238	709	17,796	357,879	108,075	157,438	123,928
<b>TOTAL</b>	<b>983</b>	<b>67,186</b>	<b>4,835,479</b>	<b>957,641</b>	<b>786,310</b>	<b>2,498</b>	<b>58,338</b>	<b>3,587,711</b>	<b>1,057,298</b>	<b>1,073,340</b>	<b>759,741</b>
O.D.											2,479

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,552,195	3,874,589	762,220			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,141,470	-724,446	3,961			
TOTAL LOSSES	7,410,725	3,150,143	766,181			
EXPECTED LOSSES	4,477,211	3,727,649	692,422			
CREDIBILITY	.10	.21	.34			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.205	.937	.228	3.370		
INDICATED (POST-TEST)	2.075	.882	.215	3.172		
PRES. ON RATE LEVEL	1.290	1.074	.200	2.564		
DERIVED BY FORMULA	1.369	1.034	.205	2.608		
UNDERLYING PRES. RATE	1.332	1.109	.206	2.647		
PROPOSED	1.369	1.034	.205	2.608		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.671
IND. RATES				2.67	MINIMUM PREMIUM	
MAN. RATES	2.87	2.86	2.72	+ 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	
2005	1,613	15,512	.961						1	1
2006	1,593	15,353	.963						3	3
2007	1,640	83,941	5.118					1	2	3
2008	1,466	26,998	1.841						1	1
2009	1,164	16,672	1.432						2	2
<b>TOTAL</b>	<b>7,476</b>	<b>158,476</b>	<b>2.120</b>						<b>1</b>	<b>9</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					7,693					1,935	5,884
2006					4,763					5,271	5,319
2007				42,607	8,810				11,971	15,542	5,011
2008					757					21,920	4,321
2009					2,924					13,443	305
<b>TOTAL</b>				<b>42,607</b>	<b>24,947</b>				<b>11,971</b>	<b>58,111</b>	<b>20,840</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					11,909					3,141	6,496
2006		4	211	122	6,937			148	155	7,714	5,798
2007	52	330	16,739	50,662	12,658	7	97	5,531	15,964	21,421	5,221
2008		8	281	129	817	2	172	4,581	3,341	24,309	4,520
2009	1	95	3,449	1,284	2,542	9	265	7,683	3,763	10,804	322
<b>TOTAL</b>	<b>53</b>	<b>437</b>	<b>20,680</b>	<b>52,197</b>	<b>34,863</b>	<b>18</b>	<b>534</b>	<b>17,943</b>	<b>23,223</b>	<b>67,389</b>	<b>22,357</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	39,665	177,672	22,357	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-32,045	-20,895	84	
TOTAL LOSSES	7,620	156,777	22,441	
EXPECTED LOSSES	124,326	105,786	15,027	
CREDIBILITY	.01	.02	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.102	2.097	.300	2.499
INDICATED (POST-TEST)	.096	1.973	.282	2.351
PRES. ON RATE LEVEL	1.611	1.370	.195	3.176
DERIVED BY FORMULA	1.596	1.382	.198	3.176
UNDERLYING PRES. RATE	1.663	1.415	.201	3.279
PROPOSED	1.596	1.382	.198	3.176

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.253
IND. RATES				3.25	MINIMUM PREMIUM	
MAN. RATES	3.46	3.54	3.37	+ 3.25	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	145,230	2,303,253	1.585			3	13	55	71	
2006	171,515	1,918,686	1.118	1		3	7	41	52	
2007	186,277	2,458,806	1.319			3	15	50	68	
2008	164,324	1,690,373	1.028			2	3	52	57	
2009	171,999	1,138,132	.661				9	33	42	
<b>TOTAL</b>	<b>839,345</b>	<b>9,509,250</b>	<b>1.133</b>	<b>1</b>		<b>11</b>	<b>47</b>	<b>231</b>	<b>290</b>	
O.D.		86,595	.010					7	7	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			660,151	232,059	317,022			114,411	152,605	476,836	350,169
2006	116,473		511,812	311,623	139,352	80,178		162,081	155,904	169,082	272,181
2007			434,687	496,326	231,651			104,511	474,209	301,983	415,439
2008			250,749	99,465	506,786			150,686	91,980	368,996	221,711
2009				218,236	193,081				227,837	213,605	285,373
<b>TOTAL</b>	<b>116,473</b>		<b>1,857,399</b>	<b>1,357,709</b>	<b>1,387,892</b>	<b>80,178</b>		<b>531,689</b>	<b>1,102,535</b>	<b>1,530,502</b>	<b>1,544,873</b>
O.D.					24,652					58,335	3,608

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			940,055	322,097	490,747			253,420	225,857	773,905	386,587
2006	147,239	5,758	748,944	423,101	209,002	156,997	2,893	368,572	231,432	251,227	296,677
2007	621	13,901	793,222	611,074	318,807	299	6,634	406,710	615,198	429,167	432,887
2008	188	16,361	612,444	193,718	556,130	429	15,689	458,998	164,152	419,195	231,910
2009	379	17,692	591,961	242,360	184,927	722	17,535	421,038	209,254	194,187	301,639
<b>TOTAL</b>	<b>148,427</b>	<b>53,712</b>	<b>3,686,626</b>	<b>1,792,350</b>	<b>1,759,613</b>	<b>158,447</b>	<b>42,751</b>	<b>1,908,738</b>	<b>1,445,893</b>	<b>2,067,681</b>	<b>1,649,700</b>
O.D.	4	278	10,066	3,979	30,590	25	718	20,989	10,816	61,262	3,837

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,030,781	7,172,184	1,653,537			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,787,401	-1,014,545	9,680			
TOTAL LOSSES	4,243,380	6,157,639	1,663,217			
EXPECTED LOSSES	7,251,940	5,388,595	1,569,575			
CREDIBILITY	.19	.39	.62			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.506	.734	.198	1.438		
INDICATED (POST-TEST)	.476	.691	.186	1.353		
PRES. ON RATE LEVEL	.837	.622	.181	1.640		
DERIVED BY FORMULA	.768	.649	.184	1.601		
UNDERLYING PRES. RATE	.864	.642	.187	1.693		
PROPOSED	.768	.649	.184	1.601		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	1.640
IND. RATES				1.64	MINIMUM PREMIUM	
MAN. RATES	1.87	1.86	1.74	+ 1.64	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	47,563	555,620	1.168				1	17	18	
2006	47,527	176,358	.371				2	8	10	
2007	59,140	500,231	.845			1		13	14	
2008	95,736	1,246,420	1.301			2	5	21	28	
2009	73,608	1,517,112	2.061				4	11	16	
TOTAL	323,574	3,995,741	1.235			1	3	70	86	
O.D.		185,103	.057				1	1	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				10,733	111,659				2,070	288,016	143,142
2006				20,178	43,770				8,015	59,231	45,164
2007			253,657		47,600			28,255		61,095	109,624
2008			386,377	321,005	87,787			128,080	114,379	117,979	90,813
2009	556,333			164,658	78,689	262,066			240,156	106,088	109,122
TOTAL	556,333		640,034	516,574	369,505	262,066		156,335	364,620	632,409	497,865
O.D.			142,126	10,000	5,696			9,002		4,986	13,293

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				14,897	172,849				3,064	467,448	158,029
2006	27	67	4,323	27,993	63,984	6	22	2,704	13,181	86,863	49,229
2007	5	5,789	345,554	10,159	64,199		849	61,516	6,621	82,246	114,228
2008	385	21,003	844,603	338,388	118,804	510	12,723	379,691	145,217	142,034	94,990
2009	720,364	11,178	367,642	153,461	81,261	283,554	16,118	375,783	187,245	109,000	115,342
TOTAL	720,781	38,037	1,562,122	544,898	501,097	284,070	29,712	819,694	355,328	887,591	531,818
O.D.	13	3,393	200,403	13,550	9,407		258	18,529	990	6,793	14,209

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,677,012	2,319,654	546,027	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,129,715	-410,512	3,050	
TOTAL LOSSES	2,547,297	1,909,142	549,077	
EXPECTED LOSSES	4,782,423	2,349,146	456,239	
CREDIBILITY	.10	.20	.33	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.787	.590	.170	1.547
INDICATED (POST-TEST)	.741	.555	.160	1.456
PRES. ON RATE LEVEL	1.431	.703	.137	2.271
DERIVED BY FORMULA	1.362	.673	.145	2.180
UNDERLYING PRES. RATE	1.478	.726	.141	2.345
PROPOSED	1.362	.673	.145	2.180

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	TOTAL
IND. RATES				2.23	MINIMUM PREMIUM	
MAN. RATES	2.83	2.72	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
2005	189,023	5,795,157	3.065			11	29	122	162
2006	203,762	8,052,776	3.952	2		14	25	152	193
2007	186,147	7,805,881	4.193	1		18	22	127	168
2008	154,438	5,567,174	3.604	2		6	21	95	124
2009	139,600	4,408,179	3.157			2	13	103	118
<b>TOTAL</b>	<b>872,970</b>	<b>31,629,167</b>	<b>3.623</b>	<b>5</b>		<b>51</b>	<b>110</b>	<b>599</b>	<b>765</b>
O.D.		65,298	.007					5	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,704,261	630,550	649,429			640,108	677,450	946,708	546,651
2006	683,562		2,128,485	818,313	951,886	12,233		1,174,444	564,472	1,230,960	488,421
2007	1,465		2,948,785	835,646	1,019,585	71		882,166	367,504	1,167,403	583,256
2008	601,310		1,071,918	763,363	608,275	58,186		639,483	521,637	770,176	532,826
2009			327,176	638,255	730,087			230,351	501,329	1,438,497	542,484
<b>TOTAL</b>	<b>1,286,337</b>		<b>8,180,625</b>	<b>3,686,127</b>	<b>3,959,262</b>	<b>70,490</b>		<b>3,566,552</b>	<b>2,632,392</b>	<b>5,553,744</b>	<b>2,693,638</b>
O.D.					20,075					24,069	21,154

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			2,426,868	875,203	1,005,313			1,417,839	1,002,627	1,536,507	603,503
2006	862,748	23,570	3,064,443	1,132,998	1,405,792	24,399	20,152	2,568,693	870,051	1,817,960	532,379
2007	2,970	74,488	4,382,869	1,133,296	1,373,946	390	28,595	2,000,411	602,703	1,593,475	607,753
2008	702,780	59,674	2,358,471	881,189	715,957	103,643	63,751	1,891,981	704,186	906,349	557,336
2009	1,326	70,932	2,304,992	812,196	694,663	3,273	82,553	1,883,355	767,465	1,214,566	573,406
<b>TOTAL</b>	<b>1,569,824</b>	<b>228,664</b>	<b>14,537,643</b>	<b>4,834,882</b>	<b>5,195,671</b>	<b>131,705</b>	<b>195,051</b>	<b>9,762,279</b>	<b>3,947,032</b>	<b>7,068,857</b>	<b>2,874,377</b>
O.D.	1	47	1,563	717	29,100		94	2,505	1,824	32,912	22,938

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	26,429,376	21,110,995	2,897,315			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,036,879	-3,211,120	13,916			
TOTAL LOSSES	19,392,497	17,899,875	2,911,231			
EXPECTED LOSSES	27,323,961	16,202,323	2,514,153			
CREDIBILITY	.19	.40	.63			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.221	2.050	.333	4.604		
INDICATED (POST-TEST)	2.090	1.929	.313	4.332		
PRES. ON RATE LEVEL	3.031	1.798	.279	5.108		
DERIVED BY FORMULA	2.852	1.850	.300	5.002		
UNDERLYING PRES. RATE	3.130	1.856	.288	5.274		
PROPOSED	2.852	1.850	.300	5.002		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	5.124
IND. RATES				5.12	MINIMUM PREMIUM	
MAN. RATES	5.44	5.66	5.42	+ 5.12	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	29,659	429,730	1.448			1	1	11	13	
2006	12,521	183,673	1.466				1	4	5	
2007	9,895	264,273	2.670				2	4	6	
2008	14,869	493,066	3.316			1	2	2	5	
2009	13,871	17,677	.127							
<b>TOTAL</b>	<b>80,815</b>	<b>1,388,419</b>	<b>1.718</b>			<b>2</b>	<b>6</b>	<b>21</b>	<b>29</b>	
O.D.		1,424	.001							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			141,762	81,051	26,955			58,774	33,902	32,609	54,677
2006				47,543	35,634				5,890	65,242	29,364
2007				107,172	34,272				45,909	36,421	40,499
2008			251,100	40,057	15,057			47,924	47,488	25,050	66,390
2009											17,677
<b>TOTAL</b>			<b>392,862</b>	<b>275,823</b>	<b>111,918</b>			<b>106,698</b>	<b>133,189</b>	<b>159,322</b>	<b>208,607</b>
O.D.											1,424

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			201,869	112,499	41,726			130,184	50,175	52,923	60,363
2006	65	91	7,205	64,220	52,458	4	23	2,585	10,332	95,623	32,007
2007	133	872	43,655	128,326	47,490	29	363	19,499	59,432	51,064	42,200
2008	58	9,715	373,774	54,249	22,901	213	4,734	142,017	56,032	32,323	69,444
2009											18,685
<b>TOTAL</b>	<b>256</b>	<b>10,678</b>	<b>626,503</b>	<b>359,294</b>	<b>164,575</b>	<b>246</b>	<b>5,120</b>	<b>294,285</b>	<b>175,971</b>	<b>231,933</b>	<b>222,699</b>
O.D.											1,572

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	937,088	931,773	224,271	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-581,514	-270,518	1,932	
TOTAL LOSSES	355,574	661,255	226,203	
EXPECTED LOSSES	2,248,273	1,403,757	350,736	
CREDIBILITY	.04	.08	.13	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.440	.818	.280	1.538
INDICATED (POST-TEST)	.414	.770	.263	1.447
PRES. ON RATE LEVEL	2.695	1.682	.420	4.797
DERIVED BY FORMULA	2.604	1.609	.400	4.613
UNDERLYING PRES. RATE	2.782	1.737	.434	4.953
PROPOSED	2.604	1.609	.400	4.613

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE
IND. RATES				4.73	MINIMUM PREMIUM
MAN. RATES	5.53	5.57	5.09	+ 4.73	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	55,746	2,440,519	4.377			7	5	48	60
2006	48,691	1,702,724	3.496			4	5	33	42
2007	46,372	1,293,663	2.789			4	1	22	27
2008	32,858	891,070	2.711			1		16	17
2009	28,570	263,878	.923					7	7
<b>TOTAL</b>	<b>212,237</b>	<b>6,591,854</b>	<b>3.106</b>			<b>16</b>	<b>11</b>	<b>126</b>	<b>153</b>
O.D.		499							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,273,487	110,236	275,854			419,544	108,142	164,232	89,024
2006			797,856	241,538	123,725			229,561	117,127	136,535	56,382
2007			606,956	20,340	72,388			411,457	22,125	106,282	54,115
2008			264,791		101,101			184,619		299,608	40,951
2009					106,595					100,132	57,151
<b>TOTAL</b>			<b>2,943,090</b>	<b>372,114</b>	<b>679,663</b>			<b>1,245,181</b>	<b>247,394</b>	<b>806,789</b>	<b>297,623</b>
O.D.											499

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,811,087	153,008	427,023			927,439	160,050	266,550	98,282
2006	332	8,566	1,134,456	331,932	186,741	99	3,966	505,318	176,752	203,133	61,456
2007	34	13,651	814,538	44,831	100,473	20	11,397	812,557	62,024	148,224	56,388
2008	26	10,316	385,896	31,976	113,743	28	15,213	435,710	67,296	336,037	42,835
2009	78	3,461	125,692	46,778	92,700	74	1,976	57,220	28,028	80,462	60,409
<b>TOTAL</b>	<b>470</b>	<b>35,994</b>	<b>4,271,669</b>	<b>608,525</b>	<b>920,680</b>	<b>221</b>	<b>32,552</b>	<b>2,738,244</b>	<b>494,150</b>	<b>1,034,406</b>	<b>319,370</b>
O.D.											522

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,079,150	3,057,761	319,892	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,052,346	-491,735	1,561	
TOTAL LOSSES	6,026,804	2,566,026	321,453	
EXPECTED LOSSES	3,966,710	2,400,400	303,499	
CREDIBILITY	.08	.15	.25	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.840	1.209	.151	4.200
INDICATED (POST-TEST)	2.672	1.138	.142	3.952
PRES. ON RATE LEVEL	1.810	1.095	.139	3.044
DERIVED BY FORMULA	1.879	1.101	.140	3.120
UNDERLYING PRES. RATE	1.869	1.131	.143	3.143
PROPOSED	1.879	1.101	.140	3.120

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.196
IND. RATES				3.20	MINIMUM PREMIUM	
MAN. RATES	3.17	3.31	3.23	+ 3.20	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	56,474	2,099,748	3.718	1		5	1	29	36
2006	41,339	1,480,964	3.582			4	3	34	41
2007	47,903	1,357,390	2.833			2	4	41	47
2008	41,745	1,335,769	3.199			1	9	18	28
2009	34,528	814,524	2.359				3	22	25
<b>TOTAL</b>	<b>221,989</b>	<b>7,088,395</b>	<b>3.193</b>	<b>1</b>		<b>12</b>	<b>20</b>	<b>144</b>	<b>177</b>
O.D.		50,083	.022				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	65,783		1,132,743	92,391	169,455	2,386		416,953		116,011	104,026
2006			653,445	108,985	124,070			224,490	113,873	157,421	98,680
2007			320,916	211,009	138,130			56,961	142,246	361,750	126,378
2008			299,759	324,848	152,346			139,626	244,048	91,312	83,830
2009			172,181	153,939					188,157	236,038	64,209
<b>TOTAL</b>	<b>65,783</b>		<b>2,406,863</b>	<b>909,414</b>	<b>737,940</b>	<b>2,386</b>		<b>838,030</b>	<b>688,324</b>	<b>962,532</b>	<b>477,123</b>
O.D.				45,642					2,453		1,988

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	94,793		1,613,026	128,239	262,317	3,892		923,550		188,284	114,845
2006	149	6,928	919,598	154,153	185,009	94	3,880	494,725	172,603	233,621	107,561
2007	266	9,041	524,461	266,284	188,213	94	2,951	193,717	207,219	492,608	131,686
2008	394	18,772	758,313	348,154	187,049	1,090	16,591	506,498	269,753	122,439	87,686
2009	308	14,007	468,932	191,906	147,303	632	15,661	381,792	189,490	208,286	67,869
<b>TOTAL</b>	<b>95,910</b>	<b>48,748</b>	<b>4,284,330</b>	<b>1,088,736</b>	<b>969,891</b>	<b>5,802</b>	<b>39,083</b>	<b>2,500,282</b>	<b>839,065</b>	<b>1,245,238</b>	<b>509,647</b>
O.D.	62	58	5,408	60,775	540	2	2	327	3,502	47	2,094

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,980,014	4,207,794	511,741			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,587,166	-598,178	2,130			
TOTAL LOSSES	5,392,848	3,609,616	513,871			
EXPECTED LOSSES	6,115,797	3,021,270	388,481			
CREDIBILITY	.08	.16	.25			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.429	1.626	.231	4.286		
INDICATED (POST-TEST)	2.286	1.530	.217	4.033		
PRES. ON RATE LEVEL	2.668	1.318	.170	4.156		
DERIVED BY FORMULA	2.637	1.352	.182	4.171		
UNDERLYING PRES. RATE	2.755	1.361	.175	4.291		
PROPOSED	2.628	1.347	.181	4.156		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	4.257
IND. RATES				4.26	MINIMUM PREMIUM	
MAN. RATES	4.49	4.54	4.41	+ 4.26	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	98,770	1,627,685	1.647			1	8	27	36
2006	75,749	1,100,033	1.452			2	7	29	38
2007	105,491	1,872,900	1.775			4	17	36	57
2008	100,357	1,784,126	1.777			3	25	26	54
2009	101,365	1,072,806	1.058			1	3	41	45
<b>TOTAL</b>	<b>481,732</b>	<b>7,457,550</b>	<b>1.548</b>			<b>11</b>	<b>60</b>	<b>159</b>	<b>230</b>
O.D.		1,467							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			236,157	295,763	380,128			74,613	242,558	196,222	202,244
2006			340,358	81,729	130,252			44,091	193,139	188,708	121,756
2007			512,754	294,306	148,965			212,902	275,311	232,741	195,921
2008			535,617	403,372	60,856			103,977	309,085	159,755	211,464
2009			176,314	65,058	215,181			14,032	74,250	369,439	158,532
<b>TOTAL</b>			<b>1,801,200</b>	<b>1,140,228</b>	<b>935,382</b>			<b>449,615</b>	<b>1,094,343</b>	<b>1,146,865</b>	<b>889,917</b>
O.D.											1,467

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			336,288	410,519	588,439			165,268	358,985	318,469	223,277
2006	110	3,699	484,844	115,208	192,236	161	994	124,370	282,307	280,165	132,714
2007	369	13,971	813,117	369,900	206,737	179	8,215	547,458	371,828	327,925	204,150
2008	475	27,565	1,108,785	419,604	96,880	1,379	16,270	503,462	339,834	202,478	221,191
2009	269	17,843	566,390	158,018	197,567	511	13,151	333,110	154,299	304,762	167,568
<b>TOTAL</b>	<b>1,223</b>	<b>63,078</b>	<b>3,309,424</b>	<b>1,473,249</b>	<b>1,281,859</b>	<b>2,230</b>	<b>38,630</b>	<b>1,673,668</b>	<b>1,507,253</b>	<b>1,433,799</b>	<b>948,900</b>
O.D.											1,590

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,088,253	5,696,160	950,490			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,016,582	-893,120	5,772			
TOTAL LOSSES	3,071,671	4,803,040	956,262			
EXPECTED LOSSES	8,194,262	4,802,868	924,925			
CREDIBILITY	.13	.27	.43			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.638	.997	.199	1.834		
INDICATED (POST-TEST)	.600	.938	.187	1.725		
PRES. ON RATE LEVEL	1.647	.966	.186	2.799		
DERIVED BY FORMULA	1.511	.958	.186	2.655		
UNDERLYING PRES. RATE	1.701	.997	.192	2.890		
PROPOSED	1.511	.958	.186	2.655		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.720
IND. RATES				2.72	MINIMUM PREMIUM	
MAN. RATES	3.05	3.12	2.97	+ 2.72	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	42,574	1,740,274	4.087			4	1	44	49
2006	47,612	1,636,273	3.436			2	8	43	53
2007	57,726	2,108,416	3.652			3	10	34	47
2008	49,987	2,806,191	5.613			6	7	27	40
2009	39,038	871,676	2.232				3	26	29
<b>TOTAL</b>	<b>236,937</b>	<b>9,162,830</b>	<b>3.867</b>			<b>15</b>	<b>29</b>	<b>174</b>	<b>218</b>
O.D.		125,530	.052				1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			698,698	45,036	192,148			341,974	877	218,452	243,089
2006			219,031	379,015	195,630			96,640	151,075	291,002	303,880
2007			333,099	387,467	231,112			307,670	155,859	304,212	388,997
2008			1,124,305	253,429	234,827			511,315	113,195	239,988	329,132
2009				52,929	288,422				45,754	295,277	189,294
<b>TOTAL</b>			<b>2,375,133</b>	<b>1,117,876</b>	<b>1,142,139</b>			<b>1,257,599</b>	<b>466,760</b>	<b>1,348,931</b>	<b>1,454,392</b>
O.D.				5,000	12,954					105,895	1,681

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			994,946	62,510	297,443			757,472	1,298	354,548	268,370
2006	518	2,906	355,628	511,659	290,406	124	1,841	232,783	226,552	429,331	331,229
2007	487	10,854	617,308	480,581	313,790	112	10,079	700,189	236,397	419,084	405,335
2008	364	46,893	1,805,969	341,026	286,950	539	40,392	1,178,660	207,564	285,110	344,272
2009	278	12,144	428,446	164,787	254,954	326	8,527	228,771	112,666	241,797	200,084
<b>TOTAL</b>	<b>1,647</b>	<b>72,797</b>	<b>4,202,297</b>	<b>1,560,563</b>	<b>1,443,543</b>	<b>1,101</b>	<b>60,839</b>	<b>3,097,875</b>	<b>784,477</b>	<b>1,729,870</b>	<b>1,549,290</b>
O.D.	14	360	13,377	10,311	12,377	66	1,938	55,533	27,889	89,288	1,792

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,507,844	5,658,318	1,551,082			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,460,907	-832,049	6,646			
TOTAL LOSSES	6,046,937	4,826,269	1,557,728			
EXPECTED LOSSES	5,738,614	4,262,497	1,158,622			
CREDIBILITY	.08	.17	.27			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.552	2.037	.657	5.246		
INDICATED (POST-TEST)	2.401	1.917	.618	4.936		
PRES. ON RATE LEVEL	2.346	1.742	.474	4.562		
DERIVED BY FORMULA	2.350	1.772	.513	4.635		
UNDERLYING PRES. RATE	2.422	1.799	.489	4.710		
PROPOSED	2.350	1.772	.513	4.635		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	4.748
IND. RATES				4.75	MINIMUM PREMIUM	
MAN. RATES	4.98	5.06	4.84	+ 4.75	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	122,557	8,157,370	6.655			13	38	172	223	
2006	122,903	6,087,875	4.953			8	41	143	192	
2007	130,386	14,835,145	11.377		1	23	86	258	368	
2008	119,583	5,331,970	4.458			5	41	105	151	
2009	87,344	3,315,302	3.795			2	18	103	123	
<b>TOTAL</b>	<b>582,773</b>	<b>37,727,662</b>	<b>6.474</b>		<b>1</b>	<b>51</b>	<b>224</b>	<b>781</b>	<b>1057</b>	
O.D.		1,865,464	.320			2	13	20	35	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			2,327,487	1,519,834	906,463			940,159	876,642	952,861	633,924
2006			926,498	1,520,476	575,442			426,842	1,294,416	798,539	545,662
2007	3,000		3,188,873	4,577,365	1,335,187	21,323		1,395,632	2,174,572	1,167,664	971,529
2008			688,412	1,706,952	422,407			315,068	1,082,983	608,120	508,028
2009			229,973	636,441	542,115			280,000	604,459	696,268	326,046
<b>TOTAL</b>	<b>3,000</b>		<b>7,361,243</b>	<b>9,961,068</b>	<b>3,781,614</b>	<b>21,323</b>		<b>3,357,701</b>	<b>6,033,072</b>	<b>4,223,452</b>	<b>2,985,189</b>
O.D.			305,675	812,799	100,863			56,353	354,162	117,325	118,287

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			3,290,353	2,109,530	1,403,203			2,062,985	1,297,433	1,546,488	699,852
2006	2,087	11,923	1,483,361	2,047,649	860,318	1,070	8,733	1,098,694	1,881,484	1,195,762	594,772
2007	9,516	107,898	6,115,953	5,555,131	1,895,903	37,251	56,139	3,697,607	2,865,841	1,687,630	1,012,333
2008	1,976	63,577	2,677,705	1,715,561	559,354	4,832	53,977	1,674,565	1,192,339	762,125	531,397
2009	1,169	60,642	1,967,802	719,241	528,068	3,204	79,223	1,681,570	635,145	630,274	344,631
<b>TOTAL</b>	<b>14,748</b>	<b>244,040</b>	<b>15,535,174</b>	<b>12,147,112</b>	<b>5,246,846</b>	<b>46,357</b>	<b>198,072</b>	<b>10,215,421</b>	<b>7,872,242</b>	<b>5,822,279</b>	<b>3,182,985</b>
O.D.	794	6,200	610,879	1,037,579	155,404	180	2,618	204,625	486,121	170,475	125,787

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	27,079,108	32,938,058	3,308,772		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-6,280,429	-4,087,123	17,920		
TOTAL LOSSES	20,798,679	28,850,935	3,326,692		
EXPECTED LOSSES	24,301,634	20,641,819	3,257,702		
CREDIBILITY	.15	.30	.48		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	3.569	4.951	.571	9.091	
INDICATED (POST-TEST)	3.358	4.659	.537	8.554	
PRES. ON RATE LEVEL	4.039	3.430	.541	8.010	
DERIVED BY FORMULA	3.937	3.799	.539	8.275	
UNDERLYING PRES. RATE	4.170	3.542	.559	8.271	
PROPOSED	3.937	3.799	.539	8.275	
<b>IND. RATES</b>					
YEAR	12-1-10	4-1-11	4-1-12	4-1-13	IND. RATE
IND. RATES				8.48	MINIMUM PREMIUM
MAN. RATES	8.98	8.87	8.50	+ 8.48	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	287,005	3,118,592	1.086			8	5	34	47	
2006	292,997	3,985,060	1.360	1		8	7	32	48	
2007	231,896	2,188,723	.943			4	7	16	27	
2008	229,878	2,624,739	1.141			7	7	19	33	
2009	271,161	938,435	.346				6	23	29	
<b>TOTAL</b>	<b>1,312,937</b>	<b>12,855,549</b>	<b>.979</b>	<b>1</b>		<b>27</b>	<b>32</b>	<b>124</b>	<b>184</b>	
O.D.		49,621	.003				1	2	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,407,820	279,718	238,899			446,377	89,587	407,739	248,452
2006	479,072		1,595,112	317,043	319,587	1,376		615,385	143,196	328,475	185,814
2007			1,021,930	313,507	90,205			226,212	259,503	121,252	156,114
2008			1,187,309	157,970	126,393			296,393	553,813	156,753	146,108
2009			262,715	164,745	164,745				114,968	202,506	193,501
<b>TOTAL</b>	<b>479,072</b>		<b>5,212,171</b>	<b>1,330,953</b>	<b>939,829</b>	<b>1,376</b>		<b>1,584,367</b>	<b>1,161,067</b>	<b>1,216,725</b>	<b>929,989</b>
O.D.			6,511	2,007					2,511	13,229	25,363

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			2,004,737	388,248	369,815			988,725	132,588	661,760	274,291
2006	604,300	16,988	2,251,601	444,631	476,583	2,812	10,430	1,330,703	228,938	486,302	202,537
2007	404	25,349	1,494,127	401,449	136,749	170	8,367	560,276	344,604	177,848	162,671
2008	247	45,928	1,758,195	236,355	166,083	2,466	35,880	1,097,484	602,068	221,458	152,829
2009	419	19,077	632,791	262,043	163,755	430	10,724	266,589	132,102	174,101	204,531
<b>TOTAL</b>	<b>605,370</b>	<b>107,342</b>	<b>8,141,451</b>	<b>1,732,726</b>	<b>1,312,985</b>	<b>5,878</b>	<b>65,401</b>	<b>4,243,777</b>	<b>1,440,300</b>	<b>1,721,469</b>	<b>996,859</b>
O.D.	7	49	2,475	7,694	3,118	2	21	1,287	3,486	19,488	27,440

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,173,060	6,241,266	1,024,299			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,984,616	-903,468	5,569			
TOTAL LOSSES	10,188,444	5,337,798	1,029,868			
EXPECTED LOSSES	12,052,761	4,792,220	919,057			
CREDIBILITY	.25	.52	.83			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.776	.407	.078	1.261		
INDICATED (POST-TEST)	.730	.383	.073	1.186		
PRES. ON RATE LEVEL	.888	.354	.068	1.310		
DERIVED BY FORMULA	.849	.369	.072	1.290		
UNDERLYING PRES. RATE	.918	.365	.070	1.353		
PROPOSED	.849	.369	.072	1.290		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	1.321
IND. RATES				1.32	MINIMUM PREMIUM	
MAN. RATES	1.56	1.51	1.39	+ 1.32	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	118,325	1,746,732	1.476			4	8	3	15
2006	115,789	2,802,808	2.420			7	5	9	21
2007	107,873	919,730	.852			1	5	2	8
2008	109,901	822,801	.748			2	3	5	10
2009	107,181	627,883	.585				8	5	13
<b>TOTAL</b>	<b>559,069</b>	<b>6,919,954</b>	<b>1.238</b>			<b>14</b>	<b>29</b>	<b>24</b>	<b>67</b>
O.D.		850,993	.152				2		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			888,524	155,662	5,025			364,440	268,815	19,590	44,676
2006			1,480,769	129,306	33,750			851,414	109,365	61,441	136,763
2007			389,580	79,620	8,822			96,000	133,120	37,403	175,185
2008			257,808	154,444	88,097			128,665	28,391	83,598	81,798
2009			154,613	154,613	24,213				271,331	65,977	111,749
<b>TOTAL</b>			<b>3,016,681</b>	<b>673,645</b>	<b>159,907</b>			<b>1,440,519</b>	<b>811,022</b>	<b>268,009</b>	<b>550,171</b>
O.D.			708,168					136,050			6,775

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,205,645	216,059	7,779			744,872	397,844	31,795	49,322
2006	178	14,102	1,894,943	185,237	56,998	91	11,891	1,517,603	175,055	95,140	149,072
2007	105	9,306	551,709	104,330	17,898	84	3,711	245,147	173,517	57,750	182,543
2008	196	13,114	518,008	174,620	107,889	133	10,342	301,354	55,680	97,478	85,561
2009	191	8,865	286,638	122,300	33,110	713	17,158	393,761	196,465	79,867	118,119
<b>TOTAL</b>	<b>670</b>	<b>45,387</b>	<b>4,456,943</b>	<b>802,546</b>	<b>223,674</b>	<b>1,021</b>	<b>43,102</b>	<b>3,202,737</b>	<b>998,561</b>	<b>362,030</b>	<b>584,617</b>
O.D.	17	12,823	968,355	20,590	6,634	2	2,409	294,654	4,042	706	7,088

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,028,120	2,418,783	591,705			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,359,088	-257,015	2,298			
TOTAL LOSSES	7,669,032	2,161,768	594,003			
EXPECTED LOSSES	5,439,741	1,352,947	385,757			
CREDIBILITY	.14	.29	.47			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.372	.387	.106	1.865		
INDICATED (POST-TEST)	1.291	.364	.100	1.755		
PRES. ON RATE LEVEL	.942	.235	.067	1.244		
DERIVED BY FORMULA	.991	.272	.083	1.346		
UNDERLYING PRES. RATE	.973	.242	.069	1.284		
PROPOSED	.991	.272	.083	1.346		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	1.378
IND. RATES				1.38	MINIMUM PREMIUM	
MAN. RATES	1.22	1.31	1.32	+ 1.38	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	589,618	4,235,746	.718			12	10	31	53	
2006	593,364	2,939,350	.495			4	15	28	47	
2007	702,563	4,161,055	.592		1	7	22	40	70	
2008	711,259	3,063,474	.430			2	16	34	52	
2009	844,962	2,323,571	.274			3	17	33	53	
<b>TOTAL</b>	<b>3,441,766</b>	<b>16,723,196</b>	<b>.486</b>		<b>1</b>	<b>28</b>	<b>80</b>	<b>166</b>	<b>275</b>	
O.D.		21,462								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,836,696	196,976	132,358			1,126,207	373,752	349,558	220,199
2006			865,783	542,786	181,803			423,092	307,911	252,418	365,557
2007		200,772	1,180,392	650,945	248,930		52,148	342,663	623,148	409,877	452,180
2008			334,071	699,930	214,574			70,351	628,624	689,051	426,873
2009			490,645	213,334	250,275			257,545	303,714	388,791	419,267
<b>TOTAL</b>		<b>200,772</b>	<b>4,707,587</b>	<b>2,303,971</b>	<b>1,027,940</b>		<b>52,148</b>	<b>2,219,858</b>	<b>2,237,149</b>	<b>2,089,695</b>	<b>1,884,076</b>
O.D.											21,462

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			2,407,210	273,403	204,889			2,012,935	553,152	567,335	243,100
2006	745	9,204	1,200,063	734,735	274,976	253	6,874	874,435	456,375	377,146	398,457
2007	820	361,213	1,890,410	815,198	353,706	407	77,775	956,882	824,984	583,865	471,172
2008	818	28,358	1,181,500	713,373	274,882	2,826	26,104	814,880	730,134	812,783	446,509
2009	558	40,008	1,219,117	310,127	249,230	2,149	53,195	1,071,851	348,289	352,567	443,165
<b>TOTAL</b>	<b>2,941</b>	<b>438,783</b>	<b>7,898,300</b>	<b>2,846,836</b>	<b>1,357,683</b>	<b>5,635</b>	<b>163,948</b>	<b>5,730,983</b>	<b>2,912,934</b>	<b>2,693,696</b>	<b>2,002,403</b>
O.D.											22,627

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,240,590	9,811,149	2,025,030			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,706,543	-1,122,116	11,711			
TOTAL LOSSES	11,534,047	8,689,033	2,036,741			
EXPECTED LOSSES	11,392,246	6,264,014	1,755,301			
CREDIBILITY	.48	.99	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.335	.252	.059	.646		
INDICATED (POST-TEST)	.315	.237	.056	.608		
PRES. ON RATE LEVEL	.321	.176	.049	.546		
DERIVED BY FORMULA	.318	.236	.056	.610		
UNDERLYING PRES. RATE	.331	.182	.051	.564		
PROPOSED	.317	.235	.056	.608		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	.622
IND. RATES				.62	MINIMUM PREMIUM	
MAN. RATES	.63	.56	.58	+ .62	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	226,304	2,114,796	.934			5	4	59	68
2006	226,152	3,619,434	1.600			8	6	66	80
2007	292,318	3,097,258	1.059			4	16	52	72
2008	344,132	2,469,710	.717			5	10	44	59
2009	379,782	2,140,294	.563			3	5	36	44
<b>TOTAL</b>	<b>1,468,688</b>	<b>13,441,492</b>	<b>.915</b>			<b>25</b>	<b>41</b>	<b>257</b>	<b>323</b>
O.D.		241,551	.016				3	4	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			755,648	70,377	286,194			234,573	40,272	423,083	304,649
2006			1,430,717	225,929	485,241			579,511	37,466	556,268	304,302
2007			598,794	629,217	486,945			175,827	520,696	410,210	275,569
2008			829,195	304,132	367,361			210,419	113,612	433,437	211,554
2009			443,365	256,270	285,147			68,333	374,229	467,768	245,182
<b>TOTAL</b>			<b>4,057,719</b>	<b>1,485,925</b>	<b>1,910,888</b>			<b>1,268,663</b>	<b>1,086,275</b>	<b>2,290,766</b>	<b>1,341,256</b>
O.D.				84,594	63,472				54,700	23,822	14,963

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,076,043	97,684	443,028			519,579	59,603	686,663	336,332
2006	309	15,350	2,021,392	326,079	715,997	29	9,759	1,246,905	83,862	817,579	331,689
2007	798	19,160	1,094,151	790,178	654,475	335	9,090	575,587	685,670	577,371	287,143
2008	419	39,139	1,515,074	394,782	427,248	531	20,912	611,365	202,193	493,507	221,285
2009	617	41,400	1,277,175	352,006	281,462	1,549	38,482	878,076	387,099	415,581	259,157
<b>TOTAL</b>	<b>2,143</b>	<b>115,049</b>	<b>6,983,835</b>	<b>1,960,729</b>	<b>2,522,210</b>	<b>2,444</b>	<b>78,243</b>	<b>3,831,512</b>	<b>1,418,427</b>	<b>2,990,701</b>	<b>1,435,606</b>
O.D.	51	342	15,345	120,298	88,556	58	422	17,664	83,347	24,024	16,059

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,047,108	9,208,292	1,451,665			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,900,143	-1,264,186	10,047			
TOTAL LOSSES	7,146,965	7,944,106	1,461,712			
EXPECTED LOSSES	16,728,356	7,255,319	1,454,001			
CREDIBILITY	.27	.56	.90			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.487	.541	.100	1.128		
INDICATED (POST-TEST)	.458	.509	.094	1.061		
PRES. ON RATE LEVEL	1.103	.478	.096	1.677		
DERIVED BY FORMULA	.929	.495	.094	1.518		
UNDERLYING PRES. RATE	1.139	.494	.099	1.732		
PROPOSED	.929	.495	.094	1.518		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	1.555
IND. RATES				1.56	MINIMUM PREMIUM	
MAN. RATES	2.08	2.03	1.78	+ 1.56	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	123,355	4,812,214	3.901			8	3	57	68
2006	123,125	2,316,267	1.881			2	7	46	55
2007	113,234	2,966,302	2.619			9	9	32	50
2008	117,019	2,520,856	2.154			3	12	40	55
2009	139,353	1,442,520	1.035			1	4	46	51
<b>TOTAL</b>	<b>616,086</b>	<b>14,058,159</b>	<b>2.282</b>			<b>23</b>	<b>35</b>	<b>221</b>	<b>279</b>
O.D.		100,112	.016				1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,728,026	96,212	354,870			1,979,656	30,015	362,054	261,381
2006			409,825	147,109	418,324			189,502	404,716	518,751	228,040
2007			1,202,543	359,049	240,443			501,078	145,483	299,795	217,911
2008			362,604	422,980	455,130			200,210	306,886	487,196	285,850
2009			116,179	135,854	279,530			111,770	56,024	533,520	209,643
<b>TOTAL</b>			<b>3,819,177</b>	<b>1,161,204</b>	<b>1,748,297</b>			<b>2,982,216</b>	<b>943,124</b>	<b>2,201,316</b>	<b>1,202,825</b>
O.D.				10,000	34,936					50,919	4,257

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,783,852	133,542	549,338			1,739,518	44,422	587,615	288,565
2006	201	4,751	601,119	210,268	612,868	333	3,736	469,555	597,546	768,024	248,564
2007	470	30,075	1,771,709	470,709	334,197	105	15,466	1,086,241	236,239	414,929	227,063
2008	550	26,318	1,046,464	495,431	519,831	1,393	25,510	764,520	398,868	567,427	298,999
2009	380	21,103	690,870	231,721	257,224	1,005	25,884	574,136	203,530	438,634	221,593
<b>TOTAL</b>	<b>1,601</b>	<b>82,247</b>	<b>5,894,014</b>	<b>1,541,671</b>	<b>2,273,458</b>	<b>2,836</b>	<b>70,596</b>	<b>4,633,970</b>	<b>1,480,605</b>	<b>2,776,629</b>	<b>1,284,784</b>
O.D.	39	1,657	57,889	22,552	31,161	37	1,013	29,098	14,254	40,918	4,489

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,774,997	8,181,248	1,289,273			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,297,718	-1,179,360	7,245			
TOTAL LOSSES	8,477,279	7,001,888	1,296,518			
EXPECTED LOSSES	9,469,242	6,419,616	1,139,759			
CREDIBILITY	.15	.31	.50			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.376	1.137	.210	2.723		
INDICATED (POST-TEST)	1.295	1.070	.198	2.563		
PRES. ON RATE LEVEL	1.489	1.009	.179	2.677		
DERIVED BY FORMULA	1.460	1.028	.189	2.677		
UNDERLYING PRES. RATE	1.537	1.042	.185	2.764		
PROPOSED	1.460	1.028	.189	2.677		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.742
IND. RATES				2.74	MINIMUM PREMIUM	
MAN. RATES	2.74	2.87	2.84	+ 2.74	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	24,135	797,351	3.303			2	3	6	11
2006	23,042	364,076	1.580			1		5	6
2007	23,441	792,136	3.379			1	6	9	16
2008	24,729	442,200	1.788				7	1	8
2009	27,089	731,738	2.701				3	8	11
<b>TOTAL</b>	<b>122,436</b>	<b>3,127,501</b>	<b>2.554</b>			<b>4</b>	<b>19</b>	<b>29</b>	<b>52</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			237,575	242,454	21,787			112,752	120,006	20,839	41,938
2006			127,974		42,553			147,903		25,282	20,364
2007			297,353	210,588	56,052			40,000	56,964	81,233	49,946
2008				163,764	4,731				206,046	4,397	63,262
2009				94,225	93,750				61,471	369,368	112,924
<b>TOTAL</b>			<b>662,902</b>	<b>711,031</b>	<b>218,873</b>			<b>300,655</b>	<b>444,487</b>	<b>501,119</b>	<b>288,434</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			338,307	336,526	33,726			249,746	177,608	33,823	46,300
2006		1,345	178,374	2,235	62,564		2,454	313,741	4,317	37,656	22,197
2007	264	8,325	482,302	259,124	81,877	35	1,617	107,539	79,222	112,162	52,044
2008	182	3,415	156,715	154,816	13,888	907	5,228	174,203	202,864	20,337	66,172
2009	182	7,975	267,829	109,190	88,878	419	10,914	291,744	143,712	302,885	119,361
<b>TOTAL</b>	<b>628</b>	<b>21,060</b>	<b>1,423,527</b>	<b>861,891</b>	<b>280,933</b>	<b>1,361</b>	<b>20,213</b>	<b>1,136,973</b>	<b>607,723</b>	<b>506,863</b>	<b>306,074</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,603,762	2,257,410	306,074			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-618,821	-287,199	1,234			
TOTAL LOSSES	1,984,941	1,970,211	307,308			
EXPECTED LOSSES	2,544,220	1,562,284	194,674			
CREDIBILITY	.05	.11	.17			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.621	1.609	.251	3.481		
INDICATED (POST-TEST)	1.525	1.514	.236	3.275		
PRES. ON RATE LEVEL	2.012	1.236	.154	3.402		
DERIVED BY FORMULA	1.988	1.267	.168	3.423		
UNDERLYING PRES. RATE	2.078	1.276	.159	3.513		
PROPOSED	1.976	1.259	.167	3.402		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.485
IND. RATES				3.49	MINIMUM PREMIUM	
MAN. RATES	3.73	3.87	3.61	+ 3.49	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	199,649	2,518,851	1.261			6	2	54	62	
2006	231,496	3,485,273	1.505			8	11	41	60	
2007	200,932	4,887,419	2.432			10	17	29	56	
2008	236,075	3,477,192	1.472			6	15	42	63	
2009	199,600	2,269,644	1.137				7	38	45	
<b>TOTAL</b>	<b>1,067,752</b>	<b>16,638,379</b>	<b>1.558</b>			<b>30</b>	<b>52</b>	<b>204</b>	<b>286</b>	
O.D.		668,122	.062			1	1	3	13	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,252,679	44,529	256,938			356,032	20,190	386,995	201,488
2006			1,758,091	297,747	196,471			410,681	264,767	279,712	277,804
2007			2,308,077	472,372	138,620			1,226,294	294,664	266,504	180,888
2008			1,097,220	586,913	172,084			595,153	521,297	246,580	257,945
2009				503,762	368,960				767,069	474,126	155,727
<b>TOTAL</b>			<b>6,416,067</b>	<b>1,905,323</b>	<b>1,133,073</b>			<b>2,588,160</b>	<b>1,867,987</b>	<b>1,653,917</b>	<b>1,073,852</b>
O.D.	169,971	269,660		52,553	61,580		2,518		64,039	27,337	20,464

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,783,814	61,807	397,738			788,610	29,881	628,095	222,443
2006	411	18,513	2,468,649	417,242	297,813	221	7,161	912,372	396,082	416,369	302,806
2007	624	53,178	3,148,453	622,667	216,631	214	33,266	2,334,856	457,508	384,524	188,485
2008	725	52,078	2,062,518	642,485	236,732	2,325	56,583	1,692,675	618,844	324,752	269,810
2009	817	37,181	1,239,127	509,837	358,414	1,974	48,334	1,146,861	570,585	447,027	164,603
<b>TOTAL</b>	<b>2,577</b>	<b>160,950</b>	<b>10,702,561</b>	<b>2,254,038</b>	<b>1,507,328</b>	<b>4,734</b>	<b>145,344</b>	<b>6,875,374</b>	<b>2,072,900</b>	<b>2,200,767</b>	<b>1,148,147</b>
O.D.	244,968	558,250	33,670	78,169	74,780	16	5,714	12,491	96,259	30,017	21,750

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	18,746,649	8,314,258	1,169,897			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,638,885	-1,133,116	7,146			
TOTAL LOSSES	15,107,764	7,181,142	1,177,043			
EXPECTED LOSSES	14,628,202	6,000,767	1,195,883			
CREDIBILITY	.22	.45	.73			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.415	.673	.110	2.198		
INDICATED (POST-TEST)	1.332	.633	.104	2.069		
PRES. ON RATE LEVEL	1.327	.544	.109	1.980		
DERIVED BY FORMULA	1.328	.584	.105	2.017		
UNDERLYING PRES. RATE	1.370	.562	.112	2.044		
PROPOSED	1.328	.584	.105	2.017		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.066
IND. RATES				2.07	MINIMUM PREMIUM	
MAN. RATES	2.05	2.13	2.10	+ 2.07	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	8,016	3,473	.043						2	2
2006	7,471	21,140	.282						2	2
2007	4,922	3,972	.080						1	1
2008	4,584	3,535	.077							
2009	3,299	5,293	.160							
<b>TOTAL</b>	<b>28,292</b>	<b>37,413</b>	<b>.132</b>						<b>5</b>	<b>5</b>
O.D.		1,852	.006							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					629					960	1,884
2006					669					11,317	9,154
2007					1,781					1,509	682
2008											3,535
2009											5,293
<b>TOTAL</b>					<b>3,079</b>					<b>13,786</b>	<b>20,548</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
2005					973					1,558	2,080
2006			31	16	976		2	313	334	16,566	9,978
2007		6	228	132	2,302		1	111	117	2,023	711
2008											3,698
2009											5,595
<b>TOTAL</b>		<b>6</b>	<b>259</b>	<b>148</b>	<b>4,251</b>		<b>3</b>	<b>424</b>	<b>451</b>	<b>20,147</b>	<b>22,062</b>
O.D.											1,937

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	692	24,997	23,999	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-98,899	-47,830	175	
TOTAL LOSSES			24,174	
EXPECTED LOSSES	368,645	231,429	35,931	
CREDIBILITY	.02	.04	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.085	.085
INDICATED (POST-TEST)	.000	.000	.080	.080
PRES. ON RATE LEVEL	1.262	.792	.123	2.177
DERIVED BY FORMULA	1.237	.760	.120	2.117
UNDERLYING PRES. RATE	1.303	.818	.127	2.248
PROPOSED	1.237	.760	.120	2.117

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	TOTAL
IND. RATES				2.17	MINIMUM PREMIUM	
MAN. RATES	2.89	2.72	2.31	+ 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
2005	197,482	10,235,465	5.182	1	1	15	22	117	156
2006	228,900	10,747,261	4.695			24	28	98	150
2007	206,587	10,736,012	5.196	4		19	18	117	158
2008	212,071	8,428,881	3.974	1		16	16	78	111
2009	212,198	6,946,843	3.273	1		5	15	95	116
<b>TOTAL</b>	<b>1,057,238</b>	<b>47,094,462</b>	<b>4.454</b>	<b>7</b>	<b>1</b>	<b>79</b>	<b>99</b>	<b>505</b>	<b>691</b>
O.D.		156,463	.014			1		1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	580,192	207,628	2,765,117	768,678	956,788	359	700,000	1,551,511	430,861	1,358,717	915,614
2006			4,942,576	874,986	656,064			2,375,128	449,315	911,620	537,572
2007	2,088,469		3,386,220	690,598	829,721	3,044		1,558,701	491,374	1,246,448	441,437
2008	970,839		2,754,518	612,197	912,808	39,322		1,447,148	491,069	783,812	417,168
2009	1,299		1,023,184	610,640	1,112,878	866		474,006	422,316	2,714,410	587,244
<b>TOTAL</b>	<b>3,640,799</b>	<b>207,628</b>	<b>14,871,615</b>	<b>3,557,099</b>	<b>4,468,259</b>	<b>43,591</b>	<b>700,000</b>	<b>7,406,494</b>	<b>2,284,935</b>	<b>7,015,007</b>	<b>2,899,035</b>
O.D.			107,563		13,165			20,180		12,888	2,667

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	836,057	238,324	3,711,868	1,066,924	1,481,111	586	826,815	2,838,969	637,674	2,205,198	1,010,838
2006	1,201	51,855	6,904,107	1,225,873	988,563	375	38,376	4,897,645	723,125	1,353,100	585,953
2007	2,651,389	80,402	4,750,524	957,783	1,127,744	5,477	42,179	2,952,367	791,575	1,710,736	459,977
2008	1,005,399	117,899	4,521,829	883,883	1,066,100	62,944	117,983	3,458,265	768,381	935,268	436,358
2009	3,627	110,392	3,484,062	1,013,994	1,023,130	5,359	109,682	2,365,340	831,544	1,439,733	620,717
<b>TOTAL</b>	<b>4,497,673</b>	<b>598,872</b>	<b>23,372,390</b>	<b>5,148,457</b>	<b>5,686,648</b>	<b>74,741</b>	<b>1,135,035</b>	<b>16,512,586</b>	<b>3,752,299</b>	<b>7,644,035</b>	<b>3,113,843</b>
O.D.	9	1,524	163,868	6,742	11,947	9	593	50,080	4,093	10,445	2,915

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	46,407,380	22,264,666	3,116,758		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-11,002,010	-2,936,480	16,819		
TOTAL LOSSES	35,405,370	19,328,186	3,133,577		
EXPECTED LOSSES	44,541,437	15,615,405	2,759,391		
CREDIBILITY	.22	.45	.72		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	3.349	1.828	.296	5.473	
INDICATED (POST-TEST)	3.151	1.720	.279	5.150	
PRES. ON RATE LEVEL	4.061	1.424	.251	5.736	
DERIVED BY FORMULA	3.861	1.557	.271	5.689	
UNDERLYING PRES. RATE	4.213	1.477	.261	5.951	
PROPOSED	3.861	1.557	.271	5.689	
<b>IND. RATES</b>					
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE
IND. RATES				6.10	MINIMUM PREMIUM
MAN. RATES	6.97	7.02	6.45	+ 6.10	PRESENT

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	129,622	7,154,729	5.519	2		16	8	66	92
2006	151,292	8,684,429	5.740	1		9	17	60	87
2007	151,620	4,929,837	3.251			7	7	74	88
2008	148,505	3,791,708	2.553			4	5	66	75
2009	141,728	2,819,827	1.989			1	1	78	80
<b>TOTAL</b>	<b>722,767</b>	<b>27,380,530</b>	<b>3.788</b>	<b>3</b>		<b>37</b>	<b>38</b>	<b>344</b>	<b>422</b>
O.D.		54,153	.007					3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	748,766		3,252,567	227,404	471,350	66,488		1,439,362	145,506	477,402	325,884
2006	786,124		2,428,619	809,106	453,685			2,564,086	849,556	435,080	358,173
2007			1,788,490	368,053	595,023			563,118	99,349	1,217,932	297,872
2008			701,833	133,445	642,742			135,162	1,044,684	804,159	329,683
2009			210,844	20,900	755,262			22,809	7,693	1,401,085	401,234
<b>TOTAL</b>	<b>1,534,890</b>		<b>8,382,353</b>	<b>1,558,908</b>	<b>2,918,062</b>	<b>66,488</b>		<b>4,724,537</b>	<b>2,146,788</b>	<b>4,335,658</b>	<b>1,712,846</b>
O.D.					9,574					21,212	23,367

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	1,078,972		4,495,567	315,636	729,654	108,442		2,981,056	215,349	774,822	359,776
2006	992,014	21,631	2,840,955	1,106,683	679,452	707	19,568	2,487,861	1,252,436	658,132	390,409
2007	500	43,432	2,562,766	521,950	798,639	91	17,027	1,213,609	252,856	1,644,176	310,383
2008	235	33,807	1,267,386	252,991	711,441	2,444	29,353	897,421	670,739	935,292	344,848
2009	636	34,545	1,169,502	366,386	664,857	1,125	30,634	850,664	400,731	1,127,525	424,104
<b>TOTAL</b>	<b>2,072,357</b>	<b>133,415</b>	<b>12,336,176</b>	<b>2,563,646</b>	<b>3,584,043</b>	<b>112,809</b>	<b>96,582</b>	<b>8,430,611</b>	<b>2,792,111</b>	<b>5,139,947</b>	<b>1,829,520</b>
O.D.					14,820					34,427	25,146

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	23,181,950	14,128,994	1,854,666			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,830,106	-1,572,636	8,422			
TOTAL LOSSES	18,351,844	12,556,358	1,863,088			
EXPECTED LOSSES	19,493,025	8,326,276	1,387,713			
CREDIBILITY	.17	.35	.56			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.539	1.737	.258	4.534		
INDICATED (POST-TEST)	2.389	1.635	.243	4.267		
PRES. ON RATE LEVEL	2.600	1.110	.185	3.895		
DERIVED BY FORMULA	2.564	1.294	.217	4.075		
UNDERLYING PRES. RATE	2.697	1.152	.192	4.041		
PROPOSED	2.564	1.294	.217	4.075		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	4.367
IND. RATES				4.37	MINIMUM PREMIUM	
MAN. RATES	4.59	4.70	4.38	+ 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
2005	96,438	6,040,867	6.263	1		10	5	53	69
2006	91,323	3,846,531	4.212			5	6	64	75
2007	86,759	4,040,179	4.656	1		9	8	37	55
2008	75,930	2,917,958	3.842		1	1	8	41	51
2009	87,563	3,463,095	3.954			3	4	37	44
<b>TOTAL</b>	<b>438,013</b>	<b>20,308,630</b>	<b>4.637</b>	<b>2</b>	<b>1</b>	<b>28</b>	<b>31</b>	<b>232</b>	<b>294</b>
O.D.		10,489	.002					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	584,117		2,015,552	188,705	474,554			1,797,303	120,694	417,120	442,822
2006			962,267	140,439	453,580			1,417,893	211,563	447,264	213,525
2007	231,768		1,736,378	341,245	338,503			749,934	244,552	290,262	107,537
2008		408,104	141,000	250,982	892,394		310,194	160,000	178,387	464,476	112,421
2009			771,406	128,752	593,334			1,301,266	62,016	434,555	171,766
<b>TOTAL</b>	<b>815,885</b>	<b>408,104</b>	<b>5,626,603</b>	<b>1,050,123</b>	<b>2,752,365</b>		<b>310,194</b>	<b>5,426,396</b>	<b>817,212</b>	<b>2,053,677</b>	<b>1,048,071</b>
O.D.					3,739					2,000	4,750

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	841,713		2,742,203	261,923	734,609			3,287,177	178,627	676,986	488,875
2006	192	9,068	1,180,352	206,047	666,071	178	12,585	1,606,440	333,035	662,055	232,742
2007	294,596	42,127	2,492,142	471,041	466,063	173	23,192	1,623,796	374,406	409,899	112,054
2008	411	455,536	823,891	399,458	978,216	821	457,755	616,752	273,959	531,974	117,592
2009	742	49,958	1,570,852	406,800	543,293	3,945	98,450	1,730,991	287,315	386,687	181,557
<b>TOTAL</b>	<b>1,137,654</b>	<b>556,689</b>	<b>8,809,440</b>	<b>1,745,269</b>	<b>3,388,252</b>	<b>5,117</b>	<b>591,982</b>	<b>8,865,156</b>	<b>1,447,342</b>	<b>2,667,601</b>	<b>1,132,820</b>
O.D.					5,788					3,246	5,242

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	19,966,038	9,257,498	1,138,062			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,433,772	-965,809	5,356			
TOTAL LOSSES	16,532,266	8,291,689	1,143,418			
EXPECTED LOSSES	13,757,988	5,072,190	893,547			
CREDIBILITY	.12	.25	.40			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.774	1.893	.261	5.928		
INDICATED (POST-TEST)	3.551	1.781	.246	5.578		
PRES. ON RATE LEVEL	3.028	1.115	.197	4.340		
DERIVED BY FORMULA	3.091	1.282	.217	4.590		
UNDERLYING PRES. RATE	3.141	1.158	.204	4.503		
PROPOSED	3.091	1.282	.217	4.590		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	4.919
IND. RATES				4.92	MINIMUM PREMIUM	
MAN. RATES	5.00	5.07	4.88	+ 4.92	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	18,909	799,300	4.227			1	2	10	13
2006	17,785	1,862,848	10.474			4	3	9	16
2007	14,887	898,522	6.035			2	2	8	12
2008	17,245	1,337,170	7.753			2	3	5	10
2009	15,783	476,765	3.020			1		6	7
<b>TOTAL</b>	<b>84,609</b>	<b>5,374,605</b>	<b>6.352</b>			<b>10</b>	<b>10</b>	<b>38</b>	<b>58</b>
O.D.		12,874	.015				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			281,353	97,011	153,256			44,307	43,573	130,901	48,899
2006			796,693	123,413	91,895			284,815	195,604	133,166	237,262
2007			389,965	66,026	200,135			39,005	39,234	115,215	48,942
2008			462,604	127,267	100,752			444,649	115,375	36,103	50,420
2009			209,250		36,460			148,540		58,873	23,642
<b>TOTAL</b>			<b>2,139,865</b>	<b>413,717</b>	<b>582,498</b>			<b>961,316</b>	<b>393,786</b>	<b>474,258</b>	<b>409,165</b>
O.D.				9,056					3,500		318

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			400,647	134,651	237,242			98,140	64,488	212,452	53,984
2006	170	8,373	1,117,448	173,817	138,984	161	4,976	632,670	290,008	199,949	258,616
2007	99	9,692	571,642	102,462	264,773	27	1,488	101,556	59,912	156,844	50,998
2008	172	16,216	630,105	156,862	121,896	529	23,991	706,936	153,624	54,792	52,739
2009	82	10,024	285,188	35,715	38,083	686	17,165	293,824	39,683	53,130	24,990
<b>TOTAL</b>	<b>523</b>	<b>44,305</b>	<b>3,005,030</b>	<b>603,507</b>	<b>800,978</b>	<b>1,403</b>	<b>47,620</b>	<b>1,833,126</b>	<b>607,715</b>	<b>677,167</b>	<b>441,327</b>
O.D.	10	185	8,569	8,518	488	16	83	2,943	3,433	262	331

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,943,813	2,702,068	441,658	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-822,147	-270,465	1,121	
TOTAL LOSSES	4,121,666	2,431,603	442,779	
EXPECTED LOSSES	3,280,291	1,423,969	190,370	
CREDIBILITY	.04	.08	.13	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.871	2.874	.523	8.268
INDICATED (POST-TEST)	4.584	2.704	.492	7.780
PRES. ON RATE LEVEL	3.737	1.622	.217	5.576
DERIVED BY FORMULA	3.771	1.709	.253	5.733
UNDERLYING PRES. RATE	3.877	1.683	.225	5.785
PROPOSED	3.771	1.709	.253	5.733

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	6.144
IND. RATES				6.14	MINIMUM PREMIUM	
MAN. RATES	6.45	6.55	6.27	+ 6.14	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	31,938	2,522,276	7.897	1		5	10	48	64	
2006	52,775	4,251,887	8.056	1		10	11	68	90	
2007	68,007	6,300,542	9.264	3	1	7	14	62	87	
2008	72,958	5,601,273	7.677	1		9	18	38	66	
2009	131,559	7,356,940	5.592	1		8	7	66	82	
<b>TOTAL</b>	<b>357,237</b>	<b>26,032,918</b>	<b>7.287</b>	<b>7</b>	<b>1</b>	<b>39</b>	<b>60</b>	<b>282</b>	<b>389</b>	
O.D.		22,266	.006				1	1	2	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	62,711		743,803	434,278	220,259	28		359,019	215,052	352,570	134,556
2006	3,000		1,720,393	540,652	285,312			865,578	173,477	490,759	172,716
2007	577,286	681,074	1,367,926	829,452	466,432	5,148	800,000	566,678	236,918	600,242	169,386
2008	642,876		2,195,579	613,693	300,834			1,001,827	321,750	337,130	187,584
2009	828,312		1,844,052	415,583	1,163,829	5,000		1,348,282	201,516	1,406,720	143,646
<b>TOTAL</b>	<b>2,114,185</b>	<b>681,074</b>	<b>7,871,753</b>	<b>2,833,658</b>	<b>2,436,666</b>	<b>10,176</b>	<b>800,000</b>	<b>4,141,384</b>	<b>1,148,713</b>	<b>3,187,421</b>	<b>807,888</b>
O.D.			4,685		874				15,595	142	970

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	90,367		1,059,175	602,778	340,962	46		795,227	318,277	572,222	148,550
2006	4,523	18,522	2,449,362	742,624	429,893	139	14,632	1,868,787	282,982	725,545	188,260
2007	733,679	538,313	2,142,306	1,044,377	641,274	8,818	452,478	1,199,204	384,678	822,330	176,500
2008	751,136	89,055	3,460,189	745,789	395,076	1,494	77,585	2,277,562	479,348	417,626	196,213
2009	1,061,572	125,772	3,881,167	958,646	1,092,294	10,804	138,212	2,670,424	668,849	1,186,171	151,834
<b>TOTAL</b>	<b>2,641,277</b>	<b>771,662</b>	<b>12,992,199</b>	<b>4,094,214</b>	<b>2,899,499</b>	<b>21,301</b>	<b>682,907</b>	<b>8,811,204</b>	<b>2,134,134</b>	<b>3,723,894</b>	<b>861,357</b>
O.D.	6	93	4,473	4,428	1,526	68	390	13,118	15,309	1,376	1,048

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	25,938,698	12,874,380	862,405			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,033,640	-1,862,903	7,084			
TOTAL LOSSES	21,905,058	11,011,477	869,489			
EXPECTED LOSSES	19,208,633	11,967,441	864,514			
CREDIBILITY	.11	.22	.35			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	6.132	3.082	.243	9.457		
INDICATED (POST-TEST)	5.770	2.900	.229	8.899		
PRES. ON RATE LEVEL	5.183	3.229	.233	8.645		
DERIVED BY FORMULA	5.248	3.157	.232	8.637		
UNDERLYING PRES. RATE	5.377	3.350	.242	8.969		
PROPOSED	5.253	3.160	.232	8.645		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	9.264
IND. RATES				9.26	MINIMUM PREMIUM	
MAN. RATES	10.59	10.46	9.72	+ 9.26	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	89,175	2,570,698	2.882			4	9	78	91	
2006	103,986	5,550,017	5.337			9	13	62	84	
2007	121,864	7,480,465	6.138			15	16	85	117	
2008	160,621	6,455,973	4.019	1		10	19	76	106	
2009	243,735	7,541,548	3.094			4	21	95	120	
<b>TOTAL</b>	<b>719,381</b>	<b>29,598,701</b>	<b>4.114</b>	<b>2</b>		<b>42</b>	<b>78</b>	<b>396</b>	<b>518</b>	
O.D.		181,001	.025			1		1	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			767,410	279,181	343,641			388,821	90,457	424,057	277,131
2006			1,904,229	538,257	407,641			1,754,373	228,227	515,301	201,989
2007	588,871		3,606,846	474,846	669,335	12,659		971,379	233,956	639,235	283,338
2008	641,402		1,823,550	679,113	550,514	625		1,164,354	425,158	839,614	331,643
2009			842,339	1,053,687	1,054,003			198,750	2,358,766	1,713,115	320,888
<b>TOTAL</b>	<b>1,230,273</b>		<b>8,944,374</b>	<b>3,025,084</b>	<b>3,025,134</b>	<b>13,284</b>		<b>4,477,677</b>	<b>3,336,564</b>	<b>4,131,322</b>	<b>1,414,989</b>
O.D.			116,520		409			59,897		3,307	868

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,092,792	387,504	531,955			861,239	133,876	688,244	305,953
2006	736	19,198	2,531,750	743,065	608,273	188	25,633	3,272,097	377,790	765,411	220,168
2007	748,001	85,737	5,086,662	701,276	917,441	21,448	29,673	2,092,445	403,190	879,875	295,238
2008	749,505	82,451	3,208,455	832,501	662,167	3,066	93,367	2,737,936	672,982	985,356	346,899
2009	2,132	121,729	3,874,211	1,258,601	1,019,629	5,279	131,247	3,032,748	1,363,205	1,512,983	339,179
<b>TOTAL</b>	<b>1,500,374</b>	<b>309,115</b>	<b>15,793,870</b>	<b>3,922,947</b>	<b>3,739,465</b>	<b>29,981</b>	<b>279,920</b>	<b>11,996,465</b>	<b>2,951,043</b>	<b>4,831,869</b>	<b>1,507,437</b>
O.D.	6	4,050	153,262	6,505	2,730	4	4,180	121,045	7,017	6,592	921

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	30,192,272	15,468,168	1,508,358			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,144,061	-2,021,893	11,401			
TOTAL LOSSES	24,048,211	13,446,275	1,519,759			
EXPECTED LOSSES	28,458,713	12,704,269	1,453,150			
CREDIBILITY	.17	.35	.56			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.343	1.869	.211	5.423		
INDICATED (POST-TEST)	3.146	1.759	.199	5.104		
PRES. ON RATE LEVEL	3.813	1.702	.195	5.710		
DERIVED BY FORMULA	3.700	1.722	.197	5.619		
UNDERLYING PRES. RATE	3.956	1.766	.202	5.924		
PROPOSED	3.700	1.722	.197	5.619		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	6.021
IND. RATES				6.02	MINIMUM PREMIUM	
MAN. RATES	7.10	6.89	6.42	+ 6.02	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	455,984	22,421,304	4.917	5	1	48	50	265	369	
2006	463,570	19,263,445	4.155	2		41	28	237	308	
2007	472,983	18,774,597	3.969	1		41	36	252	330	
2008	435,036	14,657,015	3.369			29	26	210	265	
2009	374,256	15,320,921	4.093	1		23	26	177	227	
<b>TOTAL</b>	<b>2,201,829</b>	<b>90,437,282</b>	<b>4.107</b>	<b>9</b>	<b>1</b>	<b>182</b>	<b>166</b>	<b>1141</b>	<b>1499</b>	
O.D.		86,889	.003				1	8	9	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	1,116,954	148,050	8,727,521	1,923,122	1,749,073	476,096	55,280	4,557,847	1,223,828	1,738,063	705,470
2006	6,000		8,644,115	1,043,570	1,587,131			4,430,469	478,849	1,995,388	1,077,923
2007	3,000		7,659,902	1,682,252	1,925,533	4,127		3,685,768	977,202	1,939,502	897,311
2008			5,265,144	1,426,863	2,020,664			2,188,573	429,713	1,955,931	1,370,127
2009	288,578		4,274,538	1,046,218	2,421,789			2,362,942	1,474,782	2,266,331	1,185,743
<b>TOTAL</b>	<b>1,414,532</b>	<b>148,050</b>	<b>34,571,220</b>	<b>7,122,025</b>	<b>9,704,190</b>	<b>480,223</b>	<b>55,280</b>	<b>17,225,599</b>	<b>4,584,374</b>	<b>9,895,215</b>	<b>5,236,574</b>
O.D.				6,723	25,497				1,716	39,133	13,820

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	1,389,239	306,019	11,965,101	2,669,294	2,707,561	574,927	117,581	8,747,699	1,811,262	2,820,879	778,839
2006	8,997	88,007	11,706,994	1,504,963	2,362,478	392	64,782	8,275,619	835,374	2,947,099	1,174,936
2007	6,066	183,346	10,827,266	2,311,727	2,617,704	7,647	106,587	7,490,289	1,587,782	2,688,749	934,998
2008	2,078	234,716	9,027,111	1,979,440	2,349,446	2,109	178,715	5,192,996	976,152	2,246,118	1,433,153
2009	416,058	308,186	9,392,388	2,206,751	2,313,632	14,611	363,677	6,992,456	1,907,690	2,047,401	1,253,330
<b>TOTAL</b>	<b>1,822,438</b>	<b>1,120,274</b>	<b>52,918,860</b>	<b>10,672,175</b>	<b>12,350,821</b>	<b>599,686</b>	<b>831,342</b>	<b>36,699,059</b>	<b>7,118,260</b>	<b>12,750,246</b>	<b>5,575,256</b>
O.D.	7	143	6,587	6,453	39,366	6	46	1,548	1,797	63,027	15,160

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	93,999,996	43,002,145	5,590,416			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-20,313,609	-5,813,779	24,302			
TOTAL LOSSES	73,686,387	37,188,366	5,614,718			
EXPECTED LOSSES	79,838,320	29,878,820	4,249,529			
CREDIBILITY	.36	.73	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.347	1.689	.255	5.291		
INDICATED (POST-TEST)	3.150	1.589	.240	4.979		
PRES. ON RATE LEVEL	3.495	1.308	.186	4.989		
DERIVED BY FORMULA	3.371	1.513	.240	5.124		
UNDERLYING PRES. RATE	3.626	1.357	.193	5.176		
PROPOSED	3.282	1.473	.234	4.989		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	5.346
IND. RATES				5.35	MINIMUM PREMIUM	
MAN. RATES	5.89	5.88	5.61	+ 5.35	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	621,094	23,375,728	3.763	1	1	46	49	310	407
2006	643,981	24,343,933	3.780	3	1	49	39	293	385
2007	662,590	24,772,078	3.738	1	1	53	37	272	364
2008	636,673	19,306,562	3.032			35	39	238	312
2009	603,071	15,718,538	2.606	2	1	11	33	215	262
<b>TOTAL</b>	<b>3,167,409</b>	<b>107,516,839</b>	<b>3.394</b>	<b>7</b>	<b>4</b>	<b>194</b>	<b>197</b>	<b>1328</b>	<b>1730</b>
O.D.		181,352	.005	1			1	2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	233,585	497,709	8,101,434	1,778,388	1,676,252	8,397	744,464	3,362,465	3,400,869	2,503,520	1,068,645
2006	1,394,398	817,108	8,983,932	1,025,954	2,066,243	364,915	90,500	5,241,772	933,556	2,480,521	945,034
2007	3,000	386,332	9,988,189	1,501,198	1,995,159		325,000	5,569,017	916,190	2,478,938	1,609,055
2008			6,989,492	1,335,053	1,970,893			4,375,421	1,130,600	2,250,808	1,254,295
2009	429,239	336,715	2,016,933	1,653,405	3,192,719	3,500	280,000	1,535,946	993,378	3,993,055	1,283,648
<b>TOTAL</b>	<b>2,060,222</b>	<b>2,037,864</b>	<b>36,079,980</b>	<b>7,293,998</b>	<b>10,901,266</b>	<b>376,812</b>	<b>1,439,964</b>	<b>20,084,621</b>	<b>7,374,593</b>	<b>13,706,842</b>	<b>6,160,677</b>
O.D.	3,000			87,049	11,488				27,810	34,929	17,076

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	336,596	395,011	11,481,079	2,430,241	2,594,840	13,696	608,002	7,281,612	4,038,390	4,063,213	1,179,784
2006	1,725,467	910,050	12,303,781	1,499,886	3,061,789	685,005	198,943	10,128,809	1,520,282	3,669,683	1,030,087
2007	5,877	777,570	13,815,079	2,165,664	2,725,955	710	483,410	10,242,814	1,653,494	3,424,831	1,676,635
2008	2,033	278,697	10,678,716	1,959,207	2,314,931	5,298	302,888	8,860,510	1,883,734	2,656,302	1,311,993
2009	617,548	656,015	8,785,697	2,779,664	2,963,617	13,575	685,748	5,297,786	1,929,763	3,344,861	1,356,816
<b>TOTAL</b>	<b>2,687,521</b>	<b>3,017,343</b>	<b>57,064,352</b>	<b>10,834,662</b>	<b>13,661,132</b>	<b>718,284</b>	<b>2,278,991</b>	<b>41,811,531</b>	<b>11,025,663</b>	<b>17,158,890</b>	<b>6,555,315</b>
O.D.	4,403	111	10,313	115,911	18,812	23	33	3,723	39,696	57,225	18,031

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	107,596,628	52,911,991	6,573,346			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-23,507,444	-6,996,819	33,323			
TOTAL LOSSES	84,089,184	45,915,172	6,606,669			
EXPECTED LOSSES	94,135,396	36,773,618	5,574,639			
CREDIBILITY	.46	.93	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.655	1.450	.209	4.314		
INDICATED (POST-TEST)	2.498	1.364	.197	4.059		
PRES. ON RATE LEVEL	2.865	1.119	.169	4.153		
DERIVED BY FORMULA	2.696	1.347	.197	4.240		
UNDERLYING PRES. RATE	2.972	1.161	.176	4.309		
PROPOSED	2.641	1.319	.193	4.153		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	4.450
IND. RATES				4.45	MINIMUM PREMIUM	
MAN. RATES	4.95	4.89	4.67	+ 4.45	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	2,782	12,098	.434						1	1
2006	3,134	126,018	4.020			1			1	2
2007	4,845	297,220	6.134			1	1			2
2008	7,069	947,542	13.404			3	2		2	7
2009	5,247	242,154	4.615						6	6
<b>TOTAL</b>	<b>23,077</b>	<b>1,625,032</b>	<b>7.042</b>			<b>5</b>	<b>3</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
2005					1,739					408	9,951
2006			114,095		106			4,509		4,819	2,489
2007			192,240	17,178				58,009	21,673		8,120
2008			560,476	124,299	8,517			101,476	133,516	13,258	6,000
2009					101,170					140,984	
<b>TOTAL</b>			<b>866,811</b>	<b>141,477</b>	<b>111,532</b>			<b>163,994</b>	<b>155,189</b>	<b>159,469</b>	<b>26,560</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					2,692					662	10,986
2006		1,165	157,359	1,024	684		75	9,677	251	7,075	2,713
2007	25	4,422	263,583	25,207	2,547	16	1,796	124,954	30,624	1,737	8,461
2008	164	22,125	857,984	149,639	25,937	596	10,550	320,121	144,925	26,799	6,276
2009	76	3,289	119,301	44,395	87,983	103	2,800	80,559	39,460	113,291	
<b>TOTAL</b>	<b>265</b>	<b>31,001</b>	<b>1,398,227</b>	<b>220,265</b>	<b>119,843</b>	<b>715</b>	<b>15,221</b>	<b>535,311</b>	<b>215,260</b>	<b>149,564</b>	<b>28,436</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,980,740	704,932	28,436			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-285,718	-76,029	312			
TOTAL LOSSES	1,695,022	628,903	28,748			
EXPECTED LOSSES	1,213,389	435,463	46,154			
CREDIBILITY	.02	.04	.06			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	7.345	2.725	.125	10.195		
INDICATED (POST-TEST)	6.912	2.564	.118	9.594		
PRES. ON RATE LEVEL	5.068	1.819	.193	7.080		
DERIVED BY FORMULA	5.105	1.849	.189	7.143		
UNDERLYING PRES. RATE	5.258	1.887	.200	7.345		
PROPOSED	5.105	1.849	.189	7.143		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	7.655
IND. RATES				7.66	MINIMUM PREMIUM	
MAN. RATES	8.65	8.58	7.96	+ 7.66	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	1,968	31,004	1.575						3	3
2006	1,950	1,967	.100							
2007	3,054	240,864	7.886			1				1
2008	9,722	494,800	5.089			1	1		5	7
2009	7,292	303,425	4.161						8	8
<b>TOTAL</b>	<b>23,986</b>	<b>1,072,060</b>	<b>4.470</b>			<b>2</b>	<b>1</b>		<b>16</b>	<b>19</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					8,830					5,831	16,343
2006											1,967
2007			185,467					51,313			4,084
2008			280,859	18,776	22,298			99,939	49,925	15,182	7,821
2009					164,246					134,917	4,262
<b>TOTAL</b>			<b>466,326</b>	<b>18,776</b>	<b>195,374</b>			<b>151,252</b>	<b>49,925</b>	<b>155,930</b>	<b>34,477</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					13,668					9,464	18,043
2006											2,144
2007	4	4,145	248,221	4,864	1,963	2	1,448	103,513	3,445	605	4,256
2008	35	10,400	395,481	37,131	30,098	226	8,350	247,120	63,017	22,631	8,181
2009	123	5,343	193,673	72,075	142,839	97	2,682	77,098	37,764	108,421	4,505
<b>TOTAL</b>	<b>162</b>	<b>19,888</b>	<b>837,375</b>	<b>114,070</b>	<b>188,568</b>	<b>325</b>	<b>12,480</b>	<b>427,731</b>	<b>104,226</b>	<b>141,121</b>	<b>37,129</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,297,961	547,985	37,129	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-282,329	-105,001	378	
TOTAL LOSSES	1,015,632	442,984	37,507	
EXPECTED LOSSES	1,324,986	700,871	47,972	
CREDIBILITY	.02	.04	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.234	1.847	.156	6.237
INDICATED (POST-TEST)	3.984	1.738	.147	5.869
PRES. ON RATE LEVEL	5.325	2.816	.193	8.334
DERIVED BY FORMULA	5.298	2.773	.190	8.261
UNDERLYING PRES. RATE	5.524	2.922	.200	8.646
PROPOSED	5.298	2.773	.190	8.261

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	8.853
IND. RATES				8.85	MINIMUM PREMIUM	
MAN. RATES	10.28	10.17	9.37	+ 8.85	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	137,150	4,860,223	3.543			11	12	44	67	
2006	145,374	4,748,579	3.266			9	9	49	67	
2007	139,049	3,112,639	2.238		2	7	6	30	45	
2008	163,903	2,863,536	1.747			6	7	30	43	
2009	161,409	1,908,461	1.182			1	4	32	37	
<b>TOTAL</b>	<b>746,885</b>	<b>17,493,438</b>	<b>2.342</b>		<b>2</b>	<b>34</b>	<b>38</b>	<b>185</b>	<b>259</b>	
O.D.		155,751	.020				1		1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,865,525	338,238	407,274			914,750	658,452	432,611	243,373
2006			1,965,468	222,821	553,401			1,249,587	100,730	434,326	222,246
2007	191,864		1,565,270	116,366	213,164	7,000		404,143	192,613	233,330	188,889
2008			1,112,191	150,192	144,143			960,679	67,054	218,319	210,958
2009			366,867	171,752	200,562			299,584	127,557	421,459	320,680
<b>TOTAL</b>	<b>191,864</b>		<b>6,875,321</b>	<b>999,369</b>	<b>1,518,544</b>	<b>7,000</b>		<b>3,828,743</b>	<b>1,146,406</b>	<b>1,740,045</b>	<b>1,186,146</b>
O.D.				75,000					79,484		1,267

