

| 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        |
| 2006         | 44,144           | 7,385,613          | 16.730              |  |  | 44,144                        |                 | 2        | 9         | 18        | 82         | 111        |
| 2007         | 53,433           | 6,325,306          | 11.837              |  |  | 53,433                        | 1               | 1        | 8         | 19        | 84         | 113        |
| 2008         | 48,054           | 11,065,537         | 23.027              |  |  | 48,054                        | 2               | 2        | 12        | 20        | 66         | 102        |
| 2009         | 43,113           | 7,288,389          | 16.905              |  |  | 43,113                        | 1               | 1        | 4         | 23        | 59         | 88         |
| 2010         | 56,674           | 3,253,597          | 5.740               |  |  | 56,674                        | 1               |          | 2         | 13        | 53         | 69         |
| <b>TOTAL</b> | <b>245,418</b>   | <b>35,318,442</b>  | <b>14.391</b>       |  |  | <b>245,418</b>                | <b>5</b>        | <b>6</b> | <b>35</b> | <b>93</b> | <b>344</b> | <b>483</b> |
| O.D.         |                  | 30,918             | .012                |  |  |                               |                 |          |           |           | 1          | 1          |

REPORTED LOSSES

| MANUAL YEAR  | INDEMNITY        |                  |                  |                  |                  | MEDICAL        |                  |                  |                  |                  |                  |
|--------------|------------------|------------------|------------------|------------------|------------------|----------------|------------------|------------------|------------------|------------------|------------------|
|              | DEATH            | P . T .          | MAJOR            | MINOR            | TEMP             | DEATH          | P . T .          | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006         |                  | 565,701          | 1,949,296        | 1,168,357        | 640,934          |                | 100,264          | 1,063,522        | 546,462          | 1,006,475        | 344,602          |
| 2007         | 3,000            | 351,110          | 1,197,005        | 798,713          | 506,193          |                | 213,093          | 1,183,466        | 670,473          | 1,083,591        | 318,662          |
| 2008         | 669,142          | 902,009          | 1,922,624        | 859,350          | 446,899          | 279,440        | 3,282,116        | 1,261,928        | 520,155          | 609,575          | 312,299          |
| 2009         | 383,955          | 605,039          | 585,396          | 671,921          | 277,565          |                | 3,042,540        | 535,513          | 472,815          | 470,045          | 243,600          |
| 2010         | 289,117          |                  | 319,730          | 355,299          | 291,915          | 1,550          |                  | 225,000          | 578,335          | 972,215          | 220,436          |
| <b>TOTAL</b> | <b>1,345,214</b> | <b>2,423,859</b> | <b>5,974,051</b> | <b>3,853,640</b> | <b>2,163,506</b> | <b>280,990</b> | <b>6,638,013</b> | <b>4,269,429</b> | <b>2,788,240</b> | <b>4,141,901</b> | <b>1,439,599</b> |
| O.D.         |                  |                  |                  |                  | 9,972            |                |                  |                  |                  | 7,931            | 13,015           |

TRANSLATED LOSSES

| MANUAL YEAR  | INDEMNITY        |                  |                  |                  |                  | MEDICAL        |                  |                  |                  |                  |                  |
|--------------|------------------|------------------|------------------|------------------|------------------|----------------|------------------|------------------|------------------|------------------|------------------|
|              | DEATH            | P . T .          | MAJOR            | MINOR            | TEMP             | DEATH          | P . T .          | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006         |                  | 1,151,514        | 2,324,169        | 1,545,735        | 970,374          |                | 298,908          | 1,872,270        | 796,195          | 1,578,155        | 342,534          |
| 2007         | 4,912            | 731,003          | 1,618,365        | 1,016,337        | 699,222          | 4,032          | 272,430          | 2,322,080        | 962,232          | 1,576,437        | 304,641          |
| 2008         | 755,512          | 669,357          | 2,663,727        | 1,044,225        | 556,888          | 576,316        | 1,328,067        | 2,377,805        | 757,320          | 806,666          | 308,551          |
| 2009         | 513,982          | 153,401          | 1,367,183        | 741,111          | 328,620          | 7,899          | 891,473          | 1,597,276        | 597,463          | 568,525          | 247,010          |
| 2010         | 359,502          | 48,741           | 1,200,624        | 447,874          | 287,199          | 6,049          | 86,555           | 1,633,438        | 733,582          | 831,531          | 219,554          |
| <b>TOTAL</b> | <b>1,633,908</b> | <b>2,754,016</b> | <b>9,174,068</b> | <b>4,795,282</b> | <b>2,842,303</b> | <b>594,296</b> | <b>2,877,433</b> | <b>9,802,869</b> | <b>3,846,792</b> | <b>5,361,314</b> | <b>1,422,290</b> |
| O.D.         |                  | 19               | 1,068            | 699              | 11,519           |                | 3                | 550              | 604              | 9,995            | 12,894           |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL   |                 |        |
|--------------------------|------------|-------------|-----------|---------|-----------------|--------|
| TOTAL TRANS. LOSSES PG B | 26,838,230 | 16,868,508  | 1,435,184 |         |                 |        |
| TOTAL TRANS. LOSSES PG A |            |             |           |         |                 |        |
| IBNR + FREQUENCY ADJUST. | -8,706,207 | -2,823,612  | 6,263     |         |                 |        |
| TOTAL LOSSES             | 18,132,023 | 14,044,896  | 1,441,447 |         |                 |        |
| EXPECTED LOSSES          | 23,987,156 | 13,731,136  | 1,266,357 |         |                 |        |
| CREDIBILITY              | .07        | .17         | .27       |         |                 |        |
| <b>PURE PREMIUMS</b>     |            |             |           |         |                 |        |
| INDICATED (PRE-TEST)     | 7.388      | 5.723       | .587      | 13.698  |                 |        |
| INDICATED (POST-TEST)    | 7.536      | 5.837       | .599      | 13.972  |                 |        |
| PRES. ON RATE LEVEL      | 9.217      | 5.276       | .487      | 14.980  |                 |        |
| DERIVED BY FORMULA       | 9.099      | 5.371       | .517      | 14.987  |                 |        |
| UNDERLYING PRES. RATE    | 9.774      | 5.595       | .516      | 15.885  |                 |        |
| PROPOSED                 | 9.095      | 5.368       | .517      | 14.980  |                 |        |
| <b>IND. RATES</b>        |            |             |           |         |                 |        |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14  | IND. RATE       | 14.858 |
| IND. RATES               |            |             |           | 14.86   | MINIMUM PREMIUM |        |
| MAN. RATES               | 17.30      | 16.75       | 16.12     | + 14.86 | PRESENT         |        |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |           |            |            |  |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|------------|------------|--|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR     | TEMP       | ALL        |  |
| 2006         | 38,610           | 1,700,836          | 4.405               |                 |         | 1        | 7         | 14         | 22         |  |
| 2007         | 40,896           | 1,401,145          | 3.426               |                 |         | 1        | 4         | 16         | 21         |  |
| 2008         | 43,941           | 1,628,016          | 3.705               | 2               |         | 2        | 1         | 31         | 36         |  |
| 2009         | 47,218           | 1,953,356          | 4.136               |                 |         |          | 4         | 24         | 28         |  |
| 2010         | 47,591           | 2,938,390          | 6.174               | 1               |         | 1        | 4         | 35         | 41         |  |
| <b>TOTAL</b> | <b>218,256</b>   | <b>9,621,743</b>   | <b>4.408</b>        | <b>3</b>        |         | <b>5</b> | <b>20</b> | <b>120</b> | <b>148</b> |  |
| O.D.         |                  | 226                |                     |                 |         |          |           |            |            |  |

| REPORTED LOSSES |                |         |                |                |                |                |         |                  |                  |                  |                |
|-----------------|----------------|---------|----------------|----------------|----------------|----------------|---------|------------------|------------------|------------------|----------------|
| MANUAL YEAR     | INDEMNITY      |         |                |                |                | MEDICAL        |         |                  |                  |                  |                |
|                 | DEATH          | P . T . | MAJOR          | MINOR          | TEMP           | DEATH          | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006            |                |         | 138,897        | 194,350        | 26,018         |                |         | 167,615          | 960,771          | 161,119          | 52,066         |
| 2007            |                |         | 142,424        | 173,537        | 121,044        |                |         | 436,851          | 63,368           | 309,307          | 154,614        |
| 2008            | 549,765        |         | 393,460        | 19,180         | 100,595        | 44,102         |         | 84,965           | 76,341           | 240,530          | 119,078        |
| 2009            |                |         |                | 216,455        | 93,907         |                |         |                  | 1,296,188        | 250,084          | 96,722         |
| 2010            | 399,788        |         | 222,720        | 131,080        | 257,586        | 71,716         |         | 1,097,306        | 48,939           | 575,198          | 134,057        |
| <b>TOTAL</b>    | <b>949,553</b> |         | <b>897,501</b> | <b>734,602</b> | <b>599,150</b> | <b>115,818</b> |         | <b>1,786,737</b> | <b>2,445,607</b> | <b>1,536,238</b> | <b>556,537</b> |
| O.D.            |                |         |                |                |                |                |         |                  |                  |                  | 226            |

| TRANSLATED LOSSES |                  |               |                  |                |                |                |                |                  |                  |                  |                |
|-------------------|------------------|---------------|------------------|----------------|----------------|----------------|----------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR       | INDEMNITY        |               |                  |                |                | MEDICAL        |                |                  |                  |                  |                |
|                   | DEATH            | P . T .       | MAJOR            | MINOR          | TEMP           | DEATH          | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006              |                  |               | 183,483          | 246,976        | 39,390         |                |                | 364,563          | 1,040,498        | 252,636          | 51,754         |
| 2007              | 211              | 2,429         | 171,739          | 219,567        | 166,207        | 36             | 5,325          | 757,597          | 101,842          | 447,829          | 147,811        |
| 2008              | 628,839          | 13,730        | 508,575          | 38,477         | 121,093        | 91,208         | 5,496          | 219,490          | 116,888          | 307,700          | 117,649        |
| 2009              | 249              | 5,560         | 171,456          | 190,179        | 104,746        | 2,313          | 24,263         | 508,270          | 601,904          | 318,079          | 98,076         |
| 2010              | 496,569          | 21,313        | 559,524          | 233,413        | 232,617        | 98,889         | 66,472         | 1,052,645        | 274,589          | 475,813          | 133,521        |
| <b>TOTAL</b>      | <b>1,125,868</b> | <b>43,032</b> | <b>1,594,777</b> | <b>928,612</b> | <b>664,053</b> | <b>192,446</b> | <b>101,556</b> | <b>2,902,565</b> | <b>2,135,721</b> | <b>1,802,057</b> | <b>548,811</b> |
| O.D.              |                  |               |                  |                |                |                |                |                  |                  |                  | 229            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 5,960,244  | 5,530,443   | 549,040   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -1,450,708 | -640,492    | 2,195     |        |                 |       |
| TOTAL LOSSES             | 4,509,536  | 4,889,951   | 551,235   |        |                 |       |
| EXPECTED LOSSES          | 4,048,650  | 3,160,348   | 447,426   |        |                 |       |
| CREDIBILITY              | .07        | .16         | .25       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 2.066      | 2.240       | .253      | 4.559  |                 |       |
| INDICATED (POST-TEST)    | 2.107      | 2.285       | .258      | 4.650  |                 |       |
| PRES. ON RATE LEVEL      | 1.749      | 1.366       | .193      | 3.308  |                 |       |
| DERIVED BY FORMULA       | 1.774      | 1.513       | .209      | 3.496  |                 |       |
| UNDERLYING PRES. RATE    | 1.855      | 1.448       | .205      | 3.508  |                 |       |
| PROPOSED                 | 1.774      | 1.513       | .209      | 3.496  |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 3.467 |
| IND. RATES               |            |             |           | 3.47   | MINIMUM PREMIUM |       |
| MAN. RATES               | 3.82       | 3.68        | 3.56      | + 3.47 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED |  |  | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES |         |          |           |           |           |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|----------|-----------|-----------|-----------|
|              |                  |                    |                     |  |  |                               | DEATH           | P . T . | MAJOR    | MINOR     | TEMP      | ALL       |
| 2006         | 15,276           | 862,155            | 5.643               |  |  | 15,276                        |                 |         | 1        | 7         | 13        | 21        |
| 2007         | 17,059           | 572,889            | 3.358               |  |  | 17,059                        |                 |         | 1        | 3         | 18        | 22        |
| 2008         | 18,860           | 495,500            | 2.627               |  |  | 18,860                        |                 |         |          | 1         | 22        | 23        |
| 2009         | 17,586           | 521,488            | 2.965               |  |  | 17,586                        |                 |         | 1        | 2         | 10        | 13        |
| 2010         | 17,374           | 834,961            | 4.805               |  |  | 17,374                        |                 |         |          | 7         | 13        | 20        |
| <b>TOTAL</b> | <b>86,155</b>    | <b>3,286,993</b>   | <b>3.815</b>        |  |  | <b>86,155</b>                 |                 |         | <b>3</b> | <b>20</b> | <b>76</b> | <b>99</b> |

REPORTED LOSSES

| MANUAL YEAR  | INDEMNITY |         |                |                |                | MEDICAL |         |                |                |                |                |
|--------------|-----------|---------|----------------|----------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
|              | DEATH     | P . T . | MAJOR          | MINOR          | TEMP           | DEATH   | P . T . | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006         |           |         | 177,043        | 119,670        | 44,359         |         |         | 305,163        | 120,193        | 69,719         | 26,008         |
| 2007         |           |         | 138,871        | 40,573         | 177,221        |         |         | 29,554         | 27,555         | 128,748        | 30,367         |
| 2008         |           |         |                | 309            | 143,750        |         |         |                | 1,785          | 268,623        | 81,033         |
| 2009         |           |         | 126,446        | 25,376         | 87,009         |         |         | 13,556         | 65,079         | 149,837        | 54,185         |
| 2010         |           |         |                | 216,242        | 112,211        |         |         |                | 184,749        | 167,161        | 154,598        |
| <b>TOTAL</b> |           |         | <b>442,360</b> | <b>402,170</b> | <b>564,550</b> |         |         | <b>348,273</b> | <b>399,361</b> | <b>784,088</b> | <b>346,191</b> |

TRANSLATED LOSSES

| MANUAL YEAR  | INDEMNITY  |               |                  |                |                | MEDICAL    |               |                  |                |                |                |
|--------------|------------|---------------|------------------|----------------|----------------|------------|---------------|------------------|----------------|----------------|----------------|
|              | DEATH      | P . T .       | MAJOR            | MINOR          | TEMP           | DEATH      | P . T .       | MAJOR            | MINOR          | TEMP           | MED. ONLY      |
| 2006         |            |               | 225,216          | 158,324        | 67,159         |            |               | 639,161          | 175,120        | 109,321        | 25,852         |
| 2007         | 50         | 2,617         | 189,083          | 55,851         | 241,130        | 14         | 453           | 67,750           | 41,446         | 185,864        | 29,031         |
| 2008         | 4          | 288           | 15,501           | 10,429         | 166,046        | 2          | 164           | 19,247           | 22,629         | 338,587        | 80,061         |
| 2009         | 55         | 7,074         | 204,255          | 46,618         | 93,009         | 277        | 5,797         | 107,193          | 87,023         | 170,673        | 54,944         |
| 2010         | 305        | 17,145        | 445,272          | 221,929        | 112,292        | 690        | 15,152        | 319,181          | 178,285        | 149,335        | 153,980        |
| <b>TOTAL</b> | <b>414</b> | <b>27,124</b> | <b>1,079,327</b> | <b>493,151</b> | <b>679,636</b> | <b>983</b> | <b>21,566</b> | <b>1,152,532</b> | <b>504,503</b> | <b>953,780</b> | <b>343,868</b> |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 2,281,946 | 2,631,070   | 343,868   |       |
| TOTAL TRANS. LOSSES PG A |           |             |           |       |
| IBNR + FREQUENCY ADJUST. | -828,236  | -307,333    | 744       |       |
| TOTAL LOSSES             | 1,453,710 | 2,323,737   | 344,612   |       |
| EXPECTED LOSSES          | 2,284,831 | 1,495,651   | 158,525   |       |
| CREDIBILITY              | .04       | .09         | .13       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 1.687     | 2.697       | .400      | 4.784 |
| INDICATED (POST-TEST)    | 1.721     | 2.751       | .408      | 4.880 |
| PRES. ON RATE LEVEL      | 2.501     | 1.637       | .173      | 4.311 |
| DERIVED BY FORMULA       | 2.470     | 1.737       | .204      | 4.411 |
| UNDERLYING PRES. RATE    | 2.652     | 1.736       | .184      | 4.572 |
| PROPOSED                 | 2.470     | 1.737       | .204      | 4.411 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 4.375 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 4.38   | MINIMUM PREMIUM |       |
| MAN. RATES | 5.19   | 4.91   | 4.64   | + 4.38 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |           |            |            |  |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|--|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR     | TEMP       | ALL        |  |
| 2006         | 172,564          | 4,491,206          | 2.602               |                 |         | 6         | 9         | 65         | 80         |  |
| 2007         | 184,386          | 6,542,252          | 3.548               | 1               |         | 13        | 17        | 81         | 112        |  |
| 2008         | 198,209          | 5,591,236          | 2.820               | 1               |         | 7         | 21        | 55         | 84         |  |
| 2009         | 187,631          | 5,745,471          | 3.062               |                 |         | 5         | 10        | 79         | 94         |  |
| 2010         | 192,211          | 7,468,528          | 3.885               | 1               |         | 5         | 11        | 93         | 110        |  |
| <b>TOTAL</b> | <b>935,001</b>   | <b>29,838,693</b>  | <b>3.191</b>        | <b>3</b>        |         | <b>36</b> | <b>68</b> | <b>373</b> | <b>480</b> |  |
| O.D.         |                  | 6,780              |                     |                 |         |           |           |            |            |  |

| REPORTED LOSSES |                |         |                  |                  |                  |                |         |                  |                  |                  |                  |
|-----------------|----------------|---------|------------------|------------------|------------------|----------------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY      |         |                  |                  |                  | MEDICAL        |         |                  |                  |                  |                  |
|                 | DEATH          | P . T . | MAJOR            | MINOR            | TEMP             | DEATH          | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            |                |         | 1,057,245        | 545,088          | 644,671          |                |         | 654,984          | 637,985          | 722,862          | 228,371          |
| 2007            | 3,000          |         | 2,178,053        | 869,409          | 799,371          |                |         | 940,514          | 688,878          | 733,289          | 329,738          |
| 2008            | 157,709        |         | 1,265,404        | 937,345          | 754,316          | 48,497         |         | 657,997          | 754,875          | 727,193          | 287,900          |
| 2009            |                |         | 853,275          | 559,230          | 1,297,651        |                |         | 662,669          | 471,072          | 1,127,888        | 773,686          |
| 2010            | 261,295        |         | 813,588          | 571,661          | 1,309,666        | 424,065        |         | 251,222          | 342,918          | 2,941,295        | 552,818          |
| <b>TOTAL</b>    | <b>422,004</b> |         | <b>6,167,565</b> | <b>3,482,733</b> | <b>4,805,675</b> | <b>472,562</b> |         | <b>3,167,386</b> | <b>2,895,728</b> | <b>6,252,527</b> | <b>2,172,513</b> |
| O.D.            |                |         |                  |                  |                  |                |         |                  |                  |                  | 6,780            |

| TRANSLATED LOSSES |                |                |                   |                  |                  |                |                |                  |                  |                  |                  |
|-------------------|----------------|----------------|-------------------|------------------|------------------|----------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY      |                |                   |                  |                  | MEDICAL        |                |                  |                  |                  |                  |
|                   | DEATH          | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH          | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |                |                | 1,396,620         | 721,151          | 976,029          |                |                | 1,424,591        | 929,544          | 1,133,450        | 227,001          |
| 2007              | 4,744          | 41,384         | 2,916,658         | 1,117,510        | 1,102,194        | 375            | 14,323         | 2,049,451        | 970,287          | 1,072,303        | 315,230          |
| 2008              | 181,513        | 52,896         | 1,952,981         | 1,137,224        | 907,198          | 101,036        | 44,122         | 1,677,914        | 1,018,563        | 958,739          | 284,445          |
| 2009              | 986            | 65,156         | 1,908,930         | 814,213          | 1,374,741        | 2,301          | 94,892         | 1,916,182        | 697,676          | 1,298,747        | 784,518          |
| 2010              | 326,034        | 123,306        | 3,137,761         | 1,145,658        | 1,175,503        | 570,912        | 105,175        | 2,089,877        | 974,702          | 1,813,774        | 550,607          |
| <b>TOTAL</b>      | <b>513,277</b> | <b>282,742</b> | <b>11,312,950</b> | <b>4,935,756</b> | <b>5,535,665</b> | <b>674,624</b> | <b>258,512</b> | <b>9,158,015</b> | <b>4,590,772</b> | <b>6,277,013</b> | <b>2,161,801</b> |
| O.D.              |                |                |                   |                  |                  |                |                |                  |                  |                  | 6,784            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 22,200,120 | 21,339,206  | 2,168,585 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -4,422,903 | -2,456,857  | 10,913    |        |                 |       |
| TOTAL LOSSES             | 17,777,217 | 18,882,349  | 2,179,498 |        |                 |       |
| EXPECTED LOSSES          | 12,183,063 | 11,949,313  | 2,309,452 |        |                 |       |
| CREDIBILITY              | .18        | .42         | .65       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.901      | 2.020       | .233      | 4.154  |                 |       |
| INDICATED (POST-TEST)    | 1.939      | 2.060       | .238      | 4.237  |                 |       |
| PRES. ON RATE LEVEL      | 1.229      | 1.205       | .233      | 2.667  |                 |       |
| DERIVED BY FORMULA       | 1.357      | 1.564       | .236      | 3.157  |                 |       |
| UNDERLYING PRES. RATE    | 1.303      | 1.278       | .247      | 2.828  |                 |       |
| PROPOSED                 | 1.357      | 1.564       | .236      | 3.157  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 3.131 |
| IND. RATES               |            |             |           | 3.13   | MINIMUM PREMIUM |       |
| MAN. RATES               | 2.51       | 2.56        | 2.87      | + 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       |
| 2006         | 8,319            | 720,003            | 8.654               |  |  | 8,319                         |                 |          | 1        | 3         | 14        | 18        |
| 2007         | 7,138            | 2,100,533          | 29.427              |  |  | 7,138                         |                 | 1        | 3        | 3         | 23        | 30        |
| 2008         | 5,567            | 519,525            | 9.332               |  |  | 5,567                         |                 |          |          | 3         | 7         | 10        |
| 2009         | 5,165            | 79,349             | 1.536               |  |  | 5,165                         |                 |          |          | 1         | 3         | 4         |
| 2010         | 5,605            | 255,513            | 4.558               |  |  | 5,605                         |                 |          |          | 1         | 15        | 16        |
| <b>TOTAL</b> | <b>31,794</b>    | <b>3,674,923</b>   | <b>11.559</b>       |  |  | <b>31,794</b>                 |                 | <b>1</b> | <b>4</b> | <b>11</b> | <b>62</b> | <b>78</b> |

REPORTED LOSSES

| MANUAL YEAR  | INDEMNITY |                |                |                |                | MEDICAL |                |                |                |                |                |
|--------------|-----------|----------------|----------------|----------------|----------------|---------|----------------|----------------|----------------|----------------|----------------|
|              | DEATH     | P . T .        | MAJOR          | MINOR          | TEMP           | DEATH   | P . T .        | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006         |           |                | 128,083        | 62,090         | 142,354        |         |                | 22,417         | 128,647        | 204,034        | 32,378         |
| 2007         |           | 198,467        | 530,958        | 117,021        | 165,156        |         | 110,000        | 230,804        | 55,175         | 671,492        | 21,460         |
| 2008         |           |                |                | 107,071        | 84,725         |         |                |                | 267,834        | 44,569         | 15,326         |
| 2009         |           |                |                | 43,538         | 4,830          |         |                |                | 20,918         | 2,997          | 7,066          |
| 2010         |           |                |                | 21,450         | 92,458         |         |                |                | 40,000         | 76,096         | 25,509         |
| <b>TOTAL</b> |           | <b>198,467</b> | <b>659,041</b> | <b>351,170</b> | <b>489,523</b> |         | <b>110,000</b> | <b>253,221</b> | <b>512,574</b> | <b>999,188</b> | <b>101,739</b> |

TRANSLATED LOSSES

| MANUAL YEAR  | INDEMNITY  |                |                  |                |                | MEDICAL      |                |                |                |                  |                |
|--------------|------------|----------------|------------------|----------------|----------------|--------------|----------------|----------------|----------------|------------------|----------------|
|              | DEATH      | P . T .        | MAJOR            | MINOR          | TEMP           | DEATH        | P . T .        | MAJOR          | MINOR          | TEMP             | MED. ONLY      |
| 2006         |            |                | 169,198          | 82,145         | 215,524        |              |                | 48,757         | 187,438        | 319,925          | 32,184         |
| 2007         | 312        | 485,019        | 717,874          | 155,058        | 227,542        | 2,279        | 160,437        | 510,215        | 100,949        | 968,081          | 20,516         |
| 2008         | 124        | 1,128          | 42,238           | 126,170        | 100,327        | 234          | 3,442          | 95,943         | 330,281        | 67,258           | 15,142         |
| 2009         | 59         | 1,175          | 36,460           | 43,634         | 7,025          | 85           | 782            | 17,207         | 20,835         | 4,815            | 7,165          |
| 2010         | 83         | 4,588          | 130,451          | 61,056         | 80,563         | 183          | 4,201          | 91,084         | 51,076         | 63,789           | 25,407         |
| <b>TOTAL</b> | <b>578</b> | <b>491,910</b> | <b>1,096,221</b> | <b>468,063</b> | <b>630,981</b> | <b>2,781</b> | <b>168,862</b> | <b>763,206</b> | <b>690,579</b> | <b>1,423,868</b> | <b>100,414</b> |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL   |                 |        |
|--------------------------|------------|-------------|-----------|---------|-----------------|--------|
| TOTAL TRANS. LOSSES PG B | 2,523,558  | 3,213,491   | 100,414   |         |                 |        |
| TOTAL TRANS. LOSSES PG A |            |             |           |         |                 |        |
| IBNR + FREQUENCY ADJUST. | -1,790,013 | -543,928    | 460       |         |                 |        |
| TOTAL LOSSES             | 733,545    | 2,669,563   | 100,874   |         |                 |        |
| EXPECTED LOSSES          | 4,679,759  | 2,514,269   | 109,053   |         |                 |        |
| CREDIBILITY              | .02        | .04         | .07       |         |                 |        |
| <b>PURE PREMIUMS</b>     |            |             |           |         |                 |        |
| INDICATED (PRE-TEST)     | 2.307      | 8.396       | .317      | 11.020  |                 |        |
| INDICATED (POST-TEST)    | 2.353      | 8.564       | .323      | 11.240  |                 |        |
| PRES. ON RATE LEVEL      | 13.880     | 7.457       | .324      | 21.661  |                 |        |
| DERIVED BY FORMULA       | 13.649     | 7.501       | .324      | 21.474  |                 |        |
| UNDERLYING PRES. RATE    | 14.719     | 7.908       | .343      | 22.970  |                 |        |
| PROPOSED                 | 13.649     | 7.501       | .324      | 21.474  |                 |        |
| <b>IND. RATES</b>        |            |             |           |         |                 |        |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14  | IND. RATE       | 21.300 |
| IND. RATES               |            |             |           | 21.30   | MINIMUM PREMIUM |        |
| MAN. RATES               | 26.14      | 24.67       | 23.31     | + 21.30 | 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        |
| 2006         | 52,449           | 1,529,776          | 2.916               |  |  | 52,449                        |                 |         | 2        | 4         | 28         | 34         |
| 2007         | 58,330           | 2,148,106          | 3.682               |  |  | 58,330                        |                 |         | 3        | 3         | 31         | 37         |
| 2008         | 52,325           | 991,290            | 1.894               |  |  | 52,325                        |                 |         | 1        | 5         | 35         | 41         |
| 2009         | 50,542           | 765,806            | 1.515               |  |  | 50,542                        |                 |         |          | 6         | 16         | 22         |
| 2010         | 50,226           | 898,489            | 1.788               |  |  | 50,226                        |                 |         | 1        |           | 18         | 19         |
| <b>TOTAL</b> | <b>263,872</b>   | <b>6,333,467</b>   | <b>2.400</b>        |  |  | <b>263,872</b>                |                 |         | <b>7</b> | <b>18</b> | <b>128</b> | <b>153</b> |
| O.D.         |                  | 4,011              | .001                |  |  |                               |                 |         |          |           |            |            |

REPORTED LOSSES

| MANUAL YEAR  | INDEMNITY |         |                  |                |                  | MEDICAL |         |                |                |                  |                |
|--------------|-----------|---------|------------------|----------------|------------------|---------|---------|----------------|----------------|------------------|----------------|
|              | DEATH     | P . T . | MAJOR            | MINOR          | TEMP             | DEATH   | P . T . | MAJOR          | MINOR          | TEMP             | MED. ONLY      |
| 2006         |           |         | 299,843          | 217,587        | 284,711          |         |         | 55,016         | 79,858         | 392,583          | 200,178        |
| 2007         |           |         | 537,317          | 95,790         | 414,575          |         |         | 516,420        | 121,416        | 329,272          | 133,316        |
| 2008         |           |         | 112,152          | 116,878        | 179,802          |         |         | 71,735         | 122,378        | 270,273          | 118,072        |
| 2009         |           |         |                  | 250,408        | 183,791          |         |         |                | 128,983        | 114,408          | 88,216         |
| 2010         |           |         | 154,197          |                | 156,135          |         |         | 266,788        |                | 254,239          | 67,130         |
| <b>TOTAL</b> |           |         | <b>1,103,509</b> | <b>680,663</b> | <b>1,219,014</b> |         |         | <b>909,959</b> | <b>452,635</b> | <b>1,360,775</b> | <b>606,912</b> |
| O.D.         |           |         |                  |                |                  |         |         |                |                |                  | 4,011          |

TRANSLATED LOSSES

| MANUAL YEAR  | INDEMNITY  |               |                  |                |                  | MEDICAL      |               |                  |                |                  |                |
|--------------|------------|---------------|------------------|----------------|------------------|--------------|---------------|------------------|----------------|------------------|----------------|
|              | DEATH      | P . T .       | MAJOR            | MINOR          | TEMP             | DEATH        | P . T .       | MAJOR            | MINOR          | TEMP             | MED. ONLY      |
| 2006         |            |               | 396,092          | 287,868        | 431,052          |              |               | 119,660          | 116,353        | 615,572          | 198,977        |
| 2007         | 116        | 9,907         | 708,473          | 133,407        | 565,161          | 65           | 7,614         | 1,081,312        | 183,982        | 478,364          | 127,450        |
| 2008         | 142        | 5,205         | 195,653          | 146,668        | 211,645          | 132          | 5,420         | 210,062          | 174,494        | 346,863          | 116,655        |
| 2009         | 364        | 8,383         | 257,764          | 276,865        | 200,394          | 520          | 6,261         | 124,178          | 142,614        | 135,732          | 89,451         |
| 2010         | 140        | 13,626        | 336,818          | 90,194         | 138,538          | 1,903        | 39,929        | 598,987          | 121,192        | 212,460          | 66,861         |
| <b>TOTAL</b> | <b>762</b> | <b>37,121</b> | <b>1,894,800</b> | <b>935,002</b> | <b>1,546,790</b> | <b>2,620</b> | <b>59,224</b> | <b>2,134,199</b> | <b>738,635</b> | <b>1,788,991</b> | <b>599,394</b> |
| O.D.         |            |               |                  |                |                  |              |               |                  |                |                  | 3,982          |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 4,128,726  | 5,009,418   | 603,376   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -1,530,078 | -811,672    | 2,281     |        |                 |       |
| TOTAL LOSSES             | 2,598,648  | 4,197,746   | 605,657   |        |                 |       |
| EXPECTED LOSSES          | 4,132,236  | 3,863,086   | 506,635   |        |                 |       |
| CREDIBILITY              | .08        | .18         | .28       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | .985       | 1.591       | .230      | 2.806  |                 |       |
| INDICATED (POST-TEST)    | 1.005      | 1.623       | .235      | 2.863  |                 |       |
| PRES. ON RATE LEVEL      | 1.477      | 1.381       | .180      | 3.038  |                 |       |
| DERIVED BY FORMULA       | 1.439      | 1.425       | .195      | 3.059  |                 |       |
| UNDERLYING PRES. RATE    | 1.566      | 1.464       | .192      | 3.222  |                 |       |
| PROPOSED                 | 1.429      | 1.415       | .194      | 3.038  |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 3.013 |
| IND. RATES               |            |             |           | 3.01   | MINIMUM PREMIUM |       |
| MAN. RATES               | 3.52       | 3.39        | 3.27      | + 3.01 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |           |            |             |             |  |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|------------|-------------|-------------|--|
|              |                  |                    |                     | DEATH           | P . T .  | MAJOR     | MINOR      | TEMP        | ALL         |  |
| 2006         | 402,466          | 15,595,945         | 3.875               | 3               | 2        | 23        | 50         | 292         | 370         |  |
| 2007         | 407,509          | 18,071,803         | 4.434               |                 | 1        | 31        | 65         | 282         | 379         |  |
| 2008         | 403,291          | 17,166,314         | 4.256               | 2               |          | 24        | 55         | 255         | 336         |  |
| 2009         | 396,499          | 14,590,487         | 3.679               | 1               |          | 15        | 54         | 261         | 331         |  |
| 2010         | 418,101          | 12,328,203         | 2.948               | 1               |          | 3         | 37         | 307         | 348         |  |
| <b>TOTAL</b> | <b>2,027,866</b> | <b>77,752,752</b>  | <b>3.834</b>        | <b>7</b>        | <b>3</b> | <b>96</b> | <b>261</b> | <b>1397</b> | <b>1764</b> |  |
| O.D.         |                  | 172,514            | .008                |                 |          |           | 2          |             | 2           |  |

| REPORTED LOSSES |                  |                  |                   |                  |                  |                |                |                   |                  |                   |                  |
|-----------------|------------------|------------------|-------------------|------------------|------------------|----------------|----------------|-------------------|------------------|-------------------|------------------|
| MANUAL YEAR     | INDEMNITY        |                  |                   |                  |                  | MEDICAL        |                |                   |                  |                   |                  |
|                 | DEATH            | P . T .          | MAJOR             | MINOR            | TEMP             | DEATH          | P . T .        | MAJOR             | MINOR            | TEMP              | MED. ONLY        |
| 2006            | 515,014          | 991,467          | 3,815,407         | 1,677,962        | 1,712,152        | 30,221         | 368,209        | 2,280,207         | 1,474,901        | 1,693,490         | 1,036,915        |
| 2007            |                  | 79,866           | 5,202,776         | 2,149,781        | 1,442,046        |                | 493,612        | 3,560,168         | 1,569,392        | 1,964,920         | 1,609,242        |
| 2008            | 587,002          |                  | 4,384,086         | 2,108,503        | 1,797,095        | 3,497          |                | 3,409,983         | 1,394,397        | 2,342,821         | 1,138,930        |
| 2009            | 200,000          |                  | 2,374,858         | 2,054,031        | 1,853,185        | 65,000         |                | 2,822,947         | 1,343,457        | 2,086,074         | 1,790,935        |
| 2010            | 60,000           |                  | 499,611           | 1,215,602        | 2,858,745        | 6,940          |                | 1,208,919         | 1,243,694        | 3,928,579         | 1,306,113        |
| <b>TOTAL</b>    | <b>1,362,016</b> | <b>1,071,333</b> | <b>16,276,738</b> | <b>9,205,879</b> | <b>9,663,223</b> | <b>105,658</b> | <b>861,821</b> | <b>13,282,224</b> | <b>7,025,841</b> | <b>12,015,884</b> | <b>6,882,135</b> |
| O.D.            |                  |                  |                   | 131,608          |                  |                |                |                   | 25,817           |                   | 15,089           |

| TRANSLATED LOSSES |                  |                  |                   |                   |                   |                |                  |                   |                   |                   |                  |
|-------------------|------------------|------------------|-------------------|-------------------|-------------------|----------------|------------------|-------------------|-------------------|-------------------|------------------|
| MANUAL YEAR       | INDEMNITY        |                  |                   |                   |                   | MEDICAL        |                  |                   |                   |                   |                  |
|                   | DEATH            | P . T .          | MAJOR             | MINOR             | TEMP              | DEATH          | P . T .          | MAJOR             | MINOR             | TEMP              | MED. ONLY        |
| 2006              | 643,768          | 741,673          | 4,865,549         | 2,219,941         | 2,592,194         | 55,063         | 362,613          | 4,722,539         | 2,148,932         | 2,655,387         | 1,030,694        |
| 2007              | 2,683            | 273,947          | 6,553,699         | 2,746,703         | 1,998,839         | 10,399         | 710,498          | 6,338,228         | 2,246,700         | 2,870,028         | 1,538,435        |
| 2008              | 673,961          | 162,015          | 5,980,520         | 2,596,847         | 2,170,853         | 9,126          | 155,396          | 6,109,633         | 2,047,771         | 3,054,434         | 1,125,263        |
| 2009              | 270,324          | 166,667          | 4,901,197         | 2,451,512         | 2,042,151         | 124,090        | 240,315          | 4,958,723         | 1,807,072         | 2,450,219         | 1,816,008        |
| 2010              | 77,790           | 196,195          | 5,305,359         | 2,356,217         | 2,546,656         | 20,235         | 242,936          | 4,713,139         | 2,168,930         | 3,242,056         | 1,300,889        |
| <b>TOTAL</b>      | <b>1,668,526</b> | <b>1,540,497</b> | <b>27,606,324</b> | <b>12,371,220</b> | <b>11,350,693</b> | <b>218,913</b> | <b>1,711,758</b> | <b>26,842,262</b> | <b>10,419,405</b> | <b>14,272,124</b> | <b>6,811,289</b> |
| O.D.              | 152              | 1,181            | 40,751            | 147,779           | 3,028             | 24             | 330              | 8,951             | 31,508            | 1,069             | 14,963           |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 59,639,669  | 48,596,826  | 6,826,252 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |             |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -18,101,419 | -7,667,847  | 32,599    |        |                 |       |
| TOTAL LOSSES             | 41,538,250  | 40,928,979  | 6,858,851 |        |                 |       |
| EXPECTED LOSSES          | 49,520,488  | 37,069,390  | 6,935,302 |        |                 |       |
| CREDIBILITY              | .30         | .71         | 1.00      |        |                 |       |
| <b>PURE PREMIUMS</b>     |             |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 2.048       | 2.018       | .338      | 4.404  |                 |       |
| INDICATED (POST-TEST)    | 2.089       | 2.058       | .345      | 4.492  |                 |       |
| PRES. ON RATE LEVEL      | 2.303       | 1.724       | .322      | 4.349  |                 |       |
| DERIVED BY FORMULA       | 2.239       | 1.961       | .345      | 4.545  |                 |       |
| UNDERLYING PRES. RATE    | 2.442       | 1.828       | .342      | 4.612  |                 |       |
| PROPOSED                 | 2.213       | 1.938       | .341      | 4.492  |                 |       |
| YEAR                     | 4-1-11      | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 4.455 |
| IND. RATES               |             |             |           | 4.46   | MINIMUM PREMIUM |       |
| MAN. RATES               | 5.00        | 4.85        | 4.68      | + 4.46 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED |  |  | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES |         |          |           |            |            |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|----------|-----------|------------|------------|
|              |                  |                    |                     |  |  |                               | DEATH           | P . T . | MAJOR    | MINOR     | TEMP       | ALL        |
| 2006         | 56,010           | 1,221,817          | 2.181               |  |  | 56,010                        | 1               |         | 1        | 9         | 41         | 52         |
| 2007         | 54,469           | 1,053,347          | 1.933               |  |  | 54,469                        |                 |         |          | 8         | 43         | 51         |
| 2008         | 45,069           | 805,427            | 1.787               |  |  | 45,069                        |                 |         |          | 5         | 15         | 20         |
| 2009         | 39,056           | 2,275,894          | 5.827               |  |  | 39,056                        |                 |         | 1        | 2         | 34         | 37         |
| 2010         | 35,638           | 612,921            | 1.719               |  |  | 35,638                        |                 |         |          | 4         | 22         | 26         |
| <b>TOTAL</b> | <b>230,242</b>   | <b>5,969,406</b>   | <b>2.593</b>        |  |  | <b>230,242</b>                | <b>1</b>        |         | <b>2</b> | <b>28</b> | <b>155</b> | <b>186</b> |
| O.D.         |                  | 3,048              | .001                |  |  |                               |                 |         |          |           |            |            |

| REPORTED LOSSES |                |         |                |                |                |               |         |                |                  |                  |                |
|-----------------|----------------|---------|----------------|----------------|----------------|---------------|---------|----------------|------------------|------------------|----------------|
| MANUAL YEAR     | INDEMNITY      |         |                |                |                | MEDICAL       |         |                |                  |                  |                |
|                 | DEATH          | P . T . | MAJOR          | MINOR          | TEMP           | DEATH         | P . T . | MAJOR          | MINOR            | TEMP             | MED. ONLY      |
| 2006            | 196,250        |         | 116,042        | 73,788         | 147,817        | 27,218        |         | 57,789         | 89,205           | 374,759          | 138,949        |
| 2007            |                |         |                | 197,733        | 190,565        |               |         |                | 290,880          | 216,527          | 157,642        |
| 2008            |                |         |                | 254,293        | 146,268        |               |         |                | 169,277          | 149,743          | 85,846         |
| 2009            |                |         | 125,150        | 134,155        | 163,422        |               |         | 112,447        | 1,151,000        | 305,740          | 283,980        |
| 2010            |                |         |                | 74,831         | 212,442        |               |         |                | 37,247           | 213,723          | 74,678         |
| <b>TOTAL</b>    | <b>196,250</b> |         | <b>241,192</b> | <b>734,800</b> | <b>860,514</b> | <b>27,218</b> |         | <b>170,236</b> | <b>1,737,609</b> | <b>1,260,492</b> | <b>741,095</b> |
| O.D.            |                |         |                |                |                |               |         |                |                  |                  | 3,048          |

| TRANSLATED LOSSES |                |               |                |                |                  |               |               |                  |                  |                  |                |
|-------------------|----------------|---------------|----------------|----------------|------------------|---------------|---------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR       | INDEMNITY      |               |                |                |                  | MEDICAL       |               |                  |                  |                  |                |
|                   | DEATH          | P . T .       | MAJOR          | MINOR          | TEMP             | DEATH         | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006              | 245,313        |               | 153,291        | 97,621         | 223,794          | 49,591        |               | 125,691          | 129,972          | 587,623          | 138,115        |
| 2007              | 241            | 328           | 26,474         | 250,399        | 259,996          | 158           | 186           | 39,850           | 398,644          | 316,975          | 150,706        |
| 2008              | 296            | 2,567         | 94,427         | 295,804        | 174,803          | 151           | 2,240         | 69,063           | 217,998          | 195,714          | 84,816         |
| 2009              | 129            | 9,107         | 267,100        | 109,326        | 173,769          | 1,950         | 31,762        | 659,836          | 518,971          | 375,072          | 287,956        |
| 2010              | 225            | 12,108        | 338,274        | 160,142        | 187,062          | 308           | 7,240         | 163,463          | 92,185           | 172,029          | 74,379         |
| <b>TOTAL</b>      | <b>246,204</b> | <b>24,110</b> | <b>879,566</b> | <b>913,292</b> | <b>1,019,424</b> | <b>52,158</b> | <b>41,428</b> | <b>1,057,903</b> | <b>1,357,770</b> | <b>1,647,413</b> | <b>735,972</b> |
| O.D.              |                |               |                |                |                  |               |               |                  |                  |                  | 3,032          |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 2,301,369  | 4,937,899   | 739,004   |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |       |
| IBNR + FREQUENCY ADJUST. | -1,949,155 | -757,279    | 2,648     |       |
| TOTAL LOSSES             | 352,214    | 4,180,620   | 741,652   |       |
| EXPECTED LOSSES          | 5,076,836  | 3,474,351   | 660,795   |       |
| CREDIBILITY              | .07        | .17         | .26       |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | .153       | 1.816       | .322      | 2.291 |
| INDICATED (POST-TEST)    | .156       | 1.852       | .328      | 2.336 |
| PRES. ON RATE LEVEL      | 2.079      | 1.423       | .271      | 3.773 |
| DERIVED BY FORMULA       | 1.944      | 1.496       | .286      | 3.726 |
| UNDERLYING PRES. RATE    | 2.205      | 1.509       | .287      | 4.001 |
| PROPOSED                 | 1.944      | 1.496       | .286      | 3.726 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 3.695 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 3.70   | MINIMUM PREMIUM |       |
| MAN. RATES | 4.74   | 4.38   | 4.06   | + 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       |  |
| 2006         | 5,211            | 757,544            | 14,537              |                 |         | 1        | 1        | 10        | 12        |  |
| 2007         | 5,732            | 547,328            | 9,548               |                 |         | 1        | 1        | 3         | 5         |  |
| 2008         | 5,579            | 348,070            | 6,238               |                 |         |          | 1        | 9         | 10        |  |
| 2009         | 5,918            | 267,430            | 4,518               |                 |         |          | 1        | 2         | 3         |  |
| 2010         | 6,912            | 39,461             | .570                |                 |         |          |          | 2         | 2         |  |
| <b>TOTAL</b> | <b>29,352</b>    | <b>1,959,833</b>   | <b>6.677</b>        |                 |         | <b>2</b> | <b>4</b> | <b>26</b> | <b>32</b> |  |

| REPORTED LOSSES |           |         |                |                |                |         |         |                |                |                |               |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|----------------|----------------|----------------|---------------|
| MANUAL YEAR     | INDEMNITY |         |                |                |                | MEDICAL |         |                |                |                |               |
|                 | DEATH     | P . T . | MAJOR          | MINOR          | TEMP           | DEATH   | P . T . | MAJOR          | MINOR          | TEMP           | MED. ONLY     |
| 2006            |           |         | 192,214        | 3,407          | 163,981        |         |         | 135,383        | 17,512         | 218,269        | 26,778        |
| 2007            |           |         | 206,168        | 54,473         | 23,447         |         |         | 177,695        | 61,720         | 11,400         | 12,425        |
| 2008            |           |         |                | 9,598          | 157,496        |         |         |                | 2,609          | 170,802        | 7,565         |
| 2009            |           |         |                | 54,011         | 6,097          |         |         |                | 164,354        | 28,292         | 14,676        |
| 2010            |           |         |                |                | 3,671          |         |         |                |                | 10,532         | 25,258        |
| <b>TOTAL</b>    |           |         | <b>398,382</b> | <b>121,489</b> | <b>354,692</b> |         |         | <b>313,078</b> | <b>246,195</b> | <b>439,295</b> | <b>86,702</b> |

| TRANSLATED LOSSES |            |              |                |                |                |            |              |                |                |                |               |
|-------------------|------------|--------------|----------------|----------------|----------------|------------|--------------|----------------|----------------|----------------|---------------|
| MANUAL YEAR       | INDEMNITY  |              |                |                |                | MEDICAL    |              |                |                |                |               |
|                   | DEATH      | P . T .      | MAJOR          | MINOR          | TEMP           | DEATH      | P . T .      | MAJOR          | MINOR          | TEMP           | MED. ONLY     |
| 2006              |            |              | 253,915        | 4,507          | 248,268        |            |              | 294,458        | 25,515         | 342,247        | 26,617        |
| 2007              | 66         | 3,873        | 271,434        | 69,928         | 33,339         | 34         | 2,663        | 375,922        | 87,386         | 18,404         | 11,878        |
| 2008              | 18         | 407          | 19,856         | 21,832         | 182,139        | 4          | 135          | 12,734         | 16,188         | 215,353        | 7,474         |
| 2009              | 72         | 1,466        | 45,261         | 54,151         | 8,823          | 649        | 6,252        | 136,105        | 164,409        | 43,090         | 14,881        |
| 2010              | 1          | 132          | 3,900          | 1,763          | 3,132          | 11         | 247          | 5,798          | 3,292          | 8,305          | 25,157        |
| <b>TOTAL</b>      | <b>157</b> | <b>5,878</b> | <b>594,366</b> | <b>152,181</b> | <b>475,701</b> | <b>698</b> | <b>9,297</b> | <b>825,017</b> | <b>296,790</b> | <b>627,399</b> | <b>86,007</b> |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL  |
|--------------------------|-----------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B | 1,435,413 | 1,552,071   | 86,007    |        |
| TOTAL TRANS. LOSSES PG A |           |             |           |        |
| IBNR + FREQUENCY ADJUST. | -945,431  | -290,491    | 355       |        |
| TOTAL LOSSES             | 489,982   | 1,261,580   | 86,362    |        |
| EXPECTED LOSSES          | 2,641,680 | 1,435,900   | 70,151    |        |
| CREDIBILITY              | .02       | .04         | .06       |        |
| <b>PURE PREMIUMS</b>     |           |             |           |        |
| INDICATED (PRE-TEST)     | 1.669     | 4.298       | .294      | 6.261  |
| INDICATED (POST-TEST)    | 1.702     | 4.384       | .300      | 6.386  |
| PRES. ON RATE LEVEL      | 8.487     | 4.613       | .226      | 13.326 |
| DERIVED BY FORMULA       | 8.351     | 4.604       | .230      | 13.185 |
| UNDERLYING PRES. RATE    | 9.000     | 4.892       | .239      | 14.131 |
| PROPOSED                 | 8.351     | 4.604       | .230      | 13.185 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14  | IND. RATE       | 13.078 |
|------------|--------|--------|--------|---------|-----------------|--------|
| IND. RATES |        |        |        | 13.08   | MINIMUM PREMIUM |        |
| MAN. RATES | 16.29  | 15.24  | 14.34  | + 13.08 | PRESENT         |        |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |           |           |           |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|-----------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR     | TEMP      | ALL       |
| 2006         | 32,347           | 479,888            | 1.483               |                 |         |          | 4         | 6         | 10        |
| 2007         | 35,528           | 844,250            | 2.376               | 1               |         | 1        | 2         | 15        | 19        |
| 2008         | 36,919           | 427,803            | 1.158               |                 |         |          | 4         | 12        | 16        |
| 2009         | 39,333           | 436,096            | 1.108               |                 |         |          | 2         | 15        | 17        |
| 2010         | 41,303           | 485,341            | 1.175               |                 |         |          | 1         | 21        | 22        |
| <b>TOTAL</b> | <b>185,430</b>   | <b>2,673,378</b>   | <b>1.442</b>        | <b>1</b>        |         | <b>1</b> | <b>13</b> | <b>69</b> | <b>84</b> |
| O.D.         |                  | 12,144             | .006                |                 |         |          |           | 1         | 1         |