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			2,656,508	469,473	630,460			2,026,172	974,509	702,128	268,684
2006	307	19,858	2,627,403	327,598	817,245	85	19,088	2,438,560	184,121	642,729	242,248
2007	243,671	36,363	2,164,731	193,336	295,547	11,896	13,010	903,006	282,724	326,960	196,822
2008	232	41,561	1,590,422	224,956	182,498	347	59,081	1,714,872	192,560	263,476	220,662
2009	427	29,604	909,375	243,493	197,966	1,804	45,165	885,479	244,213	361,978	338,959
<b>TOTAL</b>	<b>244,637</b>	<b>127,386</b>	<b>9,948,439</b>	<b>1,458,856</b>	<b>2,123,716</b>	<b>14,132</b>	<b>136,344</b>	<b>7,968,089</b>	<b>1,878,127</b>	<b>2,297,271</b>	<b>1,267,375</b>
O.D.				104,100					117,636		1,340

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	18,439,027	7,979,706	1,268,715			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,203,237	-1,243,080	5,998			
TOTAL LOSSES	13,235,790	6,736,626	1,274,713			
EXPECTED LOSSES	21,420,661	6,781,716	948,544			
CREDIBILITY	.17	.36	.57			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.772	.902	.171	2.845		
INDICATED (POST-TEST)	1.667	.849	.161	2.677		
PRES. ON RATE LEVEL	2.765	.875	.122	3.762		
DERIVED BY FORMULA	2.578	.866	.144	3.588		
UNDERLYING PRES. RATE	2.868	.908	.127	3.903		
PROPOSED	2.578	.866	.144	3.588		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.845
IND. RATES				3.85	MINIMUM PREMIUM	
MAN. RATES	4.85	4.71	4.23	+ 3.85	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	247,671	12,629,006	5.099			33	23	139	195
2006	256,893	13,537,193	5.269	1		34	25	125	185
2007	274,105	11,607,319	4.234			27	26	128	181
2008	248,194	9,970,618	4.017			17	33	110	160
2009	177,159	5,339,147	3.013	1		9	6	78	94
<b>TOTAL</b>	<b>1,204,022</b>	<b>53,083,283</b>	<b>4.409</b>	<b>2</b>		<b>120</b>	<b>113</b>	<b>580</b>	<b>815</b>
O.D.		21,783	.001					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			6,468,050	935,495	1,020,339			2,234,881	429,067	1,011,338	529,836
2006	134,137		6,476,430	790,050	996,601	551		2,671,250	831,577	908,745	727,852
2007			5,680,078	969,719	990,089			1,849,290	667,822	909,621	540,700
2008			3,598,453	1,278,658	1,096,762			1,550,633	773,306	1,163,315	509,491
2009	246,679		1,697,059	252,828	1,132,718			349,480	176,380	1,119,903	364,100
<b>TOTAL</b>	<b>380,816</b>		<b>23,920,070</b>	<b>4,226,750</b>	<b>5,236,509</b>	<b>551</b>		<b>8,655,534</b>	<b>2,878,152</b>	<b>5,112,922</b>	<b>2,671,979</b>
O.D.					10,071					8,420	3,292

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			9,027,300	1,298,467	1,579,484			4,711,369	635,017	1,641,402	584,939
2006	170,163	66,395	8,846,858	1,134,054	1,490,032	1,765	43,497	5,545,332	1,275,509	1,357,475	793,359
2007	1,314	136,473	8,083,663	1,360,169	1,368,718	464	57,855	4,042,239	1,018,136	1,273,824	563,409
2008	1,709	156,789	6,097,966	1,579,162	1,312,154	3,543	113,737	3,362,936	1,079,293	1,373,139	532,928
2009	353,744	121,688	3,721,940	839,611	1,056,455	2,757	70,158	1,483,554	483,756	931,061	384,854
<b>TOTAL</b>	<b>526,930</b>	<b>481,345</b>	<b>35,777,727</b>	<b>6,211,463</b>	<b>6,806,843</b>	<b>8,529</b>	<b>285,247</b>	<b>19,145,430</b>	<b>4,491,711</b>	<b>6,576,901</b>	<b>2,859,489</b>
O.D.					15,590					13,666	3,631

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	56,225,208	24,116,174	2,863,120			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-11,011,149	-3,246,528	13,322			
TOTAL LOSSES	45,214,059	20,869,646	2,876,442			
EXPECTED LOSSES	42,538,097	16,350,619	2,432,124			
CREDIBILITY	.24	.49	.79			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.755	1.733	.239	5.727		
INDICATED (POST-TEST)	3.533	1.631	.225	5.389		
PRES. ON RATE LEVEL	3.405	1.309	.195	4.909		
DERIVED BY FORMULA	3.436	1.467	.219	5.122		
UNDERLYING PRES. RATE	3.533	1.358	.202	5.093		
PROPOSED	3.436	1.467	.219	5.122		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	5.489
IND. RATES				5.49	MINIMUM PREMIUM	
MAN. RATES	5.65	5.69	5.52	+ 5.49	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	82,582	4,175,655	5.056			11	7	35	53
2006	87,856	2,968,071	3.378			5	9	55	69
2007	80,964	3,290,959	4.064	1		6	6	35	48
2008	68,866	2,490,730	3.616			5	11	30	46
2009	67,302	1,754,559	2.606			3	4	35	42
<b>TOTAL</b>	<b>387,570</b>	<b>14,679,974</b>	<b>3.788</b>	<b>1</b>		<b>30</b>	<b>37</b>	<b>190</b>	<b>258</b>
O.D.		10,000	.002				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			2,449,281	180,502	465,744			615,386	69,065	225,719	169,958
2006			1,142,916	424,529	331,941			244,758	351,165	307,562	165,200
2007	261,000		1,418,988	218,322	286,937	13,500		323,701	319,184	315,541	133,786
2008			806,984	325,274	238,504			412,078	251,444	291,981	164,465
2009			459,293	251,878	376,932			101,687	88,627	375,630	100,512
<b>TOTAL</b>	<b>261,000</b>		<b>6,277,462</b>	<b>1,400,505</b>	<b>1,700,058</b>	<b>13,500</b>		<b>1,697,610</b>	<b>1,079,485</b>	<b>1,516,433</b>	<b>733,921</b>
O.D.				5,000					5,000		

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			3,487,775	250,536	720,971			1,363,080	102,216	366,339	187,634
2006	582	12,512	1,641,225	584,025	493,734	291	4,517	573,524	516,223	458,069	180,068
2007	331,536	34,017	2,015,735	314,613	392,397	22,906	11,734	793,153	439,778	442,397	139,405
2008	426	37,371	1,457,928	391,505	289,075	1,144	37,372	1,105,246	339,521	351,122	172,030
2009	686	44,811	1,396,525	390,601	361,434	935	23,562	509,045	179,145	314,591	106,241
<b>TOTAL</b>	<b>333,230</b>	<b>128,711</b>	<b>9,999,188</b>	<b>1,931,280</b>	<b>2,257,611</b>	<b>25,276</b>	<b>77,185</b>	<b>4,344,048</b>	<b>1,576,883</b>	<b>1,932,518</b>	<b>785,378</b>
O.D.	6	106	4,732	4,701	268	21	129	4,207	4,906	378	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,916,839	7,708,545	785,378			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,928,271	-906,450	3,381			
TOTAL LOSSES	11,988,568	6,802,095	788,759			
EXPECTED LOSSES	11,503,078	4,639,213	592,982			
CREDIBILITY	.11	.23	.37			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.093	1.755	.204	5.052		
INDICATED (POST-TEST)	2.911	1.651	.192	4.754		
PRES. ON RATE LEVEL	2.861	1.154	.147	4.162		
DERIVED BY FORMULA	2.867	1.268	.164	4.299		
UNDERLYING PRES. RATE	2.968	1.197	.153	4.318		
PROPOSED	2.867	1.268	.164	4.299		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	4.607
IND. RATES				4.61	MINIMUM PREMIUM	
MAN. RATES	4.89	4.94	4.68	+ 4.61	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	39,199	2,651,676	6.764			6	6	40	52
2006	41,977	1,912,607	4.556			2	4	24	30
2007	39,607	2,429,484	6.133			5	6	39	50
2008	41,946	2,547,970	6.074			5	5	30	40
2009	45,588	1,080,970	2.371			1	4	28	33
<b>TOTAL</b>	<b>208,317</b>	<b>10,622,707</b>	<b>5.099</b>			<b>19</b>	<b>25</b>	<b>161</b>	<b>205</b>
O.D.		2,290	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,144,874	104,895	486,343			295,607	121,637	363,727	134,593
2006			370,178	202,389	128,020			208,221	679,204	140,018	184,577
2007			894,501	332,103	126,983			400,265	261,379	289,902	124,351
2008			922,870	185,204	367,292			268,743	112,661	494,393	196,807
2009			197,572	212,860	179,640			58,038	71,352	277,564	83,944
<b>TOTAL</b>			<b>3,529,995</b>	<b>1,037,451</b>	<b>1,288,278</b>			<b>1,230,874</b>	<b>1,246,233</b>	<b>1,565,604</b>	<b>724,272</b>
O.D.											2,290

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,630,301	145,595	752,859			654,770	180,022	590,329	148,591
2006	265	4,141	539,156	264,737	190,448	498	4,172	524,900	865,848	217,428	201,189
2007	424	22,710	1,335,077	422,661	183,487	175	13,433	924,552	371,649	406,113	129,574
2008	293	39,950	1,525,726	288,156	422,470	542	25,424	741,167	217,400	562,224	205,860
2009	430	25,319	795,812	251,195	178,835	634	15,909	353,906	133,552	232,372	88,729
<b>TOTAL</b>	<b>1,412</b>	<b>92,120</b>	<b>5,826,072</b>	<b>1,372,344</b>	<b>1,728,099</b>	<b>1,849</b>	<b>58,938</b>	<b>3,199,295</b>	<b>1,768,471</b>	<b>2,008,466</b>	<b>773,943</b>
O.D.											2,412

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,179,686	6,877,380	776,355			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,779,280	-850,681	3,457			
TOTAL LOSSES	7,400,406	6,026,699	779,812			
EXPECTED LOSSES	7,311,928	4,614,222	547,873			
CREDIBILITY	.07	.15	.24			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.552	2.893	.374	6.819		
INDICATED (POST-TEST)	3.342	2.722	.352	6.416		
PRES. ON RATE LEVEL	3.383	2.135	.254	5.772		
DERIVED BY FORMULA	3.380	2.223	.278	5.881		
UNDERLYING PRES. RATE	3.510	2.215	.263	5.988		
PROPOSED	3.380	2.223	.278	5.881		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	6.302
IND. RATES				6.30	MINIMUM PREMIUM	
MAN. RATES	6.56	6.67	6.49	+ 6.30	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	130,491	6,584,594	5.046			15	16	89	120
2006	127,805	4,957,876	3.879			10	18	79	107
2007	129,944	4,141,629	3.187	1		8	16	86	111
2008	121,423	6,460,552	5.320			13	23	61	97
2009	100,661	2,360,493	2.344			1	8	59	68
<b>TOTAL</b>	<b>610,324</b>	<b>24,505,144</b>	<b>4.015</b>	<b>1</b>		<b>47</b>	<b>81</b>	<b>374</b>	<b>503</b>
O.D.		1,537							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			2,758,144	552,664	551,032			1,249,008	463,761	744,649	265,336
2006			1,615,644	627,750	450,943			546,984	646,649	644,532	425,374
2007	404,748		1,268,940	231,934	632,466	2,951		482,578	237,739	593,393	286,880
2008			2,553,237	828,965	740,861			593,801	482,216	724,217	537,255
2009			217,620	336,273	527,230			25,656	500,928	537,463	215,323
<b>TOTAL</b>	<b>404,748</b>		<b>8,413,585</b>	<b>2,577,586</b>	<b>2,902,532</b>	<b>2,951</b>		<b>2,898,027</b>	<b>2,331,293</b>	<b>3,244,254</b>	<b>1,730,168</b>
O.D.											1,537

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			3,909,550	767,098	853,001			2,702,479	686,365	1,208,570	292,931
2006	858	17,706	2,322,529	861,903	671,649	535	9,942	1,262,035	955,213	958,367	463,658
2007	513,990	31,612	1,863,960	352,089	837,815	5,124	15,844	1,104,376	371,473	812,838	298,929
2008	1,133	113,965	4,418,278	1,048,120	889,037	2,205	59,199	1,756,884	653,159	851,492	561,969
2009	825	43,896	1,434,900	494,751	491,360	1,730	42,649	1,009,435	483,040	482,449	227,596
<b>TOTAL</b>	<b>516,806</b>	<b>207,179</b>	<b>13,949,217</b>	<b>3,523,961</b>	<b>3,742,862</b>	<b>9,594</b>	<b>127,634</b>	<b>7,835,209</b>	<b>3,149,250</b>	<b>4,313,716</b>	<b>1,845,083</b>
O.D.											1,686

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	22,645,639	14,729,789	1,846,769			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,654,828	-2,069,970	7,800			
TOTAL LOSSES	17,990,811	12,659,819	1,854,569			
EXPECTED LOSSES	18,212,067	10,595,225	1,379,332			
CREDIBILITY	.15	.31	.50			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.948	2.074	.304	5.326		
INDICATED (POST-TEST)	2.774	1.952	.286	5.012		
PRES. ON RATE LEVEL	2.876	1.673	.218	4.767		
DERIVED BY FORMULA	2.861	1.759	.252	4.872		
UNDERLYING PRES. RATE	2.984	1.736	.226	4.946		
PROPOSED	2.861	1.759	.252	4.872		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	5.221
IND. RATES				5.22	MINIMUM PREMIUM	
MAN. RATES	5.40	5.49	5.36	+ 5.22	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	79,365	1,683,261	2.120			4	7	22	33
2006	91,279	853,280	.934			1	2	16	19
2007	87,943	1,990,884	2.263			5	5	19	29
2008	88,659	2,164,537	2.441			5	1	23	29
2009	71,027	1,070,170	1.506			2	3	13	18
<b>TOTAL</b>	<b>418,273</b>	<b>7,762,132</b>	<b>1.856</b>			<b>17</b>	<b>18</b>	<b>93</b>	<b>128</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			735,821	195,102	148,347			213,618	186,663	133,228	70,482
2006			282,262	67,315	82,443			129,420	122,049	85,516	84,275
2007			878,535	174,990	113,747			512,052	87,307	142,378	81,875
2008			1,288,629	15,230	370,129			147,635		216,148	126,766
2009			286,328	184,967	179,235			69,177	133,944	161,588	54,931
<b>TOTAL</b>			<b>3,471,575</b>	<b>637,604</b>	<b>893,901</b>			<b>1,071,902</b>	<b>529,963</b>	<b>738,858</b>	<b>418,329</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,047,809	270,802	229,641			473,163	276,261	216,230	77,812
2006	94	3,042	400,903	94,273	122,173	101	2,299	292,619	179,859	128,098	91,860
2007	231	21,184	1,254,447	236,826	161,529	70	15,214	1,075,445	153,081	201,172	85,314
2008	122	49,111	1,842,946	149,031	422,909	17	11,948	342,741	50,198	242,727	132,597
2009	425	27,582	851,513	239,226	179,010	743	18,460	389,285	143,902	145,811	58,062
<b>TOTAL</b>	<b>872</b>	<b>100,919</b>	<b>5,397,618</b>	<b>990,158</b>	<b>1,115,262</b>	<b>931</b>	<b>47,921</b>	<b>2,573,253</b>	<b>803,301</b>	<b>934,038</b>	<b>445,645</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,121,514	3,842,759	445,645			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,524,588	-511,992	2,073			
TOTAL LOSSES	6,596,926	3,330,767	447,718			
EXPECTED LOSSES	6,023,132	2,647,667	359,715			
CREDIBILITY	.12	.24	.39			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.577	.796	.107	2.480		
INDICATED (POST-TEST)	1.484	.749	.101	2.334		
PRES. ON RATE LEVEL	1.388	.610	.083	2.081		
DERIVED BY FORMULA	1.400	.643	.090	2.133		
UNDERLYING PRES. RATE	1.440	.633	.086	2.159		
PROPOSED	1.400	.643	.090	2.133		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.285
IND. RATES				2.29	MINIMUM PREMIUM	
MAN. RATES	2.56	2.53	2.34	+ 2.29	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	568,967	31,167,865	5.477	2	2	71	54	346	475	
2006	576,885	29,883,832	5.180	1		59	46	383	489	
2007	639,005	32,709,894	5.118	2		71	71	347	491	
2008	605,072	21,878,247	3.615	3		42	60	250	355	
2009	511,634	19,446,010	3.800	1		26	48	231	306	
<b>TOTAL</b>	<b>2,901,563</b>	<b>135,085,848</b>	<b>4.656</b>	<b>9</b>	<b>2</b>	<b>269</b>	<b>279</b>	<b>1557</b>	<b>2116</b>	
O.D.		11,348						1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	293,858	1,011,479	13,125,772	2,144,504	2,340,254	6,731	137,955	5,485,248	2,279,979	2,701,439	1,640,646
2006	366,406		12,946,376	1,772,241	2,767,825	64,124		4,742,158	1,470,398	4,015,997	1,738,307
2007	11,085		14,506,424	2,582,619	2,576,856	278,284		5,830,988	2,542,367	2,828,585	1,552,686
2008	254,460		8,222,684	2,783,623	2,071,260	3,630		3,177,606	1,806,301	2,132,065	1,426,618
2009	246,209		4,954,546	1,892,251	2,919,140	700		2,988,652	1,734,042	3,400,186	1,310,284
<b>TOTAL</b>	<b>1,172,018</b>	<b>1,011,479</b>	<b>53,755,802</b>	<b>11,175,238</b>	<b>12,675,335</b>	<b>353,469</b>	<b>137,955</b>	<b>22,224,652</b>	<b>9,833,087</b>	<b>15,078,272</b>	<b>7,668,541</b>
O.D.					1,000					4,792	5,556

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	423,450	1,306,798	18,388,836	2,976,573	3,622,715	10,978	212,682	11,538,612	3,374,370	4,384,441	1,811,273
2006	464,282	135,520	17,992,752	2,545,369	4,111,274	126,674	77,116	9,832,579	2,325,832	5,927,004	1,894,755
2007	17,556	340,860	20,180,033	3,591,750	3,557,076	469,498	172,434	11,967,676	3,714,585	3,979,275	1,617,899
2008	300,724	365,391	14,198,286	3,428,226	2,529,745	14,552	282,035	8,335,199	2,466,776	2,564,500	1,492,242
2009	357,074	393,551	12,075,725	3,093,407	2,830,200	18,880	450,172	8,795,961	2,497,500	3,006,270	1,384,970
<b>TOTAL</b>	<b>1,563,086</b>	<b>2,542,120</b>	<b>82,835,632</b>	<b>15,635,325</b>	<b>16,651,010</b>	<b>640,582</b>	<b>1,194,439</b>	<b>50,470,027</b>	<b>14,379,063</b>	<b>19,861,490</b>	<b>8,201,139</b>
O.D.					1,548					7,777	5,798

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	139,245,886	66,536,213	8,206,937	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-28,635,242	-8,661,702	44,371	
TOTAL LOSSES	110,610,644	57,874,511	8,251,308	
EXPECTED LOSSES	113,422,097	44,974,228	7,602,096	
CREDIBILITY	.43	.88	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.812	1.995	.284	6.091
INDICATED (POST-TEST)	3.587	1.877	.267	5.731
PRES. ON RATE LEVEL	3.768	1.494	.252	5.514
DERIVED BY FORMULA	3.690	1.831	.267	5.788
UNDERLYING PRES. RATE	3.909	1.550	.262	5.721
PROPOSED	3.654	1.813	.264	5.731

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	6.141
IND. RATES				6.14	MINIMUM PREMIUM	
MAN. RATES	6.36	6.46	6.20	+ 6.14	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	645,487	41,114,693	6.369	2	2	80	94	698	876	
2006	633,391	43,413,781	6.854	2	3	85	101	580	771	
2007	587,407	41,558,097	7.074	5	1	64	113	485	668	
2008	498,863	24,941,913	4.999			43	80	398	521	
2009	423,369	16,670,454	3.937			11	73	353	437	
<b>TOTAL</b>	<b>2,788,517</b>	<b>167,698,938</b>	<b>6.014</b>	<b>9</b>	<b>6</b>	<b>283</b>	<b>461</b>	<b>2514</b>	<b>3273</b>	
O.D.		254,077	.009			1		6	7	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	241,050	1,097,478	12,248,459	3,362,145	4,066,136	87,665	2,256,060	7,478,727	2,730,644	5,322,339	2,223,990
2006	562,309	1,511,354	13,833,347	3,480,875	3,786,255	78,056	2,887,720	7,995,236	2,988,844	4,383,207	1,906,578
2007	950,963	727,051	10,947,994	4,625,344	3,764,355	7,603	928,770	7,892,546	5,095,113	4,864,091	1,754,267
2008			7,480,920	3,563,107	2,880,067			3,113,999	2,406,709	3,914,031	1,583,080
2009			1,609,334	3,818,478	2,635,634			509,030	3,035,788	3,662,352	1,399,838
<b>TOTAL</b>	<b>1,754,322</b>	<b>3,335,883</b>	<b>46,120,054</b>	<b>18,849,949</b>	<b>17,132,447</b>	<b>173,324</b>	<b>6,072,550</b>	<b>26,989,538</b>	<b>16,257,098</b>	<b>22,146,020</b>	<b>8,867,753</b>
O.D.			155,409		68,199			562		5,114	24,793

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	347,353	760,059	17,154,746	4,666,655	6,294,375	142,982	1,245,967	14,740,476	4,041,350	8,638,148	2,455,285
2006	713,554	836,674	19,365,673	4,855,935	5,618,292	155,184	2,244,898	16,328,607	4,597,999	6,506,490	2,078,170
2007	1,212,810	731,169	16,223,480	5,975,740	5,113,920	16,155	659,197	15,799,483	6,980,217	6,842,881	1,827,946
2008	4,638	365,052	14,282,574	4,258,316	3,430,392	10,998	308,257	9,135,050	3,323,145	4,584,962	1,655,902
2009	6,652	353,244	11,344,516	4,066,185	2,638,805	12,317	304,433	6,968,262	3,096,082	3,263,262	1,479,629
<b>TOTAL</b>	<b>2,285,007</b>	<b>3,046,198</b>	<b>78,370,989</b>	<b>23,822,831</b>	<b>23,095,784</b>	<b>337,636</b>	<b>4,762,752</b>	<b>62,971,878</b>	<b>22,038,793</b>	<b>29,835,743</b>	<b>9,496,932</b>
O.D.	1	1,645	217,298	3,103	100,354		9	1,259	88	8,032	26,328

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	151,994,672	98,904,728	9,523,260			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-34,757,954	-13,582,655	43,151			
TOTAL LOSSES	117,236,718	85,322,073	9,566,411			
EXPECTED LOSSES	133,904,586	68,095,585	7,947,274			
CREDIBILITY	.42	.86	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	4.204	3.060	.343	7.607		
INDICATED (POST-TEST)	3.956	2.879	.323	7.158		
PRES. ON RATE LEVEL	4.628	2.354	.275	7.257		
DERIVED BY FORMULA	4.346	2.806	.323	7.475		
UNDERLYING PRES. RATE	4.802	2.442	.285	7.529		
PROPOSED	4.219	2.724	.314	7.257		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	7.777
IND. RATES				7.78	MINIMUM PREMIUM	
MAN. RATES	8.18	8.49	8.16	+ 7.78	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	346,744	18,884,788	5.446	1	2	34	46	258	341	
2006	362,934	16,683,393	4.596	2		39	31	232	304	
2007	364,308	23,788,856	6.529	2	1	42	42	238	325	
2008	319,590	16,102,407	5.038	1	1	29	30	175	236	
2009	274,656	9,010,371	3.280	2		8	28	140	178	
<b>TOTAL</b>	<b>1,668,232</b>	<b>84,469,815</b>	<b>5.063</b>	<b>8</b>	<b>4</b>	<b>152</b>	<b>177</b>	<b>1043</b>	<b>1384</b>	
O.D.		1,034,036	.061			3	2	10	15	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	89,051	543,929	5,883,416	1,508,758	1,438,434		2,506,081	2,590,773	1,017,949	2,716,588	589,809
2006	471,779		7,249,138	1,331,528	1,556,901	192,501		2,559,447	817,981	1,923,557	580,561
2007	1,370,284	693,677	7,832,267	1,528,563	2,064,092	81,863	3,342,276	3,103,048	1,074,054	2,004,256	694,476
2008	436,233	457,451	5,993,785	1,742,835	1,259,936	3,050	1,228,344	1,831,632	889,610	1,222,359	1,037,172
2009	1,330,952		1,346,531	1,331,997	1,182,890	30,500		374,683	1,255,817	1,708,436	448,565
<b>TOTAL</b>	<b>3,698,299</b>	<b>1,695,057</b>	<b>28,305,137</b>	<b>7,443,681</b>	<b>7,502,253</b>	<b>307,914</b>	<b>7,076,701</b>	<b>10,459,583</b>	<b>5,055,411</b>	<b>9,575,196</b>	<b>3,350,583</b>
O.D.			724,842	99,507	66,178			96,278	173	40,330	6,728

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	128,322	299,860	8,235,196	2,094,155	2,226,700		1,388,465	5,549,664	1,506,565	4,409,026	651,149
2006	596,501	76,409	10,127,601	1,877,185	2,316,419	377,304	41,818	5,333,357	1,283,268	2,842,318	632,811
2007	1,585,136	382,743	11,239,554	2,150,957	2,795,629	117,915	781,723	6,709,538	1,701,512	2,775,165	723,644
2008	511,502	451,787	10,032,229	2,189,579	1,559,635	9,382	848,668	4,777,866	1,288,546	1,460,112	1,084,882
2009	1,836,363	164,918	5,176,795	1,608,042	1,173,573	41,830	147,490	3,280,478	1,360,531	1,511,789	474,133
<b>TOTAL</b>	<b>4,657,824</b>	<b>1,375,717</b>	<b>44,811,375</b>	<b>9,919,918</b>	<b>10,071,956</b>	<b>546,431</b>	<b>3,208,164</b>	<b>25,650,903</b>	<b>7,140,422</b>	<b>12,998,410</b>	<b>3,566,619</b>
O.D.	136	3,377	1,031,314	136,195	102,020		631	209,887	1,516	64,071	7,361

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	81,495,759	40,434,508	3,573,980			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-18,052,956	-5,544,296	17,316			
TOTAL LOSSES	63,442,803	34,890,212	3,591,296			
EXPECTED LOSSES	70,566,213	28,259,851	3,069,548			
CREDIBILITY	.30	.61	.98			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.803	2.091	.215	6.109		
INDICATED (POST-TEST)	3.579	1.968	.202	5.749		
PRES. ON RATE LEVEL	4.077	1.633	.178	5.888		
DERIVED BY FORMULA	3.928	1.837	.202	5.967		
UNDERLYING PRES. RATE	4.230	1.694	.184	6.108		
PROPOSED	3.876	1.813	.199	5.888		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	6.310
IND. RATES				6.31	MINIMUM PREMIUM	
MAN. RATES	6.83	6.96	6.62	+ 6.31	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	163,226	11,168,868	6.842	1		26	19	137	183
2006	188,719	9,740,421	5.161	1		23	17	131	172
2007	201,708	13,237,937	6.562	3		32	23	107	165
2008	193,041	13,599,058	7.044			26	23	103	152
2009	183,204	6,540,033	3.569	1		7	8	111	127
<b>TOTAL</b>	<b>929,898</b>	<b>54,286,317</b>	<b>5.838</b>	<b>6</b>		<b>114</b>	<b>90</b>	<b>589</b>	<b>799</b>
O.D.		728,316	.078			2	4	1	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	97,063		4,646,014	730,304	792,834	716,956		1,946,916	387,801	1,319,802	531,178
2006	10,000		4,429,562	544,591	1,024,951	10,000		1,183,299	710,483	1,348,316	479,219
2007	964,426		6,629,421	715,028	1,039,781	1,164		1,980,379	545,420	871,503	490,815
2008			5,774,749	1,095,338	714,069			3,498,490	1,226,019	907,163	383,230
2009	3,000		1,431,236	292,234	1,332,098	415		608,418	304,429	1,882,131	686,072
<b>TOTAL</b>	<b>1,074,489</b>		<b>22,910,982</b>	<b>3,377,495</b>	<b>4,903,733</b>	<b>728,535</b>		<b>9,217,502</b>	<b>3,174,152</b>	<b>6,328,915</b>	<b>2,570,514</b>
O.D.			550,292	27,459	4,770			121,609	16,562	3,790	3,834

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	107,154		6,615,926	1,013,660	1,227,302	895,859		4,312,418	573,946	2,142,036	586,421
2006	13,351	46,852	6,218,885	791,070	1,519,672	20,154	20,711	2,636,766	1,082,443	1,992,664	522,349
2007	1,224,970	155,938	9,267,209	1,089,757	1,435,401	2,360	60,639	4,259,074	873,019	1,218,312	511,429
2008	1,519	214,441	8,261,799	1,428,561	922,886	5,082	243,312	7,154,190	1,575,103	1,150,271	400,859
2009	5,988	118,988	3,715,146	930,496	1,224,838	5,239	120,617	2,540,709	821,557	1,566,394	725,178
<b>TOTAL</b>	<b>1,352,982</b>	<b>536,219</b>	<b>34,078,965</b>	<b>5,253,544</b>	<b>6,330,099</b>	<b>928,694</b>	<b>445,279</b>	<b>20,903,157</b>	<b>4,926,068</b>	<b>8,069,677</b>	<b>2,746,236</b>
O.D.	31	12,693	754,784	44,523	12,990	39	3,640	252,369	28,964	7,119	4,184

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	59,268,852	24,672,984	2,750,420			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-11,960,922	-3,109,192	12,982			
TOTAL LOSSES	47,307,930	21,563,792	2,763,402			
EXPECTED LOSSES	48,317,500	16,477,794	2,129,467			
CREDIBILITY	.20	.41	.66			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	5.087	2.319	.297	7.703		
INDICATED (POST-TEST)	4.787	2.182	.279	7.248		
PRES. ON RATE LEVEL	5.008	1.708	.221	6.937		
DERIVED BY FORMULA	4.964	1.902	.259	7.125		
UNDERLYING PRES. RATE	5.196	1.772	.229	7.197		
PROPOSED	4.964	1.902	.259	7.125		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	7.635
IND. RATES				7.64	MINIMUM PREMIUM	
MAN. RATES	8.10	8.10	7.80	+ 7.64	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	67,955	4,516,043	6.645			9	12	35	56	
2006	81,552	13,437,626	16.477	3	1	20	13	54	91	
2007	73,468	10,642,927	14.486	3		17	17	57	94	
2008	78,241	6,327,911	8.087			14	8	43	65	
2009	70,028	5,718,821	8.166			8	5	39	52	
<b>TOTAL</b>	<b>371,244</b>	<b>40,643,328</b>	<b>10.948</b>	<b>6</b>	<b>1</b>	<b>68</b>	<b>55</b>	<b>228</b>	<b>358</b>	
O.D.		7,596	.002					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,967,497	414,981	220,075			832,968	529,304	298,735	252,483
2006	578,356	816,581	5,082,362	335,007	508,279	950	1,171,555	2,981,606	665,802	1,022,397	274,731
2007	624,787		4,215,343	595,998	475,115	5,610		2,815,248	981,178	681,938	247,710
2008			3,184,069	366,441	659,520			1,049,024	201,320	664,514	203,023
2009			2,093,748	236,964	622,567			1,170,459	568,418	930,137	96,528
<b>TOTAL</b>	<b>1,203,143</b>	<b>816,581</b>	<b>16,543,019</b>	<b>1,949,391</b>	<b>2,485,556</b>	<b>6,560</b>	<b>1,171,555</b>	<b>8,849,305</b>	<b>2,946,022</b>	<b>3,597,721</b>	<b>1,074,475</b>
O.D.					7,596						

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			2,757,990	575,994	340,679			1,771,773	783,369	484,844	278,741
2006	729,469	393,535	6,581,916	502,425	766,042	2,411	697,481	5,714,468	1,051,202	1,520,970	299,457
2007	793,726	93,009	5,519,284	837,272	673,284	10,105	73,182	5,086,790	1,418,522	989,314	258,114
2008	639	125,536	4,780,146	634,536	787,874	985	83,445	2,428,131	421,738	773,522	212,362
2009	1,286	119,501	3,507,037	628,242	621,881	6,874	171,268	3,191,111	757,442	840,498	102,030
<b>TOTAL</b>	<b>1,525,120</b>	<b>731,581</b>	<b>23,146,373</b>	<b>3,178,469</b>	<b>3,189,760</b>	<b>20,375</b>	<b>1,025,376</b>	<b>18,192,273</b>	<b>4,432,273</b>	<b>4,609,148</b>	<b>1,150,704</b>
O.D.		21	969	560	9,818						

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	44,642,088	15,420,028	1,150,704	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,714,834	-1,654,815	6,639	
TOTAL LOSSES	36,927,254	13,765,213	1,157,343	
EXPECTED LOSSES	30,995,161	8,727,947	1,110,019	
CREDIBILITY	.11	.22	.36	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	9.947	3.708	.312	13.967
INDICATED (POST-TEST)	9.360	3.489	.294	13.143
PRES. ON RATE LEVEL	8.048	2.266	.288	10.602
DERIVED BY FORMULA	8.192	2.535	.290	11.017
UNDERLYING PRES. RATE	8.349	2.351	.299	10.999
PROPOSED	8.192	2.535	.290	11.017

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	11.806
IND. RATES				11.81	MINIMUM PREMIUM	
MAN. RATES	11.98	12.20	11.92	+ 11.81	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	55,229	8,524,856	15.435			16	11	30	57
2006	56,512	3,984,080	7.049			9	6	31	46
2007	74,404	4,959,009	6.664	1		8	4	34	47
2008	75,285	3,046,350	4.046			5	5	28	38
2009	70,398	3,289,408	4.672	1		2	2	29	34
<b>TOTAL</b>	<b>331,828</b>	<b>23,803,703</b>	<b>7.174</b>	<b>2</b>		<b>40</b>	<b>28</b>	<b>152</b>	<b>222</b>
O.D.		3,425	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			3,652,625	417,010	273,753			3,404,230	225,469	332,164	219,605
2006			1,768,053	275,501	194,912			1,193,911	214,820	186,540	150,343
2007	630,694		1,950,958	134,053	272,085	16,847		1,071,795	152,830	579,976	149,771
2008			1,134,449	161,803	502,973			713,749	136,030	292,907	104,439
2009	750,439		272,772	54,361	279,914	280		46,900	1,449,834	335,159	99,749
<b>TOTAL</b>	<b>1,381,133</b>		<b>8,778,857</b>	<b>1,042,728</b>	<b>1,523,637</b>	<b>17,127</b>		<b>6,430,585</b>	<b>2,178,983</b>	<b>1,726,746</b>	<b>723,907</b>
O.D.											3,425

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			4,412,112	578,809	423,769			3,942,176	333,694	539,102	242,444
2006	379	15,549	2,070,318	385,011	293,933	177	12,562	1,601,813	330,026	280,444	163,874
2007	800,616	40,970	2,438,853	223,533	374,289	28,443	26,281	1,860,781	291,976	795,348	156,061
2008	294	47,324	1,794,214	299,434	570,745	644	51,998	1,516,076	255,844	348,613	109,243
2009	1,065,126	22,358	701,583	172,685	254,346	2,038	41,873	952,369	440,416	322,335	105,435
<b>TOTAL</b>	<b>1,866,415</b>	<b>126,201</b>	<b>11,417,080</b>	<b>1,659,472</b>	<b>1,917,082</b>	<b>31,302</b>	<b>132,714</b>	<b>9,873,215</b>	<b>1,651,956</b>	<b>2,285,842</b>	<b>777,057</b>
O.D.											3,644

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	23,446,927	7,514,352	780,701	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,196,899	-1,030,688	5,219	
TOTAL LOSSES	20,250,028	6,483,664	785,920	
EXPECTED LOSSES	13,120,479	5,591,301	822,934	
CREDIBILITY	.10	.21	.33	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	6.103	1.954	.237	8.294
INDICATED (POST-TEST)	5.743	1.839	.223	7.805
PRES. ON RATE LEVEL	3.811	1.624	.239	5.674
DERIVED BY FORMULA	4.004	1.669	.234	5.907
UNDERLYING PRES. RATE	3.954	1.685	.248	5.887
PROPOSED	4.004	1.669	.234	5.907

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	6.330
IND. RATES				6.33	MINIMUM PREMIUM	
MAN. RATES	6.60	6.75	6.38	+ 6.33	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
2005	8,684	554,209	6.381			8,684			2	1	8	11
2006	5,972	213,159	3.569			5,972			1		3	4
2007	9,400	603,320	6.418			9,400			1	1	8	10
2008	8,295	322,201	3.884			8,295			1		4	5
2009	8,607	190,506	2.213			8,607				1	5	6
<b>TOTAL</b>	<b>40,958</b>	<b>1,883,395</b>	<b>4.598</b>			<b>40,958</b>			<b>5</b>	<b>3</b>	<b>28</b>	<b>36</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			296,310	24,958	42,213			64,235	23,636	73,085	29,772
2006			111,664		23,873			16,718		31,561	29,343
2007			150,000	93,936	46,878			210,000	1,205	82,688	18,613
2008			167,378		38,548			45,447		63,002	7,826
2009				42,500	71,354				3,991	60,998	11,663
<b>TOTAL</b>			<b>725,352</b>	<b>161,394</b>	<b>222,866</b>			<b>336,400</b>	<b>28,832</b>	<b>311,334</b>	<b>97,217</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			421,945	34,642	65,347			142,281	34,981	118,617	32,868
2006		1,161	155,057	1,613	35,287		285	36,256	1,332	46,275	31,984
2007	120	4,151	241,165	117,651	64,974	5	6,012	430,182	21,982	113,398	19,395
2008	12	6,247	234,494	15,898	44,562	6	3,659	105,009	14,924	70,798	8,186
2009	104	4,545	155,087	62,012	65,369	54	1,440	40,086	19,687	49,410	12,328
<b>TOTAL</b>	<b>236</b>	<b>16,104</b>	<b>1,207,748</b>	<b>231,816</b>	<b>275,539</b>	<b>65</b>	<b>11,396</b>	<b>753,814</b>	<b>92,906</b>	<b>398,498</b>	<b>104,761</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,989,363	998,759	104,761			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-443,547	-161,879	477			
TOTAL LOSSES	1,545,816	836,880	105,238			
EXPECTED LOSSES	1,796,418	867,080	76,592			
CREDIBILITY	.03	.05	.08			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.774	2.043	.257	6.074		
INDICATED (POST-TEST)	3.551	1.922	.242	5.715		
PRES. ON RATE LEVEL	4.228	2.041	.179	6.448		
DERIVED BY FORMULA	4.208	2.035	.184	6.427		
UNDERLYING PRES. RATE	4.386	2.117	.187	6.690		
PROPOSED	4.208	2.035	.184	6.427		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	6.887
IND. RATES				6.89	MINIMUM PREMIUM	
MAN. RATES	7.81	7.74	7.25	+ 6.89	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	54,359	2,632,840	4.843	1		5	6	45	57	
2006	58,193	5,224,432	8.977			9	7	51	67	
2007	74,207	7,635,302	10.289	2	1	12	8	53	76	
2008	72,772	3,049,414	4.190			7	11	31	49	
2009	61,139	1,920,210	3.140			2	9	35	46	
<b>TOTAL</b>	<b>320,670</b>	<b>20,462,198</b>	<b>6.381</b>	<b>3</b>	<b>1</b>	<b>35</b>	<b>41</b>	<b>215</b>	<b>295</b>	
O.D.		710,970	.221			2	1		3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	87,558		1,016,583	163,086	272,874			168,864	400,315	365,966	157,594
2006			2,012,131	251,526	226,098			1,961,394	359,527	295,648	118,108
2007	1,211,937	176,277	2,954,410	258,149	505,983	240	740,593	901,590	171,730	562,264	152,129
2008			1,245,319	422,219	192,938			460,769	239,875	323,485	164,809
2009			462,142	358,132	314,427			119,695	184,413	362,078	119,323
<b>TOTAL</b>	<b>1,299,495</b>	<b>176,277</b>	<b>7,690,585</b>	<b>1,453,112</b>	<b>1,512,320</b>	<b>240</b>	<b>740,593</b>	<b>3,612,312</b>	<b>1,355,860</b>	<b>1,909,441</b>	<b>711,963</b>
O.D.			495,817	4,209				178,867	25,408		6,669

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	126,171		1,447,615	226,364	422,410			374,033	592,465	593,964	173,984
2006	345	18,200	2,427,318	356,218	340,278	298	19,829	2,530,349	550,137	444,820	128,738
2007	1,450,627	271,336	4,137,931	418,864	692,995	507	654,695	1,995,331	333,380	772,965	158,518
2008	505	53,253	2,071,421	461,791	250,893	1,062	40,480	1,192,513	329,349	385,468	172,390
2009	765	48,466	1,503,488	440,204	315,439	1,246	30,815	658,565	241,013	313,888	126,124
<b>TOTAL</b>	<b>1,578,413</b>	<b>391,255</b>	<b>11,587,773</b>	<b>1,903,441</b>	<b>2,022,015</b>	<b>3,113</b>	<b>745,819</b>	<b>6,750,791</b>	<b>2,046,344</b>	<b>2,511,105</b>	<b>759,754</b>
O.D.	71	18,146	693,991	69,260	11,293	162	13,363	390,829	55,208	6,282	6,977

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	22,173,726	8,624,948	766,731			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,940,121	-1,159,556	4,254			
TOTAL LOSSES	18,233,605	7,465,392	770,985			
EXPECTED LOSSES	15,876,372	6,147,244	699,061			
CREDIBILITY	.10	.20	.33			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	5.686	2.328	.240	8.254		
INDICATED (POST-TEST)	5.351	2.191	.226	7.768		
PRES. ON RATE LEVEL	4.772	1.848	.210	6.830		
DERIVED BY FORMULA	4.830	1.917	.215	6.962		
UNDERLYING PRES. RATE	4.951	1.917	.218	7.086		
PROPOSED	4.830	1.917	.215	6.962		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	7.461
IND. RATES				7.46	MINIMUM PREMIUM	
MAN. RATES	7.84	8.06	7.68	+ 7.46	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	110,968	22,346,723	20.137	4	3	46	33	152	238	
2006	122,650	19,754,559	16.106		2	34	28	133	197	
2007	130,910	18,828,792	14.383	5		25	31	103	164	
2008	125,007	13,220,752	10.576			21	40	97	158	
2009	110,381	11,110,251	10.065		1	6	35	94	136	
<b>TOTAL</b>	<b>599,916</b>	<b>85,261,077</b>	<b>14.212</b>	<b>9</b>	<b>6</b>	<b>132</b>	<b>167</b>	<b>579</b>	<b>893</b>	
O.D.		10,746	.001					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	832,293	1,824,951	8,476,140	971,022	935,346	393,191	3,312,928	2,947,436	705,538	1,268,086	679,792
2006		1,041,540	7,054,327	1,369,824	847,819		1,611,185	5,335,054	680,294	1,421,184	393,332
2007	1,529,952		4,585,351	1,657,310	453,282	111,601		7,121,617	1,600,301	1,347,243	422,135
2008			3,900,358	1,553,374	700,130			4,226,636	1,130,392	1,370,948	338,914
2009		604,166	1,039,052	1,556,312	1,395,949		175,000	415,452	3,586,014	1,926,686	411,620
<b>TOTAL</b>	<b>2,362,245</b>	<b>3,470,657</b>	<b>25,055,228</b>	<b>7,107,842</b>	<b>4,332,526</b>	<b>504,792</b>	<b>5,099,113</b>	<b>20,046,195</b>	<b>7,702,539</b>	<b>7,334,147</b>	<b>2,245,793</b>
O.D.					5,838					3,509	1,399

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	1,199,334	900,761	11,974,478	1,347,778	1,447,915	641,295	1,456,038	6,443,912	1,044,196	2,058,102	750,490
2006	1,880	754,602	9,116,883	1,905,599	1,280,741	563	1,376,384	8,724,912	1,124,719	2,111,140	428,732
2007	1,918,431	107,250	6,296,692	2,089,168	679,792	188,644	89,719	6,181,952	2,260,790	1,916,205	439,865
2008	1,966	158,579	6,230,317	1,770,932	899,620	5,190	206,141	6,073,035	1,598,544	1,654,152	354,504
2009	3,053	794,093	5,482,363	1,806,208	1,363,968	8,266	456,353	4,578,990	1,967,454	1,769,565	435,082
<b>TOTAL</b>	<b>3,124,664</b>	<b>2,715,285</b>	<b>39,100,733</b>	<b>8,919,685</b>	<b>5,672,036</b>	<b>843,958</b>	<b>3,584,635</b>	<b>32,002,801</b>	<b>7,995,703</b>	<b>9,509,164</b>	<b>2,408,673</b>
O.D.					9,037					5,695	1,481

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	81,372,076	32,111,320	2,410,154			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-15,656,321	-4,271,129	12,177			
TOTAL LOSSES	65,715,755	27,840,191	2,422,331			
EXPECTED LOSSES	62,505,248	22,346,872	2,051,713			
CREDIBILITY	.15	.31	.49			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	10.954	4.641	.404	15.999		
INDICATED (POST-TEST)	10.308	4.367	.380	15.055		
PRES. ON RATE LEVEL	10.043	3.591	.329	13.963		
DERIVED BY FORMULA	10.083	3.832	.354	14.269		
UNDERLYING PRES. RATE	10.419	3.725	.342	14.486		
PROPOSED	10.083	3.832	.354	14.269		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	15.292
IND. RATES				15.29	MINIMUM PREMIUM	
MAN. RATES	16.30	16.56	15.70	+ 15.29	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	246,064	6,081,094	2.471			14	11	82	107
2006	258,148	6,728,925	2.606	1		15	19	78	113
2007	278,283	4,054,468	1.456	2		7	11	63	83
2008	290,441	5,947,906	2.047			8	22	60	90
2009	287,362	4,203,662	1.462			4	9	69	82
<b>TOTAL</b>	<b>1,360,298</b>	<b>27,016,055</b>	<b>1.986</b>	<b>3</b>		<b>48</b>	<b>72</b>	<b>352</b>	<b>475</b>
O.D.		625,971	.046			1	3	6	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			2,800,126	339,600	406,102			1,203,641	358,854	557,353	415,418
2006	505,687		2,555,089	743,419	642,443			908,859	368,619	661,027	343,782
2007	324,367		1,220,504	289,509	637,075			350,493	80,530	749,757	402,233
2008			1,390,739	621,175	414,946			777,613	1,354,143	730,906	658,384
2009			753,114	422,731	837,886			212,688	484,816	1,185,460	306,967
<b>TOTAL</b>	<b>830,054</b>		<b>8,719,572</b>	<b>2,416,434</b>	<b>2,938,452</b>			<b>3,453,294</b>	<b>2,646,962</b>	<b>3,884,503</b>	<b>2,126,784</b>
O.D.			250,060	86,696	32,672			84,556	58,524	42,490	70,973

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			3,754,521	471,366	628,641			2,254,733	531,104	904,582	458,621
2006	638,432	27,630	3,640,338	1,029,242	956,261	306	15,625	1,991,212	567,592	978,763	374,722
2007	412,050	30,936	1,820,838	418,753	844,977	69	11,141	791,951	180,809	1,013,316	419,127
2008	785	64,691	2,530,302	718,746	504,536	4,904	85,503	2,585,703	1,272,665	907,990	688,670
2009	1,297	81,164	2,565,335	743,977	784,559	2,986	74,728	1,686,202	683,089	1,008,905	324,464
<b>TOTAL</b>	<b>1,052,564</b>	<b>204,421</b>	<b>14,311,334</b>	<b>3,382,084</b>	<b>3,718,974</b>	<b>8,265</b>	<b>186,997</b>	<b>9,309,801</b>	<b>3,235,259</b>	<b>4,813,556</b>	<b>2,265,604</b>
O.D.	57	53	361,134	118,007	50,923	17	29	190,429	86,044	67,591	77,345

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	25,625,101	15,472,438	2,342,949			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,495,423	-1,790,711	12,109			
TOTAL LOSSES	21,129,678	13,681,727	2,355,058			
EXPECTED LOSSES	18,391,228	9,671,719	1,931,623			
CREDIBILITY	.26	.53	.85			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.553	1.006	.173	2.732		
INDICATED (POST-TEST)	1.461	.947	.163	2.571		
PRES. ON RATE LEVEL	1.303	.685	.137	2.125		
DERIVED BY FORMULA	1.344	.824	.159	2.327		
UNDERLYING PRES. RATE	1.352	.711	.142	2.205		
PROPOSED	1.344	.824	.159	2.327		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.493
IND. RATES				2.49	MINIMUM PREMIUM	
MAN. RATES	2.28	2.35	2.39	+ 2.49	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	889,796	19,838,458	2.229			41	49	300	390
2006	930,187	22,911,805	2.463	1		38	50	301	390
2007	1,019,636	23,414,701	2.296	2		41	52	321	416
2008	1,006,062	18,228,828	1.811	1		33	49	249	332
2009	886,653	14,644,588	1.651	1		13	39	236	289
<b>TOTAL</b>	<b>4,732,334</b>	<b>99,038,380</b>	<b>2.093</b>	<b>5</b>		<b>166</b>	<b>239</b>	<b>1407</b>	<b>1817</b>
O.D.		221,633	.004			1		2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			7,607,605	1,409,688	2,369,628			2,611,256	1,549,205	2,706,830	1,584,246
2006	386,775		8,330,605	1,592,667	2,522,769			4,001,277	1,501,919	3,261,485	1,314,308
2007	334,445		8,835,584	1,583,263	2,563,230	384,475		3,796,035	1,513,716	2,620,261	1,783,692
2008	3,000		6,678,269	1,548,586	1,936,917			2,844,069	1,339,282	2,395,751	1,482,954
2009	202,406		2,611,157	1,518,498	2,887,056	13,000		1,476,214	1,047,046	3,321,600	1,567,611
<b>TOTAL</b>	<b>926,626</b>		<b>34,063,220</b>	<b>7,652,702</b>	<b>12,279,600</b>	<b>397,475</b>		<b>14,728,851</b>	<b>6,951,168</b>	<b>14,305,927</b>	<b>7,732,811</b>
O.D.			181,399		5,374			10,000		4,257	20,603

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			10,811,801	1,956,650	3,668,192			5,764,362	2,292,824	4,393,183	1,749,008
2006	489,710	86,477	11,395,836	2,257,384	3,730,181	1,248	56,235	7,161,796	2,318,316	4,817,602	1,432,596
2007	426,621	213,175	12,603,627	2,276,373	3,452,679	647,302	115,257	8,035,683	2,312,028	3,629,291	1,858,607
2008	5,748	282,304	10,850,293	2,153,483	2,289,478	6,190	246,284	7,244,122	2,005,027	2,814,210	1,551,170
2009	293,433	275,678	8,733,509	2,574,112	2,661,012	24,945	238,649	5,086,871	1,777,293	2,809,438	1,656,965
<b>TOTAL</b>	<b>1,215,512</b>	<b>857,634</b>	<b>54,395,066</b>	<b>11,218,002</b>	<b>15,801,542</b>	<b>679,685</b>	<b>656,425</b>	<b>33,292,834</b>	<b>10,705,488</b>	<b>18,463,724</b>	<b>8,248,346</b>
O.D.	8	6,315	239,019	10,368	10,743		699	20,441	1,413	6,230	22,437

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	91,363,638	56,217,510	8,270,783			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-20,585,367	-7,365,917	43,030			
TOTAL LOSSES	70,778,271	48,851,593	8,313,813			
EXPECTED LOSSES	82,437,258	38,757,816	7,193,148			
CREDIBILITY	.60	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.496	1.032	.176	2.704		
INDICATED (POST-TEST)	1.408	.971	.166	2.545		
PRES. ON RATE LEVEL	1.679	.789	.147	2.615		
DERIVED BY FORMULA	1.516	.971	.166	2.653		
UNDERLYING PRES. RATE	1.742	.819	.152	2.713		
PROPOSED	1.494	.957	.164	2.615		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.802
IND. RATES				2.80	MINIMUM PREMIUM	
MAN. RATES	3.17	3.15	2.94	+ 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	
2005	43,793	1,773,518	4.049			4	6	16	26	
2006	81,861	1,388,023	1.695			5	1	20	26	
2007	71,733	2,423,044	3.377			5	16	33	54	
2008	52,147	1,429,600	2.741			2	9	23	34	
2009	47,916	1,556,308	3.247			2	8	23	33	
<b>TOTAL</b>	<b>297,450</b>	<b>8,570,493</b>	<b>2.881</b>			<b>18</b>	<b>40</b>	<b>115</b>	<b>173</b>	
O.D.		723								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			794,513	170,159	77,120			492,596	58,846	106,952	73,332
2006			746,909	273	97,557			303,867	659	87,628	151,130
2007			1,004,204	272,321	153,083			308,593	227,843	199,507	257,493
2008			305,814	230,687	160,916			179,868	220,331	185,692	146,292
2009			270,263	438,399	167,087			54,862	313,025	178,098	134,574
<b>TOTAL</b>			<b>3,121,703</b>	<b>1,111,839</b>	<b>655,763</b>			<b>1,339,786</b>	<b>820,704</b>	<b>757,877</b>	<b>762,821</b>
O.D.											723

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,131,386	236,182	119,381			1,091,100	87,092	173,586	80,959
2006		7,709	1,034,457	9,551	145,546		5,045	645,655	10,863	129,619	164,732
2007	352	24,805	1,463,326	357,264	216,608	149	10,536	720,653	317,134	282,200	268,308
2008	290	17,152	680,370	261,384	191,342	988	19,553	587,593	265,586	226,142	153,021
2009	692	39,766	1,241,634	415,431	187,726	1,133	27,720	608,655	263,761	176,227	142,245
<b>TOTAL</b>	<b>1,334</b>	<b>89,432</b>	<b>5,551,173</b>	<b>1,279,812</b>	<b>860,603</b>	<b>2,270</b>	<b>62,854</b>	<b>3,653,656</b>	<b>944,436</b>	<b>987,774</b>	<b>809,265</b>
O.D.											760

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,360,719	4,072,625	810,025			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,818,924	-753,521	3,309			
TOTAL LOSSES	7,541,795	3,319,104	813,334			
EXPECTED LOSSES	7,123,927	3,786,539	588,951			
CREDIBILITY	.09	.19	.31			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.535	1.116	.273	3.924		
INDICATED (POST-TEST)	2.385	1.050	.257	3.692		
PRES. ON RATE LEVEL	2.309	1.226	.191	3.726		
DERIVED BY FORMULA	2.316	1.193	.211	3.720		
UNDERLYING PRES. RATE	2.395	1.273	.198	3.866		
PROPOSED	2.316	1.193	.211	3.720		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.986
IND. RATES				3.99	MINIMUM PREMIUM	
MAN. RATES	4.58	4.55	4.19	+ 3.99	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	845,095	26,205,685	3.100		1	56	58	393	508
2006	833,054	24,762,608	2.972		1	46	47	394	488
2007	889,516	25,584,367	2.876	2		49	59	377	487
2008	896,563	24,354,151	2.716		1	39	54	311	405
2009	797,697	18,346,010	2.299	2	1	19	31	274	327
<b>TOTAL</b>	<b>4,261,925</b>	<b>119,252,821</b>	<b>2.798</b>	<b>4</b>	<b>4</b>	<b>209</b>	<b>249</b>	<b>1749</b>	<b>2215</b>
O.D.		104,132	.002				1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		676,549	10,823,510	1,856,905	2,920,011		496,508	3,749,335	1,063,416	3,113,078	1,506,373
2006		329,342	8,922,261	1,589,873	2,333,620		3,105,356	3,064,049	943,090	2,943,890	1,531,127
2007	643,358		9,492,379	2,628,655	2,714,130	4,773		3,612,292	1,757,665	3,114,975	1,616,140
2008		250,423	7,992,564	2,315,005	2,533,092		44,160	5,271,348	1,220,200	2,851,938	1,875,421
2009	1,177,610	183,998	3,485,764	1,378,611	3,047,251	172,999	52,715	2,508,736	1,311,568	3,260,635	1,766,123
<b>TOTAL</b>	<b>1,820,968</b>	<b>1,440,312</b>	<b>40,716,478</b>	<b>9,769,049</b>	<b>13,548,104</b>	<b>177,772</b>	<b>3,698,739</b>	<b>18,205,760</b>	<b>6,295,939</b>	<b>15,284,516</b>	<b>8,295,184</b>
O.D.				21,275	2,059				72,729	513	7,556

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		538,627	15,247,142	2,577,384	4,520,186		406,763	7,885,205	1,573,861	5,052,527	1,663,036
2006	2,176	160,181	12,471,364	2,256,052	3,458,312	792	872,039	6,635,048	1,514,812	4,340,912	1,668,928
2007	819,950	233,477	13,743,505	3,529,073	3,684,689	9,233	104,507	7,237,992	2,620,347	4,299,047	1,684,018
2008	3,224	734,305	12,955,342	3,025,589	2,988,435	5,679	363,585	7,918,744	1,998,469	3,318,011	1,961,690
2009	1,656,935	563,510	9,779,274	2,649,411	2,858,911	217,886	420,414	6,501,420	2,034,939	2,815,058	1,866,792
<b>TOTAL</b>	<b>2,482,285</b>	<b>2,230,100</b>	<b>64,196,627</b>	<b>14,037,509</b>	<b>17,510,533</b>	<b>233,590</b>	<b>2,167,308</b>	<b>36,178,409</b>	<b>9,742,428</b>	<b>19,825,555</b>	<b>8,844,464</b>
O.D.				29,530	3,187				107,639	833	8,004

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	107,488,319	61,257,214	8,852,468			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-24,449,049	-8,765,540	44,711			
TOTAL LOSSES	83,039,270	52,491,674	8,897,179			
EXPECTED LOSSES	97,768,559	46,114,029	7,500,988			
CREDIBILITY	.56	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.948	1.232	.209	3.389		
INDICATED (POST-TEST)	1.833	1.159	.197	3.189		
PRES. ON RATE LEVEL	2.211	1.043	.170	3.424		
DERIVED BY FORMULA	1.999	1.159	.197	3.355		
UNDERLYING PRES. RATE	2.294	1.082	.176	3.552		
PROPOSED	1.999	1.159	.197	3.355		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.595
IND. RATES				3.60	MINIMUM PREMIUM	
MAN. RATES	4.14	4.21	3.85	+ 3.60	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	657,902	21,035,354	3.197	1	1	36	40	402	480
2006	702,633	19,225,035	2.736			35	38	378	451
2007	743,615	21,599,572	2.904		1	40	45	357	443
2008	730,812	16,625,760	2.274	2		25	42	283	352
2009	670,976	14,159,664	2.110			12	31	286	329
<b>TOTAL</b>	<b>3,505,938</b>	<b>92,645,385</b>	<b>2.643</b>	<b>3</b>	<b>2</b>	<b>148</b>	<b>196</b>	<b>1706</b>	<b>2055</b>
O.D.		148,742	.004					6	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	530,408	314,069	7,269,743	963,100	2,402,491	392	1,177,835	3,320,213	991,909	2,669,228	1,395,966
2006			6,395,820	1,376,000	2,254,610			3,094,926	1,410,446	3,045,925	1,647,308
2007		466,906	8,099,841	1,563,374	2,256,923		400,000	2,646,725	1,281,004	3,297,291	1,587,508
2008	1,084,305		4,461,151	885,210	2,985,347	8,512		1,433,530	965,197	3,239,248	1,563,260
2009			1,736,816	1,227,467	3,045,570			610,974	1,918,599	4,019,359	1,600,879
<b>TOTAL</b>	<b>1,614,713</b>	<b>780,975</b>	<b>27,963,371</b>	<b>6,015,151</b>	<b>12,944,941</b>	<b>8,904</b>	<b>1,577,835</b>	<b>11,106,368</b>	<b>6,567,155</b>	<b>16,271,051</b>	<b>7,794,921</b>
O.D.					71,589					49,629	27,524

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	764,318	194,560	10,034,594	1,336,782	3,719,058	639	750,830	6,824,827	1,468,023	4,332,153	1,541,146
2006	1,891	68,119	8,948,716	1,946,358	3,328,986	1,174	51,266	6,533,930	2,174,439	4,499,030	1,795,566
2007	2,113	706,144	11,617,691	2,213,618	3,048,355	898	406,475	5,832,798	2,012,966	4,512,938	1,654,183
2008	1,267,089	205,983	7,803,634	1,583,574	3,310,125	19,323	148,935	4,371,917	1,598,776	3,620,933	1,635,170
2009	4,107	235,714	7,625,707	2,376,445	2,790,600	9,643	242,498	5,548,066	2,310,838	3,414,407	1,692,129
<b>TOTAL</b>	<b>2,039,518</b>	<b>1,410,520</b>	<b>46,030,342</b>	<b>9,456,777</b>	<b>16,197,124</b>	<b>31,677</b>	<b>1,600,004</b>	<b>29,111,538</b>	<b>9,565,042</b>	<b>20,379,461</b>	<b>8,318,194</b>
O.D.	3	273	12,005	6,084	92,578	4	256	7,745	5,501	62,120	29,914

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	80,243,885	55,764,687	8,348,108			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-17,816,129	-6,871,452	46,200			
TOTAL LOSSES	62,427,756	48,893,235	8,394,308			
EXPECTED LOSSES	71,556,195	36,251,399	7,678,003			
CREDIBILITY	.49	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.781	1.395	.239	3.415		
INDICATED (POST-TEST)	1.676	1.313	.225	3.214		
PRES. ON RATE LEVEL	1.967	.997	.211	3.175		
DERIVED BY FORMULA	1.824	1.313	.225	3.362		
UNDERLYING PRES. RATE	2.041	1.034	.219	3.294		
PROPOSED	1.744	1.255	.215	3.214		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.444
IND. RATES				3.44	MINIMUM PREMIUM	
MAN. RATES	3.90	3.92	3.57	+ 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
2005	141,134	9,107,867	6.453			17	20	85	122
2006	149,501	8,525,020	5.702			18	24	71	113
2007	160,607	9,746,211	6.068		1	16	25	68	110
2008	159,609	7,543,961	4.726	1		16	21	69	107
2009	129,690	5,640,977	4.349	2		6	14	64	86
<b>TOTAL</b>	<b>740,541</b>	<b>40,564,036</b>	<b>5.478</b>	<b>3</b>	<b>1</b>	<b>73</b>	<b>104</b>	<b>357</b>	<b>538</b>
O.D.		15,588	.002					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			3,348,176	634,995	536,986			3,224,346	519,309	665,996	178,059
2006			3,440,806	787,310	752,391			1,743,331	799,010	754,183	247,989
2007		176,444	3,536,832	1,191,382	465,918		879,546	1,580,484	1,025,011	656,056	234,538
2008	524,276		3,053,188	1,113,616	672,430	5,000		1,052,616	521,341	422,366	179,128
2009	204,750		1,087,135	609,982	1,316,795	19,259		452,235	322,814	1,480,624	147,383
<b>TOTAL</b>	<b>729,026</b>	<b>176,444</b>	<b>14,466,137</b>	<b>4,337,285</b>	<b>3,744,520</b>	<b>24,259</b>	<b>879,546</b>	<b>8,053,012</b>	<b>3,187,485</b>	<b>3,979,225</b>	<b>987,097</b>
O.D.					9,196						6,392

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			4,269,784	881,373	831,258			4,685,788	768,576	1,080,915	196,577
2006	1,079	36,270	4,797,288	1,097,949	1,120,760	660	28,538	3,633,561	1,202,731	1,126,667	270,308
2007	1,536	276,090	5,210,944	1,525,781	674,843	693	743,046	3,579,784	1,436,652	947,527	244,389
2008	613,364	136,425	5,319,753	1,332,115	839,534	11,075	89,863	2,653,920	699,253	529,061	187,368
2009	294,283	120,576	3,829,220	1,120,851	1,225,816	26,745	96,904	2,061,845	696,845	1,239,439	155,784
<b>TOTAL</b>	<b>910,262</b>	<b>569,361</b>	<b>23,426,989</b>	<b>5,958,069</b>	<b>4,692,211</b>	<b>39,173</b>	<b>958,351</b>	<b>16,614,898</b>	<b>4,804,057</b>	<b>4,923,609</b>	<b>1,054,426</b>
O.D.		9	406	235	13,392						6,979

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	42,519,449	20,391,573	1,061,405			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-8,342,511	-2,496,330	5,839			
TOTAL LOSSES	34,176,938	17,895,243	1,067,244			
EXPECTED LOSSES	33,087,372	12,989,090	999,730			
CREDIBILITY	.17	.35	.57			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	4.615	2.417	.144	7.176		
INDICATED (POST-TEST)	4.343	2.274	.136	6.753		
PRES. ON RATE LEVEL	4.307	1.691	.130	6.128		
DERIVED BY FORMULA	4.313	1.895	.133	6.341		
UNDERLYING PRES. RATE	4.468	1.754	.135	6.357		
PROPOSED	4.313	1.895	.133	6.341		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	6.795
IND. RATES				6.80	MINIMUM PREMIUM	
MAN. RATES	7.29	7.33	6.89	+ 6.80	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	51,825	2,101,548	4.055	1		5	6	42	54
2006	50,856	2,538,794	4.992			5	7	49	61
2007	59,419	2,743,564	4.617			6	6	30	42
2008	66,074	3,861,133	5.843			10	15	32	57
2009	56,037	2,528,676	4.512			5	5	25	35
<b>TOTAL</b>	<b>284,211</b>	<b>13,773,715</b>	<b>4.846</b>	<b>1</b>		<b>31</b>	<b>39</b>	<b>178</b>	<b>249</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	4,303		707,889	183,915	266,438			412,638	118,963	257,173	150,229
2006			1,155,627	123,694	306,174			556,229	64,095	223,360	109,615
2007			1,337,105	149,920	175,832			494,657	72,152	378,824	135,074
2008			2,119,978	599,285	125,216			550,272	177,864	180,429	108,089
2009			807,110	242,245	350,052			477,063	193,299	317,903	141,004
<b>TOTAL</b>	<b>4,303</b>		<b>6,127,709</b>	<b>1,299,059</b>	<b>1,223,712</b>			<b>2,490,859</b>	<b>626,373</b>	<b>1,357,689</b>	<b>644,011</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	6,201		1,008,033	255,273	412,446			913,994	176,066	417,393	165,853
2006	171	12,243	1,621,978	182,896	452,716	51	9,326	1,192,019	111,509	330,640	119,480
2007	210	31,411	1,866,893	223,981	245,873	65	14,840	1,052,285	151,494	517,251	140,747
2008	781	87,380	3,402,072	703,253	205,278	813	44,265	1,299,333	266,480	224,702	113,061
2009	748	58,123	1,751,326	404,633	347,888	2,771	68,987	1,270,946	290,334	293,290	149,041
<b>TOTAL</b>	<b>8,111</b>	<b>189,157</b>	<b>9,650,302</b>	<b>1,770,036</b>	<b>1,664,201</b>	<b>3,700</b>	<b>137,418</b>	<b>5,728,577</b>	<b>995,883</b>	<b>1,783,276</b>	<b>688,182</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,717,265	6,213,396	688,182			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,268,373	-837,409	3,706			
TOTAL LOSSES	13,448,892	5,375,987	691,888			
EXPECTED LOSSES	9,197,068	4,493,375	602,527			
CREDIBILITY	.09	.19	.30			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	4.732	1.892	.243	6.867		
INDICATED (POST-TEST)	4.453	1.780	.229	6.462		
PRES. ON RATE LEVEL	3.119	1.524	.204	4.847		
DERIVED BY FORMULA	3.239	1.573	.212	5.024		
UNDERLYING PRES. RATE	3.236	1.581	.212	5.029		
PROPOSED	3.239	1.573	.212	5.024		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	5.384
IND. RATES				5.38	MINIMUM PREMIUM	
MAN. RATES	5.72	5.79	5.45	+ 5.38	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	28,540	266,939	.935			1	1	4	6	
2006	30,217	301,161	.996			1		6	7	
2007	27,798	218,382	.785				2	3	5	
2008	23,079	1,058,597	4.586			3	2	3	8	
2009	19,050	22,461	.117							
<b>TOTAL</b>	<b>128,684</b>	<b>1,867,540</b>	<b>1.451</b>			<b>5</b>	<b>5</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
2005			169,709	10,521	11,778			7,590	17,089	41,267	8,985
2006			198,552		26,492			10,340		60,964	4,813
2007				125,813	4,919				78,559	6,235	2,856
2008			758,389	109,824	6,745			89,882	86,771	3,835	3,151
2009											22,461
<b>TOTAL</b>			<b>1,126,650</b>	<b>246,158</b>	<b>49,934</b>			<b>107,812</b>	<b>182,419</b>	<b>112,301</b>	<b>42,266</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			241,666	14,603	18,233			16,812	25,292	66,978	9,919
2006		2,053	275,006	2,456	39,505		181	23,564	2,045	89,290	5,246
2007	154	929	46,744	148,051	10,109	48	573	29,217	97,363	12,176	2,976
2008	156	28,692	1,103,954	146,769	26,804	390	8,496	255,428	96,265	12,607	3,296
2009											23,741
<b>TOTAL</b>	<b>310</b>	<b>31,674</b>	<b>1,667,370</b>	<b>311,879</b>	<b>94,651</b>	<b>438</b>	<b>9,250</b>	<b>325,021</b>	<b>220,965</b>	<b>181,051</b>	<b>45,178</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,034,063	808,546	45,178	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-312,557	-134,560	271	
TOTAL LOSSES	1,721,506	673,986	45,449	
EXPECTED LOSSES	1,201,909	671,731	50,188	
CREDIBILITY	.05	.11	.18	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.338	.524	.035	1.897
INDICATED (POST-TEST)	1.259	.493	.033	1.785
PRES. ON RATE LEVEL	.900	.503	.038	1.441
DERIVED BY FORMULA	.918	.502	.037	1.457
UNDERLYING PRES. RATE	.934	.522	.039	1.495
PROPOSED	.918	.502	.037	1.457

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE
IND. RATES				1.56	MINIMUM PREMIUM
MAN. RATES	1.74	1.70	1.62	+ 1.56	PRESENT

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	58,379	3,123,992	5.351			7	8	48	63	
2006	62,373	2,022,510	3.242			1	6	58	65	
2007	67,554	3,663,401	5.422			11	10	51	72	
2008	59,461	2,374,837	3.993			6	6	25	37	
2009	48,858	2,724,087	5.575			1	1	6	29	
<b>TOTAL</b>	<b>296,625</b>	<b>13,908,827</b>	<b>4.689</b>			<b>1</b>	<b>26</b>	<b>36</b>	<b>274</b>	
O.D.		37,160	.012					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,080,599	399,223	370,896			601,997	246,216	290,303	134,758
2006			247,587	321,461	497,275			84,637	304,504	469,231	97,815
2007			1,972,554	419,074	227,100			492,728	147,507	284,188	120,250
2008			1,035,441	258,926	124,279			476,964	206,818	159,410	112,999
2009		302,280	113,225	175,919	94,535		1,438,132	6,774	161,071	117,192	314,959
<b>TOTAL</b>		<b>302,280</b>	<b>4,449,406</b>	<b>1,574,603</b>	<b>1,314,085</b>		<b>1,438,132</b>	<b>1,663,100</b>	<b>1,066,116</b>	<b>1,320,324</b>	<b>780,781</b>
O.D.				33,460					2,962		738

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,538,774	554,123	574,144			1,333,424	364,400	471,159	148,773
2006	440	3,390	401,521	443,001	729,161	250	1,852	232,833	450,511	693,150	106,618
2007	551	47,691	2,822,549	560,390	326,891	102	15,229	1,068,956	236,983	393,993	125,301
2008	347	42,699	1,653,163	322,448	166,494	943	39,733	1,171,133	283,121	202,064	118,197
2009	284	121,048	557,182	181,028	99,581	542	701,779	396,151	160,887	112,039	332,912
<b>TOTAL</b>	<b>1,622</b>	<b>214,828</b>	<b>6,973,189</b>	<b>2,060,990</b>	<b>1,896,271</b>	<b>1,837</b>	<b>758,593</b>	<b>4,202,497</b>	<b>1,495,902</b>	<b>1,872,405</b>	<b>831,801</b>
O.D.				46,442					4,384		794

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,152,566	7,376,394	832,595			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,896,778	-907,213	2,663			
TOTAL LOSSES	10,255,788	6,469,181	835,258			
EXPECTED LOSSES	7,430,457	4,636,249	468,667			
CREDIBILITY	.09	.19	.31			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.457	2.181	.282	5.920		
INDICATED (POST-TEST)	3.253	2.052	.265	5.570		
PRES. ON RATE LEVEL	2.415	1.507	.151	4.073		
DERIVED BY FORMULA	2.490	1.611	.186	4.287		
UNDERLYING PRES. RATE	2.505	1.563	.158	4.226		
PROPOSED	2.490	1.611	.186	4.287		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	4.594
IND. RATES				4.59	MINIMUM PREMIUM	
MAN. RATES	4.52	4.67	4.58	+ 4.59	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	16,069	720,472	4.483			2	1	16	19
2006	15,674	466,841	2.978			1		8	9
2007	15,133	1,478,328	9.768			3	1	5	9
2008	13,861	1,074,810	7.754			3		9	12
2009	10,387	529,849	5.101			2		7	9
<b>TOTAL</b>	<b>71,124</b>	<b>4,270,300</b>	<b>6.004</b>			<b>11</b>	<b>2</b>	<b>45</b>	<b>58</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			240,723	50,844	99,068			209,414	7,500	67,973	44,950
2006			238,922		45,239			33,697		36,475	112,508
2007			604,234	47,357	25,752			687,057	10,570	42,536	60,822
2008			521,846		53,453			316,143		147,626	35,742
2009			302,255		59,320			30,596		131,056	6,622
<b>TOTAL</b>			<b>1,907,980</b>	<b>98,201</b>	<b>282,832</b>			<b>1,276,907</b>	<b>18,070</b>	<b>425,666</b>	<b>260,644</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			342,789	70,571	153,359			463,852	11,100	110,321	49,625
2006		2,483	331,511	3,298	66,991		564	72,325	1,890	53,544	122,634
2007	68	13,630	812,327	72,997	40,955	21	18,379	1,312,179	59,780	65,167	63,377
2008	29	18,740	706,278	38,227	67,000	26	23,222	669,735	59,537	170,184	37,386
2009	122	14,685	419,788	54,509	60,794	225	5,884	128,479	41,460	106,507	6,999
<b>TOTAL</b>	<b>219</b>	<b>49,538</b>	<b>2,612,693</b>	<b>239,602</b>	<b>389,099</b>	<b>272</b>	<b>48,049</b>	<b>2,646,570</b>	<b>173,767</b>	<b>505,723</b>	<b>280,021</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,357,341	1,308,191	280,021			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-584,569	-283,368	736			
TOTAL LOSSES	4,772,772	1,024,823	280,757			
EXPECTED LOSSES	2,248,941	1,421,768	135,847			
CREDIBILITY	.04	.07	.12			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	6.710	1.441	.395	8.546		
INDICATED (POST-TEST)	6.314	1.356	.372	8.042		
PRES. ON RATE LEVEL	3.048	1.927	.184	5.159		
DERIVED BY FORMULA	3.179	1.887	.207	5.273		
UNDERLYING PRES. RATE	3.162	1.999	.191	5.352		
PROPOSED	3.179	1.887	.207	5.273		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	5.651
IND. RATES				5.65	MINIMUM PREMIUM	
MAN. RATES	6.22	6.19	5.80	+ 5.65	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	51,367	2,989,312	5.819			9	1	46	56
2006	55,676	1,454,913	2.613			3	4	33	40
2007	54,666	2,809,222	5.138			7	9	30	46
2008	53,535	2,097,685	3.918			5	5	17	27
2009	42,777	848,603	1.983				4	22	26
<b>TOTAL</b>	<b>258,021</b>	<b>10,199,735</b>	<b>3.953</b>			<b>24</b>	<b>23</b>	<b>148</b>	<b>195</b>
O.D.		324							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,697,292	70,248	250,150			669,198	28,099	194,493	79,832
2006			579,091	88,591	131,009			211,746	32,682	330,658	81,136
2007			1,400,428	327,596	154,324			452,466	248,885	150,039	75,484
2008			870,265	94,710	177,013			521,740	115,556	242,448	75,953
2009				230,551	232,985				119,756	214,545	50,766
<b>TOTAL</b>			<b>4,547,076</b>	<b>811,696</b>	<b>945,481</b>			<b>1,855,150</b>	<b>544,978</b>	<b>1,132,183</b>	<b>363,171</b>
O.D.											324

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			2,255,616	97,504	387,234			1,312,219	41,587	315,661	88,135
2006	121	6,151	814,950	126,508	194,529	26	3,615	461,657	61,501	485,615	88,438
2007	428	34,067	2,014,023	432,642	224,051	165	14,709	1,014,938	348,922	218,586	78,654
2008	170	33,842	1,288,088	167,237	211,390	554	39,618	1,155,677	208,771	287,752	79,447
2009	430	19,631	659,579	268,764	220,590	448	11,257	279,760	138,605	184,254	53,660
<b>TOTAL</b>	<b>1,149</b>	<b>93,691</b>	<b>7,032,256</b>	<b>1,092,655</b>	<b>1,237,794</b>	<b>1,193</b>	<b>69,199</b>	<b>4,224,251</b>	<b>799,386</b>	<b>1,491,868</b>	<b>388,334</b>
O.D.											353

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,421,739	4,621,703	388,687			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,644,881	-690,131	2,102			
TOTAL LOSSES	9,776,858	3,931,572	390,789			
EXPECTED LOSSES	6,463,426	3,547,789	368,970			
CREDIBILITY	.09	.18	.28			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.789	1.524	.151	5.464		
INDICATED (POST-TEST)	3.565	1.434	.142	5.141		
PRES. ON RATE LEVEL	2.415	1.325	.138	3.878		
DERIVED BY FORMULA	2.519	1.345	.139	4.003		
UNDERLYING PRES. RATE	2.505	1.375	.143	4.023		
PROPOSED	2.519	1.345	.139	4.003		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	4.290
IND. RATES				4.29	MINIMUM PREMIUM	
MAN. RATES	4.50	4.56	4.36	+ 4.29	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	35,221	1,716,330	4.873			3	5	17	25
2006	38,466	4,233,933	11.006		1	1	4	26	32
2007	40,893	886,320	2.167			2	3	17	22
2008	37,932	1,198,424	3.159			1	3	21	25
2009	31,880	526,179	1.650				1	12	13
<b>TOTAL</b>	<b>184,392</b>	<b>8,561,186</b>	<b>4.643</b>		<b>1</b>	<b>7</b>	<b>16</b>	<b>93</b>	<b>117</b>
O.D.		110							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			670,303	193,164	188,950			317,323	107,243	184,071	55,276
2006		713,125	114,351	245,175	148,751		2,398,700	91,567	132,313	327,561	62,390
2007			283,028	118,995	75,132			72,719	169,914	74,909	91,623
2008			215,469	141,361	194,567			250,000	83,518	182,536	130,973
2009				10,985	59,714				26,925	354,506	74,049
<b>TOTAL</b>		<b>713,125</b>	<b>1,283,151</b>	<b>709,680</b>	<b>667,114</b>		<b>2,398,700</b>	<b>731,609</b>	<b>519,913</b>	<b>1,123,583</b>	<b>414,311</b>
O.D.											110

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			954,512	268,112	292,495			702,870	158,720	298,747	61,025
2006	335	174,301	204,927	331,875	220,064	113	768,964	262,940	209,243	482,471	68,005
2007	150	7,378	431,987	152,634	103,650	111	3,348	214,426	220,226	109,547	95,471
2008	194	12,555	489,546	178,056	221,197	387	20,954	613,618	139,057	213,816	136,998
2009	55	2,513	88,750	34,132	52,784	325	8,588	237,900	116,884	287,526	78,270
<b>TOTAL</b>	<b>734</b>	<b>196,747</b>	<b>2,169,722</b>	<b>964,809</b>	<b>890,190</b>	<b>936</b>	<b>801,854</b>	<b>2,031,754</b>	<b>844,130</b>	<b>1,392,107</b>	<b>439,769</b>
O.D.											120

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,201,747	4,091,236	439,889	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,246,486	-551,754	1,966	
TOTAL LOSSES	3,955,261	3,539,482	441,855	
EXPECTED LOSSES	4,925,111	2,850,701	339,281	
CREDIBILITY	.07	.14	.22	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.145	1.920	.240	4.305
INDICATED (POST-TEST)	2.018	1.807	.226	4.051
PRES. ON RATE LEVEL	2.575	1.490	.177	4.242
DERIVED BY FORMULA	2.536	1.534	.188	4.258
UNDERLYING PRES. RATE	2.671	1.546	.184	4.401
PROPOSED	2.527	1.528	.187	4.242

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	4.546
IND. RATES				4.55	MINIMUM PREMIUM	
MAN. RATES	5.04	5.06	4.77	+ 4.55	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES								
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL			
2005	24,416	576,260	2,360				2	30				
2006	24,809	922,712	3,719			2	1	13				
2007	24,473	596,233	2,436			1	3	20				
2008	20,480	1,083,199	5,289			3	2	22				
2009	19,414	341,154	1,757					11				
<b>TOTAL</b>	<b>113,592</b>	<b>3,519,558</b>	<b>3,098</b>			<b>6</b>	<b>8</b>	<b>96</b>				<b>110</b>
O.D.		17,747	.015					1				1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				128,957	175,098				57,463	151,622	63,120
2006			338,804	80,436	169,669			123,383	15,810	150,268	44,342
2007			163,931	108,267	76,227			46,885	51,754	86,776	62,393
2008			628,937	28,107	69,270			192,904	21,877	70,543	71,561
2009					134,192					149,465	57,497
<b>TOTAL</b>			<b>1,131,672</b>	<b>345,767</b>	<b>624,456</b>			<b>363,172</b>	<b>146,904</b>	<b>608,674</b>	<b>298,913</b>
O.D.					11,298					5,729	720

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				178,992	271,052				85,046	246,083	69,684
2006	110	3,714	484,293	114,486	249,623	12	2,095	267,405	29,974	220,823	48,333
2007	136	4,647	268,796	137,001	103,483	37	1,770	119,930	73,686	119,414	65,014
2008	65	23,214	879,616	73,318	87,483	106	14,555	422,967	54,816	83,822	74,853
2009	97	4,359	158,241	58,893	116,701	104	2,957	85,400	41,828	120,105	60,774
<b>TOTAL</b>	<b>408</b>	<b>35,934</b>	<b>1,790,946</b>	<b>562,690</b>	<b>828,342</b>	<b>259</b>	<b>21,377</b>	<b>895,702</b>	<b>285,350</b>	<b>790,247</b>	<b>318,658</b>
O.D.	1	126	4,202	1,921	12,180		46	1,196	873	6,353	750

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,750,197	2,487,956	319,408			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-632,044	-314,990	1,386			
TOTAL LOSSES	2,118,153	2,172,966	320,794			
EXPECTED LOSSES	2,476,305	1,608,463	244,222			
CREDIBILITY	.05	.10	.16			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.865	1.913	.282	4.060		
INDICATED (POST-TEST)	1.755	1.800	.265	3.820		
PRES. ON RATE LEVEL	2.101	1.365	.207	3.673		
DERIVED BY FORMULA	2.084	1.409	.216	3.709		
UNDERLYING PRES. RATE	2.180	1.416	.215	3.811		
PROPOSED	2.084	1.409	.216	3.709		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.974
IND. RATES				3.97	MINIMUM PREMIUM	
MAN. RATES	4.37	4.34	4.13	+ 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
2005	501,566	16,183,343	3.226	1		35	35	190	261
2006	584,265	16,755,315	2.867			37	39	228	304
2007	681,402	18,155,901	2.664	1		44	47	203	295
2008	652,507	17,826,004	2.731		1	31	58	171	261
2009	623,574	12,055,065	1.933	1		15	23	194	233
<b>TOTAL</b>	<b>3,043,314</b>	<b>80,975,628</b>	<b>2.661</b>	<b>3</b>	<b>1</b>	<b>162</b>	<b>202</b>	<b>986</b>	<b>1354</b>
O.D.		1,386,285	.045		1		3	8	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	3,854		6,951,969	1,348,318	1,419,838	1,496		2,906,014	1,029,630	1,535,906	986,318
2006			7,150,561	1,379,929	1,383,370			3,314,886	815,178	1,688,565	1,022,826
2007	14,530		8,325,466	1,519,357	1,531,932			2,821,308	930,416	1,865,468	1,147,424
2008		379,671	5,502,356	1,904,392	1,508,784		774,761	3,403,180	2,021,752	1,376,298	954,810
2009	5,000		3,094,422	886,824	2,310,055	137,745		860,826	632,882	3,140,894	986,417
<b>TOTAL</b>	<b>23,384</b>	<b>379,671</b>	<b>31,024,774</b>	<b>7,038,820</b>	<b>8,153,979</b>	<b>139,241</b>	<b>774,761</b>	<b>13,306,214</b>	<b>5,429,858</b>	<b>9,607,131</b>	<b>5,097,795</b>
O.D.		661,060		119,555	123,980		310,123		94,821	48,247	28,499

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	5,554		9,781,800	1,871,468	2,197,913	2,440		5,376,971	1,523,848	2,492,772	1,088,895
2006	1,890	74,697	9,905,833	1,935,743	2,063,522	679	50,378	6,424,442	1,284,870	2,500,518	1,114,880
2007	20,488	200,913	11,894,708	2,114,602	2,113,442	672	88,045	6,169,877	1,481,157	2,579,643	1,195,616
2008	2,533	469,753	9,057,896	2,326,552	1,819,526	8,826	866,470	6,730,353	2,418,824	1,721,392	998,731
2009	10,677	250,509	7,741,613	1,942,212	2,171,185	171,483	190,264	4,106,299	1,426,366	2,619,692	1,042,643
<b>TOTAL</b>	<b>41,142</b>	<b>995,872</b>	<b>48,381,850</b>	<b>10,190,577</b>	<b>10,365,588</b>	<b>184,100</b>	<b>1,195,157</b>	<b>28,807,942</b>	<b>8,135,065</b>	<b>11,914,017</b>	<b>5,440,765</b>
O.D.	162	538,232	152,590	152,696	169,932	292	335,183	92,539	118,668	73,669	30,217

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	80,725,061	41,120,212	5,470,982			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-17,743,557	-5,064,979	31,438			
TOTAL LOSSES	62,981,504	36,055,233	5,502,420			
EXPECTED LOSSES	72,278,709	27,115,927	5,051,902			
CREDIBILITY	.44	.91	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.070	1.185	.181	3.436		
INDICATED (POST-TEST)	1.948	1.115	.170	3.233		
PRES. ON RATE LEVEL	2.289	.859	.160	3.308		
DERIVED BY FORMULA	2.139	1.092	.170	3.401		
UNDERLYING PRES. RATE	2.375	.891	.166	3.432		
PROPOSED	2.081	1.062	.165	3.308		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.545
IND. RATES				3.55	MINIMUM PREMIUM	
MAN. RATES	4.19	4.04	3.72	+ 3.55	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	62,017	1,395,004	2,249			3	6	26	35
2006	53,001	1,640,474	3,095			4	3	18	25
2007	62,806	1,414,914	2,252			4	7	26	37
2008	63,312	1,314,753	2,076			1	2	30	33
2009	45,427	993,771	2,187			1	3	23	27
<b>TOTAL</b>	<b>286,563</b>	<b>6,758,916</b>	<b>2,359</b>			<b>13</b>	<b>21</b>	<b>123</b>	<b>157</b>
O.D.		2,501						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			381,678	213,131	156,573			161,278	281,204	146,168	54,972
2006			1,022,588	53,190	59,488			317,638	6,537	75,439	105,594
2007			659,422	286,604	82,053			110,921	79,362	133,203	63,349
2008			307,197	37,402	183,915			489,153	37,862	173,513	85,711
2009			140,159	202,395	215,045			45,633	141,442	199,330	49,767
<b>TOTAL</b>			<b>2,511,044</b>	<b>792,722</b>	<b>697,074</b>			<b>1,124,623</b>	<b>546,407</b>	<b>727,653</b>	<b>359,393</b>
O.D.					2,500					1	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			543,509	295,825	242,374			357,231	416,182	237,230	60,689
2006	73	10,560	1,419,250	81,502	92,005	4	5,280	675,244	19,225	111,947	115,097
2007	361	17,025	998,053	359,762	121,571	50	3,819	262,650	115,632	183,759	66,010
2008	73	9,418	353,888	77,054	203,679	190	23,425	679,927	99,075	201,463	89,654
2009	426	23,480	753,640	253,748	207,067	689	17,116	379,443	155,707	175,964	52,604
<b>TOTAL</b>	<b>933</b>	<b>60,483</b>	<b>4,068,340</b>	<b>1,067,891</b>	<b>866,696</b>	<b>933</b>	<b>49,640</b>	<b>2,354,495</b>	<b>805,821</b>	<b>910,363</b>	<b>384,054</b>
O.D.					3,870					2	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,534,824	3,654,643	384,054			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,683,142	-579,117	1,970			
TOTAL LOSSES	4,851,682	3,075,526	386,024			
EXPECTED LOSSES	6,568,025	2,971,657	349,607			
CREDIBILITY	.09	.19	.30			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.693	1.073	.135	2.901		
INDICATED (POST-TEST)	1.593	1.010	.127	2.730		
PRES. ON RATE LEVEL	2.208	1.000	.118	3.326		
DERIVED BY FORMULA	2.153	1.002	.121	3.276		
UNDERLYING PRES. RATE	2.292	1.037	.122	3.451		
PROPOSED	2.153	1.002	.121	3.276		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.510
IND. RATES				3.51	MINIMUM PREMIUM	
MAN. RATES	4.28	4.18	3.74	+ 3.51	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	74,523	1,864,610	2.502		1	3	2	9	15
2006	149,583	3,255,202	2.176	1		8	15	9	33
2007	121,098	3,669,962	3.030			10	11	17	38
2008	127,965	2,233,594	1.745		1	2	15	13	31
2009	88,919	1,068,580	1.201			2	3	18	23
<b>TOTAL</b>	<b>562,088</b>	<b>12,091,948</b>	<b>2.151</b>	<b>1</b>	<b>2</b>	<b>25</b>	<b>46</b>	<b>66</b>	<b>140</b>
O.D.		2,763							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		411,591	703,305	61,769	63,635		220,000	257,802	25,652	42,732	78,124
2006	93,593		1,855,758	494,296	75,953			351,778	182,465	84,785	116,574
2007			2,276,778	280,376	120,673			511,216	254,803	130,121	95,995
2008		161,306	410,995	677,758	82,580		18,045	99,500	470,817	227,861	84,732
2009			314,657	116,661	225,194			17,202	61,582	276,064	57,220
<b>TOTAL</b>	<b>93,593</b>	<b>572,897</b>	<b>5,561,493</b>	<b>1,630,860</b>	<b>568,035</b>		<b>238,045</b>	<b>1,237,498</b>	<b>995,319</b>	<b>761,563</b>	<b>432,645</b>
O.D.											2,763

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		687,175	1,001,507	85,735	98,508		377,964	571,032	37,965	69,355	86,249
2006	118,652	19,643	2,621,309	676,754	125,058	148	6,059	771,318	271,449	129,163	127,066
2007	388	53,225	3,165,304	397,716	188,420	170	16,390	1,134,150	358,634	192,879	100,027
2008	783	287,281	1,253,503	676,653	132,924	2,099	58,848	648,722	509,224	290,094	88,630
2009	389	26,698	824,474	212,733	214,513	420	10,904	268,682	120,343	228,603	60,482
<b>TOTAL</b>	<b>120,212</b>	<b>1,074,022</b>	<b>8,866,097</b>	<b>2,049,591</b>	<b>759,423</b>	<b>2,837</b>	<b>470,165</b>	<b>3,393,904</b>	<b>1,297,615</b>	<b>910,094</b>	<b>462,454</b>
O.D.											2,942

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,927,237	5,016,723	465,396			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,501,060	-571,142	2,437			
TOTAL LOSSES	10,426,177	4,445,581	467,833			
EXPECTED LOSSES	13,855,469	2,934,099	427,185			
CREDIBILITY	.14	.30	.47			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.855	.791	.083	2.729		
INDICATED (POST-TEST)	1.746	.744	.078	2.568		
PRES. ON RATE LEVEL	2.376	.503	.073	2.952		
DERIVED BY FORMULA	2.288	.575	.075	2.938		
UNDERLYING PRES. RATE	2.465	.522	.076	3.063		
PROPOSED	2.288	.575	.075	2.938		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.148
IND. RATES				3.15	MINIMUM PREMIUM	
MAN. RATES	3.67	3.62	3.32	+ 3.15	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	9,133	371,374	4.066				3	5	8
2006	10,755	938,239	8.723			3	2	9	14
2007	10,028	756,763	7.546			4		1	5
2008	9,788	811,920	8.295				7	8	15
2009	8,572	180,104	2.101					6	6
<b>TOTAL</b>	<b>48,276</b>	<b>3,058,400</b>	<b>6.335</b>			<b>7</b>	<b>12</b>	<b>29</b>	<b>48</b>
O.D.		619	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				180,421	27,113				70,364	57,828	35,648
2006			382,084	48,871	95,237			220,691	88,142	86,677	16,537
2007			615,217		1,423			116,819		1,231	22,073
2008				398,551	24,823				279,118	96,378	13,050
2009					41,011					92,694	46,399
<b>TOTAL</b>			<b>997,301</b>	<b>627,843</b>	<b>189,607</b>			<b>337,510</b>	<b>437,624</b>	<b>334,808</b>	<b>133,707</b>
O.D.											619

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				250,425	41,971				104,139	93,856	39,355
2006	67	4,049	536,955	70,931	141,049	73	3,776	481,287	133,702	129,543	18,025
2007	10	13,748	823,565	16,241	8,348	2	3,298	235,745	7,945	3,024	23,000
2008	446	8,447	386,336	379,035	48,152	1,233	7,782	254,878	288,587	127,827	13,650
2009	28	1,326	48,363	17,992	35,664	67	1,835	52,956	25,943	74,486	49,044
<b>TOTAL</b>	<b>551</b>	<b>27,570</b>	<b>1,795,219</b>	<b>734,624</b>	<b>275,184</b>	<b>1,375</b>	<b>16,691</b>	<b>1,024,866</b>	<b>560,316</b>	<b>428,736</b>	<b>143,074</b>
O.D.											659

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	2,866,272	1,998,860	143,733		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-496,216	-191,258	773		
TOTAL LOSSES	2,370,056	1,807,602	144,506		
EXPECTED LOSSES	1,970,144	993,037	132,759		
CREDIBILITY	.03	.06	.09		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	4.909	3.744	.299	8.952	
INDICATED (POST-TEST)	4.619	3.523	.281	8.423	
PRES. ON RATE LEVEL	3.934	1.983	.264	6.181	
DERIVED BY FORMULA	3.955	2.075	.266	6.296	
UNDERLYING PRES. RATE	4.081	2.057	.275	6.413	
PROPOSED	3.955	2.075	.266	6.296	
<b>IND. RATES</b>					
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE
IND. RATES				6.75	MINIMUM PREMIUM
MAN. RATES	7.41	7.37	6.95	+ 6.75	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	4,467	108,738	2,434						6	6
2006	4,989	528,376	10,590			2	1		4	7
2007	5,319	179,470	3,374				1		3	4
2008	5,568	295,119	5,300			1	1		4	6
2009	5,695	264,822	4,650				2		8	10
<b>TOTAL</b>	<b>26,038</b>	<b>1,376,525</b>	<b>5,287</b>			<b>3</b>	<b>5</b>		<b>25</b>	<b>33</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					42,868					59,102	6,768
2006			368,150	8,377	4,507			89,748	37,995	11,005	8,594
2007				93,808	8,454				7,256	42,275	27,677
2008			112,553	32,229	46,782				67,372	20,202	15,981
2009				138,815	19,998				70,941	28,452	6,616
<b>TOTAL</b>			<b>480,703</b>	<b>273,229</b>	<b>122,609</b>			<b>89,748</b>	<b>183,564</b>	<b>161,036</b>	<b>65,636</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					66,359					95,923	7,472
2006	11	3,774	508,932	14,566	8,373	31	1,532	195,345	56,729	17,231	9,367
2007	116	706	35,461	110,740	13,724	5	89	5,784	12,217	57,036	28,839
2008	49	5,090	195,940	44,549	54,180	300	1,858	60,885	69,191	27,461	16,716
2009	168	7,905	255,293	109,038	28,213	195	4,685	109,343	54,493	29,882	6,993
<b>TOTAL</b>	<b>344</b>	<b>17,475</b>	<b>995,626</b>	<b>278,893</b>	<b>170,849</b>	<b>531</b>	<b>8,164</b>	<b>371,357</b>	<b>192,630</b>	<b>227,533</b>	<b>69,387</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,393,497	869,905	69,387			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-124,305	-86,150	421			
TOTAL LOSSES	1,269,192	783,755	69,808			
EXPECTED LOSSES	512,429	468,945	66,136			
CREDIBILITY	.02	.04	.06			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	4.874	3.010	.268	8.152		
INDICATED (POST-TEST)	4.586	2.832	.252	7.670		
PRES. ON RATE LEVEL	1.897	1.736	.245	3.878		
DERIVED BY FORMULA	1.951	1.780	.245	3.976		
UNDERLYING PRES. RATE	1.968	1.801	.254	4.023		
PROPOSED	1.951	1.780	.245	3.976		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	4.261
IND. RATES				4.26	MINIMUM PREMIUM	
MAN. RATES	4.50	4.56	4.36	+ 4.26	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	16,397	747,176	4.556				7	17	24
2006	21,843	2,461,221	11.267			6	10	32	48
2007	19,516	2,350,009	12.041			4	2	10	16
2008	13,934	1,389,007	9.968			3	4	10	17
2009	12,212	301,882	2.472				1	6	7
<b>TOTAL</b>	<b>83,902</b>	<b>7,249,295</b>	<b>8.640</b>			<b>13</b>	<b>24</b>	<b>75</b>	<b>112</b>
O.D.		123,910	.147				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			794,146	395,737	75,112			375,870	157,042	63,381	55,904
2006			937,408	406,152	167,786			1,020,343	471,885	132,701	112,681
2007			466,062	271,771	75,817			347,970	113,209	79,758	34,420
2008				49,550	84,622				45,000	112,804	9,906
<b>TOTAL</b>			<b>2,197,616</b>	<b>1,215,420</b>	<b>506,972</b>			<b>1,744,183</b>	<b>891,649</b>	<b>429,349</b>	<b>264,106</b>
O.D.				59,455					63,145		1,310

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				549,284	116,272				232,423	102,867	61,718
2006	555	8,776	1,150,791	552,231	252,847	389	6,799	862,366	686,560	204,983	122,822
2007	131	18,671	1,110,230	136,704	145,101	83	23,857	1,689,296	186,913	69,278	53,345
2008	330	22,612	898,377	294,496	104,698	519	27,757	815,082	164,011	104,063	36,003
2009	121	5,341	182,493	72,920	77,451	192	4,850	123,516	61,092	95,095	10,471
<b>TOTAL</b>	<b>1,137</b>	<b>55,400</b>	<b>3,341,891</b>	<b>1,605,635</b>	<b>696,369</b>	<b>1,183</b>	<b>63,263</b>	<b>3,490,260</b>	<b>1,330,999</b>	<b>576,286</b>	<b>284,359</b>
O.D.	67	1,221	56,258	55,915	3,193	279	1,591	53,104	61,964	4,739	1,428

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,065,654	4,335,100	285,787			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,096,631	-893,021	2,040			
TOTAL LOSSES	5,969,023	3,442,079	287,827			
EXPECTED LOSSES	4,211,040	4,412,405	380,075			
CREDIBILITY	.04	.08	.13			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	7.114	4.102	.343	11.559		
INDICATED (POST-TEST)	6.694	3.860	.323	10.877		
PRES. ON RATE LEVEL	4.838	5.069	.437	10.344		
DERIVED BY FORMULA	4.912	4.972	.422	10.306		
UNDERLYING PRES. RATE	5.019	5.259	.453	10.731		
PROPOSED	4.930	4.990	.424	10.344		
<b>IND. RATES</b>						
YEAR	12-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	11.085
IND. RATES				11.09	MINIMUM PREMIUM	
MAN. RATES	12.29	12.13	11.63	+ 11.09	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	13,381	566,339	4.232				1	1	2
2006	11,959	4,128	.034						
2007	12,863	12,123	.094					1	1
2008	7,201	320,563	4.451				4	5	9
2009	11,025	148,178	1.344				2	8	10
<b>TOTAL</b>	<b>56,429</b>	<b>1,051,331</b>	<b>1.863</b>				<b>7</b>	<b>15</b>	<b>22</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				53,291	4,842				496,389	9,152	2,665
2006					8,500					3,623	4,128
2007											
2008				185,663	12,035				99,024	8,726	15,115
2009				42,250	24,201				14,710	34,504	32,513
<b>TOTAL</b>				<b>281,204</b>	<b>49,578</b>				<b>610,123</b>	<b>56,005</b>	<b>54,421</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				73,968	7,495				734,656	14,854	2,942
2006											4,500
2007		21	1,084	626	10,988		3	268	280	4,858	
2008	209	3,937	180,151	176,650	22,937	437	2,564	85,102	98,505	17,109	15,810
2009	63	3,000	99,061	41,140	24,341	59	1,536	39,022	19,306	29,185	34,366
<b>TOTAL</b>	<b>272</b>	<b>6,958</b>	<b>280,296</b>	<b>292,384</b>	<b>65,761</b>	<b>496</b>	<b>4,103</b>	<b>124,392</b>	<b>852,747</b>	<b>66,006</b>	<b>57,618</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	416,517	1,276,898	57,618	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-438,513	-258,540	494	
TOTAL LOSSES		1,018,358	58,112	
EXPECTED LOSSES	1,728,985	1,321,002	84,646	
CREDIBILITY	.03	.06	.10	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	1.805	.103	1.908
INDICATED (POST-TEST)	.000	1.699	.097	1.796
PRES. ON RATE LEVEL	2.953	2.256	.145	5.354
DERIVED BY FORMULA	2.864	2.223	.140	5.227
UNDERLYING PRES. RATE	3.064	2.341	.150	5.555
PROPOSED	2.864	2.223	.140	5.227

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE
IND. RATES				5.60	MINIMUM PREMIUM
MAN. RATES	6.74	6.41	6.02	+ 5.60	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	2,706	12,679	.468						1	1
2006	1,800	10,214	.567						1	1
2007	2,129	83,490	3.921						2	3
2008	1,870	386,043	20.644			1		1	1	3
2009	1,907	135,003	7.079					1	2	3
<b>TOTAL</b>	<b>10,412</b>	<b>627,429</b>	<b>6.026</b>			<b>1</b>		<b>3</b>	<b>7</b>	<b>11</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					1,943					1,354	9,382
2006					2,492					3,705	4,017
2007				60,000	7,689				7,439	3,828	4,534
2008			188,060	31,514	833			140,000	11,358	4,747	9,531
2009				25,000	68,670				5,203	32,000	4,130
<b>TOTAL</b>			<b>188,060</b>	<b>116,514</b>	<b>81,627</b>			<b>140,000</b>	<b>24,000</b>	<b>45,634</b>	<b>31,594</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					3,008					2,198	10,358
2006		2	110	64	3,629			102	109	5,424	4,379
2007	73	459	22,972	70,998	11,728	5	56	3,009	9,468	5,494	4,724
2008	43	7,192	277,485	40,278	5,973	59	10,092	293,466	28,266	8,981	9,969
2009	81	3,534	122,704	48,192	61,667	38	936	25,114	12,370	26,231	4,365
<b>TOTAL</b>	<b>197</b>	<b>11,187</b>	<b>423,271</b>	<b>159,532</b>	<b>86,005</b>	<b>102</b>	<b>11,084</b>	<b>321,691</b>	<b>50,213</b>	<b>48,328</b>	<b>33,795</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	767,532	344,078	33,795	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-117,851	-52,654	188	
TOTAL LOSSES	649,681	291,424	33,983	
EXPECTED LOSSES	463,335	272,690	32,590	
CREDIBILITY	.01	.02	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	6.240	2.799	.326	9.365
INDICATED (POST-TEST)	5.872	2.634	.307	8.813
PRES. ON RATE LEVEL	4.289	2.525	.302	7.116
DERIVED BY FORMULA	4.305	2.527	.302	7.134
UNDERLYING PRES. RATE	4.450	2.619	.313	7.382
PROPOSED	4.305	2.527	.302	7.134

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	7.645
IND. RATES				7.65	MINIMUM PREMIUM	
MAN. RATES	8.71	8.52	8.00	+ 7.65	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	5,505	228,004	4.141				1	2	3
2006	6,627	225,730	3.406				2	12	14
2007	5,768	141,124	2.446				2	2	4
2008	7,586	113,996	1.502				2	4	6
2009	5,156	180,860	3.507				1	5	6
<b>TOTAL</b>	<b>30,642</b>	<b>889,714</b>	<b>2.904</b>				<b>8</b>	<b>25</b>	<b>33</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				4,550	20,211				13,268	39,966	150,009
2006				113,316	43,510				19,339	39,217	10,348
2007				75,307	7,769				33,409	12,425	12,214
2008				49,311	23,043				12,313	18,512	10,817
2009				44,373	46,397				31,243	42,544	16,303
<b>TOTAL</b>				<b>286,857</b>	<b>140,930</b>				<b>109,572</b>	<b>152,664</b>	<b>199,691</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				6,315	31,287				19,637	64,864	165,610
2006	156	185	15,347	152,002	64,701	16	30	3,668	28,756	57,783	11,279
2007	92	570	28,593	88,971	12,289	20	253	13,150	42,162	18,284	12,727
2008	58	1,270	55,231	50,292	27,481	57	458	14,226	14,903	21,455	11,315
2009	88	3,826	128,781	52,405	43,807	106	2,671	65,308	32,406	37,277	17,232
<b>TOTAL</b>	<b>394</b>	<b>5,851</b>	<b>227,952</b>	<b>349,985</b>	<b>179,565</b>	<b>199</b>	<b>3,412</b>	<b>96,352</b>	<b>137,864</b>	<b>199,663</b>	<b>218,163</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	334,160	867,077	218,163			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-131,124	-92,162	444			
TOTAL LOSSES	203,036	774,915	218,607			
EXPECTED LOSSES	522,139	484,450	76,297			
CREDIBILITY	.02	.04	.07			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.663	2.529	.713	3.905		
INDICATED (POST-TEST)	.624	2.380	.671	3.675		
PRES. ON RATE LEVEL	1.642	1.524	.240	3.406		
DERIVED BY FORMULA	1.622	1.558	.270	3.450		
UNDERLYING PRES. RATE	1.704	1.581	.249	3.534		
PROPOSED	1.622	1.558	.270	3.450		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.697
IND. RATES				3.70	MINIMUM PREMIUM	
MAN. RATES	4.35	4.16	3.83	+ 3.70	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	921									
2006	714	27,825	3.897						1	1
2007	761									
2008	648									
2009	552									
<b>TOTAL</b>	<b>3,596</b>	<b>27,825</b>	<b>.774</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
2006					10,118					17,707	
<b>TOTAL</b>					<b>10,118</b>					<b>17,707</b>	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006		9	447	259	14,736		5	489	521	25,922	
<b>TOTAL</b>		<b>9</b>	<b>447</b>	<b>259</b>	<b>14,736</b>		<b>5</b>	<b>489</b>	<b>521</b>	<b>25,922</b>	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	950	41,438				
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,698	-6,968	18			
TOTAL LOSSES		34,470	18			
EXPECTED LOSSES	18,051	35,025	3,345			
CREDIBILITY	.00	.01	.02			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	.959	.001	.960		
INDICATED (POST-TEST)	.000	.902	.001	.903		
PRES. ON RATE LEVEL	.484	.939	.089	1.512		
DERIVED BY FORMULA	.484	.939	.087	1.510		
UNDERLYING PRES. RATE	.502	.974	.093	1.569		
PROPOSED	.484	.939	.087	1.510		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	1.618
IND. RATES				1.62	MINIMUM PREMIUM	
MAN. RATES	1.86	1.84	1.70	+ 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	
2005	7,143	28,446	.398						4	4
2006	7,890	137,724	1.745					1	2	3
2007	8,254	13,945	.168						1	1
2008	7,273	257,701	3.543			1			4	5
2009	7,422	3,873	.052							
<b>TOTAL</b>	<b>37,982</b>	<b>441,689</b>	<b>1.163</b>				1	1	11	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					10,813					4,371	13,262
2006				93,041	3,253				28,723	1,764	10,943
2007					1,057					10,069	2,819
2008			142,761		16,903			45,000		42,346	10,691
2009											3,873
<b>TOTAL</b>			142,761	93,041	32,026			45,000	28,723	58,550	41,588

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					16,738					7,094	14,641
2006	127	122	11,166	123,973	5,838	23	33	3,893	41,051	3,135	11,928
2007		4	134	77	1,365		10	745	778	13,501	2,937
2008	10	5,147	194,064	10,842	20,789	4	3,456	99,791	11,731	47,884	11,183
2009											4,094
<b>TOTAL</b>	137	5,273	205,364	134,892	44,730	27	3,499	104,429	53,560	71,614	44,783

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	318,729	304,796	44,783	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-83,693	-84,211	335	
TOTAL LOSSES	235,036	220,585	45,118	
EXPECTED LOSSES	336,142	442,490	55,454	
CREDIBILITY	.02	.05	.08	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.619	.581	.119	1.319
INDICATED (POST-TEST)	.582	.547	.112	1.241
PRES. ON RATE LEVEL	.853	1.123	.141	2.117
DERIVED BY FORMULA	.848	1.094	.139	2.081
UNDERLYING PRES. RATE	.885	1.165	.146	2.196
PROPOSED	.848	1.094	.139	2.081

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	TOTAL
IND. RATES				2.23	MINIMUM PREMIUM	
MAN. RATES	2.63	2.56	2.38	+ 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	
2005	743	4,030	.542							
2006	766	27,010	3.526						1	1
2007	779	2,224	.285							
2008	883	4,661	.527							
2009	711	1,565	.220							
<b>TOTAL</b>	<b>3,882</b>	<b>39,490</b>	<b>1.017</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
2005											4,030
2006					24,453					2,066	491
2007											2,224
2008											4,661
2009											1,565
<b>TOTAL</b>					<b>24,453</b>					<b>2,066</b>	<b>12,971</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											4,449
2006		22	1,080	625	35,612			56	60	3,024	535
2007											2,317
2008											4,875
2009											1,654
<b>TOTAL</b>		<b>22</b>	<b>1,080</b>	<b>625</b>	<b>35,612</b>			<b>56</b>	<b>60</b>	<b>3,024</b>	<b>13,830</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,158	39,321	13,830	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-13,204	-6,304	30	
TOTAL LOSSES		33,017	13,860	
EXPECTED LOSSES	52,873	33,307	5,163	
CREDIBILITY	.01	.01	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.851	.357	1.208
INDICATED (POST-TEST)	.000	.801	.336	1.137
PRES. ON RATE LEVEL	1.313	.827	.128	2.268
DERIVED BY FORMULA	1.300	.827	.132	2.259
UNDERLYING PRES. RATE	1.362	.858	.133	2.353
PROPOSED	1.300	.827	.132	2.259

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE
IND. RATES				2.42	MINIMUM PREMIUM
MAN. RATES	2.76	2.75	2.55	+ 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
2005	145	341	.235			145					
2006	148	1,453	.981			148					
2007	255	679	.266			255					
2008	263					263					
2009	183					183					
<b>TOTAL</b>	<b>994</b>	<b>2,473</b>	<b>.249</b>			<b>994</b>					

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											341
2006											1,453
2007											679
<b>TOTAL</b>											<b>2,473</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											376
2006											1,584
2007											708
<b>TOTAL</b>											<b>2,668</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			2,668	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,903	-10,744	17	
TOTAL LOSSES			2,685	
EXPECTED LOSSES	31,908	57,343	2,834	
CREDIBILITY	.00	.00	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.270	.270
INDICATED (POST-TEST)	.000	.000	.254	.254
PRES. ON RATE LEVEL	3.109	5.587	.276	8.972
DERIVED BY FORMULA	3.109	5.587	.276	8.972
UNDERLYING PRES. RATE	3.210	5.769	.285	9.264
PROPOSED	3.109	5.587	.276	8.972

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	9.191
IND. RATES				9.19	MINIMUM PREMIUM	
MAN. RATES	9.84	10.02	9.52	+ 9.19	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	257,962	1,218,617	.472			1	4	29	34
2006	289,132	1,344,722	.465			3	3	29	35
2007	312,596	1,493,929	.477			1	4	31	36
2008	339,898	772,053	.227				2	29	31
2009	412,556	803,077	.194				5	20	25
<b>TOTAL</b>	<b>1,612,144</b>	<b>5,632,398</b>	<b>.349</b>			<b>5</b>	<b>18</b>	<b>138</b>	<b>161</b>
O.D.		102,570	.006				1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			150,000	151,245	124,159				278,586	282,850	231,777
2006			372,910	72,213	130,885			202,700	74,887	303,833	187,294
2007			292,130	129,483	128,261			88,700	168,810	308,836	377,709
2008				100,976	126,174				36,691	302,531	205,681
2009				114,319	94,181				98,339	236,705	259,533
<b>TOTAL</b>			<b>815,040</b>	<b>568,236</b>	<b>603,660</b>			<b>291,400</b>	<b>657,313</b>	<b>1,434,755</b>	<b>1,261,994</b>
O.D.				6,561	16,081				11,485	51,143	17,300

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			213,600	209,928	192,196				412,307	459,065	255,882
2006	98	4,021	528,643	102,847	193,195	62	3,517	447,427	120,741	447,113	204,150
2007	163	7,786	454,796	169,109	172,727	109	3,997	263,543	238,013	423,325	393,573
2008	127	3,456	142,492	116,411	141,426	186	3,280	94,073	82,121	338,248	215,142
2009	191	9,044	301,889	123,893	90,817	421	10,437	264,316	130,772	199,935	274,326
<b>TOTAL</b>	<b>579</b>	<b>24,307</b>	<b>1,641,420</b>	<b>722,188</b>	<b>790,361</b>	<b>778</b>	<b>21,231</b>	<b>1,069,359</b>	<b>983,954</b>	<b>1,867,686</b>	<b>1,343,073</b>
O.D.	9	14	1,003	8,869	24,502	10	19	2,047	16,939	80,281	18,907

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,760,776	4,494,780	1,361,980			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,963,563	-700,376	8,999			
TOTAL LOSSES	797,213	3,794,404	1,370,979			
EXPECTED LOSSES	8,367,028	3,965,875	1,321,958			
CREDIBILITY	.29	.60	.95			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.049	.235	.085	.369		
INDICATED (POST-TEST)	.046	.221	.080	.347		
PRES. ON RATE LEVEL	.503	.238	.079	.820		
DERIVED BY FORMULA	.370	.228	.080	.678		
UNDERLYING PRES. RATE	.519	.246	.082	.847		
PROPOSED	.370	.228	.080	.678		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	.694
IND. RATES				.69	MINIMUM PREMIUM	
MAN. RATES	1.37	1.13	.87	+ .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
2005	45,849	475,588	1.037			45,849				1	16	17
2006	34,438	772,407	2.242			34,438			1	3	13	17
2007	35,358	779,767	2.205			35,358			1	4	23	28
2008	30,555	587,267	1.921			30,555			1	1	4	6
2009	30,389	286,102	.941			30,389			1		1	2
<b>TOTAL</b>	<b>176,589</b>	<b>2,901,131</b>	<b>1.643</b>			<b>176,589</b>			<b>4</b>	<b>9</b>	<b>57</b>	<b>70</b>
O.D.		80,698	.045								2	2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				7,136	149,329				102,916	162,437	53,770
2006			133,500	107,727	65,561			107,980	27,541	212,329	117,769
2007			143,824	127,306	128,633			29,824	51,819	203,438	94,923
2008			153,435	77,717	10,328			52,935	221,691	25,272	45,889
2009			182,520		7,666			31,000		20,286	44,630
<b>TOTAL</b>			<b>613,279</b>	<b>319,886</b>	<b>361,517</b>			<b>221,739</b>	<b>403,967</b>	<b>623,762</b>	<b>356,981</b>
O.D.					18,042					48,327	14,329

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				9,905	231,162				152,316	263,635	59,362
2006	148	1,566	199,779	146,324	97,375	22	1,874	238,085	48,173	311,835	128,368
2007	160	4,452	255,554	162,679	171,580	32	1,398	94,168	81,630	275,636	98,910
2008	95	7,042	279,193	83,411	18,065	978	9,483	298,711	227,590	45,746	48,000
2009	56	7,955	220,295	20,562	12,225	149	3,745	65,892	10,523	17,519	47,174
<b>TOTAL</b>	<b>459</b>	<b>21,015</b>	<b>954,821</b>	<b>422,881</b>	<b>530,407</b>	<b>1,181</b>	<b>16,500</b>	<b>696,856</b>	<b>520,232</b>	<b>914,371</b>	<b>381,814</b>
O.D.		11	505	292	26,880		2	300	322	76,701	15,694

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,691,650	2,492,086	397,508			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-480,441	-394,302	2,596			
TOTAL LOSSES	1,211,209	2,097,784	400,104			
EXPECTED LOSSES	1,871,843	2,014,881	460,897			
CREDIBILITY	.07	.14	.22			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.686	1.188	.227	2.101		
INDICATED (POST-TEST)	.646	1.118	.214	1.978		
PRES. ON RATE LEVEL	1.027	1.104	.253	2.384		
DERIVED BY FORMULA	1.000	1.106	.244	2.350		
UNDERLYING PRES. RATE	1.060	1.141	.261	2.462		
PROPOSED	1.000	1.106	.244	2.350		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.407
IND. RATES				2.41	MINIMUM PREMIUM	
MAN. RATES	2.60	2.68	2.53	+ 2.41	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	42,646	412,662	.967				4	6	10
2006	42,429	1,400,144	3.299		1	1	2	10	14
2007	56,138	980,393	1.746			2	4	10	16
2008	69,356	618,610	.891			2	3	5	10
2009	60,611	335,504	.553				2	8	10
<b>TOTAL</b>	<b>271,180</b>	<b>3,747,313</b>	<b>1.382</b>		<b>1</b>	<b>5</b>	<b>15</b>	<b>39</b>	<b>60</b>
O.D.		183,979	.067			1	1		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				130,977	43,395				101,124	64,471	72,695
2006		621,905	218,892	68,313	41,435		100,000	151,162	107,538	36,683	54,216
2007			410,132	147,154	76,241			109,171	34,445	129,011	74,239
2008			354,272	46,847	27,284			62,694	53,340	40,421	33,752
2009				127,236	38,802				46,809	86,594	36,063
<b>TOTAL</b>		<b>621,905</b>	<b>983,296</b>	<b>520,527</b>	<b>227,157</b>		<b>100,000</b>	<b>323,027</b>	<b>343,256</b>	<b>357,180</b>	<b>270,965</b>
O.D.			117,200	7,763				45,000	11,690		2,326

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				181,797	67,176				149,664	104,638	80,255
2006	94	823,589	366,991	96,724	62,167	90	177,052	344,987	160,170	56,428	59,095
2007	188	10,427	612,570	189,103	107,276	26	3,443	242,378	59,780	175,936	77,357
2008	70	13,586	520,454	68,485	38,299	238	6,026	179,997	65,848	50,108	35,305
2009	174	7,914	258,147	108,917	43,665	177	4,448	110,900	54,941	74,217	38,119
<b>TOTAL</b>	<b>526</b>	<b>855,516</b>	<b>1,758,162</b>	<b>645,026</b>	<b>318,583</b>	<b>531</b>	<b>190,969</b>	<b>878,262</b>	<b>490,403</b>	<b>461,327</b>	<b>290,131</b>
O.D.	11	2,777	164,200	10,372	1,657	53	1,564	100,611	14,495	1,407	2,467

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,953,182	1,943,270	292,598	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-404,686	-175,115	1,722	
TOTAL LOSSES	3,548,496	1,768,155	294,320	
EXPECTED LOSSES	1,689,453	976,249	263,045	
CREDIBILITY	.09	.18	.29	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.309	.652	.109	2.070
INDICATED (POST-TEST)	1.232	.614	.103	1.949
PRES. ON RATE LEVEL	.603	.349	.094	1.046
DERIVED BY FORMULA	.660	.397	.097	1.154
UNDERLYING PRES. RATE	.623	.360	.097	1.080
PROPOSED	.660	.397	.097	1.154

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	TOTAL
IND. RATES				1.18	MINIMUM PREMIUM	
MAN. RATES	.97	1.07	1.11	+ 1.18	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	246,430	6,369,628	2.584			246,430			11	17	125	153
2006	255,671	7,542,510	2.950			255,671			11	14	117	142
2007	278,213	6,139,906	2.206			278,213	1		9	8	121	139
2008	289,334	6,991,607	2.416			289,334			12	20	106	138
2009	307,811	5,742,528	1.865			307,811			6	7	105	118
<b>TOTAL</b>	<b>1,377,459</b>	<b>32,786,179</b>	<b>2.380</b>			<b>1,377,459</b>	<b>1</b>		<b>49</b>	<b>66</b>	<b>574</b>	<b>690</b>
O.D.		25,237	.001								3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			2,486,712	498,744	736,133			759,223	353,306	973,732	561,778
2006			2,897,097	335,194	703,592			1,813,852	298,270	812,774	681,731
2007	1,500		2,067,567	194,626	979,132	1,500		834,438	207,554	1,223,277	630,312
2008			2,362,991	622,634	812,482			837,079	605,308	1,125,262	625,851
2009			996,903	336,600	1,102,794			571,432	710,242	1,334,227	690,330
<b>TOTAL</b>	<b>1,500</b>		<b>10,811,270</b>	<b>1,987,798</b>	<b>4,334,133</b>	<b>1,500</b>		<b>4,816,024</b>	<b>2,174,680</b>	<b>5,469,272</b>	<b>3,190,002</b>
O.D.					2,550					10,791	11,896

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			3,464,810	692,255	1,139,535			1,612,412	522,892	1,580,363	620,203
2006	460	27,937	3,699,847	487,907	1,040,846	248	21,247	2,713,158	479,943	1,201,033	743,087
2007	2,207	48,250	2,857,589	352,681	1,292,390	2,685	24,858	1,758,717	403,539	1,659,539	656,785
2008	897	103,912	3,999,466	855,638	951,731	2,772	82,416	2,435,849	863,555	1,310,465	654,640
2009	1,437	94,117	2,970,806	801,353	1,013,518	4,906	122,595	2,541,213	851,583	1,153,189	729,679
<b>TOTAL</b>	<b>5,001</b>	<b>274,216</b>	<b>16,992,518</b>	<b>3,189,834</b>	<b>5,438,020</b>	<b>10,611</b>	<b>251,116</b>	<b>11,061,349</b>	<b>3,121,512</b>	<b>6,904,589</b>	<b>3,404,394</b>
O.D.		4	232	127	3,518		19	690	572	15,512	12,642

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	28,595,756	18,673,684	3,417,036			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,267,373	-2,359,835	19,238			
TOTAL LOSSES	23,328,383	16,313,849	3,436,274			
EXPECTED LOSSES	21,763,852	12,893,017	3,002,860			
CREDIBILITY	.26	.54	.86			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.694	1.184	.249	3.127		
INDICATED (POST-TEST)	1.594	1.114	.234	2.942		
PRES. ON RATE LEVEL	1.530	.907	.211	2.648		
DERIVED BY FORMULA	1.547	1.019	.231	2.797		
UNDERLYING PRES. RATE	1.580	.936	.218	2.734		
PROPOSED	1.547	1.019	.231	2.797		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.865
IND. RATES				2.87	MINIMUM PREMIUM	
MAN. RATES	2.94	2.94	2.81	+ 2.87	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	412,801	3,688,940	.893			5	8	55	68	
2006	452,150	3,488,596	.771			5	17	42	64	
2007	471,078	4,762,639	1.011		2	2	6	48	58	
2008	494,548	3,515,346	.710			7	21	42	70	
2009	530,807	9,574,692	1.803		1	2	1	67	71	
<b>TOTAL</b>	<b>2,361,384</b>	<b>25,030,213</b>	<b>1.060</b>		<b>3</b>	<b>21</b>	<b>53</b>	<b>254</b>	<b>331</b>	
O.D.		651,376	.027			1	4	6	11	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,193,229	279,539	317,133			750,297	354,451	504,292	289,999
2006			1,269,497	409,485	267,779			364,092	449,350	450,212	278,181
2007		931,777	536,286	252,051	633,119		1,336,755	94,108	85,409	616,223	276,911
2008			1,020,822	539,154	173,976			535,725	725,337	245,566	274,766
2009		838,410	619,027	51,474	802,174		5,400,000	142,538	36,923	1,193,969	490,177
<b>TOTAL</b>		<b>1,770,187</b>	<b>4,638,861</b>	<b>1,531,703</b>	<b>2,194,181</b>		<b>6,736,755</b>	<b>1,886,760</b>	<b>1,651,470</b>	<b>3,010,262</b>	<b>1,610,034</b>
O.D.			277,160	102,207	37,653			70,000	89,000	55,449	19,907

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,559,798	388,000	490,920			1,177,750	524,587	818,467	320,159
2006	563	13,733	1,811,186	563,484	400,708	374	6,659	843,177	663,459	669,310	303,217
2007	343	970,803	1,007,745	361,743	831,707	66	627,878	338,411	176,750	831,597	288,541
2008	663	48,484	1,917,575	593,633	234,836	3,225	57,569	1,743,962	811,947	337,723	287,405
2009	823	139,339	1,765,393	448,969	720,638	1,603	799,180	1,096,880	404,189	970,482	518,117
<b>TOTAL</b>	<b>2,392</b>	<b>1,172,359</b>	<b>8,061,697</b>	<b>2,355,829</b>	<b>2,678,809</b>	<b>5,268</b>	<b>1,491,286</b>	<b>5,200,180</b>	<b>2,580,932</b>	<b>3,627,579</b>	<b>1,717,439</b>
O.D.	203	12,554	363,236	149,051	65,481	446	8,583	165,987	120,401	87,495	21,258

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	16,484,191	11,665,577	1,738,697	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,137,365	-1,411,470	8,644	
TOTAL LOSSES	13,346,826	10,254,107	1,747,341	
EXPECTED LOSSES	12,987,613	7,721,726	1,345,989	
CREDIBILITY	.37	.77	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.565	.434	.074	1.073
INDICATED (POST-TEST)	.532	.408	.070	1.010
PRES. ON RATE LEVEL	.533	.317	.055	.905
DERIVED BY FORMULA	.533	.387	.070	.990
UNDERLYING PRES. RATE	.550	.327	.057	.934
PROPOSED	.533	.387	.070	.990

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	1.014
IND. RATES				1.01	MINIMUM PREMIUM	
MAN. RATES	.88	.95	.96	+ 1.01	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	248,572	2,970,020	1.194			6	12	38	56	
2006	158,111	1,951,396	1.234			2	15	29	46	
2007	147,594	4,622,101	3.131		1	8	16	22	47	
2008	143,260	2,152,664	1.502			4	18	16	38	
2009	751,374	7,080,669	.942		1	3	11	176	191	
<b>TOTAL</b>	<b>1,448,911</b>	<b>18,776,850</b>	<b>1.296</b>		<b>2</b>	<b>23</b>	<b>72</b>	<b>281</b>	<b>378</b>	
O.D.		1,190,041	.082			2	3	18	23	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,384,726	184,666	215,986			575,533	208,996	227,166	172,947
2006			409,410	327,143	395,129			221,912	288,574	169,220	140,008
2007	1,321,811		1,462,914	402,561	112,075	750		406,185	385,951	170,998	358,856
2008			714,735	336,086	129,808			137,003	415,747	148,478	270,807
2009	265,155		813,322	506,342	1,412,962	3,397		1,113,847	374,944	2,093,225	497,475
<b>TOTAL</b>	<b>1,586,966</b>		<b>4,785,107</b>	<b>1,756,798</b>	<b>2,265,960</b>	<b>4,147</b>		<b>2,454,480</b>	<b>1,674,212</b>	<b>2,809,087</b>	<b>1,440,093</b>
O.D.			502,053	95,048	176,901			117,596	36,469	223,367	38,607

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,852,419	256,316	334,344			1,062,969	309,314	368,690	190,933
2006	451	4,959	620,855	449,397	581,210	239	4,036	512,984	422,259	254,249	152,609
2007	945,202	35,911	2,119,750	519,172	172,339	966	14,407	973,299	516,491	252,816	373,928
2008	425	33,193	1,306,373	378,045	170,816	1,848	21,192	657,529	446,644	198,659	283,264
2009	380,263	94,385	3,114,354	1,034,813	1,284,118	8,735	119,063	2,594,970	912,715	1,739,422	525,831
<b>TOTAL</b>	<b>1,326,341</b>	<b>168,448</b>	<b>9,013,751</b>	<b>2,637,743</b>	<b>2,542,827</b>	<b>11,788</b>	<b>158,698</b>	<b>5,801,751</b>	<b>2,607,423</b>	<b>2,813,836</b>	<b>1,526,565</b>
O.D.	157	6,908	899,876	186,982	171,875	183	4,386	380,830	102,755	199,411	40,865

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	17,773,117	11,262,852	1,567,430		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-3,102,482	-984,321	17,672		
TOTAL LOSSES	14,670,635	10,278,531	1,585,102		
EXPECTED LOSSES	16,720,433	7,389,445	1,840,116		
CREDIBILITY	.27	.56	.89		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	1.013	.709	.109	1.831	
INDICATED (POST-TEST)	.953	.667	.103	1.723	
PRES. ON RATE LEVEL	1.118	.494	.123	1.735	
DERIVED BY FORMULA	1.073	.591	.105	1.769	
UNDERLYING PRES. RATE	1.154	.510	.127	1.791	
PROPOSED	1.052	.580	.103	1.735	
<b>IND. RATES</b>					
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE
IND. RATES				1.78	MINIMUM PREMIUM
MAN. RATES	1.78	1.82	1.84	+ 1.78	PRESENT

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	229,044	9,919,718	4.330			20	25	175	220
2006	273,123	9,756,009	3.572			22	24	188	234
2007	284,363	11,717,320	4.120		1	25	33	191	250
2008	265,918	14,351,455	5.396			18	56	172	246
2009	227,050	9,336,258	4.111		2	9	47	191	249
<b>TOTAL</b>	<b>1,279,498</b>	<b>55,080,760</b>	<b>4.305</b>		<b>3</b>	<b>94</b>	<b>185</b>	<b>917</b>	<b>1199</b>
O.D.		73,336	.005				3	1	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			3,902,102	1,026,054	727,070			1,736,362	954,796	1,057,475	515,859
2006			3,565,747	682,897	992,088			1,505,100	804,833	1,640,680	564,664
2007	151,037		4,361,810	985,629	1,331,520	2,681		1,567,568	1,034,918	1,467,904	814,253
2008			3,847,562	2,006,834	1,148,251			3,965,123	1,506,595	1,278,295	598,795
2009	456,438		1,665,560	1,653,029	1,337,991			586,660	1,439,687	1,589,192	607,701
<b>TOTAL</b>	<b>607,475</b>		<b>17,342,781</b>	<b>6,354,443</b>	<b>5,536,920</b>	<b>2,681</b>		<b>9,360,813</b>	<b>5,740,829</b>	<b>7,033,546</b>	<b>3,101,272</b>
O.D.				47,745	103				8,075	243	17,170

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			5,548,921	1,424,162	1,125,510			3,831,291	1,413,096	1,716,281	569,508
2006	938	38,176	5,042,484	966,661	1,469,443	657	26,206	3,338,542	1,233,501	2,423,884	615,484
2007	193,001	107,925	6,368,740	1,369,413	1,796,530	5,217	53,019	3,649,590	1,495,080	2,036,879	848,452
2008	2,519	167,794	6,635,475	2,265,468	1,404,405	6,816	191,172	5,682,835	1,913,702	1,572,673	626,340
2009	654,875	200,292	6,264,806	1,938,019	1,343,179	7,241	178,612	3,824,987	1,480,921	1,442,467	642,340
<b>TOTAL</b>	<b>851,333</b>	<b>514,187</b>	<b>29,860,426</b>	<b>7,963,723</b>	<b>7,139,067</b>	<b>19,931</b>	<b>449,009</b>	<b>20,327,245</b>	<b>7,536,300</b>	<b>9,192,184</b>	<b>3,302,124</b>
O.D.		16	633	66,071	116	4	25	861	11,593	259	18,473

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	52,023,670	31,909,313	3,320,597			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-9,633,844	-3,865,547	17,701			
TOTAL LOSSES	42,389,826	28,043,766	3,338,298			
EXPECTED LOSSES	38,282,580	20,075,323	3,019,615			
CREDIBILITY	.25	.51	.82			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.313	2.192	.261	5.766		
INDICATED (POST-TEST)	3.118	2.063	.246	5.427		
PRES. ON RATE LEVEL	2.898	1.520	.228	4.646		
DERIVED BY FORMULA	2.953	1.797	.243	4.993		
UNDERLYING PRES. RATE	2.992	1.569	.236	4.797		
PROPOSED	2.953	1.797	.243	4.993		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	5.115
IND. RATES				5.12	MINIMUM PREMIUM	
MAN. RATES	4.57	4.86	4.93	+ 5.12	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	8,807	79,356	.901				1	1	2
2006	7,376	662	.008						
2007	7,744								
2008	7,369	36,310	.492					2	2
2009	7,614	55,166	.724					1	1
<b>TOTAL</b>	<b>38,910</b>	<b>171,494</b>	<b>.441</b>				<b>1</b>	<b>4</b>	<b>5</b>
O.D.		1,995	.005					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				70,000	2,761				4,598	1,997	
2006											662
2008					6,101					8,466	21,743
2009					21,568					26,276	7,322
<b>TOTAL</b>				<b>70,000</b>	<b>30,430</b>				<b>4,598</b>	<b>36,739</b>	<b>29,727</b>
O.D.					46					850	1,099

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				97,160	4,274				6,805	3,241	
2006											722
2008		67	2,272	1,037	6,576		63	1,772	1,289	9,391	22,743
2009	16	698	25,431	9,464	18,756	19	522	15,012	7,355	21,114	7,739
<b>TOTAL</b>	<b>16</b>	<b>765</b>	<b>27,703</b>	<b>107,661</b>	<b>29,606</b>	<b>19</b>	<b>585</b>	<b>16,784</b>	<b>15,449</b>	<b>33,746</b>	<b>31,204</b>
O.D.			5	4	60			62	65	1,139	1,145

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	45,939	187,730	32,349	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-26,855	-15,072	16	
TOTAL LOSSES	19,084	172,658	32,365	
EXPECTED LOSSES	107,391	79,377	2,723	
CREDIBILITY	.02	.05	.08	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.049	.444	.083	.576
INDICATED (POST-TEST)	.046	.418	.078	.542
PRES. ON RATE LEVEL	.267	.198	.007	.472
DERIVED BY FORMULA	.263	.209	.013	.485
UNDERLYING PRES. RATE	.276	.204	.007	.487
PROPOSED	.263	.209	.013	.485

YEAR	12-1-10	4-1-11	4-1-12	4-1-13	IND. RATE
IND. RATES				.50	MINIMUM PREMIUM
MAN. RATES	.78	.64	.50	+ .50	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	30,865	3,259,125	10.559			4	11	37	52
2006	31,295	1,873,042	5.985			4	5	35	44
2007	34,058	2,946,341	8.650			5	6	29	40
2008	34,787	4,389,694	12.618			3	8	26	37
2009	39,199	1,227,655	3.131				6	26	32
<b>TOTAL</b>	<b>170,204</b>	<b>13,695,857</b>	<b>8.047</b>			<b>16</b>	<b>36</b>	<b>153</b>	<b>205</b>
O.D.		617							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			635,772	526,530	116,408			630,386	748,403	335,325	266,301
2006			558,147	169,337	164,469			296,379	48,808	506,000	129,902
2007			1,214,314	238,970	93,403			387,843	431,866	382,106	197,839
2008			460,064	315,227	73,325			476,786	193,112	425,900	2,445,280
2009			302,428	99,457				182,527	272,653		370,590
<b>TOTAL</b>			<b>2,868,297</b>	<b>1,552,492</b>	<b>547,062</b>			<b>1,791,394</b>	<b>1,604,716</b>	<b>1,921,984</b>	<b>3,409,912</b>
O.D.											617

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			801,547	730,824	180,198			1,133,013	1,107,638	544,233	293,996
2006	232	6,070	797,103	234,690	244,119	40	5,081	647,773	91,730	742,979	141,593
2007	314	28,676	1,698,632	318,722	140,485	295	14,274	958,090	587,839	537,807	206,148
2008	375	21,074	847,995	331,094	103,099	898	33,305	979,175	296,613	494,172	2,557,763
2009	413	19,045	622,099	262,073	110,071	651	16,059	395,338	196,063	237,151	391,714
<b>TOTAL</b>	<b>1,334</b>	<b>74,865</b>	<b>4,767,376</b>	<b>1,877,403</b>	<b>777,972</b>	<b>1,884</b>	<b>68,719</b>	<b>4,113,389</b>	<b>2,279,883</b>	<b>2,556,342</b>	<b>3,591,214</b>
O.D.											645

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,027,567	7,491,600	3,591,859			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,314,370	-923,494	6,984			
TOTAL LOSSES	7,713,197	6,568,106	3,598,843			
EXPECTED LOSSES	5,455,038	5,070,377	1,079,094			
CREDIBILITY	.06	.13	.21			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	4.532	3.859	2.114	10.505		
INDICATED (POST-TEST)	4.265	3.631	1.989	9.885		
PRES. ON RATE LEVEL	3.076	2.859	.608	6.543		
DERIVED BY FORMULA	3.147	2.959	.898	7.004		
UNDERLYING PRES. RATE	3.205	2.979	.634	6.818		
PROPOSED	3.147	2.959	.898	7.004		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	7.004
IND. RATES				7.00	MINIMUM PREMIUM	
MAN. RATES	6.69	6.95	6.92	+ 7.00	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	25,168	1,432,626	5.692			2	3	4	9
2006	29,265	1,706,835	5.832			3		6	9
2007	30,497	1,225,057	4.016			1	3	5	10
2008	28,275	955,459	3.379	1		2	2	2	7
2009	28,613	407,542	1.424					12	12
<b>TOTAL</b>	<b>141,818</b>	<b>5,727,519</b>	<b>4.039</b>			<b>2</b>	<b>8</b>	<b>29</b>	<b>47</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			294,769	57,131	48,994			182,701	744,235	67,007	37,789
2006			1,021,431		64,559			498,972		65,746	56,127
2007	343,823		481,637	74,205	35,123	197		115,000	74,017	57,211	43,844
2008	289,792		344,917	29,128	22,081	1,000		135,629	54,058	53,386	25,468
2009					156,450					201,681	49,411
<b>TOTAL</b>	<b>633,615</b>		<b>2,142,754</b>	<b>160,464</b>	<b>327,207</b>	<b>1,197</b>		<b>932,302</b>	<b>872,310</b>	<b>445,031</b>	<b>212,639</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			419,751	70,646	75,842			404,682	960,717	108,752	41,719
2006		10,486	1,411,573	10,797	98,761		8,277	1,057,910	13,991	98,423	61,178
2007	436,446	11,391	676,279	102,329	52,705	379	3,838	263,307	103,427	81,659	45,685
2008	338,278	12,831	489,447	50,404	31,569	1,988	11,243	330,718	77,071	66,034	26,640
2009	119	5,076	184,478	68,654	136,057	142	3,995	115,235	56,439	162,054	52,227
<b>TOTAL</b>	<b>774,843</b>	<b>39,784</b>	<b>3,181,528</b>	<b>302,830</b>	<b>394,934</b>	<b>2,509</b>	<b>27,353</b>	<b>2,171,852</b>	<b>1,211,645</b>	<b>516,922</b>	<b>227,449</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,197,869	2,426,331	227,449			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,803,364	-473,225	1,165			
TOTAL LOSSES	4,394,505	1,953,106	228,614			
EXPECTED LOSSES	7,302,209	2,511,596	190,036			
CREDIBILITY	.06	.12	.19			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.099	1.377	.161	4.637		
INDICATED (POST-TEST)	2.916	1.296	.152	4.364		
PRES. ON RATE LEVEL	4.941	1.700	.129	6.770		
DERIVED BY FORMULA	4.820	1.652	.133	6.605		
UNDERLYING PRES. RATE	5.149	1.771	.134	7.054		
PROPOSED	4.820	1.652	.133	6.605		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	6.605
IND. RATES				6.61	MINIMUM PREMIUM	
MAN. RATES	7.51	7.60	7.16	+ 6.61	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
2005	2,341	650,349	27.780			2,341			1	2	6	9
2006	2,589	484,721	18.722			2,589			1		2	3
2007	3,085	594,131	19.258			3,085					1	5
2008	2,977	383,442	12.880			2,977				4	3	7
2009	2,849	128,881	4.523			2,849					1	1
<b>TOTAL</b>	<b>13,841</b>	<b>2,241,524</b>	<b>16.195</b>			<b>13,841</b>			<b>2</b>	<b>10</b>	<b>13</b>	<b>25</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			180,436	95,040	12,989			225,236	78,239	49,141	9,268
2006			217,519		6,703			220,579		35,441	4,479
2007				259,400	20,000				268,064	5,000	41,667
2008				170,974	7,412				102,471	82,206	20,379
2009					41,785					75,000	12,096
<b>TOTAL</b>			<b>397,955</b>	<b>525,414</b>	<b>88,889</b>			<b>445,815</b>	<b>448,774</b>	<b>246,788</b>	<b>87,889</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			256,941	131,916	20,106			498,898	115,794	79,756	10,232
2006		2,227	300,289	2,119	10,771		3,660	467,841	6,372	52,844	4,882
2007	318	1,941	97,637	305,973	33,586	172	1,947	98,487	330,984	19,722	43,417
2008	189	3,587	164,534	162,055	17,169	460	3,226	103,365	113,088	98,853	21,316
2009	32	1,357	49,272	18,337	36,338	54	1,489	42,860	20,992	60,266	12,785
<b>TOTAL</b>	<b>539</b>	<b>9,112</b>	<b>868,673</b>	<b>620,400</b>	<b>117,970</b>	<b>686</b>	<b>10,322</b>	<b>1,211,451</b>	<b>587,230</b>	<b>311,441</b>	<b>92,632</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,100,783	1,637,041	92,632			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-289,824	-208,869	601			
TOTAL LOSSES	1,810,959	1,428,172	93,233			
EXPECTED LOSSES	1,180,914	1,119,875	96,472			
CREDIBILITY	.01	.02	.04			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	13.084	10.318	.674	24.076		
INDICATED (POST-TEST)	12.312	9.709	.634	22.655		
PRES. ON RATE LEVEL	8.188	7.765	.669	16.622		
DERIVED BY FORMULA	8.229	7.804	.668	16.701		
UNDERLYING PRES. RATE	8.532	8.091	.697	17.320		
PROPOSED	8.229	7.804	.668	16.701		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	16.701
IND. RATES				16.70	MINIMUM PREMIUM	
MAN. RATES	18.21	18.51	17.58	+ 16.70	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
2005	289,549	6,826,658	2.357			289,549	2		7	42	130	181
2006	277,684	9,155,902	3.297			277,684			14	36	136	186
2007	262,094	6,898,578	2.632			262,094		1	7	28	158	194
2008	252,604	6,221,717	2.463			252,604	1	1	4	28	112	146
2009	276,412	5,424,887	1.962			276,412			1	22	143	166
<b>TOTAL</b>	<b>1,358,343</b>	<b>34,527,742</b>	<b>2.542</b>			<b>1,358,343</b>	<b>3</b>	<b>2</b>	<b>33</b>	<b>156</b>	<b>679</b>	<b>873</b>
O.D.		5,967									1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	187,589		1,289,087	1,601,571	632,342	34,214		658,762	1,054,964	811,339	556,790
2006			2,441,287	1,436,504	752,227			1,385,744	1,377,515	1,167,660	594,965
2007		10,122	1,073,735	856,965	854,730		20,013	474,413	1,375,170	1,574,840	658,590
2008	98,125	140,146	513,331	1,155,678	650,672	359,871	60,581	209,033	917,510	1,485,147	631,623
2009			205,759	548,699	909,295			81,816	1,212,983	1,857,389	608,946
<b>TOTAL</b>	<b>285,714</b>	<b>150,268</b>	<b>5,523,199</b>	<b>5,599,417</b>	<b>3,799,266</b>	<b>394,085</b>	<b>80,594</b>	<b>2,809,768</b>	<b>5,938,142</b>	<b>6,896,375</b>	<b>3,050,914</b>
O.D.					1,671					806	3,490

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	270,316		1,799,604	2,222,982	978,865	55,803		1,396,505	1,561,349	1,316,805	614,696
2006	1,973	27,436	3,568,665	1,953,913	1,123,812	1,143	24,784	3,147,457	2,034,099	1,741,893	648,512
2007	1,097	48,924	1,862,194	1,097,109	1,141,635	898	49,017	1,579,587	1,850,244	2,183,921	686,251
2008	115,911	273,070	2,046,270	1,228,116	772,771	630,461	177,650	1,518,038	1,153,965	1,720,216	660,678
2009	1,314	66,349	2,208,463	806,990	838,992	4,281	107,514	2,596,706	1,228,488	1,600,706	643,656
<b>TOTAL</b>	<b>390,611</b>	<b>415,779</b>	<b>11,485,196</b>	<b>7,309,110</b>	<b>4,856,075</b>	<b>692,586</b>	<b>358,965</b>	<b>10,238,293</b>	<b>7,828,145</b>	<b>8,563,541</b>	<b>3,253,793</b>
O.D.		18	621	284	1,801		8	170	124	893	3,728

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	23,582,247	28,559,973	3,257,521			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,992,318	-3,586,136	16,656			
TOTAL LOSSES	18,589,929	24,973,837	3,274,177			
EXPECTED LOSSES	20,130,643	19,016,802	2,743,853			
CREDIBILITY	.26	.53	.85			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.369	1.839	.241	3.449		
INDICATED (POST-TEST)	1.288	1.730	.227	3.245		
PRES. ON RATE LEVEL	1.422	1.344	.194	2.960		
DERIVED BY FORMULA	1.387	1.549	.222	3.158		
UNDERLYING PRES. RATE	1.482	1.400	.202	3.084		
PROPOSED	1.387	1.549	.222	3.158		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.158
IND. RATES				3.16	MINIMUM PREMIUM	
MAN. RATES	3.10	3.21	3.13	+ 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	
2005	36,810	3,305,130	8.978	1	1	5	7	26	40	
2006	38,073	1,679,801	4.412			3	4	25	32	
2007	41,667	1,682,855	4.038			3	5	32	40	
2008	42,103	2,284,734	5.426	1		3	3	25	32	
2009	44,656	3,281,904	7.349	3		2	2	24	31	
<b>TOTAL</b>	<b>203,309</b>	<b>12,234,424</b>	<b>6.018</b>	<b>5</b>	<b>1</b>	<b>16</b>	<b>21</b>	<b>132</b>	<b>175</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	285,938	232,405	1,041,755	195,183	104,186		19,250	911,679	343,144	128,937	42,653
2006			627,705	41,731	166,148			269,428	278,811	229,568	66,410
2007			417,776	126,130	300,733			122,013	428,344	240,970	46,889
2008	100,000		443,925	112,705	179,529	46,293		95,207	75,039	1,137,197	94,839
2009	519,797		361,168	127,488	305,879	33,969		1,562,187	50,644	238,104	82,668
<b>TOTAL</b>	<b>905,735</b>	<b>232,405</b>	<b>2,892,329</b>	<b>603,237</b>	<b>1,056,475</b>	<b>80,262</b>	<b>19,250</b>	<b>2,960,514</b>	<b>1,175,982</b>	<b>1,974,776</b>	<b>333,459</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	412,037	480,381	1,345,910	270,915	161,278		40,945	1,502,501	507,853	209,265	47,089
2006	57	6,611	877,996	65,441	245,374	232	4,841	613,906	411,244	342,611	72,387
2007	167	10,990	643,713	181,148	396,885	274	6,765	420,727	555,084	345,329	48,858
2008	116,879	19,741	757,329	161,299	207,558	80,982	17,369	493,189	258,150	1,268,720	99,202
2009	742,495	27,651	876,144	250,950	283,902	42,725	57,111	1,006,571	171,579	214,340	87,380
<b>TOTAL</b>	<b>1,271,635</b>	<b>545,374</b>	<b>4,501,092</b>	<b>929,753</b>	<b>1,294,997</b>	<b>124,213</b>	<b>127,031</b>	<b>4,036,894</b>	<b>1,903,910</b>	<b>2,380,265</b>	<b>354,916</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,606,239	6,508,925	354,916			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,583,198	-738,376	1,344			
TOTAL LOSSES	9,023,041	5,770,549	356,260			
EXPECTED LOSSES	6,514,020	4,011,286	211,441			
CREDIBILITY	.07	.15	.24			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	4.438	2.838	.175	7.451		
INDICATED (POST-TEST)	4.176	2.671	.165	7.012		
PRES. ON RATE LEVEL	3.075	1.893	.100	5.068		
DERIVED BY FORMULA	3.152	2.010	.116	5.278		
UNDERLYING PRES. RATE	3.204	1.973	.104	5.281		
PROPOSED	3.152	2.010	.116	5.278		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	5.278
IND. RATES				5.28	MINIMUM PREMIUM	
MAN. RATES	5.25	5.54	5.36	+ 5.28	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
2005	57,278	3,225,320	5.630			57,278			5	17	114	136
2006	53,276	4,182,030	7.849			53,276			7	11	100	118
2007	53,146	4,076,568	7.670			53,146			8	10	78	96
2008	45,663	3,452,919	7.561			45,663			3	9	81	93
2009	44,340	2,827,570	6.377			44,340			2	6	76	84
<b>TOTAL</b>	<b>253,703</b>	<b>17,764,407</b>	<b>7.002</b>			<b>253,703</b>			<b>25</b>	<b>53</b>	<b>449</b>	<b>527</b>
O.D.		3,648	.001								1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			689,262	440,610	571,370			394,292	368,006	544,024	217,756
2006			1,163,047	355,228	674,021			753,854	364,703	694,299	176,878
2007			1,623,901	415,733	614,603			534,847	116,664	563,350	207,470
2008			449,729	371,745	1,048,766			301,654	269,847	847,452	163,726
2009			344,342	311,309	473,896			754,076	149,609	638,009	156,329
<b>TOTAL</b>			<b>4,270,281</b>	<b>1,894,625</b>	<b>3,382,656</b>			<b>2,738,723</b>	<b>1,268,829</b>	<b>3,287,134</b>	<b>922,159</b>
O.D.					1,500					1,500	648

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			981,509	611,568	884,481			873,357	544,648	882,948	240,403
2006	488	12,951	1,675,883	500,681	991,207	301	13,061	1,663,528	559,239	1,026,709	192,797
2007	557	40,832	2,404,132	575,834	823,968	93	16,437	1,163,283	223,348	767,304	216,184
2008	573	34,846	1,333,391	553,044	1,158,542	1,254	34,418	1,013,671	429,310	966,234	171,257
2009	759	43,238	1,394,795	458,546	444,721	3,195	80,159	1,516,913	361,985	548,881	165,240
<b>TOTAL</b>	<b>2,377</b>	<b>131,867</b>	<b>7,789,710</b>	<b>2,699,673</b>	<b>4,302,919</b>	<b>4,843</b>	<b>144,075</b>	<b>6,230,752</b>	<b>2,118,530</b>	<b>4,192,076</b>	<b>985,881</b>
O.D.	1	50	1,768	657	1,304	2	26	858	419	1,205	678

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,306,329	13,316,783	986,559			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,417,287	-1,765,581	5,000			
TOTAL LOSSES	10,889,042	11,551,202	991,559			
EXPECTED LOSSES	13,413,278	9,057,197	875,275			
CREDIBILITY	.08	.17	.28			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	4.292	4.553	.391	9.236		
INDICATED (POST-TEST)	4.039	4.284	.368	8.691		
PRES. ON RATE LEVEL	5.074	3.426	.331	8.831		
DERIVED BY FORMULA	4.991	3.572	.341	8.904		
UNDERLYING PRES. RATE	5.287	3.570	.345	9.202		
PROPOSED	4.950	3.543	.338	8.831		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	8.831
IND. RATES				8.83	MINIMUM PREMIUM	
MAN. RATES	10.13	10.02	9.34	+ 8.83	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	177,464	9,227,864	5.199			16	24	146	186
2006	186,386	10,205,177	5.475			18	43	170	231
2007	202,770	10,228,797	5.044			22	28	193	243
2008	215,379	10,039,636	4.661			13	38	213	264
2009	235,276	8,399,043	3.569			6	25	244	275
<b>TOTAL</b>	<b>1,017,275</b>	<b>48,100,517</b>	<b>4.728</b>			<b>75</b>	<b>158</b>	<b>966</b>	<b>1199</b>
O.D.		20,126	.001					3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			3,040,460	1,182,583	483,007			1,624,857	1,124,316	829,343	943,298
2006			2,848,560	2,290,849	741,528			1,140,668	1,402,176	1,020,686	760,710
2007			3,335,227	1,690,932	826,345			1,360,983	870,909	1,148,680	995,721
2008			2,018,675	2,221,699	1,138,926			975,764	1,114,051	1,369,793	1,200,728
2009			854,792	1,398,478	1,742,084			431,600	596,884	2,559,933	815,272
<b>TOTAL</b>			<b>12,097,714</b>	<b>8,784,541</b>	<b>4,931,890</b>			<b>5,533,872</b>	<b>5,108,336</b>	<b>6,928,435</b>	<b>4,715,729</b>
O.D.					7,804					3,951	8,371

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			4,329,613	1,641,425	747,694			3,599,057	1,663,987	1,346,027	1,041,401
2006	3,145	32,677	4,232,796	3,094,910	1,120,223	1,159	20,737	2,630,091	2,059,081	1,526,162	829,174
2007	2,140	88,900	5,188,889	2,133,224	1,153,746	586	45,703	3,149,201	1,254,283	1,598,454	1,037,541
2008	2,698	128,324	5,181,011	2,395,744	1,383,245	5,023	106,724	3,195,072	1,416,247	1,622,661	1,255,961
2009	3,069	165,801	5,377,973	1,855,098	1,650,075	5,214	131,987	3,002,100	1,175,485	2,133,069	861,743
<b>TOTAL</b>	<b>11,052</b>	<b>415,702</b>	<b>24,310,282</b>	<b>11,120,401</b>	<b>6,054,983</b>	<b>11,982</b>	<b>305,151</b>	<b>15,575,521</b>	<b>7,569,083</b>	<b>8,226,373</b>	<b>5,025,820</b>
O.D.	1	132	4,994	1,962	8,479		29	1,040	611	4,486	9,010

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	40,635,886	32,986,378	5,034,830			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,598,757	-3,833,379	28,923			
TOTAL LOSSES	33,037,129	29,152,999	5,063,753			
EXPECTED LOSSES	31,637,253	21,138,975	4,445,492			
CREDIBILITY	.21	.44	.70			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.248	2.866	.498	6.612		
INDICATED (POST-TEST)	3.056	2.697	.469	6.222		
PRES. ON RATE LEVEL	2.985	1.994	.419	5.398		
DERIVED BY FORMULA	3.000	2.303	.454	5.757		
UNDERLYING PRES. RATE	3.110	2.078	.437	5.625		
PROPOSED	3.000	2.303	.454	5.757		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	5.757
IND. RATES				5.76	MINIMUM PREMIUM	
MAN. RATES	5.45	5.73	5.71	+ 5.76	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	590,091	23,216,884	3.934			50	92	538	680
2006	597,194	23,142,998	3.875	1	1	54	79	450	585
2007	627,239	24,698,865	3.937			53	90	450	593
2008	629,612	18,116,095	2.877			41	84	334	459
2009	599,543	11,533,702	1.923			18	43	290	351
<b>TOTAL</b>	<b>3,043,679</b>	<b>100,708,544</b>	<b>3.309</b>	<b>1</b>	<b>1</b>	<b>216</b>	<b>388</b>	<b>2062</b>	<b>2668</b>
O.D.		299,527	.009			1	1	2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			9,777,663	3,184,097	2,614,489			2,237,185	2,054,049	2,581,097	768,304
2006	387,324	214,001	10,458,598	3,000,725	1,664,776		30,000	2,999,015	1,469,701	1,930,084	988,774
2007			10,168,465	3,000,061	1,898,027			4,654,808	1,659,786	2,081,101	1,236,617
2008			7,517,160	2,827,366	1,641,541			1,781,933	1,688,067	1,710,155	949,873
2009			3,270,271	1,878,491	1,768,936			685,724	982,301	1,923,595	1,024,384
<b>TOTAL</b>	<b>387,324</b>	<b>214,001</b>	<b>41,192,157</b>	<b>13,890,740</b>	<b>9,587,769</b>		<b>30,000</b>	<b>12,358,665</b>	<b>7,853,904</b>	<b>10,226,032</b>	<b>4,967,952</b>
O.D.			165,000	20,711	36,008			31,500	974	32,936	12,398

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			13,923,392	4,419,532	4,047,236			4,955,368	3,039,992	4,189,122	848,208
2006	492,332	452,890	14,788,647	4,132,499	2,508,183	1,225	114,032	6,489,409	2,226,578	2,866,626	1,077,764
2007	3,887	248,673	14,646,084	3,922,049	2,647,807	1,150	128,700	8,976,403	2,481,355	2,918,852	1,288,555
2008	3,671	337,502	13,173,322	3,357,781	2,056,436	7,582	180,119	5,378,100	2,125,859	2,059,647	993,567
2009	4,278	293,795	9,006,653	2,441,174	1,784,422	6,803	169,113	3,589,346	1,289,907	1,669,797	1,082,774
<b>TOTAL</b>	<b>504,168</b>	<b>1,332,860</b>	<b>65,538,098</b>	<b>18,273,035</b>	<b>13,044,084</b>	<b>16,760</b>	<b>591,964</b>	<b>29,388,626</b>	<b>11,163,691</b>	<b>13,704,044</b>	<b>5,290,868</b>
O.D.	37	6,283	237,924	39,609	42,484	4	2,451	70,789	9,853	37,397	13,082

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	97,689,964	56,314,197	5,303,950			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-24,098,038	-7,651,353	30,305			
TOTAL LOSSES	73,591,926	48,662,844	5,334,255			
EXPECTED LOSSES	97,154,234	40,602,678	4,991,634			
CREDIBILITY	.44	.91	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.418	1.599	.175	4.192		
INDICATED (POST-TEST)	2.275	1.505	.165	3.945		
PRES. ON RATE LEVEL	3.063	1.280	.158	4.501		
DERIVED BY FORMULA	2.716	1.485	.165	4.366		
UNDERLYING PRES. RATE	3.192	1.334	.164	4.690		
PROPOSED	2.716	1.485	.165	4.366		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	4.366
IND. RATES				4.37	MINIMUM PREMIUM	
MAN. RATES	5.56	5.57	4.76	+ 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
2005	199,807	8,208,218	4.108			15	12	111	138
2006	192,224	14,011,445	7.289	1		32	9	110	152
2007	196,026	10,014,335	5.108			20	24	103	147
2008	197,126	11,660,140	5.915		1	12	18	125	156
2009	211,921	7,026,224	3.315	1		5	17	133	156
<b>TOTAL</b>	<b>997,104</b>	<b>50,920,362</b>	<b>5.107</b>	<b>2</b>	<b>1</b>	<b>84</b>	<b>80</b>	<b>582</b>	<b>749</b>
O.D.		192,616	.019			1		1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			2,451,890	447,642	906,062			3,128,659	205,403	672,791	395,771
2006	746,375		5,850,652	358,742	896,396	3,440		4,522,223	252,281	946,617	434,719
2007			4,286,804	879,586	657,755			1,975,419	822,874	835,934	555,963
2008		885,826	1,862,016	619,894	1,041,117		2,652,009	668,255	2,195,052	1,264,908	471,063
2009	317,022		843,229	950,206	1,231,292	3,202		964,806	476,793	1,829,586	410,088
<b>TOTAL</b>	<b>1,063,397</b>	<b>885,826</b>	<b>15,294,591</b>	<b>3,256,070</b>	<b>4,732,622</b>	<b>6,642</b>	<b>2,652,009</b>	<b>11,259,362</b>	<b>3,952,403</b>	<b>5,549,836</b>	<b>2,267,604</b>
O.D.			162,000		4,248			15,880		6,832	3,656

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			3,021,798	621,327	1,402,584			2,989,438	303,995	1,091,935	436,931
2006	941,289	56,681	7,565,076	549,222	1,334,869	6,938	44,298	5,657,360	451,873	1,402,161	473,844
2007	1,170	102,808	6,082,749	1,192,155	921,247	574	58,847	4,090,041	1,203,548	1,182,550	579,313
2008	829	265,488	3,387,106	801,823	1,185,494	5,201	790,904	2,659,657	1,418,316	1,503,351	492,732
2009	454,764	121,179	3,901,379	1,296,894	1,167,596	9,133	134,276	2,812,838	926,684	1,542,904	433,463
<b>TOTAL</b>	<b>1,398,052</b>	<b>546,156</b>	<b>23,958,108</b>	<b>4,461,421</b>	<b>6,011,790</b>	<b>21,846</b>	<b>1,028,325</b>	<b>18,209,334</b>	<b>4,304,416</b>	<b>6,722,901</b>	<b>2,416,283</b>
O.D.		1,657	223,612	1,560	6,937		266	33,799	585	10,070	3,829