| REPORTED LOSSES |                |         |                |                |                |         |         |                |                |                |                |
|-----------------|----------------|---------|----------------|----------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY      |         |                |                |                | MEDICAL |         |                |                |                |                |
|                 | DEATH          | P . T . | MAJOR          | MINOR          | TEMP           | DEATH   | P . T . | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006            |                |         |                | 69,745         | 41,341         |         |         |                | 202,933        | 47,004         | 118,865        |
| 2007            | 135,955        |         | 130,389        | 95,398         | 133,261        |         |         | 108,674        | 33,717         | 128,755        | 78,101         |
| 2008            |                |         |                | 126,285        | 106,033        |         |         |                | 67,204         | 83,093         | 45,188         |
| 2009            |                |         |                | 130,482        | 89,934         |         |         |                | 60,046         | 84,996         | 70,638         |
| 2010            |                |         |                | 68,168         | 94,904         |         |         |                | 8,576          | 247,666        | 66,027         |
| <b>TOTAL</b>    | <b>135,955</b> |         | <b>130,389</b> | <b>490,078</b> | <b>465,473</b> |         |         | <b>108,674</b> | <b>372,476</b> | <b>591,514</b> | <b>378,819</b> |
| O.D.            |                |         |                |                | 5,639          |         |         |                |                | 1,209          | 5,296          |

| TRANSLATED LOSSES |                |               |                |                |                |            |               |                |                |                |                |
|-------------------|----------------|---------------|----------------|----------------|----------------|------------|---------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY      |               |                |                |                | MEDICAL    |               |                |                |                |                |
|                   | DEATH          | P . T .       | MAJOR          | MINOR          | TEMP           | DEATH      | P . T .       | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006              |                |               |                | 92,273         | 62,590         |            |               |                | 295,674        | 73,701         | 118,152        |
| 2007              | 167,245        | 2,550         | 181,996        | 122,859        | 182,075        | 18         | 1,625         | 232,486        | 51,438         | 186,367        | 74,665         |
| 2008              | 146            | 1,352         | 50,469         | 149,246        | 125,377        | 62         | 903           | 29,058         | 88,345         | 107,492        | 44,646         |
| 2009              | 186            | 4,300         | 132,520        | 143,298        | 98,442         | 246        | 3,369         | 63,779         | 71,069         | 98,260         | 71,627         |
| 2010              | 128            | 7,527         | 203,526        | 98,538         | 86,222         | 268        | 6,287         | 146,902        | 83,233         | 196,075        | 65,763         |
| <b>TOTAL</b>      | <b>167,705</b> | <b>15,729</b> | <b>568,511</b> | <b>606,214</b> | <b>554,706</b> | <b>594</b> | <b>12,184</b> | <b>472,225</b> | <b>589,759</b> | <b>661,895</b> | <b>374,853</b> |
| O.D.              |                |               |                |                | 8,537          |            |               |                |                | 1,896          | 5,240          |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|-----------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 1,236,948 | 2,423,007   | 380,093   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |           |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -915,743  | -415,503    | 1,523     |        |                 |       |
| TOTAL LOSSES             | 321,205   | 2,007,504   | 381,616   |        |                 |       |
| EXPECTED LOSSES          | 2,557,079 | 2,050,856   | 307,814   |        |                 |       |
| CREDIBILITY              | .06       | .14         | .22       |        |                 |       |
| <b>PURE PREMIUMS</b>     |           |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | .173      | 1.083       | .206      | 1.462  |                 |       |
| INDICATED (POST-TEST)    | .176      | 1.105       | .210      | 1.491  |                 |       |
| PRES. ON RATE LEVEL      | 1.300     | 1.043       | .157      | 2.500  |                 |       |
| DERIVED BY FORMULA       | 1.233     | 1.052       | .169      | 2.454  |                 |       |
| UNDERLYING PRES. RATE    | 1.379     | 1.106       | .166      | 2.651  |                 |       |
| PROPOSED                 | 1.233     | 1.052       | .169      | 2.454  |                 |       |
| <b>IND. RATES</b>        |           |             |           |        |                 |       |
| YEAR                     | 4-1-11    | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 2.434 |
| IND. RATES               |           |             |           | 2.43   | MINIMUM PREMIUM |       |
| MAN. RATES               | 3.20      | 2.95        | 2.69      | + 2.43 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |          |           |           |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|----------|-----------|-----------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR    | TEMP      | ALL       |
| 2006         | 14,392           | 495,653            | 3.443               |                 |         | 1        | 1        | 11        | 13        |
| 2007         | 15,317           | 670,970            | 4.380               |                 |         | 2        | 1        | 15        | 18        |
| 2008         | 17,539           | 152,545            | .869                |                 |         |          | 2        | 5         | 7         |
| 2009         | 13,486           | 301,540            | 2.235               |                 |         | 1        |          | 6         | 7         |
| 2010         | 13,378           | 245,606            | 1.835               |                 |         | 1        |          | 5         | 6         |
| <b>TOTAL</b> | <b>74,112</b>    | <b>1,866,314</b>   | <b>2.518</b>        |                 |         | <b>5</b> | <b>4</b> | <b>42</b> | <b>51</b> |

| REPORTED LOSSES |           |         |                |                |                |         |         |                |                |                |               |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|----------------|----------------|----------------|---------------|
| MANUAL YEAR     | INDEMNITY |         |                |                |                | MEDICAL |         |                |                |                |               |
|                 | DEATH     | P . T . | MAJOR          | MINOR          | TEMP           | DEATH   | P . T . | MAJOR          | MINOR          | TEMP           | MED. ONLY     |
| 2006            |           |         | 251,853        | 24,247         | 69,222         |         |         | 72,018         | 14,552         | 50,655         | 13,106        |
| 2007            |           |         | 350,141        | 63,099         | 60,389         |         |         | 60,152         | 53,457         | 64,342         | 19,390        |
| 2008            |           |         |                | 34,193         | 24,780         |         |         |                | 66,192         | 15,530         | 11,850        |
| 2009            |           |         | 157,943        |                | 46,328         |         |         | 60,000         |                | 30,228         | 7,041         |
| 2010            |           |         | 123,593        |                | 45,887         |         |         | 35,000         |                | 31,144         | 9,982         |
| <b>TOTAL</b>    |           |         | <b>883,530</b> | <b>121,539</b> | <b>246,606</b> |         |         | <b>227,170</b> | <b>134,201</b> | <b>191,899</b> | <b>61,369</b> |

| TRANSLATED LOSSES |            |               |                  |                |                |            |               |                |                |                |               |
|-------------------|------------|---------------|------------------|----------------|----------------|------------|---------------|----------------|----------------|----------------|---------------|
| MANUAL YEAR       | INDEMNITY  |               |                  |                |                | MEDICAL    |               |                |                |                |               |
|                   | DEATH      | P . T .       | MAJOR            | MINOR          | TEMP           | DEATH      | P . T .       | MAJOR          | MINOR          | TEMP           | MED. ONLY     |
| 2006              |            |               | 332,698          | 32,079         | 104,800        |            |               | 156,639        | 21,202         | 79,427         | 13,027        |
| 2007              | 77         | 6,526         | 458,819          | 82,701         | 84,192         | 29         | 921           | 132,625        | 75,231         | 93,853         | 18,537        |
| 2008              | 40         | 361           | 13,245           | 40,133         | 29,407         | 59         | 847           | 24,025         | 81,970         | 22,316         | 11,708        |
| 2009              | 15         | 7,393         | 210,466          | 16,701         | 50,726         | 28         | 6,022         | 126,021        | 10,988         | 35,060         | 7,140         |
| 2010              | 62         | 8,102         | 185,884          | 34,251         | 43,383         | 248        | 5,189         | 77,350         | 15,209         | 26,131         | 9,942         |
| <b>TOTAL</b>      | <b>194</b> | <b>22,382</b> | <b>1,201,112</b> | <b>205,865</b> | <b>312,508</b> | <b>364</b> | <b>12,979</b> | <b>516,660</b> | <b>204,600</b> | <b>256,787</b> | <b>60,354</b> |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|-----------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 1,753,691 | 979,760     | 60,354    |        |                 |       |
| TOTAL TRANS. LOSSES PG A |           |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -559,373  | -185,874    | 293       |        |                 |       |
| TOTAL LOSSES             | 1,194,318 | 793,886     | 60,647    |        |                 |       |
| EXPECTED LOSSES          | 1,512,626 | 885,638     | 66,700    |        |                 |       |
| CREDIBILITY              | .03       | .08         | .12       |        |                 |       |
| <b>PURE PREMIUMS</b>     |           |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.612     | 1.071       | .082      | 2.765  |                 |       |
| INDICATED (POST-TEST)    | 1.644     | 1.092       | .084      | 2.820  |                 |       |
| PRES. ON RATE LEVEL      | 1.945     | 1.139       | .086      | 3.170  |                 |       |
| DERIVED BY FORMULA       | 1.936     | 1.135       | .086      | 3.157  |                 |       |
| UNDERLYING PRES. RATE    | 2.041     | 1.195       | .090      | 3.326  |                 |       |
| PROPOSED                 | 1.936     | 1.135       | .086      | 3.157  |                 |       |
| YEAR                     | 4-1-11    | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 3.426 |
| IND. RATES               |           |             |           | 3.43   | MINIMUM PREMIUM |       |
| MAN. RATES               | 3.94      | 3.75        | 3.62      | + 3.43 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |           |            |            |  |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|--|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR     | TEMP       | ALL        |  |
| 2006         | 76,407           | 2,005,913          | 2.625               | 1               |         | 3         | 3         | 21         | 28         |  |
| 2007         | 83,944           | 4,043,729          | 4.817               |                 |         | 4         | 4         | 36         | 44         |  |
| 2008         | 93,913           | 2,954,015          | 3.145               |                 |         | 4         | 11        | 34         | 49         |  |
| 2009         | 126,155          | 3,240,136          | 2.568               | 2               |         | 3         | 13        | 28         | 46         |  |
| 2010         | 211,005          | 2,764,536          | 1.310               | 3               |         | 2         | 8         | 41         | 54         |  |
| <b>TOTAL</b> | <b>591,424</b>   | <b>15,008,329</b>  | <b>2.538</b>        | <b>6</b>        |         | <b>16</b> | <b>39</b> | <b>160</b> | <b>221</b> |  |
| O.D.         |                  | 11,003             | .001                |                 |         |           |           | 1          | 1          |  |

| REPORTED LOSSES |                  |         |                  |                  |                  |               |         |                  |                  |                  |                |
|-----------------|------------------|---------|------------------|------------------|------------------|---------------|---------|------------------|------------------|------------------|----------------|
| MANUAL YEAR     | INDEMNITY        |         |                  |                  |                  | MEDICAL       |         |                  |                  |                  |                |
|                 | DEATH            | P . T . | MAJOR            | MINOR            | TEMP             | DEATH         | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006            | 465,024          |         | 663,186          | 82,468           | 45,494           | 13,019        |         | 291,328          | 84,925           | 286,833          | 73,636         |
| 2007            |                  |         | 1,123,300        | 156,760          | 255,429          |               |         | 1,689,304        | 367,283          | 242,808          | 208,845        |
| 2008            |                  |         | 700,562          | 464,872          | 434,777          |               |         | 184,864          | 267,058          | 811,625          | 90,257         |
| 2009            | 594,737          |         | 640,144          | 535,641          | 164,733          | 52,501        |         | 128,482          | 720,146          | 259,365          | 144,387        |
| 2010            | 714,438          |         | 359,231          | 261,886          | 460,357          | 9,500         |         | 18,803           | 189,455          | 544,696          | 206,170        |
| <b>TOTAL</b>    | <b>1,774,199</b> |         | <b>3,486,423</b> | <b>1,501,627</b> | <b>1,360,790</b> | <b>75,020</b> |         | <b>2,312,781</b> | <b>1,628,867</b> | <b>2,145,327</b> | <b>723,295</b> |
| O.D.            |                  |         |                  |                  | 5,910            |               |         |                  |                  | 3,268            | 1,825          |

| TRANSLATED LOSSES |                  |                |                  |                  |                  |                |               |                  |                  |                  |                |
|-------------------|------------------|----------------|------------------|------------------|------------------|----------------|---------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR       | INDEMNITY        |                |                  |                  |                  | MEDICAL        |               |                  |                  |                  |                |
|                   | DEATH            | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH          | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006              | 581,280          |                | 876,069          | 109,105          | 68,878           | 23,721         |               | 633,638          | 123,736          | 449,756          | 73,194         |
| 2007              | 190              | 13,705         | 967,977          | 206,933          | 351,225          | 200            | 11,896        | 1,687,572        | 519,275          | 359,956          | 199,656        |
| 2008              | 567              | 28,845         | 1,066,325        | 570,102          | 520,844          | 301            | 13,432        | 532,542          | 399,486          | 1,036,972        | 89,174         |
| 2009              | 795,362          | 43,581         | 1,276,127        | 590,849          | 207,451          | 98,070         | 41,331        | 879,541          | 754,319          | 341,981          | 146,408        |
| 2010              | 887,471          | 51,087         | 1,282,236        | 460,051          | 425,219          | 13,875         | 26,626        | 565,179          | 302,398          | 448,278          | 205,345        |
| <b>TOTAL</b>      | <b>2,264,870</b> | <b>137,218</b> | <b>5,468,734</b> | <b>1,937,040</b> | <b>1,573,617</b> | <b>136,167</b> | <b>93,285</b> | <b>4,298,472</b> | <b>2,099,214</b> | <b>2,636,943</b> | <b>713,777</b> |
| O.D.              |                  |                |                  |                  | 8,948            |                |               |                  |                  | 5,124            | 1,783          |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 12,398,746 | 8,260,886   | 715,560   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -3,895,682 | -1,032,165  | 5,465     |        |                 |       |
| TOTAL LOSSES             | 8,503,064  | 7,228,721   | 721,025   |        |                 |       |
| EXPECTED LOSSES          | 11,858,051 | 5,618,530   | 839,821   |        |                 |       |
| CREDIBILITY              | .13        | .31         | .48       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.438      | 1.222       | .122      | 2.782  |                 |       |
| INDICATED (POST-TEST)    | 1.467      | 1.246       | .124      | 2.837  |                 |       |
| PRES. ON RATE LEVEL      | 1.911      | .905        | .135      | 2.951  |                 |       |
| DERIVED BY FORMULA       | 1.853      | 1.011       | .130      | 2.994  |                 |       |
| UNDERLYING PRES. RATE    | 2.005      | .950        | .142      | 3.097  |                 |       |
| PROPOSED                 | 1.826      | .997        | .128      | 2.951  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 3.202 |
| IND. RATES               |            |             |           | 3.20   | MINIMUM PREMIUM |       |
| MAN. RATES               | 3.50       | 3.39        | 3.37      | + 3.20 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED |  |  | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES |         |          |           |            |            |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|----------|-----------|------------|------------|
|              |                  |                    |                     |  |  |                               | DEATH           | P . T . | MAJOR    | MINOR     | TEMP       | ALL        |
| 2006         | 47,089           | 407,944            | .866                |  |  | 47,089                        |                 |         |          | 6         | 24         | 30         |
| 2007         | 47,682           | 1,328,950          | 2.787               |  |  | 47,682                        | 1               |         | 2        | 7         | 19         | 29         |
| 2008         | 47,583           | 1,098,023          | 2.307               |  |  | 47,583                        |                 |         |          | 7         | 16         | 23         |
| 2009         | 50,814           | 877,628            | 1.727               |  |  | 50,814                        |                 |         | 1        | 4         | 17         | 22         |
| 2010         | 54,446           | 1,448,081          | 2.659               |  |  | 54,446                        |                 |         |          | 1         | 33         | 34         |
| <b>TOTAL</b> | <b>247,614</b>   | <b>5,160,626</b>   | <b>2.084</b>        |  |  | <b>247,614</b>                | <b>1</b>        |         | <b>3</b> | <b>25</b> | <b>109</b> | <b>138</b> |

REPORTED LOSSES

| MANUAL YEAR  | INDEMNITY    |         |                |                |                | MEDICAL |         |                |                |                  |                |
|--------------|--------------|---------|----------------|----------------|----------------|---------|---------|----------------|----------------|------------------|----------------|
|              | DEATH        | P . T . | MAJOR          | MINOR          | TEMP           | DEATH   | P . T . | MAJOR          | MINOR          | TEMP             | MED. ONLY      |
| 2006         |              |         |                | 25,576         | 77,369         |         |         |                | 37,473         | 187,322          | 80,204         |
| 2007         | 3,000        |         | 405,743        | 87,322         | 232,264        |         |         | 287,398        | 41,436         | 191,554          | 80,233         |
| 2008         |              |         |                | 282,291        | 245,960        |         |         |                | 188,711        | 183,975          | 197,086        |
| 2009         |              |         | 145,612        | 91,388         | 122,415        |         |         | 74,738         | 56,646         | 194,705          | 192,124        |
| 2010         |              |         |                | 26,127         | 278,689        |         |         |                | 25,604         | 787,983          | 329,678        |
| <b>TOTAL</b> | <b>3,000</b> |         | <b>551,355</b> | <b>512,704</b> | <b>956,697</b> |         |         | <b>362,136</b> | <b>349,870</b> | <b>1,545,539</b> | <b>879,325</b> |

TRANSLATED LOSSES

| MANUAL YEAR  | INDEMNITY    |               |                  |                |                  | MEDICAL      |               |                  |                |                  |                |
|--------------|--------------|---------------|------------------|----------------|------------------|--------------|---------------|------------------|----------------|------------------|----------------|
|              | DEATH        | P . T .       | MAJOR            | MINOR          | TEMP             | DEATH        | P . T .       | MAJOR            | MINOR          | TEMP             | MED. ONLY      |
| 2006         |              |               |                  | 33,836         | 117,135          |              |               |                  | 54,597         | 293,721          | 79,723         |
| 2007         | 3,794        | 7,585         | 538,983          | 117,436        | 317,501          | 24           | 4,269         | 605,441          | 67,420         | 277,693          | 76,703         |
| 2008         | 330          | 3,028         | 113,781          | 334,232        | 290,604          | 168          | 2,506         | 78,172           | 244,319        | 239,660          | 194,721        |
| 2009         | 148          | 9,994         | 291,990          | 118,539        | 132,845          | 272          | 11,820        | 231,622          | 92,070         | 221,336          | 194,814        |
| 2010         | 214          | 11,359        | 331,794          | 152,613        | 237,270          | 817          | 19,433        | 454,488          | 257,526        | 608,148          | 328,359        |
| <b>TOTAL</b> | <b>4,486</b> | <b>31,966</b> | <b>1,276,548</b> | <b>756,656</b> | <b>1,095,355</b> | <b>1,281</b> | <b>38,028</b> | <b>1,369,723</b> | <b>715,932</b> | <b>1,640,558</b> | <b>874,320</b> |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 2,722,032  | 4,208,501   | 874,320   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -1,621,882 | -622,608    | 3,447     |        |                 |       |
| TOTAL LOSSES             | 1,100,150  | 3,585,893   | 877,767   |        |                 |       |
| EXPECTED LOSSES          | 4,491,717  | 3,050,604   | 705,701   |        |                 |       |
| CREDIBILITY              | .07        | .17         | .27       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | .444       | 1.448       | .354      | 2.246  |                 |       |
| INDICATED (POST-TEST)    | .453       | 1.477       | .361      | 2.291  |                 |       |
| PRES. ON RATE LEVEL      | 1.710      | 1.162       | .269      | 3.141  |                 |       |
| DERIVED BY FORMULA       | 1.622      | 1.216       | .294      | 3.132  |                 |       |
| UNDERLYING PRES. RATE    | 1.814      | 1.232       | .285      | 3.331  |                 |       |
| PROPOSED                 | 1.622      | 1.216       | .294      | 3.132  |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 3.106 |
| IND. RATES               |            |             |           | 3.11   | MINIMUM PREMIUM |       |
| MAN. RATES               | 4.20       | 3.72        | 3.38      | + 3.11 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |           |            |            |  |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|------------|------------|--|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR     | TEMP       | ALL        |  |
| 2006         | 82,272           | 2,299,338          | 2.794               | 2               |         | 3        | 9         | 59         | 73         |  |
| 2007         | 86,667           | 2,397,154          | 2.765               | 1               |         | 1        | 17        | 44         | 63         |  |
| 2008         | 93,469           | 2,878,999          | 3.080               |                 |         | 2        | 12        | 58         | 72         |  |
| 2009         | 88,101           | 4,465,109          | 5.068               | 2               |         | 3        | 8         | 36         | 49         |  |
| 2010         | 90,530           | 1,839,747          | 2.032               |                 |         |          | 5         | 51         | 56         |  |
| <b>TOTAL</b> | <b>441,039</b>   | <b>13,880,347</b>  | <b>3.147</b>        | <b>5</b>        |         | <b>9</b> | <b>51</b> | <b>248</b> | <b>313</b> |  |
| O.D.         |                  | 9,066              | .002                |                 |         |          |           | 1          | 1          |  |

| REPORTED LOSSES |                  |         |                  |                  |                  |               |         |                  |                  |                  |                  |
|-----------------|------------------|---------|------------------|------------------|------------------|---------------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY        |         |                  |                  |                  | MEDICAL       |         |                  |                  |                  |                  |
|                 | DEATH            | P . T . | MAJOR            | MINOR            | TEMP             | DEATH         | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            | 480,982          |         | 351,754          | 206,669          | 213,730          |               |         | 192,627          | 126,068          | 531,636          | 195,872          |
| 2007            | 49,796           |         | 223,791          | 498,186          | 191,179          | 71,677        |         |                  | 773,267          | 350,254          | 239,004          |
| 2008            |                  |         | 408,692          | 289,390          | 196,789          |               |         | 822,669          | 297,246          | 521,734          | 342,479          |
| 2009            | 491,350          |         | 490,943          | 428,893          | 215,655          |               |         | 1,710,550        | 322,115          | 273,443          | 532,160          |
| 2010            |                  |         | 214,448          |                  | 370,219          |               |         |                  | 125,308          | 782,034          | 347,738          |
| <b>TOTAL</b>    | <b>1,022,128</b> |         | <b>1,475,180</b> | <b>1,637,586</b> | <b>1,187,572</b> | <b>71,677</b> |         | <b>2,725,846</b> | <b>1,644,004</b> | <b>2,459,101</b> | <b>1,657,253</b> |
| O.D.            |                  |         |                  |                  | 563              |               |         |                  |                  | 5,475            | 3,028            |

| TRANSLATED LOSSES |                  |               |                  |                  |                  |                |                |                  |                  |                  |                  |
|-------------------|------------------|---------------|------------------|------------------|------------------|----------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY        |               |                  |                  |                  | MEDICAL        |                |                  |                  |                  |                  |
|                   | DEATH            | P . T .       | MAJOR            | MINOR            | TEMP             | DEATH          | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              | 601,228          |               | 464,667          | 273,423          | 323,585          |                |                | 418,964          | 183,682          | 833,609          | 194,697          |
| 2007              | 61,819           | 4,933         | 344,059          | 625,633          | 264,864          | 125,751        | 492            | 100,282          | 1,053,396        | 518,454          | 228,488          |
| 2008              | 342              | 13,944        | 515,240          | 346,877          | 237,626          | 377            | 27,079         | 1,061,314        | 430,774          | 677,268          | 338,369          |
| 2009              | 657,079          | 27,724        | 819,105          | 476,512          | 248,256          | 1,637          | 84,989         | 1,809,067        | 435,776          | 345,961          | 539,610          |
| 2010              | 481              | 26,198        | 716,289          | 344,377          | 332,403          | 1,092          | 25,812         | 584,660          | 329,835          | 628,446          | 346,347          |
| <b>TOTAL</b>      | <b>1,320,949</b> | <b>72,799</b> | <b>2,859,360</b> | <b>2,066,822</b> | <b>1,406,734</b> | <b>128,857</b> | <b>138,372</b> | <b>3,974,287</b> | <b>2,433,463</b> | <b>3,003,738</b> | <b>1,647,511</b> |
| O.D.              |                  | 8             | 174              | 94               | 577              |                | 82             | 1,034            | 809              | 6,051            | 2,928            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 8,495,922  | 8,918,288   | 1,650,439 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -2,714,349 | -1,407,255  | 6,493     |        |                 |       |
| TOTAL LOSSES             | 5,781,573  | 7,511,033   | 1,656,932 |        |                 |       |
| EXPECTED LOSSES          | 7,471,201  | 6,840,515   | 1,376,042 |        |                 |       |
| CREDIBILITY              | .11        | .26         | .39       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.311      | 1.703       | .376      | 3.390  |                 |       |
| INDICATED (POST-TEST)    | 1.337      | 1.737       | .384      | 3.458  |                 |       |
| PRES. ON RATE LEVEL      | 1.597      | 1.463       | .294      | 3.354  |                 |       |
| DERIVED BY FORMULA       | 1.568      | 1.534       | .329      | 3.431  |                 |       |
| UNDERLYING PRES. RATE    | 1.694      | 1.551       | .312      | 3.557  |                 |       |
| PROPOSED                 | 1.568      | 1.534       | .329      | 3.431  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 3.403 |
| IND. RATES               |            |             |           | 3.40   | MINIMUM PREMIUM |       |
| MAN. RATES               | 4.15       | 3.82        | 3.61      | + 3.40 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |           |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR     | TEMP       | ALL        |
| 2006         | 83,091           | 3,373,473          | 4.059               | 1               |         | 7         | 10        | 28         | 46         |
| 2007         | 78,054           | 1,031,122          | 1.321               |                 |         | 3         | 2         | 31         | 36         |
| 2008         | 58,925           | 2,136,239          | 3.625               | 1               |         | 3         | 7         | 22         | 33         |
| 2009         | 52,155           | 459,428            | .880                |                 |         |           | 2         | 15         | 17         |
| 2010         | 57,134           | 1,078,036          | 1.886               |                 |         | 2         | 4         | 18         | 24         |
| <b>TOTAL</b> | <b>329,359</b>   | <b>8,078,298</b>   | <b>2.453</b>        | <b>2</b>        |         | <b>15</b> | <b>25</b> | <b>114</b> | <b>156</b> |
| O.D.         |                  | 5,431              | .001                |                 |         |           |           | 1          | 1          |

| REPORTED LOSSES |                |         |                  |                |                |         |         |                  |                |                  |                |
|-----------------|----------------|---------|------------------|----------------|----------------|---------|---------|------------------|----------------|------------------|----------------|
| MANUAL YEAR     | INDEMNITY      |         |                  |                |                | MEDICAL |         |                  |                |                  |                |
|                 | DEATH          | P . T . | MAJOR            | MINOR          | TEMP           | DEATH   | P . T . | MAJOR            | MINOR          | TEMP             | MED. ONLY      |
| 2006            | 309,091        |         | 1,235,703        | 327,683        | 145,277        |         |         | 590,012          | 445,859        | 202,894          | 116,954        |
| 2007            |                |         | 426,989          | 9,286          | 195,516        |         |         | 126,473          | 6,735          | 207,081          | 59,042         |
| 2008            | 97,581         |         | 519,382          | 212,568        | 145,696        |         |         | 649,088          | 221,567        | 184,664          | 105,693        |
| 2009            |                |         |                  | 36,293         | 61,675         |         |         |                  | 13,397         | 301,999          | 46,064         |
| 2010            |                |         | 252,573          | 233,218        | 136,670        |         |         | 107,984          | 108,253        | 158,267          | 81,071         |
| <b>TOTAL</b>    | <b>406,672</b> |         | <b>2,434,647</b> | <b>819,048</b> | <b>684,834</b> |         |         | <b>1,473,557</b> | <b>795,811</b> | <b>1,054,905</b> | <b>408,824</b> |
| O.D.            |                |         |                  |                | 4,198          |         |         |                  |                | 1,233            |                |

| TRANSLATED LOSSES |                |               |                  |                  |                |              |               |                  |                  |                  |                |
|-------------------|----------------|---------------|------------------|------------------|----------------|--------------|---------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR       | INDEMNITY      |               |                  |                  |                | MEDICAL      |               |                  |                  |                  |                |
|                   | DEATH          | P . T .       | MAJOR            | MINOR            | TEMP           | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006              | 386,364        |               | 1,632,363        | 433,525          | 219,951        |              |               | 1,283,277        | 649,616          | 318,136          | 116,252        |
| 2007              | 11             | 7,845         | 557,262          | 19,719           | 267,092        | 4            | 1,871         | 268,154          | 17,613           | 298,610          | 56,444         |
| 2008              | 111,865        | 17,517        | 645,383          | 260,231          | 178,305        | 312          | 26,895        | 1,050,135        | 313,935          | 249,671          | 104,425        |
| 2009              | 54             | 1,566         | 48,158           | 45,932           | 64,969         | 94           | 4,954         | 67,528           | 57,602           | 334,753          | 46,709         |
| 2010              | 406            | 32,288        | 777,219          | 271,856          | 143,074        | 1,128        | 24,052        | 406,008          | 140,207          | 139,921          | 80,747         |
| <b>TOTAL</b>      | <b>498,700</b> | <b>59,216</b> | <b>3,660,385</b> | <b>1,031,263</b> | <b>873,391</b> | <b>1,538</b> | <b>57,772</b> | <b>3,075,102</b> | <b>1,178,973</b> | <b>1,341,091</b> | <b>404,577</b> |
| O.D.              |                | 45            | 1,294            | 697              | 4,303          |              | 18            | 233              | 181              | 1,363            |                |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |
|--------------------------|------------|-------------|-----------|--------|-----------------|
| TOTAL TRANS. LOSSES PG B | 7,354,303  | 4,431,262   | 404,577   |        |                 |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |
| IBNR + FREQUENCY ADJUST. | -1,901,500 | -596,701    | 1,430     |        |                 |
| TOTAL LOSSES             | 5,452,803  | 3,834,561   | 406,007   |        |                 |
| EXPECTED LOSSES          | 4,960,146  | 2,746,855   | 342,533   |        |                 |
| CREDIBILITY              | .09        | .21         | .32       |        |                 |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |
| INDICATED (PRE-TEST)     | 1.656      | 1.164       | .123      | 2.943  |                 |
| INDICATED (POST-TEST)    | 1.689      | 1.187       | .125      | 3.001  |                 |
| PRES. ON RATE LEVEL      | 1.435      | .795        | .099      | 2.329  |                 |
| DERIVED BY FORMULA       | 1.458      | .877        | .107      | 2.442  |                 |
| UNDERLYING PRES. RATE    | 1.506      | .834        | .104      | 2.444  |                 |
| PROPOSED                 | 1.458      | .877        | .107      | 2.442  |                 |
| <b>IND. RATES</b>        |            |             |           |        |                 |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       |
| IND. RATES               |            |             |           | 2.65   | MINIMUM PREMIUM |
| MAN. RATES               | 2.70       | 2.71        | 2.66      | + 2.65 | PRESENT         |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |           |           |            |            |  |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|-----------|------------|------------|--|
|              |                  |                    |                     | DEATH           | P . T .  | MAJOR     | MINOR     | TEMP       | ALL        |  |
| 2006         | 82,831           | 3,248,164          | 3.921               | 1               |          | 5         | 7         | 26         | 39         |  |
| 2007         | 81,523           | 1,673,728          | 2.053               |                 |          | 4         | 4         | 28         | 36         |  |
| 2008         | 70,427           | 2,546,134          | 3.615               | 1               |          | 5         | 4         | 23         | 33         |  |
| 2009         | 72,649           | 4,457,489          | 6.135               |                 | 1        | 1         | 9         | 30         | 41         |  |
| 2010         | 85,170           | 979,786            | 1.150               |                 |          |           | 3         | 16         | 19         |  |
| <b>TOTAL</b> | <b>392,600</b>   | <b>12,905,301</b>  | <b>3.287</b>        | <b>2</b>        | <b>1</b> | <b>15</b> | <b>27</b> | <b>123</b> | <b>168</b> |  |

| REPORTED LOSSES |                |                |                  |                  |                |              |                  |                  |                |                  |                |
|-----------------|----------------|----------------|------------------|------------------|----------------|--------------|------------------|------------------|----------------|------------------|----------------|
| MANUAL YEAR     | INDEMNITY      |                |                  |                  |                | MEDICAL      |                  |                  |                |                  |                |
|                 | DEATH          | P . T .        | MAJOR            | MINOR            | TEMP           | DEATH        | P . T .          | MAJOR            | MINOR          | TEMP             | MED. ONLY      |
| 2006            | 257,802        |                | 1,202,649        | 250,064          | 129,233        | 4,099        |                  | 677,477          | 394,443        | 189,994          | 142,403        |
| 2007            |                |                | 620,452          | 137,089          | 156,415        |              |                  | 201,844          | 60,612         | 341,410          | 155,906        |
| 2008            | 346,050        |                | 873,802          | 218,429          | 190,832        | 977          |                  | 337,419          | 87,199         | 345,485          | 145,941        |
| 2009            |                | 652,508        | 177,388          | 249,667          | 269,341        |              | 1,755,272        | 176,168          | 203,723        | 725,376          | 248,046        |
| 2010            |                |                | 219,580          | 119,530          |                |              |                  |                  | 121,000        | 249,077          | 270,599        |
| <b>TOTAL</b>    | <b>603,852</b> | <b>652,508</b> | <b>2,874,291</b> | <b>1,074,829</b> | <b>865,351</b> | <b>5,076</b> | <b>1,755,272</b> | <b>1,392,908</b> | <b>866,977</b> | <b>1,851,342</b> | <b>962,895</b> |

| TRANSLATED LOSSES |                |                |                  |                  |                  |               |                |                  |                  |                  |                |
|-------------------|----------------|----------------|------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR       | INDEMNITY      |                |                  |                  |                  | MEDICAL       |                |                  |                  |                  |                |
|                   | DEATH          | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH         | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006              | 322,253        |                | 1,546,296        | 330,834          | 195,656          | 7,468         |                | 1,396,486        | 574,703          | 297,909          | 141,549        |
| 2007              | 167            | 11,606         | 817,331          | 179,166          | 216,355          | 32            | 3,019          | 434,125          | 95,711           | 493,218          | 149,046        |
| 2008              | 396,079        | 32,019         | 1,180,429        | 280,594          | 235,362          | 2,186         | 18,782         | 754,564          | 154,204          | 444,661          | 144,190        |
| 2009              | 448            | 198,757        | 528,957          | 301,434          | 291,808          | 6,172         | 774,316        | 705,009          | 332,827          | 821,486          | 251,519        |
| 2010              | 309            | 17,619         | 458,071          | 228,039          | 118,799          | 577           | 13,182         | 285,910          | 160,382          | 207,852          | 269,517        |
| <b>TOTAL</b>      | <b>719,256</b> | <b>260,001</b> | <b>4,531,084</b> | <b>1,320,067</b> | <b>1,057,980</b> | <b>16,435</b> | <b>809,299</b> | <b>3,576,094</b> | <b>1,317,827</b> | <b>2,265,126</b> | <b>955,821</b> |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 9,912,169  | 5,961,000   | 955,821   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -2,714,327 | -833,508    | 3,919     |        |                 |       |
| TOTAL LOSSES             | 7,197,842  | 5,127,492   | 959,740   |        |                 |       |
| EXPECTED LOSSES          | 7,392,658  | 4,016,297   | 820,533   |        |                 |       |
| CREDIBILITY              | .10        | .24         | .36       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.833      | 1.306       | .244      | 3.383  |                 |       |
| INDICATED (POST-TEST)    | 1.870      | 1.332       | .249      | 3.451  |                 |       |
| PRES. ON RATE LEVEL      | 1.795      | .975        | .199      | 2.969  |                 |       |
| DERIVED BY FORMULA       | 1.803      | 1.061       | .217      | 3.081  |                 |       |
| UNDERLYING PRES. RATE    | 1.883      | 1.023       | .209      | 3.115  |                 |       |
| PROPOSED                 | 1.803      | 1.061       | .217      | 3.081  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 3.343 |
| IND. RATES               |            |             |           | 3.34   | MINIMUM PREMIUM |       |
| MAN. RATES               | 3.38       | 3.37        | 3.39      | + 3.34 | PRESENT         |       |

+PROPOSED



| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED |  |  | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES |         |          |           |           |           |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|----------|-----------|-----------|-----------|
|              |                  |                    |                     |  |  |                               | DEATH           | P . T . | MAJOR    | MINOR     | TEMP      | ALL       |
| 2006         | 37,364           | 529,304            | 1.416               |  |  | 37,364                        |                 |         | 1        | 4         | 10        | 15        |
| 2007         | 38,431           | 1,396,752          | 3.634               |  |  | 38,431                        |                 |         | 2        | 5         | 17        | 24        |
| 2008         | 37,192           | 1,133,384          | 3.047               |  |  | 37,192                        |                 |         | 2        | 3         | 12        | 17        |
| 2009         | 40,127           | 1,414,791          | 3.525               |  |  | 40,127                        |                 |         | 2        | 2         | 10        | 14        |
| 2010         | 45,836           | 667,084            | 1.455               |  |  | 45,836                        |                 |         |          | 2         | 17        | 19        |
| <b>TOTAL</b> | <b>198,950</b>   | <b>5,141,315</b>   | <b>2.584</b>        |  |  | <b>198,950</b>                |                 |         | <b>7</b> | <b>16</b> | <b>66</b> | <b>89</b> |

| REPORTED LOSSES |           |         |                  |                |                |         |         |                  |                |                |                |
|-----------------|-----------|---------|------------------|----------------|----------------|---------|---------|------------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                |                | MEDICAL |         |                  |                |                |                |
|                 | DEATH     | P . T . | MAJOR            | MINOR          | TEMP           | DEATH   | P . T . | MAJOR            | MINOR          | TEMP           | MED. ONLY      |
| 2006            |           |         | 161,061          | 64,913         | 129,082        |         |         | 32,481           | 20,988         | 67,472         | 53,307         |
| 2007            |           |         | 251,541          | 200,526        | 248,651        |         |         | 285,594          | 203,877        | 144,241        | 62,322         |
| 2008            |           |         | 312,534          | 97,441         | 95,993         |         |         | 115,645          | 275,880        | 161,702        | 74,189         |
| 2009            |           |         | 291,131          | 142,231        | 105,559        |         |         | 667,037          | 17,905         | 170,336        | 20,592         |
| 2010            |           |         |                  | 115,247        | 220,288        |         |         |                  | 49,793         | 209,813        | 71,943         |
| <b>TOTAL</b>    |           |         | <b>1,016,267</b> | <b>620,358</b> | <b>799,573</b> |         |         | <b>1,100,757</b> | <b>568,443</b> | <b>753,564</b> | <b>282,353</b> |

| TRANSLATED LOSSES |            |               |                  |                |                |              |               |                  |                |                |                |
|-------------------|------------|---------------|------------------|----------------|----------------|--------------|---------------|------------------|----------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY  |               |                  |                |                | MEDICAL      |               |                  |                |                |                |
|                   | DEATH      | P . T .       | MAJOR            | MINOR          | TEMP           | DEATH        | P . T .       | MAJOR            | MINOR          | TEMP           | MED. ONLY      |
| 2006              |            |               | 212,762          | 85,880         | 195,430        |              |               | 70,646           | 30,580         | 105,796        | 52,987         |
| 2007              | 244        | 4,946         | 352,422          | 257,298        | 339,995        | 111          | 4,345         | 619,736          | 285,263        | 212,693        | 59,580         |
| 2008              | 123        | 11,695        | 431,157          | 123,994        | 116,660        | 274          | 9,601         | 346,898          | 356,377        | 217,149        | 73,299         |
| 2009              | 220        | 15,174        | 441,761          | 171,004        | 119,858        | 310          | 45,809        | 967,253          | 92,515         | 202,170        | 20,880         |
| 2010              | 272        | 14,842        | 407,579          | 195,320        | 196,856        | 345          | 7,919         | 176,736          | 99,540         | 170,139        | 71,655         |
| <b>TOTAL</b>      | <b>859</b> | <b>46,657</b> | <b>1,845,681</b> | <b>833,496</b> | <b>968,799</b> | <b>1,040</b> | <b>67,674</b> | <b>2,181,269</b> | <b>864,275</b> | <b>907,947</b> | <b>278,401</b> |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 4,143,180  | 3,574,517   | 278,401   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -1,360,252 | -498,013    | 1,371     |        |                 |       |
| TOTAL LOSSES             | 2,782,928  | 3,076,504   | 279,772   |        |                 |       |
| EXPECTED LOSSES          | 3,782,039  | 2,451,064   | 274,551   |        |                 |       |
| CREDIBILITY              | .06        | .15         | .23       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.399      | 1.546       | .141      | 3.086  |                 |       |
| INDICATED (POST-TEST)    | 1.427      | 1.577       | .144      | 3.148  |                 |       |
| PRES. ON RATE LEVEL      | 1.812      | 1.174       | .131      | 3.117  |                 |       |
| DERIVED BY FORMULA       | 1.789      | 1.234       | .134      | 3.157  |                 |       |
| UNDERLYING PRES. RATE    | 1.901      | 1.232       | .138      | 3.271  |                 |       |
| PROPOSED                 | 1.784      | 1.230       | .134      | 3.148  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 3.416 |
| IND. RATES               |            |             |           | 3.42   | MINIMUM PREMIUM |       |
| MAN. RATES               | 3.96       | 3.68        | 3.56      | + 3.42 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |       |           |           |           |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-------|-----------|-----------|-----------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR | TEMP      | ALL       |           |
| 2006         | 21,549           | 397,155            | 1.843               |                 |         |          |       | 1         | 21        | 22        |
| 2007         | 23,453           | 698,275            | 2.977               |                 |         | 2        |       |           | 13        | 15        |
| 2008         | 27,737           | 1,134,636          | 4.090               |                 |         | 3        |       | 4         | 9         | 16        |
| 2009         | 24,781           | 322,366            | 1.300               |                 |         |          |       | 5         | 8         | 13        |
| 2010         | 26,746           | 2,293,055          | 8.573               |                 |         | 1        |       |           | 17        | 18        |
| <b>TOTAL</b> | <b>124,266</b>   | <b>4,845,487</b>   | <b>3.899</b>        |                 |         | <b>6</b> |       | <b>10</b> | <b>68</b> | <b>84</b> |
| O.D.         |                  | 1,915              | .001                |                 |         |          |       |           |           |           |

| REPORTED LOSSES |           |         |                  |                |                |         |         |                  |                |                |                |
|-----------------|-----------|---------|------------------|----------------|----------------|---------|---------|------------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                |                | MEDICAL |         |                  |                |                |                |
|                 | DEATH     | P . T . | MAJOR            | MINOR          | TEMP           | DEATH   | P . T . | MAJOR            | MINOR          | TEMP           | MED. ONLY      |
| 2006            |           |         |                  | 63,945         | 126,165        |         |         |                  | 12,267         | 146,810        | 47,968         |
| 2007            |           |         | 390,095          |                | 104,641        |         |         | 64,168           |                | 92,269         | 47,102         |
| 2008            |           |         | 447,544          | 189,022        | 19,899         |         |         | 86,571           | 263,383        | 76,724         | 51,493         |
| 2009            |           |         |                  | 163,595        | 20,447         |         |         |                  | 52,777         | 43,435         | 42,112         |
| 2010            |           |         | 456,135          |                | 115,428        |         |         | 1,460,000        |                | 226,028        | 35,464         |
| <b>TOTAL</b>    |           |         | <b>1,293,774</b> | <b>416,562</b> | <b>386,580</b> |         |         | <b>1,610,739</b> | <b>328,427</b> | <b>585,266</b> | <b>224,139</b> |
| O.D.            |           |         |                  |                |                |         |         |                  |                |                | 1,915          |

| TRANSLATED LOSSES |            |               |                  |                |                |              |               |                  |                |                |                |
|-------------------|------------|---------------|------------------|----------------|----------------|--------------|---------------|------------------|----------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY  |               |                  |                |                | MEDICAL      |               |                  |                |                |                |
|                   | DEATH      | P . T .       | MAJOR            | MINOR          | TEMP           | DEATH        | P . T .       | MAJOR            | MINOR          | TEMP           | MED. ONLY      |
| 2006              |            |               |                  | 84,599         | 191,012        |              |               |                  | 17,873         | 230,201        | 47,680         |
| 2007              |            | 7,151         | 505,586          | 5,674          | 143,731        |              | 948           | 135,328          | 3,966          | 133,033        | 45,030         |
| 2008              | 229        | 16,941        | 620,139          | 224,880        | 32,407         | 254          | 7,893         | 276,320          | 332,802        | 109,045        | 50,875         |
| 2009              | 221        | 4,456         | 137,697          | 164,350        | 28,755         | 215          | 2,504         | 50,165           | 57,867         | 51,806         | 42,702         |
| 2010              | 108        | 10,487        | 257,755          | 67,460         | 102,691        | 2,649        | 55,006        | 795,639          | 131,673        | 195,762        | 35,322         |
| <b>TOTAL</b>      | <b>558</b> | <b>39,035</b> | <b>1,521,177</b> | <b>546,963</b> | <b>498,596</b> | <b>3,118</b> | <b>66,351</b> | <b>1,257,452</b> | <b>544,181</b> | <b>719,847</b> | <b>221,609</b> |
| O.D.              |            |               |                  |                |                |              |               |                  |                |                | 1,852          |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 2,887,691  | 2,309,587   | 223,461   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -1,044,500 | -314,475    | 1,169     |        |                 |       |
| TOTAL LOSSES             | 1,843,191  | 1,995,112   | 224,630   |        |                 |       |
| EXPECTED LOSSES          | 2,906,582  | 1,545,869   | 241,076   |        |                 |       |
| CREDIBILITY              | .05        | .11         | .17       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.483      | 1.606       | .181      | 3.270  |                 |       |
| INDICATED (POST-TEST)    | 1.513      | 1.638       | .185      | 3.336  |                 |       |
| PRES. ON RATE LEVEL      | 2.228      | 1.186       | .185      | 3.599  |                 |       |
| DERIVED BY FORMULA       | 2.192      | 1.236       | .185      | 3.613  |                 |       |
| UNDERLYING PRES. RATE    | 2.339      | 1.244       | .194      | 3.777  |                 |       |
| PROPOSED                 | 2.184      | 1.231       | .184      | 3.599  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 3.905 |
| IND. RATES               |            |             |           | 3.91   | MINIMUM PREMIUM |       |
| MAN. RATES               | 4.39       | 4.19        | 4.11      | + 3.91 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |       |       |      |     |  |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|------|-----|--|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR | MINOR | TEMP | ALL |  |
| 2006         | 30,582           | 244                |                     |                 |         |       |       |      |     |  |
| 2007         | 45,062           |                    |                     |                 |         |       |       |      |     |  |
| 2008         | 31,116           | 673                | .002                |                 |         |       |       |      |     |  |
| 2009         | 28,469           |                    |                     |                 |         |       |       |      |     |  |
| 2010         | 34,656           |                    |                     |                 |         |       |       |      |     |  |
| <b>TOTAL</b> | <b>169,885</b>   | <b>917</b>         | <b>.001</b>         |                 |         |       |       |      |     |  |

| REPORTED LOSSES |           |         |       |       |      |         |         |       |       |      |            |
|-----------------|-----------|---------|-------|-------|------|---------|---------|-------|-------|------|------------|
| MANUAL YEAR     | INDEMNITY |         |       |       |      | MEDICAL |         |       |       |      |            |
|                 | DEATH     | P . T . | MAJOR | MINOR | TEMP | DEATH   | P . T . | MAJOR | MINOR | TEMP | MED. ONLY  |
| 2006            |           |         |       |       |      |         |         |       |       |      | 244        |
| 2008            |           |         |       |       |      |         |         |       |       |      | 673        |
| <b>TOTAL</b>    |           |         |       |       |      |         |         |       |       |      | <b>917</b> |

| TRANSLATED LOSSES |           |         |       |       |      |         |         |       |       |      |            |
|-------------------|-----------|---------|-------|-------|------|---------|---------|-------|-------|------|------------|
| MANUAL YEAR       | INDEMNITY |         |       |       |      | MEDICAL |         |       |       |      |            |
|                   | DEATH     | P . T . | MAJOR | MINOR | TEMP | DEATH   | P . T . | MAJOR | MINOR | TEMP | MED. ONLY  |
| 2006              |           |         |       |       |      |         |         |       |       |      | 243        |
| 2008              |           |         |       |       |      |         |         |       |       |      | 665        |
| <b>TOTAL</b>      |           |         |       |       |      |         |         |       |       |      | <b>908</b> |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B |         |             | 908       |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -54,444 | -360        |           |       |
| TOTAL LOSSES             |         |             | 908       |       |
| EXPECTED LOSSES          | 146,101 | 1,700       |           |       |
| CREDIBILITY              | .06     | .14         | .21       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .000        | .001      | .001  |
| INDICATED (POST-TEST)    | .000    | .000        | .001      | .001  |
| PRES. ON RATE LEVEL      | .082    | .001        | .000      | .083  |
| DERIVED BY FORMULA       | .077    | .001        | .000      | .078  |
| UNDERLYING PRES. RATE    | .086    | .001        | .000      | .087  |
| PROPOSED                 | .077    | .001        | .000      | .078  |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       |
|------------|--------|--------|--------|--------|-----------------|
| IND. RATES |        |        |        | .08    | MINIMUM PREMIUM |
| MAN. RATES | .11    | .10    | .09    | + .08  | PRESENT         |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |       |       |      |     |  |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|------|-----|--|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR | MINOR | TEMP | ALL |  |
| 2006         | 39,560           |                    |                     |                 |         |       |       |      |     |  |
| 2007         | 72,647           | 511                |                     |                 |         |       |       |      |     |  |
| 2008         | 60,030           | 122                |                     |                 |         |       |       |      |     |  |
| 2009         | 51,648           | 81                 |                     |                 |         |       |       |      |     |  |
| 2010         | 55,850           | 103                |                     |                 |         |       |       |      |     |  |
| <b>TOTAL</b> | <b>279,735</b>   | <b>817</b>         |                     |                 |         |       |       |      |     |  |