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	45,421,155	21,519,680	2,420,112			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,757,723	-2,666,575	12,346			
TOTAL LOSSES	37,663,432	18,853,105	2,432,458			
EXPECTED LOSSES	31,618,167	14,338,356	1,984,238			
CREDIBILITY	.21	.43	.69			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.777	1.891	.244	5.912		
INDICATED (POST-TEST)	3.554	1.779	.230	5.563		
PRES. ON RATE LEVEL	3.043	1.380	.191	4.614		
DERIVED BY FORMULA	3.150	1.552	.218	4.920		
UNDERLYING PRES. RATE	3.171	1.438	.199	4.808		
PROPOSED	3.150	1.552	.218	4.920		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	4.920
IND. RATES				4.92	MINIMUM PREMIUM	
MAN. RATES	4.84	4.93	4.88	+ 4.92	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	31,367	588,635	1.876			31,367			1	3	16	20
2006	35,082	2,530,772	7.213			35,082	1		6	2	11	20
2007	33,368	1,264,721	3.790			33,368			5	4	18	27
2008	33,197	2,151,758	6.481			33,197	1		6	1	14	22
2009	30,875	682,994	2.212			30,875	1		1	2	11	15
<b>TOTAL</b>	<b>163,889</b>	<b>7,218,880</b>	<b>4.405</b>			<b>163,889</b>	<b>3</b>		<b>19</b>	<b>12</b>	<b>70</b>	<b>104</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			191,173	97,217	62,402			63,284	61,887	55,067	57,605
2006	211,391		1,031,592	129,704	59,271	60		898,000	52,399	108,530	39,825
2007			678,220	62,553	52,641			293,879	43,307	103,035	31,086
2008	240,840		1,056,321	99,869	66,172	3,500		490,447	70,000	86,057	38,552
2009	3,000		123,918	47,344	72,173	100,000		75,700	169,177	73,293	18,389
<b>TOTAL</b>	<b>455,231</b>		<b>3,081,224</b>	<b>436,687</b>	<b>312,659</b>	<b>103,560</b>		<b>1,821,310</b>	<b>396,770</b>	<b>425,982</b>	<b>185,457</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			272,230	134,938	96,596			140,174	91,593	89,374	63,596
2006	266,636	9,548	1,278,536	182,411	92,090	162	12,298	1,570,940	95,814	163,100	43,409
2007	90	15,743	937,339	95,096	77,078	34	8,695	616,305	81,106	143,707	32,392
2008	281,259	39,500	1,508,518	164,158	95,686	6,430	36,660	1,067,986	139,256	110,728	40,325
2009	4,421	10,059	307,556	77,544	70,233	119,847	19,486	396,496	143,328	78,602	19,437
<b>TOTAL</b>	<b>552,406</b>	<b>74,850</b>	<b>4,304,179</b>	<b>654,147</b>	<b>431,683</b>	<b>126,473</b>	<b>77,139</b>	<b>3,791,901</b>	<b>551,097</b>	<b>585,511</b>	<b>199,159</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,926,948	2,222,438	199,159			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,585,983	-428,179	1,005			
TOTAL LOSSES	7,340,965	1,794,259	200,164			
EXPECTED LOSSES	6,350,699	2,248,557	168,805			
CREDIBILITY	.06	.13	.21			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	4.479	1.095	.122	5.696		
INDICATED (POST-TEST)	4.215	1.030	.115	5.360		
PRES. ON RATE LEVEL	3.719	1.316	.099	5.134		
DERIVED BY FORMULA	3.749	1.279	.102	5.130		
UNDERLYING PRES. RATE	3.875	1.372	.103	5.350		
PROPOSED	3.752	1.280	.102	5.134		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	5.134
IND. RATES				5.13	MINIMUM PREMIUM	
MAN. RATES	5.54	5.67	5.43	+ 5.13	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
2005	1,280,776	70,710,940	5.520			1,280,776	9	3	154	216	953	1335
2006	1,309,860	79,301,421	6.054			1,309,860	12	2	168	271	960	1413
2007	1,435,967	84,631,495	5.893			1,435,967	11	3	184	278	934	1410
2008	1,319,101	73,796,724	5.594			1,319,101	6	3	145	290	774	1218
2009	1,297,064	55,733,150	4.296			1,297,064	4		68	237	935	1244
<b>TOTAL</b>	<b>6,642,768</b>	<b>364,173,730</b>	<b>5.482</b>			<b>6,642,768</b>	<b>42</b>	<b>11</b>	<b>719</b>	<b>1292</b>	<b>4556</b>	<b>6620</b>
O.D.		1,199,540	.018						3	7	11	21

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	2,903,045	1,025,534	30,659,557	5,642,003	5,008,557	38,242	538,705	14,436,284	3,498,184	5,155,338	1,805,491
2006	4,223,684	521,579	34,469,437	7,683,181	5,993,806	2,445	165,000	13,159,360	4,839,479	6,375,919	1,867,531
2007	4,821,550	1,832,303	36,310,782	8,592,186	6,131,592	71,007	430,000	13,046,643	5,843,187	5,795,086	1,757,159
2008	2,915,693	1,172,152	26,439,525	10,801,780	5,297,066	136,756	3,835,000	8,941,468	6,570,196	5,832,072	1,855,016
2009	2,615,735		11,220,638	9,705,762	9,151,224	32,088		4,466,057	6,614,577	10,015,129	1,911,940
<b>TOTAL</b>	<b>17,479,707</b>	<b>4,551,568</b>	<b>139,099,939</b>	<b>42,424,912</b>	<b>31,582,245</b>	<b>280,538</b>	<b>4,968,705</b>	<b>54,049,812</b>	<b>27,365,623</b>	<b>33,173,544</b>	<b>9,197,137</b>
O.D.			480,205	92,787	65,129			420,472	65,279	27,855	47,813

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	4,114,388	1,543,663	40,091,712	7,831,099	7,753,251	62,373	837,380	26,019,331	5,177,313	8,367,109	1,993,262
2006	5,302,207	1,193,253	47,951,355	10,690,230	8,977,001	8,735	559,150	26,981,439	7,397,870	9,480,820	2,035,609
2007	5,649,607	3,008,018	52,300,158	11,491,650	8,562,070	115,919	775,800	27,354,202	8,488,729	8,198,322	1,830,960
2008	3,416,874	1,821,264	47,038,158	12,539,543	6,765,313	267,729	2,402,702	24,882,303	8,411,443	7,143,422	1,940,347
2009	2,212,089	1,274,071	39,852,639	12,072,176	9,053,380	79,842	1,034,401	21,719,731	7,792,869	8,865,783	2,020,921
<b>TOTAL</b>	<b>20,695,165</b>	<b>8,840,269</b>	<b>227,234,022</b>	<b>54,624,698</b>	<b>41,111,015</b>	<b>534,598</b>	<b>5,609,433</b>	<b>126,957,006</b>	<b>37,268,224</b>	<b>42,055,456</b>	<b>9,821,099</b>
O.D.	100	8,081	746,642	114,639	88,129	156	8,630	932,873	90,094	41,665	50,445

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	391,566,975	175,393,920	9,871,544			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-85,149,153	-22,341,918	52,547			
TOTAL LOSSES	306,417,822	153,052,002	9,924,091			
EXPECTED LOSSES	342,102,553	117,776,277	8,702,027			
CREDIBILITY	.75	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	4.613	2.304	.149	7.066		
INDICATED (POST-TEST)	4.341	2.168	.140	6.649		
PRES. ON RATE LEVEL	4.942	1.702	.126	6.770		
DERIVED BY FORMULA	4.491	2.168	.140	6.799		
UNDERLYING PRES. RATE	5.150	1.773	.131	7.054		
PROPOSED	4.472	2.159	.139	6.770		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	6.770
IND. RATES				6.77	MINIMUM PREMIUM	
MAN. RATES	7.51	7.60	7.16	+ 6.77	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	50,978	3,777,505	7.410	1		9	8	45	63
2006	50,347	2,290,897	4.550	1		6	11	37	55
2007	52,367	3,380,640	6.455	1		11	8	33	53
2008	52,950	3,508,480	6.626			8	11	36	55
2009	62,163	2,742,868	4.412			4	10	32	46
<b>TOTAL</b>	<b>268,805</b>	<b>15,700,390</b>	<b>5.841</b>	<b>3</b>		<b>38</b>	<b>48</b>	<b>183</b>	<b>272</b>
O.D.		386,971	.143			1	1		2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	706,531		1,583,625	233,899	320,741	749		333,121	238,332	261,379	99,128
2006	109,324		944,838	285,744	300,776	100		189,541	146,432	280,976	33,166
2007	3,000		1,770,929	283,198	249,386			529,625	124,367	364,476	55,659
2008			1,415,296	519,602	318,011			582,256	359,227	213,340	100,748
2009			586,102	425,651	378,345			304,367	319,399	496,188	232,816
<b>TOTAL</b>	<b>818,855</b>		<b>6,300,790</b>	<b>1,748,094</b>	<b>1,567,259</b>	<b>849</b>		<b>1,938,910</b>	<b>1,187,757</b>	<b>1,616,359</b>	<b>521,517</b>
O.D.			176,156	82,177				103,328	25,310		

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	889,400		2,255,082	324,652	496,507	1,067		737,864	352,732	424,216	109,437
2006	138,193	10,292	1,350,227	396,645	445,797	315	3,366	428,514	221,867	414,978	36,151
2007	4,191	42,256	2,505,745	397,245	349,516	97	16,170	1,140,871	217,129	500,966	57,997
2008	685	63,403	2,471,512	621,756	396,151	1,619	51,309	1,523,367	453,212	275,462	105,382
2009	928	59,287	1,835,028	528,688	380,065	2,458	61,266	1,235,801	395,955	442,242	246,087
<b>TOTAL</b>	<b>1,033,397</b>	<b>175,238</b>	<b>10,417,594</b>	<b>2,268,986</b>	<b>2,068,036</b>	<b>5,556</b>	<b>132,111</b>	<b>5,066,417</b>	<b>1,640,895</b>	<b>2,057,864</b>	<b>555,054</b>
O.D.	93	4,297	388,021	59,356	6,407	62	1,475	262,086	16,603	2,503	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	17,486,347	8,120,650	555,054			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,833,141	-881,186	1,734			
TOTAL LOSSES	14,653,206	7,239,464	556,788			
EXPECTED LOSSES	11,744,090	4,830,427	268,805			
CREDIBILITY	.09	.18	.29			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	5.451	2.693	.207	8.351		
INDICATED (POST-TEST)	5.129	2.534	.195	7.858		
PRES. ON RATE LEVEL	4.193	1.724	.096	6.013		
DERIVED BY FORMULA	4.277	1.870	.125	6.272		
UNDERLYING PRES. RATE	4.369	1.797	.100	6.266		
PROPOSED	4.277	1.870	.125	6.272		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	6.272
IND. RATES				6.27	MINIMUM PREMIUM	
MAN. RATES	5.97	6.34	6.36	+ 6.27	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	261,044	8,878,149	3.401			261,044		2	11	30	181	224
2006	290,445	10,126,379	3.486			290,445			25	33	135	193
2007	307,458	13,168,648	4.283			307,458	1	1	21	61	136	220
2008	323,998	10,723,318	3.309			323,998			13	75	136	224
2009	320,147	7,444,110	2.325			320,147	2		5	19	132	158
<b>TOTAL</b>	<b>1,503,092</b>	<b>50,340,604</b>	<b>3.349</b>			<b>1,503,092</b>	<b>3</b>	<b>3</b>	<b>75</b>	<b>218</b>	<b>720</b>	<b>1019</b>
O.D.		11,225										

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		778,931	1,840,982	1,210,158	1,195,835		415,612	841,349	731,414	1,248,049	615,819
2006			3,953,987	1,049,898	910,394			1,439,343	825,494	1,093,734	853,529
2007	48,165	451,851	3,404,284	2,404,726	831,958	14,885	80,000	2,186,922	1,336,361	1,121,613	1,287,883
2008			1,971,639	2,705,944	1,209,697			485,323	1,717,376	1,390,103	1,243,236
2009	224,377		824,308	679,319	1,775,271	453,336		513,464	534,427	1,557,283	882,325
<b>TOTAL</b>	<b>272,542</b>	<b>1,230,782</b>	<b>11,995,200</b>	<b>8,050,045</b>	<b>5,923,155</b>	<b>468,221</b>	<b>495,612</b>	<b>5,466,401</b>	<b>5,145,072</b>	<b>6,410,782</b>	<b>4,882,792</b>
O.D.											11,225

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		1,122,558	2,600,633	1,679,699	1,851,149		658,376	1,844,569	1,082,492	2,025,587	679,864
2006	1,436	42,516	5,612,947	1,456,702	1,356,586	685	24,939	3,176,247	1,245,177	1,623,272	930,347
2007	64,162	792,714	5,628,945	2,977,122	1,183,160	25,929	163,590	4,994,190	1,884,221	1,594,541	1,341,974
2008	3,254	137,431	5,603,677	2,860,582	1,484,698	7,684	87,929	2,715,629	1,954,014	1,680,425	1,300,425
2009	322,621	127,536	4,167,937	1,346,251	1,621,574	544,332	116,167	2,471,533	864,981	1,323,933	932,618
<b>TOTAL</b>	<b>391,473</b>	<b>2,222,755</b>	<b>23,614,139</b>	<b>10,320,356</b>	<b>7,497,167</b>	<b>578,630</b>	<b>1,051,001</b>	<b>15,202,168</b>	<b>7,030,885</b>	<b>8,247,758</b>	<b>5,185,228</b>
O.D.											11,967

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	43,060,166	33,096,166	5,197,195			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-11,037,995	-4,097,040	30,208			
TOTAL LOSSES	32,022,171	28,999,126	5,227,403			
EXPECTED LOSSES	45,288,163	22,185,637	4,794,864			
CREDIBILITY	.28	.57	.91			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.130	1.929	.348	4.407		
INDICATED (POST-TEST)	2.004	1.815	.327	4.146		
PRES. ON RATE LEVEL	2.892	1.417	.305	4.614		
DERIVED BY FORMULA	2.643	1.644	.325	4.612		
UNDERLYING PRES. RATE	3.013	1.476	.319	4.808		
PROPOSED	2.643	1.644	.325	4.612		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	4.612
IND. RATES				4.61	MINIMUM PREMIUM	
MAN. RATES	5.17	5.21	4.88	+ 4.61	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
2005	227,984	5,873,010	2.576			227,984	1		11	8	96	116
2006	254,030	6,392,500	2.516			254,030	1		14	18	117	150
2007	299,553	7,052,781	2.354			299,553			17	13	93	123
2008	285,362	5,319,235	1.864			285,362			7	20	97	124
2009	255,316	3,810,210	1.492			255,316			1	18	97	116
<b>TOTAL</b>	<b>1,322,245</b>	<b>28,447,736</b>	<b>2.151</b>			<b>1,322,245</b>	<b>2</b>		<b>50</b>	<b>77</b>	<b>500</b>	<b>629</b>
O.D.		71,294	.005								2	2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	428,646		2,304,817	328,778	628,004			934,972	244,342	713,240	290,211
2006	314,535		2,311,757	365,042	659,371	933		902,582	401,253	873,091	563,936
2007			2,833,771	296,567	559,328			1,758,291	325,929	733,717	545,178
2008			1,337,415	693,069	707,785			253,539	660,892	1,203,655	462,880
2009			138,725	444,420	976,152			132,253	385,573	1,265,240	467,847
<b>TOTAL</b>	<b>743,181</b>		<b>8,926,485</b>	<b>2,127,876</b>	<b>3,530,640</b>	<b>933</b>		<b>3,981,637</b>	<b>2,017,989</b>	<b>4,788,943</b>	<b>2,330,052</b>
O.D.					6,995					63,298	1,001

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	617,679		3,282,059	456,344	972,151			2,070,962	361,625	1,157,591	320,393
2006	396,967	24,669	3,260,667	523,662	975,315	2,158	15,596	1,988,124	620,269	1,289,796	614,690
2007	430	64,443	3,826,793	460,764	760,616	238	44,043	3,105,980	556,301	1,016,702	568,075
2008	920	68,570	2,678,206	846,788	824,208	2,998	43,712	1,319,714	861,709	1,389,621	484,172
2009	1,261	60,844	2,053,442	762,397	887,780	2,459	61,825	1,460,620	627,737	1,060,032	494,514
<b>TOTAL</b>	<b>1,017,257</b>	<b>218,526</b>	<b>15,101,167</b>	<b>3,049,955</b>	<b>4,420,070</b>	<b>7,853</b>	<b>165,176</b>	<b>9,945,400</b>	<b>3,027,641</b>	<b>5,913,742</b>	<b>2,481,844</b>
O.D.		4	206	119	10,400		14	1,641	1,753	93,262	1,084

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	26,457,244	16,516,942	2,482,928			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,531,934	-2,288,859	13,427			
TOTAL LOSSES	19,925,310	14,228,083	2,496,355			
EXPECTED LOSSES	26,325,897	12,111,764	2,208,150			
CREDIBILITY	.25	.52	.84			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.507	1.076	.189	2.772		
INDICATED (POST-TEST)	1.418	1.013	.178	2.609		
PRES. ON RATE LEVEL	1.911	.879	.160	2.950		
DERIVED BY FORMULA	1.788	.949	.175	2.912		
UNDERLYING PRES. RATE	1.991	.916	.167	3.074		
PROPOSED	1.788	.949	.175	2.912		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.912
IND. RATES				2.91	MINIMUM PREMIUM	
MAN. RATES	3.45	3.39	3.12	+ 2.91	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	1,041,897	27,213,480	2.611			1,041,897	1	1	52	76	513	643
2006	1,062,161	31,160,471	2.933			1,062,161	2	1	55	113	505	676
2007	1,110,689	27,104,801	2.440			1,110,689	2		50	106	488	646
2008	1,085,928	27,998,671	2.578			1,085,928		1	36	114	445	596
2009	1,099,724	19,050,997	1.732			1,099,724			13	69	493	575
<b>TOTAL</b>	<b>5,400,399</b>	<b>132,528,420</b>	<b>2.454</b>			<b>5,400,399</b>	<b>5</b>	<b>3</b>	<b>206</b>	<b>478</b>	<b>2444</b>	<b>3136</b>
O.D.		1,309,114	.024						4	4	12	20

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	118,419	399,199	9,038,928	1,976,202	3,100,938	215,090	785,272	4,460,538	1,723,483	3,332,947	2,062,464
2006	160,702	390,131	9,781,094	4,266,259	3,432,159	641	140,000	4,067,895	3,043,910	3,977,102	1,900,578
2007	49,683		8,167,709	3,987,233	2,912,250	3,110		3,457,516	2,568,038	3,637,709	2,321,553
2008		307,996	5,289,041	4,668,819	3,358,279		650,000	4,132,372	3,520,065	3,929,022	2,143,077
2009			1,968,451	2,224,436	3,900,880			1,197,659	2,012,507	5,598,630	2,148,434
<b>TOTAL</b>	<b>328,804</b>	<b>1,097,326</b>	<b>34,245,223</b>	<b>17,122,949</b>	<b>16,704,506</b>	<b>218,841</b>	<b>1,575,272</b>	<b>17,315,980</b>	<b>12,868,003</b>	<b>20,475,410</b>	<b>10,576,106</b>
O.D.			624,834	236,511	61,208			226,309	51,019	51,899	57,334

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	170,642	294,445	12,800,417	2,742,971	4,800,246	350,812	596,022	9,489,676	2,550,756	5,409,372	2,276,960
2006	208,410	673,062	14,130,299	5,857,791	5,094,078	3,759	338,528	9,012,041	4,561,791	5,898,184	2,071,630
2007	68,153	217,059	12,662,845	5,107,046	3,968,583	6,954	116,631	7,986,278	3,673,891	5,041,659	2,419,058
2008	5,856	519,779	12,537,133	5,253,814	3,964,197	15,868	871,178	8,931,181	4,360,391	4,673,207	2,241,659
2009	5,851	323,386	10,514,334	3,497,631	3,623,746	13,330	336,795	7,603,832	3,044,443	4,737,509	2,270,895
<b>TOTAL</b>	<b>458,912</b>	<b>2,027,731</b>	<b>62,645,028</b>	<b>22,459,253</b>	<b>21,450,850</b>	<b>390,723</b>	<b>2,259,154</b>	<b>43,023,008</b>	<b>18,191,272</b>	<b>25,759,931</b>	<b>11,280,202</b>
O.D.	268	10,544	1,077,927	245,422	90,945	146	4,177	514,215	67,763	74,340	61,064

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	112,411,833	88,339,776	11,341,266			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-23,934,246	-11,369,516	61,643			
TOTAL LOSSES	88,477,587	76,970,260	11,402,909			
EXPECTED LOSSES	96,937,163	60,592,476	10,044,742			
CREDIBILITY	.65	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.638	1.425	.211	3.274		
INDICATED (POST-TEST)	1.541	1.341	.199	3.081		
PRES. ON RATE LEVEL	1.723	1.077	.178	2.978		
DERIVED BY FORMULA	1.605	1.341	.199	3.145		
UNDERLYING PRES. RATE	1.795	1.122	.186	3.103		
PROPOSED	1.572	1.314	.195	3.081		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.081
IND. RATES				3.08	MINIMUM PREMIUM	
MAN. RATES	3.28	3.33	3.15	+ 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	
2005	164,511	2,039,631	1.239			4	5	47	56	
2006	158,476	3,092,480	1.951			3	13	43	59	
2007	158,912	2,010,310	1.265				19	48	67	
2008	158,419	3,186,953	2.011	1		3	5	40	49	
2009	172,402	2,428,540	1.408				5	52	57	
<b>TOTAL</b>	<b>812,720</b>	<b>12,757,914</b>	<b>1.570</b>	<b>1</b>		<b>10</b>	<b>47</b>	<b>230</b>	<b>288</b>	
O.D.		2,414								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			668,257	277,881	137,953			152,860	150,066	420,045	232,569
2006			405,880	634,730	380,587			379,868	693,002	374,520	223,893
2007				524,387	384,867				558,634	386,661	155,761
2008	725,894		742,421	188,426	240,652			664,768	156,627	277,159	191,006
2009				274,361	694,169				196,128	1,015,221	248,661
<b>TOTAL</b>	<b>725,894</b>		<b>1,816,558</b>	<b>1,899,785</b>	<b>1,838,228</b>			<b>1,197,496</b>	<b>1,754,457</b>	<b>2,473,606</b>	<b>1,051,890</b>
O.D.											2,414

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			951,598	385,699	213,549			338,585	222,098	681,736	256,756
2006	875	5,250	645,218	858,517	563,624	571	7,038	890,275	1,009,207	563,222	244,043
2007	653	4,766	241,308	643,880	513,080	358	4,391	233,069	718,832	545,556	162,303
2008	847,484	27,083	1,045,427	251,123	280,149	723	38,479	1,127,952	250,313	328,628	199,792
2009	825	36,894	1,276,517	502,778	625,051	1,215	31,551	837,527	412,797	835,204	262,835
<b>TOTAL</b>	<b>849,837</b>	<b>73,993</b>	<b>4,160,068</b>	<b>2,641,997</b>	<b>2,195,453</b>	<b>2,867</b>	<b>81,459</b>	<b>3,427,408</b>	<b>2,613,247</b>	<b>2,954,346</b>	<b>1,125,729</b>
O.D.											2,534

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	8,595,632	10,405,043	1,128,263		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-2,113,778	-1,177,685	6,256		
TOTAL LOSSES	6,481,854	9,227,358	1,134,519		
EXPECTED LOSSES	8,606,704	6,322,962	1,007,773		
CREDIBILITY	.18	.38	.60		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	.798	1.135	.140	2.073	
INDICATED (POST-TEST)	.751	1.068	.132	1.951	
PRES. ON RATE LEVEL	1.016	.747	.119	1.882	
DERIVED BY FORMULA	.968	.869	.127	1.964	
UNDERLYING PRES. RATE	1.059	.778	.124	1.961	
PROPOSED	.962	.863	.126	1.951	
<b>IND. RATES</b>					
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE
IND. RATES				1.95	MINIMUM PREMIUM
MAN. RATES	2.03	2.11	1.99	+ 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	
2005	115,380	6,035,723	5.231			11	16	103	130	
2006	141,045	6,735,642	4.775			13	11	89	113	
2007	205,889	10,762,961	5.227			18	50	130	198	
2008	206,013	8,382,240	4.068		1	8	63	104	176	
2009	232,052	6,286,510	2.709			5	30	109	144	
<b>TOTAL</b>	<b>900,379</b>	<b>38,203,076</b>	<b>4.243</b>		<b>1</b>	<b>55</b>	<b>170</b>	<b>535</b>	<b>761</b>	
O.D.		30,201	.003					2	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,615,915	770,827	421,795			1,763,802	447,668	741,258	274,458
2006			2,462,721	403,137	873,176			1,090,857	518,060	885,857	501,834
2007			2,491,755	2,334,783	624,882			1,671,768	1,950,095	941,892	747,786
2008	65,352		1,152,554	2,276,137	760,980			469,608	1,720,037	1,089,903	847,669
2009			672,235	1,059,431	933,763			255,372	1,228,431	1,336,566	800,712
<b>TOTAL</b>	<b>65,352</b>		<b>8,395,180</b>	<b>6,844,315</b>	<b>3,614,596</b>			<b>5,251,407</b>	<b>5,864,291</b>	<b>4,995,476</b>	<b>3,172,459</b>
O.D.					15,938					9,617	4,646

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			2,040,445	1,069,907	652,937			3,057,259	662,549	1,203,064	303,002
2006	556	26,015	3,424,702	580,828	1,287,650	430	17,579	2,239,340	790,050	1,311,205	546,999
2007	2,899	72,414	4,160,852	2,837,464	902,464	1,239	52,756	3,494,374	2,491,047	1,370,515	779,193
2008	78,958	95,172	3,952,710	2,334,354	963,212	7,668	84,532	2,623,358	1,909,033	1,347,391	886,662
2009	2,067	114,091	3,647,602	1,238,314	915,112	5,097	125,664	2,823,138	1,219,850	1,205,585	846,353
<b>TOTAL</b>	<b>84,480</b>	<b>307,692</b>	<b>17,226,311</b>	<b>8,060,867</b>	<b>4,721,375</b>	<b>14,434</b>	<b>280,531</b>	<b>14,237,469</b>	<b>7,072,529</b>	<b>6,437,760</b>	<b>3,362,209</b>
O.D.		11	498	290	23,638		2	263	281	14,092	4,936

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	32,151,691	26,330,832	3,367,145			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,946,288	-3,649,659	18,841			
TOTAL LOSSES	24,205,403	22,681,173	3,385,986			
EXPECTED LOSSES	34,070,342	20,780,747	2,719,145			
CREDIBILITY	.20	.40	.65			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.688	2.519	.376	5.583		
INDICATED (POST-TEST)	2.529	2.370	.354	5.253		
PRES. ON RATE LEVEL	3.631	2.215	.290	6.136		
DERIVED BY FORMULA	3.411	2.277	.332	6.020		
UNDERLYING PRES. RATE	3.784	2.308	.302	6.394		
PROPOSED	3.411	2.277	.332	6.020		
YEAR	12-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	6.020
IND. RATES				6.02	MINIMUM PREMIUM	
MAN. RATES	6.96	7.09	6.49	+ 6.02	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	2,960,572	32,680,099	1.103	3		59	79	611	752
2006	2,757,696	29,926,948	1.085	2		58	65	549	674
2007	2,753,720	29,682,097	1.077		2	49	69	546	666
2008	2,513,746	26,222,155	1.043			44	69	489	602
2009	2,456,208	19,191,472	.781		1	12	35	522	570
<b>TOTAL</b>	<b>13,441,942</b>	<b>137,702,771</b>	<b>1.024</b>	<b>5</b>	<b>3</b>	<b>222</b>	<b>317</b>	<b>2717</b>	<b>3264</b>
O.D.		107,468					2	3	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	185,355		11,465,380	2,373,049	4,174,386	48,646		4,744,261	1,688,893	5,070,263	2,929,866
2006	329,176		10,579,385	2,104,708	3,425,206			3,716,870	2,636,875	4,397,804	2,736,924
2007		102,843	8,641,064	2,641,561	4,356,657		826,136	3,917,955	1,784,660	4,698,930	2,712,291
2008			7,629,607	2,357,495	4,262,773			2,412,121	1,737,279	5,169,737	2,653,143
2009		24,929	1,881,248	1,251,126	4,600,617		34,202	1,462,991	1,301,167	6,208,878	2,426,314
<b>TOTAL</b>	<b>514,531</b>	<b>127,772</b>	<b>40,196,684</b>	<b>10,727,939</b>	<b>20,819,639</b>	<b>48,646</b>	<b>860,338</b>	<b>16,254,198</b>	<b>9,148,874</b>	<b>25,545,612</b>	<b>13,458,538</b>
O.D.				32,531	5,802				20,969	8,590	39,576

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	267,097		16,099,993	3,293,795	6,461,950	79,341		10,090,758	2,499,565	8,229,038	3,234,572
2006	417,796	113,233	14,910,467	2,969,846	5,061,884	1,765	64,218	8,180,087	3,265,331	6,495,106	2,983,247
2007	3,526	379,893	12,866,614	3,644,241	5,799,336	1,248	1,065,423	7,589,210	2,806,637	6,424,988	2,826,207
2008	3,506	359,503	13,804,421	3,365,852	4,858,138	8,110	243,969	7,178,707	2,761,603	5,910,535	2,775,188
2009	5,263	326,513	9,640,382	3,095,620	4,154,328	13,722	413,794	7,696,561	2,810,228	5,172,537	2,564,614
<b>TOTAL</b>	<b>697,188</b>	<b>1,179,142</b>	<b>67,321,877</b>	<b>16,369,354</b>	<b>26,335,636</b>	<b>104,186</b>	<b>1,787,404</b>	<b>40,735,323</b>	<b>14,143,364</b>	<b>32,232,204</b>	<b>14,383,828</b>
O.D.	11	199	9,250	41,046	8,962	25	146	5,014	28,452	13,003	42,809

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	111,839,765	89,172,021	14,426,637			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-23,564,929	-12,202,110	75,198			
TOTAL LOSSES	88,274,836	76,969,911	14,501,835			
EXPECTED LOSSES	93,287,078	63,311,547	12,904,264			
CREDIBILITY	1.00	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.657	.573	.108	1.338		
INDICATED (POST-TEST)	.618	.539	.102	1.259		
PRES. ON RATE LEVEL	.666	.452	.092	1.210		
DERIVED BY FORMULA	.618	.539	.102	1.259		
UNDERLYING PRES. RATE	.694	.471	.096	1.261		
PROPOSED	.618	.539	.102	1.259		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	1.259
IND. RATES				1.26	MINIMUM PREMIUM	
MAN. RATES	1.33	1.33	1.28	+ 1.26	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	109,879	389,636	.354					2	22	24
2006	118,718	1,443,321	1.215			1	1	10	12	
2007	126,811	941,067	.742				2	17	19	
2008	124,808	324,533	.260			1	2	9	12	
2009	126,667	1,429,369	1.128				6	45	52	
TOTAL	606,883	4,527,926	.746			1	2	13	103	119
O.D.		6,964	.001					1	1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				56,582	122,203				46,332	95,743	68,776
2006			192,323	71,832	78,261			273,112	663,090	101,889	62,814
2007				61,978	158,739				41,835	338,054	340,461
2008			131,334	26,221	35,340			9,750	15,429	73,593	32,866
2009	3,000			319,964	229,934				279,665	376,080	220,726
TOTAL	3,000		323,657	536,577	624,477			282,862	1,046,351	985,359	725,643
O.D.					5,063					922	979

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				78,536	189,172				68,572	155,388	75,929
2006	76	2,106	275,268	77,499	115,523	423	5,145	649,315	739,613	160,188	68,467
2007	83	844	42,968	84,443	207,018	34	607	40,316	77,722	455,293	354,760
2008	39	5,491	210,703	37,999	41,866	76	1,647	48,063	27,493	82,972	34,378
2009	4,805	24,188	805,233	332,003	224,910	954	23,761	581,913	288,718	329,888	233,307
TOTAL	5,003	32,629	1,334,172	610,480	778,489	1,487	31,160	1,319,607	1,202,118	1,183,729	766,841
O.D.					7,838					1,496	1,035

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,724,058	3,784,150	767,876			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-680,455	-304,293	1,963			
TOTAL LOSSES	2,043,603	3,479,857	769,839			
EXPECTED LOSSES	2,773,455	1,632,516	315,579			
CREDIBILITY	.15	.31	.50			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.337	.573	.127	1.037		
INDICATED (POST-TEST)	.317	.539	.120	.976		
PRES. ON RATE LEVEL	.439	.258	.050	.747		
DERIVED BY FORMULA	.421	.345	.085	.851		
UNDERLYING PRES. RATE	.457	.269	.052	.778		
PROPOSED	.421	.345	.085	.851		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	.851
IND. RATES				.85	MINIMUM PREMIUM	
MAN. RATES	.69	.78	.79	+ .85	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	45,152	1,290,534	2.858		1	1	3	25	30
2006	53,557	954,367	1.781			2	1	33	36
2007	55,072	529,594	.961				2	15	17
2008	54,424	372,046	.683	1			4	8	13
2009	44,425	377,863	.850				1	6	7
<b>TOTAL</b>	<b>252,630</b>	<b>3,524,404</b>	<b>1.395</b>	<b>1</b>	<b>1</b>	<b>3</b>	<b>11</b>	<b>87</b>	<b>103</b>
O.D.		18,486	.007					1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		152,849	139,162	200,536	74,912		32,000	154,139	293,989	114,124	128,823
2006			254,963	92,000	119,734			61,549	117,750	180,349	128,022
2007				102,464	159,386				33,884	205,209	28,651
2008	34,997			118,841	28,211	3,716			95,883	42,064	48,334
2009				10,367	54,938				4,808	291,445	16,305
<b>TOTAL</b>	<b>34,997</b>	<b>152,849</b>	<b>394,125</b>	<b>524,208</b>	<b>437,181</b>	<b>3,716</b>	<b>32,000</b>	<b>215,688</b>	<b>546,314</b>	<b>833,191</b>	<b>350,135</b>
O.D.					1,222					17,264	

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		315,939	198,167	278,344	115,962		68,064	341,418	435,104	185,223	142,221
2006	126	2,825	367,821	127,856	176,641	97	1,187	151,001	174,871	266,553	139,544
2007	130	1,138	57,884	132,008	209,066	25	432	27,577	57,651	276,795	29,854
2008	40,984	2,745	122,934	116,555	36,791	6,896	2,751	89,423	100,502	53,847	50,557
2009	51	2,328	82,084	31,595	48,582	220	6,058	172,858	84,726	234,673	17,234
<b>TOTAL</b>	<b>41,291</b>	<b>324,975</b>	<b>828,890</b>	<b>686,358</b>	<b>587,042</b>	<b>7,238</b>	<b>78,492</b>	<b>782,277</b>	<b>852,854</b>	<b>1,017,091</b>	<b>379,410</b>
O.D.		2	54	31	1,780		5	477	509	25,273	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,063,701	3,170,938	379,410			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,060,037	-472,276	2,324			
TOTAL LOSSES	1,003,664	2,698,662	381,734			
EXPECTED LOSSES	4,213,868	2,458,091	396,629			
CREDIBILITY	.08	.17	.28			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.397	1.068	.151	1.616		
INDICATED (POST-TEST)	.374	1.005	.142	1.521		
PRES. ON RATE LEVEL	1.601	.934	.150	2.685		
DERIVED BY FORMULA	1.503	.946	.148	2.597		
UNDERLYING PRES. RATE	1.668	.973	.157	2.798		
PROPOSED	1.503	.946	.148	2.597		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.597
IND. RATES				2.60	MINIMUM PREMIUM	
MAN. RATES	3.03	3.12	2.84	+ 2.60	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
2005	77,032	2,948,424	3.827			77,032			5	5	99	109
2006	72,634	3,400,355	4.681			72,634		1	6	9	78	94
2007	76,199	3,844,872	5.045			76,199			9	11	105	125
2008	75,984	3,461,426	4.555			75,984			5	15	71	91
2009	74,627	2,895,612	3.880			74,627			4	6	90	100
<b>TOTAL</b>	<b>376,476</b>	<b>16,550,689</b>	<b>4.396</b>			<b>376,476</b>		<b>1</b>	<b>29</b>	<b>46</b>	<b>443</b>	<b>519</b>
O.D.		10,971	.002								1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			841,969	184,934	600,515			244,114	87,757	699,203	289,932
2006		219,876	936,835	252,210	463,217		30,000	491,629	263,853	462,950	279,785
2007			1,298,381	334,621	595,941			544,190	149,228	647,438	275,073
2008			1,148,193	505,122	403,992			254,342	351,848	530,777	267,152
2009			659,336	276,371	528,018			186,419	173,862	821,556	250,050
<b>TOTAL</b>		<b>219,876</b>	<b>4,884,714</b>	<b>1,553,258</b>	<b>2,591,683</b>		<b>30,000</b>	<b>1,720,694</b>	<b>1,026,548</b>	<b>3,161,924</b>	<b>1,361,992</b>
O.D.					6,508					4,463	

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,198,963	256,688	929,592			540,713	129,881	1,134,815	320,085
2006	347	361,095	1,365,962	357,250	681,930	218	71,748	1,092,122	402,842	684,940	304,966
2007	447	32,932	1,936,345	470,709	793,968	106	16,999	1,200,250	270,640	881,726	286,626
2008	662	54,753	2,138,456	607,824	483,261	1,588	30,735	920,853	455,975	620,228	279,441
2009	857	59,443	1,847,085	493,423	500,802	1,828	46,468	1,024,149	373,126	684,687	264,303
<b>TOTAL</b>	<b>2,313</b>	<b>508,223</b>	<b>8,486,811</b>	<b>2,185,894</b>	<b>3,389,553</b>	<b>3,740</b>	<b>165,950</b>	<b>4,778,087</b>	<b>1,632,464</b>	<b>4,006,396</b>	<b>1,455,421</b>
O.D.		5	288	166	9,479			122	131	6,534	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,945,539	11,230,617	1,455,421			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,932,658	-1,440,614	7,531			
TOTAL LOSSES	11,012,881	9,790,003	1,462,952			
EXPECTED LOSSES	11,810,053	7,642,463	1,242,371			
CREDIBILITY	.11	.23	.36			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.925	2.600	.389	5.914		
INDICATED (POST-TEST)	2.752	2.447	.366	5.565		
PRES. ON RATE LEVEL	3.011	1.947	.317	5.275		
DERIVED BY FORMULA	2.983	2.062	.335	5.380		
UNDERLYING PRES. RATE	3.137	2.030	.330	5.497		
PROPOSED	2.983	2.062	.335	5.380		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	5.380
IND. RATES				5.38	MINIMUM PREMIUM	
MAN. RATES	5.89	5.92	5.58	+ 5.38	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
2005	70,238	1,838,034	2.616			70,238			3	6	38	47
2006	73,975	1,312,826	1.774			73,975				11	35	46
2007	83,300	3,037,118	3.646			83,300			5	15	39	59
2008	91,112	2,008,010	2.203			91,112			2	12	46	60
2009	80,201	2,047,343	2.552			80,201			1	2	56	59
<b>TOTAL</b>	<b>398,826</b>	<b>10,243,331</b>	<b>2.568</b>			<b>398,826</b>			<b>11</b>	<b>46</b>	<b>214</b>	<b>271</b>
O.D.		392,388	.098							4	1	5

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			502,804	199,928	301,849			236,723	157,178	260,907	178,645
2006				384,960	315,765				182,371	263,698	166,032
2007			586,310	995,385	278,201			281,878	293,787	427,027	174,530
2008			262,016	322,167	392,968			124,142	292,663	414,356	199,698
2009			155,746	126,688	533,178			253,122	221,971	530,979	225,659
<b>TOTAL</b>			<b>1,506,876</b>	<b>2,029,128</b>	<b>1,821,961</b>			<b>895,865</b>	<b>1,147,970</b>	<b>1,896,967</b>	<b>944,564</b>
O.D.				253,855	2,248				115,162	1,648	19,475

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			715,994	277,501	467,263			524,341	232,624	423,454	197,224
2006	526	779	59,559	520,685	464,417	151	268	31,676	268,080	389,548	180,975
2007	1,243	21,053	1,185,017	1,204,298	395,443	198	10,463	707,734	414,255	590,154	181,860
2008	421	20,067	795,634	384,421	445,579	1,325	19,236	583,601	364,900	484,018	208,884
2009	570	30,526	1,020,446	340,157	478,300	2,026	50,729	1,038,102	333,772	458,556	238,522
<b>TOTAL</b>	<b>2,760</b>	<b>72,425</b>	<b>3,776,650</b>	<b>2,727,062</b>	<b>2,251,002</b>	<b>3,700</b>	<b>80,696</b>	<b>2,885,454</b>	<b>1,613,631</b>	<b>2,345,730</b>	<b>1,007,465</b>
O.D.	322	1,424	75,243	309,662	9,164	83	583	32,585	150,257	6,580	20,426

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,931,925	9,413,088	1,027,891			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,363,472	-963,455	5,086			
TOTAL LOSSES	5,568,453	8,449,633	1,032,977			
EXPECTED LOSSES	5,547,670	5,180,750	821,582			
CREDIBILITY	.11	.23	.38			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.396	2.119	.259	3.774		
INDICATED (POST-TEST)	1.314	1.994	.244	3.552		
PRES. ON RATE LEVEL	1.335	1.247	.197	2.779		
DERIVED BY FORMULA	1.333	1.419	.215	2.967		
UNDERLYING PRES. RATE	1.391	1.299	.206	2.896		
PROPOSED	1.333	1.419	.215	2.967		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.967
IND. RATES				2.97	MINIMUM PREMIUM	
MAN. RATES	2.95	2.99	2.94	+ 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
2005	42,628	2,795,012	6.556		2	3	9	44	58
2006	40,756	6,086,792	14.934			13	18	56	87
2007	38,615	2,264,781	5.865			4	9	50	63
2008	35,445	1,618,197	4.565			1	8	33	42
2009	34,961	1,796,255	5.137				5	41	46
<b>TOTAL</b>	<b>192,405</b>	<b>14,561,037</b>	<b>7.568</b>		<b>2</b>	<b>21</b>	<b>49</b>	<b>224</b>	<b>296</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		429,959	509,733	538,460	266,121		86,500	169,043	159,473	446,490	189,233
2006			1,956,422	815,289	494,618			1,403,558	578,776	586,675	251,454
2007			470,673	507,677	352,648			213,131	159,649	364,175	196,828
2008			172,287	457,236	123,791			147,487	235,036	347,512	134,848
2009				228,116	575,856				164,257	695,566	132,460
<b>TOTAL</b>		<b>429,959</b>	<b>3,109,115</b>	<b>2,546,778</b>	<b>1,813,034</b>		<b>86,500</b>	<b>1,933,219</b>	<b>1,297,191</b>	<b>2,440,418</b>	<b>904,823</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		888,725	725,860	747,381	411,957		183,986	374,430	236,019	724,653	208,913
2006	1,116	21,373	2,804,626	1,115,724	739,007	482	23,758	3,026,482	876,897	876,019	274,085
2007	638	15,071	860,990	634,241	475,920	108	7,486	515,301	239,357	498,552	205,095
2008	530	16,722	705,306	460,681	161,082	1,065	18,914	568,341	300,890	406,048	141,051
2009	693	30,644	1,059,824	417,460	518,578	910	23,363	613,010	302,424	575,185	140,010
<b>TOTAL</b>	<b>2,977</b>	<b>972,535</b>	<b>6,156,606</b>	<b>3,375,487</b>	<b>2,306,544</b>	<b>2,565</b>	<b>257,507</b>	<b>5,097,564</b>	<b>1,955,587</b>	<b>3,080,457</b>	<b>969,154</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,489,754	10,718,075	969,154			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,201,025	-1,155,648	3,852			
TOTAL LOSSES	10,288,729	9,562,427	973,006			
EXPECTED LOSSES	8,704,403	5,985,720	663,797			
CREDIBILITY	.07	.14	.23			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	5.347	4.970	.506	10.823		
INDICATED (POST-TEST)	5.032	4.677	.476	10.185		
PRES. ON RATE LEVEL	4.342	2.986	.330	7.658		
DERIVED BY FORMULA	4.390	3.223	.364	7.977		
UNDERLYING PRES. RATE	4.524	3.111	.345	7.980		
PROPOSED	4.390	3.223	.364	7.977		
YEAR	12-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	7.977
IND. RATES				7.98	MINIMUM PREMIUM	
MAN. RATES	7.67	8.22	8.10	+ 7.98	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	546,745	23,721,085	4.338	2		54	46	376	478
2006	566,255	23,077,340	4.075	3	1	49	56	365	474
2007	560,887	17,376,746	3.098	2		27	64	276	369
2008	499,748	17,077,460	3.417			29	51	242	322
2009	452,315	8,150,789	1.802		1	5	25	216	247
<b>TOTAL</b>	<b>2,625,950</b>	<b>89,403,420</b>	<b>3.405</b>	<b>7</b>	<b>2</b>	<b>164</b>	<b>242</b>	<b>1475</b>	<b>1890</b>
O.D.		45,050	.001					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	564,034		8,642,195	1,538,723	2,086,298	125,460		4,897,976	1,658,452	2,492,513	1,715,434
2006	1,077,973	610,614	8,435,461	1,839,102	2,258,474	3,796	61,827	2,771,997	1,403,292	3,287,475	1,327,329
2007	458,547		3,897,786	2,924,376	2,165,718	17,506		1,681,645	1,937,039	2,784,879	1,509,250
2008			4,939,733	1,967,832	2,278,232			2,315,003	1,340,415	3,102,651	1,133,594
2009		13,164	763,085	1,061,682	1,818,797		155,299	274,094	716,803	2,314,246	1,033,619
<b>TOTAL</b>	<b>2,100,554</b>	<b>623,778</b>	<b>26,678,260</b>	<b>9,331,715</b>	<b>10,607,519</b>	<b>146,762</b>	<b>217,126</b>	<b>11,940,715</b>	<b>7,056,001</b>	<b>13,981,764</b>	<b>6,719,226</b>
O.D.					7,222					32,135	5,693

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	812,773		12,009,817	2,123,000	3,229,585	204,625		8,260,074	2,352,068	4,045,341	1,893,839
2006	1,361,293	869,824	12,003,917	2,584,853	3,350,010	8,584	152,475	6,151,227	2,168,027	4,851,680	1,446,789
2007	585,652	113,780	6,564,749	3,694,465	2,927,637	30,718	63,966	4,307,257	2,717,124	3,847,833	1,572,639
2008	2,696	233,586	9,063,248	2,507,708	2,648,230	6,191	206,099	6,069,770	2,036,578	3,580,350	1,185,739
2009	2,711	164,917	4,803,731	1,637,143	1,687,762	4,664	414,094	2,788,863	1,169,975	1,942,039	1,092,535
<b>TOTAL</b>	<b>2,765,125</b>	<b>1,382,107</b>	<b>44,445,462</b>	<b>12,547,169</b>	<b>13,843,224</b>	<b>254,782</b>	<b>836,634</b>	<b>27,577,191</b>	<b>10,443,772</b>	<b>18,267,243</b>	<b>7,191,541</b>
O.D.		6	320	185	10,516		7	885	945	47,042	6,009

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	77,262,519	55,160,096	7,197,550			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-17,948,487	-7,588,060	37,888			
TOTAL LOSSES	59,314,032	47,572,036	7,235,438			
EXPECTED LOSSES	70,585,536	38,969,098	6,617,394			
CREDIBILITY	.40	.83	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.259	1.812	.276	4.347		
INDICATED (POST-TEST)	2.126	1.705	.260	4.091		
PRES. ON RATE LEVEL	2.580	1.424	.242	4.246		
DERIVED BY FORMULA	2.398	1.657	.260	4.315		
UNDERLYING PRES. RATE	2.688	1.484	.252	4.424		
PROPOSED	2.360	1.630	.256	4.246		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	4.246
IND. RATES				4.25	MINIMUM PREMIUM	
MAN. RATES	4.79	4.70	4.49	+ 4.25	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
2005	97,654	7,509,348	7.689			97,654		1	6	14	76	97
2006	115,606	5,293,694	4.579			115,606			13	13	81	107
2007	111,116	6,073,355	5.465			111,116			15	19	58	92
2008	97,434	1,995,652	2.048			97,434			3	18	46	67
2009	84,970	2,617,137	3.080			84,970			5	6	44	55
<b>TOTAL</b>	<b>506,780</b>	<b>23,489,186</b>	<b>4.635</b>			<b>506,780</b>		<b>1</b>	<b>42</b>	<b>70</b>	<b>305</b>	<b>418</b>
O.D.		1,847										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		796,692	1,240,806	427,359	519,474		2,990,178	463,945	184,274	548,417	338,203
2006			1,896,884	364,141	492,613			766,627	797,959	618,548	356,922
2007			2,426,645	810,865	356,398			1,412,689	347,648	367,113	351,997
2008			400,808	297,022	203,836			186,846	366,326	309,219	231,595
2009			875,960	148,214	281,833			477,710	71,879	500,839	260,702
<b>TOTAL</b>		<b>796,692</b>	<b>6,841,103</b>	<b>2,047,601</b>	<b>1,854,154</b>		<b>2,990,178</b>	<b>3,307,817</b>	<b>1,768,086</b>	<b>2,344,136</b>	<b>1,539,419</b>
O.D.											1,847

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		194,437	1,766,907	593,176	804,145		750,953	1,027,639	272,727	890,079	373,376
2006	501	20,271	2,681,018	514,484	730,519	663	13,761	1,746,455	1,175,742	924,186	389,045
2007	1,040	59,967	3,527,169	1,040,482	510,000	251	38,991	2,737,386	543,126	524,185	366,781
2008	372	22,312	884,049	336,372	242,879	1,646	24,655	750,267	428,490	374,247	242,248
2009	598	53,751	1,589,382	312,920	283,218	2,586	64,821	1,204,975	260,877	428,015	275,562
<b>TOTAL</b>	<b>2,511</b>	<b>350,738</b>	<b>10,448,525</b>	<b>2,797,434</b>	<b>2,570,761</b>	<b>5,146</b>	<b>893,181</b>	<b>7,466,722</b>	<b>2,680,962</b>	<b>3,140,712</b>	<b>1,647,012</b>
O.D.											1,989

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	19,166,823	11,189,869	1,649,001			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,960,442	-1,781,581	8,652			
TOTAL LOSSES	14,206,381	9,408,288	1,657,653			
EXPECTED LOSSES	19,480,624	9,106,837	1,520,340			
CREDIBILITY	.13	.28	.44			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.803	1.856	.327	4.986		
INDICATED (POST-TEST)	2.638	1.746	.308	4.692		
PRES. ON RATE LEVEL	3.689	1.725	.288	5.702		
DERIVED BY FORMULA	3.552	1.731	.297	5.580		
UNDERLYING PRES. RATE	3.844	1.797	.300	5.941		
PROPOSED	3.552	1.731	.297	5.580		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	5.580
IND. RATES				5.58	MINIMUM PREMIUM	
MAN. RATES	6.72	6.60	6.03	+ 5.58	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	58,904	4,798,644	8.146	2		6	11	50	69
2006	71,664	4,196,148	5.855	1		6	9	61	77
2007	81,869	3,734,574	4.561			9	13	49	71
2008	72,706	3,694,150	5.080	1		7	8	46	62
2009	70,739	6,494,617	9.181			3	9	57	69
<b>TOTAL</b>	<b>355,882</b>	<b>22,918,133</b>	<b>6.440</b>	<b>4</b>		<b>31</b>	<b>50</b>	<b>263</b>	<b>348</b>
O.D.		1,666							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	945,604		1,083,568	499,753	234,425	3,187		1,150,106	178,221	556,386	147,394
2006	123,533		753,819	349,868	419,840	1,041,302		260,283	350,201	651,188	246,114
2007			1,280,245	569,202	310,160			647,080	346,924	353,879	227,084
2008	524,188		972,237	427,463	201,114			867,713	182,700	334,382	184,353
2009			385,586	270,045	493,053			555,790	377,987	4,204,820	207,336
<b>TOTAL</b>	<b>1,593,325</b>		<b>4,475,455</b>	<b>2,116,331</b>	<b>1,658,592</b>	<b>1,044,489</b>		<b>3,480,972</b>	<b>1,436,033</b>	<b>6,100,655</b>	<b>1,012,281</b>
O.D.											1,666

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	1,135,823		1,405,819	693,657	362,889	4,865		1,998,791	263,767	903,010	162,723
2006	71,697	8,532	1,099,633	483,363	619,067	932,083	4,854	615,723	525,334	961,160	268,264
2007	731	33,510	1,961,604	724,555	431,387	234	21,089	1,458,491	498,676	498,955	236,622
2008	612,345	44,373	1,742,860	489,832	257,004	868	65,148	1,901,405	327,489	401,532	192,833
2009	742	45,424	1,441,211	433,875	434,119	4,256	107,195	2,197,625	691,417	1,083,008	219,154
<b>TOTAL</b>	<b>1,821,338</b>	<b>131,839</b>	<b>7,651,127</b>	<b>2,825,282</b>	<b>2,104,466</b>	<b>942,306</b>	<b>198,286</b>	<b>8,172,035</b>	<b>2,306,683</b>	<b>3,847,665</b>	<b>1,079,596</b>
O.D.											1,748

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	18,916,931	11,084,096	1,081,344			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,919,279	-1,667,029	7,589			
TOTAL LOSSES	14,997,652	9,417,067	1,088,933			
EXPECTED LOSSES	15,850,984	8,822,316	1,238,470			
CREDIBILITY	.11	.22	.35			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	4.214	2.646	.306	7.166		
INDICATED (POST-TEST)	3.965	2.490	.288	6.743		
PRES. ON RATE LEVEL	4.275	2.379	.334	6.988		
DERIVED BY FORMULA	4.241	2.403	.318	6.962		
UNDERLYING PRES. RATE	4.454	2.479	.348	7.281		
PROPOSED	4.241	2.403	.318	6.962		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	6.962
IND. RATES				6.96	MINIMUM PREMIUM	
MAN. RATES	7.81	7.96	7.39	+ 6.96	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	16,246	1,174,009	7.226			3	3	12	18
2006	19,619	1,139,689	5.809			3	2	16	21
2007	20,339	1,479,600	7.274			4	6	14	24
2008	18,193	297,467	1.635			1		10	11
2009	18,509	537,759	2.905				5	16	21
<b>TOTAL</b>	<b>92,906</b>	<b>4,628,524</b>	<b>4.982</b>			<b>11</b>	<b>16</b>	<b>68</b>	<b>95</b>
O.D.		5,803	.006					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			357,315	56,620	63,528			223,095	337,220	83,410	52,821
2006			539,703	83,182	67,337			202,152	30,652	148,830	67,833
2007			626,095	204,157	134,825			180,183	76,489	188,156	69,695
2008			113,909		23,314			65,000		33,209	62,035
2009				95,472	75,368				202,914	119,943	44,062
<b>TOTAL</b>			<b>1,637,022</b>	<b>439,431</b>	<b>364,372</b>			<b>670,430</b>	<b>647,275</b>	<b>573,548</b>	<b>296,446</b>
O.D.					5,145						658

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			508,817	78,588	98,341			494,155	499,085	135,375	58,314
2006	113	5,680	757,167	117,314	101,553	25	3,418	436,067	53,021	219,347	73,938
2007	266	15,815	929,971	265,996	186,976	56	5,806	405,400	120,980	258,112	72,622
2008	8	4,212	158,498	10,324	27,178	4	4,794	138,295	12,673	38,156	64,889
2009	160	7,449	248,231	102,027	72,987	585	14,217	334,818	166,689	116,456	46,574
<b>TOTAL</b>	<b>547</b>	<b>33,156</b>	<b>2,602,684</b>	<b>574,249</b>	<b>487,035</b>	<b>670</b>	<b>28,235</b>	<b>1,808,735</b>	<b>852,448</b>	<b>767,446</b>	<b>316,337</b>
O.D.		13	658	379	6,650						696

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,474,698	2,688,207	317,033			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,035,111	-402,043	5,815			
TOTAL LOSSES	3,439,587	2,286,164	322,848			
EXPECTED LOSSES	4,180,770	2,123,832	954,144			
CREDIBILITY	.04	.09	.14			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.702	2.461	.347	6.510		
INDICATED (POST-TEST)	3.484	2.316	.327	6.127		
PRES. ON RATE LEVEL	4.319	2.194	.985	7.498		
DERIVED BY FORMULA	4.286	2.205	.893	7.384		
UNDERLYING PRES. RATE	4.500	2.286	1.027	7.813		
PROPOSED	4.286	2.205	.893	7.384		
YEAR	12-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	7.384
IND. RATES				7.38	MINIMUM PREMIUM	
MAN. RATES	8.37	8.49	7.93	+ 7.38	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
2005	8,442	1,305,271	15.461			8,442			2	3	6	11
2006	8,838	250,203	2.830			8,838				3	9	12
2007	9,407	504,586	5.363			9,407	1		1	1	7	10
2008	7,901	970,095	12.278			7,901	1		2	2	7	12
2009	6,765	341,364	5.046			6,765					10	10
<b>TOTAL</b>	<b>41,353</b>	<b>3,371,519</b>	<b>8.153</b>			<b>41,353</b>	<b>2</b>		<b>5</b>	<b>9</b>	<b>39</b>	<b>55</b>
O.D.		1,094	.002									

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			646,560	91,612	145,124			225,555	37,050	137,877	21,493
2006				86,882	76,523				34,015	41,121	11,662
2007	3,000		110,054	11,566	107,521	12		550	102,232	94,427	75,224
2008	245,291		391,898	139,741	21,925	5,000		53,319	46,966	30,702	35,253
2009					86,258					222,369	32,737
<b>TOTAL</b>	<b>248,291</b>		<b>1,148,512</b>	<b>329,801</b>	<b>437,351</b>	<b>5,012</b>		<b>279,424</b>	<b>220,263</b>	<b>526,496</b>	<b>176,369</b>
O.D.											1,094

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			920,701	127,157	224,652			499,604	54,834	223,775	23,728
2006	120	184	13,673	117,649	112,472	29	43	5,686	49,767	60,849	12,712
2007	3,829	2,801	165,243	24,376	140,483	87	841	45,509	133,411	131,584	78,383
2008	286,464	16,729	655,847	157,020	38,185	8,911	5,144	153,669	57,011	38,671	36,875
2009	64	2,810	101,712	37,848	75,014	156	4,395	127,067	62,238	178,691	34,603
<b>TOTAL</b>	<b>290,477</b>	<b>22,524</b>	<b>1,857,176</b>	<b>464,050</b>	<b>590,806</b>	<b>9,183</b>	<b>10,423</b>	<b>831,535</b>	<b>357,261</b>	<b>633,570</b>	<b>186,301</b>
O.D.											1,156

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,021,318	2,045,687	187,457			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-551,730	-226,803	786			
TOTAL LOSSES	2,469,588	1,818,884	188,243			
EXPECTED LOSSES	2,154,078	1,153,335	139,360			
CREDIBILITY	.03	.05	.08			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	5.972	4.398	.455	10.825		
INDICATED (POST-TEST)	5.620	4.139	.428	10.187		
PRES. ON RATE LEVEL	4.999	2.677	.323	7.999		
DERIVED BY FORMULA	5.018	2.750	.331	8.099		
UNDERLYING PRES. RATE	5.209	2.789	.337	8.335		
PROPOSED	5.018	2.750	.331	8.099		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	8.099
IND. RATES				8.10	MINIMUM PREMIUM	
MAN. RATES	8.75	8.87	8.46	+ 8.10	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	35,868	2,408,431	6.714	1	1	5		32	39
2006	38,197	1,105,467	2.894			3	3	25	31
2007	41,741	2,937,999	7.038			3	11	36	50
2008	48,768	2,792,519	5.726			4	6	30	40
2009	45,480	1,344,426	2.956				2	28	30
<b>TOTAL</b>	<b>210,054</b>	<b>10,588,842</b>	<b>5.041</b>	<b>1</b>	<b>1</b>	<b>15</b>	<b>22</b>	<b>151</b>	<b>190</b>
O.D.		243							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	3,000	507,947	765,638		139,421		460,000	217,113		192,299	123,013
2006			391,731	68,436	75,941			144,652	73,834	167,769	183,104
2007			550,165	559,924	511,013			235,539	517,826	392,143	171,389
2008			637,343	372,006	301,130			697,899	228,934	263,244	291,963
2009				179,587	507,466				167,247	373,456	116,670
<b>TOTAL</b>	<b>3,000</b>	<b>507,947</b>	<b>2,344,877</b>	<b>1,179,953</b>	<b>1,534,971</b>		<b>460,000</b>	<b>1,295,203</b>	<b>987,841</b>	<b>1,388,911</b>	<b>886,139</b>
O.D.											243

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	4,323	489,359	1,090,269		215,823		456,031	480,906		312,102	135,806
2006	94	4,160	551,724	96,578	113,222	63	2,523	320,672	113,829	247,654	199,583
2007	722	17,634	1,006,748	709,311	683,008	337	10,752	693,663	684,746	553,709	178,587
2008	477	30,329	1,196,584	432,162	354,592	1,046	42,447	1,250,054	322,897	319,270	305,393
2009	588	25,879	898,168	352,406	455,315	682	17,154	432,885	214,228	316,637	123,320
<b>TOTAL</b>	<b>6,204</b>	<b>567,361</b>	<b>4,743,493</b>	<b>1,590,457</b>	<b>1,821,960</b>	<b>2,128</b>	<b>528,907</b>	<b>3,178,180</b>	<b>1,335,700</b>	<b>1,749,372</b>	<b>942,689</b>
O.D.											265

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,026,273	6,497,489	942,954			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,271,535	-993,897	5,215			
TOTAL LOSSES	6,754,738	5,503,592	948,169			
EXPECTED LOSSES	9,381,012	5,446,699	817,110			
CREDIBILITY	.07	.15	.25			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.216	2.620	.451	6.287		
INDICATED (POST-TEST)	3.026	2.465	.424	5.915		
PRES. ON RATE LEVEL	4.286	2.489	.373	7.148		
DERIVED BY FORMULA	4.198	2.485	.386	7.069		
UNDERLYING PRES. RATE	4.466	2.593	.389	7.448		
PROPOSED	4.198	2.485	.386	7.069		
YEAR	12-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	7.069
IND. RATES				7.07	MINIMUM PREMIUM	
MAN. RATES	7.84	8.00	7.56	+ 7.07	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
2005	110,661	3,387,192	3.060			110,661			1	28	51	80
2006	113,350	2,833,527	2.499			113,350			4	26	31	61
2007	94,396	3,262,853	3.456			94,396			4	29	28	61
2008	104,039	3,474,098	3.339			104,039			5	19	49	73
2009	110,011	2,673,678	2.430			110,011			3	14	62	79
<b>TOTAL</b>	<b>532,457</b>	<b>15,631,348</b>	<b>2.936</b>			<b>532,457</b>			<b>17</b>	<b>116</b>	<b>221</b>	<b>354</b>
O.D.		170,069	.031								7	7

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			121,842	820,112	823,440			63,748	720,058	471,371	366,621
2006			732,879	512,222	214,508			472,097	423,823	161,237	316,761
2007			743,877	722,444	218,568			527,095	620,614	194,065	236,190
2008			650,529	677,203	582,554			377,494	394,893	402,725	388,700
2009			463,769	380,496	539,885			96,655	227,327	594,329	371,217
<b>TOTAL</b>			<b>2,712,896</b>	<b>3,112,477</b>	<b>2,378,955</b>			<b>1,537,089</b>	<b>2,386,715</b>	<b>1,823,727</b>	<b>1,679,489</b>
O.D.					32,864					123,767	13,438

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			173,503	1,138,315	1,274,687			141,202	1,065,685	765,033	404,750
2006	698	6,985	898,400	692,923	321,239	349	5,791	734,188	617,397	245,577	345,269
2007	901	22,321	1,281,702	883,521	311,858	401	19,302	1,287,333	815,198	296,441	246,110
2008	856	42,956	1,713,121	772,258	676,018	1,783	39,393	1,179,138	493,116	483,999	406,580
2009	959	57,019	1,808,554	555,424	513,300	1,414	35,433	807,229	330,554	503,872	392,376
<b>TOTAL</b>	<b>3,414</b>	<b>129,281</b>	<b>5,875,280</b>	<b>4,042,441</b>	<b>3,097,102</b>	<b>3,947</b>	<b>99,919</b>	<b>4,149,090</b>	<b>3,321,950</b>	<b>2,294,922</b>	<b>1,795,085</b>
O.D.	13	608	22,118	8,354	37,268	68	1,876	54,623	27,396	119,582	14,252

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,340,237	12,949,015	1,809,337			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,124,333	-1,306,393	8,477			
TOTAL LOSSES	8,215,904	11,642,622	1,817,814			
EXPECTED LOSSES	8,620,479	6,991,160	1,384,389			
CREDIBILITY	.14	.28	.46			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.543	2.187	.341	4.071		
INDICATED (POST-TEST)	1.452	2.058	.321	3.831		
PRES. ON RATE LEVEL	1.554	1.260	.249	3.063		
DERIVED BY FORMULA	1.540	1.483	.282	3.305		
UNDERLYING PRES. RATE	1.619	1.313	.260	3.192		
PROPOSED	1.540	1.483	.282	3.305		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.305
IND. RATES				3.31	MINIMUM PREMIUM	
MAN. RATES	3.23	3.24	3.24	+ 3.31	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	54,752	2,005,312	3.662			3	18	55	76
2006	51,524	2,449,707	4.754			1	19	52	72
2007	103,427	2,416,488	2.336			2	13	48	63
2008	88,649	2,957,236	3.335	1		1	32	40	74
2009	84,588	1,749,652	2.068				12	49	61
<b>TOTAL</b>	<b>382,940</b>	<b>11,578,395</b>	<b>3.024</b>	<b>1</b>		<b>7</b>	<b>94</b>	<b>244</b>	<b>346</b>
O.D.		174,422	.045				3	2	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			342,899	574,367	152,325			135,266	343,212	214,475	242,768
2006			158,433	751,034	260,396			246,655	414,397	332,906	285,886
2007			276,919	665,751	412,314			113,728	384,578	379,871	183,327
2008	358,888		109,472	1,147,107	256,895			37,250	631,967	215,542	200,115
2009			442,473	387,149					318,076	339,642	262,312
<b>TOTAL</b>	<b>358,888</b>		<b>887,723</b>	<b>3,580,732</b>	<b>1,469,079</b>			<b>532,899</b>	<b>2,092,230</b>	<b>1,482,436</b>	<b>1,174,408</b>
O.D.				69,189	3,905				90,701	3,668	6,959

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			488,288	797,221	235,798			299,614	507,954	348,092	268,016
2006	1,029	2,812	318,983	1,008,137	388,838	341	4,641	586,690	607,274	496,402	311,616
2007	834	12,060	667,241	819,108	555,693	251	6,333	398,280	511,288	529,337	191,027
2008	420,177	30,151	1,324,932	1,128,586	340,457	2,805	20,199	651,827	657,348	287,226	209,320
2009	780	35,718	1,195,112	489,483	371,182	1,029	25,254	611,484	303,718	304,385	277,264
<b>TOTAL</b>	<b>422,820</b>	<b>80,741</b>	<b>3,994,556</b>	<b>4,242,535</b>	<b>1,891,968</b>	<b>4,426</b>	<b>56,427</b>	<b>2,547,895</b>	<b>2,587,582</b>	<b>1,965,442</b>	<b>1,257,243</b>
O.D.	96	147	10,370	92,455	5,063	111	354	19,534	125,847	6,337	7,280

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,137,477	10,917,229	1,264,523			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,033,623	-1,832,594	10,033			
TOTAL LOSSES	4,103,854	9,084,635	1,274,556			
EXPECTED LOSSES	12,537,455	9,994,734	1,539,419			
CREDIBILITY	.11	.23	.37			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.072	2.372	.333	3.777		
INDICATED (POST-TEST)	1.009	2.232	.313	3.554		
PRES. ON RATE LEVEL	3.142	2.505	.386	6.033		
DERIVED BY FORMULA	2.907	2.442	.359	5.708		
UNDERLYING PRES. RATE	3.274	2.610	.402	6.286		
PROPOSED	2.907	2.442	.359	5.708		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	5.708
IND. RATES				5.71	MINIMUM PREMIUM	
MAN. RATES	7.15	6.94	6.38	+ 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
2005												
2006												
2007												
2008												
2009	181											
<b>TOTAL</b>	<b>181</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.	-774	-266	22			
TOTAL LOSSES			22			
EXPECTED LOSSES	9,048	5,654	1,453			
CREDIBILITY	.00	.00	.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	.000	.012	.012		
INDICATED (POST-TEST)	.000	.000	.011	.011		
PRES. ON RATE LEVEL	4.798	2.997	.771	8.566		
DERIVED BY FORMULA	4.798	2.997	.771	8.566		
UNDERLYING PRES. RATE	4.999	3.124	.803	8.926		
PROPOSED	4.798	2.997	.771	8.566		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	8.566
IND. RATES				8.57	MINIMUM PREMIUM	
MAN. RATES	9.60	9.62	9.06	+ 8.57	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	1,254	127,037	10.130				1	1	2
2006	1,631	8,729	.535					1	1
2007	968	122,703	12.675				1	1	2
2008	504	267	.052						
2009	1,329	1,281	.096						
<b>TOTAL</b>	<b>5,686</b>	<b>260,017</b>	<b>4.573</b>				<b>2</b>	<b>3</b>	<b>5</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				43,318	11,199				45,375	18,182	8,963
2006					4,852					730	3,147
2007				75,047	7,189				7,873	27,397	5,197
2008											267
2009											1,281
<b>TOTAL</b>				<b>118,365</b>	<b>23,240</b>				<b>53,248</b>	<b>46,309</b>	<b>18,855</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				60,125	17,336				67,155	29,509	9,895
2006		4	215	125	7,066			21	21	1,069	3,430
2007	92	568	28,425	88,625	11,527	5	80	4,906	11,828	37,117	5,415
2008											279
2009											1,354
<b>TOTAL</b>	<b>92</b>	<b>572</b>	<b>28,640</b>	<b>148,875</b>	<b>35,929</b>	<b>5</b>	<b>80</b>	<b>4,927</b>	<b>79,004</b>	<b>67,695</b>	<b>20,373</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	34,316	331,503	20,373	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-10,875	-15,287	47	
TOTAL LOSSES	23,441	316,216	20,420	
EXPECTED LOSSES	44,294	80,285	7,619	
CREDIBILITY	.01	.01	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.412	5.561	.359	6.332
INDICATED (POST-TEST)	.388	5.233	.338	5.959
PRES. ON RATE LEVEL	.748	1.355	.128	2.231
DERIVED BY FORMULA	.744	1.394	.132	2.270
UNDERLYING PRES. RATE	.779	1.412	.134	2.325
PROPOSED	.744	1.394	.132	2.270

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	TOTAL
IND. RATES				2.27	MINIMUM PREMIUM	
MAN. RATES	2.67	2.49	2.36	+ 2.27	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	58,985	2,159,425	3.660			5	10	53	68	
2006	78,489	3,755,204	4.784			6	25	36	67	
2007	89,026	2,415,393	2.713			2	15	52	69	
2008	62,339	2,693,649	4.320			3	20	31	54	
2009	55,168	2,033,347	3.685				4	79	83	
<b>TOTAL</b>	<b>344,007</b>	<b>13,057,018</b>	<b>3.796</b>			<b>16</b>	<b>74</b>	<b>251</b>	<b>341</b>	
O.D.		4,231	.001							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			614,362	378,913	265,085			310,916	181,483	186,871	221,795
2006			918,754	1,126,600	134,455			609,518	502,965	216,682	246,230
2007			291,741	672,119	318,847			270,149	246,526	379,735	236,276
2008			397,789	1,033,172	162,397			264,931	405,305	142,042	288,013
2009				170,798	889,712				67,697	661,682	243,458
<b>TOTAL</b>			<b>2,222,646</b>	<b>3,381,602</b>	<b>1,770,496</b>			<b>1,455,514</b>	<b>1,403,976</b>	<b>1,587,012</b>	<b>1,235,772</b>
O.D.											4,231

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			874,852	525,932	410,354			688,679	268,594	303,290	244,862
2006	1,544	10,940	1,406,523	1,511,809	213,393	418	10,721	1,363,371	739,039	329,544	268,391
2007	841	12,191	677,473	820,097	435,231	161	9,745	663,267	351,525	524,287	246,200
2008	1,190	36,812	1,561,218	1,021,462	237,671	1,805	29,790	905,918	450,389	193,354	301,262
2009	864	37,825	1,334,243	513,795	787,044	644	17,044	466,910	229,594	538,385	257,335
<b>TOTAL</b>	<b>4,439</b>	<b>97,768</b>	<b>5,854,309</b>	<b>4,393,095</b>	<b>2,083,693</b>	<b>3,028</b>	<b>67,300</b>	<b>4,088,145</b>	<b>2,039,141</b>	<b>1,888,860</b>	<b>1,318,050</b>
O.D.											4,507

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,114,989	10,404,789	1,322,557			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,371,889	-1,023,032	4,857			
TOTAL LOSSES	8,743,100	9,381,757	1,327,414			
EXPECTED LOSSES	5,345,869	5,142,906	863,457			
CREDIBILITY	.10	.21	.34			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.542	2.727	.386	5.655		
INDICATED (POST-TEST)	2.392	2.566	.363	5.321		
PRES. ON RATE LEVEL	1.491	1.435	.241	3.167		
DERIVED BY FORMULA	1.581	1.673	.282	3.536		
UNDERLYING PRES. RATE	1.554	1.495	.251	3.300		
PROPOSED	1.581	1.673	.282	3.536		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.536
IND. RATES				3.54	MINIMUM PREMIUM	
MAN. RATES	4.01	3.77	3.35	+ 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
2005	265,185	10,937,047	4.124	1		27	15	157	200
2006	273,546	12,503,642	4.570	1		29	31	160	221
2007	285,032	12,794,475	4.488			32	32	166	230
2008	287,739	11,176,348	3.884			19	40	170	229
2009	302,042	11,161,571	3.695			14	27	213	254
<b>TOTAL</b>	<b>1,413,544</b>	<b>58,573,083</b>	<b>4.144</b>	<b>2</b>		<b>121</b>	<b>145</b>	<b>866</b>	<b>1134</b>
O.D.		123,073	.008				2	1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	450,000		4,619,316	630,668	1,332,834			1,781,811	265,728	1,258,626	598,064
2006	659,900		4,357,055	1,363,940	1,141,976	15,940		2,446,351	643,600	1,105,540	769,340
2007			5,456,298	1,369,233	1,107,622			1,782,440	899,218	1,262,415	917,249
2008			2,701,105	1,897,884	1,834,344			903,249	1,185,809	1,943,514	710,443
2009			1,988,531	1,340,620	2,469,261			748,005	929,413	2,873,131	812,610
<b>TOTAL</b>	<b>1,109,900</b>		<b>19,122,305</b>	<b>6,602,345</b>	<b>7,886,037</b>	<b>15,940</b>		<b>7,661,856</b>	<b>3,923,768</b>	<b>8,443,226</b>	<b>3,807,706</b>
O.D.				100,000	6,217				5,738	4,822	6,296

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	648,450		6,315,545	875,365	2,063,237			3,567,305	393,277	2,042,749	660,263
2006	810,690	46,102	6,058,956	1,883,381	1,698,900	30,852	39,974	5,100,643	1,008,124	1,641,085	838,581
2007	1,803	134,625	7,945,610	1,831,920	1,530,163	619	57,937	4,018,133	1,326,288	1,757,302	955,773
2008	2,466	153,187	6,030,932	2,247,581	2,127,765	5,389	107,973	3,228,782	1,565,691	2,262,810	743,123
2009	3,875	234,302	7,451,110	2,239,221	2,312,475	7,602	191,769	4,171,620	1,530,704	2,430,034	858,929
<b>TOTAL</b>	<b>1,467,284</b>	<b>568,216</b>	<b>33,802,153</b>	<b>9,077,468</b>	<b>9,732,540</b>	<b>44,462</b>	<b>397,653</b>	<b>20,086,483</b>	<b>5,824,084</b>	<b>10,133,980</b>	<b>4,056,669</b>
O.D.	59	252	12,072	139,269	5,881	7	98	3,395	9,590	3,966	6,711

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	56,382,134	34,926,778	4,063,380			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-9,989,367	-4,159,641	21,430			
TOTAL LOSSES	46,392,767	30,767,137	4,084,810			
EXPECTED LOSSES	40,851,422	22,432,944	3,420,776			
CREDIBILITY	.27	.55	.87			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.282	2.177	.289	5.748		
INDICATED (POST-TEST)	3.088	2.049	.272	5.409		
PRES. ON RATE LEVEL	2.774	1.523	.232	4.529		
DERIVED BY FORMULA	2.859	1.812	.267	4.938		
UNDERLYING PRES. RATE	2.890	1.587	.242	4.719		
PROPOSED	2.859	1.812	.267	4.938		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	4.938
IND. RATES				4.94	MINIMUM PREMIUM	
MAN. RATES	4.59	4.79	4.79	+ 4.94	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	3,250	155,398	4.781				1	3	4
2006	3,444	256,035	7.434				2		2
2007	2,118	5,439	.256						
2008	8,320	18,881	.226					1	1
2009	4,826	2,072	.042						
<b>TOTAL</b>	<b>21,958</b>	<b>437,825</b>	<b>1.994</b>				<b>3</b>	<b>4</b>	<b>7</b>
O.D.		460	.002						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				79,463	16,810				23,372	21,139	14,614
2006				151,388					99,471		5,176
2007											5,439
2008					2,150					8,442	8,289
2009											2,072
<b>TOTAL</b>				<b>230,851</b>	<b>18,960</b>				<b>122,843</b>	<b>29,581</b>	<b>35,590</b>
O.D.											460

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				110,295	26,021				34,591	34,308	16,134
2006	208	194	17,934	201,584	1,790	82	114	13,315	141,985	1,913	5,642
2007											5,667
2008		24	800	365	2,319		63	1,764	1,285	9,362	8,670
2009											2,190
<b>TOTAL</b>	<b>208</b>	<b>218</b>	<b>18,734</b>	<b>312,244</b>	<b>30,130</b>	<b>82</b>	<b>177</b>	<b>15,079</b>	<b>177,861</b>	<b>45,583</b>	<b>38,303</b>
O.D.											501

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	34,498	565,818	38,804			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-93,674	-63,358	288			
TOTAL LOSSES		502,460	39,092			
EXPECTED LOSSES	402,929	378,556	42,819			
CREDIBILITY	.02	.03	.05			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	2.288	.178	2.466		
INDICATED (POST-TEST)	.000	2.153	.167	2.320		
PRES. ON RATE LEVEL	1.761	1.655	.187	3.603		
DERIVED BY FORMULA	1.726	1.670	.186	3.582		
UNDERLYING PRES. RATE	1.835	1.724	.195	3.754		
PROPOSED	1.726	1.670	.186	3.582		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.582
IND. RATES				3.58	MINIMUM PREMIUM	
MAN. RATES	3.93	3.70	3.81	+ 3.58	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	16,545	491,811	2.972			1	2	25	28
2006	17,564	931,821	5.305			2	7	23	32
2007	17,769	610,975	3.438			1	4	13	18
2008	17,206	639,143	3.714			1	4	11	16
2009	16,776	360,982	2.151				2	21	23
<b>TOTAL</b>	<b>85,860</b>	<b>3,034,732</b>	<b>3.535</b>			<b>5</b>	<b>19</b>	<b>93</b>	<b>117</b>
O.D.		165							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			109,873	61,376	92,912			3,930	66,875	85,976	70,869
2006			234,294	207,962	136,374			69,919	105,013	102,435	75,824
2007			112,657	172,688	87,081			38,200	77,003	79,995	43,351
2008			112,173	259,336	16,994			78,211	97,862	35,284	39,283
2009				19,212	99,747				33,116	150,912	57,995
<b>TOTAL</b>			<b>568,997</b>	<b>720,574</b>	<b>433,108</b>			<b>190,260</b>	<b>379,869</b>	<b>454,602</b>	<b>287,322</b>
O.D.											165

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			156,459	85,190	143,826			8,705	98,975	139,538	78,239
2006	283	2,780	353,793	282,504	202,159	87	1,299	164,865	154,603	152,285	82,648
2007	219	3,988	225,182	212,074	118,893	49	1,704	111,151	103,709	111,446	45,172
2008	295	9,397	399,243	253,054	34,257	435	8,201	247,726	110,559	48,065	41,090
2009	91	4,239	149,683	57,649	88,242	198	4,903	129,694	63,951	124,543	61,301
<b>TOTAL</b>	<b>888</b>	<b>20,404</b>	<b>1,284,360</b>	<b>890,471</b>	<b>587,377</b>	<b>769</b>	<b>16,107</b>	<b>662,141</b>	<b>531,797</b>	<b>575,877</b>	<b>308,450</b>
O.D.											180

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,984,669	2,585,522	308,630			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-643,906	-509,109	1,473			
TOTAL LOSSES	1,340,763	2,076,413	310,103			
EXPECTED LOSSES	2,590,397	2,689,134	243,843			
CREDIBILITY	.04	.08	.14			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.562	2.418	.361	4.341		
INDICATED (POST-TEST)	1.470	2.275	.340	4.085		
PRES. ON RATE LEVEL	2.895	3.006	.273	6.174		
DERIVED BY FORMULA	2.838	2.948	.282	6.068		
UNDERLYING PRES. RATE	3.017	3.132	.284	6.433		
PROPOSED	2.838	2.948	.282	6.068		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	6.068
IND. RATES				6.07	MINIMUM PREMIUM	
MAN. RATES	7.08	7.09	6.53	+ 6.07	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	20,222	446,416	2.207			2	2	4	8
2006	22,150	176,654	.797				1	5	6
2007	19,969	685,124	3.430			1	3	6	10
2008	19,797	326,362	1.648				3	9	12
2009	24,246	618,079	2.549				2	8	10
<b>TOTAL</b>	<b>106,384</b>	<b>2,252,635</b>	<b>2.117</b>			<b>3</b>	<b>11</b>	<b>32</b>	<b>46</b>
O.D.		30,461	.028				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			201,626	55,721	14,085			57,706	59,973	24,584	32,721
2006				60,000	41,643				416	34,731	39,864
2007			186,380	152,676	19,223			180,000	66,073	33,094	47,678
2008				129,979	75,044				28,651	61,921	30,767
2009				117,989	46,215				296,259	74,739	82,877
<b>TOTAL</b>			<b>388,006</b>	<b>516,365</b>	<b>196,210</b>			<b>237,706</b>	<b>451,372</b>	<b>229,069</b>	<b>233,907</b>
O.D.				22,609					7,767		85

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			287,115	77,341	21,804			127,819	88,760	39,899	36,124
2006	82	115	8,947	80,960	61,359		7	1,012	1,617	50,853	43,452
2007	193	5,320	307,861	185,521	31,368	47	5,584	389,745	96,134	49,703	49,680
2008	155	3,490	150,902	135,000	87,875	131	1,208	37,028	37,553	70,815	32,182
2009	165	7,487	245,539	102,948	49,114	752	18,198	418,419	208,721	88,380	87,601
<b>TOTAL</b>	<b>595</b>	<b>16,412</b>	<b>1,000,364</b>	<b>581,770</b>	<b>251,520</b>	<b>930</b>	<b>24,997</b>	<b>974,023</b>	<b>432,785</b>	<b>299,650</b>	<b>249,039</b>
O.D.				31,381					11,495		94

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,017,321	1,608,601	249,133	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-417,082	-237,027	1,248	
TOTAL LOSSES	1,600,239	1,371,574	250,381	
EXPECTED LOSSES	1,722,357	1,289,375	195,746	
CREDIBILITY	.05	.10	.16	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.504	1.289	.235	3.028
INDICATED (POST-TEST)	1.415	1.213	.221	2.849
PRES. ON RATE LEVEL	1.554	1.163	.176	2.893
DERIVED BY FORMULA	1.547	1.168	.183	2.898
UNDERLYING PRES. RATE	1.619	1.212	.184	3.015
PROPOSED	1.544	1.166	.183	2.893

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	TOTAL
IND. RATES				2.89	MINIMUM PREMIUM	
MAN. RATES	2.95	3.17	3.06	+ 2.89	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	127,715	1,025,196	.802			3	2	22	27
2006	131,451	1,306,364	.993			2	2	25	29
2007	137,838	1,251,183	.907			2	9	18	29
2008	141,609	1,840,285	1.299			2	4	20	26
2009	144,600	1,671,933	1.156			2	1	15	18
<b>TOTAL</b>	<b>683,213</b>	<b>7,094,961</b>	<b>1.038</b>			<b>11</b>	<b>18</b>	<b>100</b>	<b>129</b>
O.D.		1,062							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			504,258	41,091	85,909			77,537	74,997	152,604	88,800
2006			220,563	8,265	118,237			112,104	24,504	725,816	96,875
2007			387,012	234,031	113,128			52,943	237,881	140,461	85,727
2008			440,967	65,101	199,621			313,762	403,852	310,782	106,200
2009			586,840	10,340	39,491			740,061	15,411	150,220	129,570
<b>TOTAL</b>			<b>2,139,640</b>	<b>358,828</b>	<b>556,386</b>			<b>1,296,407</b>	<b>756,645</b>	<b>1,479,883</b>	<b>507,172</b>
O.D.											1,062

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			718,064	57,035	132,987			171,744	110,995	247,676	98,035
2006	11	2,370	310,394	16,010	173,321	18	2,054	260,556	59,056	1,063,502	105,594
2007	298	10,635	618,176	293,194	157,299	149	3,343	204,257	307,780	200,511	89,328
2008	120	18,877	715,865	119,776	226,607	1,816	34,506	1,038,676	480,431	381,378	111,085
2009	153	20,088	564,355	65,537	48,317	1,825	45,607	784,312	112,658	137,418	136,955
<b>TOTAL</b>	<b>582</b>	<b>51,970</b>	<b>2,926,854</b>	<b>551,552</b>	<b>738,531</b>	<b>3,808</b>	<b>85,510</b>	<b>2,459,545</b>	<b>1,070,920</b>	<b>2,030,485</b>	<b>540,997</b>
O.D.											1,116

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,528,269	4,391,488	542,113			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-638,799	-575,415	2,605			
TOTAL LOSSES	4,889,470	3,816,073	544,718			
EXPECTED LOSSES	2,609,873	3,101,788	416,759			
CREDIBILITY	.16	.34	.54			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.716	.559	.080	1.355		
INDICATED (POST-TEST)	.674	.526	.075	1.275		
PRES. ON RATE LEVEL	.367	.436	.058	.861		
DERIVED BY FORMULA	.416	.467	.067	.950		
UNDERLYING PRES. RATE	.382	.454	.061	.897		
PROPOSED	.416	.467	.067	.950		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	.950
IND. RATES				.95	MINIMUM PREMIUM	
MAN. RATES	.83	.89	.91	+ .95	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	102,783	1,752,151	1.704			5	4	48	57
2006	105,091	3,787,270	3.603	1		9	9	43	62
2007	110,222	2,212,074	2.006			3	8	52	63
2008	106,289	3,957,589	3.723			9	11	36	56
2009	102,129	2,017,887	1.975			1	8	39	48
<b>TOTAL</b>	<b>526,514</b>	<b>13,726,971</b>	<b>2.607</b>	<b>1</b>		<b>27</b>	<b>40</b>	<b>218</b>	<b>286</b>

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			592,733	132,242	153,829			250,852	91,392	317,897	213,206
2006	455,628		1,237,388	412,564	337,720			525,136	159,804	433,978	225,052
2007			501,722	313,872	282,671			233,887	220,783	440,397	218,742
2008			1,628,375	428,170	233,784			1,114,953	131,362	257,835	163,110
2009			181,542	303,969	374,992			62,970	265,365	493,397	335,652
<b>TOTAL</b>	<b>455,628</b>		<b>4,141,760</b>	<b>1,590,817</b>	<b>1,382,996</b>			<b>2,187,798</b>	<b>868,706</b>	<b>1,943,504</b>	<b>1,155,762</b>

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			844,052	183,552	238,129			555,637	135,261	515,947	235,379
2006	574,881	13,398	1,760,398	569,014	502,426	132	8,835	1,125,974	253,361	640,636	245,307
2007	400	14,196	822,577	402,403	380,026	150	8,579	585,197	322,030	603,957	227,929
2008	573	64,591	2,506,075	527,916	302,526	642	62,765	1,828,263	264,642	312,632	170,613
2009	668	35,753	1,159,707	401,208	355,341	1,282	32,029	740,468	322,007	425,193	354,784
<b>TOTAL</b>	<b>576,522</b>	<b>127,938</b>	<b>7,092,809</b>	<b>2,084,093</b>	<b>1,778,448</b>	<b>2,206</b>	<b>112,208</b>	<b>4,835,539</b>	<b>1,297,301</b>	<b>2,498,365</b>	<b>1,234,012</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,747,222	7,658,207	1,234,012			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,506,202	-927,955	6,091			
TOTAL LOSSES	10,241,020	6,730,252	1,240,103			
EXPECTED LOSSES	10,066,948	4,896,581	1,010,907			
CREDIBILITY	.14	.28	.45			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.945	1.278	.236	3.459		
INDICATED (POST-TEST)	1.830	1.203	.222	3.255		
PRES. ON RATE LEVEL	1.835	.893	.184	2.912		
DERIVED BY FORMULA	1.834	.980	.201	3.015		
UNDERLYING PRES. RATE	1.912	.930	.192	3.034		
PROPOSED	1.834	.980	.201	3.015		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.015
IND. RATES				3.02	MINIMUM PREMIUM	
MAN. RATES	3.05	3.13	3.08	+ 3.02	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	87,968	1,142,395	1.298			2	6		32	40
2006	101,246	2,201,980	2.174			3	4		29	36
2007	99,872	1,767,354	1.769			5	2		19	26
2008	95,249	2,001,848	2.101			4	5		28	37
2009	89,273	1,019,857	1.142			1	1		35	37
<b>TOTAL</b>	<b>473,608</b>	<b>8,133,434</b>	<b>1.717</b>			<b>15</b>	<b>18</b>		<b>143</b>	<b>176</b>
O.D.		379								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			283,555	155,534	116,565			124,196	86,214	264,447	111,884
2006			468,303	232,997	141,545			537,543	165,141	394,172	262,279
2007			650,625	146,293	87,836			412,806	109,623	208,537	151,634
2008			717,324	50,801	290,176			172,865	91,265	515,593	163,824
2009			112,880	35,231	228,425			14,778	56,717	293,280	278,546
<b>TOTAL</b>			<b>2,232,687</b>	<b>620,856</b>	<b>864,547</b>			<b>1,262,188</b>	<b>508,960</b>	<b>1,676,029</b>	<b>968,167</b>
O.D.											379

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			403,782	215,880	180,445			275,094	127,597	429,200	123,520
2006	321	4,937	643,140	317,830	210,946	136	8,132	1,036,677	258,793	582,281	285,884
2007	190	15,815	935,593	195,262	124,771	82	12,629	888,307	179,051	289,798	158,003
2008	128	29,198	1,099,522	137,158	328,423	445	18,365	533,859	188,401	582,171	171,360
2009	235	14,031	458,811	136,325	204,849	416	10,709	267,907	121,604	241,866	294,423
<b>TOTAL</b>	<b>874</b>	<b>63,981</b>	<b>3,540,848</b>	<b>1,002,455</b>	<b>1,049,434</b>	<b>1,079</b>	<b>49,835</b>	<b>3,001,844</b>	<b>875,446</b>	<b>2,125,316</b>	<b>1,033,190</b>
O.D.											396

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,658,461	5,052,651	1,033,586			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,470,112	-718,049	4,773			
TOTAL LOSSES	5,188,349	4,334,602	1,038,359			
EXPECTED LOSSES	5,886,947	3,765,184	800,398			
CREDIBILITY	.13	.26	.42			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.095	.915	.219	2.229		
INDICATED (POST-TEST)	1.030	.861	.206	2.097		
PRES. ON RATE LEVEL	1.193	.763	.162	2.118		
DERIVED BY FORMULA	1.172	.788	.180	2.140		
UNDERLYING PRES. RATE	1.243	.795	.169	2.207		
PROPOSED	1.160	.780	.178	2.118		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.118
IND. RATES				2.12	MINIMUM PREMIUM	
MAN. RATES	2.40	2.36	2.24	+ 2.12	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	113,200	457,826	.404			1	2	14	17	
2006	119,956	867,027	.722			3	2	11	16	
2007	127,990	238,015	.185				1	13	14	
2008	140,050	1,717,309	1.226			2	2	14	18	
2009	133,093	837,587	.629			1	3	10	14	
<b>TOTAL</b>	<b>634,289</b>	<b>4,117,764</b>	<b>.649</b>			<b>7</b>	<b>10</b>	<b>62</b>	<b>79</b>	
O.D.		1,255								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			118,257	30,358	57,931			34,281	4,355	99,768	112,876
2006			418,136	45,965	104,255			108,852	26,541	87,607	75,671
2007				26,502	55,112					89,435	66,966
2008			492,001	79,312	111,494			529,475	34,858	376,922	93,247
2009			235,009	128,485	95,869			42,063	100,341	137,940	97,880
<b>TOTAL</b>			<b>1,263,403</b>	<b>310,622</b>	<b>424,661</b>			<b>714,671</b>	<b>166,095</b>	<b>791,672</b>	<b>446,640</b>
O.D.											1,255

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			168,398	42,137	89,678			75,932	6,445	161,923	124,615
2006	63	4,419	586,727	67,618	154,317	23	1,849	236,355	43,095	129,237	82,481
2007	34	328	16,741	35,170	72,018		69	6,612	6,910	119,917	69,779
2008	120	18,168	695,879	118,142	132,360	200	36,726	1,061,325	146,914	430,272	97,536
2009	278	19,752	599,526	157,015	100,550	531	13,115	284,193	111,002	122,419	103,459
<b>TOTAL</b>	<b>495</b>	<b>42,667</b>	<b>2,067,271</b>	<b>420,082</b>	<b>548,923</b>	<b>754</b>	<b>51,759</b>	<b>1,664,417</b>	<b>314,366</b>	<b>963,768</b>	<b>477,870</b>
O.D.											1,364

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,827,363	2,247,139	479,234			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-573,268	-243,758	2,465			
TOTAL LOSSES	3,254,095	2,003,381	481,699			
EXPECTED LOSSES	2,346,869	1,319,320	393,260			
CREDIBILITY	.16	.32	.51			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.513	.316	.076	.905		
INDICATED (POST-TEST)	.483	.297	.072	.852		
PRES. ON RATE LEVEL	.354	.200	.060	.614		
DERIVED BY FORMULA	.375	.231	.066	.672		
UNDERLYING PRES. RATE	.370	.208	.062	.640		
PROPOSED	.375	.231	.066	.672		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	.672
IND. RATES				.67	MINIMUM PREMIUM	
MAN. RATES	.71	.67	.65	+ .67	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	802,198	4,797,866	.598		1	7	22	97	127
2006	823,164	2,610,534	.317			4	12	19	35
2007	890,165	4,905,475	.551			6	33	58	97
2008	837,140	2,157,750	.257			1	22	40	63
2009	795,334	1,751,893	.220			1	8	79	88
<b>TOTAL</b>	<b>4,148,001</b>	<b>16,223,518</b>	<b>.391</b>		<b>1</b>	<b>19</b>	<b>97</b>	<b>293</b>	<b>410</b>
O.D.		294,243	.007				2	18	20

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		104,018	1,160,799	1,126,251	254,167		180,000	568,976	524,399	377,505	501,751
2006			915,313	494,881	44,467			455,181	492,671	41,511	166,510
2007			1,073,192	1,541,145	242,881			620,221	620,179	376,959	430,898
2008			119,000	1,026,259	155,634			30,268	365,180	222,170	239,239
2009			132,870	271,113	407,683			48,927	107,241	500,278	283,781
<b>TOTAL</b>		<b>104,018</b>	<b>3,401,174</b>	<b>4,459,649</b>	<b>1,104,832</b>		<b>180,000</b>	<b>1,723,573</b>	<b>2,109,670</b>	<b>1,518,423</b>	<b>1,622,179</b>
O.D.				58,212	85,633				50,013	70,582	29,803

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		215,005	1,652,978	1,563,237	393,452		382,860	1,260,281	776,110	612,691	553,933
2006	678	9,108	1,200,590	667,508	74,440	408	7,471	948,428	714,523	72,065	181,496
2007	1,910	35,610	2,019,630	1,854,868	371,131	409	22,191	1,496,881	835,365	542,787	448,996
2008	1,164	26,919	1,185,450	998,247	224,992	1,623	13,011	414,700	395,770	274,413	250,244
2009	632	33,034	1,087,072	387,220	379,729	837	21,393	512,289	218,002	414,532	299,957
<b>TOTAL</b>	<b>4,384</b>	<b>319,676</b>	<b>7,145,720</b>	<b>5,471,080</b>	<b>1,443,744</b>	<b>3,277</b>	<b>446,926</b>	<b>4,632,579</b>	<b>2,939,770</b>	<b>1,916,488</b>	<b>1,734,626</b>
O.D.	107	2,128	83,941	92,325	93,422	40	655	29,256	69,117	92,398	32,230

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,668,689	12,118,344	1,766,856			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,855,844	-1,702,958	9,960			
TOTAL LOSSES	9,812,845	10,415,386	1,776,816			
EXPECTED LOSSES	11,448,482	8,959,681	1,659,201			
CREDIBILITY	.55	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.237	.251	.043	.531		
INDICATED (POST-TEST)	.223	.236	.040	.499		
PRES. ON RATE LEVEL	.265	.207	.039	.511		
DERIVED BY FORMULA	.242	.236	.040	.518		
UNDERLYING PRES. RATE	.276	.216	.040	.532		
PROPOSED	.239	.233	.039	.511		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	.511
IND. RATES				.51	MINIMUM PREMIUM	
MAN. RATES	.57	.60	.54	+ .51	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	87,124	742,839	.852		1	1			4	6
2006	91,431	219,813	.240						8	8
2007	98,208	224,177	.228						9	9
2008	102,196	261,596	.255				1		12	13
2009	102,719	205,898	.200						7	7
<b>TOTAL</b>	<b>481,678</b>	<b>1,654,323</b>	<b>.343</b>		<b>1</b>	<b>1</b>		<b>1</b>	<b>40</b>	<b>43</b>
O.D.		953							1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		365,274	133,258		9,886		60,000	56,639		8,741	109,041
2006					68,982					101,338	49,493
2007					39,961					63,311	120,905
2008				65,164	38,158				7,022	114,326	36,926
2009					24,251					77,464	104,183
<b>TOTAL</b>		<b>365,274</b>	<b>133,258</b>	<b>65,164</b>	<b>181,238</b>		<b>60,000</b>	<b>56,639</b>	<b>7,022</b>	<b>365,180</b>	<b>420,548</b>
O.D.					879						74

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		717,815	189,759		15,303		121,331	125,455		14,186	120,381
2006		68	3,047	1,767	100,460		22	2,793	2,983	148,351	53,947
2007	1	98	5,094	2,941	51,648		54	4,682	4,892	84,885	125,983
2008	77	1,756	75,855	67,762	44,623	35	1,064	29,808	24,325	127,315	38,625
2009	16	786	28,595	10,636	21,088	58	1,538	44,265	21,683	62,250	110,121
<b>TOTAL</b>	<b>94</b>	<b>720,523</b>	<b>302,350</b>	<b>83,106</b>	<b>233,122</b>	<b>93</b>	<b>124,009</b>	<b>207,003</b>	<b>53,883</b>	<b>436,987</b>	<b>449,057</b>
O.D.		8	327	148	948						77

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,354,407	808,194	449,134			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-393,842	-146,921	1,879			
TOTAL LOSSES	960,565	661,273	451,013			
EXPECTED LOSSES	1,613,622	794,768	298,641			
CREDIBILITY	.13	.27	.43			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.199	.137	.094	.430		
INDICATED (POST-TEST)	.187	.129	.088	.404		
PRES. ON RATE LEVEL	.321	.158	.060	.539		
DERIVED BY FORMULA	.304	.150	.072	.526		
UNDERLYING PRES. RATE	.335	.165	.062	.562		
PROPOSED	.304	.150	.072	.526		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	.526
IND. RATES				.53	MINIMUM PREMIUM	
MAN. RATES	.61	.62	.57	+ .53	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	623,779	6,333,717	1.015			12	22	142	176
2006	684,187	8,613,439	1.258			12	28	158	198
2007	727,236	7,341,039	1.009			10	39	142	191
2008	774,853	7,691,816	.992			6	51	163	220
2009	795,646	5,166,807	.649			2	17	162	182
<b>TOTAL</b>	<b>3,605,701</b>	<b>35,146,818</b>	<b>.975</b>			<b>1</b>	<b>157</b>	<b>767</b>	<b>967</b>
O.D.		2,467						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,695,372	1,109,192	465,656			743,938	525,424	1,066,251	727,884
2006			1,793,575	1,346,090	1,116,977			1,225,853	908,333	1,416,005	806,606
2007			1,431,966	1,399,188	711,975			1,064,499	845,625	1,085,241	802,545
2008			945,203	2,009,992	992,759			283,611	1,190,370	1,263,964	1,005,917
2009	146,092		265,037	636,874	1,120,719	5,362		152,500	298,312	1,643,193	898,718
<b>TOTAL</b>	<b>146,092</b>		<b>6,131,153</b>	<b>6,501,336</b>	<b>4,408,086</b>	<b>5,362</b>		<b>3,470,401</b>	<b>3,768,064</b>	<b>6,474,654</b>	<b>4,241,670</b>
O.D.					478						1,989

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			2,414,211	1,539,557	720,829			1,647,823	777,627	1,730,532	803,584
2006	1,848	20,499	2,607,972	1,836,579	1,650,692	758	19,616	2,494,442	1,364,902	2,095,191	879,201
2007	1,754	43,406	2,488,656	1,731,785	976,820	577	35,715	2,436,254	1,194,921	1,508,096	836,252
2008	2,400	85,091	3,514,383	2,111,880	1,195,029	5,327	59,555	1,838,383	1,394,014	1,496,869	1,052,189
2009	210,151	80,869	2,691,365	976,742	1,032,347	8,969	66,393	1,597,538	679,412	1,355,893	949,945
<b>TOTAL</b>	<b>216,153</b>	<b>229,865</b>	<b>13,716,587</b>	<b>8,196,543</b>	<b>5,575,717</b>	<b>15,631</b>	<b>181,279</b>	<b>10,014,440</b>	<b>5,410,876</b>	<b>8,186,581</b>	<b>4,521,171</b>
O.D.		13	562	209	415						2,145

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	24,374,530	27,370,341	4,523,316			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,845,806	-3,513,901	26,493			
TOTAL LOSSES	19,528,724	23,856,440	4,549,809			
EXPECTED LOSSES	20,011,640	19,182,330	4,146,556			
CREDIBILITY	.50	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.542	.662	.126	1.330		
INDICATED (POST-TEST)	.510	.623	.119	1.252		
PRES. ON RATE LEVEL	.533	.511	.110	1.154		
DERIVED BY FORMULA	.522	.623	.119	1.264		
UNDERLYING PRES. RATE	.555	.532	.115	1.202		
PROPOSED	.517	.617	.118	1.252		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	1.252
IND. RATES				1.25	MINIMUM PREMIUM	
MAN. RATES	1.03	1.11	1.22	+ 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	
2005	59,372	489,750	.824			1			7	8
2006	67,639	227,289	.336					1	9	10
2007	71,162	263,506	.370						10	10
2008	74,897	813,935	1.086					1	17	18
2009	78,379	649,875	.829					2	24	26
<b>TOTAL</b>	<b>351,449</b>	<b>2,444,355</b>	<b>.696</b>			<b>1</b>		<b>4</b>	<b>67</b>	<b>72</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			143,116		96,968			59,973		117,761	71,932
2006				759	56,819				34,904	64,347	70,460
2007					102,951					91,789	68,766
2008				15,406	240,169				14,779	403,504	140,077
2009				26,651	170,777				18,625	343,643	90,179
<b>TOTAL</b>			<b>143,116</b>	<b>42,816</b>	<b>667,684</b>			<b>59,973</b>	<b>68,308</b>	<b>1,021,044</b>	<b>441,414</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			203,797		150,106			132,840		191,126	79,413
2006	1	57	2,602	2,462	82,759	29	51	6,443	51,718	94,871	76,801
2007	5	254	13,127	7,578	133,063		79	6,787	7,095	123,071	71,654
2008	49	2,983	103,916	55,334	259,715	94	3,503	96,762	76,029	448,586	146,521
2009	150	6,932	245,862	94,189	150,586	302	7,890	220,812	108,403	277,983	95,319
<b>TOTAL</b>	<b>205</b>	<b>10,226</b>	<b>569,304</b>	<b>159,563</b>	<b>776,229</b>	<b>425</b>	<b>11,523</b>	<b>463,644</b>	<b>243,245</b>	<b>1,135,637</b>	<b>469,708</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,055,327	2,314,674	469,708	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-382,119	-214,069	2,570	
TOTAL LOSSES	673,208	2,100,605	472,278	
EXPECTED LOSSES	1,581,522	1,170,325	400,652	
CREDIBILITY	.11	.22	.35	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.192	.598	.134	.924
INDICATED (POST-TEST)	.181	.563	.126	.870
PRES. ON RATE LEVEL	.432	.320	.109	.861
DERIVED BY FORMULA	.404	.373	.115	.892
UNDERLYING PRES. RATE	.450	.333	.114	.897
PROPOSED	.394	.364	.112	.870

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE
IND. RATES				.87	MINIMUM PREMIUM
MAN. RATES	.93	.96	.91	+ .87	PRESENT

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	384,711	1,969,886	.512			1	34	27	62
2006	388,882	2,909,417	.748			7	35	15	57
2007	481,171	3,389,660	.704			4	36	26	66
2008	502,281	2,353,299	.468			1	1	85	87
2009	528,273	2,069,007	.391				3	66	69
<b>TOTAL</b>	<b>2,285,318</b>	<b>12,691,269</b>	<b>.555</b>			<b>13</b>	<b>109</b>	<b>219</b>	<b>341</b>
O.D.		135,266	.005					4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			209,001	353,971	53,205			118,580	681,304	58,775	495,050
2006			999,009	328,449	43,356			496,027	514,700	16,072	511,804
2007			686,098	555,756	116,807			438,831	773,716	214,190	604,262
2008			121,519	105,584	511,484			74,798	20,000	882,491	637,423
2009				129,404	519,563				51,869	731,598	636,573
<b>TOTAL</b>			<b>2,015,627</b>	<b>1,473,164</b>	<b>1,244,415</b>			<b>1,128,236</b>	<b>2,041,589</b>	<b>1,903,126</b>	<b>2,885,112</b>
O.D.					38,341					45,326	51,599

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			297,617	491,312	82,361			262,655	1,008,329	95,390	546,535
2006	444	10,657	1,418,626	447,410	71,656	427	8,814	1,119,201	747,139	35,588	557,866
2007	696	19,675	1,136,845	678,970	174,807	504	18,180	1,184,278	1,000,227	329,938	629,641
2008	189	12,045	449,984	193,021	559,199	146	12,557	352,388	162,898	981,691	666,744
2009	521	23,653	828,670	321,458	461,931	658	17,522	486,114	238,755	593,025	672,858
<b>TOTAL</b>	<b>1,850</b>	<b>66,030</b>	<b>4,131,742</b>	<b>2,132,171</b>	<b>1,349,954</b>	<b>1,735</b>	<b>57,073</b>	<b>3,404,636</b>	<b>3,157,348</b>	<b>2,035,632</b>	<b>3,073,644</b>
O.D.	5	452	15,280	6,854	41,070	2	358	9,799	7,021	49,991	54,148

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,688,962	8,780,041	3,127,792			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,891,718	-1,166,187	18,234			
TOTAL LOSSES	5,797,244	7,613,854	3,146,026			
EXPECTED LOSSES	7,884,347	6,444,596	2,788,088			
CREDIBILITY	.37	.75	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.254	.333	.138	.725		
INDICATED (POST-TEST)	.239	.313	.130	.682		
PRES. ON RATE LEVEL	.331	.271	.117	.719		
DERIVED BY FORMULA	.297	.303	.130	.730		
UNDERLYING PRES. RATE	.345	.282	.122	.749		
PROPOSED	.293	.298	.128	.719		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	.719
IND. RATES				.72	MINIMUM PREMIUM	
MAN. RATES	.72	.78	.76	+ .72	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	127,007	1,555,779	1.224		1	1	5	30	37
2006	131,792	2,210,063	1.676	1		5	3	30	39
2007	127,972	1,328,034	1.037			1	2	28	31
2008	109,481	713,785	.651				3	17	20
2009	122,782	1,540,085	1.254			1	1	21	23
<b>TOTAL</b>	<b>619,034</b>	<b>7,347,746</b>	<b>1.187</b>	<b>1</b>	<b>1</b>	<b>8</b>	<b>14</b>	<b>126</b>	<b>150</b>
O.D.		18,971	.003					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		179,013	110,705	167,216	137,275		217,879	37,445	158,222	261,931	286,093
2006	5,000		846,171	206,064	205,851			374,405	79,645	186,330	306,597
2007			180,203	123,399	229,666			24,682	258,635	290,377	221,072
2008				46,272	179,044				76,812	183,114	228,543
2009			297,924	26,867	132,432			563,683	9,361	226,635	283,183
<b>TOTAL</b>	<b>5,000</b>	<b>179,013</b>	<b>1,435,003</b>	<b>569,818</b>	<b>884,268</b>		<b>217,879</b>	<b>1,000,215</b>	<b>582,675</b>	<b>1,148,387</b>	<b>1,325,488</b>
O.D.					16,154					1,853	964

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		351,363	157,644	232,095	212,504		440,063	82,941	234,168	425,115	315,847
2006	6,586	9,096	1,200,518	287,227	306,155	66	6,329	808,238	128,214	275,937	334,191
2007	164	5,491	315,699	166,478	302,436	166	2,837	165,939	343,066	402,187	230,357
2008	74	2,937	110,388	73,962	195,489	345	3,353	102,874	103,285	208,834	239,056
2009	163	12,114	376,470	91,802	121,886	1,429	35,938	644,202	114,381	194,292	299,324
<b>TOTAL</b>	<b>6,987</b>	<b>381,001</b>	<b>2,160,719</b>	<b>851,564</b>	<b>1,138,470</b>	<b>2,006</b>	<b>488,520</b>	<b>1,804,194</b>	<b>923,114</b>	<b>1,506,365</b>	<b>1,418,775</b>
O.D.	13	528	19,047	7,088	14,050	2	35	1,060	518	1,489	1,033

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,864,112	4,442,658	1,419,808			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-872,216	-540,589	6,279			
TOTAL LOSSES	3,991,896	3,902,069	1,426,087			
EXPECTED LOSSES	3,497,543	2,835,176	1,046,168			
CREDIBILITY	.15	.31	.50			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.645	.630	.230	1.505		
INDICATED (POST-TEST)	.607	.593	.216	1.416		
PRES. ON RATE LEVEL	.542	.440	.162	1.144		
DERIVED BY FORMULA	.552	.487	.189	1.228		
UNDERLYING PRES. RATE	.565	.458	.169	1.192		
PROPOSED	.552	.487	.189	1.228		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	1.228
IND. RATES				1.23	MINIMUM PREMIUM	
MAN. RATES	1.19	1.25	1.21	+ 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	
2005	28,285	146,614	.518				1	3	4	
2006	44,081	127,066	.288				1	2	3	
2007	46,676	445,533	.954				3	10	13	
2008	29,196	121,284	.415				1	3	4	
2009	28,496	21,053	.073					3	3	
<b>TOTAL</b>	<b>176,734</b>	<b>861,550</b>	<b>.487</b>				<b>6</b>	<b>21</b>	<b>27</b>	
O.D.		225								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				59,885	27,734				16,932	16,990	25,073
2006				54,756	2,326				35,000	11,977	23,007
2007				144,019	89,838				102,148	81,408	28,120
2008				55,974	3,710				32,300	12,855	16,445
2009					1,246					7,043	12,764
<b>TOTAL</b>				<b>314,634</b>	<b>124,854</b>				<b>186,380</b>	<b>130,273</b>	<b>105,409</b>
O.D.											225

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				83,120	42,932				25,059	27,575	27,681
2006	75	71	6,589	72,973	4,035	29	44	5,014	50,313	18,207	25,078
2007	180	1,279	64,250	175,671	120,412	65	810	43,413	132,270	114,117	29,301
2008	62	1,190	54,344	53,274	7,000	142	912	29,853	33,653	16,680	17,201
2009		37	1,469	545	1,080	5	130	4,018	1,970	5,659	13,492
<b>TOTAL</b>	<b>317</b>	<b>2,577</b>	<b>126,652</b>	<b>385,583</b>	<b>175,459</b>	<b>241</b>	<b>1,896</b>	<b>82,298</b>	<b>243,265</b>	<b>182,238</b>	<b>112,753</b>
O.D.											235

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	213,981	986,545	112,988	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-140,214	-126,710	416	
TOTAL LOSSES	73,767	859,835	113,404	
EXPECTED LOSSES	546,109	632,708	74,228	
CREDIBILITY	.07	.14	.22	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.042	.487	.064	.593
INDICATED (POST-TEST)	.040	.458	.060	.558
PRES. ON RATE LEVEL	.297	.344	.039	.680
DERIVED BY FORMULA	.279	.360	.044	.683
UNDERLYING PRES. RATE	.309	.358	.042	.709
PROPOSED	.278	.358	.044	.680

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE
IND. RATES				.68	MINIMUM PREMIUM
MAN. RATES	.73	.75	.72	+ .68	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	146,314	1,651,104	1.128			2	10	46	58	
2006	150,184	1,811,187	1.205			2	8	39	49	
2007	156,755	1,664,665	1.061			1	11	55	67	
2008	160,354	2,240,741	1.397			2	11	54	67	
2009	161,929	1,182,440	.730				5	47	52	
<b>TOTAL</b>	<b>775,536</b>	<b>8,550,137</b>	<b>1.102</b>			<b>7</b>	<b>45</b>	<b>241</b>	<b>293</b>	
O.D.		1,938								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			201,004	411,371	92,754			91,277	421,736	266,956	166,006
2006			376,849	323,962	169,078			167,715	275,496	294,783	203,304
2007			121,210	290,807	358,463			60,444	199,021	459,064	175,656
2008			410,140	471,074	427,889			137,107	196,467	408,504	189,560
2009				250,066	170,383				80,937	390,312	290,742
<b>TOTAL</b>			<b>1,109,203</b>	<b>1,747,280</b>	<b>1,218,567</b>			<b>456,543</b>	<b>1,173,657</b>	<b>1,819,619</b>	<b>1,025,268</b>
O.D.											1,938

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			286,230	570,984	143,582			202,179	624,169	433,270	183,271
2006	445	4,417	565,584	439,082	251,812	229	3,153	399,975	405,978	437,571	221,601
2007	369	5,694	314,526	370,925	473,270	136	3,550	228,715	284,992	625,891	183,034
2008	597	28,612	1,144,338	538,684	493,901	896	17,690	527,685	271,116	470,567	198,280
2009	392	18,622	618,323	255,377	167,664	483	12,429	329,246	162,330	321,659	307,314
<b>TOTAL</b>	<b>1,803</b>	<b>57,345</b>	<b>2,929,001</b>	<b>2,175,052</b>	<b>1,530,229</b>	<b>1,744</b>	<b>36,822</b>	<b>1,687,800</b>	<b>1,748,585</b>	<b>2,288,958</b>	<b>1,093,500</b>
O.D.											2,080

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,714,515	7,742,824	1,095,580			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,007,994	-1,033,411	5,350			
TOTAL LOSSES	2,706,521	6,709,413	1,100,930			
EXPECTED LOSSES	8,181,905	5,552,838	860,845			
CREDIBILITY	.18	.37	.59			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.349	.865	.142	1.356		
INDICATED (POST-TEST)	.328	.814	.134	1.276		
PRES. ON RATE LEVEL	1.012	.687	.107	1.806		
DERIVED BY FORMULA	.889	.734	.123	1.746		
UNDERLYING PRES. RATE	1.055	.716	.111	1.882		
PROPOSED	.889	.734	.123	1.746		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	1.746
IND. RATES				1.75	MINIMUM PREMIUM	
MAN. RATES	2.06	2.04	1.91	+ 1.75	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	1,046,408	13,126,399	1.254			17	51	417	485	
2006	1,064,335	12,886,108	1.210	2		9	61	442	514	
2007	1,124,040	14,676,838	1.305	2		12	71	384	469	
2008	1,165,314	15,284,582	1.311	1	1	7	75	393	477	
2009	1,219,499	10,844,670	.889			3	31	437	471	
<b>TOTAL</b>	<b>5,619,596</b>	<b>66,818,597</b>	<b>1.189</b>	<b>5</b>	<b>1</b>	<b>48</b>	<b>289</b>	<b>2073</b>	<b>2416</b>	
O.D.		377,503	.006				1	4	5	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			2,451,464	1,854,326	1,759,285			955,278	1,767,148	2,360,499	1,978,399
2006	256,748		1,323,419	2,416,016	2,197,975	33,417		516,037	1,482,189	2,601,913	2,058,394
2007	286,903		1,962,860	2,379,231	2,346,507	33,524		977,168	1,815,618	2,672,294	2,202,733
2008	25,113	280,152	1,171,156	2,466,926	2,081,878	12,430	1,997,769	413,645	1,882,891	2,709,495	2,243,127
2009			410,463	912,480	2,082,970			86,658	812,606	4,335,072	2,204,421
<b>TOTAL</b>	<b>568,764</b>	<b>280,152</b>	<b>7,319,362</b>	<b>10,028,979</b>	<b>10,468,615</b>	<b>79,371</b>	<b>1,997,769</b>	<b>2,948,786</b>	<b>7,760,452</b>	<b>14,679,273</b>	<b>10,687,074</b>
O.D.				41,938	71,546				153,601	39,641	70,777

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			3,490,885	2,573,805	2,723,369			2,115,940	2,615,380	3,831,097	2,184,152
2006	326,944	18,602	2,208,537	3,285,211	3,235,697	66,605	10,787	1,362,322	2,204,766	3,839,768	2,243,649
2007	367,146	66,900	3,798,317	3,017,031	3,124,522	57,543	43,040	2,833,337	2,511,341	3,682,666	2,295,248
2008	32,353	177,400	4,658,997	2,739,946	2,397,630	30,081	693,109	3,048,697	2,321,824	3,154,799	2,346,311
2009	2,562	132,367	4,442,842	1,607,443	1,886,538	5,272	135,846	3,506,485	1,667,429	3,301,910	2,330,073
<b>TOTAL</b>	<b>729,005</b>	<b>395,269</b>	<b>18,599,578</b>	<b>13,223,436</b>	<b>13,367,756</b>	<b>159,501</b>	<b>882,782</b>	<b>12,866,781</b>	<b>11,320,740</b>	<b>17,810,240</b>	<b>11,399,433</b>
O.D.	57	74	5,713	56,220	110,083	126	200	21,285	219,824	65,167	74,963

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	33,660,371	56,173,466	11,474,396			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,790,326	-7,576,320	66,713			
TOTAL LOSSES	25,870,045	48,597,146	11,541,109			
EXPECTED LOSSES	31,975,502	41,079,246	10,564,840			
CREDIBILITY	.67	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.460	.865	.205	1.530		
INDICATED (POST-TEST)	.433	.814	.193	1.440		
PRES. ON RATE LEVEL	.546	.702	.180	1.428		
DERIVED BY FORMULA	.470	.814	.193	1.477		
UNDERLYING PRES. RATE	.569	.731	.188	1.488		
PROPOSED	.458	.794	.188	1.440		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	1.440
IND. RATES				1.44	MINIMUM PREMIUM	
MAN. RATES	1.68	1.61	1.51	+ 1.44	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	504,523	8,320,632	1.649			17	28	149	194
2006	495,923	11,285,122	2.275	1		19	50	177	247
2007	546,415	11,606,941	2.124			18	72	192	282
2008	528,299	7,814,848	1.479			3	67	151	221
2009	547,405	7,131,908	1.302			2	53	161	216
<b>TOTAL</b>	<b>2,622,565</b>	<b>46,159,451</b>	<b>1.760</b>	<b>1</b>		<b>59</b>	<b>270</b>	<b>830</b>	<b>1160</b>
O.D.		298,910	.011			1	3	5	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			2,328,992	1,178,389	810,996			1,009,047	723,149	1,148,576	1,121,483
2006	17,449		2,717,942	2,126,491	860,884			1,006,422	1,770,194	1,472,165	1,313,575
2007			2,347,290	2,344,976	1,059,113			1,531,257	1,344,335	1,378,726	1,601,244
2008			380,450	1,928,080	1,112,960			206,012	1,354,714	1,586,553	1,246,079
2009			287,541	1,590,456	995,768			128,970	1,478,678	1,459,884	1,190,611
<b>TOTAL</b>	<b>17,449</b>		<b>8,062,215</b>	<b>9,168,392</b>	<b>4,839,721</b>			<b>3,881,708</b>	<b>6,671,070</b>	<b>7,045,904</b>	<b>6,472,992</b>
O.D.			157,954	44,299	8,081			23,876	21,080	21,930	21,690

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			3,316,482	1,635,604	1,255,419			2,235,040	1,070,258	1,864,137	1,238,117
2006	24,914	31,257	4,038,436	2,877,949	1,291,474	1,464	19,050	2,407,658	2,594,442	2,193,570	1,431,797
2007	2,945	72,148	4,136,123	2,892,206	1,463,637	887	54,183	3,683,008	1,867,359	1,931,911	1,668,496
2008	2,290	65,074	2,738,723	2,023,743	1,310,040	6,080	60,831	1,887,238	1,595,380	1,865,382	1,303,399
2009	2,582	127,679	4,161,853	1,612,822	998,712	5,240	129,036	3,000,546	1,398,769	1,324,481	1,258,476
<b>TOTAL</b>	<b>32,731</b>	<b>296,158</b>	<b>18,391,617</b>	<b>11,042,324</b>	<b>6,319,282</b>	<b>13,671</b>	<b>263,100</b>	<b>13,213,490</b>	<b>8,526,208</b>	<b>9,179,481</b>	<b>6,900,285</b>
O.D.	13	3,646	216,676	64,581	11,839	13	929	58,703	30,564	27,796	22,818

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	32,490,747	35,202,075	6,923,103			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,662,353	-4,616,871	41,153			
TOTAL LOSSES	24,828,394	30,585,204	6,964,256			
EXPECTED LOSSES	31,156,071	24,730,788	6,635,089			
CREDIBILITY	.40	.82	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.947	1.166	.266	2.379		
INDICATED (POST-TEST)	.891	1.097	.250	2.238		
PRES. ON RATE LEVEL	1.140	.905	.243	2.288		
DERIVED BY FORMULA	1.040	1.062	.250	2.352		
UNDERLYING PRES. RATE	1.188	.943	.253	2.384		
PROPOSED	1.012	1.033	.243	2.288		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.288
IND. RATES				2.29	MINIMUM PREMIUM	
MAN. RATES	2.28	2.52	2.42	+ 2.29	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	139,475	1,999,661	1.433		1	4	5	34	44
2006	144,856	1,230,500	.849			1	4	33	38
2007	154,942	1,458,824	.941			2	7	34	43
2008	161,159	1,747,783	1.084			2	5	43	50
2009	165,413	1,276,467	.771				7	41	48
<b>TOTAL</b>	<b>765,845</b>	<b>7,713,235</b>	<b>1.007</b>		<b>1</b>	<b>9</b>	<b>28</b>	<b>185</b>	<b>223</b>
O.D.		1,049							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		191,478	710,997	176,562	228,048		10,000	222,928	121,921	134,373	203,354
2006			119,237	109,730	285,315			39,318	89,590	389,455	197,855
2007			262,895	317,861	216,202			42,756	148,100	279,155	191,855
2008			297,076	221,040	300,980			83,160	183,549	364,350	297,628
2009			253,161	260,130					221,971	329,908	211,297
<b>TOTAL</b>		<b>191,478</b>	<b>1,390,205</b>	<b>1,078,354</b>	<b>1,290,675</b>		<b>10,000</b>	<b>388,162</b>	<b>765,131</b>	<b>1,497,241</b>	<b>1,101,989</b>
O.D.											1,049

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		395,785	1,012,460	245,069	353,020		21,270	493,785	180,443	218,087	224,503
2006	149	1,620	190,052	154,488	417,371	72	840	105,949	140,301	572,030	215,662
2007	399	8,721	495,933	395,932	291,695	97	2,528	161,105	207,107	381,983	199,913
2008	297	18,187	711,858	275,639	341,661	830	13,232	398,575	245,379	419,533	311,319
2009	473	21,679	729,317	296,992	245,945	778	19,490	479,832	237,940	287,054	223,341
<b>TOTAL</b>	<b>1,318</b>	<b>445,992</b>	<b>3,139,620</b>	<b>1,368,120</b>	<b>1,649,692</b>	<b>1,777</b>	<b>57,360</b>	<b>1,639,246</b>	<b>1,011,170</b>	<b>1,878,687</b>	<b>1,174,738</b>
O.D.											1,093

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,285,313	5,907,669	1,175,831			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,151,135	-819,257	5,949			
TOTAL LOSSES	4,134,178	5,088,412	1,181,780			
EXPECTED LOSSES	4,725,264	4,441,901	941,990			
CREDIBILITY	.18	.36	.58			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.540	.664	.154	1.358		
INDICATED (POST-TEST)	.508	.625	.145	1.278		
PRES. ON RATE LEVEL	.592	.557	.118	1.267		
DERIVED BY FORMULA	.577	.581	.134	1.292		
UNDERLYING PRES. RATE	.617	.580	.123	1.320		
PROPOSED	.571	.575	.132	1.278		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	1.278
IND. RATES				1.28	MINIMUM PREMIUM	
MAN. RATES	1.45	1.42	1.34	+ 1.28	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	411	1,167	2.839							
2006	417	5,090	12.206					1		1
2007	395	51	.129							
2008	389									
2009	382									
<b>TOTAL</b>	<b>1,994</b>	<b>6,308</b>	<b>3.163</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
2005											1,167
2006					101					1,208	3,781
2007											51
<b>TOTAL</b>					<b>101</b>					<b>1,208</b>	<b>4,999</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											1,288
2006			4	3	147			33	36	1,769	4,121
2007											53
<b>TOTAL</b>			<b>4</b>	<b>3</b>	<b>147</b>			<b>33</b>	<b>36</b>	<b>1,769</b>	<b>5,462</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	37	1,955	5,462	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-905	-5,350	145	
TOTAL LOSSES			5,607	
EXPECTED LOSSES	3,629	28,123	24,335	
CREDIBILITY	.00	.01	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	2.812	2.812
INDICATED (POST-TEST)	.000	.000	2.646	2.646
PRES. ON RATE LEVEL	1.746	13.536	11.711	26.993
DERIVED BY FORMULA	1.746	13.401	11.167	26.314
UNDERLYING PRES. RATE	1.819	14.104	12.204	28.127
PROPOSED	1.746	13.401	11.167	26.314

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	26.314
IND. RATES				26.31	MINIMUM PREMIUM	
MAN. RATES	31.30	31.30	28.55	+ 26.31	PRESENT	

+PROPOSED



MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	4									
2006	5									
2007	6									
2008	4									
2009	2									
<b>TOTAL</b>	<b>21</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		4	25			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.000	.000		
INDICATED (POST-TEST)	.000	.000	.000	.000		
PRES. ON RATE LEVEL	.031	.162	1.121	1.314		
DERIVED BY FORMULA	.031	.162	1.121	1.314		
UNDERLYING PRES. RATE	.032	.169	1.168	1.369		
PROPOSED	.031	.162	1.121	1.314		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	1.314
IND. RATES				1.31	MINIMUM PREMIUM	
MAN. RATES	1.45	1.47	1.39	+ 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	
2005	210,093	391,834	.186			1			6	7
2006	214,848	638,610	.297			1	3		7	11
2007	229,419	218,982	.095				4		1	5
2008	240,696	435,702	.181				3		4	7
2009	238,452	103,396	.043				1		6	7
<b>TOTAL</b>	<b>1,133,508</b>	<b>1,788,524</b>	<b>.158</b>			<b>2</b>	<b>11</b>		<b>24</b>	<b>37</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			236,076		28,194			40,473		43,239	43,852
2006			285,718	109,649	64,283			40,000	7,749	71,054	60,157
2007				14,075	320				133,646	2,515	68,426
2008				220,205	45,790				33,915	22,350	113,442
2009				10,286	12,816				24,942	12,626	42,726
<b>TOTAL</b>			<b>521,794</b>	<b>354,215</b>	<b>151,403</b>			<b>80,473</b>	<b>200,252</b>	<b>151,784</b>	<b>328,603</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			336,172		43,643			89,648		70,176	48,413
2006	151	3,115	409,882	150,213	96,242	6	686	87,659	14,119	104,343	65,571
2007	15	106	5,203	16,548	831	85	970	49,099	165,013	9,865	71,300
2008	251	5,028	225,394	214,880	61,177	152	1,030	33,188	36,692	27,334	118,660
2009	19	958	32,282	13,056	11,953	72	1,708	39,942	19,897	12,616	45,161
<b>TOTAL</b>	<b>436</b>	<b>9,207</b>	<b>1,008,933</b>	<b>394,697</b>	<b>213,846</b>	<b>315</b>	<b>4,394</b>	<b>299,536</b>	<b>235,721</b>	<b>224,334</b>	<b>349,105</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,322,821	1,068,598	349,105			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-821,259	-184,886	2,125			
TOTAL LOSSES	501,562	883,712	351,230			
EXPECTED LOSSES	3,355,183	997,487	340,053			
CREDIBILITY	.23	.47	.75			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.044	.078	.031	.153		
INDICATED (POST-TEST)	.041	.073	.029	.143		
PRES. ON RATE LEVEL	.284	.084	.029	.397		
DERIVED BY FORMULA	.228	.079	.029	.336		
UNDERLYING PRES. RATE	.296	.088	.030	.414		
PROPOSED	.228	.079	.029	.336		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	.336
IND. RATES				.34	MINIMUM PREMIUM	
MAN. RATES	.51	.49	.42	+ .34	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	18,272	112,063	.613				1	3	4
2006	16,872	2,785	.016						
2007	17,048	179,370	1.052			1			1
2008	17,255	155,098	.898				1	4	5
2009	17,253	356,936	2.068				1	4	5
<b>TOTAL</b>	<b>86,700</b>	<b>806,252</b>	<b>.930</b>			<b>1</b>	<b>3</b>	<b>11</b>	<b>15</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				31,332	5,954				60,883	6,338	7,556
2006											2,785
2007			138,143					26,892			14,335
2008				13,739	31,426				68,057	28,773	13,103
2009				44,227	40,783				25,435	193,014	53,477
<b>TOTAL</b>			<b>138,143</b>	<b>89,298</b>	<b>78,163</b>			<b>26,892</b>	<b>154,375</b>	<b>228,125</b>	<b>91,256</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				43,489	9,217				90,107	10,287	8,342
2006											3,036
2007		3,086	184,885	3,622	1,462		759	54,250	1,807	316	14,937
2008	19	633	24,692	18,266	34,617	298	1,945	63,249	71,171	37,021	13,706
2009	82	3,640	121,914	49,839	38,912	200	5,322	143,674	70,712	157,610	56,525
<b>TOTAL</b>	<b>103</b>	<b>7,359</b>	<b>331,491</b>	<b>115,216</b>	<b>84,208</b>	<b>498</b>	<b>8,026</b>	<b>261,173</b>	<b>233,797</b>	<b>205,234</b>	<b>96,546</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	608,650	638,455	96,546			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-141,694	-80,544	472			
TOTAL LOSSES	466,956	557,911	97,018			
EXPECTED LOSSES	570,487	427,431	78,031			
CREDIBILITY	.04	.08	.14			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.539	.643	.112	1.294		
INDICATED (POST-TEST)	.507	.605	.105	1.217		
PRES. ON RATE LEVEL	.632	.473	.086	1.191		
DERIVED BY FORMULA	.627	.484	.089	1.200		
UNDERLYING PRES. RATE	.658	.493	.090	1.241		
PROPOSED	.627	.484	.089	1.200		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	1.200
IND. RATES				1.20	MINIMUM PREMIUM	
MAN. RATES	1.43	1.39	1.26	+ 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	
2005	332,041	57,916	.017						3	3
2006	356,615	120,535	.033					2	1	3
2007	387,085	116,198	.030					1	1	2
2008	360,571	88,884	.024					1	2	3
2009	303,246	277,703	.091						3	3
<b>TOTAL</b>	<b>1,739,558</b>	<b>661,236</b>	<b>.038</b>						<b>4</b>	<b>10</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					3,477					20,215	34,224
2006				6,234	2,980				33,213	25,882	52,226
2007				3,940	2,510				10,910	2,540	96,298
2008				13,376	771				19,467	6,496	48,774
2009					92,939					142,582	42,182
<b>TOTAL</b>				<b>23,550</b>	<b>102,677</b>				<b>63,590</b>	<b>197,715</b>	<b>273,704</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					5,383					32,809	37,783
2006	9	11	870	8,378	4,413	27	46	5,159	48,171	38,527	56,926
2007	5	33	1,763	4,809	3,363	7	81	4,179	13,651	3,937	100,343
2008	16	282	12,943	12,708	1,552	86	541	17,732	20,090	8,664	51,018
2009	69	3,013	109,591	40,785	80,820	101	2,831	81,473	39,905	114,575	44,586
<b>TOTAL</b>	<b>99</b>	<b>3,339</b>	<b>125,167</b>	<b>66,680</b>	<b>95,531</b>	<b>221</b>	<b>3,499</b>	<b>108,543</b>	<b>121,817</b>	<b>198,512</b>	<b>290,656</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	240,868	482,540	290,656	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-945,334	-228,487	2,225	
TOTAL LOSSES		254,053	292,881	
EXPECTED LOSSES	3,740,050	1,182,899	382,703	
CREDIBILITY	.31	.63	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.015	.017	.032
INDICATED (POST-TEST)	.000	.014	.016	.030
PRES. ON RATE LEVEL	.207	.065	.021	.293
DERIVED BY FORMULA	.143	.033	.016	.192
UNDERLYING PRES. RATE	.215	.068	.022	.305
PROPOSED	.143	.033	.016	.192

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE
IND. RATES				.22	MINIMUM PREMIUM
MAN. RATES	.35	.34	.31	+ .22	PRESENT

+PROPOSED \*LIMITED

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
2005	104,020	4,816,453	4.630			104,020	1	1	11	6	63	82
2006	104,825	2,874,733	2.742			104,825			7	11	57	75
2007	116,995	3,803,019	3.250			116,995			5	10	61	76
2008	122,760	3,541,932	2.885			122,760	2		3	13	51	69
2009	126,702	2,394,502	1.889			126,702			1	12	51	64
<b>TOTAL</b>	<b>575,302</b>	<b>17,430,639</b>	<b>3.030</b>			<b>575,302</b>	<b>3</b>	<b>1</b>	<b>27</b>	<b>52</b>	<b>283</b>	<b>366</b>
O.D.		6,985	.001							1		1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	1,500	235,300	2,138,733	176,041	542,677		87,951	709,682	68,600	601,272	254,697
2006			1,105,877	468,396	240,309			338,090	181,187	321,527	219,347
2007			874,869	484,476	368,789			990,468	242,366	517,344	324,707
2008	547,083		496,722	652,195	286,366	2,500		263,615	594,871	380,498	318,082
2009			247,994	332,194	560,507			234,834	176,641	624,314	218,018
<b>TOTAL</b>	<b>548,583</b>	<b>235,300</b>	<b>4,864,195</b>	<b>2,113,302</b>	<b>1,998,648</b>	<b>2,500</b>	<b>87,951</b>	<b>2,536,689</b>	<b>1,263,665</b>	<b>2,444,955</b>	<b>1,334,851</b>
O.D.				5,248						220	1,517

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	2,162	486,365	2,725,131	244,346	840,067		187,072	1,307,094	101,528	975,864	281,185
2006	642	12,109	1,591,296	639,748	360,641	151	5,875	748,699	276,261	475,649	239,088
2007	615	22,589	1,310,368	617,146	499,693	170	23,548	1,651,416	389,640	714,321	338,345
2008	639,304	33,825	1,376,978	689,794	352,635	6,995	36,336	1,112,517	672,610	472,006	332,714
2009	857	45,793	1,495,188	508,684	520,704	1,882	47,358	989,437	326,367	528,112	230,445
<b>TOTAL</b>	<b>643,580</b>	<b>600,681</b>	<b>8,498,961</b>	<b>2,699,718</b>	<b>2,573,740</b>	<b>9,198</b>	<b>300,189</b>	<b>5,809,163</b>	<b>1,766,406</b>	<b>3,165,952</b>	<b>1,421,777</b>
O.D.				7,284					326		1,669

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	15,861,772	10,213,426	1,423,446		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-3,968,568	-1,482,398	7,887		
TOTAL LOSSES	11,893,204	8,731,028	1,431,333		
EXPECTED LOSSES	16,355,837	8,082,993	1,236,899		
CREDIBILITY	.15	.30	.48		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	2.067	1.518	.249	3.834	
INDICATED (POST-TEST)	1.945	1.428	.234	3.607	
PRES. ON RATE LEVEL	2.729	1.348	.206	4.283	
DERIVED BY FORMULA	2.611	1.372	.219	4.202	
UNDERLYING PRES. RATE	2.843	1.405	.215	4.463	
PROPOSED	2.611	1.372	.219	4.202	
<b>IND. RATES</b>					
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE
IND. RATES				4.20	MINIMUM PREMIUM
MAN. RATES	4.89	4.89	4.53	+ 4.20	PRESENT

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	7,984	2,965,093	371.379			9	9	25	43
2006	9,015	1,985,083	220.197		1	3	11	19	34
2007	10,216	2,786,740	272.781			4	18	31	53
2008	10,723	2,115,797	197.313			1	16	25	42
2009	11,501	914,522	79.516			1	2	29	32
<b>TOTAL</b>	<b>49,439</b>	<b>10,767,235</b>	<b>217.788</b>		<b>1</b>	<b>18</b>	<b>56</b>	<b>129</b>	<b>204</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,236,636	404,288	73,707			805,045	253,339	55,037	137,041
2006		219,377	453,446	477,176	43,283		6,231	360,000	266,240	112,864	46,466
2007			564,747	1,037,015	128,103			331,553	490,598	185,681	49,043
2008			154,440	921,936	116,388			33,500	352,439	383,562	153,532
2009			192,323	138,374	276,884			50,000	35,012	183,093	38,836
<b>TOTAL</b>		<b>219,377</b>	<b>2,601,592</b>	<b>2,978,789</b>	<b>638,365</b>		<b>6,231</b>	<b>1,580,098</b>	<b>1,397,628</b>	<b>920,237</b>	<b>424,918</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,760,970	561,151	114,097			1,783,175	374,943	89,325	151,293
2006	654	355,252	707,338	641,733	70,780	224	19,425	801,427	392,199	171,913	50,648
2007	1,283	20,506	1,152,284	1,241,566	202,473	316	13,078	862,142	641,663	276,699	51,103
2008	1,049	25,567	1,118,755	895,458	177,734	1,575	14,192	444,274	408,243	452,498	160,594
2009	410	24,363	780,080	239,557	257,438	436	11,043	238,134	82,016	152,553	41,050
<b>TOTAL</b>	<b>3,396</b>	<b>425,688</b>	<b>5,519,427</b>	<b>3,579,465</b>	<b>822,522</b>	<b>2,551</b>	<b>57,738</b>	<b>4,129,152</b>	<b>1,899,064</b>	<b>1,142,988</b>	<b>454,688</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,137,952	7,444,039	454,688			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,378,413	-962,297	1,928			
TOTAL LOSSES	8,759,539	6,481,742	456,616			
EXPECTED LOSSES	5,758,013	5,320,674	294,458			
CREDIBILITY	.17	.48	.32			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	177.179	131.106	9.236	317.521		
INDICATED (POST-TEST)	166.725	123.371	8.691	298.787		
PRES. ON RATE LEVEL	111.773	103.284	5.716	220.773		
DERIVED BY FORMULA	121.115	112.926	6.668	240.709		
UNDERLYING PRES. RATE	116.467	107.621	5.956	230.044		
PROPOSED	121.115	112.926	6.668	240.709		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	240.709
IND. RATES				240.71	MINIMUM PREMIUM	
MAN. RATES	174.19	204.51	233.50	+240.71	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	317	344,904	1088.025			1			1	2
2006	316	7,212	22.822							
2007	291	33,522	115.195				1			1
2008	288	78	.270							
2009	276	9,360	33.913							
<b>TOTAL</b>	<b>1,488</b>	<b>395,076</b>	<b>265.508</b>			<b>1</b>	<b>1</b>	<b>1</b>		<b>3</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			139,330		1,064			200,943		3,567	
2006											7,212
2007				32,000					607		915
2008											78
2009											9,360
<b>TOTAL</b>			<b>139,330</b>	<b>32,000</b>	<b>1,064</b>			<b>200,943</b>	<b>607</b>	<b>3,567</b>	<b>17,565</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			198,406		1,647			445,089		5,789	
2006											7,861
2007	40	233	11,729	37,564	954		4	221	747	30	953
2008											82
2009											9,894
<b>TOTAL</b>	<b>40</b>	<b>233</b>	<b>210,135</b>	<b>37,564</b>	<b>2,601</b>		<b>4</b>	<b>445,310</b>	<b>747</b>	<b>5,819</b>	<b>18,790</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	655,722	46,731	18,790	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-18,045	-8,346	27	
TOTAL LOSSES	637,677	38,385	18,817	
EXPECTED LOSSES	71,802	43,590	4,599	
CREDIBILITY	.01	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	428.546	25.796	12.646	466.988
INDICATED (POST-TEST)	403.262	24.274	11.900	439.436
PRES. ON RATE LEVEL	46.309	28.114	2.966	77.389
DERIVED BY FORMULA	49.879	28.037	3.145	81.061
UNDERLYING PRES. RATE	48.254	29.294	3.091	80.639
PROPOSED	49.879	28.037	3.145	81.061

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	81.061
IND. RATES				81.06	MINIMUM PREMIUM	
MAN. RATES	78.25	83.15	81.85	+ 81.06	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
2005	53,482	778,294	1.455			53,482			1	4	15	20
2006	50,628	3,421,542	6.758			50,628			4	22	32	58
2007	49,359	1,054,241	2.135			49,359			1	6	14	21
2008	47,448	775,902	1.635			47,448			2	3	11	16
2009	46,515	1,471,093	3.162			46,515			1	4	19	24
<b>TOTAL</b>	<b>247,432</b>	<b>7,501,072</b>	<b>3.032</b>			<b>247,432</b>			<b>9</b>	<b>39</b>	<b>91</b>	<b>139</b>
O.D.		8,269	.003									

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			124,046	173,561	66,110			23,321	217,235	66,439	107,582
2006			638,091	738,846	247,405			593,750	510,704	221,578	471,168
2007			155,279	314,520	106,456			151,139	121,454	159,072	46,321
2008			244,887	87,755	62,694			194,462	33,387	107,495	45,222
2009			189,981	71,887	412,799			234,721	67,773	312,523	181,409
<b>TOTAL</b>			<b>1,352,284</b>	<b>1,386,569</b>	<b>895,464</b>			<b>1,197,393</b>	<b>950,553</b>	<b>867,107</b>	<b>851,702</b>
O.D.											8,269

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			176,642	240,902	102,339			51,656	321,508	107,830	118,771
2006	1,013	7,478	950,575	995,693	371,912	419	9,657	1,226,921	748,665	336,572	513,573
2007	390	6,023	336,680	381,115	148,618	83	5,287	361,105	172,232	220,965	48,266
2008	116	11,015	428,463	106,859	76,696	162	15,240	443,515	71,922	125,691	47,302
2009	444	25,185	826,657	250,965	370,382	1,413	35,446	678,656	168,605	267,047	191,749
<b>TOTAL</b>	<b>1,963</b>	<b>49,701</b>	<b>2,719,017</b>	<b>1,975,534</b>	<b>1,069,947</b>	<b>2,077</b>	<b>65,630</b>	<b>2,761,853</b>	<b>1,482,932</b>	<b>1,058,105</b>	<b>919,661</b>
O.D.											9,013

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,600,241	5,586,518	928,674	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,001,812	-976,531	5,097	
TOTAL LOSSES	3,598,429	4,609,987	933,771	
EXPECTED LOSSES	7,972,259	5,106,997	863,538	
CREDIBILITY	.08	.17	.27	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.454	1.863	.377	3.694
INDICATED (POST-TEST)	1.368	1.753	.355	3.476
PRES. ON RATE LEVEL	3.092	1.981	.335	5.408
DERIVED BY FORMULA	2.954	1.942	.340	5.236
UNDERLYING PRES. RATE	3.222	2.064	.349	5.635
PROPOSED	2.954	1.942	.340	5.236

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	5.236
IND. RATES				5.24	MINIMUM PREMIUM	
MAN. RATES	6.60	6.32	5.72	+ 5.24	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
2005	285,064	10,570,233	3.708			285,064	3		21	39	252	315
2006	284,921	15,552,957	5.458			284,921			36	64	284	384
2007	332,908	14,135,004	4.245			332,908			34	47	257	338
2008	340,227	12,300,771	3.615			340,227			19	72	198	289
2009	363,528	13,363,469	3.676			363,528			8	46	341	395
<b>TOTAL</b>	<b>1,606,648</b>	<b>65,922,434</b>	<b>4.103</b>			<b>1,606,648</b>	<b>3</b>		<b>118</b>	<b>268</b>	<b>1332</b>	<b>1721</b>
O.D.		123,409	.007							1	4	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	231,221		3,861,398	1,431,531	1,149,627	120,317		1,043,221	737,543	1,325,110	670,265
2006			6,071,873	1,595,396	1,454,940			2,913,283	824,961	1,789,061	903,443
2007			5,633,750	1,629,272	1,368,876			2,023,114	1,006,269	1,659,458	814,265
2008			3,152,773	2,996,692	1,191,163			951,703	1,731,265	1,386,065	891,110
2009			1,268,855	1,527,036	2,793,529			417,225	2,661,487	3,356,395	1,338,942
<b>TOTAL</b>	<b>231,221</b>		<b>19,988,649</b>	<b>9,179,927</b>	<b>7,958,135</b>	<b>120,317</b>		<b>7,348,546</b>	<b>6,961,525</b>	<b>9,516,089</b>	<b>4,618,025</b>
O.D.				6,688	31,742				10,070	57,773	17,136

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	333,189		5,490,441	1,986,967	1,779,616	196,237		2,306,229	1,091,565	2,150,647	739,973
2006	2,183	63,647	8,395,272	2,214,512	2,165,141	679	43,887	5,600,474	1,292,343	2,646,100	984,753
2007	2,128	139,649	8,223,233	2,159,311	1,876,744	691	63,965	4,438,447	1,500,713	2,296,890	848,464
2008	3,614	180,190	7,272,065	3,190,304	1,499,483	7,744	116,769	3,551,374	2,014,828	1,685,329	932,101
2009	4,006	220,541	7,194,792	2,397,776	2,581,612	8,386	209,924	4,864,577	2,112,278	2,880,510	1,415,262
<b>TOTAL</b>	<b>345,120</b>	<b>604,027</b>	<b>36,575,803</b>	<b>11,948,870</b>	<b>9,902,596</b>	<b>213,737</b>	<b>434,545</b>	<b>20,761,101</b>	<b>8,011,727</b>	<b>11,659,476</b>	<b>4,920,553</b>
O.D.	30	915	33,868	21,321	29,434	48	1,101	33,006	29,990	48,085	18,211

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	59,003,301	41,651,499	4,938,764			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-11,297,688	-4,801,942	25,702			
TOTAL LOSSES	47,705,613	36,849,557	4,964,466			
EXPECTED LOSSES	46,785,590	26,316,894	3,984,487			
CREDIBILITY	.29	.59	.95			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.969	2.294	.309	5.572		
INDICATED (POST-TEST)	2.794	2.159	.291	5.244		
PRES. ON RATE LEVEL	2.795	1.572	.238	4.605		
DERIVED BY FORMULA	2.795	1.918	.288	5.001		
UNDERLYING PRES. RATE	2.912	1.638	.248	4.798		
PROPOSED	2.795	1.918	.288	5.001		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	5.001
IND. RATES				5.00	MINIMUM PREMIUM	
MAN. RATES	4.87	5.01	4.87	+ 5.00	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	539	264,859	491.389			1	1	2	4	
2006	549	86,578	157.701				1	6	7	
2007	555	583,090	1050.612			2	2	3	7	
2008	506	190,784	377.043				3	2	5	
2009	493	100,895	204.655				2		2	
<b>TOTAL</b>	<b>2,642</b>	<b>1,226,206</b>	<b>464.120</b>			<b>3</b>	<b>9</b>	<b>13</b>	<b>25</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			125,592	39,303	3,538			62,825	22,409	1,290	9,902
2006				4,370	20,120				18,964	25,013	18,111
2007			257,909	32,406	9,565			122,576	84,785	27,086	48,763
2008				108,427	2,885				26,286	17,044	36,142
2009				26,935					62,076		11,884
<b>TOTAL</b>			<b>383,501</b>	<b>211,441</b>	<b>36,108</b>			<b>185,401</b>	<b>214,520</b>	<b>70,433</b>	<b>124,802</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			178,843	54,553	5,477			139,157	33,165	2,093	10,932
2006	6	22	1,407	6,333	29,355	17	26	3,225	27,807	36,983	19,741
2007	44	6,020	358,270	45,510	16,055	58	4,099	280,311	114,892	41,881	50,811
2008	123	2,255	103,666	102,461	8,925	115	792	25,667	28,389	20,875	37,805
2009	31	1,402	44,963	19,454	2,102	152	3,625	81,463	40,722	6,145	12,561
<b>TOTAL</b>	<b>204</b>	<b>9,699</b>	<b>687,149</b>	<b>228,311</b>	<b>61,914</b>	<b>342</b>	<b>8,542</b>	<b>529,823</b>	<b>244,975</b>	<b>107,977</b>	<b>131,850</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,235,759	643,177	131,850			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-90,263	-59,037	452			
TOTAL LOSSES	1,145,496	584,140	132,302			
EXPECTED LOSSES	359,380	307,829	76,598			
CREDIBILITY	.03	.07	.13			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	433.572	221.098	50.076	704.746		
INDICATED (POST-TEST)	407.991	208.053	47.122	663.166		
PRES. ON RATE LEVEL	130.543	111.818	27.824	270.185		
DERIVED BY FORMULA	138.866	118.554	30.333	287.753		
UNDERLYING PRES. RATE	136.026	116.513	28.992	281.531		
PROPOSED	138.866	118.554	30.333	287.753		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	287.753
IND. RATES				287.75	MINIMUM PREMIUM	
MAN. RATES	262.54	279.23	285.76	+287.75	PRESENT	

+PROPOSED

ANNUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	7,137	2,412,162	337,979			8	6	28	42
2006	7,074	3,874,444	547,702		2	5	14	16	37
2007	7,918	3,537,458	446,761			9	14	22	45
2008	9,038	3,693,488	408,662		1	6	13	33	53
2009	13,782	2,772,538	201,170			2	3	58	63
<b>TOTAL</b>	<b>44,949</b>	<b>16,290,090</b>	<b>362,413</b>		<b>3</b>	<b>30</b>	<b>50</b>	<b>157</b>	<b>240</b>

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,374,455	174,409	175,057			402,983	49,883	163,309	72,066
2006		819,512	735,485	936,662	71,220		243,323	235,584	592,398	104,727	135,533
2007			1,636,580	739,821	106,315			426,712	327,037	193,325	107,668
2008		707,650	816,992	685,581	247,456		300,000	317,943	326,349	152,880	138,637
2009			391,119	164,614	1,074,155			111,152	45,798	851,603	134,097
<b>TOTAL</b>		<b>1,527,162</b>	<b>4,954,631</b>	<b>2,701,087</b>	<b>1,674,203</b>		<b>543,323</b>	<b>1,494,374</b>	<b>1,341,465</b>	<b>1,465,844</b>	<b>588,001</b>

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,957,224	242,079	270,988			892,607	73,826	265,052	79,561
2006	1,286	784,219	1,180,578	1,258,220	118,201	488	344,511	599,582	858,142	165,742	147,731
2007	934	42,240	2,475,072	919,189	176,786	220	14,592	994,808	446,937	280,117	112,190
2008	840	511,196	1,889,169	736,518	318,507	1,453	293,230	976,566	386,364	200,655	145,014
2009	1,107	59,983	1,994,105	627,125	958,875	1,219	31,513	741,377	285,751	693,221	141,741
<b>TOTAL</b>	<b>4,167</b>	<b>1,397,638</b>	<b>9,496,148</b>	<b>3,783,131</b>	<b>1,843,357</b>	<b>3,380</b>	<b>683,846</b>	<b>4,204,940</b>	<b>2,051,020</b>	<b>1,604,787</b>	<b>626,237</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,790,119	9,282,295	626,237			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,420,821	-1,235,914	4,308			
TOTAL LOSSES	12,369,298	8,046,381	630,545			
EXPECTED LOSSES	15,230,385	7,390,020	583,842			
CREDIBILITY	.33	.60	.51			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	275.185	179.011	14.028	468.224		
INDICATED (POST-TEST)	258.949	168.449	13.200	440.598		
PRES. ON RATE LEVEL	325.182	157.783	12.466	495.431		
DERIVED BY FORMULA	303.325	164.183	12.840	480.348		
UNDERLYING PRES. RATE	338.837	164.409	12.989	516.235		
PROPOSED	303.325	164.183	12.840	480.348		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	480.348
IND. RATES				480.35	MINIMUM PREMIUM	
MAN. RATES	478.83	525.68	523.99	+480.35	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	452,010	8,160,796	1.805			18	30	182	230
2006	495,513	6,809,400	1.374			12	28	140	180
2007	539,372	8,600,880	1.594			11	27	165	203
2008	508,629	5,201,686	1.022			2	28	132	162
2009	452,484	3,520,879	.778			3	7	98	108
<b>TOTAL</b>	<b>2,448,008</b>	<b>32,293,641</b>	<b>1.319</b>			<b>46</b>	<b>120</b>	<b>717</b>	<b>883</b>
O.D.		584,351	.023				3	6	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			2,229,545	1,236,370	1,065,699			699,247	689,545	1,353,965	886,425
2006			2,085,547	1,255,141	547,819			783,422	611,727	898,642	627,102
2007			2,000,468	1,525,173	770,923			888,167	1,361,376	1,118,710	936,063
2008			321,652	1,256,763	861,210			200,953	621,771	1,203,114	736,223
2009			352,225	428,300	553,701			241,424	158,629	1,200,978	585,622
<b>TOTAL</b>			<b>6,989,437</b>	<b>5,701,747</b>	<b>3,799,352</b>			<b>2,813,213</b>	<b>3,443,048</b>	<b>5,775,409</b>	<b>3,771,435</b>
O.D.				243,366	34,148				86,239	140,669	79,929

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			3,174,874	1,716,082	1,649,700			1,548,834	1,020,526	2,197,489	978,613
2006	1,722	23,397	3,049,210	1,704,008	822,315	509	13,857	1,764,777	918,585	1,330,716	683,541
2007	1,926	57,714	3,334,672	1,899,559	1,063,030	888	35,892	2,372,675	1,825,073	1,576,504	975,378
2008	1,510	46,505	1,932,568	1,346,327	1,001,577	2,810	39,012	1,180,452	817,070	1,384,995	770,089
2009	963	55,249	1,775,500	585,498	525,645	2,313	59,023	1,317,290	477,903	990,241	619,002
<b>TOTAL</b>	<b>6,121</b>	<b>182,865</b>	<b>13,266,824</b>	<b>7,251,474</b>	<b>5,062,267</b>	<b>6,520</b>	<b>147,784</b>	<b>8,184,028</b>	<b>5,059,157</b>	<b>7,479,945</b>	<b>4,026,623</b>
O.D.	205	5,102	177,082	278,834	42,726	161	3,931	110,572	139,704	123,298	84,448

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	22,091,195	25,437,405	4,111,071			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,191,460	-3,316,173	22,998			
TOTAL LOSSES	16,899,735	22,121,232	4,134,069			
EXPECTED LOSSES	20,734,628	17,356,377	3,867,854			
CREDIBILITY	.38	.79	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.690	.904	.169	1.763		
INDICATED (POST-TEST)	.649	.851	.159	1.659		
PRES. ON RATE LEVEL	.813	.680	.152	1.645		
DERIVED BY FORMULA	.751	.815	.159	1.725		
UNDERLYING PRES. RATE	.847	.709	.158	1.714		
PROPOSED	.722	.784	.153	1.659		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	1.659
IND. RATES				1.66	MINIMUM PREMIUM	
MAN. RATES	1.89	1.82	1.74	+ 1.66	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	40,100	808,885	2.017			40,100			1	1	25	27
2006	40,223	710,847	1.767			40,223			2		23	25
2007	40,125	347,606	.866			40,125				1	27	28
2008	41,451	684,090	1.650			41,451				4	24	28
2009	42,792	797,336	1.863			42,792				5	24	29
<b>TOTAL</b>	<b>204,691</b>	<b>3,348,764</b>	<b>1.636</b>			<b>204,691</b>			<b>3</b>	<b>11</b>	<b>123</b>	<b>137</b>
O.D.		1,200										

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			239,514	31,387	67,270			227,517	32,821	136,354	74,022
2006			287,591		106,096			155,031		107,336	54,793
2007				50,961	108,297				6,024	98,423	83,901
2008				83,578	116,327				171,362	198,825	113,998
2009				191,874	186,302				88,502	283,572	47,086
<b>TOTAL</b>			<b>527,105</b>	<b>357,800</b>	<b>584,292</b>			<b>382,548</b>	<b>298,709</b>	<b>824,510</b>	<b>373,800</b>
O.D.											1,200

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			338,698	43,565	104,132			500,448	48,575	221,303	81,720
2006		3,029	401,327	5,292	155,850		2,587	331,088	6,904	157,806	59,724
2007	64	619	32,482	67,786	141,494	4	130	9,489	15,032	132,255	87,425
2008	105	3,002	122,351	98,379	129,881	764	5,873	185,689	198,470	233,357	119,242
2009	354	16,080	539,957	220,339	176,981	417	10,764	278,192	137,423	236,632	49,770
<b>TOTAL</b>	<b>523</b>	<b>22,730</b>	<b>1,434,815</b>	<b>435,361</b>	<b>708,338</b>	<b>1,185</b>	<b>19,354</b>	<b>1,304,906</b>	<b>406,404</b>	<b>981,353</b>	<b>397,881</b>
O.D.											1,268

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,783,513	2,531,456	399,149			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-711,542	-423,555	2,574			
TOTAL LOSSES	2,071,971	2,107,901	401,723			
EXPECTED LOSSES	2,896,378	2,274,118	415,524			
CREDIBILITY	.07	.15	.24			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.012	1.030	.196	2.238		
INDICATED (POST-TEST)	.952	.969	.184	2.105		
PRES. ON RATE LEVEL	1.358	1.066	.195	2.619		
DERIVED BY FORMULA	1.330	1.051	.192	2.573		
UNDERLYING PRES. RATE	1.415	1.111	.203	2.729		
PROPOSED	1.330	1.051	.192	2.573		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.573
IND. RATES				2.57	MINIMUM PREMIUM	
MAN. RATES	3.10	3.02	2.77	+ 2.57	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
2005	1,008,846	18,472,700	1.831			1,008,846			37	67	266	370
2006	994,631	15,893,218	1.597			994,631	1		26	72	272	371
2007	1,054,838	13,250,824	1.256			1,054,838	1		18	78	238	335
2008	1,052,042	13,683,684	1.300			1,052,042			12	91	216	319
2009	1,013,701	9,403,236	.927			1,013,701			4	39	258	301
<b>TOTAL</b>	<b>5,124,058</b>	<b>70,703,662</b>	<b>1.380</b>			<b>5,124,058</b>	<b>2</b>		<b>97</b>	<b>347</b>	<b>1250</b>	<b>1696</b>
O.D.		75,836	.001							1	2	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2005			6,341,963	2,215,388	2,011,275			2,464,301	1,996,492	1,981,926	1,461,355
2006	195,634		3,709,064	2,998,354	1,920,220			1,845,918	1,795,485	1,828,251	1,600,292
2007	70,666		2,843,755	1,946,490	2,030,390			991,523	1,562,383	2,332,189	1,473,428
2008			1,850,691	3,165,119	2,094,890			573,916	2,787,485	1,690,719	1,520,864
2009			464,814	1,273,043	2,044,680			258,459	1,077,323	2,792,748	1,492,169
<b>TOTAL</b>	<b>266,300</b>		<b>15,210,287</b>	<b>11,598,394</b>	<b>10,101,455</b>			<b>6,134,117</b>	<b>9,219,168</b>	<b>10,625,833</b>	<b>7,548,108</b>
O.D.				31,696	9,853				2,607	16,664	15,016

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2005			9,006,600	3,074,957	3,113,457			5,372,060	2,954,808	3,216,665	1,613,336
2006	250,712	43,295	5,535,538	4,074,775	2,849,095	1,485	32,630	4,147,474	2,660,752	2,718,911	1,744,318
2007	92,185	82,742	4,778,389	2,508,915	2,712,440	1,041	41,406	2,744,454	2,173,721	3,214,583	1,535,312
2008	3,855	152,072	6,190,493	3,418,500	2,460,341	12,103	121,719	3,799,872	2,993,116	2,090,781	1,590,824
2009	3,054	152,642	5,073,982	1,860,490	1,891,518	5,787	145,991	3,462,284	1,528,762	2,360,874	1,577,223
<b>TOTAL</b>	<b>349,806</b>	<b>430,751</b>	<b>30,585,002</b>	<b>14,937,637</b>	<b>13,026,851</b>	<b>20,416</b>	<b>341,746</b>	<b>19,526,144</b>	<b>12,311,159</b>	<b>13,601,814</b>	<b>8,061,013</b>
O.D.	51	302	13,267	45,764	10,029	8	167	5,160	6,215	19,163	16,044