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

| TRANSLATED LOSSES |           |         |       |       |      |         |         |       |       |      |            |
|-------------------|-----------|---------|-------|-------|------|---------|---------|-------|-------|------|------------|
| MANUAL YEAR       | INDEMNITY |         |       |       |      | MEDICAL |         |       |       |      |            |
|                   | DEATH     | P . T . | MAJOR | MINOR | TEMP | DEATH   | P . T . | MAJOR | MINOR | TEMP | MED. ONLY  |
| 2007              |           |         |       |       |      |         |         |       |       |      | 489        |
| 2008              |           |         |       |       |      |         |         |       |       |      | 121        |
| 2009              |           |         |       |       |      |         |         |       |       |      | 82         |
| 2010              |           |         |       |       |      |         |         |       |       |      | 103        |
| <b>TOTAL</b>      |           |         |       |       |      |         |         |       |       |      | <b>795</b> |

|                          | SERIOUS  | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B |          |             | 795       |       |
| TOTAL TRANS. LOSSES PG A |          |             |           |       |
| IBNR + FREQUENCY ADJUST. | -107,643 | -587        |           |       |
| TOTAL LOSSES             |          |             | 795       |       |
| EXPECTED LOSSES          | 293,722  | 2,797       |           |       |
| CREDIBILITY              | .08      | .19         | .29       |       |
| PURE PREMIUMS            |          |             |           |       |
| INDICATED (PRE-TEST)     | .000     | .000        | .000      | .000  |
| INDICATED (POST-TEST)    | .000     | .000        | .000      | .000  |
| PRES. ON RATE LEVEL      | .100     | .001        | .000      | .101  |
| DERIVED BY FORMULA       | .092     | .001        | .000      | .093  |
| UNDERLYING PRES. RATE    | .105     | .001        | .000      | .106  |
| PROPOSED                 | .092     | .001        | .000      | .093  |

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

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED |  |  | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES |         |          |          |           |           |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|----------|----------|-----------|-----------|
|              |                  |                    |                     |  |  |                               | DEATH           | P . T . | MAJOR    | MINOR    | TEMP      | ALL       |
| 2006         | 8,335            | 194,977            | 2,339               |  |  | 8,335                         |                 |         | 1        | 1        | 1         | 3         |
| 2007         | 9,572            | 660,822            | 6,903               |  |  | 9,572                         |                 |         | 1        | 3        | 11        | 15        |
| 2008         | 10,358           | 520,310            | 5,023               |  |  | 10,358                        |                 |         | 2        |          | 6         | 8         |
| 2009         | 10,246           | 451,851            | 4,410               |  |  | 10,246                        |                 |         |          | 3        | 8         | 11        |
| 2010         | 10,243           | 118,821            | 1,160               |  |  | 10,243                        |                 |         |          |          | 4         | 4         |
| <b>TOTAL</b> | <b>48,754</b>    | <b>1,946,781</b>   | <b>3,993</b>        |  |  | <b>48,754</b>                 |                 |         | <b>4</b> | <b>7</b> | <b>30</b> | <b>41</b> |

| REPORTED LOSSES |           |         |                |                |                |         |         |                |                |                |                |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                |                |                | MEDICAL |         |                |                |                |                |
|                 | DEATH     | P . T . | MAJOR          | MINOR          | TEMP           | DEATH   | P . T . | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006            |           |         | 113,154        | 1,595          | 6,175          |         |         | 48,465         | 2,339          | 533            | 22,716         |
| 2007            |           |         | 152,644        | 50,121         | 40,417         |         |         | 150,000        | 129,947        | 76,241         | 61,452         |
| 2008            |           |         | 250,443        |                | 57,715         |         |         | 144,563        |                | 36,221         | 31,368         |
| 2009            |           |         |                | 101,260        | 54,306         |         |         |                | 103,294        | 165,189        | 27,802         |
| 2010            |           |         |                |                | 26,013         |         |         |                |                | 70,080         | 22,728         |
| <b>TOTAL</b>    |           |         | <b>516,241</b> | <b>152,976</b> | <b>184,626</b> |         |         | <b>343,028</b> | <b>235,580</b> | <b>348,264</b> | <b>166,066</b> |

| TRANSLATED LOSSES |            |               |                |                |                |            |               |                |                |                |                |
|-------------------|------------|---------------|----------------|----------------|----------------|------------|---------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY  |               |                |                |                | MEDICAL    |               |                |                |                |                |
|                   | DEATH      | P . T .       | MAJOR          | MINOR          | TEMP           | DEATH      | P . T .       | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006              |            |               | 149,476        | 2,110          | 9,349          |            |               | 105,411        | 3,408          | 836            | 22,580         |
| 2007              | 60         | 2,881         | 202,773        | 64,501         | 56,007         | 73         | 2,298         | 328,218        | 180,696        | 112,835        | 58,748         |
| 2008              | 8          | 8,618         | 319,265        | 10,336         | 69,505         | 37         | 7,508         | 302,582        | 11,960         | 48,078         | 30,992         |
| 2009              | 145        | 3,201         | 98,067         | 108,635        | 60,511         | 425        | 6,103         | 113,306        | 125,068        | 190,009        | 28,191         |
| 2010              | 18         | 921           | 27,598         | 12,487         | 22,205         | 72         | 1,630         | 38,591         | 21,897         | 55,250         | 22,637         |
| <b>TOTAL</b>      | <b>231</b> | <b>15,621</b> | <b>797,179</b> | <b>198,069</b> | <b>217,577</b> | <b>607</b> | <b>17,539</b> | <b>888,108</b> | <b>343,029</b> | <b>407,008</b> | <b>163,148</b> |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 1,719,285 | 1,165,683   | 163,148   |       |
| TOTAL TRANS. LOSSES PG A |           |             |           |       |
| IBNR + FREQUENCY ADJUST. | -431,065  | -155,555    | 741       |       |
| TOTAL LOSSES             | 1,288,220 | 1,010,128   | 163,889   |       |
| EXPECTED LOSSES          | 1,197,398 | 762,512     | 154,063   |       |
| CREDIBILITY              | .03       | .06         | .09       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 2.642     | 2.072       | .336      | 5.050 |
| INDICATED (POST-TEST)    | 2.695     | 2.113       | .343      | 5.151 |
| PRES. ON RATE LEVEL      | 2.316     | 1.475       | .298      | 4.089 |
| DERIVED BY FORMULA       | 2.327     | 1.513       | .302      | 4.142 |
| UNDERLYING PRES. RATE    | 2.456     | 1.564       | .316      | 4.336 |
| PROPOSED                 | 2.327     | 1.513       | .302      | 4.142 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 4.108 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 4.11   | MINIMUM PREMIUM |       |
| MAN. RATES | 4.97   | 4.63   | 4.40   | + 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        |
| 2006         | 71,585           | 1,590,964          | 2.222               |                 |         | 2        | 21        | 24         | 47         |
| 2007         | 74,244           | 2,555,559          | 3.442               | 2               |         | 4        | 16        | 19         | 41         |
| 2008         | 74,284           | 843,823            | 1.135               |                 |         | 1        | 5         | 23         | 29         |
| 2009         | 77,273           | 1,690,264          | 2.187               |                 |         | 1        | 10        | 33         | 44         |
| 2010         | 78,878           | 1,320,778          | 1.674               |                 |         | 1        | 7         | 27         | 35         |
| <b>TOTAL</b> | <b>376,264</b>   | <b>8,001,388</b>   | <b>2.127</b>        | <b>2</b>        |         | <b>9</b> | <b>59</b> | <b>126</b> | <b>196</b> |
| O.D.         |                  | 30,908             | .008                |                 |         |          |           | 2          | 2          |

| REPORTED LOSSES |                |         |                  |                |                  |                |         |                |                |                  |                |
|-----------------|----------------|---------|------------------|----------------|------------------|----------------|---------|----------------|----------------|------------------|----------------|
| MANUAL YEAR     | INDEMNITY      |         |                  |                |                  | MEDICAL        |         |                |                |                  |                |
|                 | DEATH          | P . T . | MAJOR            | MINOR          | TEMP             | DEATH          | P . T . | MAJOR          | MINOR          | TEMP             | MED. ONLY      |
| 2006            |                |         | 401,061          | 158,206        | 135,348          |                |         | 196,807        | 161,907        | 367,906          | 169,729        |
| 2007            | 451,551        |         | 621,983          | 160,141        | 265,914          | 229,902        |         | 215,459        | 357,741        | 151,508          | 101,360        |
| 2008            |                |         | 117,880          | 8,455          | 120,902          |                |         | 147,709        | 55,956         | 270,092          | 122,829        |
| 2009            |                |         | 157,843          | 294,208        | 336,607          |                |         | 106,132        | 301,495        | 274,901          | 219,078        |
| 2010            |                |         | 121,591          | 170,151        | 226,445          |                |         | 41,353         | 68,066         | 403,286          | 289,886        |
| <b>TOTAL</b>    | <b>451,551</b> |         | <b>1,420,358</b> | <b>791,161</b> | <b>1,085,216</b> | <b>229,902</b> |         | <b>707,460</b> | <b>945,165</b> | <b>1,467,693</b> | <b>902,882</b> |
| O.D.            |                |         |                  |                | 10,342           |                |         |                |                | 18,731           | 1,835          |

| TRANSLATED LOSSES |                |               |                  |                  |                  |                |               |                  |                  |                  |                |
|-------------------|----------------|---------------|------------------|------------------|------------------|----------------|---------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR       | INDEMNITY      |               |                  |                  |                  | MEDICAL        |               |                  |                  |                  |                |
|                   | DEATH          | P . T .       | MAJOR            | MINOR            | TEMP             | DEATH          | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006              |                |               | 529,802          | 209,308          | 204,914          |                |               | 428,055          | 235,899          | 576,874          | 168,711        |
| 2007              | 555,283        | 11,672        | 825,566          | 210,492          | 364,889          | 402,199        | 3,405         | 492,744          | 491,611          | 225,717          | 96,900         |
| 2008              | 13             | 4,320         | 162,933          | 20,937           | 141,180          | 85             | 8,508         | 344,723          | 98,261           | 345,165          | 121,355        |
| 2009              | 448            | 17,973        | 536,080          | 354,321          | 362,404          | 1,259          | 24,609        | 504,512          | 346,034          | 328,452          | 222,145        |
| 2010              | 365            | 24,771        | 631,911          | 252,958          | 210,447          | 837            | 18,795        | 376,871          | 178,910          | 326,274          | 288,726        |
| <b>TOTAL</b>      | <b>556,109</b> | <b>58,736</b> | <b>2,686,292</b> | <b>1,048,016</b> | <b>1,283,834</b> | <b>404,380</b> | <b>55,317</b> | <b>2,146,905</b> | <b>1,350,715</b> | <b>1,802,482</b> | <b>897,837</b> |
| O.D.              | 6              | 313           | 9,449            | 4,287            | 9,574            | 12             | 282           | 6,786            | 3,946            | 19,129           | 1,824          |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 5,924,587  | 5,521,983   | 899,661   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -2,114,315 | -723,429    | 4,413     |        |                 |       |
| TOTAL LOSSES             | 3,810,272  | 4,798,554   | 904,074   |        |                 |       |
| EXPECTED LOSSES          | 5,824,566  | 3,521,831   | 925,610   |        |                 |       |
| CREDIBILITY              | .10        | .23         | .35       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.013      | 1.275       | .240      | 2.528  |                 |       |
| INDICATED (POST-TEST)    | 1.033      | 1.301       | .245      | 2.579  |                 |       |
| PRES. ON RATE LEVEL      | 1.471      | .890        | .234      | 2.595  |                 |       |
| DERIVED BY FORMULA       | 1.427      | .985        | .238      | 2.650  |                 |       |
| UNDERLYING PRES. RATE    | 1.548      | .936        | .246      | 2.730  |                 |       |
| PROPOSED                 | 1.397      | .965        | .233      | 2.595  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 2.666 |
| IND. RATES               |            |             |           | 2.67   | MINIMUM PREMIUM |       |
| MAN. RATES               | 2.96       | 2.93        | 2.83      | + 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 |          |
| 2006         | 635              | 43,439             | 6.840               |                 |         |       | 3        |          |     | 3        |
| 2007         | 423              | 881                | .208                |                 |         |       |          |          |     |          |
| 2008         | 388              | 15,075             | 3.885               |                 |         |       | 1        |          |     | 1        |
| 2009         | 236              | 16,732             | 7.089               |                 |         |       | 1        |          |     | 1        |
| 2010         | 1,279            | 9,680              | .756                |                 |         |       | 1        | 1        |     | 2        |
| <b>TOTAL</b> | <b>2,961</b>     | <b>85,807</b>      | <b>2.898</b>        |                 |         |       | <b>6</b> | <b>1</b> |     | <b>7</b> |

| REPORTED LOSSES |           |         |       |               |           |         |         |       |               |              |               |
|-----------------|-----------|---------|-------|---------------|-----------|---------|---------|-------|---------------|--------------|---------------|
| MANUAL YEAR     | INDEMNITY |         |       |               |           | MEDICAL |         |       |               |              |               |
|                 | DEATH     | P . T . | MAJOR | MINOR         | TEMP      | DEATH   | P . T . | MAJOR | MINOR         | TEMP         | MED. ONLY     |
| 2006            |           |         |       | 16,157        |           |         |         |       | 14,271        |              | 13,011        |
| 2007            |           |         |       |               |           |         |         |       |               |              | 881           |
| 2008            |           |         |       | 10,911        |           |         |         |       | 3,138         |              | 1,026         |
| 2009            |           |         |       | 4,506         |           |         |         |       | 12,226        |              |               |
| 2010            |           |         |       | 1,080         | 88        |         |         |       | 7,000         | 1,162        | 350           |
| <b>TOTAL</b>    |           |         |       | <b>32,654</b> | <b>88</b> |         |         |       | <b>36,635</b> | <b>1,162</b> | <b>15,268</b> |

| TRANSLATED LOSSES |           |            |              |               |            |           |            |               |               |              |               |
|-------------------|-----------|------------|--------------|---------------|------------|-----------|------------|---------------|---------------|--------------|---------------|
| MANUAL YEAR       | INDEMNITY |            |              |               |            | MEDICAL   |            |               |               |              |               |
|                   | DEATH     | P . T .    | MAJOR        | MINOR         | TEMP       | DEATH     | P . T .    | MAJOR         | MINOR         | TEMP         | MED. ONLY     |
| 2006              |           |            |              | 21,375        |            |           |            |               | 20,792        |              | 12,933        |
| 2007              |           |            |              |               |            |           |            |               |               |              | 842           |
| 2008              | 12        | 99         | 3,378        | 12,251        | 252        | 2         | 38         | 1,088         | 3,828         | 129          | 1,014         |
| 2009              | 5         | 115        | 3,618        | 4,432         | 215        | 50        | 434        | 9,731         | 11,920        | 880          |               |
| 2010              | 1         | 65         | 1,722        | 880           | 154        | 21        | 461        | 9,247         | 5,140         | 1,581        | 349           |
| <b>TOTAL</b>      | <b>18</b> | <b>279</b> | <b>8,718</b> | <b>38,938</b> | <b>621</b> | <b>73</b> | <b>933</b> | <b>20,066</b> | <b>41,680</b> | <b>2,590</b> | <b>15,138</b> |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 30,087  | 83,829      | 15,138    |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -7,947  | -2,007      | 17        |       |
| TOTAL LOSSES             | 22,140  | 81,822      | 15,155    |       |
| EXPECTED LOSSES          | 23,540  | 10,748      | 2,281     |       |
| CREDIBILITY              | .00     | .01         | .01       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .748    | 2.763       | .512      | 4.023 |
| INDICATED (POST-TEST)    | .763    | 2.818       | .522      | 4.103 |
| PRES. ON RATE LEVEL      | .756    | .345        | .073      | 1.174 |
| DERIVED BY FORMULA       | .756    | .370        | .077      | 1.203 |
| UNDERLYING PRES. RATE    | .795    | .363        | .077      | 1.235 |
| PROPOSED                 | .756    | .370        | .077      | 1.203 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       |
|------------|--------|--------|--------|--------|-----------------|
| IND. RATES |        |        |        | 1.24   | MINIMUM PREMIUM |
| MAN. RATES | 1.32   | 1.29   | 1.28   | + 1.24 | 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         |
| 2006         | 431,495          | 10,077,120         | 2.335               |  |  | 431,495                       |                 |          | 14        | 53         | 183        | 250         |
| 2007         | 400,640          | 12,308,961         | 3.072               |  |  | 400,640                       |                 |          | 20        | 52         | 198        | 270         |
| 2008         | 402,702          | 10,981,729         | 2.727               |  |  | 402,702                       |                 |          | 24        | 36         | 140        | 200         |
| 2009         | 473,769          | 8,507,082          | 1.795               |  |  | 473,769                       |                 |          | 11        | 49         | 150        | 210         |
| 2010         | 497,513          | 9,494,427          | 1.908               |  |  | 497,513                       |                 | 1        | 2         | 38         | 188        | 229         |
| <b>TOTAL</b> | <b>2,206,119</b> | <b>51,369,319</b>  | <b>2.328</b>        |  |  | <b>2,206,119</b>              |                 | <b>1</b> | <b>71</b> | <b>228</b> | <b>859</b> | <b>1159</b> |
| O.D.         |                  | 405,061            | .018                |  |  |                               |                 |          |           | 2          | 3          | 5           |

| REPORTED LOSSES |           |                |                   |                  |                  |         |                  |                  |                  |                  |                  |
|-----------------|-----------|----------------|-------------------|------------------|------------------|---------|------------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY |                |                   |                  |                  | MEDICAL |                  |                  |                  |                  |                  |
|                 | DEATH     | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH   | P . T .          | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            |           |                | 1,990,250         | 1,577,372        | 1,433,816        |         |                  | 1,482,062        | 1,006,904        | 1,476,533        | 1,110,183        |
| 2007            |           |                | 3,508,027         | 1,761,211        | 1,233,053        |         |                  | 1,594,042        | 1,372,540        | 1,693,790        | 1,146,298        |
| 2008            |           |                | 4,250,922         | 1,165,862        | 869,001          |         |                  | 1,480,469        | 855,114          | 1,197,966        | 1,162,395        |
| 2009            |           |                | 2,021,053         | 1,458,513        | 1,152,441        |         |                  | 545,408          | 883,708          | 1,362,929        | 1,083,030        |
| 2010            |           | 380,225        | 293,198           | 1,308,753        | 1,374,290        |         | 1,500,204        | 136,771          | 986,508          | 2,321,108        | 1,193,370        |
| <b>TOTAL</b>    |           | <b>380,225</b> | <b>12,063,450</b> | <b>7,271,711</b> | <b>6,062,601</b> |         | <b>1,500,204</b> | <b>5,238,752</b> | <b>5,104,774</b> | <b>8,052,326</b> | <b>5,695,276</b> |
| O.D.            |           |                |                   | 50,637           | 11,631           |         |                  |                  | 279,284          | 3,917            | 59,592           |

| TRANSLATED LOSSES |              |                |                   |                  |                  |               |                |                   |                  |                  |                  |
|-------------------|--------------|----------------|-------------------|------------------|------------------|---------------|----------------|-------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY    |                |                   |                  |                  | MEDICAL       |                |                   |                  |                  |                  |
|                   | DEATH        | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH         | P . T .        | MAJOR             | MINOR            | TEMP             | MED. ONLY        |
| 2006              |              |                | 2,516,554         | 2,086,862        | 2,170,801        |               |                | 2,665,174         | 1,467,059        | 2,315,208        | 1,103,522        |
| 2007              | 2,146        | 66,282         | 4,663,687         | 2,246,707        | 1,704,717        | 751           | 23,495         | 3,382,433         | 1,932,547        | 2,469,697        | 1,095,861        |
| 2008              | 1,459        | 156,574        | 5,768,212         | 1,476,836        | 1,078,782        | 1,138         | 88,235         | 3,452,543         | 1,229,086        | 1,569,994        | 1,148,446        |
| 2009              | 2,245        | 138,117        | 4,037,012         | 1,741,532        | 1,292,401        | 3,886         | 102,110        | 2,053,650         | 1,121,871        | 1,584,962        | 1,098,192        |
| 2010              | 2,418        | 268,819        | 3,776,303         | 1,707,298        | 1,283,191        | 11,146        | 736,024        | 2,782,636         | 1,428,177        | 1,930,044        | 1,188,597        |
| <b>TOTAL</b>      | <b>8,268</b> | <b>629,792</b> | <b>20,761,768</b> | <b>9,259,235</b> | <b>7,529,892</b> | <b>16,921</b> | <b>949,864</b> | <b>14,336,436</b> | <b>7,178,740</b> | <b>9,869,905</b> | <b>5,634,618</b> |
| O.D.              | 21           | 1,326          | 33,316            | 56,138           | 16,018           | 787           | 16,849         | 339,549           | 193,519          | 31,348           | 59,743           |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 37,094,897  | 34,134,795  | 5,694,361 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |             |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -11,260,756 | -5,333,537  | 30,660    |        |                 |       |
| TOTAL LOSSES             | 25,834,141  | 28,801,258  | 5,725,021 |        |                 |       |
| EXPECTED LOSSES          | 31,348,950  | 26,318,999  | 6,177,133 |        |                 |       |
| CREDIBILITY              | .32         | .75         | 1.00      |        |                 |       |
| <b>PURE PREMIUMS</b>     |             |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.171       | 1.306       | .260      | 2.737  |                 |       |
| INDICATED (POST-TEST)    | 1.194       | 1.332       | .265      | 2.791  |                 |       |
| PRES. ON RATE LEVEL      | 1.351       | 1.134       | .266      | 2.751  |                 |       |
| DERIVED BY FORMULA       | 1.301       | 1.283       | .265      | 2.849  |                 |       |
| UNDERLYING PRES. RATE    | 1.421       | 1.193       | .280      | 2.894  |                 |       |
| PROPOSED                 | 1.274       | 1.257       | .260      | 2.791  |                 |       |
| YEAR                     | 4-1-11      | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 2.868 |
| IND. RATES               |             |             |           | 2.87   | MINIMUM PREMIUM |       |
| MAN. RATES               | 2.94        | 2.99        | 3.00      | + 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         |
| 2006         | 430,380          | 10,297,122         | 2.392               |  |  | 430,380                       |                 |         | 19        | 11         | 226        | 256         |
| 2007         | 453,478          | 9,034,127          | 1.992               |  |  | 453,478                       | 1               |         | 15        | 25         | 158        | 199         |
| 2008         | 455,600          | 10,515,139         | 2.307               |  |  | 455,600                       |                 |         | 24        | 16         | 137        | 177         |
| 2009         | 458,337          | 11,246,651         | 2.453               |  |  | 458,337                       |                 |         | 15        | 36         | 183        | 234         |
| 2010         | 475,226          | 9,129,274          | 1.921               |  |  | 475,226                       |                 |         | 8         | 42         | 201        | 251         |
| <b>TOTAL</b> | <b>2,273,021</b> | <b>50,222,313</b>  | <b>2.209</b>        |  |  | <b>2,273,021</b>              | <b>1</b>        |         | <b>81</b> | <b>130</b> | <b>905</b> | <b>1117</b> |
| O.D.         |                  | 30,374             | .001                |  |  |                               |                 |         |           | 1          | 1          | 2           |

| REPORTED LOSSES |                |         |                   |                  |                  |         |         |                  |                  |                  |                  |
|-----------------|----------------|---------|-------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY      |         |                   |                  |                  | MEDICAL |         |                  |                  |                  |                  |
|                 | DEATH          | P . T . | MAJOR             | MINOR            | TEMP             | DEATH   | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            |                |         | 3,814,072         | 637,985          | 1,845,030        |         |         | 1,275,485        | 205,842          | 1,670,789        | 847,919          |
| 2007            | 122,432        |         | 2,783,052         | 773,220          | 1,334,403        |         |         | 1,015,551        | 535,349          | 1,742,743        | 727,377          |
| 2008            |                |         | 3,985,711         | 351,048          | 1,573,400        |         |         | 2,114,791        | 404,069          | 1,241,114        | 845,006          |
| 2009            |                |         | 2,893,769         | 1,298,662        | 1,842,591        |         |         | 1,344,797        | 1,098,204        | 1,813,516        | 955,112          |
| 2010            |                |         | 1,615,645         | 1,256,604        | 1,585,353        |         |         | 611,144          | 895,513          | 2,209,161        | 955,854          |
| <b>TOTAL</b>    | <b>122,432</b> |         | <b>15,092,249</b> | <b>4,317,519</b> | <b>8,180,777</b> |         |         | <b>6,361,768</b> | <b>3,138,977</b> | <b>8,677,323</b> | <b>4,331,268</b> |
| O.D.            |                |         |                   | 2,257            | 167              |         |         |                  | 207              | 4,752            | 22,991           |

| TRANSLATED LOSSES |                |                |                   |                  |                   |               |                |                   |                  |                   |                  |
|-------------------|----------------|----------------|-------------------|------------------|-------------------|---------------|----------------|-------------------|------------------|-------------------|------------------|
| MANUAL YEAR       | INDEMNITY      |                |                   |                  |                   | MEDICAL       |                |                   |                  |                   |                  |
|                   | DEATH          | P . T .        | MAJOR             | MINOR            | TEMP              | DEATH         | P . T .        | MAJOR             | MINOR            | TEMP              | MED. ONLY        |
| 2006              |                |                | 4,831,723         | 844,053          | 2,793,379         |               |                | 2,383,685         | 299,910          | 2,619,793         | 842,831          |
| 2007              | 151,452        | 51,562         | 3,651,606         | 1,015,475        | 1,828,837         | 291           | 14,979         | 2,162,418         | 792,666          | 2,521,761         | 695,372          |
| 2008              | 533            | 139,567        | 5,182,216         | 603,139          | 1,869,978         | 816           | 100,045        | 4,001,782         | 703,430          | 1,611,380         | 834,866          |
| 2009              | 2,173          | 176,737        | 5,134,820         | 1,745,325        | 2,009,137         | 5,050         | 177,383        | 3,624,250         | 1,468,753        | 2,116,412         | 968,484          |
| 2010              | 2,786          | 217,037        | 5,363,913         | 1,896,796        | 1,504,075         | 8,381         | 182,228        | 3,346,237         | 1,394,840        | 1,853,651         | 952,031          |
| <b>TOTAL</b>      | <b>156,944</b> | <b>584,903</b> | <b>24,164,278</b> | <b>6,104,788</b> | <b>10,005,406</b> | <b>14,538</b> | <b>474,635</b> | <b>15,518,372</b> | <b>4,659,599</b> | <b>10,722,997</b> | <b>4,293,584</b> |
| O.D.              | 2              | 3              | 229               | 2,809            | 248               |               |                | 142               | 413              | 6,839             | 22,590           |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 40,914,046  | 31,503,099  | 4,316,174 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |             |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -13,027,220 | -5,143,776  | 20,324    |        |                 |       |
| TOTAL LOSSES             | 27,886,826  | 26,359,323  | 4,336,498 |        |                 |       |
| EXPECTED LOSSES          | 35,845,541  | 25,003,231  | 4,273,280 |        |                 |       |
| CREDIBILITY              | .33         | .77         | 1.00      |        |                 |       |
| <b>PURE PREMIUMS</b>     |             |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.227       | 1.160       | .191      | 2.578  |                 |       |
| INDICATED (POST-TEST)    | 1.252       | 1.183       | .195      | 2.630  |                 |       |
| PRES. ON RATE LEVEL      | 1.498       | 1.046       | .179      | 2.723  |                 |       |
| DERIVED BY FORMULA       | 1.417       | 1.151       | .195      | 2.763  |                 |       |
| UNDERLYING PRES. RATE    | 1.577       | 1.100       | .188      | 2.865  |                 |       |
| PROPOSED                 | 1.397       | 1.134       | .192      | 2.723  |                 |       |
| YEAR                     | 4-1-11      | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 2.798 |
| IND. RATES               |             |             |           | 2.80   | MINIMUM PREMIUM |       |
| MAN. RATES               | 3.52        | 3.11        | 2.97      | + 2.80 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED |  |  | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES |         |           |           |            |            |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|-----------|-----------|------------|------------|
|              |                  |                    |                     |  |  |                               | DEATH           | P . T . | MAJOR     | MINOR     | TEMP       | ALL        |
| 2006         | 65,608           | 3,980,055          | 6.066               |  |  | 65,608                        |                 |         | 4         | 24        | 72         | 100        |
| 2007         | 65,654           | 4,645,128          | 7.075               |  |  | 65,654                        |                 |         | 8         | 22        | 65         | 95         |
| 2008         | 72,722           | 3,249,154          | 4.467               |  |  | 72,722                        |                 |         | 6         | 12        | 40         | 58         |
| 2009         | 73,411           | 1,848,346          | 2.517               |  |  | 73,411                        |                 |         | 1         | 13        | 30         | 44         |
| 2010         | 73,592           | 1,597,155          | 2.170               |  |  | 73,592                        |                 |         |           | 11        | 29         | 40         |
| <b>TOTAL</b> | <b>350,987</b>   | <b>15,319,838</b>  | <b>4.365</b>        |  |  | <b>350,987</b>                |                 |         | <b>19</b> | <b>82</b> | <b>236</b> | <b>337</b> |
| O.D.         |                  | 35,949             | .010                |  |  |                               |                 |         |           |           | 2          | 2          |

REPORTED LOSSES

| MANUAL YEAR  | INDEMNITY |         |                  |                  |                  | MEDICAL |         |                  |                  |                  |                  |
|--------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
|              | DEATH     | P . T . | MAJOR            | MINOR            | TEMP             | DEATH   | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006         |           |         | 663,996          | 879,661          | 680,751          |         |         | 217,704          | 622,704          | 651,132          | 264,107          |
| 2007         |           |         | 1,623,817        | 820,273          | 403,812          |         |         | 458,063          | 397,644          | 501,633          | 439,886          |
| 2008         |           |         | 1,162,420        | 589,462          | 252,902          |         |         | 390,851          | 209,395          | 394,900          | 249,224          |
| 2009         |           |         | 136,595          | 486,486          | 218,183          |         |         | 79,400           | 250,847          | 422,520          | 254,315          |
| 2010         |           |         | 456,466          | 231,632          |                  |         |         |                  | 328,850          | 389,154          | 191,053          |
| <b>TOTAL</b> |           |         | <b>3,586,828</b> | <b>3,232,348</b> | <b>1,787,280</b> |         |         | <b>1,146,018</b> | <b>1,809,440</b> | <b>2,359,339</b> | <b>1,398,585</b> |
| O.D.         |           |         |                  |                  | 2,471            |         |         |                  |                  | 9,923            | 23,555           |

TRANSLATED LOSSES

| MANUAL YEAR  | INDEMNITY    |                |                  |                  |                  | MEDICAL      |               |                  |                  |                  |                  |
|--------------|--------------|----------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|------------------|
|              | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006         |              |                | 877,139          | 1,163,792        | 1,030,655        |              |               | 473,506          | 907,280          | 1,020,975        | 262,522          |
| 2007         | 998          | 31,134         | 2,184,512        | 1,042,362        | 563,145          | 215          | 7,016         | 1,009,120        | 560,493          | 731,276          | 420,531          |
| 2008         | 701          | 45,274         | 1,662,752        | 708,827          | 318,867          | 280          | 23,135        | 911,259          | 310,513          | 512,908          | 246,233          |
| 2009         | 691          | 20,852         | 627,637          | 522,642          | 249,684          | 1,082        | 22,505        | 438,408          | 315,503          | 487,232          | 257,875          |
| 2010         | 640          | 36,032         | 934,386          | 465,951          | 232,562          | 1,322        | 29,113        | 618,567          | 345,957          | 338,032          | 190,289          |
| <b>TOTAL</b> | <b>3,030</b> | <b>133,292</b> | <b>6,286,426</b> | <b>3,903,574</b> | <b>2,394,913</b> | <b>2,899</b> | <b>81,769</b> | <b>3,450,860</b> | <b>2,439,746</b> | <b>3,090,423</b> | <b>1,377,450</b> |
| O.D.         |              | 5              | 161              | 106              | 3,200            |              | 3             | 471              | 517              | 13,467           | 23,767           |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 9,958,916  | 11,845,946  | 1,401,217 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -3,284,022 | -1,671,623  | 6,253     |        |                 |       |
| TOTAL LOSSES             | 6,674,894  | 10,174,323  | 1,407,470 |        |                 |       |
| EXPECTED LOSSES          | 9,094,073  | 8,185,017   | 1,305,672 |        |                 |       |
| CREDIBILITY              | .09        | .22         | .34       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.902      | 2.899       | .401      | 5.202  |                 |       |
| INDICATED (POST-TEST)    | 1.940      | 2.957       | .409      | 5.306  |                 |       |
| PRES. ON RATE LEVEL      | 2.462      | 2.217       | .354      | 5.033  |                 |       |
| DERIVED BY FORMULA       | 2.415      | 2.380       | .373      | 5.168  |                 |       |
| UNDERLYING PRES. RATE    | 2.591      | 2.332       | .372      | 5.295  |                 |       |
| PROPOSED                 | 2.415      | 2.380       | .373      | 5.168  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 5.311 |
| IND. RATES               |            |             |           | 5.31   | MINIMUM PREMIUM |       |
| MAN. RATES               | 5.24       | 5.41        | 5.49      | + 5.31 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |           |           |            |            |  |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|-----------|------------|------------|--|
|              |                  |                    |                     | DEATH           | P . T .  | MAJOR     | MINOR     | TEMP       | ALL        |  |
| 2006         | 168,706          | 3,914,746          | 2.320               |                 |          | 10        | 8         | 38         | 56         |  |
| 2007         | 169,277          | 3,351,667          | 1.979               |                 |          | 5         | 8         | 56         | 69         |  |
| 2008         | 159,376          | 3,083,776          | 1.934               |                 |          | 3         | 10        | 47         | 60         |  |
| 2009         | 163,862          | 2,842,784          | 1.734               |                 |          | 5         | 18        | 35         | 58         |  |
| 2010         | 168,898          | 2,084,395          | 1.234               |                 | 1        | 1         | 6         | 50         | 58         |  |
| <b>TOTAL</b> | <b>830,119</b>   | <b>15,277,368</b>  | <b>1.840</b>        |                 | <b>1</b> | <b>24</b> | <b>50</b> | <b>226</b> | <b>301</b> |  |
| O.D.         |                  | 196,158            | .023                |                 |          |           | 1         | 2          | 3          |  |

| REPORTED LOSSES |              |         |                  |                  |                  |               |         |                  |                |                  |                  |
|-----------------|--------------|---------|------------------|------------------|------------------|---------------|---------|------------------|----------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY    |         |                  |                  |                  | MEDICAL       |         |                  |                |                  |                  |
|                 | DEATH        | P . T . | MAJOR            | MINOR            | TEMP             | DEATH         | P . T . | MAJOR            | MINOR          | TEMP             | MED. ONLY        |
| 2006            |              |         | 1,401,648        | 379,066          | 345,305          |               |         | 901,658          | 153,512        | 315,984          | 417,573          |
| 2007            |              |         | 961,988          | 84,641           | 625,508          |               |         | 601,133          | 98,977         | 644,349          | 335,071          |
| 2008            |              |         | 566,983          | 431,472          | 313,200          |               |         | 489,443          | 294,626        | 607,840          | 380,212          |
| 2009            |              |         | 763,156          | 575,257          | 253,840          |               |         | 295,069          | 285,020        | 297,627          | 372,815          |
| 2010            | 3,253        |         | 131,828          | 298,406          | 393,780          | 57,364        |         | 50,261           | 144,947        | 612,750          | 391,806          |
| <b>TOTAL</b>    | <b>3,253</b> |         | <b>3,825,603</b> | <b>1,768,842</b> | <b>1,931,633</b> | <b>57,364</b> |         | <b>2,337,564</b> | <b>977,082</b> | <b>2,478,550</b> | <b>1,897,477</b> |
| O.D.            |              |         |                  | 65,165           | 67,903           |               |         |                  | 24,095         | 28,572           | 10,423           |

| TRANSLATED LOSSES |              |                |                  |                  |                  |               |                |                  |                  |                  |                  |
|-------------------|--------------|----------------|------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY    |                |                  |                  |                  | MEDICAL       |                |                  |                  |                  |                  |
|                   | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH         | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |              |                | 1,816,348        | 501,504          | 522,790          |               |                | 1,872,734        | 223,667          | 495,464          | 415,068          |
| 2007              | 104          | 15,180         | 1,086,168        | 126,997          | 852,219          | 53            | 7,545          | 1,078,569        | 162,512          | 931,174          | 320,328          |
| 2008              | 511          | 21,605         | 797,265          | 519,118          | 377,419          | 381           | 26,120         | 1,026,575        | 432,935          | 785,339          | 375,649          |
| 2009              | 859          | 50,936         | 1,488,193        | 651,633          | 303,227          | 1,285         | 41,897         | 874,572          | 353,863          | 357,568          | 378,034          |
| 2010              | 4,654        | 39,044         | 1,014,309        | 433,994          | 363,426          | 77,901        | 29,513         | 602,070          | 298,219          | 499,103          | 390,239          |
| <b>TOTAL</b>      | <b>6,128</b> | <b>126,765</b> | <b>6,202,283</b> | <b>2,233,246</b> | <b>2,419,081</b> | <b>79,620</b> | <b>105,075</b> | <b>5,454,520</b> | <b>1,471,196</b> | <b>3,068,648</b> | <b>1,879,318</b> |
| O.D.              | 76           | 593            | 20,587           | 73,440           | 102,933          | 20            | 312            | 8,820            | 29,918           | 43,724           | 10,371           |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 12,004,799 | 9,442,186   | 1,889,689 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -3,565,222 | -1,633,339  | 9,062     |        |                 |       |
| TOTAL LOSSES             | 8,439,577  | 7,808,847   | 1,898,751 |        |                 |       |
| EXPECTED LOSSES          | 9,720,694  | 7,869,528   | 1,942,478 |        |                 |       |
| CREDIBILITY              | .17        | .39         | .60       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.017      | .941        | .229      | 2.187  |                 |       |
| INDICATED (POST-TEST)    | 1.037      | .960        | .234      | 2.231  |                 |       |
| PRES. ON RATE LEVEL      | 1.113      | .901        | .223      | 2.237  |                 |       |
| DERIVED BY FORMULA       | 1.100      | .924        | .230      | 2.254  |                 |       |
| UNDERLYING PRES. RATE    | 1.171      | .948        | .234      | 2.353  |                 |       |
| PROPOSED                 | 1.092      | .917        | .228      | 2.237  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 2.298 |
| IND. RATES               |            |             |           | 2.30   | MINIMUM PREMIUM |       |
| MAN. RATES               | 2.48       | 2.41        | 2.44      | + 2.30 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |           |           |           |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|-----------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR     | TEMP      | ALL       |
| 2006         | 23,535           | 957,619            | 4,068               |                 |         | 1        | 5         | 19        | 25        |
| 2007         | 24,807           | 403,182            | 1,625               |                 |         | 1        | 1         | 8         | 10        |
| 2008         | 32,862           | 538,508            | 1,638               |                 |         |          | 1         | 18        | 19        |
| 2009         | 30,488           | 430,756            | 1,412               |                 |         |          | 2         | 12        | 14        |
| 2010         | 35,996           | 797,868            | 2,216               |                 |         |          | 1         | 8         | 10        |
| <b>TOTAL</b> | <b>147,688</b>   | <b>3,127,933</b>   | <b>2,118</b>        |                 |         | <b>1</b> | <b>10</b> | <b>65</b> | <b>78</b> |
| O.D.         |                  | 1,997              | .001                |                 |         |          |           |           |           |

| REPORTED LOSSES |                |         |                |                |                |               |         |               |                |                |                |
|-----------------|----------------|---------|----------------|----------------|----------------|---------------|---------|---------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY      |         |                |                |                | MEDICAL       |         |               |                |                |                |
|                 | DEATH          | P . T . | MAJOR          | MINOR          | TEMP           | DEATH         | P . T . | MAJOR         | MINOR          | TEMP           | MED. ONLY      |
| 2006            |                |         | 175,368        | 154,544        | 182,687        |               |         | 29,423        | 40,999         | 323,907        | 50,691         |
| 2007            |                |         | 122,165        | 11,183         | 80,277         |               |         | 25,365        | 4,464          | 111,226        | 48,502         |
| 2008            |                |         |                | 37,929         | 154,529        |               |         |               | 12,873         | 262,752        | 70,425         |
| 2009            |                |         |                | 44,905         | 116,648        |               |         |               | 69,350         | 127,799        | 72,054         |
| 2010            | 552,092        |         |                | 11,043         | 41,928         | 40,759        |         |               | 9,645          | 70,104         | 72,297         |
| <b>TOTAL</b>    | <b>552,092</b> |         | <b>297,533</b> | <b>259,604</b> | <b>576,069</b> | <b>40,759</b> |         | <b>54,788</b> | <b>137,331</b> | <b>895,788</b> | <b>313,969</b> |
| O.D.            |                |         |                |                |                |               |         |               |                |                | 1,997          |

| TRANSLATED LOSSES |                |              |                |                |                |               |              |                |                |                  |                |
|-------------------|----------------|--------------|----------------|----------------|----------------|---------------|--------------|----------------|----------------|------------------|----------------|
| MANUAL YEAR       | INDEMNITY      |              |                |                |                | MEDICAL       |              |                |                |                  |                |
|                   | DEATH          | P . T .      | MAJOR          | MINOR          | TEMP           | DEATH         | P . T .      | MAJOR          | MINOR          | TEMP             | MED. ONLY      |
| 2006              |                |              | 231,661        | 204,462        | 276,587        |               |              | 63,995         | 59,736         | 507,887          | 50,387         |
| 2007              | 13             | 2,258        | 161,165        | 16,834         | 109,464        | 2             | 377          | 55,894         | 9,700          | 160,204          | 46,368         |
| 2008              | 47             | 653          | 28,312         | 53,430         | 179,368        | 11            | 315          | 22,668         | 35,708         | 331,658          | 69,580         |
| 2009              | 76             | 2,357        | 72,009         | 63,530         | 121,764        | 285           | 4,354        | 79,236         | 86,453         | 146,246          | 73,063         |
| 2010              | 685,317        | 2,150        | 61,140         | 28,709         | 36,635         | 54,517        | 2,220        | 50,468         | 28,482         | 56,184           | 72,008         |
| <b>TOTAL</b>      | <b>685,453</b> | <b>7,418</b> | <b>554,287</b> | <b>366,965</b> | <b>723,818</b> | <b>54,815</b> | <b>7,266</b> | <b>272,261</b> | <b>220,079</b> | <b>1,202,179</b> | <b>311,406</b> |
| O.D.              |                |              |                |                |                |               |              |                |                |                  | 1,989          |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 1,581,500  | 2,513,041   | 313,395   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -1,109,995 | -357,463    | 1,577     |        |                 |       |
| TOTAL LOSSES             | 471,505    | 2,155,578   | 314,972   |        |                 |       |
| EXPECTED LOSSES          | 3,163,477  | 1,804,748   | 302,760   |        |                 |       |
| CREDIBILITY              | .05        | .12         | .19       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | .319       | 1.460       | .213      | 1.992  |                 |       |
| INDICATED (POST-TEST)    | .325       | 1.489       | .217      | 2.031  |                 |       |
| PRES. ON RATE LEVEL      | 2.036      | 1.162       | .195      | 3.393  |                 |       |
| DERIVED BY FORMULA       | 1.950      | 1.201       | .199      | 3.350  |                 |       |
| UNDERLYING PRES. RATE    | 2.142      | 1.222       | .205      | 3.569  |                 |       |
| PROPOSED                 | 1.950      | 1.201       | .199      | 3.350  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 3.442 |
| IND. RATES               |            |             |           | 3.44   | MINIMUM PREMIUM |       |
| MAN. RATES               | 4.01       | 3.83        | 3.70      | + 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        |
| 2006         | 136,588          | 5,797,632          | 4,244               |                 |         | 8         | 12         | 84         | 104        |
| 2007         | 203,854          | 7,741,300          | 3,797               |                 |         | 13        | 34         | 111        | 158        |
| 2008         | 201,860          | 6,391,795          | 3,166               |                 |         | 10        | 28         | 92         | 130        |
| 2009         | 203,743          | 6,310,303          | 3,097               |                 |         | 14        | 25         | 91         | 130        |
| 2010         | 198,436          | 4,420,305          | 2,227               |                 |         |           | 22         | 121        | 143        |
| <b>TOTAL</b> | <b>944,481</b>   | <b>30,661,335</b>  | <b>3,246</b>        |                 |         | <b>45</b> | <b>121</b> | <b>499</b> | <b>665</b> |
| O.D.         |                  | 69,184             | .007                |                 |         |           | 2          | 3          | 5          |

| REPORTED LOSSES |           |         |                  |                  |                  |         |         |                  |                  |                  |                  |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                  |                  | MEDICAL |         |                  |                  |                  |                  |
|                 | DEATH     | P . T . | MAJOR            | MINOR            | TEMP             | DEATH   | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            |           |         | 1,879,716        | 411,238          | 391,636          |         |         | 1,569,498        | 510,053          | 690,190          | 345,301          |
| 2007            |           |         | 2,249,104        | 1,167,482        | 769,164          |         |         | 669,347          | 1,673,509        | 804,223          | 408,471          |
| 2008            |           |         | 1,907,295        | 1,010,400        | 545,089          |         |         | 1,330,457        | 582,134          | 609,543          | 406,877          |
| 2009            |           |         | 2,412,530        | 768,970          | 697,378          |         |         | 466,374          | 588,415          | 841,540          | 535,096          |
| 2010            |           |         |                  | 559,884          | 1,157,487        |         |         |                  | 808,280          | 1,300,896        | 593,758          |
| <b>TOTAL</b>    |           |         | <b>8,448,645</b> | <b>3,917,974</b> | <b>3,560,754</b> |         |         | <b>4,035,676</b> | <b>4,162,391</b> | <b>4,246,392</b> | <b>2,289,503</b> |
| O.D.            |           |         |                  | 8,077            | 13,710           |         |         |                  | 12,006           | 19,630           | 15,761           |

| TRANSLATED LOSSES |              |                |                   |                  |                  |              |                |                  |                  |                  |                  |
|-------------------|--------------|----------------|-------------------|------------------|------------------|--------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY    |                |                   |                  |                  | MEDICAL      |                |                  |                  |                  |                  |
|                   | DEATH        | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |              |                | 2,043,957         | 544,068          | 592,934          |              |                | 2,325,630        | 743,150          | 1,082,223        | 343,229          |
| 2007              | 1,410        | 43,168         | 3,035,665         | 1,478,248        | 1,064,440        | 845          | 10,889         | 1,593,396        | 2,155,566        | 1,189,718        | 390,498          |
| 2008              | 1,206        | 68,307         | 2,512,745         | 1,215,824        | 672,302          | 791          | 63,025         | 2,459,748        | 824,854          | 810,191          | 401,994          |
| 2009              | 1,271        | 132,684        | 3,829,200         | 1,009,908        | 800,889          | 2,608        | 76,612         | 1,562,026        | 748,488          | 985,257          | 542,587          |
| 2010              | 1,380        | 75,234         | 2,072,630         | 990,781          | 1,030,849        | 3,557        | 79,558         | 1,709,980        | 957,962          | 1,102,362        | 591,383          |
| <b>TOTAL</b>      | <b>5,267</b> | <b>319,393</b> | <b>13,494,197</b> | <b>5,238,829</b> | <b>4,161,414</b> | <b>7,801</b> | <b>230,084</b> | <b>9,650,780</b> | <b>5,430,020</b> | <b>5,169,751</b> | <b>2,269,691</b> |
| O.D.              | 8            | 115            | 3,971             | 9,813            | 18,915           | 13           | 287            | 7,620            | 16,715           | 25,816           | 15,865           |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 23,719,536 | 20,071,273  | 2,285,556 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -7,507,286 | -2,647,982  | 9,963     |        |                 |       |
| TOTAL LOSSES             | 16,212,250 | 17,423,291  | 2,295,519 |        |                 |       |
| EXPECTED LOSSES          | 20,939,143 | 12,986,614  | 2,058,969 |        |                 |       |
| CREDIBILITY              | .18        | .43         | .65       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.717      | 1.845       | .243      | 3.805  |                 |       |
| INDICATED (POST-TEST)    | 1.751      | 1.882       | .248      | 3.881  |                 |       |
| PRES. ON RATE LEVEL      | 2.108      | 1.307       | .207      | 3.622  |                 |       |
| DERIVED BY FORMULA       | 2.044      | 1.554       | .234      | 3.832  |                 |       |
| UNDERLYING PRES. RATE    | 2.217      | 1.375       | .218      | 3.810  |                 |       |
| PROPOSED                 | 2.044      | 1.554       | .234      | 3.832  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 3.938 |
| IND. RATES               |            |             |           | 3.94   | MINIMUM PREMIUM |       |
| MAN. RATES               | 4.41       | 4.13        | 3.95      | + 3.94 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |       |      |          |           |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-------|------|----------|-----------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR | TEMP | ALL      |           |
| 2006         | 10,134           | 36,627             | .361                |                 |         |          |       |      | 2        | 2         |
| 2007         | 10,441           | 147,837            | 1.415               |                 |         |          |       |      | 1        | 5         |
| 2008         | 10,278           | 246,650            | 2.399               |                 |         |          |       |      | 2        | 4         |
| 2009         | 10,022           | 405,886            | 4.049               | 1               |         |          |       |      | 2        | 5         |
| 2010         | 9,747            | 271,955            | 2.790               |                 |         | 1        |       |      | 7        | 8         |
| <b>TOTAL</b> | <b>50,622</b>    | <b>1,108,955</b>   | <b>2.191</b>        | <b>1</b>        |         | <b>1</b> |       |      | <b>5</b> | <b>18</b> |
| O.D.         |                  | 4,733              | .009                |                 |         |          |       |      |          |           |

| REPORTED LOSSES |                |         |                |                |                |         |         |               |                |                |                |
|-----------------|----------------|---------|----------------|----------------|----------------|---------|---------|---------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY      |         |                |                |                | MEDICAL |         |               |                |                |                |
|                 | DEATH          | P . T . | MAJOR          | MINOR          | TEMP           | DEATH   | P . T . | MAJOR         | MINOR          | TEMP           | MED. ONLY      |
| 2006            |                |         |                |                | 10,783         |         |         |               |                | 13,837         | 12,007         |
| 2007            |                |         |                | 6,758          | 47,595         |         |         |               | 31,307         | 29,206         | 32,971         |
| 2008            |                |         |                | 117,769        | 19,333         |         |         |               | 67,978         | 21,672         | 19,898         |
| 2009            | 286,892        |         |                | 6,254          | 11,847         |         |         |               | 24,958         | 61,564         | 14,371         |
| 2010            |                |         | 141,927        |                | 27,052         |         |         | 28,073        |                | 50,816         | 24,087         |
| <b>TOTAL</b>    | <b>286,892</b> |         | <b>141,927</b> | <b>130,781</b> | <b>116,610</b> |         |         | <b>28,073</b> | <b>124,243</b> | <b>177,095</b> | <b>103,334</b> |
| O.D.            |                |         |                |                |                |         |         |               |                |                | 4,733          |

| TRANSLATED LOSSES |                |              |                |                |                |            |              |                |                |                |                |
|-------------------|----------------|--------------|----------------|----------------|----------------|------------|--------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY      |              |                |                |                | MEDICAL    |              |                |                |                |                |
|                   | DEATH          | P . T .      | MAJOR          | MINOR          | TEMP           | DEATH      | P . T .      | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006              |                |              |                |                | 16,325         |            |              |                |                | 21,696         | 11,935         |
| 2007              | 9              | 11           | 2,399          | 9,557          | 64,528         | 16         | 21           | 4,440          | 43,072         | 42,606         | 31,520         |
| 2008              | 137            | 1,095        | 38,539         | 133,598        | 25,041         | 59         | 882          | 25,066         | 84,613         | 30,125         | 19,659         |
| 2009              | 383,305        | 283          | 8,670          | 8,118          | 12,448         | 102        | 1,796        | 31,452         | 33,413         | 69,842         | 14,572         |
| 2010              | 55             | 8,379        | 186,251        | 27,016         | 27,928         | 219        | 4,753        | 76,277         | 20,267         | 41,328         | 23,991         |
| <b>TOTAL</b>      | <b>383,506</b> | <b>9,768</b> | <b>235,859</b> | <b>178,289</b> | <b>146,270</b> | <b>396</b> | <b>7,452</b> | <b>137,235</b> | <b>181,365</b> | <b>205,597</b> | <b>101,677</b> |
| O.D.              |                |              |                |                |                |            |              |                |                |                | 4,677          |

|                          | SERIOUS  | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|----------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 774,216  | 711,521     | 106,354   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |          |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -238,667 | -138,818    | 573       |        |                 |       |
| TOTAL LOSSES             | 535,549  | 572,703     | 106,927   |        |                 |       |
| EXPECTED LOSSES          | 648,468  | 665,679     | 126,049   |        |                 |       |
| CREDIBILITY              | .03      | .06         | .09       |        |                 |       |
| <b>PURE PREMIUMS</b>     |          |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.058    | 1.131       | .211      | 2.400  |                 |       |
| INDICATED (POST-TEST)    | 1.079    | 1.154       | .215      | 2.448  |                 |       |
| PRES. ON RATE LEVEL      | 1.218    | 1.250       | .236      | 2.704  |                 |       |
| DERIVED BY FORMULA       | 1.214    | 1.244       | .234      | 2.692  |                 |       |
| UNDERLYING PRES. RATE    | 1.281    | 1.315       | .249      | 2.845  |                 |       |
| PROPOSED                 | 1.214    | 1.244       | .234      | 2.692  |                 |       |
| <b>IND. RATES</b>        |          |             |           |        |                 |       |
| YEAR                     | 4-1-11   | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 2.766 |
| IND. RATES               |          |             |           | 2.77   | MINIMUM PREMIUM |       |
| MAN. RATES               | 3.28     | 3.10        | 2.95      | + 2.77 | 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        |
| 2006         | 120,363          | 1,434,304          | 1.191               |  |  | 120,363                       |                 |         | 2         | 3          | 31         | 36         |
| 2007         | 123,571          | 3,636,284          | 2.942               |  |  | 123,571                       |                 |         | 4         | 25         | 18         | 47         |
| 2008         | 146,605          | 6,034,193          | 4.115               |  |  | 146,605                       |                 |         | 6         | 58         | 45         | 109        |
| 2009         | 166,880          | 8,560,832          | 5.129               |  |  | 166,880                       |                 |         | 6         | 78         | 94         | 178        |
| 2010         | 167,990          | 6,800,593          | 4.048               |  |  | 167,990                       | 1               |         | 2         | 20         | 126        | 149        |
| <b>TOTAL</b> | <b>725,409</b>   | <b>26,466,206</b>  | <b>3.648</b>        |  |  | <b>725,409</b>                | <b>1</b>        |         | <b>20</b> | <b>184</b> | <b>314</b> | <b>519</b> |
| O.D.         |                  | 70,653             | .009                |  |  |                               |                 |         |           |            | 2          | 2          |