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	51,272,820	53,958,632	8,077,057			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-11,845,627	-7,143,463	43,892			
TOTAL LOSSES	39,427,193	46,815,169	8,120,949			
EXPECTED LOSSES	47,756,220	37,918,028	7,224,922			
CREDIBILITY	.63	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.769	.914	.158	1.841		
INDICATED (POST-TEST)	.724	.860	.149	1.733		
PRES. ON RATE LEVEL	.895	.710	.135	1.740		
DERIVED BY FORMULA	.787	.860	.149	1.796		
UNDERLYING PRES. RATE	.932	.740	.141	1.813		
PROPOSED	.763	.833	.144	1.740		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	1.740
IND. RATES				1.74	MINIMUM PREMIUM	
MAN. RATES	1.86	1.89	1.84	+ 1.74	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
2005	1,693,900	32,329,568	1.908			1,693,900		2	52	117	754	925
2006	1,656,609	24,587,494	1.484			1,656,609	2		33	93	684	812
2007	1,768,334	32,148,032	1.817			1,768,334	1		34	158	720	913
2008	1,860,465	25,047,584	1.346			1,860,465		1	15	132	592	740
2009	1,901,708	20,997,330	1.104			1,901,708	2		7	98	591	698
<b>TOTAL</b>	<b>8,881,016</b>	<b>135,110,008</b>	<b>1.521</b>			<b>8,881,016</b>	<b>5</b>	<b>3</b>	<b>141</b>	<b>598</b>	<b>3341</b>	<b>4088</b>
O.D.		434,357	.004							3	20	23

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		399,603	8,325,611	3,849,578	3,359,380		757,032	4,436,105	2,873,439	4,684,004	3,644,816
2006	347,968		5,056,372	3,189,462	3,107,190	10,000		2,433,068	2,266,206	4,664,525	3,512,703
2007	24,559		5,768,560	5,500,256	3,847,807	892,240		2,575,905	3,862,147	5,881,807	3,794,751
2008		34,323	2,154,907	3,951,445	3,143,595		70,500	667,923	6,024,560	5,019,282	3,981,049
2009	504,065		1,022,262	2,678,696	3,756,117			1,326,992	2,365,955	5,560,981	3,782,262
<b>TOTAL</b>	<b>876,592</b>	<b>433,926</b>	<b>22,327,712</b>	<b>19,169,437</b>	<b>17,214,089</b>	<b>902,240</b>	<b>827,532</b>	<b>11,439,993</b>	<b>17,392,307</b>	<b>25,810,599</b>	<b>18,715,581</b>
O.D.				100,877	93,282				72,269	112,518	55,411

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		559,088	11,507,529	5,343,217	5,200,315		758,715	8,939,674	4,252,686	7,602,146	4,023,877
2006	442,980	58,254	7,453,852	4,371,619	4,586,202	21,434	43,437	5,526,149	3,430,297	6,882,589	3,828,846
2007	24,021	177,265	10,159,985	6,889,672	5,197,751	824,623	105,204	7,001,525	5,389,285	8,103,891	3,954,131
2008	4,765	243,778	7,665,561	4,286,331	3,634,561	18,025	336,195	5,792,605	4,788,022	5,881,524	4,164,177
2009	725,561	301,359	9,976,725	3,670,593	3,503,634	13,357	335,182	7,698,848	3,234,783	4,734,394	3,997,851
<b>TOTAL</b>	<b>1,197,327</b>	<b>1,339,744</b>	<b>46,763,652</b>	<b>24,561,432</b>	<b>22,122,463</b>	<b>877,439</b>	<b>1,578,733</b>	<b>34,958,801</b>	<b>21,095,073</b>	<b>33,204,544</b>	<b>19,968,882</b>
O.D.	145	585	29,342	138,658	133,335	47	611	29,631	94,717	169,656	60,396

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	86,776,057	101,519,878	20,029,278			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-19,285,962	-13,209,614	132,210			
TOTAL LOSSES	67,490,095	88,310,264	20,161,488			
EXPECTED LOSSES	78,952,232	71,492,178	21,048,008			
CREDIBILITY	.91	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.760	.994	.227	1.981		
INDICATED (POST-TEST)	.715	.935	.214	1.864		
PRES. ON RATE LEVEL	.853	.773	.227	1.853		
DERIVED BY FORMULA	.727	.935	.214	1.876		
UNDERLYING PRES. RATE	.889	.805	.237	1.931		
PROPOSED	.722	.929	.213	1.864		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	1.864
IND. RATES				1.86	MINIMUM PREMIUM	
MAN. RATES	1.98	2.07	1.96	+ 1.86	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
2005	80,356	4,272,055	5.316			80,356			2	8	43	53
2006	80,599	1,907,244	2.366			80,599			1	5	50	56
2007	85,787	1,259,618	1.468			85,787			1	9	30	40
2008	85,555	1,323,368	1.546			85,555	1			5	38	44
2009	77,506	1,173,290	1.513			77,506				4	35	39
<b>TOTAL</b>	<b>409,803</b>	<b>9,935,575</b>	<b>2.424</b>			<b>409,803</b>	<b>1</b>		<b>4</b>	<b>31</b>	<b>196</b>	<b>232</b>
O.D.		166,876	.040							3		3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			400,759	297,502	538,753			336,858	2,254,585	315,920	127,678
2006			395,126	209,310	510,275			38,803	145,486	429,079	179,165
2007			111,888	371,132	186,186			50,001	167,034	182,411	190,966
2008	75,363			93,414	443,746	994			172,499	416,119	121,233
2009				143,655	365,821				57,273	392,050	214,491
<b>TOTAL</b>	<b>75,363</b>		<b>907,773</b>	<b>1,115,013</b>	<b>2,044,781</b>	<b>994</b>		<b>425,662</b>	<b>2,796,877</b>	<b>1,735,579</b>	<b>833,533</b>
O.D.				124,727					41,234		915

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			570,681	329,699	833,989			746,140	1,120,234	512,741	140,957
2006	288	4,770	592,284	295,315	747,452	123	908	113,423	221,249	631,101	195,290
2007	465	5,649	309,520	452,300	252,890	109	2,792	175,491	223,446	253,272	198,987
2008	88,123	6,835	253,464	163,316	483,343	2,518	7,557	232,034	232,707	474,406	126,810
2009	430	19,377	671,165	264,284	329,340	418	11,080	299,177	147,299	320,689	226,717
<b>TOTAL</b>	<b>89,306</b>	<b>36,631</b>	<b>2,397,114</b>	<b>1,504,914</b>	<b>2,647,014</b>	<b>3,168</b>	<b>22,337</b>	<b>1,566,265</b>	<b>1,944,935</b>	<b>2,192,209</b>	<b>888,761</b>
O.D.	90	527	26,587	157,588	2,161	17	185	9,326	54,741	1,238	971

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,151,553	8,504,800	889,732			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,217,578	-1,029,374	4,093			
TOTAL LOSSES	2,933,975	7,475,426	893,825			
EXPECTED LOSSES	4,876,655	5,421,694	684,371			
CREDIBILITY	.12	.24	.38			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.716	1.824	.218	2.758		
INDICATED (POST-TEST)	.674	1.716	.205	2.595		
PRES. ON RATE LEVEL	1.142	1.270	.160	2.572		
DERIVED BY FORMULA	1.086	1.377	.177	2.640		
UNDERLYING PRES. RATE	1.190	1.323	.167	2.680		
PROPOSED	1.067	1.354	.174	2.595		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.595
IND. RATES				2.60	MINIMUM PREMIUM	
MAN. RATES	2.80	2.84	2.72	+ 2.60	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
2005	87,437	1,097,572	1.255			87,437			1	4	30	35
2006	85,663	2,601,339	3.036			85,663			3	13	42	58
2007	85,935	2,070,069	2.408			85,935	2		3	11	39	55
2008	77,276	1,423,735	1.842			77,276			1	3	36	40
2009	73,349	1,005,338	1.370			73,349	1			3	38	42
<b>TOTAL</b>	<b>409,660</b>	<b>8,198,053</b>	<b>2.001</b>			<b>409,660</b>	<b>3</b>		<b>8</b>	<b>34</b>	<b>185</b>	<b>230</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			109,673	134,959	273,887			19,325	119,683	285,554	154,491
2006			433,880	538,138	190,084			178,526	833,492	295,382	131,837
2007	200,313		419,992	352,838	127,784			191,598	236,472	340,443	200,629
2008			145,316	146,707	397,783			70,748	36,830	498,109	128,242
2009	1,070			98,928	201,153	188,393			106,319	270,753	138,722
<b>TOTAL</b>	<b>201,383</b>		<b>1,108,861</b>	<b>1,271,570</b>	<b>1,190,691</b>	<b>188,393</b>		<b>460,197</b>	<b>1,332,796</b>	<b>1,690,241</b>	<b>753,921</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			156,174	187,324	423,976			42,805	177,131	463,456	170,558
2006	732	5,286	669,883	718,017	285,137	668	3,957	493,893	1,163,494	448,701	143,702
2007	254,658	12,281	707,720	434,610	180,129	162	7,421	498,227	330,801	470,202	209,055
2008	223	12,470	477,917	213,726	439,269	194	9,710	278,041	120,345	556,608	134,141
2009	1,785	11,729	402,321	159,728	182,634	224,738	11,546	294,220	145,514	228,084	146,629
<b>TOTAL</b>	<b>257,398</b>	<b>41,766</b>	<b>2,414,015</b>	<b>1,713,405</b>	<b>1,511,145</b>	<b>225,762</b>	<b>32,634</b>	<b>1,607,186</b>	<b>1,937,285</b>	<b>2,167,051</b>	<b>804,085</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,578,761	7,328,886	804,085			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,032,782	-782,150	3,681			
TOTAL LOSSES	3,545,979	6,546,736	807,766			
EXPECTED LOSSES	4,080,214	4,043,344	634,973			
CREDIBILITY	.12	.24	.38			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.866	1.598	.197	2.661		
INDICATED (POST-TEST)	.815	1.504	.185	2.504		
PRES. ON RATE LEVEL	.956	.947	.149	2.052		
DERIVED BY FORMULA	.939	1.081	.163	2.183		
UNDERLYING PRES. RATE	.996	.987	.155	2.138		
PROPOSED	.939	1.081	.163	2.183		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.183
IND. RATES				2.18	MINIMUM PREMIUM	
MAN. RATES	1.99	2.18	2.17	+ 2.18	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	234,123	873,684	.373			234,123			2	2	8	12
2006	248,707	452,927	.182			248,707			1	3	13	17
2007	250,610	1,695,882	.676			250,610			3	8	10	21
2008	242,642	520,931	.214			242,642			1	2	10	13
2009	233,764	716,987	.306			233,764	1			6	14	21
<b>TOTAL</b>	<b>1,209,846</b>	<b>4,260,411</b>	<b>.352</b>			<b>1,209,846</b>	<b>1</b>		<b>7</b>	<b>21</b>	<b>55</b>	<b>84</b>
O.D.		672										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			410,295	146,824	73,127			84,146	70,925	54,000	34,367
2006			149,558	19,442	86,258			58,964	4,957	67,978	65,770
2007			670,923	258,898	90,569			274,464	230,084	94,335	76,609
2008			196,309	17,783	41,489			69,933	63,411	69,860	62,146
2009	146,105		142,947	130,871	130,871	10,102			84,634	141,255	61,073
<b>TOTAL</b>	<b>146,105</b>		<b>1,427,085</b>	<b>585,894</b>	<b>422,314</b>	<b>10,102</b>		<b>487,507</b>	<b>454,011</b>	<b>427,428</b>	<b>299,965</b>
O.D.											672

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			584,260	203,792	113,201			186,383	104,969	87,642	37,941
2006	27	1,631	212,377	29,435	126,547	4	995	127,340	10,503	99,865	71,689
2007	330	17,096	1,004,381	328,174	131,880	154	9,504	644,866	309,486	140,892	79,827
2008	34	7,643	290,473	34,733	49,208	283	7,016	209,254	81,062	83,664	65,005
2009	208,832	11,717	392,940	160,677	124,950	12,336	7,739	191,783	95,050	121,885	64,554
<b>TOTAL</b>	<b>209,223</b>	<b>38,087</b>	<b>2,484,431</b>	<b>756,811</b>	<b>545,786</b>	<b>12,777</b>	<b>25,254</b>	<b>1,359,626</b>	<b>601,070</b>	<b>533,948</b>	<b>319,016</b>
O.D.											727

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,129,398	2,437,615	319,743			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-973,166	-342,015	1,527			
TOTAL LOSSES	3,156,232	2,095,600	321,270			
EXPECTED LOSSES	3,907,803	1,802,670	254,067			
CREDIBILITY	.24	.49	.79			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.261	.173	.027	.461		
INDICATED (POST-TEST)	.246	.163	.025	.434		
PRES. ON RATE LEVEL	.310	.143	.020	.473		
DERIVED BY FORMULA	.295	.153	.024	.472		
UNDERLYING PRES. RATE	.323	.149	.021	.493		
PROPOSED	.295	.153	.024	.472		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	.472
IND. RATES				.47	MINIMUM PREMIUM	
MAN. RATES	.51	.54	.50	+ .47	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	53,657	1,808,769	3.370			3	11	21	35
2006	54,312	2,669,499	4.915			6	4	38	48
2007	54,834	3,811,227	6.950			10	10	32	52
2008	51,837	3,095,154	5.970			5	7	37	49
2009	44,762	1,262,232	2.819			2	2	32	36
<b>TOTAL</b>	<b>259,402</b>	<b>12,646,881</b>	<b>4.875</b>			<b>26</b>	<b>34</b>	<b>160</b>	<b>220</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			464,592	614,545	72,622			84,599	346,898	88,495	137,018
2006			1,131,493	220,190	286,749			625,999	44,989	245,008	115,071
2007			1,935,887	439,282	195,884			554,388	248,763	283,203	153,820
2008			953,164	540,039	416,797			131,465	409,132	518,924	125,633
2009			378,356	48,977	240,684			140,450	35,746	293,579	124,440
<b>TOTAL</b>			<b>4,863,492</b>	<b>1,863,033</b>	<b>1,212,736</b>			<b>1,536,901</b>	<b>1,085,528</b>	<b>1,429,209</b>	<b>655,982</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			661,579	852,988	112,420			187,386	513,410	143,625	151,268
2006	303	11,682	1,543,627	310,310	425,269	34	10,061	1,285,442	85,960	362,159	125,427
2007	576	46,946	2,776,908	580,849	286,763	172	17,695	1,230,352	365,923	398,321	160,280
2008	696	48,830	1,919,753	631,966	495,428	1,841	23,530	718,203	495,987	608,880	131,412
2009	327	26,368	803,502	176,646	224,641	911	23,019	460,668	127,555	244,944	131,533
<b>TOTAL</b>	<b>1,902</b>	<b>133,826</b>	<b>7,705,369</b>	<b>2,552,759</b>	<b>1,544,521</b>	<b>2,958</b>	<b>74,305</b>	<b>3,882,051</b>	<b>1,588,835</b>	<b>1,757,929</b>	<b>699,920</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,800,411	7,444,044	699,920			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,107,634	-950,725	3,237			
TOTAL LOSSES	9,692,777	6,493,319	703,157			
EXPECTED LOSSES	8,306,052	4,905,292	562,903			
CREDIBILITY	.09	.18	.28			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.737	2.503	.271	6.511		
INDICATED (POST-TEST)	3.517	2.355	.255	6.127		
PRES. ON RATE LEVEL	3.073	1.815	.208	5.096		
DERIVED BY FORMULA	3.113	1.912	.221	5.246		
UNDERLYING PRES. RATE	3.202	1.891	.217	5.310		
PROPOSED	3.113	1.912	.221	5.246		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	5.246
IND. RATES				5.25	MINIMUM PREMIUM	
MAN. RATES	5.47	5.56	5.39	+ 5.25	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
2005	419,472	12,188,512	2.905			419,472			27	34	267	328
2006	436,772	9,231,574	2.113			436,772	1		20	32	207	260
2007	449,175	11,506,339	2.561			449,175			19	44	197	260
2008	406,453	8,865,570	2.181			406,453			10	28	200	238
2009	372,960	8,856,597	2.374			372,960		2	5	26	188	221
<b>TOTAL</b>	<b>2,084,832</b>	<b>50,648,592</b>	<b>2.429</b>			<b>2,084,832</b>	<b>1</b>	<b>2</b>	<b>81</b>	<b>164</b>	<b>1059</b>	<b>1307</b>
O.D.		135,248	.006						1		2	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			4,021,726	1,477,782	1,545,906			2,185,311	685,627	1,515,341	756,819
2006	1,125		2,786,236	1,596,515	1,056,701			827,681	722,230	1,414,241	826,845
2007			2,997,897	2,229,397	1,210,668			1,678,867	1,097,605	1,333,425	958,480
2008			1,647,665	1,333,280	1,616,079			587,438	727,250	1,803,582	1,150,276
2009		154,177	819,384	902,818	1,617,700		1,325,001	456,122	827,705	1,888,170	865,520
<b>TOTAL</b>	<b>1,125</b>	<b>154,177</b>	<b>12,272,908</b>	<b>7,539,792</b>	<b>7,047,054</b>		<b>1,325,001</b>	<b>5,735,419</b>	<b>4,060,417</b>	<b>7,954,759</b>	<b>4,557,940</b>
O.D.			115,767		4,600			5,119		3,877	5,885

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			5,623,946	2,051,163	2,393,067			4,623,260	1,014,727	2,459,396	835,528
2006	3,610	31,457	4,078,496	2,177,887	1,570,715	597	14,839	1,887,453	1,092,556	2,087,838	901,261
2007	2,827	84,246	4,864,298	2,782,383	1,662,021	743	46,884	3,199,063	1,546,565	1,856,897	998,736
2008	1,757	102,510	4,029,886	1,620,649	1,843,236	3,326	73,271	2,175,706	1,057,381	2,066,742	1,203,189
2009	2,424	220,690	4,380,359	1,440,668	1,502,346	5,439	1,252,514	3,135,854	1,177,369	1,619,756	914,855
<b>TOTAL</b>	<b>10,618</b>	<b>438,903</b>	<b>22,976,985</b>	<b>10,072,750</b>	<b>8,971,385</b>	<b>10,105</b>	<b>1,387,508</b>	<b>15,021,336</b>	<b>5,888,598</b>	<b>10,090,629</b>	<b>4,853,569</b>
O.D.		10	165,305	262	6,208		1	11,572	245	5,339	6,331

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	40,022,343	35,035,416	4,859,900			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-10,178,383	-4,690,429	24,529			
TOTAL LOSSES	29,843,960	30,344,987	4,884,429			
EXPECTED LOSSES	40,299,803	24,288,293	4,211,360			
CREDIBILITY	.35	.71	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.431	1.456	.234	3.121		
INDICATED (POST-TEST)	1.347	1.370	.220	2.937		
PRES. ON RATE LEVEL	1.855	1.118	.194	3.167		
DERIVED BY FORMULA	1.677	1.297	.220	3.194		
UNDERLYING PRES. RATE	1.933	1.165	.202	3.300		
PROPOSED	1.663	1.286	.218	3.167		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.167
IND. RATES				3.17	MINIMUM PREMIUM	
MAN. RATES	3.67	3.61	3.35	+ 3.17	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	97,593	2,816,495	2.885			7	7	37	51
2006	88,389	999,014	1.130			1	3	31	35
2007	113,964	2,107,555	1.849			3	6	35	44
2008	99,414	1,714,356	1.724			2	9	28	39
2009	92,975	1,841,103	1.980			4	2	29	35
<b>TOTAL</b>	<b>492,335</b>	<b>9,478,523</b>	<b>1.925</b>			<b>17</b>	<b>27</b>	<b>160</b>	<b>204</b>
O.D.		100,610	.020					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,119,045	172,874	252,986			399,716	176,692	379,087	316,095
2006			115,199	93,578	58,649			47,578	207,812	235,555	240,643
2007			542,356	254,667	298,076			271,287	110,957	368,782	261,430
2008			237,616	358,297	314,636			72,484	271,711	189,088	270,524
2009			608,751	169,639	224,619			221,194	98,182	224,980	293,738
<b>TOTAL</b>			<b>2,622,967</b>	<b>1,049,055</b>	<b>1,148,966</b>			<b>1,012,259</b>	<b>865,354</b>	<b>1,397,492</b>	<b>1,382,430</b>
O.D.					75,006					24,913	691

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,593,521	239,950	391,623			885,370	261,503	615,258	348,969
2006	128	1,352	172,556	127,140	87,048	172	1,082	135,005	304,717	349,040	262,301
2007	331	14,704	857,225	335,111	398,597	82	8,792	615,141	183,574	503,037	272,410
2008	453	19,084	768,620	403,721	362,677	1,214	13,363	414,513	303,939	231,580	282,968
2009	522	41,869	1,252,631	278,443	227,101	1,369	34,024	644,857	161,934	199,170	310,481
<b>TOTAL</b>	<b>1,434</b>	<b>77,009</b>	<b>4,644,553</b>	<b>1,384,365</b>	<b>1,467,046</b>	<b>2,837</b>	<b>57,261</b>	<b>2,694,886</b>	<b>1,215,667</b>	<b>1,898,085</b>	<b>1,477,129</b>
O.D.	10	831	27,903	12,755	80,853	2	195	5,208	3,798	27,626	748

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,512,129	6,090,195	1,477,877			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,612,692	-870,614	7,066			
TOTAL LOSSES	5,899,437	5,219,581	1,484,943			
EXPECTED LOSSES	6,434,818	4,559,023	1,181,605			
CREDIBILITY	.13	.27	.43			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.198	1.060	.302	2.560		
INDICATED (POST-TEST)	1.127	.997	.284	2.408		
PRES. ON RATE LEVEL	1.254	.889	.230	2.373		
DERIVED BY FORMULA	1.237	.918	.253	2.408		
UNDERLYING PRES. RATE	1.307	.926	.240	2.473		
PROPOSED	1.237	.918	.253	2.408		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.408
IND. RATES				2.41	MINIMUM PREMIUM	
MAN. RATES	2.82	2.73	2.51	+ 2.41	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
2005	709,327	18,746,696	2.642			709,327	2	34	72	376	484
2006	762,716	23,443,879	3.073			762,716	2	42	98	349	491
2007	780,569	25,180,951	3.225			780,569	1	44	91	344	480
2008	866,326	22,753,202	2.626			866,326		35	113	343	491
2009	818,188	18,258,926	2.231			818,188		9	64	334	407
<b>TOTAL</b>	<b>3,937,126</b>	<b>108,383,654</b>	<b>2.753</b>			<b>3,937,126</b>	<b>5</b>	<b>164</b>	<b>438</b>	<b>1746</b>	<b>2353</b>
O.D.		321,850	.008						2	4	6

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		303,696	5,596,732	2,235,696	2,054,091		366,196	2,150,329	1,381,783	2,603,724	2,054,449
2006		280,660	6,599,520	3,602,179	1,994,091		1,381,501	2,337,172	2,469,232	2,529,935	2,249,589
2007		665,325	6,773,026	3,114,703	1,987,606		3,018,092	3,052,238	1,922,746	2,874,207	1,773,008
2008			5,177,828	4,008,862	2,838,772			2,412,609	3,007,129	2,854,141	2,453,861
2009			1,521,668	2,738,692	3,280,382			769,782	2,129,806	5,524,046	2,294,550
<b>TOTAL</b>		<b>1,249,681</b>	<b>25,668,774</b>	<b>15,700,132</b>	<b>12,154,942</b>		<b>4,765,789</b>	<b>10,722,130</b>	<b>10,910,696</b>	<b>16,386,053</b>	<b>10,825,457</b>
O.D.				108,528	24,606				70,767	72,093	45,856

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		536,734	7,885,185	3,103,144	3,179,728		723,987	4,575,034	2,045,042	4,225,844	2,268,112
2006	4,943	249,948	9,428,959	4,905,993	2,976,609	2,041	1,345,158	5,039,754	3,665,715	3,760,527	2,452,052
2007	3,985	338,538	10,479,401	3,981,022	2,733,533	1,317	637,436	7,134,985	2,813,394	3,983,181	1,847,474
2008	5,041	292,620	11,620,482	4,540,037	3,367,817	13,484	261,970	7,876,619	3,653,816	3,438,459	2,566,739
2009	5,817	307,831	10,012,922	3,523,174	3,060,450	10,897	272,672	6,321,322	2,728,585	3,847,231	2,425,339
<b>TOTAL</b>	<b>19,786</b>	<b>1,725,671</b>	<b>49,426,949</b>	<b>20,053,370</b>	<b>15,318,137</b>	<b>27,739</b>	<b>3,241,223</b>	<b>30,947,714</b>	<b>14,906,552</b>	<b>19,255,242</b>	<b>11,559,716</b>
O.D.	158	716	33,713	151,159	25,276	77	920	33,198	114,143	74,750	48,786

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	85,457,864	69,898,629	11,608,502			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-18,158,503	-8,746,551	62,637			
TOTAL LOSSES	67,299,361	61,152,078	11,671,139			
EXPECTED LOSSES	74,214,826	47,245,512	10,039,671			
CREDIBILITY	.53	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.709	1.553	.296	3.558		
INDICATED (POST-TEST)	1.608	1.461	.279	3.348		
PRES. ON RATE LEVEL	1.808	1.152	.245	3.205		
DERIVED BY FORMULA	1.702	1.461	.279	3.442		
UNDERLYING PRES. RATE	1.885	1.200	.255	3.340		
PROPOSED	1.656	1.421	.271	3.348		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.348
IND. RATES				3.35	MINIMUM PREMIUM	
MAN. RATES	3.45	3.50	3.39	+ 3.35	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
2005	360,897	5,733,787	1.588			360,897	1		11	31	158	201
2006	381,290	8,152,850	2.138			381,290		1	20	29	118	168
2007	369,125	8,312,764	2.252			369,125	1	1	11	28	106	147
2008	329,516	7,228,755	2.193			329,516			9	30	75	114
2009	303,687	4,278,716	1.408			303,687			2	14	81	97
<b>TOTAL</b>	<b>1,744,515</b>	<b>33,706,872</b>	<b>1.932</b>			<b>1,744,515</b>	<b>2</b>	<b>2</b>	<b>53</b>	<b>132</b>	<b>538</b>	<b>727</b>
O.D.		7,733									1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	3,000		1,457,634	776,937	689,402			585,982	405,545	1,175,107	640,180
2006		291,716	3,775,857	541,547	441,246		32,686	1,521,202	412,496	596,095	540,005
2007	385,190	566,736	1,606,675	989,211	584,654	220	1,438,898	699,553	571,746	741,422	728,459
2008			1,507,842	975,372	605,958			922,372	902,136	1,480,040	835,035
2009			394,533	615,546	953,281			221,796	410,687	970,088	712,785
<b>TOTAL</b>	<b>388,190</b>	<b>858,452</b>	<b>8,742,541</b>	<b>3,898,613</b>	<b>3,274,541</b>	<b>220</b>	<b>1,471,584</b>	<b>3,950,905</b>	<b>2,702,610</b>	<b>4,962,752</b>	<b>3,456,464</b>
O.D.					2,025					2,884	2,824

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	4,323		2,075,672	1,078,389	1,067,198			1,297,950	600,204	1,907,201	706,759
2006	741	501,742	4,879,593	764,881	665,025	346	90,671	2,783,155	638,015	886,146	588,605
2007	490,098	286,420	2,617,036	1,247,672	802,199	754	478,185	1,727,440	822,121	1,030,166	759,054
2008	1,226	75,171	2,983,287	1,096,064	715,748	4,091	76,480	2,293,981	1,161,940	1,563,649	873,447
2009	1,517	79,833	2,608,216	900,107	889,018	2,673	67,051	1,481,760	575,566	828,861	753,414
<b>TOTAL</b>	<b>497,905</b>	<b>943,166</b>	<b>15,163,804</b>	<b>5,087,113</b>	<b>4,139,188</b>	<b>7,864</b>	<b>712,387</b>	<b>9,584,286</b>	<b>3,797,846</b>	<b>6,216,023</b>	<b>3,681,279</b>
O.D.					3,135					4,681	3,028

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	26,909,412	19,247,986	3,684,307			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,252,618	-2,618,756	18,035			
TOTAL LOSSES	21,656,794	16,629,230	3,702,342			
EXPECTED LOSSES	20,689,948	13,467,657	3,140,128			
CREDIBILITY	.31	.63	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.241	.953	.212	2.406		
INDICATED (POST-TEST)	1.168	.897	.199	2.264		
PRES. ON RATE LEVEL	1.138	.741	.173	2.052		
DERIVED BY FORMULA	1.147	.839	.199	2.185		
UNDERLYING PRES. RATE	1.186	.772	.180	2.138		
PROPOSED	1.147	.839	.199	2.185		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.185
IND. RATES				2.19	MINIMUM PREMIUM	
MAN. RATES	2.22	2.26	2.17	+ 2.19	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	312,107	6,401,594	2.051			312,107			15	25	114	154
2006	339,483	10,519,103	3.098			339,483	1		18	27	124	170
2007	329,151	9,995,130	3.036			329,151	1		17	35	86	139
2008	317,969	9,342,731	2.938			317,969			18	32	100	150
2009	316,119	5,175,373	1.637			316,119	1		2	16	98	117
<b>TOTAL</b>	<b>1,614,829</b>	<b>41,433,931</b>	<b>2.566</b>			<b>1,614,829</b>	<b>3</b>		<b>70</b>	<b>135</b>	<b>522</b>	<b>730</b>
O.D.		31,833	.001							1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			2,123,113	700,133	1,002,358			734,193	441,501	806,042	594,254
2006	478,511		3,015,716	762,005	843,503			2,367,229	703,379	1,646,235	702,525
2007	83,000		2,805,719	1,085,383	558,261	1,970		3,080,709	942,756	860,721	576,611
2008			2,881,917	1,333,998	810,619			1,477,242	716,378	1,189,685	932,892
2009	374,062		278,662	427,617	1,090,553	32		33,103	333,786	1,826,847	810,711
<b>TOTAL</b>	<b>935,573</b>		<b>11,105,127</b>	<b>4,309,136</b>	<b>4,305,294</b>	<b>2,002</b>		<b>7,692,476</b>	<b>3,137,800</b>	<b>6,329,530</b>	<b>3,616,993</b>
O.D.				21,336	1,377				839	1,736	6,545

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			3,023,312	971,783	1,551,650			1,626,237	653,423	1,308,203	656,056
2006	604,197	30,766	4,047,163	1,061,707	1,250,615	582	28,178	3,590,073	1,091,863	2,430,598	765,752
2007	106,720	66,487	3,894,140	1,382,307	780,983	3,957	59,679	4,129,916	1,353,111	1,221,572	600,829
2008	1,715	135,259	5,307,351	1,551,285	996,579	3,286	124,529	3,667,184	1,047,560	1,401,614	975,805
2009	535,368	69,532	2,321,355	813,329	989,539	2,329	58,929	1,531,839	731,503	1,491,009	856,922
<b>TOTAL</b>	<b>1,248,000</b>	<b>302,044</b>	<b>18,593,321</b>	<b>5,780,411</b>	<b>5,569,366</b>	<b>10,154</b>	<b>271,315</b>	<b>14,545,249</b>	<b>4,877,460</b>	<b>7,852,996</b>	<b>3,855,364</b>
O.D.	27	202	9,444	25,650	1,833	2	41	1,297	1,520	1,435	6,933

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	34,981,096	24,110,671	3,862,297			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,856,188	-2,980,101	18,984			
TOTAL LOSSES	28,124,908	21,130,570	3,881,281			
EXPECTED LOSSES	27,581,281	15,728,434	3,148,917			
CREDIBILITY	.29	.60	.96			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.742	1.309	.240	3.291		
INDICATED (POST-TEST)	1.639	1.232	.226	3.097		
PRES. ON RATE LEVEL	1.639	.935	.187	2.761		
DERIVED BY FORMULA	1.639	1.113	.224	2.976		
UNDERLYING PRES. RATE	1.708	.974	.195	2.877		
PROPOSED	1.639	1.113	.224	2.976		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.976
IND. RATES				2.98	MINIMUM PREMIUM	
MAN. RATES	2.81	2.75	2.92	+ 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
2005	1,123,509	8,583,310	.763			13	20	197	230
2006	1,162,235	8,769,024	.754			15	24	182	221
2007	1,234,523	7,855,155	.636			6	22	175	204
2008	1,335,344	10,103,716	.756		1	13	36	188	238
2009	1,350,433	6,937,690	.513			2	5	245	252
<b>TOTAL</b>	<b>6,206,044</b>	<b>42,248,895</b>	<b>.681</b>			<b>2</b>	<b>49</b>	<b>107</b>	<b>1145</b>
O.D.		282,680	.004				2	7	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			2,552,797	1,028,692	1,104,310			1,040,059	403,708	1,544,288	909,456
2006			2,099,455	1,062,425	1,523,744			946,806	538,105	1,646,601	951,888
2007	186,971		852,316	1,067,765	1,313,867	3,120		1,235,507	907,544	1,499,271	788,794
2008	25,000		2,105,254	1,331,729	1,740,964	170		677,384	1,188,040	2,012,660	1,022,515
2009			375,645	211,165	2,322,150			51,501	161,481	2,780,018	1,035,730
<b>TOTAL</b>	<b>211,971</b>		<b>7,985,467</b>	<b>4,701,776</b>	<b>8,005,035</b>	<b>3,290</b>		<b>3,951,257</b>	<b>3,198,878</b>	<b>9,482,838</b>	<b>4,708,383</b>
O.D.				116,310	25,978				47,744	50,414	42,234

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			3,478,960	1,427,824	1,709,472			2,058,706	597,488	2,506,384	1,004,039
2006	1,454	24,183	3,088,673	1,472,498	2,241,400	442	16,668	2,121,351	839,453	2,424,980	1,037,558
2007	238,646	26,967	1,515,492	1,368,870	1,737,591	5,844	28,993	1,950,575	1,285,319	2,063,083	821,923
2008	30,978	119,796	4,676,757	1,665,989	1,986,012	5,654	92,866	2,788,669	1,551,986	2,335,074	1,069,551
2009	2,054	102,358	3,525,498	1,206,932	2,047,344	2,634	69,968	1,890,633	892,016	2,251,915	1,094,767
<b>TOTAL</b>	<b>273,132</b>	<b>273,304</b>	<b>16,285,380</b>	<b>7,142,113</b>	<b>9,721,819</b>	<b>14,574</b>	<b>208,495</b>	<b>10,809,934</b>	<b>5,166,262</b>	<b>11,581,436</b>	<b>5,027,838</b>
O.D.	136	5,787	187,229	91,863	41,680	68	1,434	39,924	50,380	73,021	44,677

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	28,099,397	33,868,574	5,072,515			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,514,561	-4,194,449	30,318			
TOTAL LOSSES	21,584,836	29,674,125	5,102,833			
EXPECTED LOSSES	26,810,110	22,838,242	4,778,654			
CREDIBILITY	.71	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.348	.478	.082	.908		
INDICATED (POST-TEST)	.327	.450	.077	.854		
PRES. ON RATE LEVEL	.415	.353	.074	.842		
DERIVED BY FORMULA	.353	.450	.077	.880		
UNDERLYING PRES. RATE	.432	.368	.077	.877		
PROPOSED	.342	.437	.075	.854		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	.854
IND. RATES				.85	MINIMUM PREMIUM	
MAN. RATES	.95	.96	.89	+ .85	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
2005	2,427,962	45,667,060	1.880			2,427,962			88	173	778	1039
2006	2,518,482	50,641,473	2.010			2,518,482	4	1	84	199	874	1162
2007	3,231,248	63,961,093	1.979			3,231,248	1	1	91	361	973	1427
2008	2,709,050	44,676,260	1.649			2,709,050			41	376	692	1109
2009	2,695,156	32,850,954	1.218			2,695,156			10	85	966	1061
<b>TOTAL</b>	<b>13,581,898</b>	<b>237,796,840</b>	<b>1.751</b>			<b>13,581,898</b>	<b>5</b>	<b>2</b>	<b>314</b>	<b>1194</b>	<b>4283</b>	<b>5798</b>
O.D.		1,681,833	.012						2	16	23	41

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			13,373,907	6,989,483	3,725,772			6,590,137	4,994,804	5,269,854	4,723,103
2006	490,454	10,000	12,689,026	8,609,094	3,767,338	22,267	26	5,877,157	6,214,912	7,052,395	5,908,804
2007	101,940	179,976	13,148,550	14,391,518	5,082,963	100,121	70,264	5,787,046	10,300,955	7,156,884	7,640,876
2008			5,980,896	12,054,065	3,858,508			2,163,475	9,008,726	5,520,225	6,090,365
2009			1,459,049	3,185,327	8,274,624			545,959	1,980,803	11,415,239	5,989,953
<b>TOTAL</b>	<b>592,394</b>	<b>189,976</b>	<b>46,651,428</b>	<b>45,229,487</b>	<b>24,709,205</b>	<b>122,388</b>	<b>70,290</b>	<b>20,963,774</b>	<b>32,500,200</b>	<b>36,414,597</b>	<b>30,353,101</b>
O.D.			356,164	513,464	130,692			91,392	256,498	182,803	150,820

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			18,607,894	9,701,409	5,767,497			13,466,977	7,392,311	8,552,963	5,214,306
2006	630,019	158,522	18,500,478	11,672,504	5,646,232	48,720	101,802	12,917,576	9,214,173	10,448,257	6,440,596
2007	147,346	705,972	23,520,595	17,598,701	7,137,178	174,875	327,615	15,874,487	13,464,839	10,156,951	7,961,793
2008	14,096	497,538	20,695,893	12,314,744	4,913,125	39,726	418,593	13,030,011	9,850,861	6,835,775	6,370,522
2009	10,017	496,525	16,747,317	6,063,361	7,477,295	15,491	400,348	10,074,996	4,577,850	9,385,214	6,331,380
<b>TOTAL</b>	<b>801,478</b>	<b>1,858,557</b>	<b>98,072,177</b>	<b>57,350,719</b>	<b>30,941,327</b>	<b>278,812</b>	<b>1,248,358</b>	<b>65,364,047</b>	<b>44,500,034</b>	<b>45,379,160</b>	<b>32,318,597</b>
O.D.	647	13,810	762,983	649,661	165,341	392	9,087	319,946	356,452	235,880	159,506

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	168,730,294	179,578,574	32,478,103			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-38,635,384	-22,885,813	175,061			
TOTAL LOSSES	130,094,910	156,692,761	32,653,164			
EXPECTED LOSSES	155,648,552	120,743,074	28,657,805			
CREDIBILITY	1.00	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.958	1.154	.240	2.352		
INDICATED (POST-TEST)	.901	1.086	.226	2.213		
PRES. ON RATE LEVEL	1.100	.853	.202	2.155		
DERIVED BY FORMULA	.901	1.086	.226	2.213		
UNDERLYING PRES. RATE	1.146	.889	.211	2.246		
PROPOSED	.901	1.086	.226	2.213		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.213
IND. RATES				2.21	MINIMUM PREMIUM	
MAN. RATES	2.07	2.32	2.28	+ 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
2005	16,764	348,030	2.076			1	3	10	14
2006	19,724	436,803	2.214			1	2	6	9
2007	23,260	385,763	1.658			1	4	5	10
2008	19,735	338,360	1.714				3	10	13
2009	23,847	571,161	2.395				3	16	19
<b>TOTAL</b>	<b>103,330</b>	<b>2,080,117</b>	<b>2.013</b>			<b>3</b>	<b>15</b>	<b>47</b>	<b>65</b>
O.D.		18,517	.017					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			107,769	88,159	23,839			3,491	55,880	32,166	36,726
2006			115,614	115,424	29,923			25,505	78,181	42,488	29,668
2007			128,020	72,240	23,767			17,500	93,321	30,717	20,198
2008				132,120	83,507				48,695	53,198	20,840
2009				187,921	141,231				113,844	82,730	45,435
<b>TOTAL</b>			<b>351,403</b>	<b>595,864</b>	<b>302,267</b>			<b>46,496</b>	<b>389,921</b>	<b>241,299</b>	<b>152,867</b>
O.D.					13,002					5,176	339

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			153,463	122,365	36,902			7,733	82,703	52,204	40,546
2006	159	1,354	174,451	155,495	45,479	65	522	65,617	113,465	63,815	32,338
2007	91	3,445	200,845	89,903	34,224	59	1,203	71,723	118,646	45,926	21,046
2008	159	3,642	156,076	138,454	97,112	215	1,642	52,069	55,892	62,648	21,799
2009	320	14,424	480,223	197,705	137,479	338	8,280	196,666	97,830	77,744	48,025
<b>TOTAL</b>	<b>729</b>	<b>22,865</b>	<b>1,165,058</b>	<b>703,922</b>	<b>351,196</b>	<b>677</b>	<b>11,647</b>	<b>393,808</b>	<b>468,536</b>	<b>302,337</b>	<b>163,754</b>
O.D.	1	32	1,661	957	16,805		6	488	443	6,822	353

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,596,972	1,851,018	164,107			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-617,916	-321,717	1,546			
TOTAL LOSSES	979,056	1,529,301	165,653			
EXPECTED LOSSES	2,561,551	1,750,410	238,693			
CREDIBILITY	.05	.10	.15			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.948	1.480	.160	2.588		
INDICATED (POST-TEST)	.892	1.393	.151	2.436		
PRES. ON RATE LEVEL	2.379	1.626	.222	4.227		
DERIVED BY FORMULA	2.305	1.603	.211	4.119		
UNDERLYING PRES. RATE	2.479	1.694	.231	4.404		
PROPOSED	2.305	1.603	.211	4.119		
<b>IND. RATES</b>						
YEAR	12-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	4.119
IND. RATES				4.12	MINIMUM PREMIUM	
MAN. RATES	4.72	4.66	4.47	+ 4.12	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	186,004	500,779	.269			1	2	22	25
2006	221,999	1,517,992	.683			4	6	16	26
2007	173,804	1,037,032	.596			2	5	21	28
2008	161,964	779,981	.481			1	2	19	22
2009	148,507	631,234	.425				6	15	21
<b>TOTAL</b>	<b>892,278</b>	<b>4,467,018</b>	<b>.501</b>			<b>8</b>	<b>21</b>	<b>93</b>	<b>122</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			99,200	79,587	44,185			48,449	33,126	111,198	85,034
2006			652,436	247,183	60,300			159,504	155,988	88,844	153,737
2007			385,231	201,903	70,462			97,199	74,564	118,735	88,938
2008			198,519	90,630	93,702			59,901	73,376	130,449	133,404
2009				133,043	92,991				152,565	185,056	67,579
<b>TOTAL</b>			<b>1,335,386</b>	<b>752,346</b>	<b>361,640</b>			<b>365,053</b>	<b>489,619</b>	<b>634,282</b>	<b>528,692</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			141,261	110,467	68,399			107,315	49,026	180,474	93,878
2006	340	7,034	931,767	336,528	93,767	133	2,844	360,929	229,131	133,755	167,573
2007	254	10,259	598,570	252,307	101,167	51	3,390	232,144	107,661	163,961	92,673
2008	121	9,797	381,728	112,240	109,443	330	7,048	210,016	98,898	151,393	139,541
2009	221	9,977	331,728	136,901	91,237	505	12,565	305,972	151,878	163,806	71,431
<b>TOTAL</b>	<b>936</b>	<b>37,067</b>	<b>2,385,054</b>	<b>948,443</b>	<b>464,013</b>	<b>1,019</b>	<b>25,847</b>	<b>1,216,376</b>	<b>636,594</b>	<b>793,389</b>	<b>565,096</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,666,299	2,842,439	565,096			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-986,399	-383,343	2,355			
TOTAL LOSSES	2,679,900	2,459,096	567,451			
EXPECTED LOSSES	3,863,563	1,954,089	419,371			
CREDIBILITY	.20	.40	.64			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.300	.276	.064	.640		
INDICATED (POST-TEST)	.282	.260	.060	.602		
PRES. ON RATE LEVEL	.416	.210	.045	.671		
DERIVED BY FORMULA	.389	.230	.055	.674		
UNDERLYING PRES. RATE	.433	.219	.047	.699		
PROPOSED	.387	.229	.055	.671		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	.671
IND. RATES				.67	MINIMUM PREMIUM	
MAN. RATES	.85	.82	.71	+ .67	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	116,829	5,169,795	4.425			116,829			13	15	62	90
2006	102,076	2,944,693	2.884			102,076			5	11	46	62
2007	107,621	3,327,103	3.091			107,621			7	7	44	58
2008	104,882	2,279,728	2.173			104,882	1		3	13	45	62
2009	97,207	2,287,890	2.353			97,207			2	9	45	56
<b>TOTAL</b>	<b>528,615</b>	<b>16,009,209</b>	<b>3.029</b>			<b>528,615</b>	<b>1</b>		<b>30</b>	<b>55</b>	<b>242</b>	<b>328</b>
O.D.		85,821	.016							1	2	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			2,418,145	602,015	258,028			718,123	515,025	356,605	301,854
2006			809,228	550,380	197,651			390,288	402,832	294,298	300,016
2007			1,301,795	241,216	404,354			526,939	313,940	303,252	235,607
2008	110,890		434,497	327,081	332,468			189,736	291,588	394,197	199,271
2009			265,362	421,934	345,900			65,959	265,737	724,398	198,600
<b>TOTAL</b>	<b>110,890</b>		<b>5,229,027</b>	<b>2,142,626</b>	<b>1,538,401</b>			<b>1,891,045</b>	<b>1,789,122</b>	<b>2,072,750</b>	<b>1,235,348</b>
O.D.				59,468	5,364				16,410	3,254	1,325

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			3,072,395	835,598	399,426			1,367,061	762,237	578,769	333,247
2006	755	9,146	1,189,989	745,176	298,114	333	6,990	888,095	593,101	440,283	327,017
2007	332	31,845	1,882,252	347,067	543,597	216	17,421	1,200,324	446,007	428,049	245,502
2008	129,851	25,469	1,004,663	388,407	383,755	1,322	23,649	711,029	368,445	462,935	208,437
2009	794	44,521	1,419,340	481,530	341,799	1,457	36,958	878,198	387,382	610,975	209,920
<b>TOTAL</b>	<b>131,732</b>	<b>110,981</b>	<b>8,568,639</b>	<b>2,797,778</b>	<b>1,966,691</b>	<b>3,328</b>	<b>85,018</b>	<b>5,044,707</b>	<b>2,557,172</b>	<b>2,521,011</b>	<b>1,324,123</b>
O.D.	82	159	9,994	80,284	7,310	17	66	3,623	24,125	3,549	1,437

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,958,346	9,957,920	1,325,560			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,309,684	-1,529,706	7,695			
TOTAL LOSSES	9,648,662	8,428,214	1,333,255			
EXPECTED LOSSES	17,105,982	7,987,372	1,310,964			
CREDIBILITY	.14	.28	.45			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.825	1.594	.252	3.671		
INDICATED (POST-TEST)	1.717	1.500	.237	3.454		
PRES. ON RATE LEVEL	3.106	1.450	.238	4.794		
DERIVED BY FORMULA	2.912	1.464	.238	4.614		
UNDERLYING PRES. RATE	3.236	1.511	.248	4.995		
PROPOSED	2.912	1.464	.238	4.614		
<b>IND. RATES</b>						
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	4.614
IND. RATES				4.61	MINIMUM PREMIUM	
MAN. RATES	5.87	5.62	5.07	+ 4.61	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
2005	324,618	9,811,241	3.022			324,618	1		19	35	124	179
2006	330,210	7,978,267	2.416			330,210	1		15	32	142	190
2007	343,253	9,140,777	2.662			343,253		1	14	44	130	189
2008	344,337	8,598,286	2.497			344,337	1	1	10	52	120	184
2009	362,089	7,358,277	2.032			362,089	2	1	2	29	154	188
<b>TOTAL</b>	<b>1,704,507</b>	<b>42,886,848</b>	<b>2.516</b>			<b>1,704,507</b>	<b>5</b>	<b>3</b>	<b>60</b>	<b>192</b>	<b>670</b>	<b>930</b>
O.D.		145,813	.008						1		1	2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	92,125		3,074,682	1,266,655	731,180	180		2,272,884	663,446	1,181,918	528,171
2006	80,580		2,106,970	1,192,432	807,679			727,149	1,088,839	1,331,013	643,605
2007		97,870	2,068,978	1,837,045	932,126		29,189	864,647	1,358,365	1,268,434	684,123
2008	147,193	130,004	1,333,080	1,751,367	869,600	425	989,215	414,254	1,047,300	1,288,014	627,834
2009	220,294	123,677	283,357	906,562	1,052,687	136,366	78,337	109,017	1,666,743	1,978,630	802,607
<b>TOTAL</b>	<b>540,192</b>	<b>351,551</b>	<b>8,867,067</b>	<b>6,954,061</b>	<b>4,393,272</b>	<b>136,971</b>	<b>1,096,741</b>	<b>4,387,951</b>	<b>5,824,693</b>	<b>7,048,009</b>	<b>3,286,340</b>
O.D.			120,568		2,500			19,577			3,168

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	132,752		3,908,498	1,758,116	1,131,869	294		2,995,841	981,898	1,918,249	583,101
2006	103,205	23,786	3,082,811	1,627,346	1,200,134	896	13,609	1,721,484	1,610,977	1,972,616	701,529
2007	2,323	222,535	3,580,937	2,280,184	1,281,460	898	70,750	2,339,266	1,832,347	1,776,872	712,856
2008	173,917	158,850	3,744,629	1,869,935	1,055,413	5,457	740,194	2,058,453	1,286,963	1,515,786	656,714
2009	316,364	263,284	3,116,802	1,146,372	995,127	168,335	298,005	3,531,932	1,668,883	1,759,522	848,356
<b>TOTAL</b>	<b>728,561</b>	<b>668,455</b>	<b>17,433,677</b>	<b>8,681,953</b>	<b>5,664,003</b>	<b>175,880</b>	<b>1,122,558</b>	<b>12,646,976</b>	<b>7,381,068</b>	<b>8,943,045</b>	<b>3,502,556</b>
O.D.	2	2,695	161,363	3,161	5,147		552	39,493	1,314	231	3,449

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	32,980,212	30,679,922	3,506,005			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,471,242	-3,999,426	20,432			
TOTAL LOSSES	26,508,970	26,680,496	3,526,437			
EXPECTED LOSSES	26,419,860	21,527,922	3,272,654			
CREDIBILITY	.30	.62	.99			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.555	1.565	.207	3.327		
INDICATED (POST-TEST)	1.463	1.473	.195	3.131		
PRES. ON RATE LEVEL	1.488	1.212	.184	2.884		
DERIVED BY FORMULA	1.481	1.374	.195	3.050		
UNDERLYING PRES. RATE	1.550	1.263	.192	3.005		
PROPOSED	1.481	1.374	.195	3.050		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.050
IND. RATES				3.05	MINIMUM PREMIUM	
MAN. RATES	3.17	3.22	3.05	+ 3.05	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	54,527	323,134	.592			54,527					14	14
2006	53,955	886,885	1.643			53,955			2	4	17	23
2007	53,404	315,579	.590			53,404				2	13	15
2008	46,572	313,115	.672			46,572				3	4	7
2009	45,727	440,752	.963			45,727					17	17
<b>TOTAL</b>	<b>254,185</b>	<b>2,279,465</b>	<b>.897</b>			<b>254,185</b>			<b>2</b>	<b>9</b>	<b>65</b>	<b>76</b>
O.D.		25,646	.010							1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					142,688					120,205	60,241
2006			229,605	196,030	44,929			86,437	136,587	86,066	107,231
2007				48,027	55,458				35,528	128,466	48,100
2008				38,323	109,009				23,978	80,630	61,175
2009					89,848					247,683	103,221
<b>TOTAL</b>			<b>229,605</b>	<b>282,380</b>	<b>441,932</b>			<b>86,437</b>	<b>196,093</b>	<b>663,050</b>	<b>379,968</b>
O.D.				11,585	40				12,873	1,148	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					220,881					195,090	66,506
2006	268	2,633	341,875	264,233	68,818	114	1,610	203,605	199,587	128,997	116,882
2007	61	481	24,677	60,457	73,116	23	370	22,504	53,752	173,973	50,120
2008	57	1,992	76,814	54,582	119,559	115	1,233	37,015	35,821	91,220	63,989
2009	64	2,932	105,941	39,428	78,140	177	4,906	141,534	69,328	199,028	109,105
<b>TOTAL</b>	<b>450</b>	<b>8,038</b>	<b>549,307</b>	<b>418,700</b>	<b>560,514</b>	<b>429</b>	<b>8,119</b>	<b>404,658</b>	<b>358,488</b>	<b>788,308</b>	<b>406,602</b>
O.D.	12	238	10,962	10,894	680	60	324	10,857	12,666	2,647	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	993,454	2,152,897	406,602	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-402,908	-352,101	1,723	
TOTAL LOSSES	590,546	1,800,796	408,325	
EXPECTED LOSSES	1,591,198	1,817,423	297,397	
CREDIBILITY	.08	.17	.28	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.232	.708	.161	1.101
INDICATED (POST-TEST)	.218	.666	.152	1.036
PRES. ON RATE LEVEL	.601	.686	.112	1.399
DERIVED BY FORMULA	.570	.683	.123	1.376
UNDERLYING PRES. RATE	.626	.715	.117	1.458
PROPOSED	.570	.683	.123	1.376

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	1.376
IND. RATES				1.38	MINIMUM PREMIUM	
MAN. RATES	1.60	1.59	1.48	+ 1.38	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	589,706	3,546,892	.601		1	3	6	21	31
2006	606,067	1,370,774	.226			3	10	20	33
2007	661,222	4,326,765	.654			13	23	30	66
2008	648,346	4,214,147	.649			9	22	34	65
2009	655,148	2,019,070	.308			4	2	21	27
<b>TOTAL</b>	<b>3,160,489</b>	<b>15,477,648</b>	<b>.490</b>		<b>1</b>	<b>32</b>	<b>63</b>	<b>126</b>	<b>222</b>
O.D.		5,733							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		621,294	623,868	122,380	117,166		1,189,309	369,438	200,405	101,465	201,567
2006			602,143	186,273	63,123			98,653	102,175	112,793	205,614
2007			2,595,949	250,273	126,072			622,220	322,206	163,480	246,565
2008			2,041,176	586,521	310,948			555,920	270,485	233,990	215,107
2009			1,100,744	70,771	128,758			172,792	42,767	178,120	325,118
<b>TOTAL</b>		<b>621,294</b>	<b>6,963,880</b>	<b>1,216,218</b>	<b>746,067</b>		<b>1,189,309</b>	<b>1,819,023</b>	<b>938,038</b>	<b>789,848</b>	<b>1,193,971</b>
O.D.											5,733

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		299,840	784,971	169,863	181,373		590,627	670,066	296,599	164,679	222,530
2006	256	6,444	855,311	255,045	96,924	84	1,779	225,580	151,544	167,521	224,119
2007	356	60,143	3,582,106	371,140	197,874	216	20,044	1,385,209	451,780	242,176	256,921
2008	781	86,428	3,355,433	718,427	403,400	1,230	47,435	1,399,829	366,209	291,175	225,002
2009	472	54,376	1,544,009	211,336	151,011	988	24,614	460,555	104,897	154,141	343,650
<b>TOTAL</b>	<b>1,865</b>	<b>507,231</b>	<b>10,121,830</b>	<b>1,725,811</b>	<b>1,030,582</b>	<b>2,518</b>	<b>684,499</b>	<b>4,141,239</b>	<b>1,371,029</b>	<b>1,019,692</b>	<b>1,272,222</b>
O.D.											6,120

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,459,182	5,147,114	1,278,342			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,642,022	-749,361	6,857			
TOTAL LOSSES	12,817,160	4,397,753	1,285,199			
EXPECTED LOSSES	10,745,662	4,013,821	1,106,171			
CREDIBILITY	.46	.93	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.406	.139	.041	.586		
INDICATED (POST-TEST)	.382	.131	.039	.552		
PRES. ON RATE LEVEL	.326	.122	.034	.482		
DERIVED BY FORMULA	.352	.130	.039	.521		
UNDERLYING PRES. RATE	.340	.127	.035	.502		
PROPOSED	.352	.130	.039	.521		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	.521
IND. RATES				.52	MINIMUM PREMIUM	
MAN. RATES	.39	.43	.51	+ .52	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	25,893	4,571,640	17.655	1	1	6	10	56	74	
2006	21,240	2,928,902	13.789			4	11	60	75	
2007	28,182	1,557,781	5.527			3	8	18	29	
2008	34,640	926,876	2.675		1	1	9	15	26	
2009	40,349	2,004,922	4.968			1	12	56	69	
<b>TOTAL</b>	<b>150,304</b>	<b>11,990,121</b>	<b>7.977</b>	<b>1</b>	<b>2</b>	<b>15</b>	<b>50</b>	<b>205</b>	<b>273</b>	
O.D.		309,258	.205				4	5	9	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	125,809	575,749	1,095,916	592,501	237,892		819,536	296,141	295,474	290,330	242,292
2006			588,929	564,413	303,532			370,426	581,347	275,997	244,258
2007			643,701	428,073	47,629			169,667	109,482	128,774	30,455
2008		14,653	148,688	407,889	78,703		8,818	15,263	187,047	44,166	21,649
2009			158,117	519,344	397,222			21,100	186,903	505,087	217,149
<b>TOTAL</b>	<b>125,809</b>	<b>590,402</b>	<b>2,635,351</b>	<b>2,512,220</b>	<b>1,064,978</b>		<b>828,354</b>	<b>872,597</b>	<b>1,360,253</b>	<b>1,244,354</b>	<b>755,803</b>
O.D.				185,786	24,227				58,870	28,116	12,259

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	181,291	361,282	1,560,584	822,393	368,255		529,185	655,953	437,302	471,207	267,490
2006	777	7,013	892,506	764,607	451,457	480	6,851	869,444	846,888	416,841	266,241
2007	537	17,631	1,024,479	522,891	81,127	74	5,692	391,862	156,369	179,970	31,734
2008	470	37,857	614,500	405,489	109,418	825	24,816	199,362	192,461	63,334	22,645
2009	926	46,739	1,518,307	564,305	390,736	932	23,139	570,850	267,267	425,200	229,526
<b>TOTAL</b>	<b>184,001</b>	<b>470,522</b>	<b>5,610,376</b>	<b>3,079,685</b>	<b>1,400,993</b>	<b>2,311</b>	<b>589,683</b>	<b>2,687,471</b>	<b>1,900,287</b>	<b>1,556,552</b>	<b>817,636</b>
O.D.	231	5,221	175,853	187,788	43,601	117	2,510	59,032	53,133	43,805	13,299

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,787,328	8,265,844	830,935			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,103,200	-791,567	4,142			
TOTAL LOSSES	7,684,128	7,474,277	835,077			
EXPECTED LOSSES	9,073,852	4,593,289	592,198			
CREDIBILITY	.06	.12	.20			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	5.112	4.973	.556	10.641		
INDICATED (POST-TEST)	4.810	4.680	.523	10.013		
PRES. ON RATE LEVEL	5.794	2.933	.378	9.105		
DERIVED BY FORMULA	5.735	3.143	.407	9.285		
UNDERLYING PRES. RATE	6.037	3.056	.394	9.487		
PROPOSED	5.735	3.143	.407	9.285		
YEAR	12-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	9.285
IND. RATES				9.29	MINIMUM PREMIUM	
MAN. RATES	10.18	10.02	9.63	+ 9.29	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
2005	3,719	286,669	7.708			3,719				2	3	5
2006	3,892	708,608	18.206			3,892				1	3	4
2007	3,045	26,134	.858			3,045					2	2
2008	3,857	500,779	12.983			3,857				2	9	11
2009	4,233	56,001	1.322			4,233					1	1
<b>TOTAL</b>	<b>18,746</b>	<b>1,578,191</b>	<b>8.419</b>			<b>18,746</b>				<b>5</b>	<b>18</b>	<b>23</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				85,785	2,510				152,365	15,275	30,734
2006				2,048	58,114				3,129	578,315	67,002
2007					836					4,205	21,093
2008				63,581	125,695				26,579	201,577	83,347
2009					6,851					11,472	37,678
<b>TOTAL</b>				<b>151,414</b>	<b>194,006</b>				<b>182,073</b>	<b>810,844</b>	<b>239,854</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				119,070	3,886				225,500	24,791	33,930
2006	2	55	2,809	4,215	84,659	2	138	16,357	21,496	846,668	73,032
2007			107	62	1,079		3	312	324	5,637	21,979
2008	86	2,693	106,915	81,174	138,900	127	2,226	64,475	56,814	225,539	87,181
2009	5	225	8,077	3,005	5,960	9	226	6,556	3,211	9,217	39,826
<b>TOTAL</b>	<b>93</b>	<b>2,973</b>	<b>117,908</b>	<b>207,526</b>	<b>234,484</b>	<b>138</b>	<b>2,593</b>	<b>87,700</b>	<b>307,345</b>	<b>1,111,852</b>	<b>255,948</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	211,405	1,861,207	255,948			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-102,459	-77,480	986			
TOTAL LOSSES	108,946	1,783,727	256,934			
EXPECTED LOSSES	424,222	425,720	154,654			
CREDIBILITY	.01	.03	.05			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.581	9.515	1.371	11.467		
INDICATED (POST-TEST)	.547	8.954	1.290	10.791		
PRES. ON RATE LEVEL	2.172	2.179	.792	5.143		
DERIVED BY FORMULA	2.156	2.382	.817	5.355		
UNDERLYING PRES. RATE	2.263	2.271	.825	5.359		
PROPOSED	2.156	2.382	.817	5.355		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	5.355
IND. RATES				5.36	MINIMUM PREMIUM	
MAN. RATES	5.31	5.55	5.44	+ 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
2005	90,277	2,690,573	2.980			4	5	70	79
2006	97,847	3,939,745	4.026			5	7	69	81
2007	101,078	3,357,547	3.321			8	3	90	101
2008	106,066	3,595,252	3.389			2	4	124	130
2009	111,274	7,715,176	6.933			1	1	136	139
<b>TOTAL</b>	<b>506,542</b>	<b>21,298,293</b>	<b>4.205</b>			<b>1</b>	<b>20</b>	<b>489</b>	<b>530</b>
O.D.		2,289							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			757,558	181,596	397,050			220,102	78,505	573,264	482,498
2006			940,575	472,355	613,027			380,471	300,805	581,661	650,851
2007			1,152,535	57,385	757,422			240,252	45,851	629,828	474,274
2008			272,958	135,926	1,364,479			95,313	96,977	1,041,084	588,515
2009	15,177		413,899	109,461	1,087,090			4,253,473	69,624	1,088,933	677,519
<b>TOTAL</b>	<b>15,177</b>		<b>3,537,525</b>	<b>956,723</b>	<b>4,219,068</b>			<b>5,189,611</b>	<b>591,762</b>	<b>3,914,770</b>	<b>2,873,657</b>
O.D.											2,289

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,078,763	252,056	614,631			487,526	116,186	930,409	532,678
2006	647	10,773	1,380,249	653,100	902,725	250	6,781	861,580	455,693	858,956	709,428
2007	119	28,010	1,660,132	153,323	992,874	39	7,650	548,014	121,371	849,510	494,194
2008	337	27,352	995,183	375,067	1,483,049	490	17,151	491,738	265,013	1,163,781	615,587
2009	22,586	42,657	1,507,756	559,587	955,085	2,624	66,892	1,385,322	410,358	896,949	716,138
<b>TOTAL</b>	<b>23,689</b>	<b>108,792</b>	<b>6,622,083</b>	<b>1,993,133</b>	<b>4,948,364</b>	<b>3,403</b>	<b>98,474</b>	<b>3,774,180</b>	<b>1,368,621</b>	<b>4,699,605</b>	<b>3,068,025</b>
O.D.											2,506

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,630,621	13,009,723	3,070,531			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,324,822	-1,445,644	15,361			
TOTAL LOSSES	8,305,799	11,564,079	3,085,892			
EXPECTED LOSSES	9,578,709	7,866,597	2,416,205			
CREDIBILITY	.13	.28	.44			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.640	2.283	.609	4.532		
INDICATED (POST-TEST)	1.543	2.148	.573	4.264		
PRES. ON RATE LEVEL	1.815	1.490	.458	3.763		
DERIVED BY FORMULA	1.780	1.674	.509	3.963		
UNDERLYING PRES. RATE	1.891	1.553	.477	3.921		
PROPOSED	1.780	1.674	.509	3.963		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.963
IND. RATES				3.96	MINIMUM PREMIUM	
MAN. RATES	4.15	4.21	3.98	+ 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
2005	665,461	12,312,744	1.850			19	25	308	352
2006	730,075	12,039,468	1.649			14	26	305	345
2007	787,558	13,987,937	1.776			16	30	320	367
2008	844,950	13,043,277	1.543			11	45	280	338
2009	886,566	12,726,007	1.435			9	23	344	376
<b>TOTAL</b>	<b>3,914,610</b>	<b>64,109,433</b>	<b>1.638</b>			<b>3</b>	<b>69</b>	<b>149</b>	<b>1778</b>
O.D.		161,426	.004				3	3	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			2,825,600	871,429	2,279,929			959,640	445,781	2,737,324	2,193,041
2006			1,977,456	1,046,563	2,061,273			969,605	1,346,492	2,473,423	2,164,656
2007	3,000		2,292,816	1,407,510	2,249,915	9,149		1,519,761	1,424,298	2,759,504	2,321,984
2008	406,928		1,578,796	1,853,133	2,448,606	5,000		454,357	1,313,679	2,775,799	2,206,979
2009			1,550,749	1,039,854	2,557,900			775,035	816,324	3,566,260	2,419,885
<b>TOTAL</b>	<b>409,928</b>		<b>10,225,417</b>	<b>6,218,489</b>	<b>11,597,623</b>	<b>14,149</b>		<b>4,678,398</b>	<b>5,346,574</b>	<b>14,312,310</b>	<b>11,306,545</b>
O.D.				99,140	30,734				4,359	18,147	9,046

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			4,023,652	1,209,544	3,529,338			2,125,601	659,755	4,442,677	2,421,117
2006	1,435	23,231	2,915,460	1,463,887	3,023,395	1,112	17,522	2,223,324	2,017,361	3,650,869	2,359,475
2007	5,640	63,919	3,684,689	1,874,279	2,972,768	16,330	47,215	3,189,876	2,051,888	3,783,478	2,419,507
2008	477,350	119,400	4,712,854	2,219,407	2,765,712	14,046	82,792	2,484,899	1,627,563	3,175,641	2,308,500
2009	3,436	203,021	6,546,858	2,019,587	2,352,771	7,939	201,729	4,466,653	1,654,769	2,976,851	2,557,818
<b>TOTAL</b>	<b>487,861</b>	<b>409,571</b>	<b>21,883,513</b>	<b>8,786,704</b>	<b>14,643,984</b>	<b>39,427</b>	<b>349,258</b>	<b>14,490,353</b>	<b>8,011,336</b>	<b>18,029,516</b>	<b>12,066,417</b>
O.D.	50	1,065	42,965	138,286	33,752	10	268	7,985	10,366	17,560	9,648

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	37,712,326	49,671,504	12,076,065			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-9,060,270	-6,212,053	74,643			
TOTAL LOSSES	28,652,056	43,459,451	12,150,708			
EXPECTED LOSSES	37,619,402	34,135,400	11,548,100			
CREDIBILITY	.53	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.732	1.110	.310	2.152		
INDICATED (POST-TEST)	.689	1.045	.292	2.026		
PRES. ON RATE LEVEL	.922	.837	.283	2.042		
DERIVED BY FORMULA	.799	1.045	.292	2.136		
UNDERLYING PRES. RATE	.961	.872	.295	2.128		
PROPOSED	.764	.999	.279	2.042		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.042
IND. RATES				2.04	MINIMUM PREMIUM	
MAN. RATES	2.31	2.34	2.16	+ 2.04	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	354,583	14,483,834	4.084		1	37	40	183	261
2006	367,912	12,750,683	3.465		1	22	38	150	211
2007	387,651	12,833,551	3.310	1		21	34	204	260
2008	432,655	9,557,750	2.209			11	43	190	244
2009	476,034	7,569,381	1.590			3	19	199	221
<b>TOTAL</b>	<b>2,018,835</b>	<b>57,195,199</b>	<b>2.833</b>	<b>1</b>	<b>2</b>	<b>94</b>	<b>174</b>	<b>926</b>	<b>1197</b>
O.D.		6,022						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		173,247	5,921,452	1,512,175	1,375,001		150,000	2,522,409	1,110,527	1,049,392	669,631
2006		189,576	4,300,995	1,593,478	1,341,754		35,146	2,177,802	876,279	1,390,940	844,713
2007	377,292		3,787,157	1,552,162	2,143,336	28,927		1,554,376	817,475	1,810,343	762,483
2008			1,789,387	2,181,860	1,253,454			484,025	1,395,731	1,623,299	829,994
2009			443,335	771,750	1,610,426			108,300	1,385,070	2,280,254	970,246
<b>TOTAL</b>	<b>377,292</b>	<b>362,823</b>	<b>16,242,326</b>	<b>7,611,425</b>	<b>7,723,971</b>	<b>28,927</b>	<b>185,146</b>	<b>6,846,912</b>	<b>5,585,082</b>	<b>8,154,228</b>	<b>4,077,067</b>
O.D.					852					558	4,612

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		358,102	8,213,518	2,098,898	2,128,499		319,050	4,667,671	1,643,579	1,703,165	739,273
2006	2,188	347,653	5,936,537	2,193,983	1,991,977	730	108,706	4,416,102	1,341,174	2,061,852	920,737
2007	480,868	99,119	5,787,092	2,076,672	2,855,648	49,197	49,979	3,469,161	1,249,190	2,484,747	794,507
2008	2,651	120,856	4,884,301	2,364,996	1,500,416	6,254	81,523	2,491,228	1,673,741	1,914,850	868,174
2009	2,147	110,016	3,656,721	1,287,007	1,472,145	4,076	103,783	2,549,265	1,183,291	1,916,240	1,025,550
<b>TOTAL</b>	<b>487,854</b>	<b>1,035,746</b>	<b>28,478,169</b>	<b>10,021,556</b>	<b>9,948,685</b>	<b>60,257</b>	<b>663,041</b>	<b>17,593,427</b>	<b>7,090,975</b>	<b>10,080,854</b>	<b>4,348,241</b>
O.D.			37	22	1,240			15	17	816	4,952

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	48,318,546	37,144,165	4,353,193			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-9,729,875	-4,668,194	24,898			
TOTAL LOSSES	38,588,671	32,475,971	4,378,091			
EXPECTED LOSSES	40,699,713	25,921,842	3,795,410			
CREDIBILITY	.34	.69	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.911	1.609	.217	3.737		
INDICATED (POST-TEST)	1.798	1.514	.204	3.516		
PRES. ON RATE LEVEL	1.935	1.232	.180	3.347		
DERIVED BY FORMULA	1.888	1.427	.204	3.519		
UNDERLYING PRES. RATE	2.016	1.284	.188	3.488		
PROPOSED	1.886	1.426	.204	3.516		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.516
IND. RATES				3.52	MINIMUM PREMIUM	
MAN. RATES	3.52	3.62	3.54	+ 3.52	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	258,188	9,072,165	3.513			17	39	163	219
2006	273,831	11,950,289	4.364			21	64	205	290
2007	304,434	7,495,524	2.462			11	30	221	262
2008	365,179	9,322,715	2.552			5	38	269	312
2009	351,607	7,412,907	2.108			2	14	256	272
<b>TOTAL</b>	<b>1,553,239</b>	<b>45,253,600</b>	<b>2.913</b>			<b>56</b>	<b>185</b>	<b>1114</b>	<b>1355</b>
O.D.		11,782					1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			2,656,429	1,720,968	710,312			1,660,788	881,738	876,918	565,012
2006			3,516,361	2,478,742	806,428			1,892,830	1,422,414	1,145,194	688,320
2007			1,367,496	1,520,938	1,260,839			523,599	691,904	1,457,977	672,771
2008			833,629	1,765,937	2,185,208			428,204	1,054,357	2,161,906	893,474
2009			274,196	600,703	2,454,893			210,643	325,809	2,783,459	763,204
<b>TOTAL</b>			<b>8,648,111</b>	<b>8,087,288</b>	<b>7,417,680</b>			<b>4,716,064</b>	<b>4,376,222</b>	<b>8,425,454</b>	<b>3,582,781</b>
O.D.				396	8,260				350	813	1,963

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			3,728,162	2,388,704	1,099,557			3,369,718	1,304,973	1,423,244	623,773
2006	3,403	39,731	5,170,820	3,352,688	1,220,039	1,176	33,068	4,207,444	2,109,577	1,712,038	750,269
2007	1,928	44,704	2,548,472	1,914,024	1,689,453	460	21,045	1,417,272	1,001,194	1,994,619	701,027
2008	2,280	89,365	3,580,228	2,078,898	2,465,282	4,778	73,206	2,203,857	1,414,286	2,485,399	934,574
2009	2,554	122,723	4,214,769	1,536,980	2,190,092	3,727	96,792	2,387,045	1,025,682	2,277,175	806,707
<b>TOTAL</b>	<b>10,165</b>	<b>296,523</b>	<b>19,242,451</b>	<b>11,271,294</b>	<b>8,664,423</b>	<b>10,141</b>	<b>224,111</b>	<b>13,585,336</b>	<b>6,855,712</b>	<b>9,892,475</b>	<b>3,816,350</b>
O.D.		2	146	465	12,800		1	128	432	1,336	2,083

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	33,369,004	36,698,937	3,818,433			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-8,624,341	-4,413,204	21,943			
TOTAL LOSSES	24,744,663	32,285,733	3,840,376			
EXPECTED LOSSES	35,957,483	24,479,047	3,370,528			
CREDIBILITY	.28	.58	.93			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.593	2.079	.247	3.919		
INDICATED (POST-TEST)	1.499	1.956	.232	3.687		
PRES. ON RATE LEVEL	2.222	1.512	.208	3.942		
DERIVED BY FORMULA	2.020	1.770	.230	4.020		
UNDERLYING PRES. RATE	2.315	1.576	.217	4.108		
PROPOSED	1.981	1.736	.225	3.942		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.942
IND. RATES				3.94	MINIMUM PREMIUM	
MAN. RATES	4.65	4.54	4.17	+ 3.94	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
2005	344,478	3,877,567	1.125			344,478	1		3	17	119	140
2006	349,365	3,997,566	1.144			349,365			5	14	112	131
2007	364,134	3,876,852	1.064			364,134			2	16	110	128
2008	355,853	4,100,080	1.152			355,853			4	11	96	111
2009	354,181	4,293,059	1.212			354,181			4	5	103	112
<b>TOTAL</b>	<b>1,768,011</b>	<b>20,145,124</b>	<b>1.139</b>			<b>1,768,011</b>	<b>1</b>		<b>18</b>	<b>63</b>	<b>540</b>	<b>622</b>
O.D.		187,254	.010						1			1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	82,500		358,913	600,394	534,508			113,551	501,538	891,723	794,440
2006			856,591	479,560	507,298			454,213	347,549	652,603	699,752
2007			372,651	726,804	544,532			164,245	491,164	915,525	661,931
2008			646,487	537,196	590,204			234,815	382,120	1,110,052	599,206
2009			732,774	184,991	700,453			732,527	245,397	1,000,194	696,723
<b>TOTAL</b>	<b>82,500</b>		<b>2,967,416</b>	<b>2,528,945</b>	<b>2,876,995</b>			<b>1,699,351</b>	<b>1,967,768</b>	<b>4,570,097</b>	<b>3,452,052</b>
O.D.			134,496					43,213			9,545

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	118,883		511,092	833,347	827,425			251,515	742,279	1,447,269	877,062
2006	659	9,815	1,260,599	659,224	748,444	288	8,068	1,025,865	526,289	964,035	762,730
2007	915	14,956	834,592	903,026	729,421	330	8,995	578,776	687,530	1,253,300	689,732
2008	705	40,030	1,578,160	641,646	676,653	1,764	34,630	1,027,919	571,685	1,264,518	626,769
2009	886	60,798	1,913,334	504,374	644,053	3,461	87,021	1,753,561	517,636	847,255	736,436
<b>TOTAL</b>	<b>122,048</b>	<b>125,599</b>	<b>6,097,777</b>	<b>3,541,617</b>	<b>3,625,996</b>	<b>5,843</b>	<b>138,714</b>	<b>4,637,636</b>	<b>3,045,419</b>	<b>5,776,377</b>	<b>3,692,729</b>
O.D.	6	4,675	176,906	7,508	2,420	2	3,016	87,327	5,059	883	10,211

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,399,549	16,005,279	3,702,940			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,200,411	-2,203,451	20,802			
TOTAL LOSSES	8,199,138	13,801,828	3,723,742			
EXPECTED LOSSES	12,924,160	11,704,232	3,412,261			
CREDIBILITY	.31	.63	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.464	.781	.211	1.456		
INDICATED (POST-TEST)	.437	.735	.199	1.371		
PRES. ON RATE LEVEL	.702	.635	.185	1.522		
DERIVED BY FORMULA	.620	.698	.199	1.517		
UNDERLYING PRES. RATE	.731	.662	.193	1.586		
PROPOSED	.620	.698	.199	1.517		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	1.517
IND. RATES				1.52	MINIMUM PREMIUM	
MAN. RATES	1.82	1.75	1.61	+ 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
2005	206,806	4,096,908	1.981			206,806			9	19	78	106
2006	205,320	5,262,488	2.563			205,320	1		9	23	125	158
2007	231,754	5,438,405	2.346			231,754			8	13	119	140
2008	209,412	4,431,438	2.116			209,412			4	17	100	121
2009	204,071	3,468,135	1.699			204,071				13	106	119
<b>TOTAL</b>	<b>1,057,363</b>	<b>22,697,374</b>	<b>2.147</b>			<b>1,057,363</b>	<b>1</b>		<b>30</b>	<b>85</b>	<b>528</b>	<b>644</b>
O.D.		32,789	.003								1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,246,279	633,223	541,656			603,840	243,961	317,994	509,955
2006	63,946		1,420,097	600,141	879,345			543,580	403,834	866,947	484,598
2007			1,344,779	578,718	1,010,311			727,813	386,917	897,926	491,941
2008			826,531	798,190	537,368			368,098	659,237	651,770	590,244
2009				640,895	814,798				379,396	1,153,335	479,711
<b>TOTAL</b>	<b>63,946</b>		<b>4,837,686</b>	<b>3,251,167</b>	<b>3,783,478</b>			<b>2,243,331</b>	<b>2,073,345</b>	<b>3,887,972</b>	<b>2,556,449</b>
O.D.					13,729					8,863	10,197

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,774,701	878,915	838,485			1,337,506	361,062	516,103	562,990
2006	81,427	16,069	2,068,495	834,371	1,294,318	338	9,642	1,228,458	615,096	1,279,286	528,212
2007	768	36,717	2,140,778	788,964	1,337,309	263	24,121	1,676,204	595,464	1,231,294	512,603
2008	986	51,046	2,042,271	888,171	636,972	2,946	47,325	1,434,489	789,368	779,812	617,395
2009	1,323	59,983	2,030,594	820,446	758,537	1,777	44,956	1,156,951	571,680	964,312	507,055
<b>TOTAL</b>	<b>84,504</b>	<b>163,815</b>	<b>10,056,839</b>	<b>4,210,867</b>	<b>4,865,621</b>	<b>5,324</b>	<b>126,044</b>	<b>6,833,608</b>	<b>2,932,670</b>	<b>4,770,807</b>	<b>2,728,255</b>
O.D.		13	607	351	19,994		2	244	261	12,975	10,888

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	17,271,000	16,813,546	2,739,143			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,068,708	-2,059,722	13,791			
TOTAL LOSSES	14,202,292	14,753,824	2,752,934			
EXPECTED LOSSES	12,297,133	10,827,397	2,294,477			
CREDIBILITY	.22	.45	.72			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.343	1.395	.260	2.998		
INDICATED (POST-TEST)	1.264	1.313	.245	2.822		
PRES. ON RATE LEVEL	1.116	.983	.208	2.307		
DERIVED BY FORMULA	1.149	1.132	.235	2.516		
UNDERLYING PRES. RATE	1.163	1.024	.217	2.404		
PROPOSED	1.149	1.132	.235	2.516		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.516
IND. RATES				2.52	MINIMUM PREMIUM	
MAN. RATES	2.41	2.47	2.44	+ 2.52	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	231,611	3,012,951	1.300			10	10	77	97
2006	235,868	5,907,668	2.504			9	17	73	99
2007	246,556	5,467,248	2.217		1	10	18	92	121
2008	188,526	2,925,181	1.551			7	14	57	78
2009	166,708	2,179,397	1.307				16	82	98
<b>TOTAL</b>	<b>1,069,269</b>	<b>19,492,445</b>	<b>1.823</b>		<b>1</b>	<b>36</b>	<b>75</b>	<b>381</b>	<b>493</b>
O.D.		2,365						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,357,813	337,852	314,214			246,006	167,378	350,047	239,641
2006			1,746,408	899,977	328,030			1,726,691	623,207	350,427	232,928
2007		20,000	2,033,864	991,432	351,918		4,572	766,197	611,790	445,696	241,779
2008			1,135,980	383,565	291,412			414,237	308,849	235,790	155,348
2009			701,209	345,252					486,548	484,650	161,738
<b>TOTAL</b>		<b>20,000</b>	<b>6,274,065</b>	<b>3,314,035</b>	<b>1,630,826</b>		<b>4,572</b>	<b>3,153,131</b>	<b>2,197,772</b>	<b>1,866,610</b>	<b>1,031,434</b>
O.D.					179						2,186

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,933,526	468,940	486,402			544,903	247,719	568,124	264,564
2006	1,237	17,934	2,347,200	1,221,232	495,847	521	17,608	2,242,168	924,422	529,415	253,892
2007	1,254	82,435	2,898,206	1,238,599	504,080	403	29,210	1,605,039	833,975	635,152	251,934
2008	515	50,582	1,965,509	473,686	355,140	1,400	38,497	1,146,151	387,524	293,154	162,494
2009	1,037	47,882	1,577,570	657,970	354,900	1,565	37,944	915,435	454,823	437,591	170,957
<b>TOTAL</b>	<b>4,043</b>	<b>198,833</b>	<b>10,722,011</b>	<b>4,060,427</b>	<b>2,196,369</b>	<b>3,889</b>	<b>123,259</b>	<b>6,453,696</b>	<b>2,848,463</b>	<b>2,463,436</b>	<b>1,103,841</b>
O.D.			23	14	231						2,346

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	17,505,754	11,568,940	1,106,187			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,496,345	-1,409,260	5,176			
TOTAL LOSSES	13,009,409	10,159,680	1,111,363			
EXPECTED LOSSES	17,375,622	7,067,868	940,957			
CREDIBILITY	.22	.45	.73			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.217	.950	.104	2.271		
INDICATED (POST-TEST)	1.145	.894	.098	2.137		
PRES. ON RATE LEVEL	1.560	.634	.084	2.278		
DERIVED BY FORMULA	1.469	.751	.094	2.314		
UNDERLYING PRES. RATE	1.625	.661	.088	2.374		
PROPOSED	1.446	.739	.093	2.278		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.278
IND. RATES				2.28	MINIMUM PREMIUM	
MAN. RATES	2.44	2.45	2.41	+ 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
2005	87,035	4,791,522	5.505			12	18	76	106
2006	86,249	5,582,577	6.472			12	26	115	153
2007	57,928	1,272,710	2.197			3	4	24	31
2008	65,734	1,912,879	2.910				23	22	45
2009	71,547	865,038	1.209			1	1	19	21
<b>TOTAL</b>	<b>368,493</b>	<b>14,424,726</b>	<b>3.915</b>			<b>28</b>	<b>72</b>	<b>256</b>	<b>356</b>
O.D.		315,223	.085				3	8	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,938,042	828,065	340,183			631,587	370,404	437,019	246,222
2006			1,756,044	1,287,898	480,451			653,969	515,622	486,950	401,643
2007			423,465	240,075	115,328			194,591	75,865	146,699	76,687
2008				886,775	102,057				498,639	156,718	268,690
2009			112,957	108,680	214,283			50,000	21,719	245,466	111,933
<b>TOTAL</b>			<b>4,230,508</b>	<b>3,351,493</b>	<b>1,252,302</b>			<b>1,530,147</b>	<b>1,482,249</b>	<b>1,472,852</b>	<b>1,105,175</b>
O.D.				174,429	40,488				46,429	34,406	19,471

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			2,759,772	1,149,354	526,603			1,398,965	548,199	709,284	271,829
2006	1,769	20,007	2,595,669	1,742,955	723,077	425	11,511	1,466,589	766,137	725,626	437,791
2007	303	11,488	669,463	301,406	160,694	56	6,165	431,158	117,969	202,657	79,908
2008	996	19,304	877,018	851,312	157,614	2,206	13,796	452,112	513,184	211,219	281,050
2009	311	17,418	564,837	183,181	198,265	451	11,525	256,343	90,761	201,351	118,313
<b>TOTAL</b>	<b>3,379</b>	<b>68,217</b>	<b>7,466,759</b>	<b>4,228,208</b>	<b>1,766,253</b>	<b>3,138</b>	<b>42,997</b>	<b>4,005,167</b>	<b>2,036,250</b>	<b>2,050,137</b>	<b>1,188,891</b>
O.D.	183	187	16,743	235,147	62,254	38	54	6,454	67,000	53,441	21,126

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,613,316	10,498,690	1,210,017			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,036,214	-1,097,245	6,163			
TOTAL LOSSES	9,577,102	9,401,445	1,216,180			
EXPECTED LOSSES	8,140,010	5,770,599	1,046,520			
CREDIBILITY	.11	.22	.36			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.599	2.551	.330	5.480		
INDICATED (POST-TEST)	2.446	2.400	.311	5.157		
PRES. ON RATE LEVEL	2.120	1.503	.272	3.895		
DERIVED BY FORMULA	2.156	1.700	.286	4.142		
UNDERLYING PRES. RATE	2.209	1.566	.284	4.059		
PROPOSED	2.156	1.700	.286	4.142		
YEAR	12-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	4.142
IND. RATES				4.14	MINIMUM PREMIUM	
MAN. RATES	4.36	4.30	4.12	+ 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
2005	208,888	4,349,521	2.082			7	11	40	58
2006	191,458	2,987,948	1.560			4	26	41	71
2007	195,093	3,037,591	1.556			2	28	41	71
2008	182,842	1,305,557	.714				16	19	35
2009	154,834	844,613	.545				3	25	28
<b>TOTAL</b>	<b>933,115</b>	<b>12,525,230</b>	<b>1.342</b>			<b>13</b>	<b>84</b>	<b>166</b>	<b>263</b>
O.D.		388							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,200,907	562,272	287,392			1,064,313	587,016	240,686	406,935
2006			666,932	699,177	182,313			477,772	430,779	249,420	281,555
2007			286,096	1,036,534	286,332			70,622	618,564	345,817	393,626
2008				317,592	140,283				380,320	228,618	238,744
2009				81,510	122,314				57,440	423,945	159,404
<b>TOTAL</b>			<b>2,153,935</b>	<b>2,697,085</b>	<b>1,018,634</b>			<b>1,612,707</b>	<b>2,074,119</b>	<b>1,488,486</b>	<b>1,480,264</b>
O.D.											388

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,452,400	780,433	444,879			1,486,271	868,784	390,631	449,256
2006	957	7,140	913,486	941,014	276,545	349	7,315	929,053	632,110	375,209	306,895
2007	1,283	14,661	799,367	1,245,320	404,010	393	6,778	394,430	794,334	494,537	410,158
2008	370	8,089	352,686	322,526	168,262	1,697	11,357	367,624	408,045	282,079	249,726
2009	180	8,228	280,281	112,538	112,723	448	11,769	317,634	156,336	346,356	168,490
<b>TOTAL</b>	<b>2,790</b>	<b>38,118</b>	<b>3,798,220</b>	<b>3,401,831</b>	<b>1,406,419</b>	<b>2,887</b>	<b>37,219</b>	<b>3,495,012</b>	<b>2,859,609</b>	<b>1,888,812</b>	<b>1,584,525</b>
O.D.											408

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,374,246	9,556,671	1,584,933			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,630,472	-1,135,344	9,802			
TOTAL LOSSES	4,743,774	8,421,327	1,594,735			
EXPECTED LOSSES	10,282,928	5,813,306	1,735,594			
CREDIBILITY	.20	.41	.66			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.508	.902	.171	1.581		
INDICATED (POST-TEST)	.478	.849	.161	1.488		
PRES. ON RATE LEVEL	1.058	.598	.178	1.834		
DERIVED BY FORMULA	.942	.701	.167	1.810		
UNDERLYING PRES. RATE	1.102	.623	.186	1.911		
PROPOSED	.942	.701	.167	1.810		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	1.810
IND. RATES				1.81	MINIMUM PREMIUM	
MAN. RATES	2.00	2.06	1.94	+ 1.81	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
2005	74,329	8,437	.011						3	3	
2006	88,626	191,469	.216					2	5	7	
2007	108,261	32,252	.029					1		1	
2008	90,710	1,048,573	1.155					7	25	32	
2009	87,861	7,333	.008								
<b>TOTAL</b>	<b>449,787</b>	<b>1,288,064</b>	<b>.286</b>						<b>10</b>	<b>33</b>	<b>43</b>
O.D.		80,494	.017						1	4	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					2,747					2,161	3,529
2006				4,719	19,997				127,583	33,078	6,092
2007				11,280					9,107		11,865
2008				370,592	94,083				197,464	186,888	199,546
2009											7,333
<b>TOTAL</b>				<b>386,591</b>	<b>116,827</b>				<b>334,154</b>	<b>222,127</b>	<b>228,365</b>
O.D.				33,322	7,580				4,700	29,977	4,915

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					4,252					3,508	3,896
2006	6	24	1,441	6,797	29,176	106	154	17,988	183,087	50,877	6,640
2007	14	84	4,135	13,241	337	5	65	3,333	11,232	442	12,363
2008	420	8,633	385,639	364,520	121,315	875	6,444	205,130	222,249	222,070	208,725
2009											7,751
<b>TOTAL</b>	<b>440</b>	<b>8,741</b>	<b>391,215</b>	<b>384,558</b>	<b>155,080</b>	<b>986</b>	<b>6,663</b>	<b>226,451</b>	<b>416,568</b>	<b>276,897</b>	<b>239,375</b>
O.D.	38	765	34,348	32,626	9,957	20	348	10,221	9,184	33,597	5,180

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	680,236	1,318,467	244,555			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-417,663	-214,586	1,233			
TOTAL LOSSES	262,573	1,103,881	245,788			
EXPECTED LOSSES	1,682,202	1,128,965	202,404			
CREDIBILITY	.12	.25	.41			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.058	.245	.055	.358		
INDICATED (POST-TEST)	.055	.231	.052	.338		
PRES. ON RATE LEVEL	.359	.241	.043	.643		
DERIVED BY FORMULA	.323	.239	.047	.609		
UNDERLYING PRES. RATE	.374	.251	.045	.670		
PROPOSED	.323	.239	.047	.609		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	.609
IND. RATES				.61	MINIMUM PREMIUM	
MAN. RATES	.85	.74	.68	+ .61	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	11,708,959	43,280,245	.369	4	1	83	115	460	663
2006	12,279,916	35,594,386	.289	3	2	53	118	474	650
2007	13,005,519	47,759,402	.367	4	1	69	129	461	664
2008	12,880,561	43,941,734	.341	5		55	162	443	665
2009	12,622,835	27,568,176	.218	3		22	91	463	579
<b>TOTAL</b>	<b>62,497,790</b>	<b>198,143,943</b>	<b>.317</b>	<b>19</b>	<b>4</b>	<b>282</b>	<b>615</b>	<b>2301</b>	<b>3221</b>
O.D.		1,840,469	.002			5	9	6	20

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	1,789,604	179,462	15,987,338	3,399,043	2,903,182	50,625	367,787	8,811,532	2,474,626	3,776,801	3,540,245
2006	611,424	471,434	9,117,689	3,868,427	2,966,321	1,701	3,598,092	3,870,486	3,424,647	4,073,770	3,590,395
2007	1,453,853	484,998	12,604,950	4,595,761	2,361,646	8,000	7,884,167	4,026,988	5,778,665	4,071,750	4,488,624
2008	2,436,845		10,081,446	5,410,501	3,919,140	38,308		6,916,442	5,175,949	5,576,779	4,386,324
2009	296,337		3,470,257	2,628,521	4,713,191			1,840,589	3,817,302	7,002,180	3,799,799
<b>TOTAL</b>	<b>6,588,063</b>	<b>1,135,894</b>	<b>51,261,680</b>	<b>19,902,253</b>	<b>16,863,480</b>	<b>98,634</b>	<b>11,850,046</b>	<b>25,466,037</b>	<b>20,671,189</b>	<b>24,501,280</b>	<b>19,805,387</b>
O.D.			809,708	365,200	47,038			83,822	439,516	41,553	53,632

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	2,575,639	304,094	21,957,688	4,717,871	4,494,132	82,556	641,296	17,117,271	3,662,449	6,129,745	3,908,430
2006	775,996	249,183	12,906,400	5,307,399	4,407,144	6,075	1,688,401	8,510,898	4,966,597	6,043,759	3,913,531
2007	1,682,696	384,025	18,826,579	5,876,109	3,321,993	15,581	912,564	10,067,206	5,997,815	5,719,092	4,677,146
2008	2,778,199	491,438	19,326,946	6,240,438	4,605,741	85,384	504,782	15,033,918	5,893,607	6,554,870	4,588,095
2009	430,438	436,022	13,929,151	4,286,303	4,406,905	21,961	549,214	12,010,906	4,665,324	6,017,776	4,016,388
<b>TOTAL</b>	<b>8,242,968</b>	<b>1,864,762</b>	<b>86,946,764</b>	<b>26,428,120</b>	<b>21,235,915</b>	<b>211,557</b>	<b>4,296,257</b>	<b>62,740,199</b>	<b>25,185,792</b>	<b>30,465,242</b>	<b>21,103,590</b>
O.D.	453	17,221	1,346,435	413,808	81,846	1,393	14,973	547,141	430,790	95,862	57,412

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	166,230,123	104,337,375	21,161,002			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-38,265,065	-14,539,686	122,712			
TOTAL LOSSES	127,965,058	89,797,689	21,283,714			
EXPECTED LOSSES	154,994,519	77,497,260	19,999,293			
CREDIBILITY	1.00	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.205	.144	.034	.383		
INDICATED (POST-TEST)	.193	.136	.032	.361		
PRES. ON RATE LEVEL	.238	.119	.031	.388		
DERIVED BY FORMULA	.193	.136	.032	.361		
UNDERLYING PRES. RATE	.248	.124	.032	.404		
PROPOSED	.193	.136	.032	.361		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	.361
IND. RATES				.36	MINIMUM PREMIUM	
MAN. RATES	.46	.43	.41	+ .36	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	586,774	3,912,468	.666			7	18	63	88
2006	654,407	4,274,372	.653	1		6	14	66	87
2007	708,970	4,227,710	.596			7	12	62	81
2008	689,736	4,119,335	.597			7	24	62	93
2009	721,478	3,847,284	.533	1		3	11	70	85
<b>TOTAL</b>	<b>3,361,365</b>	<b>20,381,169</b>	<b>.606</b>	<b>2</b>		<b>30</b>	<b>79</b>	<b>323</b>	<b>434</b>
O.D.		12,745							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,046,047	509,773	326,474			557,169	555,280	496,742	420,983
2006	545,453		1,414,888	331,864	425,172	86		417,525	196,611	478,147	464,626
2007			1,289,983	328,191	438,037			1,177,991	303,385	388,476	301,647
2008			1,180,577	741,882	392,242			328,075	627,434	461,682	387,443
2009	1		475,160	456,790	884,601	2,001		235,856	228,905	1,171,608	392,362
<b>TOTAL</b>	<b>545,454</b>		<b>5,406,655</b>	<b>2,368,500</b>	<b>2,466,526</b>	<b>2,087</b>		<b>2,716,616</b>	<b>1,911,615</b>	<b>2,996,655</b>	<b>1,967,061</b>
O.D.											12,745

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,474,613	707,564	505,382			1,179,916	821,812	806,210	464,765
2006	687,991	15,271	2,009,450	465,456	629,688	329	7,244	923,197	304,818	705,572	506,442
2007	432	27,944	1,641,998	446,218	587,553	211	22,279	1,551,308	451,172	543,837	314,316
2008	928	60,604	2,400,707	830,318	483,873	2,806	42,288	1,287,140	724,509	565,783	405,265
2009	1,299	72,721	2,355,584	762,875	819,396	4,806	61,988	1,382,987	514,924	973,359	414,727
<b>TOTAL</b>	<b>690,650</b>	<b>176,540</b>	<b>9,882,352</b>	<b>3,212,431</b>	<b>3,025,892</b>	<b>8,152</b>	<b>133,799</b>	<b>6,324,548</b>	<b>2,817,235</b>	<b>3,594,761</b>	<b>2,105,515</b>
O.D.											13,693

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	17,216,041	12,650,319	2,119,208			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,551,239	-1,757,029	13,338			
TOTAL LOSSES	13,664,802	10,893,290	2,132,546			
EXPECTED LOSSES	14,554,710	9,479,050	2,117,660			
CREDIBILITY	.47	.97	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.407	.324	.063	.794		
INDICATED (POST-TEST)	.383	.305	.059	.747		
PRES. ON RATE LEVEL	.416	.271	.060	.747		
DERIVED BY FORMULA	.400	.304	.059	.763		
UNDERLYING PRES. RATE	.433	.282	.063	.778		
PROPOSED	.391	.298	.058	.747		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	.747
IND. RATES				.75	MINIMUM PREMIUM	
MAN. RATES	.87	.84	.79	+ .75	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	41,933,918	77,012,094	.183	3	1	154	241	1053	1452	
2006	44,854,390	68,355,348	.152	3	2	132	235	927	1299	
2007	48,230,002	81,427,325	.168	4	2	114	285	963	1368	
2008	48,246,111	66,752,238	.138	4	1	86	311	887	1289	
2009	47,745,485	41,768,960	.087	2		25	154	879	1060	
<b>TOTAL</b>	<b>231,009,906</b>	<b>335,315,965</b>	<b>.145</b>	<b>16</b>	<b>6</b>	<b>511</b>	<b>1226</b>	<b>4709</b>	<b>6468</b>	
O.D.		3,477,993	.001			4	23	45	72	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	1,178,358	887,913	26,698,795	6,919,817	6,228,904	4,947	622,559	12,251,096	6,546,098	7,823,680	7,849,927
2006	1,248,390	548,568	22,365,488	7,804,153	6,063,415	76,581	114,616	8,821,478	5,974,755	7,746,724	7,591,180
2007	924,230	517,834	20,402,119	8,977,306	7,325,781	241,798	6,324,373	12,073,260	7,550,312	8,430,882	8,659,430
2008	1,460,505	150,102	14,387,177	9,453,506	7,265,691	43,518	78,453	7,162,748	8,297,727	9,551,817	8,900,994
2009	156,841		4,068,253	4,424,639	7,014,698			1,467,924	4,872,291	11,591,630	8,172,684
<b>TOTAL</b>	<b>4,968,324</b>	<b>2,104,417</b>	<b>87,921,832</b>	<b>37,579,421</b>	<b>33,898,489</b>	<b>366,844</b>	<b>7,140,001</b>	<b>41,776,506</b>	<b>33,241,183</b>	<b>45,144,733</b>	<b>41,174,215</b>
O.D.			1,003,347	800,999	368,087			386,973	261,098	304,601	352,888

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	1,419,557	487,450	36,912,444	9,539,261	9,642,341	8,069	351,696	23,957,683	8,385,712	12,697,828	8,666,319
2006	1,402,846	1,072,965	31,636,705	10,747,081	9,024,907	151,229	376,742	18,796,356	8,961,897	11,492,131	8,274,386
2007	1,184,499	775,203	30,494,909	11,589,783	9,943,667	411,458	1,027,846	20,223,832	10,523,914	11,768,106	9,023,126
2008	1,604,764	1,000,931	30,084,308	10,901,503	8,590,766	112,718	870,894	21,183,493	10,214,561	11,332,308	9,310,440
2009	235,004	628,771	20,287,114	6,624,196	6,553,434	25,954	653,757	15,149,370	6,451,633	9,643,946	8,638,527
<b>TOTAL</b>	<b>5,846,670</b>	<b>3,965,320</b>	<b>149,415,480</b>	<b>49,401,824</b>	<b>43,755,115</b>	<b>709,428</b>	<b>3,280,935</b>	<b>99,310,734</b>	<b>44,537,717</b>	<b>56,934,319</b>	<b>43,912,798</b>
O.D.	1,041	25,782	1,748,161	957,861	483,031	524	8,707	820,042	369,569	369,335	377,878

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	265,132,824	196,808,771	44,290,676			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-60,716,742	-26,713,587	258,003			
TOTAL LOSSES	204,416,082	170,095,184	44,548,679			
EXPECTED LOSSES	247,180,599	143,226,142	41,581,782			
CREDIBILITY	1.00	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.088	.074	.019	.181		
INDICATED (POST-TEST)	.083	.070	.018	.171		
PRES. ON RATE LEVEL	.103	.060	.016	.179		
DERIVED BY FORMULA	.083	.070	.018	.171		
UNDERLYING PRES. RATE	.107	.062	.018	.187		
PROPOSED	.083	.070	.018	.171		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	.171
IND. RATES				.17	MINIMUM PREMIUM	
MAN. RATES	.25	.23	.19	+ .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
2005	350,620	7,868,384	2.244			350,620	1		13	34	136	184
2006	379,830	5,728,227	1.508			379,830			8	24	146	178
2007	398,977	7,306,025	1.831			398,977			12	29	147	188
2008	410,936	6,714,049	1.633			410,936			9	37	119	165
2009	463,830	5,292,839	1.141			463,830	1		3	13	117	134
<b>TOTAL</b>	<b>2,004,193</b>	<b>32,909,524</b>	<b>1.642</b>			<b>2,004,193</b>	<b>2</b>		<b>45</b>	<b>137</b>	<b>665</b>	<b>849</b>
O.D.		16,185									1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	158,315		1,940,538	1,457,968	1,047,463			927,257	993,245	953,830	389,768
2006			1,128,182	1,076,511	895,851			310,780	841,033	846,953	628,917
2007			1,563,742	1,176,202	788,721			679,167	1,188,280	1,413,532	496,381
2008			1,469,608	1,861,419	804,538			291,716	959,121	844,894	482,753
2009	2,634		406,171	624,682	1,206,755			221,426	618,564	1,845,137	367,470
<b>TOTAL</b>	<b>160,949</b>		<b>6,508,241</b>	<b>6,196,782</b>	<b>4,743,328</b>			<b>2,430,346</b>	<b>4,600,243</b>	<b>5,904,346</b>	<b>2,365,289</b>
O.D.					7,018					3,457	5,710

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	228,132		2,763,327	2,023,661	1,621,469			2,053,876	1,470,006	1,548,062	430,304
2006	1,475	13,693	1,723,060	1,466,476	1,322,638	699	6,294	793,685	1,232,938	1,257,411	685,520
2007	1,490	45,440	2,624,552	1,479,761	1,071,014	790	29,040	1,909,496	1,620,360	1,960,959	517,229
2008	2,242	98,170	3,993,538	1,969,406	993,564	4,282	51,078	1,572,714	1,104,137	1,014,916	504,960
2009	5,474	89,007	2,935,813	1,019,002	1,110,506	3,816	96,533	2,253,975	956,802	1,552,586	388,416
<b>TOTAL</b>	<b>238,813</b>	<b>246,310</b>	<b>14,040,290</b>	<b>7,958,306</b>	<b>6,119,191</b>	<b>9,587</b>	<b>182,945</b>	<b>8,583,746</b>	<b>6,384,243</b>	<b>7,333,934</b>	<b>2,526,429</b>
O.D.					10,864					5,611	6,045

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	23,301,691	27,812,149	2,532,474			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,526,880	-3,265,906	14,959			
TOTAL LOSSES	17,774,811	24,546,243	2,547,433			
EXPECTED LOSSES	22,988,093	17,957,570	2,304,823			
CREDIBILITY	.34	.69	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.887	1.225	.127	2.239		
INDICATED (POST-TEST)	.835	1.153	.120	2.108		
PRES. ON RATE LEVEL	1.101	.860	.110	2.071		
DERIVED BY FORMULA	1.011	1.062	.120	2.193		
UNDERLYING PRES. RATE	1.147	.896	.115	2.158		
PROPOSED	.972	1.021	.115	2.108		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.108
IND. RATES				2.11	MINIMUM PREMIUM	
MAN. RATES	2.45	2.36	2.19	+ 2.11	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
2005	2,989,547	9,350,088	.312			2,989,547	1	1	14	27	122	165
2006	3,286,218	7,284,477	.221			3,286,218			10	19	100	129
2007	3,346,598	10,922,762	.326			3,346,598	2		16	30	119	167
2008	3,329,313	10,796,675	.324			3,329,313	3	2	13	26	82	126
2009	3,635,682	5,989,622	.164			3,635,682			4	22	105	131
<b>TOTAL</b>	<b>16,587,358</b>	<b>44,343,624</b>	<b>.267</b>			<b>16,587,358</b>	<b>6</b>	<b>3</b>	<b>57</b>	<b>124</b>	<b>528</b>	<b>718</b>
O.D.		171,209	.001						1	1	1	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	726,024	742,596	2,378,256	842,505	825,067	7,000	485,749	1,062,987	622,177	837,915	819,812
2006			1,965,458	625,077	495,125			998,876	1,463,849	762,766	973,326
2007	1,361,188		3,076,019	1,170,031	1,011,661	17,583		1,423,488	925,178	1,154,670	782,944
2008	787,215	462,829	2,555,146	964,800	694,777	2,000	637,718	2,326,393	497,226	1,104,388	764,183
2009			699,684	639,094	1,190,684			223,112	825,642	1,381,316	1,030,090
<b>TOTAL</b>	<b>2,874,427</b>	<b>1,205,425</b>	<b>10,674,563</b>	<b>4,241,507</b>	<b>4,217,314</b>	<b>26,583</b>	<b>1,123,467</b>	<b>6,034,856</b>	<b>4,334,072</b>	<b>5,241,055</b>	<b>4,370,355</b>
O.D.			100,097	3,735	3,571			7,048	31,902	3,316	21,540

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	880,855	532,223	3,376,183	1,169,395	1,277,198	9,612	358,244	2,339,920	920,823	1,359,940	905,072
2006	851	21,312	2,806,073	856,521	737,528	1,192	18,366	2,326,890	2,090,843	1,148,532	1,060,925
2007	878,483	79,489	4,657,386	1,528,254	1,374,875	15,624	47,095	3,237,200	1,323,927	1,609,530	815,828
2008	920,050	508,682	4,267,845	1,157,729	842,427	5,812	691,544	2,788,775	789,425	1,283,387	799,335
2009	1,791	101,629	3,280,661	1,050,026	1,106,588	3,998	99,585	2,263,566	963,078	1,200,401	1,088,805
<b>TOTAL</b>	<b>2,682,030</b>	<b>1,243,335</b>	<b>18,388,148</b>	<b>5,761,925</b>	<b>5,338,616</b>	<b>36,238</b>	<b>1,214,834</b>	<b>12,956,351</b>	<b>6,088,096</b>	<b>6,601,790</b>	<b>4,669,965</b>
O.D.	5	68	145,236	4,991	3,960	20	256	27,979	39,849	5,227	23,124

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	36,694,500	23,844,454	4,693,089			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-8,393,198	-3,031,977	29,396			
TOTAL LOSSES	28,301,302	20,812,477	4,722,485			
EXPECTED LOSSES	34,501,705	16,421,485	4,644,460			
CREDIBILITY	1.00	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.171	.125	.028	.324		
INDICATED (POST-TEST)	.161	.118	.026	.305		
PRES. ON RATE LEVEL	.200	.094	.027	.321		
DERIVED BY FORMULA	.161	.118	.026	.305		
UNDERLYING PRES. RATE	.208	.099	.028	.335		
PROPOSED	.161	.118	.026	.305		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	.305
IND. RATES				.31	MINIMUM PREMIUM	
MAN. RATES	.48	.48	.34	+ .31	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	2,815,476	5,311,429	.188	1		8	14	37	60	
2006	2,988,879	3,079,915	.103	1	1	4	10	38	54	
2007	3,059,631	5,034,303	.164	1		7	27	38	73	
2008	3,123,767	4,269,250	.136	1		5	18	34	58	
2009	3,085,104	2,909,543	.094	2		1	3	41	47	
<b>TOTAL</b>	<b>15,072,857</b>	<b>20,604,440</b>	<b>.137</b>	<b>6</b>	<b>1</b>	<b>25</b>	<b>72</b>	<b>188</b>	<b>292</b>	
O.D.		75,859					1	1	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	412,500		1,950,331	306,906	244,989			545,026	839,474	281,485	730,718
2006	127,399	738,022	909,285	240,616	164,502		25,100	196,278	138,084	275,774	264,855
2007	3,000		1,329,165	513,627	224,336	71,736		1,849,321	368,959	303,346	370,813
2008			784,254	564,546	333,306	456,022		1,114,300	379,340	318,448	319,034
2009	906,063		182,248	29,432	434,568	31,000		50,000	45,175	808,191	422,866
<b>TOTAL</b>	<b>1,448,962</b>	<b>738,022</b>	<b>5,155,283</b>	<b>1,655,127</b>	<b>1,401,701</b>	<b>558,758</b>	<b>25,100</b>	<b>3,754,925</b>	<b>1,771,032</b>	<b>1,987,244</b>	<b>2,108,286</b>
O.D.				32,233	6,009				28,429	6,746	2,442

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	594,413		2,777,270	403,225	379,241			1,207,232	1,069,409	456,850	806,713
2006	160,914	805,922	1,343,322	335,405	246,638	113	39,233	443,485	210,367	407,231	288,692
2007	4,466	27,198	1,587,147	646,297	316,088	120,835	29,006	2,019,873	540,488	435,525	386,387
2008	702	40,001	1,593,045	627,285	402,386	795,377	55,100	1,632,807	493,053	394,244	333,710
2009	1,177,324	23,364	772,497	229,112	385,769	37,817	24,032	608,679	263,645	655,855	446,969
<b>TOTAL</b>	<b>1,937,819</b>	<b>896,485</b>	<b>8,073,281</b>	<b>2,241,324</b>	<b>1,730,122</b>	<b>954,142</b>	<b>147,371</b>	<b>5,912,076</b>	<b>2,576,962</b>	<b>2,349,705</b>	<b>2,262,471</b>
O.D.	40	248	12,580	38,279	8,727	18	213	10,905	35,581	10,425	2,548

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	17,945,178	8,991,125	2,265,019			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,007,115	-1,352,123	10,225			
TOTAL LOSSES	13,938,063	7,639,002	2,275,244			
EXPECTED LOSSES	16,278,684	7,234,971	1,658,013			
CREDIBILITY	1.00	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.092	.051	.015	.158		
INDICATED (POST-TEST)	.087	.048	.014	.149		
PRES. ON RATE LEVEL	.104	.046	.010	.160		
DERIVED BY FORMULA	.087	.048	.014	.149		
UNDERLYING PRES. RATE	.108	.048	.011	.167		
PROPOSED	.087	.048	.014	.149		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	.149
IND. RATES				.15	MINIMUM PREMIUM	
MAN. RATES	.17	.15	.17	+ .15	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	6,264,923	20,165,728	.321			46	40	235	321
2006	6,752,186	22,070,011	.326	2		45	56	251	354
2007	7,083,995	20,703,537	.292			41	66	249	356
2008	7,445,100	22,697,781	.304	1	1	31	78	289	400
2009	7,689,251	15,526,833	.201	1		10	39	351	401
<b>TOTAL</b>	<b>35,235,455</b>	<b>101,163,890</b>	<b>.287</b>	<b>4</b>	<b>1</b>	<b>173</b>	<b>279</b>	<b>1375</b>	<b>1832</b>
O.D.		1,362,816	.003			4	1	18	23

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			8,674,747	1,269,658	1,978,666			3,361,238	1,182,654	1,998,466	1,700,299
2006	341,673		8,257,147	1,519,607	2,295,476	23,486		3,060,775	1,550,592	2,746,542	2,274,713
2007			6,768,638	2,735,334	1,935,762			2,479,758	1,814,254	2,441,129	2,528,662
2008	827,738	206,168	5,466,267	2,621,036	2,945,178	231,647	109,347	2,699,838	1,927,676	3,043,238	2,619,648
2009	25,572		1,601,925	1,671,190	3,140,074	1,002,139		512,684	1,222,126	3,757,093	2,594,030
<b>TOTAL</b>	<b>1,194,983</b>	<b>206,168</b>	<b>30,768,724</b>	<b>9,816,825</b>	<b>12,295,156</b>	<b>1,257,272</b>	<b>109,347</b>	<b>12,114,293</b>	<b>7,697,302</b>	<b>13,986,468</b>	<b>11,717,352</b>
O.D.			782,439	33,500	97,927			310,051		52,708	86,191

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			12,118,318	1,762,282	3,062,975			6,976,465	1,750,328	3,243,514	1,877,130
2006	432,763	87,284	11,527,012	2,155,249	3,398,819	47,238	52,587	6,695,401	2,367,382	4,063,752	2,479,437
2007	3,523	175,975	10,308,353	3,530,902	2,655,146	1,229	85,317	5,846,963	2,592,745	3,390,388	2,634,866
2008	595,582	597,239	10,470,500	3,259,067	3,409,178	255,871	459,880	6,795,769	2,622,143	3,565,399	2,740,152
2009	29,513	257,056	8,343,709	2,735,706	2,909,761	822,174	200,781	4,645,975	1,933,107	3,160,027	2,741,890
<b>TOTAL</b>	<b>1,061,381</b>	<b>1,117,554</b>	<b>52,767,892</b>	<b>13,443,206</b>	<b>15,435,879</b>	<b>1,126,512</b>	<b>798,565</b>	<b>30,960,573</b>	<b>11,265,705</b>	<b>17,423,080</b>	<b>12,473,475</b>
O.D.	146	22,725	1,063,725	85,066	132,551	691	20,173	609,455	36,370	70,760	91,846

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	89,549,392	57,892,617	12,565,321			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-20,287,395	-7,517,558	69,321			
TOTAL LOSSES	69,261,997	50,375,059	12,634,642			
EXPECTED LOSSES	83,508,029	40,873,128	10,922,991			
CREDIBILITY	1.00	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.197	.143	.036	.376		
INDICATED (POST-TEST)	.185	.135	.034	.354		
PRES. ON RATE LEVEL	.228	.111	.030	.369		
DERIVED BY FORMULA	.185	.135	.034	.354		
UNDERLYING PRES. RATE	.237	.116	.031	.384		
PROPOSED	.185	.135	.034	.354		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	.354
IND. RATES				.35	MINIMUM PREMIUM	
MAN. RATES	.36	.39	.39	+ .35	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	304,217	3,227,723	1.060			9	7	53	69
2006	351,791	4,650,583	1.321			12	14	54	80
2007	383,464	3,874,431	1.010			10	8	70	88
2008	395,878	3,456,202	.873			3	13	62	78
2009	372,101	2,632,927	.707			1	11	68	80
<b>TOTAL</b>	<b>1,807,451</b>	<b>17,841,866</b>	<b>.987</b>			<b>35</b>	<b>53</b>	<b>307</b>	<b>395</b>
O.D.		44,138	.002				1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,234,013	389,285	286,186			456,338	124,913	388,817	348,171
2006			1,823,363	686,645	205,677			644,740	564,125	374,194	351,839
2007			1,442,449	367,673	522,432			550,244	139,141	466,913	385,579
2008			471,056	505,463	649,135			163,779	248,528	1,024,406	393,835
2009			171,621	386,159	512,676			29,584	232,265	736,573	564,049
<b>TOTAL</b>			<b>5,142,502</b>	<b>2,335,225</b>	<b>2,176,106</b>			<b>1,844,685</b>	<b>1,308,972</b>	<b>2,990,903</b>	<b>2,043,473</b>
O.D.				25,000	6,091				2,700	3,409	6,938

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,757,235	540,328	443,019			1,010,788	184,871	631,051	384,381
2006	943	19,677	2,605,159	935,910	316,108	466	11,411	1,450,448	831,835	561,456	383,505
2007	495	36,197	2,131,910	507,865	701,465	100	16,939	1,195,435	244,657	639,271	401,773
2008	667	33,941	1,339,306	612,056	735,335	1,164	25,663	754,056	419,234	1,158,051	411,951
2009	859	44,144	1,447,767	520,070	481,191	1,228	31,360	777,502	363,127	616,024	596,200
<b>TOTAL</b>	<b>2,964</b>	<b>133,959</b>	<b>9,281,377</b>	<b>3,116,229</b>	<b>2,677,118</b>	<b>2,958</b>	<b>85,373</b>	<b>5,188,229</b>	<b>2,043,724</b>	<b>3,605,853</b>	<b>2,177,810</b>
O.D.	29	579	25,919	24,546	7,906	12	93	2,983	3,170	3,984	7,349

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,724,475	11,482,530	2,185,159			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,701,572	-1,525,819	11,155			
TOTAL LOSSES	11,022,903	9,956,711	2,196,314			
EXPECTED LOSSES	15,110,290	8,205,828	1,789,376			
CREDIBILITY	.31	.64	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.610	.551	.122	1.283		
INDICATED (POST-TEST)	.574	.518	.115	1.207		
PRES. ON RATE LEVEL	.802	.436	.095	1.333		
DERIVED BY FORMULA	.731	.488	.115	1.334		
UNDERLYING PRES. RATE	.836	.454	.099	1.389		
PROPOSED	.730	.488	.115	1.333		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	1.333
IND. RATES				1.33	MINIMUM PREMIUM	
MAN. RATES	1.52	1.49	1.41	+ 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
2005	274,794	3,846,117	1.399			274,794			6	16	66	88
2006	301,780	3,751,178	1.243			301,780			4	15	81	100
2007	332,739	3,906,008	1.173			332,739			5	19	71	95
2008	358,867	4,269,719	1.189			358,867			4	27	80	111
2009	382,772	2,719,304	.710			382,772				8	92	100
<b>TOTAL</b>	<b>1,650,952</b>	<b>18,492,326</b>	<b>1.120</b>			<b>1,650,952</b>			<b>19</b>	<b>85</b>	<b>390</b>	<b>494</b>
O.D.		32,965	.001									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			996,009	465,773	138,420			901,495	263,637	335,743	745,040
2006			1,030,973	370,494	233,736			316,443	508,503	510,290	780,739
2007			694,117	358,727	306,064			819,700	420,081	468,399	838,920
2008			711,291	795,427	164,196			279,676	826,522	548,102	944,505
2009				245,607	514,609				166,975	826,573	965,540
<b>TOTAL</b>			<b>3,432,390</b>	<b>2,236,028</b>	<b>1,357,025</b>			<b>2,317,314</b>	<b>2,185,718</b>	<b>2,689,107</b>	<b>4,274,744</b>
O.D.											32,965

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,394,016	646,494	214,271			1,959,942	390,183	544,912	822,524
2006	509	10,709	1,408,721	508,117	349,334	416	5,727	724,639	748,193	758,130	851,006
2007	457	18,055	1,051,622	460,882	413,257	291	24,737	1,710,236	604,953	657,313	874,155
2008	932	42,857	1,749,256	815,688	232,482	3,674	44,559	1,374,814	927,367	675,574	987,952
2009	631	29,554	1,016,790	403,215	466,651	1,015	26,074	691,471	340,865	680,746	1,020,576
<b>TOTAL</b>	<b>2,529</b>	<b>101,175</b>	<b>6,620,405</b>	<b>2,834,396</b>	<b>1,675,995</b>	<b>5,396</b>	<b>101,097</b>	<b>6,461,102</b>	<b>3,011,561</b>	<b>3,316,675</b>	<b>4,556,213</b>
O.D.											35,168

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,291,704	10,838,627	4,591,381			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,325,898	-1,480,839	26,542			
TOTAL LOSSES	10,965,806	9,357,788	4,617,923			
EXPECTED LOSSES	9,707,597	8,188,721	4,061,342			
CREDIBILITY	.30	.61	.97			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.664	.567	.280	1.511		
INDICATED (POST-TEST)	.625	.534	.263	1.422		
PRES. ON RATE LEVEL	.564	.476	.236	1.276		
DERIVED BY FORMULA	.582	.511	.262	1.355		
UNDERLYING PRES. RATE	.588	.496	.246	1.330		
PROPOSED	.582	.511	.262	1.355		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	1.355
IND. RATES				1.36	MINIMUM PREMIUM	
MAN. RATES	1.39	1.41	1.35	+ 1.36	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
2005	1,342,510	34,333,390	2.557			1,342,510		1	48	132	621	802
2006	1,444,931	38,345,620	2.653			1,444,931			73	131	644	848
2007	1,491,141	35,067,793	2.351			1,491,141			47	113	599	759
2008	1,617,685	30,396,136	1.878			1,617,685			23	116	632	771
2009	1,724,032	28,876,451	1.674			1,724,032			19	57	714	790
<b>TOTAL</b>	<b>7,620,299</b>	<b>167,019,390</b>	<b>2.192</b>			<b>7,620,299</b>		<b>1</b>	<b>210</b>	<b>549</b>	<b>3210</b>	<b>3970</b>
O.D.		556,538	.007						1	2	15	18

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		145,009	7,967,046	5,567,861	4,851,255		40,000	3,194,000	3,208,146	4,607,658	4,752,415
2006			10,338,051	5,449,064	5,364,758			4,427,802	2,652,051	5,393,452	4,720,442
2007			7,468,297	5,459,061	5,841,791			2,758,887	3,062,701	5,363,115	5,113,941
2008			3,876,924	4,438,854	5,797,674			1,301,117	3,719,879	5,974,215	5,287,473
2009			3,210,959	2,676,828	7,016,171			833,412	1,476,492	8,263,893	5,398,696
<b>TOTAL</b>		<b>145,009</b>	<b>32,861,277</b>	<b>23,591,668</b>	<b>28,871,649</b>		<b>40,000</b>	<b>12,515,218</b>	<b>14,119,269</b>	<b>29,602,333</b>	<b>25,272,967</b>
O.D.			175,312	18,895	144,384			21,750	16,771	93,645	85,781

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		299,734	11,055,965	7,728,192	7,509,754		85,080	6,631,915	4,748,059	7,478,229	5,246,666
2006	7,467	116,084	14,964,407	7,484,615	7,924,770	2,193	69,761	8,877,821	4,039,976	7,963,891	5,145,282
2007	7,051	220,339	12,702,307	7,033,283	7,792,032	2,052	103,448	6,987,027	4,373,784	7,371,491	5,328,727
2008	5,828	289,668	11,442,914	5,363,687	6,556,783	15,756	224,967	6,811,045	4,485,478	6,913,619	5,530,697
2009	9,029	503,479	16,457,975	5,314,814	6,408,113	13,253	339,596	8,119,449	3,411,694	6,819,300	5,706,422
<b>TOTAL</b>	<b>29,375</b>	<b>1,429,304</b>	<b>66,623,568</b>	<b>32,924,591</b>	<b>36,191,452</b>	<b>33,254</b>	<b>822,852</b>	<b>37,427,257</b>	<b>21,058,991</b>	<b>36,546,530</b>	<b>26,957,794</b>
O.D.	36	7,671	286,315	58,939	173,101	19	2,038	61,559	34,866	121,489	90,995

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	106,723,248	127,109,959	27,048,789			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-23,721,974	-16,312,271	162,985			
TOTAL LOSSES	83,001,274	110,797,688	27,211,774			
EXPECTED LOSSES	98,378,059	89,538,514	25,299,392			
CREDIBILITY	.82	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.089	1.454	.357	2.900		
INDICATED (POST-TEST)	1.025	1.368	.336	2.729		
PRES. ON RATE LEVEL	1.239	1.128	.318	2.685		
DERIVED BY FORMULA	1.064	1.368	.336	2.768		
UNDERLYING PRES. RATE	1.291	1.175	.332	2.798		
PROPOSED	1.049	1.349	.331	2.729		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.729
IND. RATES				2.73	MINIMUM PREMIUM	
MAN. RATES	3.30	3.20	2.84	+ 2.73	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	3,639,875	27,416,109	.753		1	44	50	616	711
2006	4,005,775	30,735,363	.767			58	41	624	723
2007	4,094,367	31,033,413	.757			53	63	570	686
2008	4,482,850	29,855,513	.665	1		42	71	600	714
2009	4,456,575	23,609,145	.529			17	52	628	697
TOTAL	20,679,442	142,649,543	.690	1	1	214	277	3038	3531
O.D.		352,949	.001				1	16	17

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		48,928	8,376,948	1,940,092	3,280,776		45,080	4,399,969	1,290,047	4,096,489	3,937,780
2006			10,681,551	1,546,732	4,023,894			4,353,401	1,138,222	4,461,817	4,529,746
2007			9,043,535	2,504,676	4,004,943			3,480,559	2,103,823	4,459,258	5,436,619
2008	200,000		7,153,102	2,868,151	4,679,504	1,938		3,077,371	2,081,489	5,150,799	4,643,159
2009			2,702,496	2,043,220	4,960,614			945,142	1,544,591	6,914,897	4,498,185
TOTAL	200,000	48,928	37,957,632	10,902,871	20,949,731	1,938	45,080	16,256,442	8,158,172	25,083,260	23,045,489
O.D.				56,540	58,210				2,884	19,962	215,353

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		101,134	11,085,059	2,692,846	5,078,646		95,885	8,296,839	1,909,270	6,648,603	4,347,309
2006	2,123	113,998	14,994,737	2,257,615	5,927,698	931	73,801	9,419,555	1,860,498	6,572,486	4,937,423
2007	3,348	228,870	13,451,797	3,470,503	5,346,143	1,458	115,162	7,963,689	3,167,780	6,121,170	5,664,957
2008	237,515	352,251	13,595,301	3,881,002	5,323,169	12,941	268,769	7,935,444	3,123,777	5,920,104	4,856,744
2009	6,544	380,488	12,324,345	3,883,464	4,508,718	12,907	328,221	7,617,242	3,088,153	5,723,201	4,754,582
TOTAL	249,530	1,176,741	65,451,239	16,185,430	26,184,374	28,237	881,838	41,232,769	13,149,478	30,985,564	24,561,015
O.D.	5	432	15,127	85,461	70,883	2	88	2,934	6,091	26,339	229,775

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	109,038,942	86,693,620	24,790,790			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-22,724,533	-11,182,450	145,214			
TOTAL LOSSES	86,314,409	75,511,170	24,936,004			
EXPECTED LOSSES	93,471,078	60,797,561	22,954,180			
CREDIBILITY	1.00	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.417	.365	.121	.903		
INDICATED (POST-TEST)	.392	.343	.114	.849		
PRES. ON RATE LEVEL	.434	.282	.106	.822		
DERIVED BY FORMULA	.392	.343	.114	.849		
UNDERLYING PRES. RATE	.452	.294	.111	.857		
PROPOSED	.392	.343	.114	.849		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	.849
IND. RATES				.85	MINIMUM PREMIUM	
MAN. RATES	.85	.92	.87	+ .85	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	1,154,123	511,282	.044				4	11	15
2006	1,258,873	1,094,249	.086			1	4	19	24
2007	1,387,430	328,124	.023				4	9	13
2008	1,368,785	463,045	.033				2	7	9
2009	1,348,451	395,718	.029			1	1	7	9
<b>TOTAL</b>	<b>6,517,662</b>	<b>2,792,418</b>	<b>.043</b>			<b>2</b>	<b>15</b>	<b>53</b>	<b>70</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				26,524	71,029				193,670	83,632	136,427
2006			397,629	19,130	91,635			149,787	116,170	236,356	83,542
2007				45,342	28,003				28,450	80,165	146,164
2008				50,282	60,467				10,149	256,740	85,407
2009			148,521	19,297	49,455			37,342	13,618	59,017	68,468
<b>TOTAL</b>			<b>546,150</b>	<b>160,575</b>	<b>300,589</b>			<b>187,129</b>	<b>362,057</b>	<b>715,910</b>	<b>520,008</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				36,816	109,953				286,632	135,735	150,615
2006	26	4,171	554,712	31,377	135,526	95	2,660	339,098	176,403	348,897	91,061
2007	55	400	20,189	55,289	37,551	19	271	16,346	41,280	108,865	152,303
2008	63	1,697	70,065	57,575	67,871	65	2,256	62,198	49,101	285,485	89,336
2009	98	8,880	262,430	49,639	49,038	243	5,986	117,002	31,293	50,231	72,371
<b>TOTAL</b>	<b>242</b>	<b>15,148</b>	<b>907,396</b>	<b>230,696</b>	<b>399,939</b>	<b>422</b>	<b>11,173</b>	<b>534,644</b>	<b>584,709</b>	<b>929,213</b>	<b>555,686</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,469,025	2,144,557	555,686			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-319,987	-364,629	3,646			
TOTAL LOSSES	1,149,038	1,779,928	559,332			
EXPECTED LOSSES	1,303,533	1,955,299	586,591			
CREDIBILITY	.74	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.018	.027	.009	.054		
INDICATED (POST-TEST)	.017	.025	.008	.050		
PRES. ON RATE LEVEL	.019	.029	.009	.057		
DERIVED BY FORMULA	.018	.025	.008	.051		
UNDERLYING PRES. RATE	.020	.030	.009	.059		
PROPOSED	.018	.025	.008	.051		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	.051
IND. RATES				.05	MINIMUM PREMIUM	
MAN. RATES	.06	.05	.06	+ .05	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	789,191	2,781,424	.352	1		2	6	62	71	
2006	800,852	3,547,380	.442	1		5	6	49	61	
2007	826,562	2,898,669	.350			3	10	39	52	
2008	854,673	2,904,206	.339	1		4	7	47	59	
2009	871,339	3,289,146	.377	2		2	1	44	49	
<b>TOTAL</b>	<b>4,142,617</b>	<b>15,420,825</b>	<b>.372</b>	<b>5</b>		<b>16</b>	<b>30</b>	<b>241</b>	<b>292</b>	
O.D.		4,756								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	126,448		300,996	247,084	447,398	6,277		185,739	381,993	701,685	383,804
2006	166,658		725,371	151,644	415,158	3,331		625,407	142,848	690,859	626,104
2007			345,329	294,446	459,924			112,113	360,988	663,433	662,436
2008	247,628		475,033	158,766	258,949	1,000		362,879	98,124	692,433	609,394
2009	128,275		270,264	201	569,030	24,999		902,939	3,205	898,429	491,804
<b>TOTAL</b>	<b>669,009</b>		<b>2,116,993</b>	<b>852,141</b>	<b>2,150,459</b>	<b>35,607</b>		<b>2,189,077</b>	<b>987,158</b>	<b>3,646,839</b>	<b>2,773,542</b>
O.D.											4,756

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	182,212		428,618	342,953	692,575	10,238		411,412	565,349	1,138,834	423,720
2006	210,280	7,238	936,464	218,397	609,444	6,633	8,910	1,136,051	236,786	1,016,377	682,453
2007	382	10,995	628,766	388,551	606,889	245	6,381	407,351	504,004	908,375	690,258
2008	289,243	22,604	870,312	219,822	296,183	2,235	33,030	956,885	244,149	782,666	637,426
2009	183,608	26,865	900,728	268,508	500,903	32,507	70,042	1,363,674	329,028	741,191	519,837
<b>TOTAL</b>	<b>865,725</b>	<b>67,702</b>	<b>3,764,888</b>	<b>1,438,231</b>	<b>2,705,994</b>	<b>51,858</b>	<b>118,363</b>	<b>4,275,373</b>	<b>1,879,316</b>	<b>4,587,443</b>	<b>2,953,694</b>
O.D.											5,029

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,143,909	10,610,984	2,958,723			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,061,530	-1,416,101	17,027			
TOTAL LOSSES	7,082,379	9,194,883	2,975,750			
EXPECTED LOSSES	8,409,513	7,622,415	2,734,127			
CREDIBILITY	.55	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.171	.222	.072	.465		
INDICATED (POST-TEST)	.161	.209	.068	.438		
PRES. ON RATE LEVEL	.195	.177	.063	.435		
DERIVED BY FORMULA	.176	.209	.068	.453		
UNDERLYING PRES. RATE	.203	.184	.066	.453		
PROPOSED	.170	.202	.066	.438		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	.438
IND. RATES				.44	MINIMUM PREMIUM	
MAN. RATES	.53	.49	.46	+ .44	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	68,181	587,821	.862				1	34	35
2006	72,568	1,529,680	2.107			3	3	20	26
2007	77,845	761,468	.978				4	24	28
2008	80,913	1,163,679	1.438				2	30	32
2009	91,494	724,362	.791					33	33
<b>TOTAL</b>	<b>391,001</b>	<b>4,767,010</b>	<b>1.219</b>			<b>3</b>	<b>10</b>	<b>141</b>	<b>154</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				29,159	86,821				42,621	321,425	107,795
2006			500,872	154,487	94,095			170,087	203,187	211,171	195,781
2007				90,964	92,627				277,158	127,986	172,733
2008				144,607	430,662				77,349	288,484	222,577
2009					237,816					306,582	179,964
<b>TOTAL</b>			<b>500,872</b>	<b>419,217</b>	<b>942,021</b>			<b>170,087</b>	<b>600,315</b>	<b>1,255,648</b>	<b>878,850</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				40,473	134,401				63,079	521,673	119,006
2006	212	5,396	713,242	212,605	141,182	168	3,102	393,013	300,360	313,790	213,401
2007	115	878	45,152	113,589	122,430	177	2,114	110,905	351,706	185,061	179,988
2008	219	7,747	297,026	209,230	471,991	358	4,179	125,327	119,873	325,726	232,816
2009	171	7,738	280,430	104,362	206,809	221	6,031	175,188	85,802	246,362	190,222
<b>TOTAL</b>	<b>717</b>	<b>21,759</b>	<b>1,335,850</b>	<b>680,259</b>	<b>1,076,813</b>	<b>924</b>	<b>15,426</b>	<b>804,433</b>	<b>920,820</b>	<b>1,592,612</b>	<b>935,433</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,179,109	4,270,504	935,433			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-700,472	-511,573	4,492			
TOTAL LOSSES	1,478,637	3,758,931	939,925			
EXPECTED LOSSES	2,920,777	2,823,028	688,162			
CREDIBILITY	.11	.23	.37			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.378	.961	.240	1.579		
INDICATED (POST-TEST)	.356	.904	.226	1.486		
PRES. ON RATE LEVEL	.717	.693	.169	1.579		
DERIVED BY FORMULA	.677	.742	.190	1.609		
UNDERLYING PRES. RATE	.747	.722	.176	1.645		
PROPOSED	.664	.728	.187	1.579		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	1.579
IND. RATES				1.58	MINIMUM PREMIUM	
MAN. RATES	1.81	1.80	1.67	+ 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	
2005	9,759,873	45,655,368	.467			66	550	642	1258	
2006	10,481,733	50,232,433	.479	3		56	617	620	1296	
2007	11,396,466	58,351,959	.512	1	1	74	645	691	1412	
2008	11,816,337	48,514,526	.410	2		42	53	1282	1379	
2009	12,288,447	42,318,227	.344	3		14	36	1263	1316	
<b>TOTAL</b>	<b>55,742,856</b>	<b>245,072,513</b>	<b>.440</b>	<b>9</b>	<b>1</b>	<b>252</b>	<b>1901</b>	<b>4498</b>	<b>6661</b>	
O.D.		1,210,076	.002			1		38	39	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			10,693,179	7,181,117	2,695,846			6,330,623	9,149,633	3,287,454	6,317,516
2006	1,132,155		9,914,346	8,021,714	2,861,671	1		8,019,217	10,514,356	3,247,287	6,521,686
2007	466,337	304,928	12,344,011	8,838,515	4,397,467		1,269,098	5,821,582	12,092,582	5,001,745	7,815,694
2008	693,994		7,637,705	2,164,310	10,423,469	10,000		2,917,413	1,587,860	15,455,629	7,624,146
2009	619,338		2,279,082	1,454,149	10,644,540	515,360		1,321,593	1,282,041	16,733,310	7,468,814
<b>TOTAL</b>	<b>2,911,824</b>	<b>304,928</b>	<b>42,868,323</b>	<b>27,659,805</b>	<b>31,022,993</b>	<b>525,361</b>	<b>1,269,098</b>	<b>24,410,428</b>	<b>34,626,472</b>	<b>43,725,425</b>	<b>35,747,856</b>
O.D.			171,862		405,130			100,000		409,527	123,557

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			14,726,362	9,967,401	4,173,174			12,749,041	13,541,454	5,335,534	6,974,538
2006	1,150,655	108,504	13,995,050	10,838,607	4,305,792	8,635	83,441	10,510,385	15,206,732	4,974,639	7,108,638
2007	602,976	517,684	20,103,296	11,018,803	6,075,983	7,848	773,751	16,125,517	15,689,924	7,359,517	8,143,953
2008	814,001	411,219	15,431,844	4,211,327	11,481,995	25,445	329,766	9,487,480	4,199,457	17,309,155	7,974,857
2009	890,434	513,203	17,479,720	5,924,792	9,436,086	630,369	520,044	13,094,720	5,689,394	13,614,589	7,894,536
<b>TOTAL</b>	<b>3,458,066</b>	<b>1,550,610</b>	<b>81,736,272</b>	<b>41,960,930</b>	<b>35,473,030</b>	<b>672,297</b>	<b>1,707,002</b>	<b>61,967,143</b>	<b>54,326,961</b>	<b>48,593,434</b>	<b>38,096,522</b>
O.D.	221	16,167	516,117	140,507	399,176	632	17,104	355,868	111,459	378,116	130,387

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	151,997,499	181,383,613	38,226,909			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-32,841,489	-22,199,213	220,497			
TOTAL LOSSES	119,156,010	159,184,400	38,447,406			
EXPECTED LOSSES	135,455,139	120,961,997	34,560,570			
CREDIBILITY	1.00	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.214	.286	.069	.569		
INDICATED (POST-TEST)	.201	.269	.065	.535		
PRES. ON RATE LEVEL	.233	.208	.060	.501		
DERIVED BY FORMULA	.201	.269	.065	.535		
UNDERLYING PRES. RATE	.243	.217	.062	.522		
PROPOSED	.201	.269	.065	.535		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	.535
IND. RATES				.54	MINIMUM PREMIUM	
MAN. RATES	.52	.54	.53	+ .54	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	77,073	437,650	.567				3	13	16	
2006	96,173	277,306	.288				4	11	15	
2007	92,774	2,083,815	2.246			3	3	16	22	
2008	94,359	1,892,407	2.005			3	8	20	31	
2009	96,649	1,250,634	1.293				10	23	33	
<b>TOTAL</b>	<b>457,028</b>	<b>5,941,812</b>	<b>1.300</b>			<b>6</b>	<b>28</b>	<b>83</b>	<b>117</b>	
O.D.		1,307								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				133,447	137,012				62,871	48,365	55,955
2006				62,995	30,635				9,444	92,002	82,230
2007			854,188	89,805	157,965			721,679	63,203	81,006	115,969
2008			593,769	326,000	118,964			152,138	403,365	177,423	120,748
2009				334,329	130,706				331,575	350,582	103,442
<b>TOTAL</b>			<b>1,447,957</b>	<b>946,576</b>	<b>575,282</b>			<b>873,817</b>	<b>870,458</b>	<b>749,378</b>	<b>478,344</b>
O.D.											1,307

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				185,224	212,095				93,049	78,497	61,774
2006	85	111	8,817	84,668	45,360	6	33	3,799	16,191	134,866	89,631
2007	127	15,893	942,427	134,473	213,883	51	14,459	1,024,548	117,358	117,490	120,840
2008	401	28,652	1,133,712	359,959	156,413	1,796	22,162	683,750	440,694	230,140	126,302
2009	474	21,725	712,200	298,834	139,736	1,066	26,280	635,451	315,640	314,516	109,338
<b>TOTAL</b>	<b>1,087</b>	<b>66,381</b>	<b>2,797,156</b>	<b>1,063,158</b>	<b>767,487</b>	<b>2,919</b>	<b>62,934</b>	<b>2,347,548</b>	<b>982,932</b>	<b>875,509</b>	<b>507,885</b>
O.D.											1,370

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,278,025	3,689,086	509,255			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,343,402	-371,767	2,060			
TOTAL LOSSES	3,934,623	3,317,319	511,315			
EXPECTED LOSSES	5,502,617	2,001,783	329,060			
CREDIBILITY	.13	.26	.41			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.861	.726	.112	1.699		
INDICATED (POST-TEST)	.810	.683	.105	1.598		
PRES. ON RATE LEVEL	1.156	.420	.069	1.645		
DERIVED BY FORMULA	1.111	.488	.084	1.683		
UNDERLYING PRES. RATE	1.204	.438	.072	1.714		
PROPOSED	1.086	.477	.082	1.645		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	1.645
IND. RATES				1.65	MINIMUM PREMIUM	
MAN. RATES	2.00	1.91	1.74	+ 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
2005	216,457	1,601,558	.739			3	9	29	41
2006	214,506	2,643,465	1.232			4	13	27	44
2007	229,590	1,352,667	.589			1	5	32	38
2008	226,294	2,491,896	1.101			3	9	25	37
2009	225,327	1,837,724	.815				8	26	34
<b>TOTAL</b>	<b>1,112,174</b>	<b>9,927,310</b>	<b>.893</b>			<b>11</b>	<b>44</b>	<b>139</b>	<b>194</b>
O.D.		8,560						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			333,785	138,217	248,340			176,918	145,190	148,111	410,997
2006			672,945	334,140	106,617			504,318	361,634	257,637	406,174
2007			224,042	118,371	155,004			126,713	104,168	204,899	419,470
2008			636,170	405,346	156,657			484,477	212,621	192,326	404,299
2009				274,369	441,186				203,387	485,419	433,363
<b>TOTAL</b>			<b>1,866,942</b>	<b>1,270,443</b>	<b>1,107,804</b>			<b>1,292,426</b>	<b>1,027,000</b>	<b>1,288,392</b>	<b>2,074,303</b>
O.D.					1,000						7,560

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			475,310	191,846	384,433			391,874	214,882	240,387	453,741
2006	460	7,396	972,397	453,681	162,346	298	8,832	1,122,921	535,966	386,315	442,730
2007	153	6,250	363,012	156,237	206,243	71	4,500	308,891	152,809	281,274	437,088
2008	497	31,278	1,244,618	441,930	201,600	971	37,566	1,108,148	289,500	238,254	422,897
2009	645	28,671	978,211	391,766	405,057	851	21,480	544,284	269,294	410,191	458,065
<b>TOTAL</b>	<b>1,755</b>	<b>73,595</b>	<b>4,033,548</b>	<b>1,635,460</b>	<b>1,359,679</b>	<b>2,191</b>	<b>72,378</b>	<b>3,476,118</b>	<b>1,462,451</b>	<b>1,556,421</b>	<b>2,214,521</b>
O.D.		32	1,179	438	871						8,041

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,660,796	6,015,320	2,222,562			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,264,176	-749,222	12,680			
TOTAL LOSSES	6,396,620	5,266,098	2,235,242			
EXPECTED LOSSES	5,116,000	3,992,705	2,068,643			
CREDIBILITY	.23	.47	.75			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.575	.473	.201	1.249		
INDICATED (POST-TEST)	.541	.445	.189	1.175		
PRES. ON RATE LEVEL	.440	.345	.179	.964		
DERIVED BY FORMULA	.463	.392	.187	1.042		
UNDERLYING PRES. RATE	.460	.359	.186	1.005		
PROPOSED	.463	.392	.187	1.042		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	1.042
IND. RATES				1.04	MINIMUM PREMIUM	
MAN. RATES	.94	1.00	1.02	+ 1.04	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
2005	85,115	877,909	1.031			85,115	2		2	2	22	28
2006	87,760	1,003,956	1.143			87,760			2	5	31	38
2007	94,727	1,160,901	1.225			94,727		1		7	14	22
2008	92,940	466,508	.501			92,940					22	22
2009	92,998	348,634	.374			92,998				1	14	15
<b>TOTAL</b>	<b>453,540</b>	<b>3,857,908</b>	<b>.851</b>			<b>453,540</b>	<b>2</b>		<b>5</b>	<b>15</b>	<b>103</b>	<b>125</b>
O.D.		1,732										

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	5,001		301,440	115,133	51,041			53,833	76,477	123,514	151,470
2006			227,218	169,125	99,605			110,183	86,022	203,724	108,079
2007			209,983	261,401	49,853			74,300	294,625	109,409	161,330
2008					123,362					162,912	180,234
2009				42,050	34,800				45,000	109,772	117,012
<b>TOTAL</b>	<b>5,001</b>		<b>738,641</b>	<b>587,709</b>	<b>358,661</b>			<b>238,316</b>	<b>502,124</b>	<b>709,331</b>	<b>718,125</b>
O.D.											1,732

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	7,206		429,251	159,804	79,013			119,240	113,186	200,463	167,223
2006	231	2,627	337,805	229,788	148,113	70	1,962	250,334	131,447	300,373	117,806
2007	324	6,712	383,203	316,024	74,445	193	4,333	265,805	376,806	161,881	168,106
2008	14	1,360	45,893	20,967	132,973	12	1,268	34,065	24,839	180,663	188,525
2009	70	3,317	111,229	45,637	33,539	191	4,789	121,779	60,240	92,661	123,682
<b>TOTAL</b>	<b>7,845</b>	<b>14,016</b>	<b>1,307,381</b>	<b>772,220</b>	<b>468,083</b>	<b>466</b>	<b>12,352</b>	<b>791,223</b>	<b>706,518</b>	<b>936,041</b>	<b>765,342</b>
O.D.											1,817

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,133,283	2,882,862	767,159			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-712,840	-348,829	4,283			
TOTAL LOSSES	1,420,443	2,534,033	771,442			
EXPECTED LOSSES	2,893,585	1,864,050	693,916			
CREDIBILITY	.12	.26	.41			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.313	.559	.170	1.042		
INDICATED (POST-TEST)	.295	.526	.160	.981		
PRES. ON RATE LEVEL	.612	.395	.147	1.154		
DERIVED BY FORMULA	.574	.429	.152	1.155		
UNDERLYING PRES. RATE	.638	.411	.153	1.202		
PROPOSED	.573	.429	.152	1.154		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	1.154
IND. RATES				1.15	MINIMUM PREMIUM	
MAN. RATES	1.26	1.30	1.22	+ 1.15	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
2005	199,495	3,989,297	1.999			199,495			5	13	112	130
2006	176,490	4,125,663	2.337			176,490		1	2	10	100	113
2007	222,560	6,637,744	2.982			222,560			7	17	126	150
2008	233,315	4,872,272	2.088			233,315	1		4	12	107	124
2009	241,939	4,024,301	1.663			241,939			1	15	126	142
<b>TOTAL</b>	<b>1,073,799</b>	<b>23,649,277</b>	<b>2.202</b>			<b>1,073,799</b>	<b>1</b>	<b>1</b>	<b>19</b>	<b>67</b>	<b>571</b>	<b>659</b>
O.D.		37,066	.003								1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,031,983	432,575	299,264			162,650	288,415	920,319	854,091
2006		95,275	262,641	126,812	296,865		475,000	55,516	427,851	1,434,674	951,029
2007			1,282,525	874,706	901,315			679,131	594,436	1,335,961	969,670
2008	226,159		774,505	432,688	513,806	11,157		475,154	387,522	1,051,687	999,594
2009			128,724	444,469	609,004			103,885	441,729	1,318,273	978,217
<b>TOTAL</b>	<b>226,159</b>	<b>95,275</b>	<b>3,480,378</b>	<b>2,311,250</b>	<b>2,620,254</b>	<b>11,157</b>	<b>475,000</b>	<b>1,476,336</b>	<b>2,139,953</b>	<b>6,060,914</b>	<b>4,752,601</b>
O.D.					11,559					5,840	19,667

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,469,544	600,414	463,266			360,271	426,855	1,493,678	942,916
2006	174	106,794	397,334	179,160	435,062	353	684,566	252,021	661,891	2,108,726	1,036,622
2007	1,115	35,867	2,068,237	1,125,126	1,203,928	403	21,446	1,455,311	874,298	1,826,777	1,010,396
2008	264,532	41,321	1,612,556	537,229	590,901	21,205	50,522	1,490,141	595,319	1,204,951	1,045,575
2009	975	48,422	1,609,026	600,379	568,162	2,490	63,016	1,514,906	674,956	1,107,103	1,033,975
<b>TOTAL</b>	<b>266,796</b>	<b>232,404</b>	<b>7,156,697</b>	<b>3,042,308</b>	<b>3,261,319</b>	<b>24,451</b>	<b>819,550</b>	<b>5,072,650</b>	<b>3,233,319</b>	<b>7,741,235</b>	<b>5,069,484</b>
O.D.					17,893					9,478	21,248

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,572,548	17,305,552	5,090,732			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,785,800	-2,122,191	28,594			
TOTAL LOSSES	10,786,748	15,183,361	5,119,326			
EXPECTED LOSSES	11,521,863	11,650,720	4,434,790			
CREDIBILITY	.22	.45	.73			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.005	1.414	.477	2.896		
INDICATED (POST-TEST)	.946	1.331	.449	2.726		
PRES. ON RATE LEVEL	1.030	1.041	.396	2.467		
DERIVED BY FORMULA	1.012	1.172	.435	2.619		
UNDERLYING PRES. RATE	1.073	1.085	.413	2.571		
PROPOSED	1.012	1.172	.435	2.619		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.619
IND. RATES				2.62	MINIMUM PREMIUM	
MAN. RATES	2.57	2.71	2.61	+ 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
2005	45,886	2,459,533	5.360			2	6	22	30
2006	55,431	3,179,419	5.735			3	10	18	31
2007	47,240	2,405,092	5.091			1	6	23	30
2008	47,872	1,937,382	4.047				6	18	24
2009	49,093	2,504,871	5.102			1	10	16	27
<b>TOTAL</b>	<b>245,522</b>	<b>12,486,297</b>	<b>5.086</b>			<b>7</b>	<b>38</b>	<b>97</b>	<b>142</b>
O.D.		4,461	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			277,958	250,206	157,806			83,727	141,740	138,228	1,409,868
2006			483,396	395,990	203,698			135,050	233,583	135,444	1,592,258
2007			351,468	91,840	156,575			35,000	109,172	198,509	1,462,528
2008				157,934	88,584				70,719	185,316	1,434,829
2009			129,342	321,395	82,216				309,093	120,354	1,542,471
<b>TOTAL</b>			<b>1,242,164</b>	<b>1,217,365</b>	<b>688,879</b>			<b>253,777</b>	<b>864,307</b>	<b>777,851</b>	<b>7,441,954</b>
O.D.											4,461

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			395,813	347,286	244,284			185,456	209,774	224,345	1,556,494
2006	543	5,628	722,596	536,834	303,582	190	2,539	320,841	340,673	203,360	1,735,561
2007	121	8,894	524,018	128,552	208,831	73	1,955	125,241	152,340	271,873	1,523,954
2008	186	4,210	182,382	163,604	103,960	323	3,220	98,181	97,642	210,820	1,500,831
2009	461	24,932	783,139	280,400	100,499	841	20,413	474,406	236,461	127,294	1,630,392
<b>TOTAL</b>	<b>1,311</b>	<b>43,664</b>	<b>2,607,948</b>	<b>1,456,676</b>	<b>961,156</b>	<b>1,427</b>	<b>28,127</b>	<b>1,204,125</b>	<b>1,036,890</b>	<b>1,037,692</b>	<b>7,947,232</b>
O.D.											4,804

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,886,602	4,492,414	7,952,036			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,478,474	-775,166	38,591			
TOTAL LOSSES	2,408,128	3,717,248	7,990,627			
EXPECTED LOSSES	5,978,461	4,110,039	6,359,020			
CREDIBILITY	.08	.17	.27			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.981	1.514	3.255	5.750		
INDICATED (POST-TEST)	.923	1.425	3.063	5.411		
PRES. ON RATE LEVEL	2.337	1.607	2.485	6.429		
DERIVED BY FORMULA	2.224	1.576	2.641	6.441		
UNDERLYING PRES. RATE	2.435	1.674	2.590	6.699		
PROPOSED	2.220	1.573	2.636	6.429		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	6.429
IND. RATES				6.43	MINIMUM PREMIUM	
MAN. RATES	7.47	7.34	6.80	+ 6.43	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	1,025,089	37,116,685	3.620	1		70	143	587	801
2006	1,076,792	33,746,681	3.134	1	1	57	132	516	707
2007	1,207,389	31,776,591	2.631	5	1	44	138	535	723
2008	1,356,129	35,608,642	2.625	2	1	52	161	495	711
2009	1,300,628	24,284,209	1.867	3	1	10	108	544	666
<b>TOTAL</b>	<b>5,966,027</b>	<b>162,532,808</b>	<b>2.724</b>	<b>12</b>	<b>4</b>	<b>233</b>	<b>682</b>	<b>2677</b>	<b>3608</b>
O.D.		376,167	.006				4	6	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	218,561		10,957,542	6,082,995	4,182,390			4,843,610	4,164,316	4,206,132	2,461,139
2006	379,305	589,954	9,763,124	4,648,452	4,095,795	32,162	6,978	4,853,966	2,968,722	4,173,236	2,234,987
2007	960,959	422,878	6,600,416	5,257,922	3,534,245	500	450,000	3,687,841	3,483,394	5,037,170	2,341,266
2008	133,150	411,752	8,932,008	6,581,901	3,777,015		999,930	3,964,453	3,916,725	4,295,197	2,596,511
2009	681,246	152,415	1,406,901	4,381,455	5,064,195	92,618	85,000	665,307	2,908,092	6,189,777	2,657,203
<b>TOTAL</b>	<b>2,373,221</b>	<b>1,576,999</b>	<b>37,659,991</b>	<b>26,952,725</b>	<b>20,653,640</b>	<b>125,280</b>	<b>1,541,908</b>	<b>18,015,177</b>	<b>17,441,249</b>	<b>23,901,512</b>	<b>12,291,106</b>
O.D.				163,590	26,615				39,736	32,356	113,870

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	314,946		15,375,400	8,443,190	6,474,348			10,458,875	6,163,190	6,826,573	2,717,097
2006	484,488	879,251	13,981,727	6,382,859	6,064,265	65,384	92,616	10,256,103	4,471,788	6,186,504	2,436,136
2007	1,226,213	604,546	11,022,064	6,602,864	4,792,787	3,175	440,408	7,774,420	4,897,199	6,958,590	2,439,599
2008	163,573	647,306	18,839,090	7,308,226	4,577,681	17,667	921,059	10,797,213	4,889,595	5,123,800	2,715,951
2009	981,587	662,182	14,955,854	5,523,104	4,788,937	124,831	526,405	8,543,533	3,749,112	5,288,071	2,808,664
<b>TOTAL</b>	<b>3,170,807</b>	<b>2,793,285</b>	<b>74,174,135</b>	<b>34,260,243</b>	<b>26,698,018</b>	<b>211,057</b>	<b>1,980,488</b>	<b>47,830,144</b>	<b>24,170,884</b>	<b>30,383,538</b>	<b>13,117,447</b>
O.D.	107	610	28,023	226,854	32,340	24	403	14,041	62,732	35,171	123,387

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	130,203,124	115,869,780	13,240,834			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-28,201,979	-14,429,367	77,017			
TOTAL LOSSES	102,001,145	101,440,413	13,317,851			
EXPECTED LOSSES	116,456,847	78,990,197	12,051,376			
CREDIBILITY	.70	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.710	1.700	.223	3.633		
INDICATED (POST-TEST)	1.609	1.600	.210	3.419		
PRES. ON RATE LEVEL	1.873	1.271	.194	3.338		
DERIVED BY FORMULA	1.688	1.600	.210	3.498		
UNDERLYING PRES. RATE	1.952	1.324	.202	3.478		
PROPOSED	1.650	1.564	.205	3.419		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.419
IND. RATES				3.42	MINIMUM PREMIUM	
MAN. RATES	3.98	3.92	3.53	+ 3.42	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
2005	463,125	9,705,153	2.095			463,125			14	43	257	314
2006	473,288	13,063,448	2.760			473,288	1		16	62	273	352
2007	522,194	11,669,652	2.234			522,194	1		13	55	244	313
2008	522,012	12,387,085	2.372			522,012			14	54	243	311
2009	519,636	7,954,206	1.530			519,636			4	25	239	268
<b>TOTAL</b>	<b>2,500,255</b>	<b>54,779,544</b>	<b>2.191</b>			<b>2,500,255</b>	<b>2</b>		<b>61</b>	<b>239</b>	<b>1256</b>	<b>1558</b>
O.D.		484,528	.019						1	2	8	11

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,961,095	1,636,403	1,678,823			692,043	861,457	1,715,364	1,159,968
2006	13,000		2,743,565	2,460,111	1,686,975			1,691,689	1,558,880	1,767,201	1,142,027
2007	195,070		1,954,321	2,127,309	1,882,972	31,559		631,706	1,159,135	2,297,336	1,390,244
2008			2,086,709	2,211,376	2,362,968			798,994	1,700,201	2,085,561	1,141,276
2009			580,780	762,313	1,955,715			461,828	513,017	2,483,607	1,196,946
<b>TOTAL</b>	<b>208,070</b>		<b>9,326,470</b>	<b>9,197,512</b>	<b>9,567,453</b>	<b>31,559</b>		<b>4,276,260</b>	<b>5,792,690</b>	<b>10,349,069</b>	<b>6,030,461</b>
O.D.			176,181	98,680	43,634			57,071	45,932	44,520	18,510

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			2,792,600	2,271,326	2,598,820			1,532,876	1,274,958	2,784,027	1,280,605
2006	19,761	30,920	3,910,874	3,342,009	2,497,832	1,292	25,126	3,188,059	2,310,646	2,623,063	1,244,809
2007	250,276	63,765	3,635,506	2,687,003	2,517,843	53,831	28,239	1,868,439	1,649,550	3,143,990	1,448,634
2008	2,862	144,127	5,716,083	2,597,980	2,703,393	7,640	114,791	3,480,368	2,079,873	2,456,768	1,193,775
2009	2,434	127,121	4,229,172	1,461,744	1,777,330	4,932	125,340	2,845,746	1,098,839	2,063,378	1,265,172
<b>TOTAL</b>	<b>275,333</b>	<b>365,933</b>	<b>20,284,235</b>	<b>12,360,062</b>	<b>12,095,218</b>	<b>67,695</b>	<b>293,496</b>	<b>12,915,488</b>	<b>8,413,866</b>	<b>13,071,226</b>	<b>6,432,995</b>
O.D.	28	4,927	272,386	155,299	46,742	13	1,923	125,202	77,387	54,484	19,578

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	34,606,659	46,274,284	6,452,573			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-8,220,991	-5,714,782	36,056			
TOTAL LOSSES	26,385,668	40,559,502	6,488,629			
EXPECTED LOSSES	33,478,415	30,678,129	5,800,592			
CREDIBILITY	.39	.80	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.055	1.622	.260	2.937		
INDICATED (POST-TEST)	.993	1.526	.245	2.764		
PRES. ON RATE LEVEL	1.284	1.178	.223	2.685		
DERIVED BY FORMULA	1.171	1.456	.245	2.872		
UNDERLYING PRES. RATE	1.339	1.227	.232	2.798		
PROPOSED	1.127	1.401	.236	2.764		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.764
IND. RATES				2.76	MINIMUM PREMIUM	
MAN. RATES	3.04	3.00	2.84	+ 2.76	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
2005	572,228	13,506,438	2,360			572,228		1	26	30	214	271
2006	616,278	11,976,424	1,943			616,278			21	37	231	289
2007	635,902	11,067,298	1,740			635,902			12	48	232	292
2008	677,892	12,081,136	1,782			677,892			15	56	236	307
2009	709,745	8,120,669	1,144			709,745			3	17	242	262
<b>TOTAL</b>	<b>3,212,045</b>	<b>56,751,965</b>	<b>1,767</b>			<b>3,212,045</b>		<b>1</b>	<b>77</b>	<b>188</b>	<b>1155</b>	<b>1421</b>
O.D.		28,181									1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		59,688	3,644,471	1,057,447	2,496,059		16,530	1,796,376	1,030,147	1,972,293	1,433,427
2006			2,830,680	1,200,015	2,008,021			1,128,527	830,827	2,202,194	1,776,160
2007			1,513,254	1,619,963	2,291,158			605,793	1,250,404	1,924,767	1,861,959
2008			2,236,722	1,807,166	2,042,098			756,253	1,263,932	2,170,152	1,804,813
2009			520,281	698,442	1,942,217			95,929	484,782	2,469,238	1,909,780
<b>TOTAL</b>		<b>59,688</b>	<b>10,745,408</b>	<b>6,383,033</b>	<b>10,779,553</b>		<b>16,530</b>	<b>4,382,878</b>	<b>4,860,092</b>	<b>10,738,644</b>	<b>8,786,139</b>
O.D.					<b>10,382</b>					<b>3,033</b>	<b>14,766</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		123,375	5,145,151	1,467,735	3,863,899		35,159	3,802,244	1,524,617	3,201,024	1,582,503
2006	1,648	32,150	4,120,946	1,674,574	2,951,668	683	19,906	2,531,491	1,277,708	3,244,695	1,936,014
2007	2,094	51,239	2,911,279	2,109,957	3,025,643	815	27,893	1,822,042	1,731,557	2,648,592	1,940,161
2008	2,371	137,444	5,411,528	2,171,676	2,338,504	5,725	101,376	3,044,801	1,659,652	2,516,977	1,887,834
2009	2,334	121,603	4,058,281	1,405,756	1,759,327	3,401	87,496	2,215,189	1,024,068	2,035,895	2,018,637
<b>TOTAL</b>	<b>8,447</b>	<b>465,811</b>	<b>21,647,185</b>	<b>8,829,698</b>	<b>13,939,041</b>	<b>10,624</b>	<b>271,830</b>	<b>13,415,767</b>	<b>7,217,602</b>	<b>13,647,183</b>	<b>9,365,149</b>
O.D.	<b>8</b>	<b>338</b>	<b>12,240</b>	<b>4,557</b>	<b>9,029</b>	<b>2</b>	<b>58</b>	<b>1,731</b>	<b>851</b>	<b>2,437</b>	<b>15,902</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	35,834,041	43,650,398	9,381,051			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-8,368,195	-5,889,206	55,295			
TOTAL LOSSES	27,465,846	37,761,192	9,436,346			
EXPECTED LOSSES	34,529,485	32,120,450	8,672,522			
CREDIBILITY	.46	.94	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.855	1.176	.294	2.325		
INDICATED (POST-TEST)	.805	1.107	.277	2.189		
PRES. ON RATE LEVEL	1.032	.960	.258	2.250		
DERIVED BY FORMULA	.928	1.098	.277	2.303		
UNDERLYING PRES. RATE	1.075	1.000	.270	2.345		
PROPOSED	.907	1.073	.270	2.250		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.250
IND. RATES				2.25	MINIMUM PREMIUM	
MAN. RATES	2.61	2.52	2.38	+ 2.25	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
2005	1,819,774	25,210,755	1.385			1,819,774	1		30	111	698	840
2006	1,911,552	26,763,298	1.400			1,911,552	1	1	25	92	740	859
2007	2,007,398	26,466,545	1.318			2,007,398	2		33	106	691	832
2008	1,988,445	22,320,476	1.122			1,988,445			9	132	644	785
2009	1,989,377	21,069,880	1.059			1,989,377			6	72	692	770
<b>TOTAL</b>	<b>9,716,546</b>	<b>121,830,954</b>	<b>1.254</b>			<b>9,716,546</b>	<b>4</b>	<b>1</b>	<b>103</b>	<b>513</b>	<b>3465</b>	<b>4086</b>
O.D.		344,622	.003							3	2	5