REPORTED LOSSES

| MANUAL YEAR  | INDEMNITY      |         |                  |                  |                  | MEDICAL       |         |                  |                  |                  |                  |
|--------------|----------------|---------|------------------|------------------|------------------|---------------|---------|------------------|------------------|------------------|------------------|
|              | DEATH          | P . T . | MAJOR            | MINOR            | TEMP             | DEATH         | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006         |                |         | 441,505          | 165,222          | 250,307          |               |         | 134,093          | 101,810          | 180,776          | 160,591          |
| 2007         |                |         | 1,007,573        | 747,759          | 178,239          |               |         | 680,224          | 372,820          | 209,426          | 440,243          |
| 2008         |                |         | 1,076,359        | 1,894,148        | 185,884          |               |         | 456,738          | 1,254,363        | 414,862          | 751,839          |
| 2009         |                |         | 871,807          | 2,451,719        | 715,661          |               |         | 395,331          | 1,912,162        | 1,322,053        | 892,099          |
| 2010         | 644,038        |         | 357,600          | 740,754          | 1,198,835        | 23,000        |         | 60,000           | 318,467          | 2,433,769        | 1,024,130        |
| <b>TOTAL</b> | <b>644,038</b> |         | <b>3,754,844</b> | <b>5,999,602</b> | <b>2,528,926</b> | <b>23,000</b> |         | <b>1,726,386</b> | <b>3,959,622</b> | <b>4,560,886</b> | <b>3,268,902</b> |
| O.D.         |                |         |                  |                  | 34,126           |               |         |                  |                  | 25,542           | 10,985           |

TRANSLATED LOSSES

| MANUAL YEAR  | INDEMNITY      |                |                  |                  |                  | MEDICAL       |                |                  |                  |                  |                  |
|--------------|----------------|----------------|------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|------------------|
|              | DEATH          | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH         | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006         |                |                | 583,228          | 218,589          | 378,966          |               |                | 291,652          | 148,337          | 283,457          | 159,627          |
| 2007         | 915            | 17,032         | 1,187,109        | 940,621          | 252,996          | 203           | 6,594          | 942,526          | 518,169          | 310,339          | 420,872          |
| 2008         | 2,213          | 53,934         | 1,951,992        | 2,166,973        | 270,498          | 1,205         | 39,880         | 1,411,710        | 1,591,574        | 582,442          | 742,817          |
| 2009         | 3,452          | 109,145        | 3,272,653        | 2,580,692        | 868,353          | 7,876         | 124,155        | 2,563,374        | 2,102,220        | 1,609,636        | 904,588          |
| 2010         | 801,097        | 106,428        | 2,786,334        | 1,186,569        | 1,092,143        | 34,337        | 83,713         | 1,834,853        | 987,104          | 1,951,708        | 1,020,033        |
| <b>TOTAL</b> | <b>807,677</b> | <b>286,539</b> | <b>9,781,316</b> | <b>7,093,444</b> | <b>2,862,956</b> | <b>43,621</b> | <b>254,342</b> | <b>7,044,115</b> | <b>5,347,404</b> | <b>4,737,582</b> | <b>3,247,937</b> |
| O.D.         | 9              | 494            | 15,671           | 7,559            | 35,622           | 16            | 410            | 10,141           | 6,053            | 23,983           | 11,063           |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 18,244,351 | 20,114,603  | 3,259,000 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -3,840,856 | -1,699,727  | 12,520    |        |                 |       |
| TOTAL LOSSES             | 14,403,495 | 18,414,876  | 3,271,520 |        |                 |       |
| EXPECTED LOSSES          | 10,902,897 | 8,545,317   | 2,451,882 |        |                 |       |
| CREDIBILITY              | .15        | .36         | .55       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.986      | 2.539       | .451      | 4.976  |                 |       |
| INDICATED (POST-TEST)    | 2.026      | 2.590       | .460      | 5.076  |                 |       |
| PRES. ON RATE LEVEL      | 1.429      | 1.120       | .321      | 2.870  |                 |       |
| DERIVED BY FORMULA       | 1.519      | 1.649       | .397      | 3.565  |                 |       |
| UNDERLYING PRES. RATE    | 1.503      | 1.178       | .338      | 3.019  |                 |       |
| PROPOSED                 | 1.519      | 1.649       | .397      | 3.565  |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 3.663 |
| IND. RATES               |            |             |           | 3.66   | MINIMUM PREMIUM |       |
| MAN. RATES               | 3.30       | 2.97        | 3.13      | + 3.66 | 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         |
| 2006         | 148,182          | 15,382,738         | 10.380              |  |  | 148,182                       |                 |         | 50         | 79         | 135        | 264         |
| 2007         | 145,166          | 12,969,897         | 8.934               |  |  | 145,166                       |                 |         | 34         | 74         | 157        | 265         |
| 2008         | 147,589          | 12,521,400         | 8.483               |  |  | 147,589                       |                 |         | 29         | 102        | 111        | 242         |
| 2009         | 150,772          | 10,032,308         | 6.653               |  |  | 150,772                       |                 |         | 19         | 115        | 102        | 236         |
| 2010         | 163,189          | 5,124,826          | 3.140               |  |  | 163,189                       |                 |         | 3          | 49         | 160        | 212         |
| <b>TOTAL</b> | <b>754,898</b>   | <b>56,031,169</b>  | <b>7.422</b>        |  |  | <b>754,898</b>                |                 |         | <b>135</b> | <b>419</b> | <b>665</b> | <b>1219</b> |
| O.D.         |                  | 11,192             | .001                |  |  |                               |                 |         |            |            |            |             |

| REPORTED LOSSES |           |         |                   |                  |                  |         |         |                  |                  |                  |                  |
|-----------------|-----------|---------|-------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY |         |                   |                  |                  | MEDICAL |         |                  |                  |                  |                  |
|                 | DEATH     | P . T . | MAJOR             | MINOR            | TEMP             | DEATH   | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            |           |         | 9,211,515         | 913,939          | 721,837          |         |         | 2,429,565        | 852,288          | 691,742          | 561,852          |
| 2007            |           |         | 6,257,853         | 1,165,608        | 909,848          |         |         | 2,322,683        | 1,046,696        | 802,181          | 465,028          |
| 2008            |           |         | 5,440,432         | 1,885,463        | 497,030          |         |         | 1,746,979        | 1,744,560        | 579,268          | 627,668          |
| 2009            |           |         | 3,439,051         | 2,500,064        | 258,437          |         |         | 1,079,772        | 1,978,368        | 365,831          | 410,785          |
| 2010            |           |         | 488,760           | 1,241,849        | 557,458          |         |         | 130,178          | 1,326,832        | 896,332          | 483,417          |
| <b>TOTAL</b>    |           |         | <b>24,837,611</b> | <b>7,706,923</b> | <b>2,944,610</b> |         |         | <b>7,709,177</b> | <b>6,948,744</b> | <b>3,335,354</b> | <b>2,548,750</b> |
| O.D.            |           |         |                   |                  |                  |         |         |                  |                  |                  | 11,192           |

| TRANSLATED LOSSES |              |                |                   |                  |                  |               |                |                   |                  |                  |                  |
|-------------------|--------------|----------------|-------------------|------------------|------------------|---------------|----------------|-------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY    |                |                   |                  |                  | MEDICAL       |                |                   |                  |                  |                  |
|                   | DEATH        | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH         | P . T .        | MAJOR             | MINOR            | TEMP             | MED. ONLY        |
| 2006              |              |                | 12,079,635        | 1,209,144        | 1,092,862        |               |                | 5,143,860         | 1,241,782        | 1,084,653        | 558,481          |
| 2007              | 1,414        | 113,446        | 7,970,938         | 1,519,651        | 1,274,740        | 575           | 32,050         | 4,551,014         | 1,480,264        | 1,183,772        | 444,567          |
| 2008              | 2,287        | 202,699        | 7,438,138         | 2,288,628        | 679,161          | 1,942         | 112,992        | 4,271,213         | 2,284,513        | 831,627          | 620,136          |
| 2009              | 3,611        | 218,086        | 6,359,400         | 2,698,873        | 453,980          | 8,366         | 175,855        | 3,808,505         | 2,100,124        | 576,268          | 416,536          |
| 2010              | 1,760        | 121,036        | 3,007,456         | 1,281,091        | 587,278          | 5,425         | 118,370        | 2,348,772         | 1,205,697        | 838,535          | 481,483          |
| <b>TOTAL</b>      | <b>9,072</b> | <b>655,267</b> | <b>36,855,567</b> | <b>8,997,387</b> | <b>4,088,021</b> | <b>16,308</b> | <b>439,267</b> | <b>20,123,364</b> | <b>8,312,380</b> | <b>4,514,855</b> | <b>2,521,203</b> |
| O.D.              |              |                |                   |                  |                  |               |                |                   |                  |                  | 11,088           |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 58,098,845  | 25,912,643  | 2,532,291 |       |
| TOTAL TRANS. LOSSES PG A |             |             |           |       |
| IBNR + FREQUENCY ADJUST. | -17,778,751 | -4,185,172  | 12,752    |       |
| TOTAL LOSSES             | 40,320,094  | 21,727,471  | 2,545,043 |       |
| EXPECTED LOSSES          | 49,023,077  | 20,419,990  | 2,642,144 |       |
| CREDIBILITY              | .16         | .37         | .56       |       |
| <b>PURE PREMIUMS</b>     |             |             |           |       |
| INDICATED (PRE-TEST)     | 5.341       | 2.878       | .337      | 8.556 |
| INDICATED (POST-TEST)    | 5.448       | 2.936       | .344      | 8.728 |
| PRES. ON RATE LEVEL      | 6.173       | 2.571       | .333      | 9.077 |
| DERIVED BY FORMULA       | 6.057       | 2.706       | .339      | 9.102 |
| UNDERLYING PRES. RATE    | 6.494       | 2.705       | .350      | 9.549 |
| PROPOSED                 | 6.040       | 2.699       | .338      | 9.077 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 9.328 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 9.33   | MINIMUM PREMIUM |       |
| MAN. RATES | 10.25  | 9.85   | 9.90   | + 9.33 | PRESENT         |       |

+PROPOSED



| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |           |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR     | TEMP       | ALL        |
| 2006         | 174,022          | 2,637,269          | 1.515               |                 |         | 5         | 10        | 41         | 56         |
| 2007         | 236,849          | 3,194,611          | 1.348               |                 |         | 5         | 10        | 76         | 91         |
| 2008         | 238,727          | 3,234,122          | 1.354               |                 |         | 5         | 11        | 42         | 58         |
| 2009         | 227,434          | 4,654,665          | 2.046               |                 |         | 6         | 29        | 63         | 98         |
| 2010         | 228,568          | 3,014,851          | 1.319               |                 |         | 2         | 7         | 67         | 76         |
| <b>TOTAL</b> | <b>1,105,600</b> | <b>16,735,518</b>  | <b>1.514</b>        |                 |         | <b>23</b> | <b>67</b> | <b>289</b> | <b>379</b> |
| O.D.         |                  | 132,666            | .011                |                 |         |           | 1         | 1          | 2          |

| REPORTED LOSSES |           |         |                  |                  |                  |         |         |                  |                  |                  |                  |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                  |                  | MEDICAL |         |                  |                  |                  |                  |
|                 | DEATH     | P . T . | MAJOR            | MINOR            | TEMP             | DEATH   | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            |           |         | 971,647          | 138,197          | 242,119          |         |         | 520,774          | 114,518          | 425,680          | 224,334          |
| 2007            |           |         | 922,554          | 223,847          | 396,048          |         |         | 488,306          | 132,655          | 696,508          | 334,693          |
| 2008            |           |         | 856,945          | 334,080          | 432,180          |         |         | 345,063          | 541,469          | 404,409          | 319,976          |
| 2009            |           |         | 1,196,253        | 758,669          | 411,049          |         |         | 515,938          | 627,467          | 668,365          | 476,924          |
| 2010            |           |         | 372,728          | 251,517          | 521,646          |         |         | 90,908           | 262,676          | 1,124,719        | 390,657          |
| <b>TOTAL</b>    |           |         | <b>4,320,127</b> | <b>1,706,310</b> | <b>2,003,042</b> |         |         | <b>1,960,989</b> | <b>1,678,785</b> | <b>3,319,681</b> | <b>1,746,584</b> |
| O.D.            |           |         |                  | 30,749           | 12,688           |         |         |                  | 10,101           | 68,767           | 10,361           |

| TRANSLATED LOSSES |              |                |                  |                  |                  |              |                |                  |                  |                  |                  |
|-------------------|--------------|----------------|------------------|------------------|------------------|--------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY    |                |                  |                  |                  | MEDICAL      |                |                  |                  |                  |                  |
|                   | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |              |                | 1,269,720        | 182,834          | 366,568          |              |                | 1,126,263        | 166,851          | 667,466          | 222,988          |
| 2007              | 274          | 17,285         | 1,223,207        | 295,253          | 543,299          | 74           | 7,294          | 1,045,359        | 209,031          | 1,006,738        | 319,967          |
| 2008              | 419          | 32,967         | 1,221,035        | 426,971          | 516,604          | 566          | 25,015         | 932,017          | 713,610          | 537,854          | 316,136          |
| 2009              | 1,145        | 76,272         | 2,221,904        | 882,881          | 481,977          | 2,774        | 80,022         | 1,659,865        | 766,403          | 798,053          | 483,601          |
| 2010              | 704          | 53,353         | 1,346,621        | 482,756          | 477,193          | 2,394        | 53,764         | 1,098,644        | 544,863          | 915,750          | 389,094          |
| <b>TOTAL</b>      | <b>2,542</b> | <b>179,877</b> | <b>7,282,487</b> | <b>2,270,695</b> | <b>2,385,641</b> | <b>5,808</b> | <b>166,095</b> | <b>5,862,148</b> | <b>2,400,758</b> | <b>3,925,861</b> | <b>1,731,786</b> |
| O.D.              | 42           | 825            | 26,056           | 31,145           | 16,120           | 42           | 403            | 12,806           | 15,082           | 87,385           | 10,194           |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 13,539,131 | 11,132,687  | 1,741,980 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |       |
| IBNR + FREQUENCY ADJUST. | -4,554,466 | -1,735,254  | 7,804     |       |
| TOTAL LOSSES             | 8,984,665  | 9,397,433   | 1,749,784 |       |
| EXPECTED LOSSES          | 12,614,896 | 8,457,840   | 1,636,289 |       |
| CREDIBILITY              | .20        | .47         | .73       |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | .813       | .850        | .158      | 1.821 |
| INDICATED (POST-TEST)    | .829       | .867        | .161      | 1.857 |
| PRES. ON RATE LEVEL      | 1.085      | .727        | .141      | 1.953 |
| DERIVED BY FORMULA       | 1.034      | .793        | .156      | 1.983 |
| UNDERLYING PRES. RATE    | 1.141      | .765        | .148      | 2.054 |
| PROPOSED                 | 1.018      | .781        | .154      | 1.953 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 2.007 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 2.01   | MINIMUM PREMIUM |       |
| MAN. RATES | 2.43   | 2.22   | 2.13   | + 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       |
| 2006         | 6,931            | 210,682            | 3.039               |                 |         |       | 1        | 2         | 3         |
| 2007         | 7,031            | 48,779             | .693                |                 |         |       |          | 4         | 4         |
| 2008         | 7,181            | 78,093             | 1.087               |                 |         |       |          | 2         | 2         |
| 2009         | 6,621            | 132,519            | 2.001               |                 |         |       | 2        | 2         | 4         |
| 2010         | 7,501            | 71,395             | .951                |                 |         |       | 1        | 5         | 6         |
| <b>TOTAL</b> | <b>35,265</b>    | <b>541,468</b>     | <b>1.535</b>        |                 |         |       | <b>4</b> | <b>15</b> | <b>19</b> |
| O.D.         |                  | 79,082             | .224                |                 |         |       |          | 3         | 3         |

| REPORTED LOSSES |           |         |       |                |               |         |         |       |               |                |                |
|-----------------|-----------|---------|-------|----------------|---------------|---------|---------|-------|---------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |       |                |               | MEDICAL |         |       |               |                |                |
|                 | DEATH     | P . T . | MAJOR | MINOR          | TEMP          | DEATH   | P . T . | MAJOR | MINOR         | TEMP           | MED. ONLY      |
| 2006            |           |         |       | 83,956         | 2,821         |         |         |       | 16,287        | 43,451         | 64,167         |
| 2007            |           |         |       |                | 12,309        |         |         |       |               | 32,743         | 3,727          |
| 2008            |           |         |       |                | 10,781        |         |         |       |               | 32,771         | 34,541         |
| 2009            |           |         |       | 42,537         | 7,087         |         |         |       | 57,644        | 7,972          | 17,279         |
| 2010            |           |         |       | 2,819          | 13,583        |         |         |       | 805           | 45,741         | 8,447          |
| <b>TOTAL</b>    |           |         |       | <b>129,312</b> | <b>46,581</b> |         |         |       | <b>74,736</b> | <b>162,678</b> | <b>128,161</b> |
| O.D.            |           |         |       |                | 13,864        |         |         |       |               | 63,919         | 1,299          |

| TRANSLATED LOSSES |           |              |               |                |               |            |              |               |               |                |                |
|-------------------|-----------|--------------|---------------|----------------|---------------|------------|--------------|---------------|---------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY |              |               |                |               | MEDICAL    |              |               |               |                |                |
|                   | DEATH     | P . T .      | MAJOR         | MINOR          | TEMP          | DEATH      | P . T .      | MAJOR         | MINOR         | TEMP           | MED. ONLY      |
| 2006              |           |              |               | 111,074        | 4,271         |            |              |               | 23,730        | 68,131         | 63,782         |
| 2007              |           |              | 447           | 299            | 16,671        |            |              | 825           | 921           | 47,101         | 3,563          |
| 2008              |           | 21           | 1,156         | 758            | 12,454        |            | 18           | 2,269         | 2,496         | 41,297         | 34,127         |
| 2009              | 57        | 1,175        | 36,351        | 43,024         | 9,292         | 226        | 2,158        | 47,366        | 57,376        | 12,955         | 17,521         |
| 2010              | 9         | 655          | 18,664        | 8,712          | 11,808        | 50         | 1,109        | 26,183        | 14,844        | 36,146         | 8,413          |
| <b>TOTAL</b>      | <b>66</b> | <b>1,851</b> | <b>56,618</b> | <b>163,867</b> | <b>54,496</b> | <b>276</b> | <b>3,285</b> | <b>76,643</b> | <b>99,367</b> | <b>205,630</b> | <b>127,406</b> |
| O.D.              |           | 27           | 1,490         | 974            | 16,016        |            | 36           | 4,434         | 4,866         | 80,552         | 1,296          |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 144,726   | 625,768     | 128,702   |       |
| TOTAL TRANS. LOSSES PG A |           |             |           |       |
| IBNR + FREQUENCY ADJUST. | -507,211  | -158,522    | 440       |       |
| TOTAL LOSSES             |           | 467,246     | 129,142   |       |
| EXPECTED LOSSES          | 1,390,852 | 768,424     | 92,394    |       |
| CREDIBILITY              | .02       | .05         | .07       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | .000      | 1.325       | .366      | 1.691 |
| INDICATED (POST-TEST)    | .000      | 1.352       | .373      | 1.725 |
| PRES. ON RATE LEVEL      | 3.749     | 2.072       | .249      | 6.070 |
| DERIVED BY FORMULA       | 3.674     | 2.036       | .258      | 5.968 |
| UNDERLYING PRES. RATE    | 3.944     | 2.179       | .262      | 6.385 |
| PROPOSED                 | 3.674     | 2.036       | .258      | 5.968 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       |
|------------|--------|--------|--------|--------|-----------------|
| IND. RATES |        |        |        | 6.13   | MINIMUM PREMIUM |
| MAN. RATES | 7.47   | 6.99   | 6.62   | + 6.13 | PRESENT         |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |           |           |           |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|-----------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR     | TEMP      | ALL       |
| 2006         | 27,488           | 358,768            | 1.305               |                 |         | 1        |           | 9         | 10        |
| 2007         | 24,695           | 108,157            | .437                |                 |         |          | 3         | 3         | 6         |
| 2008         | 32,053           | 699,855            | 2.183               |                 |         | 2        | 3         | 4         | 9         |
| 2009         | 37,664           | 747,990            | 1.985               |                 |         | 1        | 4         | 6         | 11        |
| 2010         | 42,666           | 660,285            | 1.547               |                 |         |          | 7         | 10        | 17        |
| <b>TOTAL</b> | <b>164,566</b>   | <b>2,575,055</b>   | <b>1.565</b>        |                 |         | <b>4</b> | <b>17</b> | <b>32</b> | <b>53</b> |
| O.D.         |                  | 55,925             | .033                |                 |         |          | 1         | 1         | 2         |

| REPORTED LOSSES |           |         |                |                |                |         |         |                |                |                |                |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                |                |                | MEDICAL |         |                |                |                |                |
|                 | DEATH     | P . T . | MAJOR          | MINOR          | TEMP           | DEATH   | P . T . | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006            |           |         | 134,735        |                | 66,389         |         |         | 39,702         |                | 31,489         | 86,453         |
| 2007            |           |         |                | 23,326         | 6,531          |         |         |                | 37,709         | 6,726          | 33,865         |
| 2008            |           |         | 324,808        | 72,494         | 4,588          |         |         | 118,876        | 115,953        | 25,111         | 38,025         |
| 2009            |           |         | 117,555        | 225,945        | 41,038         |         |         | 84,500         | 200,716        | 52,839         | 25,397         |
| 2010            |           |         |                | 250,994        | 34,908         |         |         |                | 199,439        | 105,586        | 69,358         |
| <b>TOTAL</b>    |           |         | <b>577,098</b> | <b>572,759</b> | <b>153,454</b> |         |         | <b>243,078</b> | <b>553,817</b> | <b>221,751</b> | <b>253,098</b> |
| O.D.            |           |         |                | 42,236         | 862            |         |         |                | 4,912          | 6,339          | 1,576          |

| TRANSLATED LOSSES |            |               |                  |                |                |              |               |                  |                |                |                |
|-------------------|------------|---------------|------------------|----------------|----------------|--------------|---------------|------------------|----------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY  |               |                  |                |                | MEDICAL      |               |                  |                |                |                |
|                   | DEATH      | P . T .       | MAJOR            | MINOR          | TEMP           | DEATH        | P . T .       | MAJOR            | MINOR          | TEMP           | MED. ONLY      |
| 2006              |            |               | 177,985          |                | 100,511        |              |               | 86,352           |                | 49,375         | 85,934         |
| 2007              | 29         | 39            | 2,545            | 29,152         | 9,069          | 20           | 24            | 4,631            | 51,077         | 10,388         | 32,375         |
| 2008              | 93         | 11,689        | 428,978          | 89,879         | 10,652         | 134          | 7,648         | 288,701          | 151,000        | 38,446         | 37,569         |
| 2009              | 317        | 11,431        | 340,142          | 235,819        | 55,226         | 838          | 15,757        | 339,129          | 212,667        | 75,160         | 25,753         |
| 2010              | 291        | 16,531        | 415,708          | 211,824        | 48,960         | 659          | 14,616        | 303,342          | 169,056        | 102,177        | 69,081         |
| <b>TOTAL</b>      | <b>730</b> | <b>39,690</b> | <b>1,365,358</b> | <b>566,674</b> | <b>224,418</b> | <b>1,651</b> | <b>38,045</b> | <b>1,022,155</b> | <b>583,800</b> | <b>275,546</b> | <b>250,712</b> |
| O.D.              | 49         | 384           | 13,342           | 47,566         | 1,859          | 2            | 154           | 2,899            | 6,931          | 7,210          | 1,580          |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 2,484,459 | 1,714,004   | 252,292   |       |
| TOTAL TRANS. LOSSES PG A |           |             |           |       |
| IBNR + FREQUENCY ADJUST. | -461,221  | -221,870    | 1,757     |       |
| TOTAL LOSSES             | 2,023,238 | 1,492,134   | 254,049   |       |
| EXPECTED LOSSES          | 1,331,340 | 1,138,797   | 324,194   |       |
| CREDIBILITY              | .06       | .13         | .20       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 1.229     | .907        | .154      | 2.290 |
| INDICATED (POST-TEST)    | 1.254     | .925        | .157      | 2.336 |
| PRES. ON RATE LEVEL      | .769      | .658        | .187      | 1.614 |
| DERIVED BY FORMULA       | .798      | .693        | .181      | 1.672 |
| UNDERLYING PRES. RATE    | .809      | .692        | .197      | 1.698 |
| PROPOSED                 | .798      | .693        | .181      | 1.672 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 1.718 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 1.72   | MINIMUM PREMIUM |       |
| MAN. RATES | 1.93   | 1.82   | 1.76   | + 1.72 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED |  |  | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES |         |          |           |           |           |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|----------|-----------|-----------|-----------|
|              |                  |                    |                     |  |  |                               | DEATH           | P . T . | MAJOR    | MINOR     | TEMP      | ALL       |
| 2006         | 33,237           | 1,308,952          | 3.938               |  |  | 33,237                        |                 |         | 3        | 3         | 8         | 14        |
| 2007         | 34,699           | 590,901            | 1.702               |  |  | 34,699                        |                 |         |          | 2         | 11        | 13        |
| 2008         | 35,341           | 549,988            | 1.556               |  |  | 35,341                        |                 |         |          | 6         | 4         | 10        |
| 2009         | 36,120           | 625,598            | 1.731               |  |  | 36,120                        |                 |         |          | 6         | 9         | 15        |
| 2010         | 35,700           | 1,397,084          | 3.913               |  |  | 35,700                        |                 |         | 1        | 2         | 9         | 12        |
| <b>TOTAL</b> | <b>175,097</b>   | <b>4,472,523</b>   | <b>2.554</b>        |  |  | <b>175,097</b>                |                 |         | <b>4</b> | <b>19</b> | <b>41</b> | <b>64</b> |

REPORTED LOSSES

| MANUAL YEAR  | INDEMNITY |         |                |                |                | MEDICAL |         |                  |                |                |                |
|--------------|-----------|---------|----------------|----------------|----------------|---------|---------|------------------|----------------|----------------|----------------|
|              | DEATH     | P . T . | MAJOR          | MINOR          | TEMP           | DEATH   | P . T . | MAJOR            | MINOR          | TEMP           | MED. ONLY      |
| 2006         |           |         | 541,082        | 110,989        | 102,518        |         |         | 329,678          | 65,467         | 103,016        | 56,202         |
| 2007         |           |         |                | 103,007        | 33,352         |         |         |                  | 151,780        | 239,733        | 63,029         |
| 2008         |           |         |                | 161,187        | 12,165         |         |         |                  | 209,175        | 66,957         | 100,504        |
| 2009         |           |         |                | 121,047        | 48,456         |         |         |                  | 286,201        | 101,633        | 68,261         |
| 2010         |           |         | 250,800        | 98,912         | 79,253         |         |         | 677,023          | 59,913         | 161,991        | 69,192         |
| <b>TOTAL</b> |           |         | <b>791,882</b> | <b>595,142</b> | <b>275,744</b> |         |         | <b>1,006,701</b> | <b>772,536</b> | <b>673,330</b> | <b>357,188</b> |

TRANSLATED LOSSES

| MANUAL YEAR  | INDEMNITY  |               |                  |                |                | MEDICAL      |               |                  |                  |                |                |
|--------------|------------|---------------|------------------|----------------|----------------|--------------|---------------|------------------|------------------|----------------|----------------|
|              | DEATH      | P . T .       | MAJOR            | MINOR          | TEMP           | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP           | MED. ONLY      |
| 2006         |            |               | 714,769          | 146,839        | 155,212        |              |               | 717,050          | 95,385           | 161,530        | 55,865         |
| 2007         | 126        | 172           | 11,398           | 128,837        | 46,163         | 83           | 98            | 23,972           | 211,587          | 347,725        | 60,256         |
| 2008         | 184        | 1,460         | 51,215           | 181,847        | 17,761         | 181          | 2,706         | 77,156           | 260,390          | 93,039         | 99,298         |
| 2009         | 170        | 3,634         | 112,160          | 127,131        | 55,452         | 1,134        | 11,673        | 246,876          | 294,018          | 132,911        | 69,217         |
| 2010         | 188        | 15,456        | 373,472          | 127,404        | 79,504         | 2,451        | 50,885        | 749,329          | 144,838          | 148,754        | 68,915         |
| <b>TOTAL</b> | <b>668</b> | <b>20,722</b> | <b>1,263,014</b> | <b>712,058</b> | <b>354,092</b> | <b>3,849</b> | <b>65,362</b> | <b>1,814,383</b> | <b>1,006,218</b> | <b>883,959</b> | <b>353,551</b> |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 3,167,998  | 2,956,327   | 353,551   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -1,387,193 | -457,246    | 1,650     |        |                 |       |
| TOTAL LOSSES             | 1,780,805  | 2,499,081   | 355,201   |        |                 |       |
| EXPECTED LOSSES          | 3,813,613  | 2,220,230   | 350,194   |        |                 |       |
| CREDIBILITY              | .06        | .14         | .21       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.017      | 1.427       | .203      | 2.647  |                 |       |
| INDICATED (POST-TEST)    | 1.037      | 1.456       | .207      | 2.700  |                 |       |
| PRES. ON RATE LEVEL      | 2.071      | 1.205       | .190      | 3.466  |                 |       |
| DERIVED BY FORMULA       | 2.009      | 1.240       | .194      | 3.443  |                 |       |
| UNDERLYING PRES. RATE    | 2.178      | 1.268       | .200      | 3.646  |                 |       |
| PROPOSED                 | 2.009      | 1.240       | .194      | 3.443  |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 3.538 |
| IND. RATES               |            |             |           | 3.54   | MINIMUM PREMIUM |       |
| MAN. RATES               | 4.54       | 4.11        | 3.78      | + 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      |          |
| 2006         | 577              | 4,463              | .773                |                 |         |       |       |      | 1        | 1        |
| 2007         | 648              | 4,637              | .715                |                 |         |       |       |      | 1        | 1        |
| 2008         | 778              | 135,096            | 17.364              |                 |         |       | 1     |      |          | 1        |
| 2009         | 836              | 9,562              | 1.143               |                 |         |       |       |      | 1        | 1        |
| 2010         | 918              | 1,263              | .137                |                 |         |       |       |      |          |          |
| <b>TOTAL</b> | <b>3,757</b>     | <b>155,021</b>     | <b>4.126</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     |
| 2006            |           |         |       |               | 1,962        |         |         |       |                | 1,520        | 981           |
| 2007            |           |         |       |               | 60           |         |         |       |                | 123          | 4,454         |
| 2008            |           |         |       | 32,889        |              |         |         |       | 101,458        |              | 749           |
| 2009            |           |         |       |               | 3,381        |         |         |       |                | 2,260        | 3,921         |
| 2010            |           |         |       |               |              |         |         |       |                |              | 1,263         |
| <b>TOTAL</b>    |           |         |       | <b>32,889</b> | <b>5,403</b> |         |         |       | <b>101,458</b> | <b>3,903</b> | <b>11,368</b> |

| TRANSLATED LOSSES |           |            |               |               |              |           |              |               |                |              |               |
|-------------------|-----------|------------|---------------|---------------|--------------|-----------|--------------|---------------|----------------|--------------|---------------|
| MANUAL YEAR       | INDEMNITY |            |               |               |              | MEDICAL   |              |               |                |              |               |
|                   | DEATH     | P . T .    | MAJOR         | MINOR         | TEMP         | DEATH     | P . T .      | MAJOR         | MINOR          | TEMP         | MED. ONLY     |
| 2006              |           |            |               |               | 2,970        |           |              |               |                | 2,383        | 975           |
| 2007              |           |            | 3             | 1             | 82           |           |              | 4             | 3              | 177          | 4,258         |
| 2008              | 37        | 294        | 10,184        | 36,930        | 757          | 89        | 1,296        | 35,177        | 123,827        | 4,200        | 740           |
| 2009              |           | 34         | 1,043         | 560           | 3,468        |           | 32           | 425           | 335            | 2,499        | 3,976         |
| 2010              |           |            |               |               |              |           |              |               |                |              | 1,258         |
| <b>TOTAL</b>      | <b>37</b> | <b>328</b> | <b>11,230</b> | <b>37,491</b> | <b>7,277</b> | <b>89</b> | <b>1,328</b> | <b>35,606</b> | <b>124,165</b> | <b>9,259</b> | <b>11,207</b> |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 48,618  | 178,192     | 11,207    |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -39,331 | -12,487     | 47        |       |
| TOTAL LOSSES             | 9,287   | 165,705     | 11,254    |       |
| EXPECTED LOSSES          | 112,484 | 63,231      | 8,717     |       |
| CREDIBILITY              | .00     | .01         | .02       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .247    | 4.411       | .300      | 4.958 |
| INDICATED (POST-TEST)    | .252    | 4.499       | .306      | 5.057 |
| PRES. ON RATE LEVEL      | 2.845   | 1.600       | .221      | 4.666 |
| DERIVED BY FORMULA       | 2.845   | 1.629       | .223      | 4.697 |
| UNDERLYING PRES. RATE    | 2.994   | 1.683       | .232      | 4.909 |
| PROPOSED                 | 2.845   | 1.629       | .223      | 4.697 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       |
|------------|--------|--------|--------|--------|-----------------|
| IND. RATES |        |        |        | 4.83   | MINIMUM PREMIUM |
| MAN. RATES | 5.46   | 5.24   | 5.09   | + 4.83 | PRESENT         |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |           |            |            |  |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|--|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR     | TEMP       | ALL        |  |
| 2006         | 152,662          | 4,089,295          | 2.678               |                 |         | 11        | 8         | 70         | 89         |  |
| 2007         | 165,789          | 5,970,879          | 3.601               |                 |         | 14        | 11        | 81         | 106        |  |
| 2008         | 141,406          | 3,485,862          | 2.465               |                 |         | 10        | 9         | 58         | 77         |  |
| 2009         | 108,361          | 2,731,903          | 2.521               |                 |         | 2         | 4         | 50         | 56         |  |
| 2010         | 114,187          | 1,747,194          | 1.530               |                 |         |           | 4         | 50         | 54         |  |
| <b>TOTAL</b> | <b>682,405</b>   | <b>18,025,133</b>  | <b>2.641</b>        |                 |         | <b>37</b> | <b>36</b> | <b>309</b> | <b>382</b> |  |
| O.D.         |                  | 76,542             | .011                |                 |         |           |           | 3          | 3          |  |

| REPORTED LOSSES |           |         |                  |                  |                  |         |         |                  |                |                  |                  |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|----------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                  |                  | MEDICAL |         |                  |                |                  |                  |
|                 | DEATH     | P . T . | MAJOR            | MINOR            | TEMP             | DEATH   | P . T . | MAJOR            | MINOR          | TEMP             | MED. ONLY        |
| 2006            |           |         | 1,660,519        | 367,885          | 436,316          |         |         | 720,660          | 199,340        | 365,175          | 339,400          |
| 2007            |           |         | 2,290,191        | 550,455          | 607,295          |         |         | 1,237,573        | 253,939        | 694,012          | 337,414          |
| 2008            |           |         | 1,541,204        | 384,741          | 307,355          |         |         | 371,493          | 97,010         | 418,207          | 365,852          |
| 2009            |           |         | 647,633          | 227,423          | 595,016          |         |         | 262,617          | 109,472        | 694,106          | 195,636          |
| 2010            |           |         |                  | 227,127          | 547,114          |         |         |                  | 112,900        | 594,519          | 265,534          |
| <b>TOTAL</b>    |           |         | <b>6,139,547</b> | <b>1,757,631</b> | <b>2,493,096</b> |         |         | <b>2,592,343</b> | <b>772,661</b> | <b>2,766,019</b> | <b>1,503,836</b> |
| O.D.            |           |         |                  |                  | 34,412           |         |         |                  |                | 39,324           | 2,806            |

| TRANSLATED LOSSES |              |                |                  |                  |                  |              |               |                  |                  |                  |                  |
|-------------------|--------------|----------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY    |                |                  |                  |                  | MEDICAL      |               |                  |                  |                  |                  |
|                   | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |              |                | 2,193,544        | 486,711          | 660,585          |              |               | 1,567,434        | 290,439          | 572,599          | 337,364          |
| 2007              | 670          | 42,158         | 2,969,498        | 716,979          | 839,358          | 141          | 16,734        | 2,375,169        | 386,111          | 1,008,445        | 322,568          |
| 2008              | 482          | 56,409         | 2,078,733        | 492,280          | 381,350          | 169          | 20,707        | 833,744          | 173,882          | 537,286          | 361,462          |
| 2009              | 432          | 38,414         | 1,116,345        | 356,936          | 633,315          | 627          | 37,191        | 715,833          | 236,100          | 781,892          | 198,375          |
| 2010              | 617          | 33,245         | 923,078          | 439,166          | 484,384          | 889          | 20,717        | 466,120          | 262,790          | 479,454          | 264,472          |
| <b>TOTAL</b>      | <b>2,201</b> | <b>170,226</b> | <b>9,281,198</b> | <b>2,492,072</b> | <b>2,998,992</b> | <b>1,826</b> | <b>95,349</b> | <b>5,958,300</b> | <b>1,349,322</b> | <b>3,379,676</b> | <b>1,484,241</b> |
| O.D.              | 21           | 1,079          | 32,213           | 14,685           | 30,822           | 13           | 643           | 10,028           | 6,986            | 41,204           | 2,771            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 15,553,097 | 10,313,759  | 1,487,012 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -3,117,989 | -1,470,771  | 5,602     |        |                 |       |
| TOTAL LOSSES             | 12,435,108 | 8,842,988   | 1,492,614 |        |                 |       |
| EXPECTED LOSSES          | 8,182,035  | 6,789,931   | 1,351,162 |        |                 |       |
| CREDIBILITY              | .15        | .34         | .53       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.822      | 1.296       | .219      | 3.337  |                 |       |
| INDICATED (POST-TEST)    | 1.858      | 1.322       | .223      | 3.403  |                 |       |
| PRES. ON RATE LEVEL      | 1.140      | .946        | .188      | 2.274  |                 |       |
| DERIVED BY FORMULA       | 1.248      | 1.074       | .207      | 2.529  |                 |       |
| UNDERLYING PRES. RATE    | 1.199      | .995        | .198      | 2.392  |                 |       |
| PROPOSED                 | 1.248      | 1.074       | .207      | 2.529  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 2.599 |
| IND. RATES               |            |             |           | 2.60   | MINIMUM PREMIUM |       |
| MAN. RATES               | 2.15       | 2.27        | 2.48      | + 2.60 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |          |           |     |           |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|----------|-----------|-----|-----------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR    | TEMP      | ALL |           |
| 2006         | 20,863           | 269,561            | 1.292               |                 |         |          | 2        | 7         |     | 9         |
| 2007         | 18,868           | 887,807            | 4.705               |                 |         | 1        | 3        | 12        |     | 16        |
| 2008         | 15,522           | 24,499             | .157                |                 |         |          |          | 3         |     | 3         |
| 2009         | 13,417           | 74,496             | .555                |                 |         |          |          | 4         |     | 4         |
| 2010         | 14,049           | 154,839            | 1.102               |                 |         |          |          | 8         |     | 8         |
| <b>TOTAL</b> | <b>82,719</b>    | <b>1,411,202</b>   | <b>1.706</b>        |                 |         | <b>1</b> | <b>5</b> | <b>34</b> |     | <b>40</b> |
| O.D.         |                  | 180                |                     |                 |         |          |          |           |     |           |

| REPORTED LOSSES |           |         |                |                |                |         |         |                |               |                |                |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|----------------|---------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                |                |                | MEDICAL |         |                |               |                |                |
|                 | DEATH     | P . T . | MAJOR          | MINOR          | TEMP           | DEATH   | P . T . | MAJOR          | MINOR         | TEMP           | MED. ONLY      |
| 2006            |           |         |                | 71,599         | 71,525         |         |         |                | 47,847        | 51,566         | 27,024         |
| 2007            |           |         | 127,932        | 120,699        | 116,316        |         |         | 309,928        | 37,598        | 144,553        | 30,781         |
| 2008            |           |         |                |                | 3,800          |         |         |                |               | 6,723          | 13,976         |
| 2009            |           |         |                |                | 9,610          |         |         |                |               | 43,513         | 21,373         |
| 2010            |           |         |                |                | 31,540         |         |         |                |               | 108,721        | 14,578         |
| <b>TOTAL</b>    |           |         | <b>127,932</b> | <b>192,298</b> | <b>232,791</b> |         |         | <b>309,928</b> | <b>85,445</b> | <b>355,076</b> | <b>107,732</b> |
| O.D.            |           |         |                |                |                |         |         |                |               |                | 180            |

| TRANSLATED LOSSES |            |              |                |                |                |            |              |                |                |                |                |
|-------------------|------------|--------------|----------------|----------------|----------------|------------|--------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY  |              |                |                |                | MEDICAL    |              |                |                |                |                |
|                   | DEATH      | P . T .      | MAJOR          | MINOR          | TEMP           | DEATH      | P . T .      | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006              |            |              |                | 94,726         | 108,290        |            |              |                | 69,713         | 80,856         | 26,862         |
| 2007              | 148        | 2,548        | 180,719        | 153,873        | 159,352        | 22         | 4,597        | 650,509        | 61,397         | 210,115        | 29,427         |
| 2008              |            | 5            | 407            | 265            | 4,387          |            | 3            | 463            | 510            | 8,471          | 13,808         |
| 2009              | 1          | 92           | 2,959          | 1,593          | 9,856          | 4          | 638          | 8,197          | 6,419          | 48,097         | 21,672         |
| 2010              | 18         | 1,118        | 33,458         | 15,136         | 26,926         | 107        | 2,527        | 59,864         | 33,967         | 85,717         | 14,520         |
| <b>TOTAL</b>      | <b>167</b> | <b>3,763</b> | <b>217,543</b> | <b>265,593</b> | <b>308,811</b> | <b>133</b> | <b>7,765</b> | <b>719,033</b> | <b>172,006</b> | <b>433,256</b> | <b>106,289</b> |
| O.D.              |            |              |                |                |                |            |              |                |                |                | 179            |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 948,404   | 1,179,666   | 106,468   |       |
| TOTAL TRANS. LOSSES PG A |           |             |           |       |
| IBNR + FREQUENCY ADJUST. | -583,829  | -228,166    | 522       |       |
| TOTAL LOSSES             | 364,575   | 951,500     | 106,990   |       |
| EXPECTED LOSSES          | 1,526,166 | 1,053,013   | 125,732   |       |
| CREDIBILITY              | .04       | .08         | .13       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | .441      | 1.150       | .129      | 1.720 |
| INDICATED (POST-TEST)    | .450      | 1.173       | .132      | 1.755 |
| PRES. ON RATE LEVEL      | 1.754     | 1.210       | .144      | 3.108 |
| DERIVED BY FORMULA       | 1.702     | 1.207       | .142      | 3.051 |
| UNDERLYING PRES. RATE    | 1.845     | 1.273       | .152      | 3.270 |
| PROPOSED                 | 1.702     | 1.207       | .142      | 3.051 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 3.135 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 3.14   | MINIMUM PREMIUM |       |
| MAN. RATES | 3.68   | 3.54   | 3.39   | + 3.14 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |       |          |      |     |          |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|----------|------|-----|----------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR | MINOR    | TEMP | ALL |          |
| 2006         | 1,984            | 24,135             | 1.216               |                 |         |       |          |      |     |          |
| 2007         | 1,999            |                    |                     |                 |         |       |          |      |     |          |
| 2008         | 1,351            | 66,213             | 4.901               |                 |         |       | 1        |      |     | 1        |
| 2009         | 1,361            | 651                | .047                |                 |         |       |          |      |     |          |
| 2010         | 1,386            |                    |                     |                 |         |       |          |      |     |          |
| <b>TOTAL</b> | <b>8,081</b>     | <b>90,999</b>      | <b>1.126</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            |           |         |       |               |      |         |         |       |               |      | 24,135        |
| 2008            |           |         |       | 50,891        |      |         |         |       | 13,803        |      | 1,519         |
| 2009            |           |         |       |               |      |         |         |       |               |      | 651           |
| <b>TOTAL</b>    |           |         |       | <b>50,891</b> |      |         |         |       | <b>13,803</b> |      | <b>26,305</b> |