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	3,000		4,708,491	3,836,288	3,393,778			2,704,310	2,562,669	4,497,158	3,505,061
2006	50,000	458,992	4,131,576	2,987,233	3,776,284	1,440	2,065,274	2,671,743	2,039,054	4,995,958	3,585,744
2007	222,198		4,879,874	3,310,893	3,989,842	24,186		2,949,562	2,593,599	4,841,822	3,654,569
2008			1,332,051	3,904,583	4,138,105			548,962	2,916,222	5,789,697	3,690,856
2009			994,782	2,495,154	4,284,483			1,938,236	1,721,659	6,192,392	3,443,174
<b>TOTAL</b>	<b>275,198</b>	<b>458,992</b>	<b>16,046,774</b>	<b>16,534,151</b>	<b>19,582,492</b>	<b>25,626</b>	<b>2,065,274</b>	<b>10,812,813</b>	<b>11,833,203</b>	<b>26,317,027</b>	<b>17,879,404</b>
O.D.				195,473	10,530				104,057	9,828	24,734

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	4,323		6,592,363	5,324,768	5,253,552			5,740,893	3,792,748	7,298,883	3,869,587
2006	67,118	148,061	5,961,180	4,110,017	5,553,159	4,489	640,452	5,430,706	3,121,242	7,363,184	3,908,461
2007	286,246	140,724	8,124,956	4,305,645	5,306,148	42,400	94,922	6,448,958	3,744,058	6,647,808	3,808,061
2008	4,903	172,109	6,985,789	4,450,088	4,694,087	13,207	156,597	4,771,875	3,808,539	6,650,708	3,860,635
2009	6,124	307,111	10,245,159	3,765,971	3,947,483	11,031	280,314	6,729,886	2,945,642	5,167,199	3,639,435
<b>TOTAL</b>	<b>368,714</b>	<b>768,005</b>	<b>37,909,447</b>	<b>21,956,489</b>	<b>24,754,429</b>	<b>71,127</b>	<b>1,172,285</b>	<b>29,122,318</b>	<b>17,412,229</b>	<b>33,127,782</b>	<b>19,086,179</b>
O.D.	101	1,883	87,109	231,524	18,477	333	1,913	64,132	117,168	18,832	26,642

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	69,567,367	97,636,930	19,112,821			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-15,654,761	-12,730,536	109,608			
TOTAL LOSSES	53,912,606	84,906,394	19,222,429			
EXPECTED LOSSES	63,546,211	68,015,822	17,781,278			
CREDIBILITY	.96	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.555	.874	.198	1.627		
INDICATED (POST-TEST)	.522	.822	.186	1.530		
PRES. ON RATE LEVEL	.628	.672	.175	1.475		
DERIVED BY FORMULA	.526	.822	.186	1.534		
UNDERLYING PRES. RATE	.654	.700	.183	1.537		
PROPOSED	.525	.820	.185	1.530		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	1.530
IND. RATES				1.53	MINIMUM PREMIUM	
MAN. RATES	1.69	1.66	1.56	+ 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
2005	311,114	4,643,909	1.492		1	9	6	69	85
2006	328,801	3,540,668	1.076			2	11	81	94
2007	338,957	3,462,142	1.021			3	11	78	92
2008	346,533	3,281,591	.946			1	17	81	99
2009	356,193	2,843,278	.798			1	9	73	83
<b>TOTAL</b>	<b>1,681,598</b>	<b>17,771,588</b>	<b>1.057</b>		<b>1</b>	<b>16</b>	<b>54</b>	<b>382</b>	<b>453</b>
O.D.		1,628							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		29,731	1,448,657	295,473	650,321		71,630	431,042	168,512	981,415	567,128
2006			363,386	601,818	420,527			337,167	583,892	708,346	525,532
2007			455,631	563,333	347,928			193,368	544,682	801,772	555,428
2008			155,277	726,925	472,957			48,532	377,198	711,132	789,570
2009			115,710	287,071	499,593			29,500	278,703	1,140,338	492,363
<b>TOTAL</b>		<b>29,731</b>	<b>2,538,661</b>	<b>2,474,620</b>	<b>2,391,326</b>		<b>71,630</b>	<b>1,039,609</b>	<b>1,952,987</b>	<b>4,343,003</b>	<b>2,930,021</b>
O.D.											1,628

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		61,454	2,062,889	410,117	1,006,698		152,357	954,758	249,397	1,592,836	626,109
2006	827	4,710	571,330	815,256	621,163	485	6,091	769,961	861,979	1,049,588	572,830
2007	709	15,132	860,650	698,841	471,320	359	10,115	648,733	746,718	1,103,747	578,756
2008	866	25,524	1,067,975	772,715	551,612	1,699	18,394	563,932	484,245	817,931	825,890
2009	717	36,117	1,202,226	437,490	460,404	1,618	42,033	1,069,022	506,592	945,070	520,428
<b>TOTAL</b>	<b>3,119</b>	<b>142,937</b>	<b>5,765,070</b>	<b>3,134,419</b>	<b>3,111,197</b>	<b>4,161</b>	<b>228,990</b>	<b>4,006,406</b>	<b>2,848,931</b>	<b>5,509,172</b>	<b>3,124,013</b>
O.D.											1,746

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,150,683	14,603,719	3,125,759			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,394,801	-1,753,864	17,448			
TOTAL LOSSES	7,755,882	12,849,855	3,143,207			
EXPECTED LOSSES	9,786,900	9,450,581	2,791,453			
CREDIBILITY	.30	.61	.98			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.461	.764	.187	1.412		
INDICATED (POST-TEST)	.434	.719	.176	1.329		
PRES. ON RATE LEVEL	.559	.539	.159	1.257		
DERIVED BY FORMULA	.522	.649	.176	1.347		
UNDERLYING PRES. RATE	.582	.562	.166	1.310		
PROPOSED	.515	.640	.174	1.329		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	1.329
IND. RATES				1.33	MINIMUM PREMIUM	
MAN. RATES	1.24	1.28	1.33	+ 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
2005	431,736	1,372,700	.317			431,736			1	3	61	65
2006	460,665	1,729,506	.375			460,665			1	6	66	73
2007	476,704	2,579,668	.541			476,704			2	24	46	72
2008	487,109	1,779,855	.365			487,109				15	50	65
2009	490,116	1,299,858	.265			490,116				3	51	54
<b>TOTAL</b>	<b>2,346,330</b>	<b>8,761,587</b>	<b>.373</b>			<b>2,346,330</b>			<b>4</b>	<b>51</b>	<b>274</b>	<b>329</b>
O.D.		37,518	.001								2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			179,726	113,579	399,738			59,355	81,238	340,779	198,285
2006			133,035	163,408	537,139			98,566	161,297	472,359	163,702
2007			312,038	667,914	365,393			69,132	489,085	347,769	328,337
2008				312,779	476,113				226,107	535,032	229,824
2009				233,456	340,023				55,976	476,310	194,093
<b>TOTAL</b>			<b>624,799</b>	<b>1,491,136</b>	<b>2,118,406</b>			<b>227,053</b>	<b>1,013,703</b>	<b>2,172,249</b>	<b>1,114,241</b>
O.D.					3,267					4,058	30,193

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			255,930	157,648	618,791			131,471	120,232	553,085	218,907
2006	224	2,060	226,561	232,534	784,811	134	1,917	243,229	246,529	695,028	178,435
2007	834	12,743	709,039	819,107	495,492	314	5,797	344,191	634,709	490,859	342,127
2008	410	11,681	473,047	375,098	530,003	1,029	9,839	301,982	303,411	610,306	240,396
2009	503	23,265	790,630	317,837	313,893	486	12,688	345,626	170,024	388,274	205,156
<b>TOTAL</b>	<b>1,971</b>	<b>49,749</b>	<b>2,455,207</b>	<b>1,902,224</b>	<b>2,742,990</b>	<b>1,963</b>	<b>30,241</b>	<b>1,366,499</b>	<b>1,474,905</b>	<b>2,737,552</b>	<b>1,185,021</b>
O.D.		32	1,217	453	4,356	3	79	2,315	1,136	3,260	31,471

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,909,276	8,866,876	1,216,492			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,921,660	-1,060,834	6,423			
TOTAL LOSSES	1,987,616	7,806,042	1,222,915			
EXPECTED LOSSES	7,836,741	5,701,582	1,032,386			
CREDIBILITY	.37	.77	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.085	.333	.052	.470		
INDICATED (POST-TEST)	.080	.313	.049	.442		
PRES. ON RATE LEVEL	.321	.233	.042	.596		
DERIVED BY FORMULA	.232	.295	.049	.576		
UNDERLYING PRES. RATE	.334	.243	.044	.621		
PROPOSED	.232	.295	.049	.576		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	.576
IND. RATES				.58	MINIMUM PREMIUM	
MAN. RATES	.81	.75	.63	+ .58	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	94,918	1,066,973	1.124			1	5	27	33
2006	92,757	2,200,988	2.372	1		3	3	30	37
2007	95,673	1,045,070	1.092			1	3	27	31
2008	97,157	953,556	.981				6	26	32
2009	89,414	1,305,570	1.460				5	24	29
<b>TOTAL</b>	<b>469,919</b>	<b>6,572,157</b>	<b>1.399</b>	<b>1</b>		<b>5</b>	<b>22</b>	<b>134</b>	<b>162</b>
O.D.		1,602							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			108,378	147,315	110,597			9,272	68,271	235,918	387,222
2006	20,083		586,879	130,984	107,485			742,485	47,001	177,303	388,768
2007			169,491	6,780	88,790			48,214	22,972	238,240	470,583
2008				57,842	134,505				92,816	225,863	442,530
2009				156,180	126,174				180,669	525,115	317,432
<b>TOTAL</b>	<b>20,083</b>		<b>864,748</b>	<b>499,101</b>	<b>567,551</b>			<b>799,971</b>	<b>411,729</b>	<b>1,402,439</b>	<b>2,006,535</b>
O.D.											1,602

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			154,330	204,473	171,204			20,537	101,041	382,893	427,493
2006	25,495	5,880	778,240	182,089	160,635	39	10,155	1,297,735	86,997	263,111	423,757
2007	11	4,056	240,633	18,940	116,756	19	1,731	123,286	49,984	321,112	490,347
2008	77	2,671	104,765	77,264	148,098	423	4,095	125,225	125,504	257,434	462,886
2009	265	12,277	409,478	168,183	121,896	822	20,921	537,143	265,491	439,845	335,526
<b>TOTAL</b>	<b>25,848</b>	<b>24,884</b>	<b>1,687,446</b>	<b>650,949</b>	<b>718,589</b>	<b>1,303</b>	<b>36,902</b>	<b>2,103,926</b>	<b>629,017</b>	<b>1,664,395</b>	<b>2,140,009</b>
O.D.											1,707

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,880,309	3,662,950	2,141,716			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,395,875	-571,292	10,850			
TOTAL LOSSES	2,484,434	3,091,658	2,152,566			
EXPECTED LOSSES	5,592,036	3,012,180	1,813,887			
CREDIBILITY	.13	.26	.42			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.529	.658	.458	1.645		
INDICATED (POST-TEST)	.498	.619	.431	1.548		
PRES. ON RATE LEVEL	1.142	.615	.371	2.128		
DERIVED BY FORMULA	1.058	.616	.396	2.070		
UNDERLYING PRES. RATE	1.190	.641	.386	2.217		
PROPOSED	1.058	.616	.396	2.070		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.070
IND. RATES				2.07	MINIMUM PREMIUM	
MAN. RATES	2.67	2.53	2.25	+ 2.07	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	296,216	8,430,459	2.846			10	33	168	211	
2006	297,447	7,144,548	2.401			7	21	157	185	
2007	319,782	7,895,164	2.468			10	30	158	198	
2008	341,798	6,623,059	1.937			6	35	146	187	
2009	332,114	6,313,904	1.901			1	25	186	213	
<b>TOTAL</b>	<b>1,587,357</b>	<b>36,407,134</b>	<b>2.294</b>			<b>1</b>	<b>34</b>	<b>144</b>	<b>994</b>	
O.D.		141,661	.008					4	4	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,247,021	1,788,710	1,401,974			562,794	1,155,253	1,158,279	1,116,428
2006			1,076,838	768,524	1,404,243			846,604	482,580	1,545,255	1,020,504
2007			1,644,015	1,170,651	1,275,685			628,515	689,078	1,320,786	1,166,434
2008			905,145	1,157,427	1,043,200			361,504	855,705	1,214,748	1,085,330
2009		364,529	121,753	924,283	1,198,238		100,000	40,684	616,454	1,636,402	1,311,561
<b>TOTAL</b>		<b>364,529</b>	<b>4,994,772</b>	<b>5,809,595</b>	<b>6,323,340</b>		<b>100,000</b>	<b>2,440,101</b>	<b>3,799,070</b>	<b>6,875,470</b>	<b>5,700,257</b>
O.D.					91,562					31,441	18,658

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,775,758	2,482,728	2,170,254			1,246,587	1,709,775	1,879,892	1,232,537
2006	1,055	12,639	1,555,446	1,068,398	2,058,878	404	13,174	1,677,724	752,266	2,274,661	1,112,349
2007	1,509	48,387	2,792,087	1,511,201	1,701,114	463	23,889	1,617,756	994,144	1,811,770	1,215,424
2008	1,462	66,710	2,673,749	1,316,423	1,202,918	3,846	56,211	1,704,070	1,067,193	1,418,756	1,135,255
2009	1,951	592,581	3,197,743	1,213,610	1,118,840	2,896	263,934	1,844,667	874,701	1,378,011	1,386,320
<b>TOTAL</b>	<b>5,977</b>	<b>720,317</b>	<b>11,994,783</b>	<b>7,592,360</b>	<b>8,252,004</b>	<b>7,609</b>	<b>357,208</b>	<b>8,090,804</b>	<b>5,398,079</b>	<b>8,763,090</b>	<b>6,081,885</b>
O.D.	43	1,863	68,929	26,493	96,221	14	345	10,238	5,316	34,457	19,920

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	21,258,130	30,168,020	6,101,805			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,788,627	-4,100,177	32,599			
TOTAL LOSSES	15,469,503	26,067,843	6,134,404			
EXPECTED LOSSES	23,635,745	22,127,756	5,222,405			
CREDIBILITY	.29	.59	.94			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.975	1.642	.386	3.003		
INDICATED (POST-TEST)	.917	1.545	.363	2.825		
PRES. ON RATE LEVEL	1.429	1.338	.316	3.083		
DERIVED BY FORMULA	1.281	1.460	.360	3.101		
UNDERLYING PRES. RATE	1.489	1.394	.329	3.212		
PROPOSED	1.274	1.451	.358	3.083		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.083
IND. RATES				3.08	MINIMUM PREMIUM	
MAN. RATES	3.68	3.59	3.26	+ 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
2005	324,729	10,197,904	3.140	2		16	22	292	332
2006	332,025	12,903,405	3.886			24	33	250	307
2007	356,046	15,260,224	4.286	1	1	14	32	338	386
2008	368,520	17,524,519	4.755			14	35	293	342
2009	378,454	13,939,618	3.683			9	24	332	365
<b>TOTAL</b>	<b>1,759,774</b>	<b>69,825,670</b>	<b>3.968</b>	<b>3</b>	<b>1</b>	<b>77</b>	<b>146</b>	<b>1505</b>	<b>1732</b>
O.D.		227,149	.012					3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	6,000		2,501,361	894,743	1,492,694	100,158		1,373,381	875,977	1,919,001	1,034,589
2006			4,434,973	885,206	1,464,775			1,330,935	1,007,691	2,603,209	1,176,616
2007	22,768	527,339	2,402,807	1,363,910	1,938,137	14,300	682,804	967,888	3,114,744	2,863,272	1,362,255
2008			2,494,500	1,378,054	2,364,454			1,826,284	2,621,488	5,573,039	1,266,700
2009			1,477,121	1,040,907	3,191,104			922,689	1,555,145	4,235,226	1,517,426
<b>TOTAL</b>	<b>28,768</b>	<b>527,339</b>	<b>13,310,762</b>	<b>5,562,820</b>	<b>10,451,164</b>	<b>114,458</b>	<b>682,804</b>	<b>6,421,177</b>	<b>9,175,045</b>	<b>17,193,747</b>	<b>6,357,586</b>
O.D.					188,560					24,190	14,399

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	8,646		3,386,752	1,241,904	2,310,687	163,358		2,574,433	1,296,446	3,114,536	1,142,186
2006	1,216	47,775	6,286,133	1,255,941	2,164,251	830	23,792	3,023,613	1,547,195	3,836,094	1,282,511
2007	30,610	493,687	3,999,400	1,759,143	2,569,950	25,245	450,164	2,881,396	2,556,624	3,939,479	1,419,470
2008	1,856	130,541	5,063,763	1,755,852	2,436,925	7,621	164,020	4,879,235	2,350,428	4,210,568	1,324,968
2009	3,844	214,985	7,052,411	2,253,472	2,914,770	9,004	227,975	5,147,168	1,995,708	3,545,684	1,603,919
<b>TOTAL</b>	<b>46,172</b>	<b>886,988</b>	<b>25,788,459</b>	<b>8,266,312</b>	<b>12,396,583</b>	<b>206,058</b>	<b>865,951</b>	<b>18,505,845</b>	<b>9,746,401</b>	<b>18,646,361</b>	<b>6,773,054</b>
O.D.	9	395	20,539	11,851	214,545					21,888	15,287

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	46,320,416	49,303,941	6,788,341			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-9,976,019	-5,635,828	38,358			
TOTAL LOSSES	36,344,397	43,668,113	6,826,699			
EXPECTED LOSSES	40,897,148	30,514,482	6,088,818			
CREDIBILITY	.31	.63	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.065	2.481	.388	4.934		
INDICATED (POST-TEST)	1.943	2.335	.365	4.643		
PRES. ON RATE LEVEL	2.231	1.664	.332	4.227		
DERIVED BY FORMULA	2.142	2.087	.365	4.594		
UNDERLYING PRES. RATE	2.324	1.734	.346	4.404		
PROPOSED	2.142	2.087	.365	4.594		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	4.594
IND. RATES				4.59	MINIMUM PREMIUM	
MAN. RATES	4.10	4.31	4.47	+ 4.59	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	1,686	1,665	.098							
2006	22,650	556,095	2.455				6	10	16	
2007	81,687	253,495	.310					8	8	
2008	91,302	919,138	1.006			1	2	11	14	
2009	157,315	2,229,657	1.417				5	56	61	
<b>TOTAL</b>	<b>354,640</b>	<b>3,960,050</b>	<b>1.117</b>			<b>1</b>	<b>13</b>	<b>85</b>	<b>99</b>	
O.D.		8,280	.002							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											1,665
2006				257,525	24,401				117,397	92,003	64,769
2007					37,720					95,396	120,379
2008			124,061	108,974	291,582			8,400	65,224	247,425	73,472
2009				209,292	683,204				219,413	661,572	456,176
<b>TOTAL</b>			<b>124,061</b>	<b>575,791</b>	<b>1,036,907</b>			<b>8,400</b>	<b>402,034</b>	<b>1,096,396</b>	<b>716,461</b>
O.D.											8,280

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											1,838
2006	354	350	31,592	343,534	38,582	93	155	18,246	170,282	136,945	70,598
2007		92	4,804	2,775	48,749		83	7,054	7,375	127,903	125,435
2008	165	9,779	374,756	158,989	322,391	303	4,163	123,535	102,704	279,458	76,852
2009	740	33,135	1,154,987	450,973	610,449	1,020	25,910	665,959	329,084	553,313	482,178
<b>TOTAL</b>	<b>1,259</b>	<b>43,356</b>	<b>1,566,139</b>	<b>956,271</b>	<b>1,020,171</b>	<b>1,416</b>	<b>30,311</b>	<b>814,794</b>	<b>609,445</b>	<b>1,097,619</b>	<b>756,901</b>
O.D.											8,724

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,457,275	3,683,506	765,625	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-420,210	-203,376	4,804	
TOTAL LOSSES	2,037,065	3,480,130	770,429	
EXPECTED LOSSES	2,202,314	1,475,302	514,229	
CREDIBILITY	.11	.22	.35	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.574	.981	.217	1.772
INDICATED (POST-TEST)	.540	.923	.204	1.667
PRES. ON RATE LEVEL	.596	.399	.139	1.134
DERIVED BY FORMULA	.590	.514	.162	1.266
UNDERLYING PRES. RATE	.621	.416	.145	1.182
PROPOSED	.590	.514	.162	1.266

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	1.266
IND. RATES				1.27	MINIMUM PREMIUM	
MAN. RATES	1.31	1.30	1.20	+ 1.27	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	11,690	6,552	.560				1			1
2006	14,160	5,840	.412						2	2
2007	11,691	122,812	10.504				1			1
2008	20,790	47,681	2.293				1		2	3
2009	12,375	64,729	5.230				1		2	3
<b>TOTAL</b>	<b>70,706</b>	<b>247,614</b>	<b>3.502</b>				<b>4</b>		<b>6</b>	<b>10</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				1,860					1,216		3,476
2006					542					1,248	4,050
2007				105,393					16,069		1,350
2008				12,637	23,523				4,021	7,500	
2009				45,100	908				8,251	2,579	7,891
<b>TOTAL</b>				<b>164,990</b>	<b>24,973</b>				<b>29,557</b>	<b>11,327</b>	<b>16,767</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				2,582					1,800		3,838
2006			24	14	789			35	37	1,828	4,415
2007	129	769	38,633	123,717	3,142	11	118	5,880	19,817	780	1,407
2008	17	516	20,703	15,886	26,039	18	159	4,952	5,089	8,619	
2009	51	2,384	76,352	32,973	4,304	22	523	12,299	6,131	2,887	8,341
<b>TOTAL</b>	<b>197</b>	<b>3,669</b>	<b>135,712</b>	<b>175,172</b>	<b>34,274</b>	<b>51</b>	<b>800</b>	<b>23,166</b>	<b>32,874</b>	<b>14,114</b>	<b>18,001</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	163,595	256,434	18,001			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-22,030	-18,129	147			
TOTAL LOSSES	141,565	238,305	18,148			
EXPECTED LOSSES	89,231	98,210	24,323			
CREDIBILITY	.01	.03	.06			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.002	3.370	.257	5.629		
INDICATED (POST-TEST)	1.884	3.171	.242	5.297		
PRES. ON RATE LEVEL	1.211	1.333	.330	2.874		
DERIVED BY FORMULA	1.218	1.388	.325	2.931		
UNDERLYING PRES. RATE	1.262	1.389	.344	2.995		
PROPOSED	1.218	1.388	.325	2.931		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.931
IND. RATES				2.93	MINIMUM PREMIUM	
MAN. RATES	3.18	3.26	3.04	+ 2.93	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	98,797	8,921,670	9.030			27	7	190	224	
2006	82,783	5,169,366	6.244			15	2	127	144	
2007	79,612	3,238,440	4.067			9	2	71	82	
2008	85,329	4,978,313	5.834	1		8	11	83	103	
2009	85,201	2,828,528	3.319			2	9	79	90	
<b>TOTAL</b>	<b>431,722</b>	<b>25,136,317</b>	<b>5.822</b>	<b>1</b>		<b>61</b>	<b>31</b>	<b>550</b>	<b>643</b>	
O.D.		45,962	.010				1	1	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			4,687,626	344,197	1,321,752			1,241,250	186,555	964,737	175,553
2006			2,454,491	163,340	887,951			608,300	23,091	841,461	190,732
2007			1,646,616	7,090	498,053			278,515	9,163	523,848	275,155
2008	590,214		1,333,921	516,739	527,731	619,919		289,003	249,677	540,919	310,190
2009			440,316	494,429	559,099			145,713	250,503	662,067	276,401
<b>TOTAL</b>	<b>590,214</b>		<b>10,562,970</b>	<b>1,525,795</b>	<b>3,794,586</b>	<b>619,919</b>		<b>2,562,781</b>	<b>718,989</b>	<b>3,533,032</b>	<b>1,228,031</b>
O.D.				25,000	12,192				5,000	375	3,395

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			6,675,180	477,745	2,046,078			2,749,368	276,101	1,565,772	193,811
2006	225	26,087	3,443,729	262,207	1,306,487	20	10,271	1,313,783	72,443	1,234,938	207,898
2007	52	38,053	2,269,854	88,172	661,357	15	8,375	603,930	70,500	706,093	286,712
2008	327,694	62,856	2,439,775	650,177	620,591	513,289	30,617	907,078	361,304	624,528	324,459
2009	1,077	62,633	1,994,219	643,958	538,186	1,724	43,389	962,292	372,418	562,517	292,156
<b>TOTAL</b>	<b>329,048</b>	<b>189,629</b>	<b>16,822,757</b>	<b>2,122,259</b>	<b>5,172,699</b>	<b>515,048</b>	<b>92,652</b>	<b>6,536,451</b>	<b>1,152,766</b>	<b>4,693,848</b>	<b>1,305,036</b>
O.D.	28	1,307	41,732	18,058	20,822	12	289	6,561	3,280	1,104	3,585

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	24,535,514	13,184,836	1,308,621			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,605,016	-2,145,479	6,355			
TOTAL LOSSES	19,930,498	11,039,357	1,314,976			
EXPECTED LOSSES	18,482,019	11,380,191	1,057,718			
CREDIBILITY	.12	.25	.40			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	4.617	2.557	.305	7.479		
INDICATED (POST-TEST)	4.345	2.406	.287	7.038		
PRES. ON RATE LEVEL	4.108	2.530	.235	6.873		
DERIVED BY FORMULA	4.136	2.499	.256	6.891		
UNDERLYING PRES. RATE	4.281	2.636	.245	7.162		
PROPOSED	4.136	2.499	.256	6.891		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	6.891
IND. RATES				6.89	MINIMUM PREMIUM	
MAN. RATES	7.40	7.60	7.27	+ 6.89	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	4,414,467	16,993,182	.384			1	19	28	118	166
2006	4,312,390	9,377,225	.217	1		12	20	105	138	
2007	4,793,708	5,872,211	.122			11	23	115	149	
2008	4,721,844	5,916,178	.125			8	27	96	131	
2009	4,847,655	3,658,666	.075			3	10	79	92	
<b>TOTAL</b>	<b>23,090,064</b>	<b>41,817,462</b>	<b>.181</b>	<b>1</b>	<b>1</b>	<b>53</b>	<b>108</b>	<b>513</b>	<b>676</b>	
O.D.		971,140	.004			2	6	11	19	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		875,325	3,161,652	606,322	664,821		8,000,000	1,480,636	425,589	814,597	964,240
2006	550,417		2,321,567	589,335	489,382	1,268,519		1,611,311	768,591	802,661	975,442
2007			1,928,260	638,064	607,657			587,872	492,646	765,251	852,461
2008			1,284,144	965,648	398,633			830,415	844,510	696,982	895,846
2009			413,481	205,599	662,821			139,189	332,950	887,737	1,016,889
<b>TOTAL</b>	<b>550,417</b>	<b>875,325</b>	<b>9,109,104</b>	<b>3,004,968</b>	<b>2,823,314</b>	<b>1,268,519</b>	<b>8,000,000</b>	<b>4,649,423</b>	<b>2,864,286</b>	<b>3,967,228</b>	<b>4,704,878</b>
O.D.			446,118	187,287	39,840			65,657	104,756	66,166	61,316

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		80,650	4,372,323	841,573	1,029,138		758,496	2,988,227	629,871	1,322,089	1,064,521
2006	184,138	22,627	2,985,732	816,057	729,410	656,449	18,553	2,360,642	1,146,247	1,194,432	1,063,232
2007	820	49,244	2,892,045	844,292	824,813	327	20,839	1,422,793	706,214	1,056,892	888,264
2008	1,175	66,839	2,673,871	1,044,352	503,568	3,795	74,602	2,244,064	1,015,419	850,392	937,055
2009	827	49,791	1,603,352	478,311	605,032	2,069	52,028	1,188,016	488,627	751,763	1,074,852
<b>TOTAL</b>	<b>186,960</b>	<b>269,151</b>	<b>14,527,323</b>	<b>4,024,585</b>	<b>3,691,961</b>	<b>662,640</b>	<b>924,518</b>	<b>10,203,742</b>	<b>3,986,378</b>	<b>5,175,568</b>	<b>5,027,924</b>
O.D.	248	1,726	707,068	234,134	58,037	95	549	173,207	150,895	91,188	66,703

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	27,657,227	17,412,746	5,094,627			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,272,095	-2,321,434	28,748			
TOTAL LOSSES	22,385,132	15,091,312	5,123,375			
EXPECTED LOSSES	21,473,759	12,468,635	4,618,013			
CREDIBILITY	1.00	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.097	.065	.022	.184		
INDICATED (POST-TEST)	.091	.061	.021	.173		
PRES. ON RATE LEVEL	.089	.052	.019	.160		
DERIVED BY FORMULA	.091	.061	.021	.173		
UNDERLYING PRES. RATE	.093	.054	.020	.167		
PROPOSED	.091	.061	.021	.173		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	.173
IND. RATES				.17	MINIMUM PREMIUM	
MAN. RATES	.24	.21	.17	+ .17	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	436,015	20,627,542	4.730	2		33	27	269	331
2006	458,486	15,899,923	3.467	4		25	30	263	322
2007	489,471	14,153,215	2.891	2	1	25	22	259	309
2008	496,368	15,874,539	3.198	2		26	24	305	357
2009	524,568	12,318,501	2.348	2		10	14	275	301
<b>TOTAL</b>	<b>2,404,908</b>	<b>78,873,720</b>	<b>3.280</b>	<b>12</b>	<b>1</b>	<b>119</b>	<b>117</b>	<b>1371</b>	<b>1620</b>
O.D.		44,303	.001					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	933,087		7,014,798	970,118	3,408,582	14,844		2,236,114	2,863,354	2,161,829	1,024,816
2006	1,487,004		5,488,180	838,254	1,915,135	28,721		2,593,891	753,548	1,603,294	1,191,896
2007	195,199	169,668	5,599,312	802,602	2,355,297	426	5,803	1,301,080	713,037	2,000,982	1,009,809
2008	664,302		5,339,143	349,983	2,953,778	60		1,619,061	925,280	2,940,392	1,082,540
2009	916,000		2,248,058	643,801	3,586,031	31,269		591,862	579,632	2,680,269	1,041,579
<b>TOTAL</b>	<b>4,195,592</b>	<b>169,668</b>	<b>25,689,491</b>	<b>3,604,758</b>	<b>14,218,823</b>	<b>75,320</b>	<b>5,803</b>	<b>8,342,008</b>	<b>5,834,851</b>	<b>11,386,766</b>	<b>5,350,640</b>
O.D.					247						44,056

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	1,344,578		9,956,110	1,294,595	5,276,489	24,211		4,846,219	3,302,371	3,508,644	1,131,397
2006	1,695,472	57,044	7,507,757	1,212,769	2,823,663	56,025	39,677	5,062,186	1,178,964	2,371,710	1,299,167
2007	248,885	413,777	8,039,834	1,262,245	3,126,830	1,205	49,211	2,931,256	1,118,194	2,732,254	1,052,221
2008	776,311	225,330	8,440,950	1,117,870	3,298,164	3,573	154,242	4,503,694	1,358,124	3,349,084	1,132,337
2009	928,452	245,092	7,905,210	2,250,480	3,237,289	32,681	150,587	3,328,941	1,222,870	2,234,287	1,100,949
<b>TOTAL</b>	<b>4,993,698</b>	<b>941,243</b>	<b>41,849,861</b>	<b>7,137,959</b>	<b>17,762,435</b>	<b>117,695</b>	<b>393,717</b>	<b>20,672,296</b>	<b>8,180,523</b>	<b>14,195,979</b>	<b>5,716,071</b>
O.D.		6	293	109	215						47,052

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	68,968,809	47,277,220	5,763,123			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-14,279,441	-5,986,614	33,502			
TOTAL LOSSES	54,689,368	41,290,606	5,796,625			
EXPECTED LOSSES	58,679,754	32,466,259	5,290,798			
CREDIBILITY	.38	.78	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.274	1.717	.241	4.232		
INDICATED (POST-TEST)	2.140	1.616	.227	3.983		
PRES. ON RATE LEVEL	2.342	1.296	.210	3.848		
DERIVED BY FORMULA	2.265	1.546	.227	4.038		
UNDERLYING PRES. RATE	2.440	1.350	.220	4.010		
PROPOSED	2.234	1.525	.224	3.983		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	3.983
IND. RATES				3.98	MINIMUM PREMIUM	
MAN. RATES	3.83	4.05	4.07	+ 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
2005	145,517	1,487,794	1.022			2	9	43	54
2006	150,165	2,252,188	1.499			3	8	33	44
2007	164,804	1,655,252	1.004			2	10	19	31
2008	183,826	877,254	.477			1	5	29	35
2009	184,160	1,715,224	.931			4	5	20	29
<b>TOTAL</b>	<b>828,472</b>	<b>7,987,712</b>	<b>.964</b>			<b>12</b>	<b>37</b>	<b>144</b>	<b>193</b>
O.D.		1,062							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			228,725	385,593	160,407			35,934	212,323	188,723	276,089
2006			498,942	433,908	161,833			362,170	406,910	173,742	214,683
2007			259,335	344,745	107,857			62,239	175,086	458,966	247,024
2008			115,412	173,745	115,912			45,000	52,234	209,718	165,233
2009			597,143	329,957	212,277			112,903	123,073	182,385	157,486
<b>TOTAL</b>			<b>1,699,557</b>	<b>1,667,948</b>	<b>758,286</b>			<b>618,246</b>	<b>969,626</b>	<b>1,213,534</b>	<b>1,060,515</b>
O.D.											1,062

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			325,704	535,202	248,310			79,594	314,238	306,299	304,802
2006	597	5,798	746,676	586,390	243,127	338	6,505	825,803	594,694	263,750	234,004
2007	426	8,566	487,196	419,429	152,427	125	3,438	223,584	255,589	624,620	257,399
2008	213	8,845	359,325	189,543	136,345	246	6,075	178,694	88,489	237,412	172,834
2009	694	49,382	1,492,252	387,744	228,521	921	22,976	463,468	149,425	163,172	166,463
<b>TOTAL</b>	<b>1,930</b>	<b>72,591</b>	<b>3,411,153</b>	<b>2,118,308</b>	<b>1,008,730</b>	<b>1,630</b>	<b>38,994</b>	<b>1,771,143</b>	<b>1,402,435</b>	<b>1,595,253</b>	<b>1,135,502</b>
O.D.											1,135

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,297,441	6,124,726	1,136,637			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,196,942	-786,481	6,491			
TOTAL LOSSES	4,100,499	5,338,245	1,143,128			
EXPECTED LOSSES	4,954,263	4,316,340	1,010,736			
CREDIBILITY	.19	.38	.61			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.495	.644	.138	1.277		
INDICATED (POST-TEST)	.466	.606	.130	1.202		
PRES. ON RATE LEVEL	.574	.500	.117	1.191		
DERIVED BY FORMULA	.553	.540	.125	1.218		
UNDERLYING PRES. RATE	.598	.521	.122	1.241		
PROPOSED	.546	.533	.123	1.202		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	1.202
IND. RATES				1.20	MINIMUM PREMIUM	
MAN. RATES	1.25	1.31	1.26	+ 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	
2005	22,912	232,924	1.016			1	1			2
2006	23,947	247,735	1.034			1				1
2007	27,150	231,020	.850			1		2		3
2008	26,819	1,633	.006							
2009	26,381	86,336	.327				1			1
<b>TOTAL</b>	<b>127,209</b>	<b>799,648</b>	<b>.629</b>			<b>3</b>	<b>2</b>	<b>2</b>		<b>7</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			112,618	15,974				75,001	26,629		2,702
2006			175,931					70,315			1,489
2007			159,226		9,638			40,565		14,865	6,726
2008											1,633
2009				68,433					15,230		2,673
<b>TOTAL</b>			<b>447,775</b>	<b>84,407</b>	<b>9,638</b>			<b>185,881</b>	<b>41,859</b>	<b>14,865</b>	<b>15,223</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			160,368	22,172				166,127	39,411		2,983
2006		1,796	242,638	1,575	815		1,164	148,826	1,699	307	1,623
2007	2	3,580	214,330	4,886	14,143		1,157	82,931	3,875	20,408	7,008
2008											1,708
2009	78	3,578	114,232	49,427	5,337	37	888	19,986	9,992	1,508	2,825
<b>TOTAL</b>	<b>80</b>	<b>8,954</b>	<b>731,568</b>	<b>78,060</b>	<b>20,295</b>	<b>37</b>	<b>3,209</b>	<b>417,870</b>	<b>54,977</b>	<b>22,223</b>	<b>16,147</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,161,718	175,555	16,147			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-229,522	-67,786	182			
TOTAL LOSSES	932,196	107,769	16,329			
EXPECTED LOSSES	934,986	363,817	29,259			
CREDIBILITY	.05	.11	.18			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.733	.085	.013	.831		
INDICATED (POST-TEST)	.690	.080	.012	.782		
PRES. ON RATE LEVEL	.705	.275	.022	1.002		
DERIVED BY FORMULA	.704	.254	.020	.978		
UNDERLYING PRES. RATE	.735	.286	.023	1.044		
PROPOSED	.704	.254	.020	.978		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	.978
IND. RATES				.98	MINIMUM PREMIUM	
MAN. RATES	1.03	1.10	1.06	+ .98	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	4,246,490	9,271,804	.218	1	1	12	26	172	212	
2006	3,991,419	7,907,397	.198	1	1	9	30	126	167	
2007	3,824,149	8,946,438	.233	1	1	12	21	135	170	
2008	4,132,942	6,511,848	.157			5	30	122	157	
2009	3,193,851	5,569,633	.174			2	9	114	125	
<b>TOTAL</b>	<b>19,388,851</b>	<b>38,207,120</b>	<b>.197</b>	<b>3</b>	<b>3</b>	<b>40</b>	<b>116</b>	<b>669</b>	<b>831</b>	
O.D.		38,842						2	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	590,228	360,105	2,231,142	977,727	1,057,499		101,624	788,147	698,841	1,342,003	1,124,488
2006	167,435	595,405	1,333,655	596,122	640,191	5,000	1,435,253	670,656	371,877	1,116,557	975,246
2007	65,189	92,467	2,193,058	701,666	721,937		1,148,845	1,048,570	622,569	1,298,287	1,053,850
2008			679,226	949,918	1,037,153			203,103	974,459	1,533,095	1,134,894
2009			256,132	416,307	1,343,425			87,693	631,302	1,721,273	1,113,501
<b>TOTAL</b>	<b>822,852</b>	<b>1,047,977</b>	<b>6,693,213</b>	<b>3,641,740</b>	<b>4,800,205</b>	<b>5,000</b>	<b>2,685,722</b>	<b>2,798,169</b>	<b>3,299,048</b>	<b>7,011,215</b>	<b>5,401,979</b>
O.D.					3,614					3,939	31,289

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	839,147	650,300	3,041,853	1,357,086	1,637,016		188,846	1,472,940	1,034,283	2,178,073	1,241,435
2006	211,865	202,862	1,950,868	822,746	945,574	10,084	610,061	1,533,096	586,543	1,644,631	1,063,018
2007	83,644	128,118	3,293,203	934,721	977,246	428	698,071	2,515,331	957,120	1,783,437	1,098,112
2008	1,217	54,572	2,178,014	1,107,633	1,181,189	4,388	50,647	1,550,407	1,213,726	1,777,460	1,187,099
2009	1,529	76,131	2,571,832	912,759	1,208,394	3,138	79,777	1,952,109	902,835	1,448,046	1,176,971
<b>TOTAL</b>	<b>1,137,402</b>	<b>1,111,983</b>	<b>13,035,770</b>	<b>5,134,945</b>	<b>5,949,419</b>	<b>18,038</b>	<b>1,627,402</b>	<b>9,023,883</b>	<b>4,694,507</b>	<b>8,831,647</b>	<b>5,766,635</b>
O.D.		4	159	92	5,265			110	116	5,765	34,057

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	25,954,751	24,621,756	5,800,692			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,634,281	-2,894,044	28,591			
TOTAL LOSSES	20,320,470	21,727,712	5,829,283			
EXPECTED LOSSES	22,103,291	14,929,415	5,041,101			
CREDIBILITY	1.00	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.105	.112	.030	.247		
INDICATED (POST-TEST)	.099	.105	.028	.232		
PRES. ON RATE LEVEL	.109	.074	.025	.208		
DERIVED BY FORMULA	.099	.105	.028	.232		
UNDERLYING PRES. RATE	.114	.077	.026	.217		
PROPOSED	.099	.105	.028	.232		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	.232
IND. RATES				.23	MINIMUM PREMIUM	
MAN. RATES	.25	.25	.22	+ .23	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	24,903	374,217	1.502			1	1	11	13
2006	25,252	847,227	3.355			2	1	17	20
2007	24,954	365,165	1.463				4	9	13
2008	27,888	2,516,018	9.021			3	4	17	24
2009	30,371	815,762	2.685				2	15	18
<b>TOTAL</b>	<b>133,368</b>	<b>4,918,389</b>	<b>3.688</b>			<b>1</b>	<b>6</b>	<b>69</b>	<b>88</b>
O.D.		571							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			119,261	13,988	36,826			25,486	1,711	58,046	118,899
2006			265,441	2,368	163,193			231,245	3,779	152,210	28,991
2007				164,380	29,392				73,594	56,669	41,130
2008			570,230	255,168	95,191			1,020,440	197,320	256,365	121,304
2009	3,000			90,534	243,968	275			40,195	135,210	302,580
<b>TOTAL</b>	<b>3,000</b>		<b>954,932</b>	<b>526,438</b>	<b>568,570</b>	<b>275</b>		<b>1,277,171</b>	<b>316,599</b>	<b>658,500</b>	<b>612,904</b>
O.D.											571

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			169,828	19,415	57,005			56,451	2,532	94,207	131,264
2006	4	2,861	373,575	9,707	238,926	4	3,865	494,148	15,465	223,904	31,600
2007	202	1,277	63,998	195,123	42,889	47	585	31,129	95,147	79,556	42,857
2008	313	20,652	819,860	279,209	123,735	909	42,951	1,261,797	293,129	309,674	126,884
2009	4,572	12,652	438,805	172,457	219,226	527	5,027	130,015	64,217	112,629	319,827
<b>TOTAL</b>	<b>5,091</b>	<b>37,442</b>	<b>1,866,066</b>	<b>675,911</b>	<b>681,781</b>	<b>1,487</b>	<b>52,428</b>	<b>1,973,540</b>	<b>470,490</b>	<b>819,970</b>	<b>652,432</b>
O.D.											604

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,936,054	2,648,152	653,036			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-929,213	-405,448	2,129			
TOTAL LOSSES	3,006,841	2,242,704	655,165			
EXPECTED LOSSES	3,853,001	2,228,578	330,752			
CREDIBILITY	.06	.11	.18			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.255	1.682	.491	4.428		
INDICATED (POST-TEST)	2.122	1.583	.462	4.167		
PRES. ON RATE LEVEL	2.773	1.604	.237	4.614		
DERIVED BY FORMULA	2.734	1.602	.278	4.614		
UNDERLYING PRES. RATE	2.889	1.671	.248	4.808		
PROPOSED	2.734	1.602	.278	4.614		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	4.614
IND. RATES				4.61	MINIMUM PREMIUM	
MAN. RATES	4.84	4.93	4.88	+ 4.61	PRESENT	

+PROPOSED

MANUAL YEAR	COMPANIES REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	527	964,397	1829,975		1	3	1	11	16
2006	513	724,841	1412,945			1	6	13	20
2007	501	688,670	1374,590				3	11	15
2008	520	1,527,710	2937,903			3	3	12	18
2009	519	272,797	525,620					11	11
<b>TOTAL</b>	<b>2,580</b>	<b>4,178,415</b>	<b>1619,541</b>		<b>1</b>	<b>8</b>	<b>13</b>	<b>58</b>	<b>80</b>
O.D.		3,832	1,485						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		91,387	366,054	28,598	44,892		93,415	194,347	22,369	61,752	61,583
2006			119,172	130,416	98,474			14,931	195,918	53,142	112,788
2007			138,544	197,609	80,136			23,551	82,191	111,594	55,045
2008			537,287	195,190	105,364			201,765	375,986	64,029	48,089
2009					89,641					96,277	86,879
<b>TOTAL</b>		<b>91,387</b>	<b>1,161,057</b>	<b>551,813</b>	<b>418,507</b>		<b>93,415</b>	<b>434,594</b>	<b>676,464</b>	<b>386,794</b>	<b>364,384</b>
O.D.											3,832

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		188,897	521,262	39,694	69,494		198,694	430,478	33,106	100,225	67,988
2006	179	1,472	184,155	177,248	145,506	164	484	59,293	281,582	81,628	122,939
2007	249	4,727	268,080	241,501	110,933	53	1,358	85,840	111,574	153,899	57,357
2008	253	23,851	930,573	231,478	133,723	1,666	24,050	737,324	402,346	103,357	50,301
2009	63	2,917	105,700	39,339	77,952	69	1,909	55,009	26,950	77,365	91,831
<b>TOTAL</b>	<b>744</b>	<b>221,864</b>	<b>2,009,770</b>	<b>729,260</b>	<b>537,608</b>	<b>1,952</b>	<b>226,495</b>	<b>1,367,944</b>	<b>855,558</b>	<b>516,474</b>	<b>390,416</b>
O.D.											4,101

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,828,769	2,638,900	394,517			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-333,982	-149,901	1,215			
TOTAL LOSSES	3,494,787	2,488,999	395,732			
EXPECTED LOSSES	1,349,216	798,281	199,540			
CREDIBILITY	.07	.14	.25			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1354.569	964.728	153.384	2472.681		
INDICATED (POST-TEST)	1274.649	907.809	144.334	2326.792		
PRES. ON RATE LEVEL	501.877	296.942	74.224	873.043		
DERIVED BY FORMULA	555.971	382.463	91.752	1030.186		
UNDERLYING PRES. RATE	522.952	309.411	77.341	909.704		
PROPOSED	555.971	382.464	91.751	1030.186		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	1030.186
IND. RATES				1030.19	MINIMUM PREMIUM	
MAN. RATES	1235.93	1319.10	923.37	1030.19	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	5,948,546	7,757,652	1.304	1	1	10	10	128	150	
2006	6,004,249	5,440,583	.906		1	4	14	122	141	
2007	6,101,750	11,132,266	1.824	3	1	12	12	125	153	
2008	6,182,894	5,454,805	.882	3		6	18	125	152	
2009	6,133,756	4,434,070	.722	1	1	1	12	107	122	
<b>TOTAL</b>	<b>30,371,195</b>	<b>34,219,376</b>	<b>1.127</b>	<b>8</b>	<b>4</b>	<b>33</b>	<b>66</b>	<b>607</b>	<b>718</b>	
O.D.		94,933	.003					2	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	292,166	710,935	2,073,780	172,258	802,447	3,000	1,200,001	829,227	178,079	849,294	646,465
2006		454,719	734,732	372,919	723,830		849,984	277,631	497,649	642,330	886,789
2007	631,000	586,000	2,564,333	231,855	707,247	15,504	2,400,000	1,258,410	445,340	1,259,201	1,033,376
2008	6,690		975,094	342,354	883,682	143,814		280,803	428,007	1,459,167	935,194
2009	134,213	3,346	148,776	634,706	977,933	5,000	890	36,509	470,150	1,152,384	870,163
<b>TOTAL</b>	<b>1,064,069</b>	<b>1,755,000</b>	<b>6,496,715</b>	<b>1,754,092</b>	<b>4,095,139</b>	<b>167,318</b>	<b>4,450,875</b>	<b>2,682,580</b>	<b>2,019,225</b>	<b>5,362,376</b>	<b>4,371,987</b>
O.D.					2,796					13,792	78,345

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	421,011	389,175	2,953,063	239,094	1,242,182	4,893	675,964	1,836,738	263,557	1,378,401	713,697
2006	514	296,260	1,108,791	522,639	1,061,971	413	715,420	711,174	743,864	951,109	966,600
2007	801,151	292,970	3,635,572	392,733	948,221	26,392	742,458	2,875,442	750,749	1,724,908	1,076,778
2008	8,346	50,725	1,935,235	526,695	988,459	252,272	41,692	1,232,375	675,321	1,656,074	978,213
2009	193,083	75,834	2,385,759	901,654	904,477	8,096	55,921	1,339,702	636,709	973,957	919,762
<b>TOTAL</b>	<b>1,424,105</b>	<b>1,104,964</b>	<b>12,018,420</b>	<b>2,582,815</b>	<b>5,145,310</b>	<b>292,066</b>	<b>2,231,455</b>	<b>7,995,431</b>	<b>3,070,200</b>	<b>6,684,449</b>	<b>4,655,050</b>
O.D.					4,328					22,384	84,506

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	25,066,441	17,509,486	4,739,556			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,284,126	-2,119,944	25,265			
TOTAL LOSSES	19,782,315	15,389,542	4,764,821			
EXPECTED LOSSES	21,381,320	11,298,085	4,130,483			
CREDIBILITY	.42	.80	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.651	.507	.157	1.315		
INDICATED (POST-TEST)	.613	.477	.148	1.238		
PRES. ON RATE LEVEL	.676	.357	.130	1.163		
DERIVED BY FORMULA	.650	.453	.148	1.251		
UNDERLYING PRES. RATE	.704	.372	.136	1.212		
PROPOSED	.643	.448	.147	1.238		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	1.238
IND. RATES				1.24	MINIMUM PREMIUM	
MAN. RATES	1.16	1.22	1.23	+ 1.24	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	306,844	19,997,734	6.517	4		41	38	200	283
2006	333,552	19,018,772	5.701	1		45	44	200	290
2007	329,918	16,478,643	4.994	3		29	42	166	240
2008	311,736	21,893,873	7.023	1	1	39	52	149	242
2009	347,733	9,794,245	2.816	2		9	32	139	182
<b>TOTAL</b>	<b>1,629,783</b>	<b>87,183,267</b>	<b>5.349</b>	<b>11</b>	<b>1</b>	<b>163</b>	<b>208</b>	<b>854</b>	<b>1237</b>
O.D.		130,079	.007				1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	1,503,667		7,284,892	1,354,685	764,085	33,035		4,911,939	1,551,546	1,552,437	1,041,448
2006	2,731		7,985,642	2,271,155	1,107,000	69,835		3,894,238	913,580	1,837,157	937,434
2007	1,026,995		5,597,772	1,890,419	1,144,071	6,000		3,131,627	1,076,839	1,560,721	1,044,199
2008	47,261	422,661	7,073,323	2,337,412	965,635	54,559	450,000	6,514,847	1,448,385	1,565,274	1,014,516
2009	106,674		2,088,673	983,374	1,405,742	1,159		1,621,022	963,246	1,689,174	935,181
<b>TOTAL</b>	<b>2,687,328</b>	<b>422,661</b>	<b>30,030,302</b>	<b>8,837,045</b>	<b>5,386,533</b>	<b>164,588</b>	<b>450,000</b>	<b>20,073,673</b>	<b>5,953,596</b>	<b>8,204,763</b>	<b>4,972,778</b>
O.D.				8,473	26,878				11,500	72,676	10,552

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	1,872,782		9,898,961	1,880,305	1,182,802	52,767		8,342,354	2,296,289	2,519,599	1,149,759
2006	6,559	83,915	11,126,687	3,122,698	1,675,385	137,384	57,277	7,305,168	1,439,553	2,721,719	1,021,803
2007	1,305,790	139,561	8,203,451	2,447,617	1,593,277	10,860	93,252	6,515,971	1,648,652	2,179,988	1,088,055
2008	58,180	655,405	11,446,427	2,739,870	1,287,184	101,644	830,828	9,396,476	2,122,774	1,923,730	1,061,184
2009	154,920	170,038	5,298,341	1,489,911	1,351,761	10,170	219,065	4,333,657	1,292,371	1,499,762	988,486
<b>TOTAL</b>	<b>3,398,231</b>	<b>1,048,919</b>	<b>45,973,867</b>	<b>11,680,401</b>	<b>7,090,409</b>	<b>312,825</b>	<b>1,200,422</b>	<b>35,893,626</b>	<b>8,799,639</b>	<b>10,844,798</b>	<b>5,309,287</b>
O.D.	32	1,040	39,347	19,629	24,016	99	1,581	47,088	29,729	64,261	11,366

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	87,917,077	38,552,882	5,320,653			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-20,241,233	-5,447,890	32,793			
TOTAL LOSSES	67,675,844	33,104,992	5,353,446			
EXPECTED LOSSES	82,581,104	29,205,711	5,264,199			
CREDIBILITY	.29	.60	.96			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	4.152	2.031	.328	6.511		
INDICATED (POST-TEST)	3.907	1.911	.309	6.127		
PRES. ON RATE LEVEL	4.863	1.720	.310	6.893		
DERIVED BY FORMULA	4.586	1.835	.309	6.730		
UNDERLYING PRES. RATE	5.067	1.792	.323	7.182		
PROPOSED	4.586	1.835	.309	6.730		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	6.730
IND. RATES				6.73	MINIMUM PREMIUM	
MAN. RATES	7.83	7.71	7.29	+ 6.73	PRESENT	

+PROPOSED

MANUAL YEAR	TEAMS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	6									
2006	8	487	60.875							
2007	7									
2008	7									
2009	7									
<b>TOTAL</b>	<b>35</b>	<b>487</b>	<b>13.914</b>							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											487
<b>TOTAL</b>											<b>487</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											531
<b>TOTAL</b>											<b>531</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B			531			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,997	-2,632	35			
TOTAL LOSSES			566			
EXPECTED LOSSES	12,150	13,975	5,715			
CREDIBILITY	.00	.01	.02			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	.000	16.171	16.171		
INDICATED (POST-TEST)	.000	.000	15.217	15.217		
PRES. ON RATE LEVEL	333.161	383.168	156.714	873.043		
DERIVED BY FORMULA	333.161	379.336	153.884	866.381		
UNDERLYING PRES. RATE	347.151	399.258	163.295	909.704		
PROPOSED	333.161	379.335	153.885	866.381		
<b>YEAR</b>	<b>4-1-10</b>	<b>4-1-11</b>	<b>4-1-12</b>	<b>4-1-13</b>	<b>IND. RATE</b>	<b>866.381</b>
<b>IND. RATES</b>				<b>866.38</b>	<b>MINIMUM PREMIUM</b>	
<b>MAN. RATES</b>	<b>1179.82</b>	<b>1319.10</b>	<b>923.37</b>	<b>+866.38</b>	<b>PRESENT</b>	

+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
2005	105,560	391,179	.370			105,560			1	1	11	13
2006	104,783	705,195	.673			104,783			1	6	5	12
2007	107,984	810,172	.750			107,984			1	2	9	12
2008	112,578	534,886	.475			112,578				4	11	15
2009	113,022	1,475,454	1.305			113,022			1	6	16	23
<b>TOTAL</b>	<b>543,927</b>	<b>3,916,886</b>	<b>.720</b>			<b>543,927</b>			<b>4</b>	<b>19</b>	<b>52</b>	<b>75</b>
O.D.		650										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			121,307	30,000	33,951			37,425	1,302	85,975	81,219
2006			103,447	112,612	81,226			54,822	198,688	104,394	50,006
2007			182,813	127,035	40,252			70,098	99,060	213,372	77,542
2008				112,360	151,063				124,563	85,450	61,450
2009			198,695	171,312	91,593			82,107	530,054	97,638	304,055
<b>TOTAL</b>			<b>606,262</b>	<b>553,319</b>	<b>398,085</b>			<b>244,452</b>	<b>953,667</b>	<b>586,829</b>	<b>574,272</b>
O.D.											650

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			172,741	41,640	52,557			82,896	1,927	139,537	89,666
2006	153	1,273	159,600	152,959	120,103	163	1,165	145,506	288,004	156,889	54,507
2007	162	5,110	296,365	156,879	57,747	71	2,889	193,440	143,374	291,722	80,799
2008	144	3,980	162,500	131,365	168,861	551	3,797	122,614	135,255	104,107	64,277
2009	309	20,325	623,564	182,493	99,045	1,710	41,412	888,400	384,473	133,610	321,386
<b>TOTAL</b>	<b>768</b>	<b>30,688</b>	<b>1,414,770</b>	<b>665,336</b>	<b>498,313</b>	<b>2,495</b>	<b>49,263</b>	<b>1,432,856</b>	<b>953,033</b>	<b>825,865</b>	<b>610,635</b>
O.D.											689

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,930,840	2,942,547	611,324			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-785,927	-290,642	2,055			
TOTAL LOSSES	2,144,913	2,651,905	613,379			
EXPECTED LOSSES	3,198,291	1,561,070	331,796			
CREDIBILITY	.14	.29	.46			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.394	.488	.113	.995		
INDICATED (POST-TEST)	.371	.459	.106	.936		
PRES. ON RATE LEVEL	.564	.275	.059	.898		
DERIVED BY FORMULA	.537	.328	.081	.946		
UNDERLYING PRES. RATE	.588	.287	.061	.936		
PROPOSED	.531	.325	.080	.936		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	.936
IND. RATES				.94	MINIMUM PREMIUM	
MAN. RATES	1.02	1.03	.95	+ .94	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	31,708	995,838	3.140			2	4	18	24
2006	32,449	919,011	2.832			1	11	21	33
2007	32,683	1,182,944	3.619			1	7	17	25
2008	31,531	779,456	2.472				7	15	22
2009	31,964	1,207,619	3.778				11	21	32
<b>TOTAL</b>	<b>160,335</b>	<b>5,084,868</b>	<b>3.171</b>			<b>4</b>	<b>40</b>	<b>92</b>	<b>136</b>
O.D.		2,560	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			262,114	154,518	81,242			100,327	219,874	107,365	70,398
2006			212,235	151,057	131,499			92,418	116,261	132,677	82,864
2007			149,958	306,772	224,263			142,203	143,828	126,112	89,808
2008				274,183	103,610				224,566	126,707	50,390
2009				324,423	204,895				265,892	308,954	103,455
<b>TOTAL</b>			<b>624,307</b>	<b>1,210,953</b>	<b>745,509</b>			<b>334,948</b>	<b>970,421</b>	<b>801,815</b>	<b>396,915</b>
O.D.											2,560

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			373,251	214,471	125,762			222,225	325,413	174,253	77,719
2006	208	2,485	316,412	206,410	194,283	96	1,690	214,832	172,093	196,865	90,322
2007	386	6,138	341,752	380,546	300,601	97	5,167	348,835	196,682	177,752	93,580
2008	317	6,773	297,972	275,475	126,404	999	6,651	215,343	239,682	157,368	52,708
2009	515	23,620	783,151	324,228	203,484	880	21,635	525,491	260,885	274,572	109,352
<b>TOTAL</b>	<b>1,426</b>	<b>39,016</b>	<b>2,112,538</b>	<b>1,401,130</b>	<b>950,534</b>	<b>2,072</b>	<b>35,143</b>	<b>1,526,726</b>	<b>1,194,755</b>	<b>980,810</b>	<b>423,681</b>
O.D.											2,727

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,716,921	4,527,229	426,408			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,055,967	-444,029	2,842			
TOTAL LOSSES	2,660,954	4,083,200	429,250			
EXPECTED LOSSES	4,256,894	2,352,115	468,178			
CREDIBILITY	.06	.13	.20			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.660	2.547	.268	4.475		
INDICATED (POST-TEST)	1.562	2.397	.252	4.211		
PRES. ON RATE LEVEL	2.548	1.408	.280	4.236		
DERIVED BY FORMULA	2.489	1.537	.274	4.300		
UNDERLYING PRES. RATE	2.655	1.467	.292	4.414		
PROPOSED	2.452	1.514	.270	4.236		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	4.236
IND. RATES				4.24	MINIMUM PREMIUM	
MAN. RATES	4.67	4.74	4.48	+ 4.24	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	9,388	8,349	.088						1	1
2006	7,376	324,376	4.397						1	3
2007	7,744	73,597	.950						1	1
2008	7,369	235,630	3.197			1			1	3
2009	7,614	2,044,157	26.847					2	2	3
<b>TOTAL</b>	<b>39,491</b>	<b>2,686,109</b>	<b>6.802</b>					<b>2</b>	<b>1</b>	<b>5</b>
										<b>11</b>
										<b>19</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					1,466					2,439	4,444
2006				65,732	18,339				174,523	58,041	7,741
2007				50,766	475				5,476	1,608	15,272
2008			150,450	8,642	2,730			33,894	10,000	4,051	25,863
2009		1,240,749		124,324	9,750		550,000		82,259	8,308	28,767
<b>TOTAL</b>		<b>1,240,749</b>	<b>150,450</b>	<b>249,464</b>	<b>32,760</b>		<b>550,000</b>	<b>33,894</b>	<b>272,258</b>	<b>74,447</b>	<b>82,087</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					2,269					3,958	4,906
2006	90	103	8,598	87,997	27,486	145	214	24,960	250,824	88,325	8,438
2007	62	370	18,671	59,624	2,126	4	40	2,122	6,876	2,424	15,913
2008	17	5,431	207,084	16,994	6,113	47	2,652	77,752	14,402	5,937	27,053
2009	165	972,152	414,044	110,853	20,077	231	604,478	204,851	74,878	16,265	30,407
<b>TOTAL</b>	<b>334</b>	<b>978,056</b>	<b>648,397</b>	<b>275,468</b>	<b>58,071</b>	<b>427</b>	<b>607,384</b>	<b>309,685</b>	<b>346,980</b>	<b>116,909</b>	<b>86,717</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,544,283	797,428	86,717	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-139,231	-39,131	99	
TOTAL LOSSES	2,405,052	758,297	86,816	
EXPECTED LOSSES	554,455	205,354	16,586	
CREDIBILITY	.02	.05	.08	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	6.090	1.920	.220	8.230
INDICATED (POST-TEST)	5.731	1.807	.207	7.745
PRES. ON RATE LEVEL	1.360	.504	.040	1.904
DERIVED BY FORMULA	1.447	.569	.053	2.069
UNDERLYING PRES. RATE	1.404	.520	.042	1.966
PROPOSED	1.447	.569	.053	2.069

YEAR	12-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.119
IND. RATES				2.12	MINIMUM PREMIUM	
MAN. RATES	3.14	2.55	2.02	+ 2.12	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
2005	9,900	17,951	.181			9,900					2	2
2006	8,006	248,238	3.100			8,006				1	7	8
2007	10,346	404,182	3.906			10,346				4	1	5
2008	10,473	437,832	4.180			10,473	1			1	4	6
2009	7,334	327,686	4.468			7,334				1	4	5
<b>TOTAL</b>	<b>46,059</b>	<b>1,435,889</b>	<b>3.117</b>			<b>46,059</b>	<b>1</b>			<b>7</b>	<b>18</b>	<b>26</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					1,519					1,748	14,684
2006				12,951	38,672				51,978	121,470	23,167
2007				258,751	3,675				70,383	46,843	24,530
2008	163,130			28,264	23,431	1,250			155,586	38,662	27,509
2009				92,304	25,818				149,032	45,852	14,680
<b>TOTAL</b>	<b>163,130</b>			<b>392,270</b>	<b>93,115</b>	<b>1,250</b>			<b>426,979</b>	<b>254,575</b>	<b>104,570</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					2,352					2,837	16,211
2006	17	53	3,243	18,235	56,474	44	87	10,304	77,769	178,824	25,252
2007	319	1,899	95,317	304,010	12,460	47	555	29,226	90,422	66,224	25,560
2008	190,428	835	35,458	30,565	26,775	2,865	4,233	138,925	158,570	54,550	28,774
2009	123	5,673	184,521	77,998	29,649	399	9,600	221,783	110,601	51,591	15,517
<b>TOTAL</b>	<b>190,887</b>	<b>8,460</b>	<b>318,539</b>	<b>430,808</b>	<b>127,710</b>	<b>3,355</b>	<b>14,475</b>	<b>400,238</b>	<b>437,362</b>	<b>354,026</b>	<b>111,314</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	935,954	1,349,906	111,314	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-656,642	-185,094	661	
TOTAL LOSSES	279,312	1,164,812	111,975	
EXPECTED LOSSES	2,565,486	952,500	116,529	
CREDIBILITY	.03	.06	.09	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.606	2.529	.243	3.378
INDICATED (POST-TEST)	.570	2.380	.229	3.179
PRES. ON RATE LEVEL	5.345	1.985	.243	7.573
DERIVED BY FORMULA	5.202	2.009	.242	7.453
UNDERLYING PRES. RATE	5.570	2.068	.253	7.891
PROPOSED	5.202	2.009	.242	7.453

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	7.453
IND. RATES				7.45	MINIMUM PREMIUM	
MAN. RATES	8.70	8.63	8.01	+ 7.45	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	535,445	13,314,807	2.486			24	40	318	382	
2006	109,023	1,714,309	1.572			3	5	26	34	
2007	97,542	5,256,369	5.388			7	20	126	153	
2008	282,265	3,789,898	1.342			5	13	132	150	
2009	280,597	3,117,402	1.110			4	17	111	132	
<b>TOTAL</b>	<b>1,304,872</b>	<b>27,192,785</b>	<b>2.084</b>			<b>43</b>	<b>95</b>	<b>713</b>	<b>851</b>	
O.D.		790,993	.060			2	2	6	10	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			4,963,592	1,496,231	1,312,358			2,057,340	1,093,511	1,694,505	697,270
2006			512,785	208,178	97,450			465,138	208,350	149,324	73,084
2007			1,310,266	1,240,801	709,476			356,789	746,021	744,241	148,775
2008			875,427	596,168	773,773			330,105	337,845	772,258	104,322
2009			692,034	616,700	636,835			113,448	351,344	609,150	97,891
<b>TOTAL</b>			<b>8,354,104</b>	<b>4,158,078</b>	<b>3,529,892</b>			<b>3,322,820</b>	<b>2,737,071</b>	<b>3,969,478</b>	<b>1,121,342</b>
O.D.			453,157	78,642	40,479			97,080	75,177	40,451	6,007

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			6,942,224	2,076,768	2,031,525			4,154,819	1,618,398	2,750,188	769,786
2006	287	5,521	727,359	284,237	146,729	172	7,764	989,286	312,726	224,577	79,662
2007	1,561	40,102	2,298,872	1,543,133	967,880	483	16,107	1,047,809	1,001,524	1,038,283	155,024
2008	787	51,263	2,003,401	741,090	881,826	1,537	37,489	1,112,609	487,897	888,529	109,121
2009	1,343	82,201	2,581,336	790,079	622,971	1,799	44,744	1,007,865	418,689	528,703	103,471
<b>TOTAL</b>	<b>3,978</b>	<b>179,087</b>	<b>14,553,192</b>	<b>5,435,307</b>	<b>4,650,931</b>	<b>3,991</b>	<b>106,104</b>	<b>8,312,388</b>	<b>3,839,234</b>	<b>5,430,280</b>	<b>1,217,064</b>
O.D.	130	15,556	785,489	86,451	46,129	216	7,937	317,607	67,160	41,085	6,329

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	24,285,675	19,596,577	1,223,393	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,636,215	-1,689,948	5,363	
TOTAL LOSSES	21,649,460	17,906,629	1,228,756	
EXPECTED LOSSES	10,569,464	9,368,981	887,314	
CREDIBILITY	.25	.52	.83	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.659	1.372	.094	3.125
INDICATED (POST-TEST)	1.561	1.291	.088	2.940
PRES. ON RATE LEVEL	.778	.689	.065	1.532
DERIVED BY FORMULA	.974	1.002	.084	2.060
UNDERLYING PRES. RATE	.810	.718	.068	1.596
PROPOSED	.974	1.002	.084	2.060

YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	1.960
IND. RATES				1.96	MINIMUM PREMIUM	
MAN. RATES	1.09	1.36	1.62	+ 1.96	PRESENT	

+PROPOSED \*LIMITED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	4,776	37,129	.777						3	3
2006	3,716	77,190	2.077						2	2
2007	3,551	3,800	.107						1	1
2008	3,488	7,467	.214						2	2
2009	1,662									
<b>TOTAL</b>	<b>17,193</b>	<b>125,586</b>	<b>.730</b>						<b>8</b>	<b>8</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					6,994					10,638	19,497
2006					13,966					44,961	18,263
2007					3,227					337	236
2008					3,804					2,736	927
<b>TOTAL</b>					<b>27,991</b>					<b>58,672</b>	<b>38,923</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					10,827					17,265	21,525
2006		13	617	357	20,340		11	1,239	1,323	65,819	19,907
2007		9	410	236	4,172			25	25	452	246
2008		41	1,415	646	4,101		20	571	415	3,035	970
<b>TOTAL</b>		<b>63</b>	<b>2,442</b>	<b>1,239</b>	<b>39,440</b>		<b>31</b>	<b>1,835</b>	<b>1,763</b>	<b>86,571</b>	<b>42,648</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,371	129,013	42,648			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-26,485	-11,934	52			
TOTAL LOSSES		117,079	42,700			
EXPECTED LOSSES	97,657	57,424	10,831			
CREDIBILITY	.01	.03	.05			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	.681	.248	.929		
INDICATED (POST-TEST)	.000	.641	.233	.874		
PRES. ON RATE LEVEL	.545	.321	.060	.926		
DERIVED BY FORMULA	.540	.331	.069	.940		
UNDERLYING PRES. RATE	.568	.334	.063	.965		
PROPOSED	.532	.326	.068	.926		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	.926
IND. RATES				.93	MINIMUM PREMIUM	
MAN. RATES	1.18	1.14	.98	+ .93	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
2005	24,443	10,951	.044								
2006	22,718	33,263	.146							3	3
2007	25,078	137,225	.547						1	1	2
2008	26,051	5,600,239	21.497			2				3	5
2009	28,274	7,354	.026							1	1
<b>TOTAL</b>	<b>126,564</b>	<b>5,789,032</b>	<b>4.574</b>			<b>2</b>		<b>1</b>		<b>8</b>	<b>11</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											10,951
2006					12,114					12,727	8,422
2007				100,115	1,585				18,986	4,716	11,823
2008			804,043		20,220			4,699,819		58,704	17,453
2009					979					304	6,071
<b>TOTAL</b>			<b>804,043</b>	<b>100,115</b>	<b>34,898</b>			<b>4,699,819</b>	<b>18,986</b>	<b>76,451</b>	<b>54,720</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											12,090
2006		11	535	310	17,643		2	350	377	18,631	9,180
2007	123	737	36,902	117,639	5,034	13	140	7,300	23,780	7,246	12,320
2008	14	10,434	393,851	19,833	27,079	42	52,134	1,508,592	95,678	80,256	18,256
2009		32	1,154	430	852		5	173	84	243	6,417
<b>TOTAL</b>	<b>137</b>	<b>11,214</b>	<b>432,442</b>	<b>138,212</b>	<b>50,608</b>	<b>55</b>	<b>52,281</b>	<b>1,516,415</b>	<b>119,919</b>	<b>106,376</b>	<b>58,263</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,012,544	415,115	58,263			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-175,369	-113,415	904			
TOTAL LOSSES	1,837,175	301,700	59,167			
EXPECTED LOSSES	722,681	618,897	141,751			
CREDIBILITY	.05	.11	.17			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.452	.238	.047	1.737		
INDICATED (POST-TEST)	1.366	.224	.044	1.634		
PRES. ON RATE LEVEL	.548	.469	.108	1.125		
DERIVED BY FORMULA	.589	.442	.097	1.128		
UNDERLYING PRES. RATE	.571	.489	.112	1.172		
PROPOSED	.589	.442	.097	1.128		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	1.128
IND. RATES				1.13	MINIMUM PREMIUM	
MAN. RATES	1.43	1.38	1.19	+ 1.13	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	56,677	477,131	.841	3			1	6	10	
2006	76,198	475,330	.623					9	9	
2007	87,968	584,222	.664	3				6	9	
2008	87,742	290,269	.330	1			2	8	11	
2009	79,025	246,148	.311					10	10	
<b>TOTAL</b>	<b>387,610</b>	<b>2,073,100</b>	<b>.535</b>	<b>7</b>			<b>3</b>	<b>39</b>	<b>49</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	369,376			48,718	15,809				1,841	26,097	15,290
2006					230,790					204,455	40,085
2007	516,501				12,819					22,675	32,227
2008	3,000			94,031	47,428				86,482	46,275	13,053
2009					88,807					110,310	47,031
<b>TOTAL</b>	<b>888,877</b>			<b>142,749</b>	<b>395,653</b>				<b>88,323</b>	<b>409,812</b>	<b>147,686</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	532,271			67,621	24,472				2,725	42,356	16,880
2006		212	10,193	5,909	336,112		44	5,634	6,019	299,305	43,693
2007	655,490	34	1,636	941	16,572		18	1,675	1,752	30,404	33,581
2008	3,613	2,454	106,611	96,495	56,179	382	2,532	82,414	91,915	57,806	13,653
2009	69	2,885	104,718	38,967	77,235	80	2,185	63,030	30,873	88,632	49,712
<b>TOTAL</b>	<b>1,191,443</b>	<b>5,585</b>	<b>223,158</b>	<b>209,933</b>	<b>510,570</b>	<b>462</b>	<b>4,779</b>	<b>152,753</b>	<b>133,284</b>	<b>518,503</b>	<b>157,519</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,578,180	1,372,290	157,519			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,100,761	-350,621	1,384			
TOTAL LOSSES		1,021,669	158,903			
EXPECTED LOSSES	8,589,438	1,883,784	220,938			
CREDIBILITY	.11	.23	.37			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	.264	.041	.305		
INDICATED (POST-TEST)	.000	.248	.039	.287		
PRES. ON RATE LEVEL	2.127	.466	.055	2.648		
DERIVED BY FORMULA	1.893	.416	.049	2.358		
UNDERLYING PRES. RATE	2.216	.486	.057	2.759		
PROPOSED	1.893	.416	.049	2.358		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	2.358
IND. RATES				2.36	MINIMUM PREMIUM	
MAN. RATES	3.37	3.25	2.80	+ 2.36	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	497,445	24,322,521	4.889			51	72	543	666	
2006	259,667	12,729,714	4.902	1	1	23	30	263	318	
2007	623,593	18,518,866	2.969		1	32	74	396	503	
2008	432,149	17,152,955	3.969	1		27	80	330	438	
2009	360,585	10,639,259	2.950			12	34	331	377	
<b>TOTAL</b>	<b>2,173,439</b>	<b>83,363,315</b>	<b>3.836</b>	<b>2</b>	<b>2</b>	<b>145</b>	<b>290</b>	<b>1863</b>	<b>2302</b>	
O.D.		1,038,486	.047			2	7	8	17	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			8,704,972	3,211,337	1,954,522			3,231,312	2,445,734	3,100,731	1,673,913
2006	327,873	282,721	4,184,050	1,109,135	1,249,136	24,111	38,351	1,849,083	826,388	2,156,449	682,417
2007		520,502	5,214,181	3,348,217	1,848,249		175,452	1,582,002	1,744,887	2,642,267	1,443,109
2008	109,694		4,615,339	3,300,277	1,504,359	16,816		2,269,037	1,943,113	2,153,584	1,240,736
2009			1,641,968	1,544,388	1,703,147			736,456	1,123,881	2,653,227	1,236,192
<b>TOTAL</b>	<b>437,567</b>	<b>803,223</b>	<b>24,360,510</b>	<b>12,513,354</b>	<b>8,259,413</b>	<b>40,927</b>	<b>213,803</b>	<b>9,667,890</b>	<b>8,084,003</b>	<b>12,706,258</b>	<b>6,276,367</b>
O.D.			458,133	248,124	52,689			129,946	36,691	42,863	70,040

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			12,205,754	4,457,333	3,025,613			6,587,779	3,619,686	5,032,498	1,848,000
2006	414,806	496,265	5,984,686	1,547,822	1,851,692	47,858	112,782	4,080,745	1,288,583	3,180,801	743,835
2007	4,229	814,734	8,523,280	4,206,771	2,544,002	1,138	226,207	4,044,490	2,467,072	3,646,097	1,503,720
2008	132,070	240,426	9,588,742	3,610,204	1,879,501	38,034	194,051	5,802,394	2,450,501	2,571,795	1,297,810
2009	3,355	205,498	6,486,754	2,017,543	1,651,555	7,907	197,365	4,280,866	1,594,874	2,272,109	1,306,655
<b>TOTAL</b>	<b>554,460</b>	<b>1,756,923</b>	<b>42,789,216</b>	<b>15,839,673</b>	<b>10,952,363</b>	<b>94,937</b>	<b>730,405</b>	<b>24,796,274</b>	<b>11,420,716</b>	<b>16,703,300</b>	<b>6,700,020</b>
O.D.	136	4,799	740,417	318,818	68,879	42	2,761	298,919	50,798	57,881	74,487

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	71,769,289	55,412,428	6,774,507		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-17,773,704	-7,397,174	32,336		
TOTAL LOSSES	53,995,585	48,015,254	6,806,843		
EXPECTED LOSSES	68,941,484	37,600,496	5,650,941		
CREDIBILITY	.35	.73	1.00		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	2.484	2.209	.313	5.006	
INDICATED (POST-TEST)	2.337	2.079	.295	4.711	
PRES. ON RATE LEVEL	3.044	1.660	.250	4.954	
DERIVED BY FORMULA	2.797	1.966	.295	5.058	
UNDERLYING PRES. RATE	3.172	1.730	.260	5.162	
PROPOSED	2.739	1.926	.289	4.954	
<b>IND. RATES</b>					
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE
IND. RATES				4.95	MINIMUM PREMIUM
MAN. RATES	5.13	5.45	5.24	+ 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	
2005	535,419									
2006	109,585									
2007	97,542									
2008	282,265									
2009	280,597									
<b>TOTAL</b>	<b>1,305,408</b>									
O.D.		30,177	.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.					15,751					8,205	6,221

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.					24,383					13,317	6,507

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B		37,700	6,507			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,081,021	-7,066				
TOTAL LOSSES		30,634	6,507			
EXPECTED LOSSES	4,333,954	39,163				
CREDIBILITY	.25	.52	.83			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	.002	.000	.002		
INDICATED (POST-TEST)	.000	.002	.000	.002		
PRES. ON RATE LEVEL	.318	.003	.000	.321		
DERIVED BY FORMULA	.239	.002	.000	.241		
UNDERLYING PRES. RATE	.332	.003	.000	.335		
PROPOSED	.239	.002	.000	.241		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	.241
IND. RATES				.24	MINIMUM PREMIUM	
MAN. RATES	.23	.29	.34	+ .24	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	4,766									
2006	3,716									
2007	3,551									
2008	3,488									
2009	1,662									
<b>TOTAL</b>	<b>17,183</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.	-7,828	-1,285	2			
TOTAL LOSSES			2			
EXPECTED LOSSES	28,868	6,186	516			
CREDIBILITY	.01	.03	.05			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	.000	.000	.000		
INDICATED (POST-TEST)	.000	.000	.000	.000		
PRES. ON RATE LEVEL	.161	.035	.003	.199		
DERIVED BY FORMULA	.159	.034	.003	.196		
UNDERLYING PRES. RATE	.168	.036	.003	.207		
PROPOSED	.159	.034	.003	.196		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	.196
IND. RATES				.20	MINIMUM PREMIUM	
MAN. RATES	.25	.24	.21	+ .20	PRESENT	

+PROPOSED

MANUAL YEAR	SEATS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	1,137												
2006	1,152												
2007	1,187												
2008	1,160												
2009	1,172												
<b>TOTAL</b>	<b>5,808</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.	-91,098	-11,564	34			
TOTAL LOSSES			34			
EXPECTED LOSSES	368,223	61,489	5,506			
CREDIBILITY	.03	.02	.02			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	.000	.006	.006		
INDICATED (POST-TEST)	.000	.000	.006	.006		
PRES. ON RATE LEVEL	60.844	10.160	.910	71.914		
DERIVED BY FORMULA	59.019	9.957	.892	69.868		
UNDERLYING PRES. RATE	63.399	10.587	.948	74.934		
PROPOSED	59.019	9.957	.892	69.868		
YEAR	4-1-10	4-1-11	4-1-12	4-1-13	IND. RATE	69.868
IND. RATES				69.87	MINIMUM PREMIUM	
MAN. RATES	76.06	76.06	76.06	+ 69.87	PRESENT	

+PROPOSED