| TRANSLATED LOSSES |           |            |               |               |              |           |            |              |               |            |               |
|-------------------|-----------|------------|---------------|---------------|--------------|-----------|------------|--------------|---------------|------------|---------------|
| MANUAL YEAR       | INDEMNITY |            |               |               |              | MEDICAL   |            |              |               |            |               |
|                   | DEATH     | P . T .    | MAJOR         | MINOR         | TEMP         | DEATH     | P . T .    | MAJOR        | MINOR         | TEMP       | MED. ONLY     |
| 2006              |           |            |               |               |              |           |            |              |               |            | 23,990        |
| 2008              | 59        | 456        | 15,758        | 57,143        | 1,171        | 13        | 178        | 4,784        | 16,846        | 572        | 1,501         |
| 2009              |           |            |               |               |              |           |            |              |               |            | 660           |
| <b>TOTAL</b>      | <b>59</b> | <b>456</b> | <b>15,758</b> | <b>57,143</b> | <b>1,171</b> | <b>13</b> | <b>178</b> | <b>4,784</b> | <b>16,846</b> | <b>572</b> | <b>26,151</b> |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 21,248  | 75,732      | 26,151    |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -24,537 | -27,228     | 59        |       |
| TOTAL LOSSES             |         | 48,504      | 26,210    |       |
| EXPECTED LOSSES          | 64,001  | 125,175     | 14,222    |       |
| CREDIBILITY              | .01     | .02         | .03       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .600        | .324      | .924  |
| INDICATED (POST-TEST)    | .000    | .612        | .330      | .942  |
| PRES. ON RATE LEVEL      | .753    | 1.473       | .167      | 2.393 |
| DERIVED BY FORMULA       | .745    | 1.456       | .172      | 2.373 |
| UNDERLYING PRES. RATE    | .792    | 1.549       | .176      | 2.517 |
| PROPOSED                 | .745    | 1.456       | .172      | 2.373 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 2.438 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 2.44   | MINIMUM PREMIUM |       |
| MAN. RATES | 2.79   | 2.68   | 2.61   | + 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       |  |
| 2006         | 15,360           | 524,094            | 3.412               |                 |         | 2        | 1        | 7         | 10        |  |
| 2007         | 16,102           | 68,351             | .424                |                 |         |          |          | 3         | 3         |  |
| 2008         | 14,672           | 45,614             | .310                |                 |         |          | 1        |           | 1         |  |
| 2009         | 13,077           | 641,942            | 4.908               |                 |         |          | 5        | 4         | 9         |  |
| 2010         | 13,539           | 125,314            | .925                |                 |         |          |          | 4         | 4         |  |
| <b>TOTAL</b> | <b>72,750</b>    | <b>1,405,315</b>   | <b>1.932</b>        |                 |         | <b>2</b> | <b>7</b> | <b>18</b> | <b>27</b> |  |

| REPORTED LOSSES |           |         |                |                |                |         |         |               |                |                |                |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|---------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                |                |                | MEDICAL |         |               |                |                |                |
|                 | DEATH     | P . T . | MAJOR          | MINOR          | TEMP           | DEATH   | P . T . | MAJOR         | MINOR          | TEMP           | MED. ONLY      |
| 2006            |           |         | 236,979        | 83,426         | 25,146         |         |         | 78,448        | 11,972         | 61,404         | 26,719         |
| 2007            |           |         |                |                | 27,251         |         |         |               |                | 31,121         | 9,979          |
| 2008            |           |         |                | 7,595          |                |         |         |               | 8,541          |                | 29,478         |
| 2009            |           |         |                | 159,650        | 193,450        |         |         |               | 87,532         | 193,669        | 7,641          |
| 2010            |           |         |                |                | 25,434         |         |         |               |                | 60,823         | 39,057         |
| <b>TOTAL</b>    |           |         | <b>236,979</b> | <b>250,671</b> | <b>271,281</b> |         |         | <b>78,448</b> | <b>108,045</b> | <b>347,017</b> | <b>112,874</b> |

| TRANSLATED LOSSES |            |              |                |                |                |            |              |                |                |                |                |
|-------------------|------------|--------------|----------------|----------------|----------------|------------|--------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY  |              |                |                |                | MEDICAL    |              |                |                |                |                |
|                   | DEATH      | P . T .      | MAJOR          | MINOR          | TEMP           | DEATH      | P . T .      | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006              |            |              | 313,049        | 110,373        | 38,072         |            |              | 170,624        | 17,443         | 96,282         | 26,559         |
| 2007              |            |              | 992            | 663            | 36,909         |            |              | 782            | 879            | 44,768         | 9,540          |
| 2008              | 9          | 69           | 2,352          | 8,529          | 175            | 7          | 108          | 2,962          | 10,424         | 355            | 29,124         |
| 2009              | 246        | 6,137        | 187,838        | 189,173        | 205,991        | 372        | 5,965        | 106,126        | 113,902        | 220,356        | 7,748          |
| 2010              | 15         | 904          | 26,984         | 12,212         | 21,715         | 60         | 1,416        | 33,485         | 18,997         | 47,952         | 38,901         |
| <b>TOTAL</b>      | <b>270</b> | <b>7,110</b> | <b>531,215</b> | <b>320,950</b> | <b>302,862</b> | <b>439</b> | <b>7,489</b> | <b>313,979</b> | <b>161,645</b> | <b>409,713</b> | <b>111,872</b> |

|                          | SERIOUS  | NON-SERIOUS | MED. ONLY | TOTAL  |
|--------------------------|----------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B | 860,502  | 1,195,170   | 111,872   |        |
| TOTAL TRANS. LOSSES PG A |          |             |           |        |
| IBNR + FREQUENCY ADJUST. | -302,163 | -172,913    | 377       |        |
| TOTAL LOSSES             | 558,339  | 1,022,257   | 112,249   |        |
| EXPECTED LOSSES          | 809,707  | 816,983     | 85,117    |        |
| CREDIBILITY              | .03      | .08         | .12       |        |
| <b>PURE PREMIUMS</b>     |          |             |           |        |
| INDICATED (PRE-TEST)     | .767     | 1.405       | .154      | 2.326  |
| INDICATED (POST-TEST)    | .782     | 1.433       | .157      | 2.372  |
| PRES. ON RATE LEVEL      | 1.058    | 1.068       | .111      | 2.237  |
| DERIVED BY FORMULA       | 1.050    | 1.097       | .117      | 2.264  |
| UNDERLYING PRES. RATE    | 1.113    | 1.123       | .117      | 2.353  |
| PROPOSED                 | 1.050    | 1.097       | .117      | 2.264  |
| YEAR                     | 4-1-11   | 4-1-12      | 4-1-13    | 4-1-14 |
| IND. RATES               |          |             |           | 2.33   |
| MAN. RATES               | 2.69     | 2.53        | 2.44      | + 2.33 |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |          |           |           |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|----------|-----------|-----------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR    | TEMP      | ALL       |
| 2006         | 11,533           | 502,781            | 4.359               |                 |         | 2        | 1        | 6         | 9         |
| 2007         | 9,736            | 187,979            | 1.930               |                 |         |          | 2        | 5         | 7         |
| 2008         | 10,397           | 325,893            | 3.134               |                 |         | 1        | 1        | 5         | 7         |
| 2009         | 9,717            | 288,666            | 2.970               |                 |         |          | 2        | 1         | 3         |
| 2010         | 10,433           | 266,760            | 2.556               |                 |         | 1        |          |           | 1         |
| <b>TOTAL</b> | <b>51,816</b>    | <b>1,572,079</b>   | <b>3.034</b>        |                 |         | <b>4</b> | <b>6</b> | <b>17</b> | <b>27</b> |

| REPORTED LOSSES |           |         |                |                |                |         |         |                |               |                |               |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|----------------|---------------|----------------|---------------|
| MANUAL YEAR     | INDEMNITY |         |                |                |                | MEDICAL |         |                |               |                |               |
|                 | DEATH     | P . T . | MAJOR          | MINOR          | TEMP           | DEATH   | P . T . | MAJOR          | MINOR         | TEMP           | MED. ONLY     |
| 2006            |           |         | 241,045        | 64,190         | 79,690         |         |         | 45,371         | 4,306         | 32,243         | 35,936        |
| 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            |           |         |                | 118,153        | 49,499         |         |         |                | 36,916        | 55,550         | 28,548        |
| 2010            |           |         | 161,382        |                |                |         |         | 88,010         |               |                | 17,368        |
| <b>TOTAL</b>    |           |         | <b>535,634</b> | <b>359,353</b> | <b>172,182</b> |         |         | <b>161,251</b> | <b>61,629</b> | <b>186,451</b> | <b>95,579</b> |

| TRANSLATED LOSSES |            |               |                |                |                |            |               |                |                |                |               |
|-------------------|------------|---------------|----------------|----------------|----------------|------------|---------------|----------------|----------------|----------------|---------------|
| MANUAL YEAR       | INDEMNITY  |               |                |                |                | MEDICAL    |               |                |                |                |               |
|                   | DEATH      | P . T .       | MAJOR          | MINOR          | TEMP           | DEATH      | P . T .       | MAJOR          | MINOR          | TEMP           | MED. ONLY     |
| 2006              |            |               | 318,421        | 84,923         | 120,650        |            |               | 98,682         | 6,274          | 50,557         | 35,720        |
| 2007              | 148        | 203           | 12,722         | 152,054        | 25,849         | 10         | 14            | 2,899          | 28,088         | 28,318         | 7,599         |
| 2008              | 66         | 5,066         | 186,217        | 66,870         | 31,391         | 9          | 1,489         | 63,345         | 7,807          | 100,327        | 5,709         |
| 2009              | 167        | 3,579         | 110,153        | 124,463        | 56,387         | 153        | 2,140         | 39,838         | 44,183         | 64,055         | 28,948        |
| 2010              | 40         | 8,450         | 179,144        | 15,959         | 5,498          | 549        | 11,227        | 151,421        | 13,775         | 3,966          | 17,299        |
| <b>TOTAL</b>      | <b>421</b> | <b>17,298</b> | <b>806,657</b> | <b>444,269</b> | <b>239,775</b> | <b>721</b> | <b>14,870</b> | <b>356,185</b> | <b>100,127</b> | <b>247,223</b> | <b>95,275</b> |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|-----------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 1,196,152 | 1,031,394   | 95,275    |        |                 |       |
| TOTAL TRANS. LOSSES PG A |           |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -419,219  | -159,418    | 387       |        |                 |       |
| TOTAL LOSSES             | 776,933   | 871,976     | 95,662    |        |                 |       |
| EXPECTED LOSSES          | 1,138,397 | 766,877     | 83,941    |        |                 |       |
| CREDIBILITY              | .03       | .06         | .09       |        |                 |       |
| <b>PURE PREMIUMS</b>     |           |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.499     | 1.683       | .185      | 3.367  |                 |       |
| INDICATED (POST-TEST)    | 1.529     | 1.717       | .189      | 3.435  |                 |       |
| PRES. ON RATE LEVEL      | 2.088     | 1.407       | .154      | 3.649  |                 |       |
| DERIVED BY FORMULA       | 2.071     | 1.426       | .157      | 3.654  |                 |       |
| UNDERLYING PRES. RATE    | 2.197     | 1.480       | .162      | 3.839  |                 |       |
| PROPOSED                 | 2.068     | 1.424       | .157      | 3.649  |                 |       |
| <b>IND. RATES</b>        |           |             |           |        |                 |       |
| YEAR                     | 4-1-11    | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 3.750 |
| IND. RATES               |           |             |           | 3.75   | MINIMUM PREMIUM |       |
| MAN. RATES               | 4.30      | 4.12        | 3.98      | + 3.75 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED |  |  | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES |         |           |           |            |            |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|-----------|-----------|------------|------------|
|              |                  |                    |                     |  |  |                               | DEATH           | P . T . | MAJOR     | MINOR     | TEMP       | ALL        |
| 2006         | 138,947          | 4,860,081          | 3.497               |  |  | 138,947                       |                 |         | 8         | 19        | 76         | 103        |
| 2007         | 141,248          | 3,971,725          | 2.811               |  |  | 141,248                       | 1               |         | 3         | 19        | 72         | 95         |
| 2008         | 142,138          | 3,761,456          | 2.646               |  |  | 142,138                       |                 |         | 4         | 17        | 59         | 80         |
| 2009         | 141,083          | 4,624,359          | 3.277               |  |  | 141,083                       |                 |         | 6         | 28        | 63         | 97         |
| 2010         | 150,353          | 3,822,501          | 2.542               |  |  | 150,353                       |                 |         |           | 13        | 78         | 91         |
| <b>TOTAL</b> | <b>713,769</b>   | <b>21,040,122</b>  | <b>2.948</b>        |  |  | <b>713,769</b>                | <b>1</b>        |         | <b>21</b> | <b>96</b> | <b>348</b> | <b>466</b> |
| O.D.         |                  | 27,543             | .003                |  |  |                               |                 |         |           | 1         |            | 1          |

REPORTED LOSSES

| MANUAL YEAR  | INDEMNITY |         |                  |                  |                  | MEDICAL       |         |                  |                  |                  |                  |
|--------------|-----------|---------|------------------|------------------|------------------|---------------|---------|------------------|------------------|------------------|------------------|
|              | DEATH     | P . T . | MAJOR            | MINOR            | TEMP             | DEATH         | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006         |           |         | 1,261,731        | 766,209          | 771,930          |               |         | 442,687          | 539,342          | 684,186          | 393,996          |
| 2007         |           |         | 370,429          | 1,001,668        | 746,121          | 65,604        |         | 113,646          | 540,610          | 679,832          | 453,815          |
| 2008         |           |         | 657,209          | 600,578          | 711,203          |               |         | 218,299          | 388,446          | 729,893          | 455,828          |
| 2009         |           |         | 897,818          | 972,620          | 422,696          |               |         | 579,274          | 713,140          | 646,520          | 392,291          |
| 2010         |           |         | 404,102          | 404,102          | 797,258          |               |         |                  | 272,998          | 1,773,431        | 574,712          |
| <b>TOTAL</b> |           |         | <b>3,187,187</b> | <b>3,745,177</b> | <b>3,449,208</b> | <b>65,604</b> |         | <b>1,353,906</b> | <b>2,454,536</b> | <b>4,513,862</b> | <b>2,270,642</b> |
| O.D.         |           |         |                  | 20,000           |                  |               |         |                  |                  | 55               | 7,488            |

TRANSLATED LOSSES

| MANUAL YEAR  | INDEMNITY    |                |                  |                  |                  | MEDICAL        |                |                  |                  |                  |                  |
|--------------|--------------|----------------|------------------|------------------|------------------|----------------|----------------|------------------|------------------|------------------|------------------|
|              | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH          | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006         |              |                | 1,666,747        | 1,013,695        | 1,168,701        |                |                | 962,845          | 785,822          | 1,072,805        | 391,632          |
| 2007         | 1,221        | 8,463          | 602,633          | 1,266,089        | 1,022,065        | 115,002        | 2,022          | 316,592          | 751,132          | 988,695          | 433,847          |
| 2008         | 727          | 29,119         | 1,083,785        | 740,803          | 842,765          | 402            | 16,647         | 638,375          | 543,534          | 939,562          | 450,358          |
| 2009         | 1,411        | 68,855         | 2,026,676        | 1,078,312        | 498,045          | 3,142          | 88,662         | 1,850,921        | 853,609          | 781,787          | 397,783          |
| 2010         | 982          | 52,906         | 1,455,476        | 696,787          | 711,431          | 2,497          | 57,910         | 1,312,081        | 740,365          | 1,424,061        | 572,413          |
| <b>TOTAL</b> | <b>4,341</b> | <b>159,343</b> | <b>6,835,317</b> | <b>4,795,686</b> | <b>4,243,007</b> | <b>121,043</b> | <b>165,241</b> | <b>5,080,814</b> | <b>3,674,462</b> | <b>5,206,910</b> | <b>2,246,033</b> |
| O.D.         | 27           | 519            | 16,063           | 19,677           | 952              |                |                | 42               | 52               | 4                | 7,431            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 12,382,750 | 17,940,750  | 2,253,464 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -4,912,467 | -2,227,962  | 10,092    |        |                 |       |
| TOTAL LOSSES             | 7,470,283  | 15,712,788  | 2,263,556 |        |                 |       |
| EXPECTED LOSSES          | 13,497,373 | 10,820,738  | 2,119,895 |        |                 |       |
| CREDIBILITY              | .15        | .35         | .54       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.047      | 2.201       | .317      | 3.565  |                 |       |
| INDICATED (POST-TEST)    | 1.068      | 2.245       | .323      | 3.636  |                 |       |
| PRES. ON RATE LEVEL      | 1.798      | 1.441       | .282      | 3.521  |                 |       |
| DERIVED BY FORMULA       | 1.689      | 1.722       | .304      | 3.715  |                 |       |
| UNDERLYING PRES. RATE    | 1.891      | 1.516       | .297      | 3.704  |                 |       |
| PROPOSED                 | 1.653      | 1.685       | .298      | 3.636  |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 3.736 |
| IND. RATES               |            |             |           | 3.74   | MINIMUM PREMIUM |       |
| MAN. RATES               | 4.16       | 3.98        | 3.84      | + 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       |
| 2006         | 51,388           | 674,177            | 1.311               |                 |         |          | 3         | 13        | 16        |
| 2007         | 49,192           | 1,465,248          | 2.978               |                 |         | 2        | 5         | 16        | 23        |
| 2008         | 45,060           | 696,525            | 1.545               |                 |         | 2        | 1         | 12        | 15        |
| 2009         | 43,970           | 440,407            | 1.001               |                 |         | 1        | 1         | 9         | 11        |
| 2010         | 41,710           | 968,500            | 2.321               |                 |         |          | 2         | 17        | 19        |
| <b>TOTAL</b> | <b>231,320</b>   | <b>4,244,857</b>   | <b>1.835</b>        |                 |         | <b>5</b> | <b>12</b> | <b>67</b> | <b>84</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      |
| 2006            |           |         |                | 110,871        | 234,274        |         |         |                | 41,620         | 231,609          | 55,803         |
| 2007            |           |         | 438,434        | 184,953        | 197,298        |         |         | 239,461        | 117,746        | 246,412          | 40,944         |
| 2008            |           |         | 231,040        | 43,683         | 128,072        |         |         | 101,596        | 23,251         | 113,938          | 54,945         |
| 2009            |           |         | 147,655        | 6,257          | 83,811         |         |         | 87,973         | 1,908          | 78,039           | 34,764         |
| 2010            |           |         |                | 101,719        | 254,244        |         |         |                | 77,552         | 410,638          | 124,347        |
| <b>TOTAL</b>    |           |         | <b>817,129</b> | <b>447,483</b> | <b>897,699</b> |         |         | <b>429,030</b> | <b>262,077</b> | <b>1,080,636</b> | <b>310,803</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      |
| 2006              |            |               |                  | 146,682        | 354,691          |            |               |                  | 60,640         | 363,161          | 55,468         |
| 2007              | 225        | 8,347         | 589,415          | 238,192        | 271,254          | 63         | 3,611         | 516,479          | 170,929        | 357,821          | 39,142         |
| 2008              | 59         | 8,497         | 316,078          | 63,843         | 151,554          | 48         | 5,620         | 226,849          | 43,515         | 146,259          | 54,286         |
| 2009              | 29         | 7,474         | 214,257          | 28,483         | 89,257           | 56         | 9,390         | 192,651          | 22,935         | 88,813           | 35,251         |
| 2010              | 289        | 15,234        | 423,185          | 201,109        | 224,807          | 614        | 14,286        | 321,452          | 181,216        | 331,101          | 123,850        |
| <b>TOTAL</b>      | <b>602</b> | <b>39,552</b> | <b>1,542,935</b> | <b>678,309</b> | <b>1,091,563</b> | <b>781</b> | <b>32,907</b> | <b>1,257,431</b> | <b>479,235</b> | <b>1,287,155</b> | <b>307,997</b> |
| O.D.              |            |               | 55               | 36             | 2,050            |            |               | 237              | 265            | 13,542           |                |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|-----------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 2,874,500 | 3,552,155   | 307,997   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |           |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -739,235  | -436,864    | 960       |        |                 |       |
| TOTAL LOSSES             | 2,135,265 | 3,115,291   | 308,957   |        |                 |       |
| EXPECTED LOSSES          | 1,977,787 | 2,063,374   | 219,755   |        |                 |       |
| CREDIBILITY              | .07       | .17         | .26       |        |                 |       |
| <b>PURE PREMIUMS</b>     |           |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | .923      | 1.347       | .134      | 2.404  |                 |       |
| INDICATED (POST-TEST)    | .941      | 1.374       | .137      | 2.452  |                 |       |
| PRES. ON RATE LEVEL      | .813      | .848        | .090      | 1.751  |                 |       |
| DERIVED BY FORMULA       | .822      | .937        | .102      | 1.861  |                 |       |
| UNDERLYING PRES. RATE    | .855      | .892        | .095      | 1.842  |                 |       |
| PROPOSED                 | .822      | .937        | .102      | 1.861  |                 |       |
| YEAR                     | 4-1-11    | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 1.912 |
| IND. RATES               |           |             |           | 1.91   | MINIMUM PREMIUM |       |
| MAN. RATES               | 2.07      | 1.98        | 1.91      | + 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 |  |
| 2006         | 1,950            |                    |                     |                 |         |       |       |      |     |  |
| 2007         | 2,543            |                    |                     |                 |         |       |       |      |     |  |
| 2008         | 8,762            |                    |                     |                 |         |       |       |      |     |  |
| 2009         | 6,927            |                    |                     |                 |         |       |       |      |     |  |
| 2010         | 1,371            |                    |                     |                 |         |       |       |      |     |  |
| <b>TOTAL</b> | <b>21,553</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. | -50,743 | -9,759      | 7         |       |
| TOTAL LOSSES             |         |             | 7         |       |
| EXPECTED LOSSES          | 143,760 | 48,278      | 2,155     |       |
| 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      | .636    | .213        | .010      | .859  |
| DERIVED BY FORMULA       | .630    | .207        | .010      | .847  |
| UNDERLYING PRES. RATE    | .667    | .224        | .010      | .901  |
| PROPOSED                 | .630    | .207        | .010      | .847  |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       |
|------------|--------|--------|--------|--------|-----------------|
| IND. RATES |        |        |        | .92    | MINIMUM PREMIUM |
| MAN. RATES | 1.13   | 1.04   | .98    | + .92  | PRESENT         |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |           |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR     | TEMP       | ALL        |
| 2006         | 170,794          | 2,711,882          | 1.587               |                 |         | 5         | 11        | 60         | 76         |
| 2007         | 175,147          | 3,006,115          | 1.716               |                 |         | 2         | 15        | 64         | 81         |
| 2008         | 148,313          | 1,446,385          | .975                |                 |         | 3         | 4         | 39         | 46         |
| 2009         | 123,407          | 1,769,307          | 1.433               |                 |         |           | 10        | 44         | 54         |
| 2010         | 121,804          | 1,523,252          | 1.250               |                 |         | 1         | 2         | 32         | 35         |
| <b>TOTAL</b> | <b>739,465</b>   | <b>10,456,941</b>  | <b>1.414</b>        |                 |         | <b>11</b> | <b>42</b> | <b>239</b> | <b>292</b> |
| O.D.         |                  | 22,485             | .003                |                 |         |           |           | 3          | 3          |

| REPORTED LOSSES |           |         |                  |                  |                  |         |         |                |                |                  |                  |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|----------------|----------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                  |                  | MEDICAL |         |                |                |                  |                  |
|                 | DEATH     | P . T . | MAJOR            | MINOR            | TEMP             | DEATH   | P . T . | MAJOR          | MINOR          | TEMP             | MED. ONLY        |
| 2006            |           |         | 773,855          | 376,746          | 412,260          |         |         | 209,926        | 253,958        | 450,586          | 234,551          |
| 2007            |           |         | 349,123          | 665,693          | 445,754          |         |         | 196,816        | 420,591        | 517,437          | 410,701          |
| 2008            |           |         | 484,036          | 123,906          | 211,965          |         |         | 123,501        | 24,955         | 298,883          | 179,139          |
| 2009            |           |         |                  | 109,399          | 506,131          |         |         |                | 232,817        | 662,672          | 258,288          |
| 2010            |           |         | 175,000          | 33,214           | 212,343          |         |         | 399,213        | 44,199         | 500,977          | 158,306          |
| <b>TOTAL</b>    |           |         | <b>1,782,014</b> | <b>1,308,958</b> | <b>1,788,453</b> |         |         | <b>929,456</b> | <b>976,520</b> | <b>2,430,555</b> | <b>1,240,985</b> |
| O.D.            |           |         |                  |                  | 6,265            |         |         |                |                | 13,012           | 3,208            |

| TRANSLATED LOSSES |              |               |                  |                  |                  |              |               |                  |                  |                  |                  |
|-------------------|--------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY    |               |                  |                  |                  | MEDICAL      |               |                  |                  |                  |                  |
|                   | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |              |               | 1,022,264        | 498,435          | 624,162          |              |               | 456,590          | 370,018          | 706,520          | 233,144          |
| 2007              | 813          | 7,508         | 531,091          | 841,032          | 611,910          | 229          | 3,176         | 470,712          | 586,352          | 753,220          | 392,630          |
| 2008              | 160          | 17,976        | 666,182          | 166,159          | 253,180          | 58           | 6,873         | 285,699          | 61,072           | 379,752          | 176,989          |
| 2009              | 216          | 8,026         | 243,841          | 191,603          | 524,258          | 995          | 18,042        | 310,051          | 324,719          | 749,194          | 261,904          |
| 2010              | 206          | 17,107        | 435,694          | 142,043          | 188,727          | 2,670        | 56,370        | 896,971          | 238,244          | 413,997          | 157,673          |
| <b>TOTAL</b>      | <b>1,395</b> | <b>50,617</b> | <b>2,899,072</b> | <b>1,839,272</b> | <b>2,202,237</b> | <b>3,952</b> | <b>84,461</b> | <b>2,420,023</b> | <b>1,580,405</b> | <b>3,002,683</b> | <b>1,222,340</b> |
| O.D.              | 1            | 46            | 1,739            | 861              | 7,394            | 4            | 120           | 3,003            | 1,821            | 15,475           | 3,132            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 5,464,433  | 8,650,148   | 1,225,472 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |       |
| IBNR + FREQUENCY ADJUST. | -2,348,041 | -1,352,634  | 5,309     |       |
| TOTAL LOSSES             | 3,116,392  | 7,297,514   | 1,230,781 |       |
| EXPECTED LOSSES          | 6,159,743  | 6,248,479   | 1,286,670 |       |
| CREDIBILITY              | .15        | .36         | .56       |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | .421       | .987        | .166      | 1.574 |
| INDICATED (POST-TEST)    | .429       | 1.007       | .169      | 1.605 |
| PRES. ON RATE LEVEL      | .792       | .803        | .166      | 1.761 |
| DERIVED BY FORMULA       | .738       | .876        | .168      | 1.782 |
| UNDERLYING PRES. RATE    | .833       | .845        | .174      | 1.852 |
| PROPOSED                 | .729       | .866        | .166      | 1.761 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 1.809 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 1.81   | MINIMUM PREMIUM |       |
| MAN. RATES | 2.21   | 2.02   | 1.92   | + 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 |  |
| 2006         | 35,033           |                    |                     |                 |         |       |       |      |     |  |
| 2007         | 33,318           |                    |                     |                 |         |       |       |      |     |  |
| 2008         | 33,327           |                    |                     |                 |         |       |       |      |     |  |
| 2009         | 31,154           |                    |                     |                 |         |       |       |      |     |  |
| 2010         | 35,303           |                    |                     |                 |         |       |       |      |     |  |
| <b>TOTAL</b> | <b>168,135</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. | -300,789 | -1,393      | 8         |        |                 |      |
| TOTAL LOSSES             |          |             | 8         |        |                 |      |
| EXPECTED LOSSES          | 820,500  | 6,725       | 1,681     |        |                 |      |
| 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      | .460     | .004        | .001      | .465   |                 |      |
| DERIVED BY FORMULA       | .432     | .003        | .001      | .436   |                 |      |
| UNDERLYING PRES. RATE    | .488     | .004        | .001      | .493   |                 |      |
| PROPOSED                 | .432     | .003        | .001      | .436   |                 |      |
| YEAR                     | 4-1-11   | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | .432 |
| IND. RATES               |          |             |           | .43    | MINIMUM PREMIUM |      |
| MAN. RATES               | .70      | .67         | .50       | + .43  | PRESENT         |      |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |           |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR     | TEMP       | ALL        |
| 2006         | 89,094           | 2,093,410          | 2.349               |                 |         | 4         | 7         | 34         | 45         |
| 2007         | 88,691           | 4,360,973          | 4.917               |                 |         | 10        | 12        | 48         | 70         |
| 2008         | 76,714           | 2,223,499          | 2.898               |                 |         | 4         | 12        | 21         | 37         |
| 2009         | 61,690           | 1,564,010          | 2.535               |                 |         | 1         | 10        | 24         | 35         |
| 2010         | 60,895           | 607,577            | .997                |                 |         |           | 3         | 22         | 25         |
| <b>TOTAL</b> | <b>377,084</b>   | <b>10,849,469</b>  | <b>2.877</b>        |                 |         | <b>19</b> | <b>44</b> | <b>149</b> | <b>212</b> |
| O.D.         |                  | 4,736              | .001                |                 |         |           |           |            |            |

| REPORTED LOSSES |           |         |                  |                  |                  |         |         |                  |                  |                  |                |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                  |                  | MEDICAL |         |                  |                  |                  |                |
|                 | DEATH     | P . T . | MAJOR            | MINOR            | TEMP             | DEATH   | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006            |           |         | 573,288          | 434,349          | 177,687          |         |         | 235,219          | 238,411          | 220,920          | 213,536        |
| 2007            |           |         | 1,758,861        | 732,368          | 253,934          |         |         | 476,258          | 608,849          | 345,803          | 184,900        |
| 2008            |           |         | 617,918          | 347,816          | 256,050          |         |         | 274,710          | 184,963          | 312,336          | 229,706        |
| 2009            |           |         | 261,976          | 380,134          | 208,785          |         |         | 160,117          | 155,436          | 245,276          | 152,286        |
| 2010            |           |         |                  | 18,670           | 142,531          |         |         |                  | 56,560           | 253,472          | 136,344        |
| <b>TOTAL</b>    |           |         | <b>3,212,043</b> | <b>1,913,337</b> | <b>1,038,987</b> |         |         | <b>1,146,304</b> | <b>1,244,219</b> | <b>1,377,807</b> | <b>916,772</b> |
| O.D.            |           |         |                  |                  |                  |         |         |                  |                  |                  | 4,736          |

| TRANSLATED LOSSES |              |               |                  |                  |                  |              |               |                  |                  |                  |                |
|-------------------|--------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR       | INDEMNITY    |               |                  |                  |                  | MEDICAL      |               |                  |                  |                  |                |
|                   | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006              |              |               | 757,313          | 574,643          | 269,016          |              |               | 511,600          | 347,364          | 346,402          | 212,255        |
| 2007              | 890          | 33,476        | 2,344,076        | 930,540          | 359,990          | 332          | 7,420         | 1,067,922        | 841,504          | 511,195          | 176,764        |
| 2008              | 420          | 24,621        | 907,604          | 424,035          | 310,762          | 232          | 16,760        | 656,003          | 267,009          | 405,887          | 226,950        |
| 2009              | 559          | 23,462        | 695,062          | 423,593          | 237,525          | 717          | 24,017        | 490,976          | 205,138          | 286,680          | 154,418        |
| 2010              | 112          | 6,198         | 179,372          | 82,929           | 123,098          | 412          | 9,357         | 209,090          | 117,779          | 205,199          | 135,799        |
| <b>TOTAL</b>      | <b>1,981</b> | <b>87,757</b> | <b>4,883,427</b> | <b>2,435,740</b> | <b>1,300,391</b> | <b>1,693</b> | <b>57,554</b> | <b>2,935,591</b> | <b>1,778,794</b> | <b>1,755,363</b> | <b>906,186</b> |
| O.D.              |              |               |                  |                  |                  |              |               |                  |                  |                  | 4,641          |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 7,968,003  | 7,270,288   | 910,827   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -2,035,564 | -1,089,379  | 3,508     |        |                 |       |
| TOTAL LOSSES             | 5,932,439  | 6,180,909   | 914,335   |        |                 |       |
| EXPECTED LOSSES          | 5,324,426  | 5,018,987   | 859,751   |        |                 |       |
| CREDIBILITY              | .10        | .23         | .35       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.573      | 1.639       | .242      | 3.454  |                 |       |
| INDICATED (POST-TEST)    | 1.604      | 1.672       | .247      | 3.523  |                 |       |
| PRES. ON RATE LEVEL      | 1.342      | 1.265       | .217      | 2.824  |                 |       |
| DERIVED BY FORMULA       | 1.368      | 1.359       | .228      | 2.955  |                 |       |
| UNDERLYING PRES. RATE    | 1.412      | 1.331       | .228      | 2.971  |                 |       |
| PROPOSED                 | 1.368      | 1.359       | .228      | 2.955  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 3.036 |
| IND. RATES               |            |             |           | 3.04   | MINIMUM PREMIUM |       |
| MAN. RATES               | 3.28       | 3.09        | 3.08      | + 3.04 | PRESENT         |       |

+PROPOSED



| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |       |       |      |     |  |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|------|-----|--|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR | MINOR | TEMP | ALL |  |
| 2006         | 17,020           |                    |                     |                 |         |       |       |      |     |  |
| 2007         | 17,508           |                    |                     |                 |         |       |       |      |     |  |
| 2008         | 19,985           |                    |                     |                 |         |       |       |      |     |  |
| 2009         | 25,157           |                    |                     |                 |         |       |       |      |     |  |
| 2010         | 29,234           |                    |                     |                 |         |       |       |      |     |  |
| <b>TOTAL</b> | <b>108,904</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. | -134,867 | -20,514     | 19        |        |                 |      |
| TOTAL LOSSES             |          |             | 19        |        |                 |      |
| EXPECTED LOSSES          | 390,966  | 105,636     | 3,268     |        |                 |      |
| CREDIBILITY              | .04      | .10         | .15       |        |                 |      |
| <b>PURE PREMIUMS</b>     |          |             |           |        |                 |      |
| INDICATED (PRE-TEST)     | .000     | .000        | .000      | .000   |                 |      |
| INDICATED (POST-TEST)    | .000     | .000        | .000      | .000   |                 |      |
| PRES. ON RATE LEVEL      | .342     | .092        | .003      | .437   |                 |      |
| DERIVED BY FORMULA       | .328     | .083        | .003      | .414   |                 |      |
| UNDERLYING PRES. RATE    | .359     | .097        | .003      | .459   |                 |      |
| PROPOSED                 | .328     | .083        | .003      | .414   |                 |      |
| YEAR                     | 4-1-11   | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | .449 |
| IND. RATES               |          |             |           | .45    | MINIMUM PREMIUM |      |
| MAN. RATES               | .70      | .67         | .50       | + .45  | PRESENT         |      |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |           |           |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|-----------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR     | TEMP      | ALL        |
| 2006         | 28,454           | 1,571,281          | 5.522               |                 |         | 5         | 4         | 11        | 20         |
| 2007         | 27,923           | 1,706,228          | 6.110               |                 |         | 3         | 5         | 21        | 29         |
| 2008         | 24,035           | 1,027,416          | 4.274               |                 |         | 1         | 8         | 15        | 24         |
| 2009         | 21,122           | 451,448            | 2.137               |                 |         |           | 5         | 12        | 17         |
| 2010         | 25,025           | 1,125,415          | 4.497               |                 |         | 3         | 1         | 18        | 22         |
| <b>TOTAL</b> | <b>126,559</b>   | <b>5,881,788</b>   | <b>4.647</b>        |                 |         | <b>12</b> | <b>23</b> | <b>77</b> | <b>112</b> |
| O.D.         |                  | 502                |                     |                 |         |           |           |           |            |

| REPORTED LOSSES |           |         |                  |                |                |         |         |                |                |                |                |
|-----------------|-----------|---------|------------------|----------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                |                | MEDICAL |         |                |                |                |                |
|                 | DEATH     | P . T . | MAJOR            | MINOR          | TEMP           | DEATH   | P . T . | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006            |           |         | 821,409          | 164,303        | 36,938         |         |         | 338,373        | 51,483         | 48,170         | 110,605        |
| 2007            |           |         | 584,440          | 331,131        | 229,126        |         |         | 158,427        | 121,206        | 199,692        | 82,206         |
| 2008            |           |         | 202,404          | 310,706        | 124,605        |         |         | 61,981         | 122,169        | 133,020        | 72,531         |
| 2009            |           |         |                  | 145,099        | 27,501         |         |         |                | 101,390        | 64,958         | 112,500        |
| 2010            |           |         | 423,277          | 10,524         | 284,962        |         |         | 159,122        | 9,087          | 168,218        | 70,225         |
| <b>TOTAL</b>    |           |         | <b>2,031,530</b> | <b>961,763</b> | <b>703,132</b> |         |         | <b>717,903</b> | <b>405,335</b> | <b>614,058</b> | <b>448,067</b> |
| O.D.            |           |         |                  |                |                |         |         |                |                |                | 502            |

| TRANSLATED LOSSES |              |               |                  |                  |                |              |               |                  |                |                |                |
|-------------------|--------------|---------------|------------------|------------------|----------------|--------------|---------------|------------------|----------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY    |               |                  |                  |                | MEDICAL      |               |                  |                |                |                |
|                   | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP           | DEATH        | P . T .       | MAJOR            | MINOR          | TEMP           | MED. ONLY      |
| 2006              |              |               | 1,085,082        | 217,374          | 55,926         |              |               | 735,962          | 75,010         | 75,531         | 109,941        |
| 2007              | 403          | 11,267        | 792,838          | 421,820          | 316,508        | 65           | 2,416         | 347,747          | 172,565        | 290,297        | 78,589         |
| 2008              | 366          | 9,908         | 362,596          | 362,710          | 153,373        | 123          | 4,842         | 180,235          | 163,179        | 173,724        | 71,661         |
| 2009              | 197          | 4,049         | 125,010          | 147,323          | 35,107         | 401          | 4,553         | 92,906           | 108,427        | 79,083         | 114,075        |
| 2010              | 314          | 32,900        | 788,051          | 186,840          | 258,480        | 1,175        | 24,759        | 377,544          | 83,656         | 140,650        | 69,944         |
| <b>TOTAL</b>      | <b>1,280</b> | <b>58,124</b> | <b>3,153,577</b> | <b>1,336,067</b> | <b>819,394</b> | <b>1,764</b> | <b>36,570</b> | <b>1,734,394</b> | <b>602,837</b> | <b>759,285</b> | <b>444,210</b> |
| O.D.              |              |               |                  |                  |                |              |               |                  |                |                | 500            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |
|--------------------------|------------|-------------|-----------|--------|-----------------|
| TOTAL TRANS. LOSSES PG B | 4,985,709  | 3,517,583   | 444,710   |        |                 |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |
| IBNR + FREQUENCY ADJUST. | -1,085,647 | -496,674    | 1,546     |        |                 |
| TOTAL LOSSES             | 3,900,062  | 3,020,909   | 446,256   |        |                 |
| EXPECTED LOSSES          | 2,901,997  | 2,345,139   | 342,975   |        |                 |
| CREDIBILITY              | .05        | .11         | .17       |        |                 |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |
| INDICATED (PRE-TEST)     | 3.082      | 2.387       | .353      | 5.822  |                 |
| INDICATED (POST-TEST)    | 3.144      | 2.435       | .360      | 5.939  |                 |
| PRES. ON RATE LEVEL      | 2.180      | 1.761       | .258      | 4.199  |                 |
| DERIVED BY FORMULA       | 2.228      | 1.835       | .275      | 4.338  |                 |
| UNDERLYING PRES. RATE    | 2.293      | 1.853       | .271      | 4.417  |                 |
| PROPOSED                 | 2.228      | 1.835       | .275      | 4.338  |                 |
| <b>IND. RATES</b>        |            |             |           |        |                 |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       |
| IND. RATES               |            |             |           | 4.46   | MINIMUM PREMIUM |
| MAN. RATES               | 4.65       | 4.64        | 4.58      | + 4.46 | PRESENT         |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |          |           |           |  |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|----------|-----------|-----------|--|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR    | TEMP      | ALL       |  |
| 2006         | 17,248           | 206,193            | 1.195               |                 |         |          | 1        | 14        | 15        |  |
| 2007         | 19,733           | 136,255            | .690                |                 |         |          | 2        | 9         | 11        |  |
| 2008         | 17,898           | 756,980            | 4.229               |                 |         | 3        |          | 10        | 13        |  |
| 2009         | 16,487           | 474,224            | 2.876               |                 |         | 1        | 1        | 6         | 8         |  |
| 2010         | 17,998           | 256,006            | 1.422               |                 |         |          | 1        | 11        | 12        |  |
| <b>TOTAL</b> | <b>89,364</b>    | <b>1,829,658</b>   | <b>2.047</b>        |                 |         | <b>4</b> | <b>5</b> | <b>50</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      |
| 2006            |           |         |                | 55,886         | 26,845         |         |         |                | 17,302         | 82,085         | 24,075         |
| 2007            |           |         |                | 10,549         | 28,738         |         |         |                | 15,209         | 53,691         | 28,068         |
| 2008            |           |         | 504,458        |                | 18,962         |         |         | 169,061        |                | 35,395         | 29,104         |
| 2009            |           |         | 129,824        | 99,770         | 16,164         |         |         | 100,508        | 45,000         | 39,338         | 43,620         |
| 2010            |           |         |                | 50,000         | 60,590         |         |         |                | 40,000         | 85,551         | 19,865         |
| <b>TOTAL</b>    |           |         | <b>634,282</b> | <b>216,205</b> | <b>151,299</b> |         |         | <b>269,569</b> | <b>117,511</b> | <b>296,060</b> | <b>144,732</b> |
| O.D.            |           |         |                |                |                |         |         |                |                |                | 477            |

| TRANSLATED LOSSES |            |               |                  |                |                |            |               |                |                |                |                |
|-------------------|------------|---------------|------------------|----------------|----------------|------------|---------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY  |               |                  |                |                | MEDICAL    |               |                |                |                |                |
|                   | DEATH      | P . T .       | MAJOR            | MINOR          | TEMP           | DEATH      | P . T .       | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006              |            |               |                  | 73,937         | 40,644         |            |               |                | 25,209         | 128,710        | 23,931         |
| 2007              | 12         | 17            | 2,086            | 13,812         | 39,022         | 7          | 10            | 3,147          | 22,039         | 77,523         | 26,833         |
| 2008              | 11         | 17,168        | 632,646          | 13,997         | 27,619         | 43         | 8,781         | 353,381        | 13,462         | 47,450         | 28,755         |
| 2009              | 144        | 8,443         | 246,375          | 108,254        | 23,966         | 227        | 11,520        | 244,788        | 60,599         | 49,479         | 44,231         |
| 2010              | 89         | 5,204         | 139,713          | 67,942         | 55,539         | 193        | 4,429         | 96,286         | 54,018         | 71,242         | 19,786         |
| <b>TOTAL</b>      | <b>256</b> | <b>30,832</b> | <b>1,020,820</b> | <b>277,942</b> | <b>186,790</b> | <b>470</b> | <b>24,740</b> | <b>697,602</b> | <b>175,327</b> | <b>374,404</b> | <b>143,536</b> |
| O.D.              |            |               |                  |                |                |            |               |                |                |                | 456            |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 1,774,720 | 1,014,463   | 143,992   |       |
| TOTAL TRANS. LOSSES PG A |           |             |           |       |
| IBNR + FREQUENCY ADJUST. | -369,089  | -251,403    | 804       |       |
| TOTAL LOSSES             | 1,405,631 | 763,060     | 144,796   |       |
| EXPECTED LOSSES          | 1,001,771 | 1,202,839   | 174,260   |       |
| CREDIBILITY              | .04       | .09         | .14       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 1.573     | .854        | .162      | 2.589 |
| INDICATED (POST-TEST)    | 1.604     | .871        | .165      | 2.640 |
| PRES. ON RATE LEVEL      | 1.066     | 1.280       | .184      | 2.530 |
| DERIVED BY FORMULA       | 1.088     | 1.243       | .181      | 2.512 |
| UNDERLYING PRES. RATE    | 1.121     | 1.346       | .195      | 2.662 |
| PROPOSED                 | 1.096     | 1.252       | .182      | 2.530 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 2.600 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 2.60   | MINIMUM PREMIUM |       |
| MAN. RATES | 3.02   | 2.87   | 2.76   | + 2.60 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |       |       |      |     |  |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|------|-----|--|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR | MINOR | TEMP | ALL |  |
| 2006         | 405              | 589                | .145                |                 |         |       |       |      |     |  |
| 2007         | 432              |                    |                     |                 |         |       |       |      |     |  |
| 2008         | 376              |                    |                     |                 |         |       |       |      |     |  |
| 2009         | 378              |                    |                     |                 |         |       |       |      |     |  |
| 2010         | 430              | 252                | .058                |                 |         |       |       |      |     |  |
| <b>TOTAL</b> | <b>2,021</b>     | <b>841</b>         | <b>.042</b>         |                 |         |       |       |      |     |  |

| REPORTED LOSSES |           |         |       |       |      |         |         |       |       |      |            |
|-----------------|-----------|---------|-------|-------|------|---------|---------|-------|-------|------|------------|
| MANUAL YEAR     | INDEMNITY |         |       |       |      | MEDICAL |         |       |       |      |            |
|                 | DEATH     | P . T . | MAJOR | MINOR | TEMP | DEATH   | P . T . | MAJOR | MINOR | TEMP | MED. ONLY  |
| 2006            |           |         |       |       |      |         |         |       |       |      | 589        |
| 2010            |           |         |       |       |      |         |         |       |       |      | 252        |
| <b>TOTAL</b>    |           |         |       |       |      |         |         |       |       |      | <b>841</b> |

| TRANSLATED LOSSES |           |         |       |       |      |         |         |       |       |      |            |
|-------------------|-----------|---------|-------|-------|------|---------|---------|-------|-------|------|------------|
| MANUAL YEAR       | INDEMNITY |         |       |       |      | MEDICAL |         |       |       |      |            |
|                   | DEATH     | P . T . | MAJOR | MINOR | TEMP | DEATH   | P . T . | MAJOR | MINOR | TEMP | MED. ONLY  |
| 2006              |           |         |       |       |      |         |         |       |       |      | 585        |
| 2010              |           |         |       |       |      |         |         |       |       |      | 251        |
| <b>TOTAL</b>      |           |         |       |       |      |         |         |       |       |      | <b>836</b> |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B |         |             | 836       |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -10,144 | -4,614      | 12        |       |
| TOTAL LOSSES             |         |             | 848       |       |
| EXPECTED LOSSES          | 27,647  | 22,211      | 2,325     |       |
| CREDIBILITY              | .00     | .01         | .01       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .000        | .042      | .042  |
| INDICATED (POST-TEST)    | .000    | .000        | .043      | .043  |
| PRES. ON RATE LEVEL      | 1.290   | 1.036       | .109      | 2.435 |
| DERIVED BY FORMULA       | 1.290   | 1.026       | .108      | 2.424 |
| UNDERLYING PRES. RATE    | 1.368   | 1.099       | .115      | 2.582 |
| PROPOSED                 | 1.290   | 1.026       | .108      | 2.424 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 2.404 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 2.40   | MINIMUM PREMIUM |       |
| MAN. RATES | 2.89   | 2.75   | 2.62   | + 2.40 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |       |       |      |     |  |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|------|-----|--|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR | MINOR | TEMP | ALL |  |
| 2006         | 2,431            |                    |                     |                 |         |       |       |      |     |  |
| 2007         | 2,603            |                    |                     |                 |         |       |       |      |     |  |
| 2008         | 2,039            |                    |                     |                 |         |       |       |      |     |  |
| 2009         | 1,468            |                    |                     |                 |         |       |       |      |     |  |
| 2010         | 1,879            |                    |                     |                 |         |       |       |      |     |  |
| <b>TOTAL</b> | <b>10,420</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. | -5,660  | -499        |           |        |                 |      |
| TOTAL LOSSES             |         |             |           |        |                 |      |
| EXPECTED LOSSES          | 14,796  | 2,293       |           |        |                 |      |
| CREDIBILITY              | .01     | .02         | .03       |        |                 |      |
| <b>PURE PREMIUMS</b>     |         |             |           |        |                 |      |
| INDICATED (PRE-TEST)     | .000    | .000        | .000      | .000   |                 |      |
| INDICATED (POST-TEST)    | .000    | .000        | .000      | .000   |                 |      |
| PRES. ON RATE LEVEL      | .135    | .021        | .000      | .156   |                 |      |
| DERIVED BY FORMULA       | .134    | .021        | .000      | .155   |                 |      |
| UNDERLYING PRES. RATE    | .142    | .022        | .000      | .164   |                 |      |
| PROPOSED                 | .134    | .021        | .000      | .155   |                 |      |
| YEAR                     | 4-1-11  | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | .159 |
| IND. RATES               |         |             |           | .16    | MINIMUM PREMIUM |      |
| MAN. RATES               | .19     | .18         | .17       | + .16  | PRESENT         |      |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |           |           |            |  |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|------------|--|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR     | TEMP      | ALL        |  |
| 2006         | 21,581           | 1,368,638          | 6.341               |                 |         | 2        | 6         | 13        | 21         |  |
| 2007         | 20,559           | 2,206,279          | 10.731              | 2               |         | 3        | 6         | 20        | 31         |  |
| 2008         | 22,192           | 1,808,989          | 8.151               |                 |         | 3        | 10        | 7         | 20         |  |
| 2009         | 19,990           | 401,428            | 2.008               |                 |         |          | 4         | 11        | 15         |  |
| 2010         | 29,623           | 1,338,258          | 4.517               |                 |         |          | 2         | 30        | 32         |  |
| <b>TOTAL</b> | <b>113,945</b>   | <b>7,123,592</b>   | <b>6.252</b>        | <b>2</b>        |         | <b>8</b> | <b>28</b> | <b>81</b> | <b>119</b> |  |
| O.D.         |                  | 48,869             | .042                |                 |         |          | 1         | 3         | 4          |  |

| REPORTED LOSSES |                |         |                  |                  |                |         |         |                |                |                |                |
|-----------------|----------------|---------|------------------|------------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY      |         |                  |                  |                | MEDICAL |         |                |                |                |                |
|                 | DEATH          | P . T . | MAJOR            | MINOR            | TEMP           | DEATH   | P . T . | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006            |                |         | 462,553          | 224,320          | 81,970         |         |         | 161,691        | 80,237         | 75,249         | 282,618        |
| 2007            | 461,645        |         | 671,401          | 129,959          | 116,214        |         |         | 522,159        | 64,182         | 122,064        | 118,655        |
| 2008            |                |         | 519,113          | 545,276          | 40,424         |         |         | 304,531        | 280,115        | 27,083         | 92,447         |
| 2009            |                |         |                  | 73,616           | 81,624         |         |         |                | 51,950         | 102,570        | 91,668         |
| 2010            |                |         |                  | 107,905          | 370,489        |         |         |                | 119,877        | 518,772        | 221,215        |
| <b>TOTAL</b>    | <b>461,645</b> |         | <b>1,653,067</b> | <b>1,081,076</b> | <b>690,721</b> |         |         | <b>988,381</b> | <b>596,361</b> | <b>845,738</b> | <b>806,603</b> |
| O.D.            |                |         |                  | 15,397           | 12,351         |         |         |                | 9,670          | 5,811          | 5,640          |

| TRANSLATED LOSSES |                |               |                  |                  |                |              |               |                  |                |                |                |
|-------------------|----------------|---------------|------------------|------------------|----------------|--------------|---------------|------------------|----------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY      |               |                  |                  |                | MEDICAL      |               |                  |                |                |                |
|                   | DEATH          | P . T .       | MAJOR            | MINOR            | TEMP           | DEATH        | P . T .       | MAJOR            | MINOR          | TEMP           | MED. ONLY      |
| 2006              |                |               | 611,032          | 296,775          | 124,103        |              |               | 351,678          | 116,905        | 117,989        | 280,922        |
| 2007              | 567,655        | 10,905        | 766,901          | 169,027          | 161,640        | 36           | 5,848         | 826,493          | 98,410         | 178,657        | 113,434        |
| 2008              | 640            | 22,606        | 822,121          | 628,148          | 65,124         | 329          | 19,357        | 731,119          | 363,329        | 50,850         | 91,338         |
| 2009              | 110            | 2,733         | 84,281           | 85,970           | 87,208         | 217          | 3,365         | 60,655           | 65,778         | 117,103        | 92,951         |
| 2010              | 370            | 19,717        | 555,849          | 261,727          | 324,519        | 839          | 19,367        | 433,027          | 243,884        | 420,374        | 220,330        |
| <b>TOTAL</b>      | <b>568,775</b> | <b>55,961</b> | <b>2,840,184</b> | <b>1,441,647</b> | <b>762,594</b> | <b>1,421</b> | <b>47,937</b> | <b>2,402,972</b> | <b>888,306</b> | <b>884,973</b> | <b>798,975</b> |
| O.D.              | 25             | 571           | 17,871           | 23,222           | 10,896         | 11           | 255           | 6,546            | 13,620         | 4,982          | 5,621          |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 5,942,529 | 4,030,240   | 804,596   |       |
| TOTAL TRANS. LOSSES PG A |           |             |           |       |
| IBNR + FREQUENCY ADJUST. | -605,963  | -429,677    | 2,670     |       |
| TOTAL LOSSES             | 5,336,566 | 3,600,563   | 807,266   |       |
| EXPECTED LOSSES          | 1,702,338 | 2,143,307   | 505,916   |       |
| CREDIBILITY              | .04       | .10         | .16       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 4.683     | 3.160       | .708      | 8.551 |
| INDICATED (POST-TEST)    | 4.777     | 3.223       | .722      | 8.722 |
| PRES. ON RATE LEVEL      | 1.420     | 1.788       | .422      | 3.630 |
| DERIVED BY FORMULA       | 1.554     | 1.932       | .470      | 3.956 |
| UNDERLYING PRES. RATE    | 1.494     | 1.881       | .444      | 3.819 |
| PROPOSED                 | 1.554     | 1.932       | .470      | 3.956 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 4.065 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 4.07   | MINIMUM PREMIUM |       |
| MAN. RATES | 4.02   | 4.01   | 3.96   | + 4.07 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |           |           |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR     | TEMP      | ALL        |
| 2006         | 18,811           | 1,992,183          | 10,590              |                 |         | 4        | 8         | 31        | 43         |
| 2007         | 14,928           | 542,605            | 3,634               |                 |         |          | 4         | 25        | 29         |
| 2008         | 24,711           | 1,051,577          | 4,255               |                 |         | 1        | 8         | 15        | 24         |
| 2009         | 25,995           | 544,510            | 2,094               |                 |         |          | 8         | 7         | 15         |
| 2010         | 32,803           | 503,959            | 1,536               |                 |         |          | 2         | 17        | 19         |
| <b>TOTAL</b> | <b>117,248</b>   | <b>4,634,834</b>   | <b>3,953</b>        |                 |         | <b>5</b> | <b>30</b> | <b>95</b> | <b>130</b> |
| O.D.         |                  | 320,624            | .273                |                 |         | 1        | 3         |           | 4          |

| REPORTED LOSSES |           |         |                |                  |                |         |         |                |                |                |                |
|-----------------|-----------|---------|----------------|------------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                |                  |                | MEDICAL |         |                |                |                |                |
|                 | DEATH     | P . T . | MAJOR          | MINOR            | TEMP           | DEATH   | P . T . | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006            |           |         | 462,669        | 449,169          | 274,372        |         |         | 223,571        | 237,977        | 212,957        | 131,468        |
| 2007            |           |         |                | 141,925          | 102,957        |         |         |                | 89,212         | 94,999         | 113,512        |
| 2008            |           |         | 150,000        | 297,483          | 189,446        |         |         | 82,955         | 121,218        | 122,044        | 88,431         |
| 2009            |           |         |                | 246,685          | 26,383         |         |         |                | 118,623        | 30,607         | 122,212        |
| 2010            |           |         |                | 52,510           | 134,549        |         |         |                | 28,214         | 135,701        | 152,985        |
| <b>TOTAL</b>    |           |         | <b>612,669</b> | <b>1,187,772</b> | <b>727,707</b> |         |         | <b>306,526</b> | <b>595,244</b> | <b>596,308</b> | <b>608,608</b> |
| O.D.            |           |         | 127,477        | 81,532           |                |         |         | 35,480         | 71,817         |                | 4,318          |

| TRANSLATED LOSSES |              |               |                  |                  |                |            |               |                |                |                |                |
|-------------------|--------------|---------------|------------------|------------------|----------------|------------|---------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY    |               |                  |                  |                | MEDICAL    |               |                |                |                |                |
|                   | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP           | DEATH      | P . T .       | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006              |              |               | 611,185          | 594,251          | 415,398        |            |               | 486,267        | 346,732        | 333,914        | 130,679        |
| 2007              | 172          | 235           | 17,770           | 178,902          | 140,805        | 49         | 57            | 12,941         | 123,077        | 138,342        | 108,517        |
| 2008              | 352          | 8,144         | 299,941          | 351,098          | 227,371        | 132        | 5,911         | 222,669        | 162,509        | 160,209        | 87,370         |
| 2009              | 335          | 6,689         | 206,259          | 247,077          | 38,800         | 469        | 4,670         | 100,147        | 120,154        | 42,363         | 123,923        |
| 2010              | 143          | 7,950         | 221,961          | 105,397          | 118,860        | 203        | 4,877         | 109,401        | 61,649         | 109,668        | 152,373        |
| <b>TOTAL</b>      | <b>1,002</b> | <b>23,018</b> | <b>1,357,116</b> | <b>1,476,725</b> | <b>941,234</b> | <b>853</b> | <b>15,515</b> | <b>931,425</b> | <b>814,121</b> | <b>784,496</b> | <b>602,862</b> |
| O.D.              | 11           | 187           | 174,286          | 105,290          | 356            | 147        | 1,316         | 106,706        | 86,712         | 2,677          | 4,334          |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 2,611,582 | 4,211,611   | 607,196   |       |
| TOTAL TRANS. LOSSES PG A |           |             |           |       |
| IBNR + FREQUENCY ADJUST. | -413,678  | -404,576    | 1,679     |       |
| TOTAL LOSSES             | 2,197,904 | 3,807,035   | 608,875   |       |
| EXPECTED LOSSES          | 1,214,689 | 2,118,672   | 296,638   |       |
| CREDIBILITY              | .05       | .11         | .16       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 1.875     | 3.247       | .519      | 5.641 |
| INDICATED (POST-TEST)    | 1.913     | 3.312       | .529      | 5.754 |
| PRES. ON RATE LEVEL      | .985      | 1.718       | .240      | 2.943 |
| DERIVED BY FORMULA       | 1.031     | 1.893       | .286      | 3.210 |
| UNDERLYING PRES. RATE    | 1.036     | 1.807       | .253      | 3.096 |
| PROPOSED                 | 1.031     | 1.893       | .286      | 3.210 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 3.298 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 3.30   | MINIMUM PREMIUM |       |
| MAN. RATES | 3.40   | 3.21   | 3.21   | + 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       |  |
| 2006         | 15,953           | 412,456            | 2.585               |                 |         | 1        | 2         | 11        | 14        |  |
| 2007         | 14,767           | 208,455            | 1.411               |                 |         |          | 4         | 9         | 13        |  |
| 2008         | 11,508           | 914,191            | 7.943               |                 |         |          | 7         | 9         | 16        |  |
| 2009         | 20,391           | 427,612            | 2.097               |                 |         |          | 3         | 17        | 20        |  |
| 2010         | 19,253           | 281,586            | 1.462               |                 |         |          |           | 12        | 12        |  |
| <b>TOTAL</b> | <b>81,872</b>    | <b>2,244,300</b>   | <b>2.741</b>        |                 |         | <b>1</b> | <b>16</b> | <b>58</b> | <b>75</b> |  |
| O.D.         |                  | 69,156             | .084                |                 |         |          | 1         | 1         | 2         |  |

| REPORTED LOSSES |           |         |                |                |                |         |         |               |                |                |                |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|---------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                |                |                | MEDICAL |         |               |                |                |                |
|                 | DEATH     | P . T . | MAJOR          | MINOR          | TEMP           | DEATH   | P . T . | MAJOR         | MINOR          | TEMP           | MED. ONLY      |
| 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            |           |         |                | 407,761        | 130,141        |         |         |               | 126,557        | 167,439        | 82,293         |
| 2009            |           |         |                | 103,393        | 146,555        |         |         |               | 41,048         | 116,119        | 20,497         |
| 2010            |           |         |                |                | 93,568         |         |         |               |                | 140,851        | 47,167         |
| <b>TOTAL</b>    |           |         | <b>116,829</b> | <b>566,876</b> | <b>469,312</b> |         |         | <b>96,835</b> | <b>228,805</b> | <b>549,497</b> | <b>216,146</b> |
| O.D.            |           |         |                | 62,000         | 5,068          |         |         |               | 790            |                | 1,298          |

| TRANSLATED LOSSES |            |               |                |                |                |            |              |                |                |                |                |
|-------------------|------------|---------------|----------------|----------------|----------------|------------|--------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY  |               |                |                |                | MEDICAL    |              |                |                |                |                |
|                   | DEATH      | P . T .       | MAJOR          | MINOR          | TEMP           | DEATH      | P . T .      | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006              |            |               | 154,331        | 34,740         | 57,014         |            |              | 210,616        | 64,602         | 113,637        | 17,956         |
| 2007              | 37         | 51            | 5,148          | 38,116         | 83,431         | 10         | 11           | 3,317          | 24,239         | 76,005         | 46,008         |
| 2008              | 472        | 3,921         | 140,219        | 466,998        | 159,700        | 112        | 1,707        | 55,479         | 167,211        | 216,249        | 81,305         |
| 2009              | 159        | 4,185         | 128,195        | 126,033        | 155,220        | 169        | 3,168        | 54,532         | 57,144         | 131,297        | 20,784         |
| 2010              | 62         | 3,326         | 99,258         | 44,917         | 79,877         | 134        | 3,268        | 77,537         | 44,003         | 111,049        | 46,978         |
| <b>TOTAL</b>      | <b>730</b> | <b>11,483</b> | <b>527,151</b> | <b>710,804</b> | <b>535,242</b> | <b>425</b> | <b>8,154</b> | <b>401,481</b> | <b>357,199</b> | <b>648,237</b> | <b>213,031</b> |
| O.D.              | 75         | 740           | 24,577         | 72,052         | 5,753          |            | 12           | 273            | 964            | 32             | 1,289          |

|                          | SERIOUS  | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|----------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 975,101  | 2,330,283   | 214,320   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |          |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -344,253 | -209,867    | 802       |        |                 |       |
| TOTAL LOSSES             | 630,848  | 2,120,416   | 215,122   |        |                 |       |
| EXPECTED LOSSES          | 967,727  | 1,047,143   | 156,375   |        |                 |       |
| CREDIBILITY              | .04      | .08         | .13       |        |                 |       |
| <b>PURE PREMIUMS</b>     |          |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | .771     | 2.590       | .263      | 3.624  |                 |       |
| INDICATED (POST-TEST)    | .786     | 2.642       | .268      | 3.696  |                 |       |
| PRES. ON RATE LEVEL      | 1.124    | 1.216       | .181      | 2.521  |                 |       |
| DERIVED BY FORMULA       | 1.110    | 1.330       | .192      | 2.632  |                 |       |
| UNDERLYING PRES. RATE    | 1.182    | 1.279       | .191      | 2.652  |                 |       |
| PROPOSED                 | 1.110    | 1.330       | .192      | 2.632  |                 |       |
| <b>IND. RATES</b>        |          |             |           |        |                 |       |
| YEAR                     | 4-1-11   | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 2.704 |
| IND. RATES               |          |             |           | 2.70   | MINIMUM PREMIUM |       |
| MAN. RATES               | 3.31     | 2.94        | 2.75      | + 2.70 | PRESENT         |       |

+PROPOSED



| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |       |          |           |           |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-------|----------|-----------|-----------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR | TEMP     | ALL       |           |
| 2006         | 5,254            | 9,145              | .174                |                 |         |          |       |          | 3         | 3         |
| 2007         | 6,049            | 313,398            | 5.180               |                 |         | 1        |       |          | 2         | 3         |
| 2008         | 4,313            | 293,221            | 6.798               |                 |         | 1        |       | 3        | 2         | 6         |
| 2009         | 4,518            | 388,867            | 8.607               |                 |         | 1        |       | 2        | 1         | 4         |
| 2010         | 6,205            | 32,401             | .522                |                 |         |          |       |          | 2         | 2         |
| <b>TOTAL</b> | <b>26,339</b>    | <b>1,037,032</b>   | <b>3.937</b>        |                 |         | <b>3</b> |       | <b>5</b> | <b>10</b> | <b>18</b> |
| O.D.         |                  | 5,785              | .021                |                 |         |          |       |          | 1         | 1         |

| REPORTED LOSSES |           |         |                |                |                |         |         |                |               |               |               |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|----------------|---------------|---------------|---------------|
| MANUAL YEAR     | INDEMNITY |         |                |                |                | MEDICAL |         |                |               |               |               |
|                 | DEATH     | P . T . | MAJOR          | MINOR          | TEMP           | DEATH   | P . T . | MAJOR          | MINOR         | TEMP          | MED. ONLY     |
| 2006            |           |         |                |                | 2,091          |         |         |                |               | 5,145         | 1,909         |
| 2007            |           |         | 106,943        |                | 90,233         |         |         | 70,000         |               | 36,506        | 9,716         |
| 2008            |           |         | 113,163        | 96,115         | 32,112         |         |         | 5,672          | 30,677        | 9,035         | 6,447         |
| 2009            |           |         | 152,508        | 84,820         | 686            |         |         | 130,000        | 10,378        | 392           | 10,083        |
| 2010            |           |         |                |                | 1,613          |         |         |                |               | 3,243         | 27,545        |
| <b>TOTAL</b>    |           |         | <b>372,614</b> | <b>180,935</b> | <b>126,735</b> |         |         | <b>205,672</b> | <b>41,055</b> | <b>54,321</b> | <b>55,700</b> |
| O.D.            |           |         |                |                | 112            |         |         |                |               | 5,673         |               |

| TRANSLATED LOSSES |            |               |                |                |                |            |               |                |               |               |               |
|-------------------|------------|---------------|----------------|----------------|----------------|------------|---------------|----------------|---------------|---------------|---------------|
| MANUAL YEAR       | INDEMNITY  |               |                |                |                | MEDICAL    |               |                |               |               |               |
|                   | DEATH      | P . T .       | MAJOR          | MINOR          | TEMP           | DEATH      | P . T .       | MAJOR          | MINOR         | TEMP          | MED. ONLY     |
| 2006              |            |               |                |                | 3,165          |            |               |                |               | 8,068         | 1,898         |
| 2007              |            | 1,961         | 140,840        | 3,052          | 122,763        |            | 1,033         | 146,015        | 2,517         | 52,846        | 9,288         |
| 2008              | 112        | 4,772         | 174,672        | 113,021        | 40,587         | 28         | 698           | 23,037         | 38,493        | 12,752        | 6,370         |
| 2009              | 124        | 8,886         | 257,773        | 92,267         | 7,848          | 105        | 12,440        | 269,044        | 24,306        | 4,747         | 10,224        |
| 2010              | 1          | 55            | 1,711          | 774            | 1,374          | 4          | 76            | 1,778          | 1,014         | 2,558         | 27,435        |
| <b>TOTAL</b>      | <b>237</b> | <b>15,674</b> | <b>574,996</b> | <b>209,114</b> | <b>175,737</b> | <b>137</b> | <b>14,247</b> | <b>439,874</b> | <b>66,330</b> | <b>80,971</b> | <b>55,215</b> |
| O.D.              |            | 5             | 117            | 53             | 94             | 4          | 133           | 3,124          | 1,773         | 4,472         |               |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 1,048,548 | 538,544     | 55,215    |       |
| TOTAL TRANS. LOSSES PG A |           |             |           |       |
| IBNR + FREQUENCY ADJUST. | -79,561   | -79,515     | 248       |       |
| TOTAL LOSSES             | 968,987   | 459,029     | 55,463    |       |
| EXPECTED LOSSES          | 217,033   | 383,233     | 50,045    |       |
| CREDIBILITY              | .02       | .04         | .06       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 3.679     | 1.743       | .211      | 5.633 |
| INDICATED (POST-TEST)    | 3.753     | 1.778       | .215      | 5.746 |
| PRES. ON RATE LEVEL      | .783      | 1.383       | .181      | 2.347 |
| DERIVED BY FORMULA       | .842      | 1.399       | .183      | 2.424 |
| UNDERLYING PRES. RATE    | .824      | 1.455       | .190      | 2.469 |
| PROPOSED                 | .842      | 1.399       | .183      | 2.424 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | TOTAL |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 2.49   | MINIMUM PREMIUM |       |
| MAN. RATES | 3.10   | 2.75   | 2.56   | + 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      |
| 2006         | 2,234            | 117,204            | 5,246               |                 |         |       | 1        | 2        | 3        |
| 2007         | 2,150            | 10,224             | .475                |                 |         |       |          |          |          |
| 2008         | 2,179            | 37,345             | 1.713               |                 |         |       |          | 2        | 2        |
| 2009         | 1,980            | 163,918            | 8.278               |                 |         |       | 1        | 1        | 2        |
| 2010         | 2,201            | 5,705              | .259                |                 |         |       |          |          |          |
| <b>TOTAL</b> | <b>10,744</b>    | <b>334,396</b>     | <b>3.112</b>        |                 |         |       | <b>2</b> | <b>5</b> | <b>7</b> |

| REPORTED LOSSES |           |         |       |                |               |         |         |       |               |               |               |
|-----------------|-----------|---------|-------|----------------|---------------|---------|---------|-------|---------------|---------------|---------------|
| MANUAL YEAR     | INDEMNITY |         |       |                |               | MEDICAL |         |       |               |               |               |
|                 | DEATH     | P . T . | MAJOR | MINOR          | TEMP          | DEATH   | P . T . | MAJOR | MINOR         | TEMP          | MED. ONLY     |
| 2006            |           |         |       | 57,516         | 2,571         |         |         |       | 43,546        | 6,162         | 7,409         |
| 2007            |           |         |       |                |               |         |         |       |               |               | 10,224        |
| 2008            |           |         |       |                | 4,014         |         |         |       |               | 22,081        | 11,250        |
| 2009            |           |         |       | 46,963         | 7,090         |         |         |       | 47,877        | 39,163        | 22,825        |
| 2010            |           |         |       |                |               |         |         |       |               |               | 5,705         |
| <b>TOTAL</b>    |           |         |       | <b>104,479</b> | <b>13,675</b> |         |         |       | <b>91,423</b> | <b>67,406</b> | <b>57,413</b> |

| TRANSLATED LOSSES |           |              |               |                |               |            |              |               |                |               |               |
|-------------------|-----------|--------------|---------------|----------------|---------------|------------|--------------|---------------|----------------|---------------|---------------|
| MANUAL YEAR       | INDEMNITY |              |               |                |               | MEDICAL    |              |               |                |               |               |
|                   | DEATH     | P . T .      | MAJOR         | MINOR          | TEMP          | DEATH      | P . T .      | MAJOR         | MINOR          | TEMP          | MED. ONLY     |
| 2006              |           |              |               | 76,094         | 3,892         |            |              |               | 63,447         | 9,662         | 7,365         |
| 2007              |           |              |               |                |               |            |              |               |                |               | 9,774         |
| 2008              |           | 8            | 429           | 283            | 4,637         |            | 12           | 1,531         | 1,680          | 27,827        | 11,115        |
| 2009              | 64        | 1,288        | 39,904        | 47,382         | 9,509         | 192        | 2,273        | 45,475        | 52,452         | 46,728        | 23,145        |
| 2010              |           |              |               |                |               |            |              |               |                |               | 5,682         |
| <b>TOTAL</b>      | <b>64</b> | <b>1,296</b> | <b>40,333</b> | <b>123,759</b> | <b>18,038</b> | <b>192</b> | <b>2,285</b> | <b>47,006</b> | <b>117,579</b> | <b>84,217</b> | <b>57,081</b> |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 91,176  | 343,593     | 57,081    |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -84,693 | -31,196     | 99        |       |
| TOTAL LOSSES             | 6,483   | 312,397     | 57,180    |       |
| EXPECTED LOSSES          | 230,459 | 150,095     | 21,488    |       |
| CREDIBILITY              | .01     | .02         | .03       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .060    | 2.908       | .532      | 3.500 |
| INDICATED (POST-TEST)    | .061    | 2.966       | .543      | 3.570 |
| PRES. ON RATE LEVEL      | 2.039   | 1.328       | .190      | 3.557 |
| DERIVED BY FORMULA       | 2.019   | 1.361       | .201      | 3.581 |
| UNDERLYING PRES. RATE    | 2.145   | 1.397       | .200      | 3.742 |
| PROPOSED                 | 2.013   | 1.357       | .200      | 3.570 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 3.668 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 3.67   | MINIMUM PREMIUM |       |
| MAN. RATES | 4.23   | 4.02   | 3.88   | + 3.67 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |       |           |           |           |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-------|-----------|-----------|-----------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR | TEMP      | ALL       |           |
| 2006         | 13,691           | 15,900             | .116                |                 |         |          |       |           | 2         | 2         |
| 2007         | 12,707           | 53,865             | .423                |                 |         |          |       | 2         | 5         | 7         |
| 2008         | 12,051           | 349,845            | 2.903               |                 |         |          |       | 4         | 5         | 9         |
| 2009         | 12,694           | 556,453            | 4.383               |                 |         | 1        |       | 3         | 9         | 13        |
| 2010         | 13,570           | 215,781            | 1.590               |                 |         |          |       | 2         | 5         | 7         |
| <b>TOTAL</b> | <b>64,713</b>    | <b>1,191,844</b>   | <b>1.842</b>        |                 |         | <b>1</b> |       | <b>11</b> | <b>26</b> | <b>38</b> |

| REPORTED LOSSES |           |         |                |                |                |         |         |               |                |                |               |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|---------------|----------------|----------------|---------------|
| MANUAL YEAR     | INDEMNITY |         |                |                |                | MEDICAL |         |               |                |                |               |
|                 | DEATH     | P . T . | MAJOR          | MINOR          | TEMP           | DEATH   | P . T . | MAJOR         | MINOR          | TEMP           | MED. ONLY     |
| 2006            |           |         |                |                | 2,608          |         |         |               |                | 3,034          | 10,258        |
| 2007            |           |         |                | 8,241          | 8,176          |         |         |               | 17,283         | 16,104         | 4,061         |
| 2008            |           |         |                | 104,286        | 80,945         |         |         |               | 47,092         | 105,380        | 12,142        |
| 2009            |           |         | 116,404        | 116,072        | 67,310         |         |         | 46,319        | 110,422        | 84,791         | 15,135        |
| 2010            |           |         |                | 101,019        | 8,913          |         |         |               | 54,823         | 13,611         | 37,415        |
| <b>TOTAL</b>    |           |         | <b>116,404</b> | <b>329,618</b> | <b>167,952</b> |         |         | <b>46,319</b> | <b>229,620</b> | <b>222,920</b> | <b>79,011</b> |

| TRANSLATED LOSSES |            |               |                |                |                |            |               |                |                |                |               |
|-------------------|------------|---------------|----------------|----------------|----------------|------------|---------------|----------------|----------------|----------------|---------------|
| MANUAL YEAR       | INDEMNITY  |               |                |                |                | MEDICAL    |               |                |                |                |               |
|                   | DEATH      | P . T .       | MAJOR          | MINOR          | TEMP           | DEATH      | P . T .       | MAJOR          | MINOR          | TEMP           | MED. ONLY     |
| 2006              |            |               |                |                | 3,948          |            |               |                |                | 4,758          | 10,196        |
| 2007              | 10         | 14            | 1,115          | 10,441         | 11,151         | 9          | 9             | 2,447          | 23,778         | 23,492         | 3,882         |
| 2008              | 122        | 1,099         | 40,970         | 122,779        | 95,898         | 41         | 660           | 23,626         | 65,494         | 134,746        | 11,996        |
| 2009              | 175        | 8,795         | 258,557        | 132,009        | 76,919         | 466        | 9,471         | 196,711        | 125,190        | 102,933        | 15,347        |
| 2010              | 112        | 6,481         | 161,861        | 82,787         | 15,314         | 167        | 3,666         | 74,910         | 41,658         | 15,934         | 37,265        |
| <b>TOTAL</b>      | <b>419</b> | <b>16,389</b> | <b>462,503</b> | <b>348,016</b> | <b>203,230</b> | <b>683</b> | <b>13,806</b> | <b>297,694</b> | <b>256,120</b> | <b>281,863</b> | <b>78,686</b> |

|                          | SERIOUS  | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 791,494  | 1,089,229   | 78,686    |       |
| TOTAL TRANS. LOSSES PG A |          |             |           |       |
| IBNR + FREQUENCY ADJUST. | -237,700 | -148,344    | 358       |       |
| TOTAL LOSSES             | 553,794  | 940,885     | 79,044    |       |
| EXPECTED LOSSES          | 649,072  | 717,021     | 75,714    |       |
| CREDIBILITY              | .03      | .07         | .11       |       |
| <b>PURE PREMIUMS</b>     |          |             |           |       |
| INDICATED (PRE-TEST)     | .856     | 1.454       | .122      | 2.432 |
| INDICATED (POST-TEST)    | .873     | 1.483       | .124      | 2.480 |
| PRES. ON RATE LEVEL      | .954     | 1.053       | .111      | 2.118 |
| DERIVED BY FORMULA       | .952     | 1.083       | .112      | 2.147 |
| UNDERLYING PRES. RATE    | 1.003    | 1.108       | .117      | 2.228 |
| PROPOSED                 | .952     | 1.083       | .112      | 2.147 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 2.206 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 2.21   | MINIMUM PREMIUM |       |
| MAN. RATES | 2.55   | 2.38   | 2.31   | + 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       |
| 2006         | 13,697           | 472,023            | 3.446               |                 |         | 1        | 3        | 9         | 13        |
| 2007         | 21,915           | 1,285,878          | 5.867               |                 |         | 3        | 2        | 16        | 21        |
| 2008         | 14,289           | 341,767            | 2.391               |                 |         | 1        | 2        | 7         | 10        |
| 2009         | 12,149           | 366,490            | 3.016               |                 |         | 1        | 1        | 6         | 8         |
| 2010         | 9,763            | 140,287            | 1.436               |                 |         |          | 1        | 3         | 4         |
| <b>TOTAL</b> | <b>71,813</b>    | <b>2,606,445</b>   | <b>3.629</b>        |                 |         | <b>6</b> | <b>9</b> | <b>41</b> | <b>56</b> |

| REPORTED LOSSES |           |         |                  |                |                |         |         |                |                |                |                |
|-----------------|-----------|---------|------------------|----------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                |                | MEDICAL |         |                |                |                |                |
|                 | DEATH     | P . T . | MAJOR            | MINOR          | TEMP           | DEATH   | P . T . | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006            |           |         | 193,237          | 150,539        | 21,326         |         |         | 21,571         | 49,460         | 26,002         | 9,888          |
| 2007            |           |         | 642,477          | 8,724          | 46,785         |         |         | 426,011        | 24,939         | 101,018        | 35,924         |
| 2008            |           |         | 136,156          | 68,986         | 23,283         |         |         | 21,351         | 25,952         | 29,563         | 36,476         |
| 2009            |           |         | 111,658          | 95,455         | 13,230         |         |         | 53,500         | 48,205         | 25,120         | 19,322         |
| 2010            |           |         |                  | 68,141         | 23,200         |         |         |                | 21,307         | 11,880         | 15,759         |
| <b>TOTAL</b>    |           |         | <b>1,083,528</b> | <b>391,845</b> | <b>127,824</b> |         |         | <b>522,433</b> | <b>169,863</b> | <b>193,583</b> | <b>117,369</b> |

| TRANSLATED LOSSES |            |               |                  |                |                |            |               |                  |                |                |                |
|-------------------|------------|---------------|------------------|----------------|----------------|------------|---------------|------------------|----------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY  |               |                  |                |                | MEDICAL    |               |                  |                |                |                |
|                   | DEATH      | P . T .       | MAJOR            | MINOR          | TEMP           | DEATH      | P . T .       | MAJOR            | MINOR          | TEMP           | MED. ONLY      |
| 2006              |            |               | 255,266          | 199,163        | 32,287         |            |               | 46,917           | 72,063         | 40,771         | 9,829          |
| 2007              | 11         | 11,581        | 813,871          | 17,041         | 66,687         | 15         | 6,063         | 855,033          | 45,212         | 147,722        | 34,343         |
| 2008              | 83         | 5,283         | 194,063          | 82,519         | 30,021         | 28         | 1,450         | 55,364           | 35,284         | 38,689         | 36,038         |
| 2009              | 135        | 7,500         | 219,438          | 102,479        | 20,378         | 212        | 7,040         | 150,383          | 56,517         | 32,701         | 19,593         |
| 2010              | 87         | 4,973         | 127,414          | 64,098         | 25,008         | 72         | 1,576         | 32,735           | 18,250         | 11,388         | 15,696         |
| <b>TOTAL</b>      | <b>316</b> | <b>29,337</b> | <b>1,610,052</b> | <b>465,300</b> | <b>174,381</b> | <b>327</b> | <b>16,129</b> | <b>1,140,432</b> | <b>227,326</b> | <b>271,271</b> | <b>115,499</b> |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 2,796,593 | 1,138,278   | 115,499   |       |
| TOTAL TRANS. LOSSES PG A |           |             |           |       |
| IBNR + FREQUENCY ADJUST. | -337,140  | -207,248    | 367       |       |
| TOTAL LOSSES             | 2,459,453 | 931,030     | 115,866   |       |
| EXPECTED LOSSES          | 869,656   | 932,133     | 96,229    |       |
| CREDIBILITY              | .03       | .08         | .12       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 3.425     | 1.296       | .161      | 4.882 |
| INDICATED (POST-TEST)    | 3.494     | 1.322       | .164      | 4.980 |
| PRES. ON RATE LEVEL      | 1.151     | 1.234       | .127      | 2.512 |
| DERIVED BY FORMULA       | 1.221     | 1.241       | .131      | 2.593 |
| UNDERLYING PRES. RATE    | 1.211     | 1.298       | .134      | 2.643 |
| PROPOSED                 | 1.221     | 1.241       | .131      | 2.593 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | TOTAL |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 2.66   | MINIMUM PREMIUM |       |
| MAN. RATES | 2.84   | 2.74   | 2.74   | + 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        |
| 2006         | 317,103          | 7,378,626          | 2.326               |                 |         | 16        | 16        | 104        | 136        |
| 2007         | 323,022          | 6,683,677          | 2.069               |                 |         | 11        | 29        | 83         | 123        |
| 2008         | 314,843          | 4,688,929          | 1.489               |                 |         | 8         | 18        | 74         | 100        |
| 2009         | 303,409          | 4,198,864          | 1.383               |                 |         | 4         | 16        | 78         | 98         |
| 2010         | 321,988          | 3,421,572          | 1.062               |                 |         | 1         | 7         | 81         | 89         |
| <b>TOTAL</b> | <b>1,580,365</b> | <b>26,371,668</b>  | <b>1.669</b>        |                 |         | <b>40</b> | <b>86</b> | <b>420</b> | <b>546</b> |
| O.D.         |                  | 38,308             | .002                |                 |         |           |           | 2          | 2          |

| REPORTED LOSSES |           |         |                  |                  |                  |         |         |                  |                  |                  |                  |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                  |                  | MEDICAL |         |                  |                  |                  |                  |
|                 | DEATH     | P . T . | MAJOR            | MINOR            | TEMP             | DEATH   | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            |           |         | 2,555,640        | 453,298          | 656,530          |         |         | 1,827,099        | 394,648          | 892,632          | 598,779          |
| 2007            |           |         | 1,946,949        | 985,387          | 643,715          |         |         | 1,031,702        | 790,469          | 678,713          | 606,742          |
| 2008            |           |         | 1,060,076        | 595,581          | 863,631          |         |         | 370,887          | 494,023          | 708,513          | 596,218          |
| 2009            |           |         | 891,661          | 439,645          | 839,052          |         |         | 176,645          | 553,291          | 672,577          | 625,993          |
| 2010            |           |         | 495,619          | 267,206          | 705,849          |         |         | 308,018          | 146,962          | 966,717          | 531,201          |
| <b>TOTAL</b>    |           |         | <b>6,949,945</b> | <b>2,741,117</b> | <b>3,708,777</b> |         |         | <b>3,714,351</b> | <b>2,379,393</b> | <b>3,919,152</b> | <b>2,958,933</b> |
| O.D.            |           |         |                  |                  | 5,583            |         |         |                  |                  | 11,956           | 20,769           |

| TRANSLATED LOSSES |              |                |                   |                  |                  |              |                |                  |                  |                  |                  |
|-------------------|--------------|----------------|-------------------|------------------|------------------|--------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY    |                |                   |                  |                  | MEDICAL      |                |                  |                  |                  |                  |
|                   | DEATH        | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |              |                | 3,179,311         | 599,714          | 993,985          |              |                | 3,134,825        | 575,004          | 1,399,647        | 595,186          |
| 2007              | 1,202        | 36,418         | 2,560,039         | 1,255,593        | 891,047          | 434          | 15,233         | 2,179,062        | 1,107,053        | 995,975          | 580,045          |
| 2008              | 737          | 43,075         | 1,602,200         | 755,977          | 1,023,282        | 525          | 25,916         | 990,243          | 680,506          | 919,561          | 589,063          |
| 2009              | 754          | 59,014         | 1,719,221         | 622,640          | 899,538          | 2,336        | 45,957         | 921,207          | 657,814          | 788,042          | 634,757          |
| 2010              | 839          | 58,928         | 1,524,836         | 579,731          | 634,412          | 2,645        | 58,084         | 1,072,122        | 434,991          | 785,517          | 529,076          |
| <b>TOTAL</b>      | <b>3,532</b> | <b>197,435</b> | <b>10,585,607</b> | <b>3,813,655</b> | <b>4,442,264</b> | <b>5,940</b> | <b>145,190</b> | <b>8,297,459</b> | <b>3,455,368</b> | <b>4,888,742</b> | <b>2,928,127</b> |
| O.D.              |              |                |                   |                  | 8,452            |              |                |                  |                  | 18,747           | 20,787           |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 19,235,163 | 16,627,228  | 2,948,914 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -6,126,439 | -2,834,764  | 14,808    |        |                 |       |
| TOTAL LOSSES             | 13,108,724 | 13,792,464  | 2,963,722 |        |                 |       |
| EXPECTED LOSSES          | 16,704,459 | 13,654,354  | 3,176,533 |        |                 |       |
| CREDIBILITY              | .26        | .60         | .92       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | .829       | .873        | .188      | 1.890  |                 |       |
| INDICATED (POST-TEST)    | .846       | .890        | .192      | 1.928  |                 |       |
| PRES. ON RATE LEVEL      | 1.005      | .821        | .191      | 2.017  |                 |       |
| DERIVED BY FORMULA       | .964       | .862        | .192      | 2.018  |                 |       |
| UNDERLYING PRES. RATE    | 1.057      | .864        | .201      | 2.122  |                 |       |
| PROPOSED                 | .963       | .862        | .192      | 2.017  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 2.072 |
| IND. RATES               |            |             |           | 2.07   | MINIMUM PREMIUM |       |
| MAN. RATES               | 2.18       | 2.22        | 2.20      | + 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         |  |
| 2006         | 640,464          | 16,228,706         | 2.533               |                 |         | 37         | 46         | 235        | 318         |  |
| 2007         | 660,734          | 16,215,742         | 2.454               |                 |         | 33         | 48         | 210        | 291         |  |
| 2008         | 620,158          | 12,656,568         | 2.040               |                 |         | 24         | 44         | 154        | 222         |  |
| 2009         | 606,495          | 9,218,044          | 1.519               |                 |         | 12         | 35         | 176        | 223         |  |
| 2010         | 644,131          | 8,638,321          | 1.341               |                 |         | 5          | 18         | 197        | 220         |  |
| <b>TOTAL</b> | <b>3,171,982</b> | <b>62,957,381</b>  | <b>1.985</b>        |                 |         | <b>111</b> | <b>191</b> | <b>972</b> | <b>1274</b> |  |
| O.D.         |                  | 679,046            | .021                |                 |         | 1          | 9          | 12         | 22          |  |

| REPORTED LOSSES |           |         |                   |                  |                  |         |         |                  |                  |                   |                  |
|-----------------|-----------|---------|-------------------|------------------|------------------|---------|---------|------------------|------------------|-------------------|------------------|
| MANUAL YEAR     | INDEMNITY |         |                   |                  |                  | MEDICAL |         |                  |                  |                   |                  |
|                 | DEATH     | P . T . | MAJOR             | MINOR            | TEMP             | DEATH   | P . T . | MAJOR            | MINOR            | TEMP              | MED. ONLY        |
| 2006            |           |         | 6,031,721         | 1,473,108        | 1,726,637        |         |         | 2,625,688        | 1,000,656        | 1,981,036         | 1,389,860        |
| 2007            |           |         | 5,575,802         | 1,878,262        | 1,840,276        |         |         | 2,282,758        | 1,474,116        | 1,939,320         | 1,225,208        |
| 2008            |           |         | 4,087,507         | 1,423,019        | 1,319,695        |         |         | 1,707,216        | 1,545,147        | 1,505,010         | 1,068,974        |
| 2009            |           |         | 2,092,661         | 1,241,053        | 1,284,531        |         |         | 739,825          | 901,383          | 1,961,639         | 996,952          |
| 2010            |           |         | 846,191           | 694,351          | 1,897,702        |         |         | 335,591          | 595,678          | 3,121,239         | 1,147,569        |
| <b>TOTAL</b>    |           |         | <b>18,633,882</b> | <b>6,709,793</b> | <b>8,068,841</b> |         |         | <b>7,691,078</b> | <b>5,516,980</b> | <b>10,508,244</b> | <b>5,828,563</b> |
| O.D.            |           |         | 196,723           | 206,872          | 68,444           |         |         | 47,374           | 65,345           | 54,132            | 40,156           |

| TRANSLATED LOSSES |              |                |                   |                  |                  |               |                |                   |                  |                   |                  |
|-------------------|--------------|----------------|-------------------|------------------|------------------|---------------|----------------|-------------------|------------------|-------------------|------------------|
| MANUAL YEAR       | INDEMNITY    |                |                   |                  |                  | MEDICAL       |                |                   |                  |                   |                  |
|                   | DEATH        | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH         | P . T .        | MAJOR             | MINOR            | TEMP              | MED. ONLY        |
| 2006              |              |                | 7,772,119         | 1,948,925        | 2,614,121        |               |                | 5,214,910         | 1,457,957        | 3,106,271         | 1,381,521        |
| 2007              | 2,278        | 103,775        | 7,313,481         | 2,423,262        | 2,538,715        | 799           | 33,318         | 4,769,801         | 2,090,573        | 2,827,943         | 1,171,299        |
| 2008              | 1,744        | 153,198        | 5,654,000         | 1,787,708        | 1,603,011        | 1,694         | 106,441        | 4,098,817         | 1,983,843        | 1,984,736         | 1,056,146        |
| 2009              | 1,965        | 136,959        | 3,992,010         | 1,553,557        | 1,418,988        | 4,098         | 129,675        | 2,570,352         | 1,248,549        | 2,253,356         | 1,010,909        |
| 2010              | 2,234        | 153,937        | 4,000,110         | 1,534,311        | 1,701,833        | 6,782         | 151,651        | 3,028,292         | 1,434,191        | 2,532,426         | 1,142,979        |
| <b>TOTAL</b>      | <b>8,221</b> | <b>547,869</b> | <b>28,731,720</b> | <b>9,247,763</b> | <b>9,876,668</b> | <b>13,373</b> | <b>421,085</b> | <b>19,682,172</b> | <b>8,215,113</b> | <b>12,704,732</b> | <b>5,762,854</b> |
| O.D.              | 244          | 8,495          | 311,170           | 251,690          | 89,503           | 182           | 4,312          | 143,284           | 79,806           | 74,548            | 39,969           |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 49,872,127  | 40,539,823  | 5,802,823 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |             |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -15,819,448 | -6,864,765  | 27,718    |        |                 |       |
| TOTAL LOSSES             | 34,052,679  | 33,675,058  | 5,830,541 |        |                 |       |
| EXPECTED LOSSES          | 43,043,795  | 32,988,613  | 5,963,326 |        |                 |       |
| CREDIBILITY              | .41         | .96         | 1.00      |        |                 |       |
| <b>PURE PREMIUMS</b>     |             |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.074       | 1.062       | .184      | 2.320  |                 |       |
| INDICATED (POST-TEST)    | 1.095       | 1.083       | .188      | 2.366  |                 |       |
| PRES. ON RATE LEVEL      | 1.290       | .989        | .178      | 2.457  |                 |       |
| DERIVED BY FORMULA       | 1.210       | 1.079       | .188      | 2.477  |                 |       |
| UNDERLYING PRES. RATE    | 1.357       | 1.040       | .188      | 2.585  |                 |       |
| PROPOSED                 | 1.200       | 1.070       | .187      | 2.457  |                 |       |
| <b>IND. RATES</b>        |             |             |           |        |                 |       |
| YEAR                     | 4-1-11      | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 2.525 |
| IND. RATES               |             |             |           | 2.53   | MINIMUM PREMIUM |       |
| MAN. RATES               | 2.95        | 2.78        | 2.68      | + 2.53 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |           |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR     | TEMP       | ALL        |
| 2006         | 210,060          | 4,509,181          | 2.146               |                 |         | 8         | 18        | 78         | 104        |
| 2007         | 204,167          | 4,544,816          | 2.226               |                 |         | 7         | 18        | 50         | 75         |
| 2008         | 190,119          | 2,717,739          | 1.429               |                 |         | 3         | 17        | 39         | 59         |
| 2009         | 182,774          | 2,404,599          | 1.315               |                 |         | 5         | 14        | 34         | 53         |
| 2010         | 188,207          | 2,748,354          | 1.460               |                 |         | 3         | 6         | 74         | 83         |
| <b>TOTAL</b> | <b>975,327</b>   | <b>16,924,689</b>  | <b>1.735</b>        |                 |         | <b>26</b> | <b>73</b> | <b>275</b> | <b>374</b> |
| O.D.         |                  | 124,983            | .012                |                 |         |           | 1         | 4          | 5          |

| REPORTED LOSSES |           |         |                  |                  |                  |         |         |                  |                  |                  |                  |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                  |                  | MEDICAL |         |                  |                  |                  |                  |
|                 | DEATH     | P . T . | MAJOR            | MINOR            | TEMP             | DEATH   | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            |           |         | 1,250,153        | 558,630          | 414,757          |         |         | 464,700          | 663,654          | 702,936          | 454,351          |
| 2007            |           |         | 1,183,429        | 764,654          | 317,521          |         |         | 458,275          | 862,202          | 491,264          | 467,471          |
| 2008            |           |         | 413,610          | 556,963          | 405,245          |         |         | 180,485          | 490,888          | 323,878          | 346,670          |
| 2009            |           |         | 665,635          | 267,045          | 301,410          |         |         | 407,848          | 181,860          | 274,025          | 306,776          |
| 2010            |           |         | 509,072          | 196,942          | 537,342          |         |         | 191,277          | 139,841          | 828,337          | 345,543          |
| <b>TOTAL</b>    |           |         | <b>4,021,899</b> | <b>2,344,234</b> | <b>1,976,275</b> |         |         | <b>1,702,585</b> | <b>2,338,445</b> | <b>2,620,440</b> | <b>1,920,811</b> |
| O.D.            |           |         |                  | 55,513           | 26,698           |         |         |                  | 2,133            | 24,671           | 15,968           |

| TRANSLATED LOSSES |              |                |                  |                  |                  |              |                |                  |                  |                  |                  |
|-------------------|--------------|----------------|------------------|------------------|------------------|--------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY    |                |                  |                  |                  | MEDICAL      |                |                  |                  |                  |                  |
|                   | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |              |                | 1,651,453        | 739,069          | 627,944          |              |                | 1,010,723        | 966,945          | 1,102,205        | 451,625          |
| 2007              | 931          | 22,972         | 1,609,394        | 967,595          | 443,470          | 468          | 7,317          | 1,064,284        | 1,187,109        | 725,138          | 446,902          |
| 2008              | 661          | 19,837         | 732,954          | 664,227          | 485,588          | 466          | 15,798         | 567,266          | 635,257          | 431,508          | 342,510          |
| 2009              | 437          | 39,143         | 1,134,163        | 350,730          | 335,360          | 926          | 48,399         | 1,014,284        | 262,065          | 327,146          | 311,071          |
| 2010              | 691          | 57,732         | 1,432,286        | 461,349          | 491,096          | 2,371        | 52,170         | 957,100          | 384,166          | 674,923          | 344,161          |
| <b>TOTAL</b>      | <b>2,720</b> | <b>139,684</b> | <b>6,560,250</b> | <b>3,182,970</b> | <b>2,383,458</b> | <b>4,231</b> | <b>123,684</b> | <b>4,613,657</b> | <b>3,435,542</b> | <b>3,260,920</b> | <b>1,896,269</b> |
| O.D.              | 66           | 577            | 20,340           | 64,185           | 34,280           | 4            | 218            | 3,943            | 5,376            | 29,255           | 15,952           |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 11,469,374 | 12,395,986  | 1,912,221 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |       |
| IBNR + FREQUENCY ADJUST. | -4,906,183 | -2,107,651  | 8,362     |       |
| TOTAL LOSSES             | 6,563,191  | 10,288,335  | 1,920,583 |       |
| EXPECTED LOSSES          | 13,225,435 | 10,036,114  | 1,853,121 |       |
| CREDIBILITY              | .19        | .44         | .67       |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | .673       | 1.055       | .197      | 1.925 |
| INDICATED (POST-TEST)    | .686       | 1.076       | .201      | 1.963 |
| PRES. ON RATE LEVEL      | 1.289      | .978        | .181      | 2.448 |
| DERIVED BY FORMULA       | 1.174      | 1.021       | .194      | 2.389 |
| UNDERLYING PRES. RATE    | 1.356      | 1.029       | .190      | 2.575 |
| PROPOSED                 | 1.174      | 1.021       | .194      | 2.389 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | TOTAL |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 2.46   | MINIMUM PREMIUM |       |
| MAN. RATES | 2.93   | 2.80   | 2.67   | + 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        |  |
| 2006         | 44,863           | 1,194,195          | 2.661               |                 |         | 1        | 5         | 21        | 27         |  |
| 2007         | 47,602           | 1,857,077          | 3.901               |                 |         | 5        | 3         | 20        | 28         |  |
| 2008         | 46,868           | 1,012,832          | 2.161               |                 |         | 1        | 7         | 14        | 22         |  |
| 2009         | 35,396           | 495,774            | 1.400               |                 |         |          | 5         | 14        | 19         |  |
| 2010         | 41,228           | 359,760            | .872                |                 |         |          | 1         | 14        | 15         |  |
| <b>TOTAL</b> | <b>215,957</b>   | <b>4,919,638</b>   | <b>2.278</b>        |                 |         | <b>7</b> | <b>21</b> | <b>83</b> | <b>111</b> |  |
| O.D.         |                  | 93,760             | .043                |                 |         |          | 1         | 1         | 2          |  |

| REPORTED LOSSES |           |         |                  |                |                |         |         |                |                |                |                |
|-----------------|-----------|---------|------------------|----------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                |                | MEDICAL |         |                |                |                |                |
|                 | DEATH     | P . T . | MAJOR            | MINOR          | TEMP           | DEATH   | P . T . | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006            |           |         | 371,680          | 191,113        | 108,208        |         |         | 185,025        | 74,067         | 144,573        | 119,529        |
| 2007            |           |         | 1,044,361        | 99,036         | 64,529         |         |         | 348,441        | 32,676         | 175,391        | 92,643         |
| 2008            |           |         | 246,623          | 323,396        | 43,233         |         |         | 61,377         | 161,662        | 76,167         | 100,374        |
| 2009            |           |         |                  | 163,608        | 80,955         |         |         |                | 81,241         | 118,738        | 51,232         |
| 2010            |           |         |                  | 15,000         | 87,962         |         |         |                |                | 189,164        | 67,634         |
| <b>TOTAL</b>    |           |         | <b>1,662,664</b> | <b>792,153</b> | <b>384,887</b> |         |         | <b>594,843</b> | <b>349,646</b> | <b>704,033</b> | <b>431,412</b> |
| O.D.            |           |         |                  | 8,979          | 24,244         |         |         |                | 5,799          | 53,493         | 1,245          |

| TRANSLATED LOSSES |            |               |                  |                |                |            |               |                  |                |                |                |
|-------------------|------------|---------------|------------------|----------------|----------------|------------|---------------|------------------|----------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY  |               |                  |                |                | MEDICAL    |               |                  |                |                |                |
|                   | DEATH      | P . T .       | MAJOR            | MINOR          | TEMP           | DEATH      | P . T .       | MAJOR            | MINOR          | TEMP           | MED. ONLY      |
| 2006              |            |               | 475,029          | 252,843        | 163,828        |            |               | 389,348          | 107,916        | 226,692        | 118,812        |
| 2007              | 121        | 19,311        | 1,355,507        | 133,036        | 93,717         | 16         | 5,160         | 730,529          | 56,445         | 254,566        | 88,567         |
| 2008              | 378        | 11,377        | 413,071          | 372,361        | 60,166         | 161        | 5,276         | 188,731          | 207,014        | 103,707        | 99,170         |
| 2009              | 230        | 5,075         | 156,349          | 174,406        | 90,804         | 338        | 4,634         | 86,998           | 96,726         | 137,087        | 51,949         |
| 2010              | 72         | 4,030         | 115,961          | 53,888         | 76,233         | 177        | 4,397         | 104,155          | 59,101         | 149,134        | 67,363         |
| <b>TOTAL</b>      | <b>801</b> | <b>39,793</b> | <b>2,515,917</b> | <b>986,534</b> | <b>484,748</b> | <b>692</b> | <b>19,467</b> | <b>1,499,761</b> | <b>527,202</b> | <b>871,186</b> | <b>425,861</b> |
| O.D.              | 17         | 482           | 14,684           | 12,857         | 25,293         | 28         | 996           | 14,687           | 13,544         | 59,545         | 1,236          |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 4,107,325  | 2,980,909   | 427,097   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -1,843,300 | -464,522    | 1,779     |        |                 |       |
| TOTAL LOSSES             | 2,264,025  | 2,516,387   | 428,876   |        |                 |       |
| EXPECTED LOSSES          | 4,943,256  | 2,196,283   | 399,522   |        |                 |       |
| CREDIBILITY              | .07        | .16         | .24       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.048      | 1.165       | .199      | 2.412  |                 |       |
| INDICATED (POST-TEST)    | 1.069      | 1.188       | .203      | 2.460  |                 |       |
| PRES. ON RATE LEVEL      | 2.176      | .967        | .176      | 3.319  |                 |       |
| DERIVED BY FORMULA       | 2.099      | 1.002       | .182      | 3.283  |                 |       |
| UNDERLYING PRES. RATE    | 2.289      | 1.017       | .185      | 3.491  |                 |       |
| PROPOSED                 | 2.099      | 1.002       | .182      | 3.283  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 3.373 |
| IND. RATES               |            |             |           | 3.37   | MINIMUM PREMIUM |       |
| MAN. RATES               | 4.12       | 3.83        | 3.62      | + 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        |
| 2006         | 186,163          | 3,954,611          | 2.124               | 1               |         | 10        | 9         | 51         | 71         |
| 2007         | 217,542          | 5,865,834          | 2.696               | 1               |         | 6         | 13        | 63         | 83         |
| 2008         | 185,090          | 2,745,819          | 1.483               |                 |         | 4         | 16        | 36         | 56         |
| 2009         | 197,005          | 4,548,575          | 2.308               | 1               |         | 7         | 17        | 50         | 75         |
| 2010         | 199,472          | 3,040,857          | 1.524               |                 |         | 5         | 1         | 64         | 70         |
| <b>TOTAL</b> | <b>985,272</b>   | <b>20,155,696</b>  | <b>2.046</b>        | <b>3</b>        |         | <b>32</b> | <b>56</b> | <b>264</b> | <b>355</b> |
| O.D.         |                  | 68,121             | .006                |                 |         |           | 1         | 2          | 3          |

| REPORTED LOSSES |                |         |                  |                  |                  |                  |         |                  |                  |                  |                |
|-----------------|----------------|---------|------------------|------------------|------------------|------------------|---------|------------------|------------------|------------------|----------------|
| MANUAL YEAR     | INDEMNITY      |         |                  |                  |                  | MEDICAL          |         |                  |                  |                  |                |
|                 | DEATH          | P . T . | MAJOR            | MINOR            | TEMP             | DEATH            | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006            | 245,981        |         | 1,819,697        | 256,528          | 560,561          | 42,646           |         | 375,412          | 87,098           | 401,297          | 165,391        |
| 2007            | 219,324        |         | 1,316,977        | 450,365          | 729,121          | 1,454,916        |         | 686,192          | 214,887          | 561,178          | 232,874        |
| 2008            |                |         | 824,262          | 485,214          | 431,544          |                  |         | 188,825          | 335,375          | 314,441          | 166,158        |
| 2009            | 110,244        |         | 1,397,805        | 816,591          | 375,301          | 19,704           |         | 460,527          | 649,604          | 515,953          | 202,846        |
| 2010            |                |         | 956,203          | 18,737           | 575,963          |                  |         | 600,690          | 4,110            | 700,994          | 184,160        |
| <b>TOTAL</b>    | <b>575,549</b> |         | <b>6,314,944</b> | <b>2,027,435</b> | <b>2,672,490</b> | <b>1,517,266</b> |         | <b>2,311,646</b> | <b>1,291,074</b> | <b>2,493,863</b> | <b>951,429</b> |
| O.D.            |                |         |                  | 8,360            | 19,715           |                  |         |                  | 9,143            | 19,554           | 11,349         |

| TRANSLATED LOSSES |                |                |                  |                  |                  |                |                |                  |                  |                  |                |
|-------------------|----------------|----------------|------------------|------------------|------------------|----------------|----------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR       | INDEMNITY      |                |                  |                  |                  | MEDICAL        |                |                  |                  |                  |                |
|                   | DEATH          | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH          | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006              | 307,476        |                | 2,403,821        | 339,388          | 848,686          | 77,701         |                | 816,523          | 126,901          | 629,234          | 164,399        |
| 2007              | 92,529         | 22,321         | 1,584,170        | 586,930          | 997,895          | 868,048        | 7,589          | 1,086,073        | 316,538          | 813,710          | 222,628        |
| 2008              | 584            | 33,184         | 1,226,913        | 595,807          | 518,978          | 343            | 14,239         | 530,013          | 445,280          | 413,324          | 164,164        |
| 2009              | 148,519        | 86,219         | 2,507,783        | 945,442          | 452,192          | 38,536         | 73,427         | 1,537,627        | 759,475          | 629,643          | 205,686        |
| 2010              | 642            | 70,455         | 1,676,477        | 383,446          | 524,927          | 4,155          | 87,431         | 1,347,592        | 308,855          | 578,088          | 183,423        |
| <b>TOTAL</b>      | <b>549,750</b> | <b>212,179</b> | <b>9,399,164</b> | <b>2,851,013</b> | <b>3,342,678</b> | <b>988,783</b> | <b>182,686</b> | <b>5,317,828</b> | <b>1,957,049</b> | <b>3,063,999</b> | <b>940,300</b> |
| O.D.              | 25             | 916            | 27,631           | 17,693           | 17,227           | 56             | 777            | 18,041           | 15,023           | 16,073           | 11,283         |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 16,697,836 | 11,280,755  | 951,583   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -5,049,792 | -1,289,845  | 4,410     |        |                 |       |
| TOTAL LOSSES             | 11,648,044 | 9,990,910   | 955,993   |        |                 |       |
| EXPECTED LOSSES          | 13,764,250 | 6,197,360   | 945,860   |        |                 |       |
| CREDIBILITY              | .19        | .44         | .67       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.182      | 1.014       | .097      | 2.293  |                 |       |
| INDICATED (POST-TEST)    | 1.206      | 1.034       | .099      | 2.339  |                 |       |
| PRES. ON RATE LEVEL      | 1.328      | .598        | .091      | 2.017  |                 |       |
| DERIVED BY FORMULA       | 1.305      | .790        | .096      | 2.191  |                 |       |
| UNDERLYING PRES. RATE    | 1.397      | .629        | .096      | 2.122  |                 |       |
| PROPOSED                 | 1.305      | .790        | .096      | 2.191  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 2.251 |
| IND. RATES               |            |             |           | 2.25   | MINIMUM PREMIUM |       |
| MAN. RATES               | 2.42       | 2.21        | 2.20      | + 2.25 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |           |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR     | TEMP       | ALL        |
| 2006         | 247,346          | 6,198,919          | 2,506               |                 |         | 8         | 9         | 66         | 83         |
| 2007         | 275,975          | 7,105,098          | 2,574               | 2               |         | 13        | 22        | 69         | 106        |
| 2008         | 276,844          | 5,489,869          | 1,983               |                 |         | 9         | 23        | 62         | 94         |
| 2009         | 276,205          | 3,952,235          | 1,430               |                 |         | 4         | 20        | 55         | 79         |
| 2010         | 279,293          | 3,646,184          | 1,305               |                 |         | 7         | 6         | 82         | 95         |
| <b>TOTAL</b> | <b>1,355,663</b> | <b>26,392,305</b>  | <b>1,947</b>        | <b>2</b>        |         | <b>41</b> | <b>80</b> | <b>334</b> | <b>457</b> |
| O.D.         |                  | 95,598             | .007                |                 |         |           | 1         | 4          | 5          |

| REPORTED LOSSES |                |         |                  |                  |                  |               |         |                  |                  |                  |                  |
|-----------------|----------------|---------|------------------|------------------|------------------|---------------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY      |         |                  |                  |                  | MEDICAL       |         |                  |                  |                  |                  |
|                 | DEATH          | P . T . | MAJOR            | MINOR            | TEMP             | DEATH         | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            |                |         | 1,957,988        | 475,015          | 722,392          |               |         | 1,718,067        | 204,748          | 747,272          | 373,437          |
| 2007            | 255,446        |         | 2,592,791        | 626,676          | 863,508          | 23,015        |         | 1,279,069        | 353,699          | 537,196          | 573,698          |
| 2008            |                |         | 1,451,706        | 836,971          | 574,209          |               |         | 1,039,047        | 615,444          | 557,638          | 414,854          |
| 2009            |                |         | 562,768          | 786,624          | 375,366          |               |         | 231,435          | 496,809          | 632,273          | 866,960          |
| 2010            |                |         | 1,045,942        | 152,464          | 588,312          |               |         | 232,207          | 84,735           | 1,014,416        | 528,108          |
| <b>TOTAL</b>    | <b>255,446</b> |         | <b>7,611,195</b> | <b>2,877,750</b> | <b>3,123,787</b> | <b>23,015</b> |         | <b>4,499,825</b> | <b>1,755,435</b> | <b>3,488,795</b> | <b>2,757,057</b> |
| O.D.            |                |         |                  | 17,166           | 19,358           |               |         |                  | 23,806           | 17,671           | 17,597           |

| TRANSLATED LOSSES |                |                |                   |                  |                  |               |                |                  |                  |                  |                  |
|-------------------|----------------|----------------|-------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY      |                |                   |                  |                  | MEDICAL       |                |                  |                  |                  |                  |
|                   | DEATH          | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH         | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |                |                | 2,053,846         | 628,444          | 1,093,703        |               |                | 2,709,138        | 298,317          | 1,171,725        | 371,196          |
| 2007              | 314,777        | 47,456         | 3,349,533         | 820,218          | 1,188,560        | 40,438        | 17,854         | 2,531,700        | 517,840          | 785,092          | 548,455          |
| 2008              | 1,007          | 57,671         | 2,124,669         | 1,016,330        | 698,873          | 810           | 61,368         | 2,384,992        | 859,014          | 745,500          | 409,876          |
| 2009              | 1,134          | 48,874         | 1,446,497         | 868,322          | 433,835          | 2,125         | 48,502         | 978,511          | 602,752          | 740,944          | 879,097          |
| 2010              | 812            | 84,916         | 2,015,232         | 504,350          | 549,479          | 2,662         | 58,385         | 1,062,223        | 411,113          | 818,270          | 525,996          |
| <b>TOTAL</b>      | <b>317,730</b> | <b>238,917</b> | <b>10,989,777</b> | <b>3,837,664</b> | <b>3,964,450</b> | <b>46,035</b> | <b>186,109</b> | <b>9,666,564</b> | <b>2,689,036</b> | <b>4,261,531</b> | <b>2,734,620</b> |
| O.D.              |                | 5              | 335               | 22,931           | 28,119           |               |                | 318              | 35,041           | 26,071           | 17,469           |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 21,445,790 | 14,864,843  | 2,752,089 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -6,461,469 | -2,101,498  | 11,100    |        |                 |       |
| TOTAL LOSSES             | 14,984,321 | 12,763,345  | 2,763,189 |        |                 |       |
| EXPECTED LOSSES          | 17,786,299 | 10,208,142  | 2,345,298 |        |                 |       |
| CREDIBILITY              | .23        | .54         | .83       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.105      | .941        | .204      | 2.250  |                 |       |
| INDICATED (POST-TEST)    | 1.127      | .960        | .208      | 2.295  |                 |       |
| PRES. ON RATE LEVEL      | 1.247      | .716        | .164      | 2.127  |                 |       |
| DERIVED BY FORMULA       | 1.219      | .848        | .201      | 2.268  |                 |       |
| UNDERLYING PRES. RATE    | 1.312      | .753        | .173      | 2.238  |                 |       |
| PROPOSED                 | 1.219      | .848        | .201      | 2.268  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 2.330 |
| IND. RATES               |            |             |           | 2.33   | MINIMUM PREMIUM |       |
| MAN. RATES               | 2.53       | 2.40        | 2.32      | + 2.33 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |       |       |      |     |  |
|-------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|------|-----|--|
|             |                  |                    |                     | DEATH           | P . T . | MAJOR | MINOR | TEMP | ALL |  |
| 2006        | 134,106          | 2,067,150          | 1.541               |                 |         | 3     | 9     | 45   | 57  |  |
| 2007        | 149,825          | 2,835,066          | 1.892               |                 |         | 6     | 11    | 46   | 63  |  |
| 2008        | 146,991          | 3,671,322          | 2.497               |                 |         | 8     | 15    | 27   | 50  |  |
| 2009        | 142,009          | 1,207,306          | .850                | 1               |         | 1     | 3     | 20   | 25  |  |
| 2010        | 145,143          | 1,497,538          | 1.031               |                 |         |       | 3     | 33   | 36  |  |
| TOTAL       | 718,074          | 11,278,382         | 1.571               | 1               |         | 18    | 41    | 171  | 231 |  |
| O.D.        |                  | 598,917            | .083                |                 |         | 3     | 1     | 3    | 7   |  |

| REPORTED LOSSES |           |         |           |           |           |         |         |           |         |           |           |
|-----------------|-----------|---------|-----------|-----------|-----------|---------|---------|-----------|---------|-----------|-----------|
| MANUAL YEAR     | INDEMNITY |         |           |           |           | MEDICAL |         |           |         |           |           |
|                 | DEATH     | P . T . | MAJOR     | MINOR     | TEMP      | DEATH   | P . T . | MAJOR     | MINOR   | TEMP      | MED. ONLY |
| 2006            |           |         | 495,536   | 148,187   | 355,202   |         |         | 227,969   | 165,612 | 409,027   | 265,617   |
| 2007            |           |         | 1,052,486 | 287,062   | 482,068   |         |         | 223,667   | 185,041 | 424,409   | 180,333   |
| 2008            |           |         | 1,541,392 | 541,518   | 138,063   |         |         | 603,023   | 395,721 | 208,586   | 243,019   |
| 2009            | 3,000     |         | 114,767   | 64,543    | 328,445   | 370     |         | 78,645    | 46,880  | 349,845   | 220,811   |
| 2010            |           |         | 125,442   | 486,723   |           |         |         |           | 76,525  | 602,801   | 206,047   |
| TOTAL           | 3,000     |         | 3,204,181 | 1,166,752 | 1,790,501 | 370     |         | 1,133,304 | 869,779 | 1,994,668 | 1,115,827 |
| O.D.            |           |         | 399,660   | 76,482    | 25,240    |         |         | 61,343    | 1,800   | 20,484    | 13,908    |

| TRANSLATED LOSSES |           |         |           |           |           |         |         |           |           |           |           |
|-------------------|-----------|---------|-----------|-----------|-----------|---------|---------|-----------|-----------|-----------|-----------|
| MANUAL YEAR       | INDEMNITY |         |           |           |           | MEDICAL |         |           |           |           |           |
|                   | DEATH     | P . T . | MAJOR     | MINOR     | TEMP      | DEATH   | P . T . | MAJOR     | MINOR     | TEMP      | MED. ONLY |
| 2006              |           |         | 654,603   | 196,051   | 537,773   |         |         | 495,833   | 241,297   | 641,354   | 264,023   |
| 2007              | 350       | 19,774  | 1,399,720 | 376,956   | 661,075   | 100     | 3,419   | 496,172   | 266,433   | 615,067   | 172,398   |
| 2008              | 658       | 57,478  | 2,109,370 | 656,443   | 189,418   | 507     | 36,405  | 1,403,355 | 537,228   | 289,392   | 240,103   |
| 2009              | 4,144     | 10,051  | 295,600   | 124,544   | 342,232   | 941     | 14,165  | 260,894   | 105,850   | 392,208   | 223,902   |
| 2010              | 473       | 24,935  | 705,616   | 331,163   | 425,071   | 805     | 18,699  | 425,994   | 240,563   | 482,508   | 205,223   |
| TOTAL             | 5,625     | 112,238 | 5,164,909 | 1,685,157 | 2,155,569 | 2,353   | 72,688  | 3,082,248 | 1,391,371 | 2,420,529 | 1,105,649 |
| O.D.              | 98        | 10,317  | 517,591   | 104,400   | 38,686    | 6       | 1,570   | 127,308   | 5,053     | 29,981    | 13,837    |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 9,096,951  | 7,830,746   | 1,119,486 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |       |
| IBNR + FREQUENCY ADJUST. | -4,073,821 | -1,290,823  | 5,500     |       |
| TOTAL LOSSES             | 5,023,130  | 6,539,923   | 1,124,986 |       |
| EXPECTED LOSSES          | 11,151,689 | 6,232,882   | 1,177,642 |       |
| CREDIBILITY              | .15        | .36         | .54       |       |
| PURE PREMIUMS            |            |             |           |       |
| INDICATED (PRE-TEST)     | .700       | .911        | .157      | 1.768 |
| INDICATED (POST-TEST)    | .714       | .929        | .160      | 1.803 |
| PRES. ON RATE LEVEL      | 1.476      | .825        | .156      | 2.457 |
| DERIVED BY FORMULA       | 1.362      | .862        | .158      | 2.382 |
| UNDERLYING PRES. RATE    | 1.553      | .868        | .164      | 2.585 |
| PROPOSED                 | 1.362      | .862        | .158      | 2.382 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 2.447 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 2.45   | MINIMUM PREMIUM |       |
| MAN. RATES | 3.14   | 2.92   | 2.68   | + 2.45 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |       |       |          |           |           |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|----------|-----------|-----------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR | MINOR | TEMP     | ALL       |           |
| 2006         | 44,462           | 128,678            | .289                |                 |         |       | 1     | 8        |           | 9         |
| 2007         | 45,177           | 286,678            | .634                |                 |         |       | 2     | 6        |           | 8         |
| 2008         | 39,705           | 200,540            | .505                |                 |         |       | 2     | 8        |           | 10        |
| 2009         | 35,899           | 203,120            | .565                |                 |         |       |       | 5        |           | 5         |
| 2010         | 40,279           | 296,105            | .735                |                 |         |       |       | 5        |           | 5         |
| <b>TOTAL</b> | <b>205,522</b>   | <b>1,115,121</b>   | <b>.543</b>         |                 |         |       |       | <b>5</b> | <b>32</b> | <b>37</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      |
| 2006            |           |         |       | 19,984        | 23,338         |         |         |       | 1,595         | 38,399         | 45,362         |
| 2007            |           |         |       | 30,226        | 95,676         |         |         |       | 25,530        | 83,569         | 51,677         |
| 2008            |           |         |       | 4,573         | 58,169         |         |         |       | 19,035        | 73,543         | 45,220         |
| 2009            |           |         |       |               | 37,299         |         |         |       |               | 136,058        | 29,763         |
| 2010            |           |         |       |               | 110,476        |         |         |       |               | 145,933        | 39,696         |
| <b>TOTAL</b>    |           |         |       | <b>54,783</b> | <b>324,958</b> |         |         |       | <b>46,160</b> | <b>477,502</b> | <b>211,718</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      |
| 2006              |            |              |                | 26,439         | 35,333         |            |              |                | 2,324          | 60,210         | 45,090         |
| 2007              | 37         | 50           | 6,465          | 39,894         | 129,877        | 13         | 16           | 5,118          | 36,812         | 120,699        | 49,403         |
| 2008              | 6          | 162          | 7,650          | 9,217          | 67,297         | 17         | 281          | 11,695         | 28,830         | 93,468         | 44,677         |
| 2009              | 5          | 383          | 11,494         | 6,189          | 38,252         | 18         | 2,012        | 25,626         | 20,066         | 150,384        | 30,180         |
| 2010              | 81         | 3,924        | 117,203        | 53,034         | 94,310         | 137        | 3,396        | 80,351         | 45,598         | 115,049        | 39,537         |
| <b>TOTAL</b>      | <b>129</b> | <b>4,519</b> | <b>142,812</b> | <b>134,773</b> | <b>365,069</b> | <b>185</b> | <b>5,705</b> | <b>122,790</b> | <b>133,630</b> | <b>539,810</b> | <b>208,887</b> |
| O.D.              |            |              |                |                |                |            |              |                |                |                | 1,469          |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 276,140    | 1,173,282   | 210,356   |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |       |
| IBNR + FREQUENCY ADJUST. | -1,089,906 | -244,710    | 1,160     |       |
| TOTAL LOSSES             |            | 928,572     | 211,516   |       |
| EXPECTED LOSSES          | 2,924,578  | 1,159,144   | 256,903   |       |
| CREDIBILITY              | .07        | .15         | .24       |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | .000       | .452        | .103      | .555  |
| INDICATED (POST-TEST)    | .000       | .461        | .105      | .566  |
| PRES. ON RATE LEVEL      | 1.353      | .536        | .119      | 2.008 |
| DERIVED BY FORMULA       | 1.258      | .525        | .116      | 1.899 |
| UNDERLYING PRES. RATE    | 1.423      | .564        | .125      | 2.112 |
| PROPOSED                 | 1.258      | .525        | .116      | 1.899 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       |
|------------|--------|--------|--------|--------|-----------------|
| IND. RATES |        |        |        | 1.95   | MINIMUM PREMIUM |
| MAN. RATES | 2.81   | 2.46   | 2.19   | + 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        |  |
| 2006         | 75,919           | 1,618,540          | 2.131               |                 |         | 2         | 6         | 30         | 38         |  |
| 2007         | 101,181          | 2,206,934          | 2.181               |                 |         | 3         | 7         | 50         | 60         |  |
| 2008         | 72,199           | 1,047,099          | 1.450               |                 |         | 2         | 2         | 29         | 33         |  |
| 2009         | 65,723           | 833,826            | 1.268               |                 |         |           | 6         | 19         | 25         |  |
| 2010         | 79,781           | 2,010,163          | 2.519               |                 |         | 3         | 9         | 46         | 58         |  |
| <b>TOTAL</b> | <b>394,803</b>   | <b>7,716,562</b>   | <b>1.955</b>        |                 |         | <b>10</b> | <b>30</b> | <b>174</b> | <b>214</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      |
| 2006            |           |         | 391,449          | 321,063        | 241,458          |         |         | 126,219        | 111,139        | 255,077          | 172,135        |
| 2007            |           |         | 421,797          | 173,782        | 638,487          |         |         | 148,589        | 95,419         | 591,852          | 137,008        |
| 2008            |           |         | 348,099          | 27,494         | 198,419          |         |         | 86,894         | 13,945         | 233,551          | 138,697        |
| 2009            |           |         |                  | 108,045        | 202,363          |         |         |                | 203,116        | 170,841          | 149,461        |
| 2010            |           |         | 429,728          | 189,719        | 353,954          |         |         | 123,012        | 234,311        | 480,168          | 199,271        |
| <b>TOTAL</b>    |           |         | <b>1,591,073</b> | <b>820,103</b> | <b>1,634,681</b> |         |         | <b>484,714</b> | <b>657,930</b> | <b>1,731,489</b> | <b>796,572</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      |
| 2006              |            |               | 517,105          | 424,766          | 365,566          |              |               | 274,527          | 161,929        | 399,962          | 171,102        |
| 2007              | 212        | 8,029         | 582,945          | 234,915          | 868,612          | 53           | 2,254         | 334,143          | 148,619        | 853,887          | 130,980        |
| 2008              | 44         | 12,477        | 464,936          | 53,536           | 233,762          | 33           | 4,802         | 201,388          | 40,328         | 296,352          | 137,033        |
| 2009              | 169        | 4,882         | 149,128          | 139,878          | 212,670          | 824          | 9,720         | 193,791          | 223,217        | 203,436          | 151,553        |
| 2010              | 548        | 46,616        | 1,138,738        | 359,857          | 331,278          | 1,885        | 41,156        | 764,118          | 329,133        | 406,355          | 198,474        |
| <b>TOTAL</b>      | <b>973</b> | <b>72,004</b> | <b>2,852,852</b> | <b>1,212,952</b> | <b>2,011,888</b> | <b>2,795</b> | <b>57,932</b> | <b>1,767,967</b> | <b>903,226</b> | <b>2,159,992</b> | <b>789,142</b> |
| O.D.              |            |               |                  |                  |                  |              |               |                  |                |                  | 4,509          |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 4,754,523  | 6,288,058   | 793,651   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -1,834,425 | -891,770    | 3,263     |        |                 |       |
| TOTAL LOSSES             | 2,920,098  | 5,396,288   | 796,914   |        |                 |       |
| EXPECTED LOSSES          | 4,911,350  | 4,196,755   | 714,594   |        |                 |       |
| CREDIBILITY              | .10        | .24         | .37       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | .740       | 1.367       | .202      | 2.309  |                 |       |
| INDICATED (POST-TEST)    | .755       | 1.394       | .206      | 2.355  |                 |       |
| PRES. ON RATE LEVEL      | 1.183      | 1.010       | .172      | 2.365  |                 |       |
| DERIVED BY FORMULA       | 1.140      | 1.102       | .185      | 2.427  |                 |       |
| UNDERLYING PRES. RATE    | 1.244      | 1.063       | .181      | 2.488  |                 |       |
| PROPOSED                 | 1.111      | 1.074       | .180      | 2.365  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 2.430 |
| IND. RATES               |            |             |           | 2.43   | MINIMUM PREMIUM |       |
| MAN. RATES               | 3.01       | 2.77        | 2.58      | + 2.43 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |           |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR     | TEMP       | ALL        |
| 2006         | 34,247           | 954,627            | 2.787               |                 |         | 3        | 1         | 25         | 29         |
| 2007         | 33,883           | 442,026            | 1.304               |                 |         |          | 5         | 21         | 26         |
| 2008         | 23,066           | 571,747            | 2.478               |                 |         |          | 6         | 19         | 25         |
| 2009         | 26,625           | 646,931            | 2.429               |                 |         |          | 3         | 15         | 18         |
| 2010         | 26,171           | 1,046,702          | 3.999               |                 |         |          | 4         | 26         | 30         |
| <b>TOTAL</b> | <b>143,992</b>   | <b>3,662,033</b>   | <b>2.543</b>        |                 |         | <b>3</b> | <b>19</b> | <b>106</b> | <b>128</b> |
| O.D.         |                  | 1,522              | .001                |                 |         |          |           |            |            |

| REPORTED LOSSES |           |         |                |                |                |         |         |                |                |                |                |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                |                |                | MEDICAL |         |                |                |                |                |
|                 | DEATH     | P . T . | MAJOR          | MINOR          | TEMP           | DEATH   | P . T . | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006            |           |         | 385,286        | 10,887         | 132,521        |         |         | 228,431        | 9,347          | 130,249        | 57,906         |
| 2007            |           |         |                | 92,748         | 86,406         |         |         |                | 30,062         | 147,645        | 85,165         |
| 2008            |           |         |                | 231,347        | 75,411         |         |         |                | 100,948        | 75,414         | 88,627         |
| 2009            |           |         |                | 150,272        | 179,390        |         |         |                | 73,795         | 161,813        | 81,661         |
| 2010            |           |         |                | 91,320         | 294,714        |         |         |                | 99,401         | 478,001        | 83,266         |
| <b>TOTAL</b>    |           |         | <b>385,286</b> | <b>576,574</b> | <b>768,442</b> |         |         | <b>228,431</b> | <b>313,553</b> | <b>993,122</b> | <b>396,625</b> |
| O.D.            |           |         |                |                |                |         |         |                |                |                | 1,522          |

| TRANSLATED LOSSES |            |               |                  |                |                |              |               |                  |                |                  |                |
|-------------------|------------|---------------|------------------|----------------|----------------|--------------|---------------|------------------|----------------|------------------|----------------|
| MANUAL YEAR       | INDEMNITY  |               |                  |                |                | MEDICAL      |               |                  |                |                  |                |
|                   | DEATH      | P . T .       | MAJOR            | MINOR          | TEMP           | DEATH        | P . T .       | MAJOR            | MINOR          | TEMP             | MED. ONLY      |
| 2006              |            |               | 508,963          | 14,404         | 200,634        |              |               | 496,838          | 13,619         | 204,229          | 57,559         |
| 2007              | 113        | 159           | 12,315           | 117,379        | 117,912        | 15           | 21            | 7,259            | 44,735         | 212,958          | 81,418         |
| 2008              | 267        | 2,224         | 79,721           | 265,055        | 92,426         | 87           | 1,329         | 40,224           | 128,944        | 99,221           | 87,563         |
| 2009              | 232        | 5,746         | 175,974          | 177,611        | 191,127        | 305          | 5,005         | 89,203           | 95,813         | 184,165          | 82,804         |
| 2010              | 290        | 16,006        | 450,433          | 212,461        | 258,555        | 737          | 17,176        | 385,389          | 217,168        | 386,284          | 82,933         |
| <b>TOTAL</b>      | <b>902</b> | <b>24,135</b> | <b>1,227,406</b> | <b>786,910</b> | <b>860,654</b> | <b>1,144</b> | <b>23,531</b> | <b>1,018,913</b> | <b>500,279</b> | <b>1,086,857</b> | <b>392,277</b> |
| O.D.              |            |               |                  |                |                |              |               |                  |                |                  | 1,471          |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|-----------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 2,296,031 | 3,234,700   | 393,748   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |           |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -674,979  | -415,861    | 1,330     |        |                 |       |
| TOTAL LOSSES             | 1,621,052 | 2,818,839   | 395,078   |        |                 |       |
| EXPECTED LOSSES          | 1,782,622 | 1,938,133   | 306,703   |        |                 |       |
| CREDIBILITY              | .05       | .12         | .19       |        |                 |       |
| <b>PURE PREMIUMS</b>     |           |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.126     | 1.958       | .274      | 3.358  |                 |       |
| INDICATED (POST-TEST)    | 1.149     | 1.997       | .279      | 3.425  |                 |       |
| PRES. ON RATE LEVEL      | 1.177     | 1.280       | .202      | 2.659  |                 |       |
| DERIVED BY FORMULA       | 1.176     | 1.366       | .217      | 2.759  |                 |       |
| UNDERLYING PRES. RATE    | 1.238     | 1.346       | .213      | 2.797  |                 |       |
| PROPOSED                 | 1.176     | 1.366       | .217      | 2.759  |                 |       |
| <b>IND. RATES</b>        |           |             |           |        |                 |       |
| YEAR                     | 4-1-11    | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 2.835 |
| IND. RATES               |           |             |           | 2.84   | MINIMUM PREMIUM |       |
| MAN. RATES               | 3.01      | 2.98        | 2.90      | + 2.84 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |           |           |           |  |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|-----------|--|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR     | TEMP      | ALL       |  |
| 2006         | 14,894           | 845,657            | 5.677               | 1               |         | 1        | 2         | 11        | 15        |  |
| 2007         | 12,424           | 1,064,648          | 8.569               |                 |         | 1        | 5         | 6         | 12        |  |
| 2008         | 11,196           | 334,954            | 2.991               |                 |         | 1        |           | 3         | 4         |  |
| 2009         | 14,028           | 511,968            | 3.649               |                 |         |          | 7         | 18        | 25        |  |
| 2010         | 15,214           | 538,712            | 3.540               |                 |         |          | 3         | 9         | 12        |  |
| <b>TOTAL</b> | <b>67,756</b>    | <b>3,295,939</b>   | <b>4.864</b>        | <b>1</b>        |         | <b>3</b> | <b>17</b> | <b>47</b> | <b>68</b> |  |
| O.D.         |                  | 1,148              | .001                |                 |         |          |           |           |           |  |

| REPORTED LOSSES |                |         |                |                |                |            |         |                |                |                |                |
|-----------------|----------------|---------|----------------|----------------|----------------|------------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY      |         |                |                |                | MEDICAL    |         |                |                |                |                |
|                 | DEATH          | P . T . | MAJOR          | MINOR          | TEMP           | DEATH      | P . T . | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006            | 389,143        |         | 131,430        | 93,865         | 40,730         | 384        |         | 45,559         | 49,270         | 56,073         | 39,203         |
| 2007            |                |         | 163,980        | 292,992        | 94,895         |            |         | 34,000         | 306,708        | 152,318        | 19,755         |
| 2008            |                |         | 161,606        |                | 25,420         |            |         | 40,000         |                | 23,595         | 84,333         |
| 2009            |                |         |                | 217,529        | 60,591         |            |         |                | 70,804         | 130,917        | 32,127         |
| 2010            |                |         |                | 118,471        | 192,543        |            |         |                | 83,759         | 101,347        | 42,592         |
| <b>TOTAL</b>    | <b>389,143</b> |         | <b>457,016</b> | <b>722,857</b> | <b>414,179</b> | <b>384</b> |         | <b>119,559</b> | <b>510,541</b> | <b>464,250</b> | <b>218,010</b> |
| O.D.            |                |         |                |                |                |            |         |                |                |                | 1,148          |

| TRANSLATED LOSSES |                |               |                  |                |                |              |               |                |                |                |                |
|-------------------|----------------|---------------|------------------|----------------|----------------|--------------|---------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY      |               |                  |                |                | MEDICAL      |               |                |                |                |                |
|                   | DEATH          | P . T .       | MAJOR            | MINOR          | TEMP           | DEATH        | P . T .       | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006              | 486,429        |               | 173,619          | 124,183        | 61,665         | 700          |               | 99,091         | 71,786         | 87,923         | 38,968         |
| 2007              | 356            | 3,496         | 243,346          | 367,780        | 132,179        | 167          | 699           | 110,587        | 418,915        | 225,065        | 18,886         |
| 2008              | 3              | 5,539         | 204,746          | 5,842          | 31,193         | 9            | 2,082         | 84,661         | 4,339          | 30,408         | 83,321         |
| 2009              | 294            | 6,274         | 193,384          | 224,079        | 72,485         | 289          | 4,451         | 80,970         | 88,326         | 149,796        | 32,577         |
| 2010              | 266            | 14,060        | 383,006          | 184,500        | 173,408        | 340          | 7,463         | 158,779        | 88,819         | 87,849         | 42,422         |
| <b>TOTAL</b>      | <b>487,348</b> | <b>29,369</b> | <b>1,198,101</b> | <b>906,384</b> | <b>470,930</b> | <b>1,505</b> | <b>14,695</b> | <b>534,088</b> | <b>672,185</b> | <b>581,041</b> | <b>216,174</b> |
| O.D.              |                |               |                  |                |                |              |               |                |                |                | 1,160          |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|-----------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 2,265,106 | 2,630,540   | 217,334   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |           |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -366,411  | -224,118    | 927       |        |                 |       |
| TOTAL LOSSES             | 1,898,695 | 2,406,422   | 218,261   |        |                 |       |
| EXPECTED LOSSES          | 1,008,886 | 1,095,614   | 189,039   |        |                 |       |
| CREDIBILITY              | .03       | .07         | .11       |        |                 |       |
| <b>PURE PREMIUMS</b>     |           |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 2.802     | 3.552       | .322      | 6.676  |                 |       |
| INDICATED (POST-TEST)    | 2.858     | 3.623       | .328      | 6.809  |                 |       |
| PRES. ON RATE LEVEL      | 1.416     | 1.537       | .265      | 3.218  |                 |       |
| DERIVED BY FORMULA       | 1.459     | 1.683       | .272      | 3.414  |                 |       |
| UNDERLYING PRES. RATE    | 1.489     | 1.617       | .279      | 3.385  |                 |       |
| PROPOSED                 | 1.459     | 1.683       | .272      | 3.414  |                 |       |
| <b>IND. RATES</b>        |           |             |           |        |                 |       |
| YEAR                     | 4-1-11    | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 3.508 |
| IND. RATES               |           |             |           | 3.51   | MINIMUM PREMIUM |       |
| MAN. RATES               | 4.00      | 3.68        | 3.51      | + 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         |
| 2006         | 479,596          | 8,515,261          | 1.775               |                 |         | 14        | 27         | 162        | 203         |
| 2007         | 603,226          | 10,859,074         | 1.800               |                 |         | 16        | 35         | 178        | 229         |
| 2008         | 570,540          | 7,544,807          | 1.322               |                 |         | 7         | 45         | 133        | 185         |
| 2009         | 535,101          | 6,933,947          | 1.295               |                 |         | 6         | 43         | 139        | 188         |
| 2010         | 539,369          | 6,632,640          | 1.229               |                 |         | 1         | 18         | 179        | 198         |
| <b>TOTAL</b> | <b>2,727,832</b> | <b>40,485,729</b>  | <b>1.484</b>        |                 |         | <b>44</b> | <b>168</b> | <b>791</b> | <b>1003</b> |
| O.D.         |                  | 9,191              |                     |                 |         |           |            | 2          | 2           |

| REPORTED LOSSES |           |         |                  |                  |                  |         |         |                  |                  |                  |                  |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                  |                  | MEDICAL |         |                  |                  |                  |                  |
|                 | DEATH     | P . T . | MAJOR            | MINOR            | TEMP             | DEATH   | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            |           |         | 2,239,341        | 1,077,311        | 1,110,777        |         |         | 1,500,275        | 668,486          | 971,056          | 948,015          |
| 2007            |           |         | 3,135,303        | 1,251,745        | 977,841          |         |         | 2,000,401        | 895,671          | 1,501,691        | 1,096,422        |
| 2008            |           |         | 1,502,492        | 911,991          | 831,888          |         |         | 1,611,371        | 927,050          | 902,789          | 857,226          |
| 2009            |           |         | 1,163,105        | 1,156,164        | 1,118,870        |         |         | 416,427          | 929,505          | 1,428,561        | 721,315          |
| 2010            |           |         | 138,278          | 848,137          | 1,498,273        |         |         | 80,000           | 736,810          | 2,590,441        | 740,701          |
| <b>TOTAL</b>    |           |         | <b>8,178,519</b> | <b>5,245,348</b> | <b>5,537,649</b> |         |         | <b>5,608,474</b> | <b>4,157,522</b> | <b>7,394,538</b> | <b>4,363,679</b> |
| O.D.            |           |         |                  |                  | 1,098            |         |         |                  |                  | 578              | 7,515            |

| TRANSLATED LOSSES |              |                |                   |                  |                  |               |                |                   |                  |                  |                  |
|-------------------|--------------|----------------|-------------------|------------------|------------------|---------------|----------------|-------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY    |                |                   |                  |                  | MEDICAL       |                |                   |                  |                  |                  |
|                   | DEATH        | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH         | P . T .        | MAJOR             | MINOR            | TEMP             | MED. ONLY        |
| 2006              |              |                | 2,958,170         | 1,425,284        | 1,681,715        |               |                | 3,263,099         | 973,984          | 1,522,618        | 942,327          |
| 2007              | 1,524        | 55,963         | 3,939,154         | 1,603,142        | 1,351,506        | 484           | 20,159         | 2,894,625         | 1,279,235        | 2,183,383        | 1,048,179        |
| 2008              | 1,083        | 51,782         | 1,914,539         | 1,113,424        | 995,881          | 1,079         | 67,324         | 2,588,647         | 1,267,783        | 1,193,949        | 846,939          |
| 2009              | 1,780        | 92,387         | 2,718,109         | 1,389,515        | 1,226,132        | 3,993         | 92,760         | 1,843,769         | 1,162,176        | 1,657,249        | 731,413          |
| 2010              | 1,938        | 112,077        | 3,022,552         | 1,392,088        | 1,348,479        | 5,087         | 115,406        | 2,469,796         | 1,324,603        | 2,115,817        | 737,738          |
| <b>TOTAL</b>      | <b>6,325</b> | <b>312,209</b> | <b>14,552,524</b> | <b>6,923,453</b> | <b>6,603,713</b> | <b>10,643</b> | <b>295,649</b> | <b>13,059,936</b> | <b>6,007,781</b> | <b>8,673,016</b> | <b>4,306,596</b> |
| O.D.              |              |                | 19                | 13               | 1,576            |               |                |                   |                  | 906              | 7,319            |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 28,237,305  | 28,210,458  | 4,313,915 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |             |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -10,863,134 | -4,470,107  | 22,450    |        |                 |       |
| TOTAL LOSSES             | 17,374,171  | 23,740,351  | 4,336,365 |        |                 |       |
| EXPECTED LOSSES          | 29,678,812  | 21,495,316  | 4,855,541 |        |                 |       |
| CREDIBILITY              | .37         | .87         | 1.00      |        |                 |       |
| <b>PURE PREMIUMS</b>     |             |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | .637        | .870        | .159      | 1.666  |                 |       |
| INDICATED (POST-TEST)    | .650        | .887        | .162      | 1.699  |                 |       |
| PRES. ON RATE LEVEL      | 1.035       | .749        | .169      | 1.953  |                 |       |
| DERIVED BY FORMULA       | .893        | .869        | .162      | 1.924  |                 |       |
| UNDERLYING PRES. RATE    | 1.088       | .788        | .178      | 2.054  |                 |       |
| PROPOSED                 | .893        | .869        | .162      | 1.924  |                 |       |
| YEAR                     | 4-1-11      | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 1.977 |
| IND. RATES               |             |             |           | 1.98   | MINIMUM PREMIUM |       |
| MAN. RATES               | 2.26        | 2.25        | 2.13      | + 1.98 | PRESENT         |       |

+PROPOSED



| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |           |            |            |             |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|------------|------------|-------------|
|              |                  |                    |                     | DEATH           | P . T .  | MAJOR     | MINOR      | TEMP       | ALL         |
| 2006         | 279,149          | 18,212,370         | 6.524               |                 |          | 28        | 64         | 233        | 325         |
| 2007         | 218,824          | 10,841,281         | 4.954               |                 | 1        | 13        | 72         | 152        | 238         |
| 2008         | 206,394          | 12,864,808         | 6.233               |                 |          | 22        | 66         | 141        | 229         |
| 2009         | 187,965          | 8,196,925          | 4.360               | 1               |          | 14        | 40         | 112        | 167         |
| 2010         | 204,499          | 8,639,567          | 4.224               | 1               |          | 10        | 2          | 192        | 205         |
| <b>TOTAL</b> | <b>1,096,831</b> | <b>58,754,951</b>  | <b>5.357</b>        | <b>2</b>        | <b>1</b> | <b>87</b> | <b>244</b> | <b>830</b> | <b>1164</b> |
| O.D.         |                  | 5,307              |                     |                 |          |           |            |            |             |

| REPORTED LOSSES |                |                |                   |                  |                  |              |                |                  |                  |                  |                  |
|-----------------|----------------|----------------|-------------------|------------------|------------------|--------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY      |                |                   |                  |                  | MEDICAL      |                |                  |                  |                  |                  |
|                 | DEATH          | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            |                |                | 7,176,507         | 2,062,715        | 1,770,286        |              |                | 2,833,066        | 2,037,573        | 1,622,616        | 709,607          |
| 2007            |                | 287,114        | 3,134,025         | 1,317,893        | 1,297,342        |              | 336,587        | 1,026,107        | 1,855,720        | 1,028,290        | 558,203          |
| 2008            |                |                | 5,049,011         | 1,753,122        | 1,790,983        |              |                | 1,453,778        | 1,346,735        | 980,657          | 490,522          |
| 2009            | 505,118        |                | 2,614,700         | 1,072,777        | 1,147,185        | 2,200        |                | 530,712          | 958,551          | 854,492          | 511,190          |
| 2010            | 268,000        |                | 1,853,977         | 152,777          | 2,817,748        |              |                | 467,183          | 36,450           | 2,690,102        | 353,330          |
| <b>TOTAL</b>    | <b>773,118</b> | <b>287,114</b> | <b>19,828,220</b> | <b>6,359,284</b> | <b>8,823,544</b> | <b>2,200</b> | <b>336,587</b> | <b>6,310,846</b> | <b>6,235,029</b> | <b>7,176,157</b> | <b>2,622,852</b> |
| O.D.            |                |                |                   |                  |                  |              |                |                  |                  |                  | 5,307            |

| TRANSLATED LOSSES |                  |                  |                   |                  |                   |               |                |                   |                  |                  |                  |
|-------------------|------------------|------------------|-------------------|------------------|-------------------|---------------|----------------|-------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY        |                  |                   |                  |                   | MEDICAL       |                |                   |                  |                  |                  |
|                   | DEATH            | P . T .          | MAJOR             | MINOR            | TEMP              | DEATH         | P . T .        | MAJOR             | MINOR            | TEMP             | MED. ONLY        |
| 2006              |                  |                  | 8,897,154         | 2,728,974        | 2,680,214         |               |                | 4,983,949         | 2,968,744        | 2,544,261        | 705,349          |
| 2007              | 1,783            | 566,258          | 4,227,260         | 1,696,124        | 1,785,874         | 6,070         | 370,422        | 2,391,309         | 2,561,019        | 1,519,107        | 533,642          |
| 2008              | 2,182            | 189,611          | 7,002,427         | 2,220,114        | 2,165,942         | 1,545         | 92,253         | 3,520,771         | 1,809,904        | 1,315,765        | 484,636          |
| 2009              | 676,609          | 154,034          | 4,462,938         | 1,394,997        | 1,280,732         | 8,059         | 95,915         | 1,987,932         | 1,118,246        | 1,027,992        | 518,347          |
| 2010              | 335,237          | 206,330          | 5,277,839         | 1,654,764        | 2,480,238         | 5,629         | 124,342        | 2,329,747         | 938,498          | 2,145,339        | 351,917          |
| <b>TOTAL</b>      | <b>1,015,811</b> | <b>1,116,233</b> | <b>29,867,618</b> | <b>9,694,973</b> | <b>10,393,000</b> | <b>21,303</b> | <b>682,932</b> | <b>15,213,708</b> | <b>9,396,411</b> | <b>8,552,464</b> | <b>2,593,891</b> |
| O.D.              |                  |                  |                   |                  |                   |               |                |                   |                  |                  | 5,245            |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 47,917,605  | 38,036,848  | 2,599,136 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |             |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -11,516,270 | -5,697,068  | 11,454    |        |                 |       |
| TOTAL LOSSES             | 36,401,335  | 32,339,780  | 2,610,590 |        |                 |       |
| EXPECTED LOSSES          | 30,568,681  | 26,795,581  | 2,621,426 |        |                 |       |
| CREDIBILITY              | .20         | .47         | .72       |        |                 |       |
| <b>PURE PREMIUMS</b>     |             |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 3.319       | 2.948       | .238      | 6.505  |                 |       |
| INDICATED (POST-TEST)    | 3.385       | 3.007       | .243      | 6.635  |                 |       |
| PRES. ON RATE LEVEL      | 2.650       | 2.322       | .227      | 5.199  |                 |       |
| DERIVED BY FORMULA       | 2.797       | 2.644       | .239      | 5.680  |                 |       |
| UNDERLYING PRES. RATE    | 2.787       | 2.443       | .239      | 5.469  |                 |       |
| PROPOSED                 | 2.797       | 2.644       | .239      | 5.680  |                 |       |
| YEAR                     | 4-1-11      | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 5.837 |
| IND. RATES               |             |             |           | 5.84   | MINIMUM PREMIUM |       |
| MAN. RATES               | 5.24        | 5.38        | 5.67      | + 5.84 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |           |           |            |            |  |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|-----------|------------|------------|--|
|              |                  |                    |                     | DEATH           | P . T .  | MAJOR     | MINOR     | TEMP       | ALL        |  |
| 2006         | 220,461          | 5,877,019          | 2.665               | 1               | 1        | 9         | 13        | 71         | 95         |  |
| 2007         | 226,066          | 4,950,689          | 2.189               | 1               |          | 8         | 22        | 61         | 92         |  |
| 2008         | 204,462          | 4,529,559          | 2.215               |                 |          | 9         | 20        | 55         | 84         |  |
| 2009         | 171,606          | 3,641,649          | 2.122               |                 |          | 6         | 16        | 53         | 75         |  |
| 2010         | 168,687          | 2,381,841          | 1.411               |                 |          | 2         | 3         | 53         | 58         |  |
| <b>TOTAL</b> | <b>991,282</b>   | <b>21,380,757</b>  | <b>2.157</b>        | <b>2</b>        | <b>1</b> | <b>34</b> | <b>74</b> | <b>293</b> | <b>404</b> |  |
| O.D.         |                  | 42,475             | .004                |                 |          |           |           | 3          | 3          |  |

| REPORTED LOSSES |                |                |                  |                  |                  |               |                |                  |                  |                  |                  |
|-----------------|----------------|----------------|------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY      |                |                  |                  |                  | MEDICAL       |                |                  |                  |                  |                  |
|                 | DEATH          | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH         | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            | 79,812         | 874,724        | 1,498,050        | 432,021          | 398,548          | 2,889         | 380,508        | 1,083,110        | 339,528          | 459,731          | 328,098          |
| 2007            | 419,992        |                | 1,664,458        | 651,922          | 370,101          | 44,662        |                | 585,560          | 504,083          | 392,437          | 317,474          |
| 2008            |                |                | 1,473,607        | 619,939          | 210,258          |               |                | 932,808          | 476,691          | 413,686          | 402,570          |
| 2009            |                |                | 1,006,936        | 348,388          | 691,123          |               |                | 298,253          | 406,593          | 604,768          | 285,588          |
| 2010            |                |                | 353,006          | 103,268          | 613,047          |               |                | 62,625           | 321,375          | 645,464          | 283,056          |
| <b>TOTAL</b>    | <b>499,804</b> | <b>874,724</b> | <b>5,996,057</b> | <b>2,155,538</b> | <b>2,283,077</b> | <b>47,551</b> | <b>380,508</b> | <b>2,962,356</b> | <b>2,048,270</b> | <b>2,516,086</b> | <b>1,616,786</b> |
| O.D.            |                |                |                  |                  | 12,965           |               |                |                  |                  | 21,158           | 8,352            |

| TRANSLATED LOSSES |                |                |                  |                  |                  |               |                |                  |                  |                  |                  |
|-------------------|----------------|----------------|------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY      |                |                  |                  |                  | MEDICAL       |                |                  |                  |                  |                  |
|                   | DEATH          | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH         | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              | 99,765         | 488,739        | 1,859,029        | 571,565          | 603,399          | 5,264         | 331,055        | 1,832,800        | 494,692          | 720,858          | 326,129          |
| 2007              | 517,086        | 31,610         | 2,218,915        | 832,629          | 516,080          | 78,369        | 8,972          | 1,283,260        | 703,755          | 576,819          | 303,505          |
| 2008              | 742            | 54,851         | 2,013,274        | 746,983          | 273,436          | 638           | 51,316         | 1,997,827        | 668,617          | 555,686          | 397,739          |
| 2009              | 620            | 60,175         | 1,743,535        | 514,873          | 745,835          | 1,809         | 51,060         | 1,035,566        | 518,028          | 705,876          | 289,586          |
| 2010              | 617            | 46,272         | 1,191,816        | 406,241          | 542,946          | 1,879         | 41,700         | 840,570          | 420,927          | 540,846          | 281,924          |
| <b>TOTAL</b>      | <b>618,830</b> | <b>681,647</b> | <b>9,026,569</b> | <b>3,072,291</b> | <b>2,681,696</b> | <b>87,959</b> | <b>484,103</b> | <b>6,990,023</b> | <b>2,806,019</b> | <b>3,100,085</b> | <b>1,598,883</b> |
| O.D.              | 5              | 258            | 8,002            | 3,665            | 13,880           | 16            | 384            | 9,190            | 5,279            | 19,732           | 8,177            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 17,906,986 | 11,702,647  | 1,607,060 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -5,053,946 | -1,901,209  | 7,020     |        |                 |       |
| TOTAL LOSSES             | 12,853,040 | 9,801,438   | 1,614,080 |        |                 |       |
| EXPECTED LOSSES          | 13,372,394 | 8,862,061   | 1,665,353 |        |                 |       |
| CREDIBILITY              | .19        | .44         | .68       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.297      | .989        | .163      | 2.449  |                 |       |
| INDICATED (POST-TEST)    | 1.323      | 1.009       | .166      | 2.498  |                 |       |
| PRES. ON RATE LEVEL      | 1.282      | .850        | .160      | 2.292  |                 |       |
| DERIVED BY FORMULA       | 1.290      | .920        | .164      | 2.374  |                 |       |
| UNDERLYING PRES. RATE    | 1.349      | .894        | .168      | 2.411  |                 |       |
| PROPOSED                 | 1.290      | .920        | .164      | 2.374  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 2.439 |
| IND. RATES               |            |             |           | 2.44   | MINIMUM PREMIUM |       |
| MAN. RATES               | 2.51       | 2.49        | 2.50      | + 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       |           |
| 2006         | 2,366            | 18,758             | .792                |                 |         |       |       |          | 1         | 1         |
| 2007         | 1,297            | 7,317              | .564                |                 |         |       |       |          | 2         | 2         |
| 2008         | 2,536            | 18,235             | .719                |                 |         |       |       |          | 1         | 1         |
| 2009         | 1,582            | 36,435             | 2.303               |                 |         |       |       | 2        | 2         | 4         |
| 2010         | 1,691            | 129,164            | 7.638               |                 |         |       |       | 1        | 5         | 6         |
| <b>TOTAL</b> | <b>9,472</b>     | <b>209,909</b>     | <b>2.216</b>        |                 |         |       |       | <b>3</b> | <b>11</b> | <b>14</b> |

| REPORTED LOSSES |           |         |       |               |               |         |         |       |               |               |               |
|-----------------|-----------|---------|-------|---------------|---------------|---------|---------|-------|---------------|---------------|---------------|
| MANUAL YEAR     | INDEMNITY |         |       |               |               | MEDICAL |         |       |               |               |               |
|                 | DEATH     | P . T . | MAJOR | MINOR         | TEMP          | DEATH   | P . T . | MAJOR | MINOR         | TEMP          | MED. ONLY     |
| 2006            |           |         |       |               | 213           |         |         |       |               | 15,716        | 2,829         |
| 2007            |           |         |       |               | 967           |         |         |       |               | 4,792         | 1,558         |
| 2008            |           |         |       |               | 5,349         |         |         |       |               | 3,081         | 9,805         |
| 2009            |           |         |       | 14,072        | 4,398         |         |         |       | 9,629         | 7,893         | 443           |
| 2010            |           |         |       | 38,288        | 21,845        |         |         |       | 3,793         | 39,886        | 25,352        |
| <b>TOTAL</b>    |           |         |       | <b>52,360</b> | <b>32,772</b> |         |         |       | <b>13,422</b> | <b>71,368</b> | <b>39,987</b> |

| TRANSLATED LOSSES |           |              |               |               |               |           |              |               |               |               |               |
|-------------------|-----------|--------------|---------------|---------------|---------------|-----------|--------------|---------------|---------------|---------------|---------------|
| MANUAL YEAR       | INDEMNITY |              |               |               |               | MEDICAL   |              |               |               |               |               |
|                   | DEATH     | P . T .      | MAJOR         | MINOR         | TEMP          | DEATH     | P . T .      | MAJOR         | MINOR         | TEMP          | MED. ONLY     |
| 2006              |           |              |               |               | 322           |           |              |               |               | 24,643        | 2,812         |
| 2007              |           |              | 36            | 24            | 1,310         |           |              | 120           | 135           | 6,893         | 1,489         |
| 2008              |           | 11           | 574           | 375           | 6,179         |           |              | 212           | 233           | 3,882         | 9,687         |
| 2009              | 19        | 412          | 12,658        | 14,576        | 5,184         | 38        | 3            | 9,143         | 10,552        | 9,410         | 449           |
| 2010              | 57        | 3,106        | 80,935        | 40,245        | 21,572        | 50        | 1,151        | 26,631        | 15,041        | 31,809        | 25,251        |
| <b>TOTAL</b>      | <b>76</b> | <b>3,529</b> | <b>94,203</b> | <b>55,220</b> | <b>34,567</b> | <b>88</b> | <b>1,610</b> | <b>36,106</b> | <b>25,961</b> | <b>76,637</b> | <b>39,688</b> |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 135,612 | 192,385     | 39,688    |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -47,166 | -22,224     | 81        |       |
| TOTAL LOSSES             | 88,446  | 170,161     | 39,769    |       |
| EXPECTED LOSSES          | 127,494 | 106,843     | 18,754    |       |
| CREDIBILITY              | .01     | .02         | .03       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .934    | 1.796       | .420      | 3.150 |
| INDICATED (POST-TEST)    | .953    | 1.832       | .428      | 3.213 |
| PRES. ON RATE LEVEL      | 1.280   | 1.072       | .188      | 2.540 |
| DERIVED BY FORMULA       | 1.277   | 1.087       | .195      | 2.559 |
| UNDERLYING PRES. RATE    | 1.346   | 1.128       | .198      | 2.672 |
| PROPOSED                 | 1.277   | 1.087       | .195      | 2.559 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       |
|------------|--------|--------|--------|--------|-----------------|
| IND. RATES |        |        |        | 2.63   | MINIMUM PREMIUM |
| MAN. RATES | 3.18   | 2.85   | 2.77   | + 2.63 | PRESENT         |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |          |          |           |           |
|--------------|------------------|--------------------|---------------------|-----------------|----------|----------|----------|-----------|-----------|
|              |                  |                    |                     | DEATH           | P . T .  | MAJOR    | MINOR    | TEMP      | ALL       |
| 2006         | 20,463           | 396,066            | 1.935               |                 | 1        |          | 1        | 2         | 4         |
| 2007         | 23,417           | 136,236            | .581                |                 |          |          | 1        | 5         | 6         |
| 2008         | 14,006           | 69,760             | .498                |                 |          |          |          | 3         | 3         |
| 2009         | 19,787           | 539,101            | 2.724               |                 |          | 1        | 4        | 4         | 9         |
| 2010         | 25,589           | 531,848            | 2.078               |                 |          |          |          | 18        | 18        |
| <b>TOTAL</b> | <b>103,262</b>   | <b>1,673,011</b>   | <b>1.620</b>        |                 | <b>1</b> | <b>1</b> | <b>6</b> | <b>32</b> | <b>40</b> |
| O.D.         |                  | 105                |                     |                 |          |          |          |           |           |

| REPORTED LOSSES |           |                |                |                |                |         |               |               |                |                |                |
|-----------------|-----------|----------------|----------------|----------------|----------------|---------|---------------|---------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY |                |                |                |                | MEDICAL |               |               |                |                |                |
|                 | DEATH     | P . T .        | MAJOR          | MINOR          | TEMP           | DEATH   | P . T .       | MAJOR         | MINOR          | TEMP           | MED. ONLY      |
| 2006            |           | 331,450        |                | 9,813          | 6,836          |         | 30,000        |               | 6,447          | 1,091          | 10,429         |
| 2007            |           |                |                | 48,091         | 8,864          |         |               |               | 16,264         | 48,101         | 14,916         |
| 2008            |           |                |                |                | 13,878         |         |               |               |                | 20,483         | 35,399         |
| 2009            |           |                | 130,547        | 209,112        | 10,596         |         |               | 51,539        | 103,078        | 4,177          | 30,052         |
| 2010            |           |                |                |                | 318,358        |         |               |               |                | 177,231        | 36,259         |
| <b>TOTAL</b>    |           | <b>331,450</b> | <b>130,547</b> | <b>267,016</b> | <b>358,532</b> |         | <b>30,000</b> | <b>51,539</b> | <b>125,789</b> | <b>251,083</b> | <b>127,055</b> |
| O.D.            |           |                |                |                |                |         |               |               |                |                | 105            |

| TRANSLATED LOSSES |            |                |                |                |                |            |                |                |                |                |                |
|-------------------|------------|----------------|----------------|----------------|----------------|------------|----------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY  |                |                |                |                | MEDICAL    |                |                |                |                |                |
|                   | DEATH      | P . T .        | MAJOR          | MINOR          | TEMP           | DEATH      | P . T .        | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006              |            | 762,666        |                | 12,983         | 10,350         |            | 107,490        |                | 9,393          | 1,711          | 10,366         |
| 2007              | 58         | 81             | 5,074          | 59,988         | 12,467         | 9          | 11             | 3,132          | 23,304         | 69,500         | 14,260         |
| 2008              |            | 30             | 1,488          | 972            | 16,031         |            | 12             | 1,421          | 1,560          | 25,811         | 34,974         |
| 2009              | 290        | 11,246         | 333,378        | 214,952        | 23,471         | 429        | 8,497          | 186,171        | 106,714        | 13,445         | 30,473         |
| 2010              | 228        | 11,306         | 337,740        | 152,828        | 271,770        | 176        | 4,122          | 97,583         | 55,371         | 139,726        | 36,114         |
| <b>TOTAL</b>      | <b>576</b> | <b>785,329</b> | <b>677,680</b> | <b>441,723</b> | <b>334,089</b> | <b>614</b> | <b>120,132</b> | <b>288,307</b> | <b>196,342</b> | <b>250,193</b> | <b>126,187</b> |
| O.D.              |            |                |                |                |                |            |                |                |                |                | 100            |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 1,872,638 | 1,222,347   | 126,287   |       |
| TOTAL TRANS. LOSSES PG A |           |             |           |       |
| IBNR + FREQUENCY ADJUST. | -588,634  | -202,302    | 836       |       |
| TOTAL LOSSES             | 1,284,004 | 1,020,045   | 127,123   |       |
| EXPECTED LOSSES          | 1,620,180 | 985,119     | 163,154   |       |
| CREDIBILITY              | .04       | .10         | .15       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 1.243     | .988        | .123      | 2.354 |
| INDICATED (POST-TEST)    | 1.268     | 1.008       | .125      | 2.401 |
| PRES. ON RATE LEVEL      | 1.492     | .907        | .150      | 2.549 |
| DERIVED BY FORMULA       | 1.483     | .917        | .146      | 2.546 |
| UNDERLYING PRES. RATE    | 1.569     | .954        | .158      | 2.681 |
| PROPOSED                 | 1.483     | .917        | .146      | 2.546 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       |
|------------|--------|--------|--------|--------|-----------------|
| IND. RATES |        |        |        | 2.62   | MINIMUM PREMIUM |
| MAN. RATES | 3.05   | 2.97   | 2.78   | + 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        |
| 2006         | 94,325           | 5,006,202          | 5.307               |                 | 1        | 9         | 9         | 97         | 116        |
| 2007         | 92,608           | 4,924,367          | 5.317               | 1               |          | 7         | 8         | 101        | 117        |
| 2008         | 69,648           | 3,149,091          | 4.521               |                 |          | 4         | 6         | 54         | 64         |
| 2009         | 66,736           | 1,629,450          | 2.441               |                 |          | 2         | 8         | 52         | 62         |
| 2010         | 67,790           | 2,892,647          | 4.267               | 1               |          |           | 8         | 77         | 86         |
| <b>TOTAL</b> | <b>391,107</b>   | <b>17,601,757</b>  | <b>4.500</b>        | <b>2</b>        | <b>1</b> | <b>22</b> | <b>39</b> | <b>381</b> | <b>445</b> |
| O.D.         |                  | 9,655              | .002                |                 |          |           |           | 1          | 1          |

| REPORTED LOSSES |                |                |                  |                  |                  |         |                |                  |                  |                  |                  |
|-----------------|----------------|----------------|------------------|------------------|------------------|---------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY      |                |                  |                  |                  | MEDICAL |                |                  |                  |                  |                  |
|                 | DEATH          | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH   | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            |                | 201,755        | 1,694,200        | 435,316          | 606,843          |         | 100,000        | 796,059          | 279,767          | 582,149          | 310,113          |
| 2007            | 247,859        |                | 1,477,137        | 402,250          | 823,312          |         |                | 814,942          | 113,722          | 753,041          | 292,104          |
| 2008            |                |                | 811,210          | 223,200          | 613,576          |         |                | 743,199          | 153,108          | 383,765          | 221,033          |
| 2009            |                |                | 286,207          | 171,673          | 275,405          |         |                | 192,888          | 162,795          | 358,112          | 182,370          |
| 2010            | 121,175        |                | 401,053          | 571,428          |                  |         |                |                  | 503,183          | 1,103,688        | 192,120          |
| <b>TOTAL</b>    | <b>369,034</b> | <b>201,755</b> | <b>4,268,754</b> | <b>1,633,492</b> | <b>2,890,564</b> |         | <b>100,000</b> | <b>2,547,088</b> | <b>1,212,575</b> | <b>3,180,755</b> | <b>1,197,740</b> |
| O.D.            |                |                |                  |                  | 3,658            |         |                |                  |                  | 5,997            |                  |

| TRANSLATED LOSSES |                |                |                  |                  |                  |              |                |                  |                  |                  |                  |
|-------------------|----------------|----------------|------------------|------------------|------------------|--------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY      |                |                  |                  |                  | MEDICAL      |                |                  |                  |                  |                  |
|                   | DEATH          | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |                | 464,238        | 2,238,038        | 575,924          | 918,759          |              | 358,300        | 1,731,430        | 407,622          | 912,810          | 308,252          |
| 2007              | 305,181        | 27,188         | 1,930,437        | 531,594          | 1,126,397        | 62           | 11,617         | 1,654,285        | 191,332          | 1,089,088        | 279,251          |
| 2008              | 287            | 26,412         | 988,392          | 310,835          | 721,601          | 274          | 29,824         | 1,188,449        | 250,096          | 498,941          | 218,381          |
| 2009              | 277            | 19,785         | 578,261          | 230,919          | 296,416          | 763          | 28,988         | 583,775          | 232,503          | 412,821          | 184,923          |
| 2010              | 151,208        | 44,705         | 1,211,281        | 586,025          | 518,421          | 2,484        | 56,387         | 1,226,294        | 688,149          | 917,913          | 191,352          |
| <b>TOTAL</b>      | <b>456,953</b> | <b>582,328</b> | <b>6,946,409</b> | <b>2,235,297</b> | <b>3,581,594</b> | <b>3,583</b> | <b>485,116</b> | <b>6,384,233</b> | <b>1,769,702</b> | <b>3,831,573</b> | <b>1,182,159</b> |
| O.D.              | 1              | 132            | 3,882            | 1,756            | 3,124            | 4            | 138            | 3,305            | 1,874            | 4,727            |                  |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |
|--------------------------|------------|-------------|-----------|--------|-----------------|
| TOTAL TRANS. LOSSES PG B | 14,866,084 | 11,429,647  | 1,182,159 |        |                 |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |
| IBNR + FREQUENCY ADJUST. | -3,864,239 | -1,734,706  | 4,695     |        |                 |
| TOTAL LOSSES             | 11,001,845 | 9,694,941   | 1,186,854 |        |                 |
| EXPECTED LOSSES          | 10,137,493 | 8,025,516   | 1,114,656 |        |                 |
| CREDIBILITY              | .10        | .24         | .36       |        |                 |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |
| INDICATED (PRE-TEST)     | 2.813      | 2.479       | .303      | 5.595  |                 |
| INDICATED (POST-TEST)    | 2.869      | 2.529       | .309      | 5.707  |                 |
| PRES. ON RATE LEVEL      | 2.464      | 1.951       | .271      | 4.686  |                 |
| DERIVED BY FORMULA       | 2.505      | 2.090       | .285      | 4.880  |                 |
| UNDERLYING PRES. RATE    | 2.592      | 2.052       | .285      | 4.929  |                 |
| PROPOSED                 | 2.505      | 2.090       | .285      | 4.880  |                 |
| <b>IND. RATES</b>        |            |             |           |        |                 |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       |
| IND. RATES               |            |             |           | 5.02   | MINIMUM PREMIUM |
| MAN. RATES               | 5.56       | 5.29        | 5.11      | + 5.02 | PRESENT         |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |           |            |            |             |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|------------|------------|-------------|
|              |                  |                    |                     | DEATH           | P . T .  | MAJOR     | MINOR      | TEMP       | ALL         |
| 2006         | 369,373          | 12,766,014         | 3.456               | 1               |          | 26        | 39         | 248        | 314         |
| 2007         | 342,310          | 11,876,469         | 3.469               |                 | 1        | 18        | 33         | 206        | 258         |
| 2008         | 283,802          | 7,955,373          | 2.803               |                 |          | 17        | 24         | 141        | 182         |
| 2009         | 251,013          | 5,156,851          | 2.054               |                 |          | 5         | 25         | 133        | 163         |
| 2010         | 264,220          | 5,510,598          | 2.085               |                 |          | 5         | 15         | 140        | 160         |
| <b>TOTAL</b> | <b>1,510,718</b> | <b>43,265,305</b>  | <b>2.864</b>        | <b>1</b>        | <b>1</b> | <b>71</b> | <b>136</b> | <b>868</b> | <b>1077</b> |
| O.D.         |                  | 58,723             | .003                |                 |          |           | 2          | 3          | 5           |

| REPORTED LOSSES |                |                |                   |                  |                  |              |                |                  |                  |                  |                  |
|-----------------|----------------|----------------|-------------------|------------------|------------------|--------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY      |                |                   |                  |                  | MEDICAL      |                |                  |                  |                  |                  |
|                 | DEATH          | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            | 211,837        |                | 4,175,988         | 1,568,295        | 1,497,938        | 4,957        |                | 1,623,420        | 865,225          | 1,667,343        | 1,151,011        |
| 2007            |                | 221,265        | 3,020,194         | 1,582,985        | 1,374,251        |              | 391,196        | 1,954,428        | 901,076          | 1,327,280        | 1,103,794        |
| 2008            |                |                | 2,816,301         | 924,619          | 865,437          |              |                | 849,173          | 669,319          | 994,382          | 836,142          |
| 2009            |                |                | 711,707           | 836,232          | 1,051,655        |              |                | 339,751          | 434,131          | 1,155,765        | 627,610          |
| 2010            |                |                | 774,957           | 557,602          | 1,256,091        |              |                | 330,845          | 544,965          | 1,335,063        | 711,075          |
| <b>TOTAL</b>    | <b>211,837</b> | <b>221,265</b> | <b>11,499,147</b> | <b>5,469,733</b> | <b>6,045,372</b> | <b>4,957</b> | <b>391,196</b> | <b>5,097,617</b> | <b>3,414,716</b> | <b>6,479,833</b> | <b>4,429,632</b> |
| O.D.            |                |                |                   | 4,419            | 5,286            |              |                |                  | 14,810           | 27,589           | 6,619            |

| TRANSLATED LOSSES |                |                |                   |                  |                  |               |                |                   |                  |                  |                  |
|-------------------|----------------|----------------|-------------------|------------------|------------------|---------------|----------------|-------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY      |                |                   |                  |                  | MEDICAL       |                |                   |                  |                  |                  |
|                   | DEATH          | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH         | P . T .        | MAJOR             | MINOR            | TEMP             | MED. ONLY        |
| 2006              | 264,796        |                | 5,516,479         | 2,074,857        | 2,267,869        | 9,032         |                | 3,530,939         | 1,260,631        | 2,614,391        | 1,144,105        |
| 2007              | 2,070          | 473,303        | 3,973,634         | 2,025,471        | 1,891,463        | 6,787         | 464,051        | 3,495,300         | 1,294,976        | 1,933,920        | 1,055,227        |
| 2008              | 1,149          | 105,649        | 3,899,733         | 1,169,669        | 1,052,848        | 812           | 53,056         | 2,063,620         | 946,640          | 1,295,101        | 826,108          |
| 2009              | 1,314          | 63,634         | 1,879,729         | 1,037,827        | 1,132,795        | 1,998         | 63,949         | 1,244,439         | 630,637          | 1,318,033        | 636,397          |
| 2010              | 1,629          | 119,132        | 3,034,080         | 1,112,977        | 1,141,248        | 4,857         | 106,452        | 1,974,291         | 840,750          | 1,119,204        | 708,231          |
| <b>TOTAL</b>      | <b>270,958</b> | <b>761,718</b> | <b>18,303,655</b> | <b>7,420,801</b> | <b>7,486,223</b> | <b>23,486</b> | <b>687,508</b> | <b>12,308,589</b> | <b>4,973,634</b> | <b>8,280,649</b> | <b>4,370,068</b> |
| O.D.              | 6              | 113            | 3,565             | 5,883            | 6,596            | 33            | 446            | 10,910            | 18,764           | 38,818           | 6,614            |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 32,370,987  | 28,231,368  | 4,376,682 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |             |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -11,501,010 | -5,039,922  | 20,361    |        |                 |       |
| TOTAL LOSSES             | 20,869,977  | 23,191,446  | 4,397,043 |        |                 |       |
| EXPECTED LOSSES          | 30,229,467  | 23,385,915  | 4,819,190 |        |                 |       |
| CREDIBILITY              | .25         | .58         | .89       |        |                 |       |
| <b>PURE PREMIUMS</b>     |             |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.381       | 1.535       | .291      | 3.207  |                 |       |
| INDICATED (POST-TEST)    | 1.409       | 1.566       | .297      | 3.272  |                 |       |
| PRES. ON RATE LEVEL      | 1.902       | 1.472       | .303      | 3.677  |                 |       |
| DERIVED BY FORMULA       | 1.779       | 1.527       | .298      | 3.604  |                 |       |
| UNDERLYING PRES. RATE    | 2.001       | 1.548       | .319      | 3.868  |                 |       |
| PROPOSED                 | 1.779       | 1.527       | .298      | 3.604  |                 |       |
| <b>IND. RATES</b>        |             |             |           |        |                 |       |
| YEAR                     | 4-1-11      | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 3.703 |
| IND. RATES               |             |             |           | 3.70   | MINIMUM PREMIUM |       |
| MAN. RATES               | 4.32        | 4.18        | 4.01      | + 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       |
| 2006         | 15,673           | 528,665            | 3.373               |                 |         | 1        | 1        | 16        | 18        |
| 2007         | 14,192           | 405,226            | 2.855               |                 |         |          | 3        | 7         | 10        |
| 2008         | 12,178           | 373,685            | 3.068               |                 |         | 1        | 1        | 7         | 9         |
| 2009         | 10,838           | 613,071            | 5.656               |                 |         |          | 2        | 8         | 10        |
| 2010         | 10,021           | 84,944             | .847                |                 |         |          |          | 4         | 4         |
| <b>TOTAL</b> | <b>62,902</b>    | <b>2,005,591</b>   | <b>3.188</b>        |                 |         | <b>2</b> | <b>7</b> | <b>42</b> | <b>51</b> |

REPORTED LOSSES

| MANUAL YEAR  | INDEMNITY |         |                |                |                | MEDICAL |         |               |                |                |                |
|--------------|-----------|---------|----------------|----------------|----------------|---------|---------|---------------|----------------|----------------|----------------|
|              | DEATH     | P . T . | MAJOR          | MINOR          | TEMP           | DEATH   | P . T . | MAJOR         | MINOR          | TEMP           | MED. ONLY      |
| 2006         |           |         | 121,755        | 12,714         | 155,956        |         |         | 39,647        | 3,552          | 150,789        | 44,252         |
| 2007         |           |         |                | 162,850        | 106,890        |         |         |               | 33,373         | 70,195         | 31,918         |
| 2008         |           |         | 128,622        | 56,505         | 47,739         |         |         | 29,580        | 34,980         | 41,233         | 35,026         |
| 2009         |           |         |                | 157,399        | 210,330        |         |         |               | 72,509         | 144,407        | 28,426         |
| 2010         |           |         |                |                | 25,511         |         |         |               |                | 26,153         | 33,280         |
| <b>TOTAL</b> |           |         | <b>250,377</b> | <b>389,468</b> | <b>546,426</b> |         |         | <b>69,227</b> | <b>144,414</b> | <b>432,777</b> | <b>172,902</b> |

TRANSLATED LOSSES

| MANUAL YEAR  | INDEMNITY  |               |                |                |                | MEDICAL    |              |                |                |                |                |
|--------------|------------|---------------|----------------|----------------|----------------|------------|--------------|----------------|----------------|----------------|----------------|
|              | DEATH      | P . T .       | MAJOR          | MINOR          | TEMP           | DEATH      | P . T .      | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006         |            |               | 160,838        | 16,821         | 236,120        |            |              | 86,232         | 5,175          | 236,437        | 43,986         |
| 2007         | 198        | 272           | 19,984         | 205,002        | 146,334        | 20         | 23           | 5,708          | 47,017         | 101,608        | 30,514         |
| 2008         | 71         | 4,977         | 183,404        | 70,026         | 57,897         | 35         | 1,995        | 76,386         | 47,712         | 53,908         | 34,606         |
| 2009         | 245        | 6,238         | 191,234        | 189,754        | 223,195        | 306        | 4,704        | 84,897         | 91,980         | 164,827        | 28,824         |
| 2010         | 17         | 903           | 27,068         | 12,251         | 21,778         | 23         | 608          | 14,400         | 8,170          | 20,619         | 33,147         |
| <b>TOTAL</b> | <b>531</b> | <b>12,390</b> | <b>582,528</b> | <b>493,854</b> | <b>685,324</b> | <b>384</b> | <b>7,330</b> | <b>267,623</b> | <b>200,054</b> | <b>577,399</b> | <b>171,077</b> |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 870,786   | 1,956,631   | 171,077   |       |
| TOTAL TRANS. LOSSES PG A |           |             |           |       |
| IBNR + FREQUENCY ADJUST. | -467,920  | -212,965    | 484       |       |
| TOTAL LOSSES             | 402,866   | 1,743,666   | 171,561   |       |
| EXPECTED LOSSES          | 1,222,814 | 981,901     | 118,885   |       |
| CREDIBILITY              | .03       | .07         | .11       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | .640      | 2.772       | .273      | 3.685 |
| INDICATED (POST-TEST)    | .653      | 2.827       | .278      | 3.758 |
| PRES. ON RATE LEVEL      | 1.848     | 1.484       | .180      | 3.512 |
| DERIVED BY FORMULA       | 1.812     | 1.578       | .191      | 3.581 |
| UNDERLYING PRES. RATE    | 1.944     | 1.561       | .189      | 3.694 |
| PROPOSED                 | 1.812     | 1.578       | .191      | 3.581 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 3.680 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 3.68   | MINIMUM PREMIUM |       |
| MAN. RATES | 4.00   | 3.86   | 3.83   | + 3.68 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |            |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|------------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR      | TEMP       | ALL        |
| 2006         | 441,781          | 7,578,353          | 1.715               |                 |         | 10        | 40         | 219        | 269        |
| 2007         | 426,822          | 9,699,880          | 2.272               |                 |         | 12        | 50         | 179        | 241        |
| 2008         | 366,610          | 7,604,620          | 2.074               |                 |         | 11        | 22         | 165        | 198        |
| 2009         | 284,517          | 3,580,823          | 1.258               |                 |         | 3         | 15         | 103        | 121        |
| 2010         | 276,755          | 5,591,832          | 2.020               |                 |         | 4         | 17         | 100        | 121        |
| <b>TOTAL</b> | <b>1,796,485</b> | <b>34,055,508</b>  | <b>1.896</b>        |                 |         | <b>40</b> | <b>144</b> | <b>766</b> | <b>950</b> |
| O.D.         |                  | 52,010             | .002                |                 |         |           | 1          | 1          | 2          |

| REPORTED LOSSES |           |         |                  |                  |                  |         |         |                  |                  |                  |                  |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                  |                  | MEDICAL |         |                  |                  |                  |                  |
|                 | DEATH     | P . T . | MAJOR            | MINOR            | TEMP             | DEATH   | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            |           |         | 1,464,304        | 912,586          | 1,382,833        |         |         | 671,007          | 424,694          | 1,456,932        | 1,265,997        |
| 2007            |           |         | 2,165,413        | 1,342,202        | 1,574,320        |         |         | 1,513,510        | 740,177          | 1,454,183        | 910,075          |
| 2008            |           |         | 1,938,298        | 764,536          | 1,264,500        |         |         | 1,013,968        | 471,356          | 1,503,437        | 648,525          |
| 2009            |           |         | 561,509          | 478,835          | 622,696          |         |         | 79,736           | 319,682          | 843,724          | 674,641          |
| 2010            |           |         | 718,506          | 452,086          | 676,326          |         |         | 1,693,071        | 429,434          | 1,084,728        | 537,681          |
| <b>TOTAL</b>    |           |         | <b>6,848,030</b> | <b>3,950,245</b> | <b>5,520,675</b> |         |         | <b>4,971,292</b> | <b>2,385,343</b> | <b>6,343,004</b> | <b>4,036,919</b> |
| O.D.            |           |         |                  | 37,921           | 779              |         |         |                  | 4,000            | 3,607            | 5,703            |

| TRANSLATED LOSSES |              |                |                   |                  |                  |              |                |                  |                  |                  |                  |
|-------------------|--------------|----------------|-------------------|------------------|------------------|--------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY    |                |                   |                  |                  | MEDICAL      |                |                  |                  |                  |                  |
|                   | DEATH        | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |              |                | 1,934,346         | 1,207,354        | 2,093,603        |              |                | 1,459,440        | 618,778          | 2,284,469        | 1,258,401        |
| 2007              | 1,632        | 39,033         | 2,771,446         | 1,722,609        | 2,155,452        | 401          | 20,030         | 2,870,547        | 1,068,027        | 2,112,096        | 870,032          |
| 2008              | 944          | 72,589         | 2,698,947         | 993,928          | 1,499,298        | 644          | 53,059         | 2,120,794        | 746,556          | 1,929,159        | 640,743          |
| 2009              | 746          | 43,347         | 1,273,931         | 606,436          | 672,796          | 1,368        | 31,170         | 573,179          | 444,767          | 957,762          | 684,086          |
| 2010              | 1,055        | 79,648         | 1,994,496         | 729,015          | 630,121          | 5,712        | 121,723        | 2,073,393        | 718,167          | 920,769          | 535,530          |
| <b>TOTAL</b>      | <b>4,377</b> | <b>234,617</b> | <b>10,673,166</b> | <b>5,259,342</b> | <b>7,051,270</b> | <b>8,125</b> | <b>225,982</b> | <b>9,097,353</b> | <b>3,596,295</b> | <b>8,204,255</b> | <b>3,988,792</b> |
| O.D.              | 46           | 64             | 3,777             | 47,150           | 1,420            | 2            | 3              | 563              | 5,499            | 5,263            | 5,614            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 20,248,075 | 24,170,494  | 3,994,406 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -7,493,272 | -4,171,827  | 16,280    |        |                 |       |
| TOTAL LOSSES             | 12,754,803 | 19,998,667  | 4,010,686 |        |                 |       |
| EXPECTED LOSSES          | 19,455,932 | 19,078,671  | 4,095,986 |        |                 |       |
| CREDIBILITY              | .28        | .65         | 1.00      |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | .710       | 1.113       | .223      | 2.046  |                 |       |
| INDICATED (POST-TEST)    | .724       | 1.135       | .227      | 2.086  |                 |       |
| PRES. ON RATE LEVEL      | 1.029      | 1.010       | .217      | 2.256  |                 |       |
| DERIVED BY FORMULA       | .944       | 1.091       | .227      | 2.262  |                 |       |
| UNDERLYING PRES. RATE    | 1.083      | 1.062       | .228      | 2.373  |                 |       |
| PROPOSED                 | .942       | 1.088       | .226      | 2.256  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 2.318 |
| IND. RATES               |            |             |           | 2.32   | MINIMUM PREMIUM |       |
| MAN. RATES               | 2.66       | 2.55        | 2.46      | + 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       |  |
| 2006         | 17,540           | 1,091,724          | 6.224               |                 |         | 2        | 2        | 10        | 14        |  |
| 2007         | 17,834           | 304,387            | 1.706               |                 |         |          | 1        | 10        | 11        |  |
| 2008         | 14,019           | 499,402            | 3.562               |                 |         | 1        | 2        | 13        | 16        |  |
| 2009         | 15,655           | 274,123            | 1.751               |                 |         |          | 1        | 5         | 6         |  |
| 2010         | 14,364           | 268,270            | 1.867               |                 |         |          |          | 9         | 9         |  |
| <b>TOTAL</b> | <b>79,412</b>    | <b>2,437,906</b>   | <b>3.070</b>        |                 |         | <b>3</b> | <b>6</b> | <b>47</b> | <b>56</b> |  |
| O.D.         |                  | 1,728              | .002                |                 |         |          |          |           |           |  |

| REPORTED LOSSES |           |         |                |                |                |         |         |                |                |                |                |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                |                |                | MEDICAL |         |                |                |                |                |
|                 | DEATH     | P . T . | MAJOR          | MINOR          | TEMP           | DEATH   | P . T . | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006            |           |         | 495,778        | 82,688         | 171,676        |         |         | 164,157        | 27,400         | 100,137        | 49,888         |
| 2007            |           |         |                | 98,952         | 28,425         |         |         |                | 62,063         | 46,564         | 68,383         |
| 2008            |           |         | 118,081        | 90,106         | 131,489        |         |         | 16,984         | 2,766          | 90,976         | 49,000         |
| 2009            |           |         |                | 91,017         | 29,477         |         |         |                | 38,233         | 67,552         | 47,844         |
| 2010            |           |         |                |                | 57,197         |         |         |                |                | 158,837        | 52,236         |
| <b>TOTAL</b>    |           |         | <b>613,859</b> | <b>362,763</b> | <b>418,264</b> |         |         | <b>181,141</b> | <b>130,462</b> | <b>464,066</b> | <b>267,351</b> |
| O.D.            |           |         |                |                |                |         |         |                |                |                | 1,728          |

| TRANSLATED LOSSES |            |              |                |                |                |            |              |                |                |                |                |
|-------------------|------------|--------------|----------------|----------------|----------------|------------|--------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY  |              |                |                |                | MEDICAL    |              |                |                |                |                |
|                   | DEATH      | P . T .      | MAJOR          | MINOR          | TEMP           | DEATH      | P . T .      | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006              |            |              | 654,922        | 109,396        | 259,917        |            |              | 357,042        | 39,922         | 157,015        | 49,589         |
| 2007              | 120        | 164          | 10,814         | 123,677        | 39,447         | 34         | 40           | 8,513          | 85,067         | 68,156         | 65,374         |
| 2008              | 111        | 5,080        | 189,603        | 113,363        | 155,293        | 6          | 965          | 42,516         | 11,385         | 115,050        | 48,412         |
| 2009              | 126        | 2,662        | 82,187         | 94,446         | 34,566         | 157        | 2,355        | 43,145         | 47,239         | 77,417         | 48,514         |
| 2010              | 38         | 2,037        | 60,682         | 27,461         | 48,825         | 153        | 3,693        | 87,460         | 49,628         | 125,233        | 52,027         |
| <b>TOTAL</b>      | <b>395</b> | <b>9,943</b> | <b>998,208</b> | <b>468,343</b> | <b>538,048</b> | <b>350</b> | <b>7,053</b> | <b>538,676</b> | <b>233,241</b> | <b>542,871</b> | <b>263,916</b> |
| O.D.              |            |              |                |                |                |            |              |                |                |                | 1,731          |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|-----------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 1,554,625 | 1,782,503   | 265,647   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |           |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -546,679  | -249,223    | 846       |        |                 |       |
| TOTAL LOSSES             | 1,007,946 | 1,533,280   | 266,493   |        |                 |       |
| EXPECTED LOSSES          | 1,459,592 | 1,173,710   | 192,972   |        |                 |       |
| CREDIBILITY              | .03       | .08         | .13       |        |                 |       |
| <b>PURE PREMIUMS</b>     |           |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.269     | 1.931       | .336      | 3.536  |                 |       |
| INDICATED (POST-TEST)    | 1.294     | 1.970       | .343      | 3.607  |                 |       |
| PRES. ON RATE LEVEL      | 1.747     | 1.405       | .231      | 3.383  |                 |       |
| DERIVED BY FORMULA       | 1.733     | 1.450       | .246      | 3.429  |                 |       |
| UNDERLYING PRES. RATE    | 1.838     | 1.478       | .243      | 3.559  |                 |       |
| PROPOSED                 | 1.733     | 1.450       | .246      | 3.429  |                 |       |
| <b>IND. RATES</b>        |           |             |           |        |                 |       |
| YEAR                     | 4-1-11    | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 3.523 |
| IND. RATES               |           |             |           | 3.52   | MINIMUM PREMIUM |       |
| MAN. RATES               | 3.82      | 3.75        | 3.69      | + 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        |  |
| 2006         | 132,022          | 3,562,412          | 2.698               |                 |         | 4         | 40         | 64         | 108        |  |
| 2007         | 133,689          | 4,750,720          | 3.553               |                 |         | 7         | 25         | 72         | 104        |  |
| 2008         | 125,318          | 3,905,496          | 3.116               |                 |         | 2         | 37         | 62         | 101        |  |
| 2009         | 116,937          | 4,098,721          | 3.505               |                 |         | 3         | 22         | 85         | 110        |  |
| 2010         | 116,577          | 2,677,662          | 2.296               |                 |         | 1         | 17         | 89         | 107        |  |
| <b>TOTAL</b> | <b>624,543</b>   | <b>18,995,011</b>  | <b>3.041</b>        |                 |         | <b>17</b> | <b>141</b> | <b>372</b> | <b>530</b> |  |
| O.D.         |                  | 28,559             | .004                |                 |         |           |            | 2          | 2          |  |

| REPORTED LOSSES |           |         |                  |                  |                  |         |         |                |                  |                  |                  |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|----------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                  |                  | MEDICAL |         |                |                  |                  |                  |
|                 | DEATH     | P . T . | MAJOR            | MINOR            | TEMP             | DEATH   | P . T . | MAJOR          | MINOR            | TEMP             | MED. ONLY        |
| 2006            |           |         | 492,428          | 1,154,207        | 241,385          |         |         | 230,260        | 691,641          | 329,390          | 423,101          |
| 2007            |           |         | 1,033,692        | 1,428,240        | 446,518          |         |         | 414,366        | 487,222          | 496,307          | 444,375          |
| 2008            |           |         | 389,517          | 1,562,429        | 425,256          |         |         | 82,657         | 590,149          | 557,842          | 297,646          |
| 2009            |           |         | 473,242          | 1,079,061        | 741,192          |         |         | 108,250        | 692,925          | 731,769          | 272,282          |
| 2010            |           |         | 223,320          | 513,138          | 491,695          |         |         | 78,073         | 184,310          | 872,777          | 314,349          |
| <b>TOTAL</b>    |           |         | <b>2,612,199</b> | <b>5,737,075</b> | <b>2,346,046</b> |         |         | <b>913,606</b> | <b>2,646,247</b> | <b>2,988,085</b> | <b>1,751,753</b> |
| O.D.            |           |         |                  |                  | 1,170            |         |         |                |                  | 5,728            | 21,661           |

| TRANSLATED LOSSES |              |                |                  |                  |                  |              |                |                  |                  |                  |                  |
|-------------------|--------------|----------------|------------------|------------------|------------------|--------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY    |                |                  |                  |                  | MEDICAL      |                |                  |                  |                  |                  |
|                   | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |              |                | 650,498          | 1,527,016        | 365,455          |              |                | 500,815          | 1,007,719        | 516,484          | 420,562          |
| 2007              | 1,732        | 21,341         | 1,487,088        | 1,794,302        | 623,770          | 261          | 6,423          | 929,021          | 680,294          | 725,109          | 424,823          |
| 2008              | 1,814        | 28,096         | 1,016,312        | 1,794,034        | 531,570          | 538          | 12,107         | 414,842          | 767,988          | 728,811          | 294,074          |
| 2009              | 1,589        | 56,302         | 1,682,917        | 1,211,636        | 821,095          | 2,843        | 45,419         | 906,239          | 795,260          | 861,625          | 276,094          |
| 2010              | 911          | 60,375         | 1,543,690        | 656,916          | 466,492          | 1,845        | 41,467         | 841,455          | 410,658          | 709,096          | 313,092          |
| <b>TOTAL</b>      | <b>6,046</b> | <b>166,114</b> | <b>6,380,505</b> | <b>6,983,904</b> | <b>2,808,382</b> | <b>5,487</b> | <b>105,416</b> | <b>3,592,372</b> | <b>3,661,919</b> | <b>3,541,125</b> | <b>1,728,645</b> |
| O.D.              |              |                |                  |                  | 1,771            |              |                |                  |                  | 8,982            | 21,604           |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 10,255,940 | 17,006,083  | 1,750,249 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -3,023,654 | -1,963,753  | 7,581     |        |                 |       |
| TOTAL LOSSES             | 7,232,286  | 15,042,330  | 1,757,830 |        |                 |       |
| EXPECTED LOSSES          | 8,131,550  | 9,318,182   | 1,705,002 |        |                 |       |
| CREDIBILITY              | .14        | .32         | .50       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.158      | 2.409       | .281      | 3.848  |                 |       |
| INDICATED (POST-TEST)    | 1.181      | 2.457       | .287      | 3.925  |                 |       |
| PRES. ON RATE LEVEL      | 1.238      | 1.418       | .259      | 2.915  |                 |       |
| DERIVED BY FORMULA       | 1.230      | 1.750       | .273      | 3.253  |                 |       |
| UNDERLYING PRES. RATE    | 1.302      | 1.492       | .273      | 3.067  |                 |       |
| PROPOSED                 | 1.230      | 1.750       | .273      | 3.253  |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 3.343 |
| IND. RATES               |            |             |           | 3.34   | MINIMUM PREMIUM |       |
| MAN. RATES               | 2.84       | 2.93        | 3.18      | + 3.34 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED |  |  | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES |         |          |           |           |            |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|----------|-----------|-----------|------------|
|              |                  |                    |                     |  |  |                               | DEATH           | P . T . | MAJOR    | MINOR     | TEMP      | ALL        |
| 2006         | 39,626           | 939,076            | 2,369               |  |  | 39,626                        |                 |         | 1        | 7         | 15        | 23         |
| 2007         | 39,759           | 2,149,183          | 5,405               |  |  | 39,759                        |                 |         | 5        | 5         | 49        | 59         |
| 2008         | 34,805           | 652,946            | 1,876               |  |  | 34,805                        |                 |         | 1        | 2         | 17        | 20         |
| 2009         | 26,399           | 226,591            | .858                |  |  | 26,399                        |                 |         |          | 3         | 2         | 5          |
| 2010         | 27,131           | 202,006            | .744                |  |  | 27,131                        |                 |         |          | 2         | 2         | 4          |
| <b>TOTAL</b> | <b>167,720</b>   | <b>4,169,802</b>   | <b>2.486</b>        |  |  | <b>167,720</b>                |                 |         | <b>7</b> | <b>19</b> | <b>85</b> | <b>111</b> |

REPORTED LOSSES

| MANUAL YEAR  | INDEMNITY |         |                  |                |                | MEDICAL |         |                |                |                |                |
|--------------|-----------|---------|------------------|----------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
|              | DEATH     | P . T . | MAJOR            | MINOR          | TEMP           | DEATH   | P . T . | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006         |           |         | 339,884          | 210,069        | 58,364         |         |         | 65,444         | 108,544        | 86,095         | 70,676         |
| 2007         |           |         | 912,314          | 109,600        | 380,056        |         |         | 302,715        | 31,140         | 342,966        | 70,392         |
| 2008         |           |         | 115,900          | 31,715         | 232,663        |         |         | 20,768         | 46,090         | 144,970        | 60,840         |
| 2009         |           |         |                  | 79,003         | 5,086          |         |         |                | 90,146         | 21,336         | 31,020         |
| 2010         |           |         |                  | 54,970         | 15,984         |         |         |                | 100,705        | 13,270         | 17,077         |
| <b>TOTAL</b> |           |         | <b>1,368,098</b> | <b>485,357</b> | <b>692,153</b> |         |         | <b>388,927</b> | <b>376,625</b> | <b>608,637</b> | <b>250,005</b> |

TRANSLATED LOSSES

| MANUAL YEAR  | INDEMNITY  |               |                  |                |                | MEDICAL    |               |                  |                |                |                |
|--------------|------------|---------------|------------------|----------------|----------------|------------|---------------|------------------|----------------|----------------|----------------|
|              | DEATH      | P . T .       | MAJOR            | MINOR          | TEMP           | DEATH      | P . T .       | MAJOR            | MINOR          | TEMP           | MED. ONLY      |
| 2006         |            |               | 448,987          | 277,921        | 88,362         |            |               | 142,341          | 158,148        | 134,996        | 70,252         |
| 2007         | 132        | 16,910        | 1,198,164        | 152,780        | 520,497        | 17         | 4,487         | 639,765          | 58,132         | 495,378        | 67,295         |
| 2008         | 49         | 4,694         | 179,651          | 54,849         | 270,788        | 45         | 1,741         | 69,136           | 68,601         | 184,946        | 60,110         |
| 2009         | 106        | 2,101         | 65,022           | 78,574         | 8,975          | 356        | 3,513         | 75,746           | 91,032         | 30,068         | 31,454         |
| 2010         | 71         | 3,928         | 99,887           | 50,392         | 17,840         | 300        | 6,455         | 131,125          | 72,859         | 20,022         | 17,009         |
| <b>TOTAL</b> | <b>358</b> | <b>27,633</b> | <b>1,991,711</b> | <b>614,516</b> | <b>906,462</b> | <b>718</b> | <b>16,196</b> | <b>1,058,113</b> | <b>448,772</b> | <b>865,410</b> | <b>246,120</b> |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 3,094,729  | 2,835,160   | 246,120   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -1,032,507 | -511,201    | 1,181     |        |                 |       |
| TOTAL LOSSES             | 2,062,222  | 2,323,959   | 247,301   |        |                 |       |
| EXPECTED LOSSES          | 2,696,937  | 2,351,435   | 290,156   |        |                 |       |
| CREDIBILITY              | .06        | .13         | .21       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.230      | 1.386       | .147      | 2.763  |                 |       |
| INDICATED (POST-TEST)    | 1.255      | 1.414       | .150      | 2.819  |                 |       |
| PRES. ON RATE LEVEL      | 1.529      | 1.333       | .164      | 3.026  |                 |       |
| DERIVED BY FORMULA       | 1.513      | 1.344       | .161      | 3.018  |                 |       |
| UNDERLYING PRES. RATE    | 1.608      | 1.402       | .173      | 3.183  |                 |       |
| PROPOSED                 | 1.513      | 1.344       | .161      | 3.018  |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 3.101 |
| IND. RATES               |            |             |           | 3.10   | MINIMUM PREMIUM |       |
| MAN. RATES               | 3.51       | 3.42        | 3.30      | + 3.10 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |           |           |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|-----------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T .  | MAJOR     | MINOR     | TEMP       | ALL        |
| 2006         | 105,677          | 7,087,245          | 6.706               |                 | 1        | 3         | 14        | 121        | 139        |
| 2007         | 125,302          | 4,118,952          | 3.287               |                 |          | 6         | 15        | 67         | 88         |
| 2008         | 100,254          | 2,610,292          | 2.603               |                 |          | 3         | 12        | 45         | 60         |
| 2009         | 92,191           | 2,697,059          | 2.925               | 2               |          | 4         | 9         | 50         | 65         |
| 2010         | 114,144          | 2,067,574          | 1.811               |                 |          |           | 12        | 42         | 54         |
| <b>TOTAL</b> | <b>537,568</b>   | <b>18,581,122</b>  | <b>3.457</b>        | <b>2</b>        | <b>1</b> | <b>16</b> | <b>62</b> | <b>325</b> | <b>406</b> |
| O.D.         |                  | 54,065             | .010                |                 |          |           |           | 3          | 3          |

| REPORTED LOSSES |                |                |                  |                  |                  |           |                  |                  |                  |                  |                  |
|-----------------|----------------|----------------|------------------|------------------|------------------|-----------|------------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY      |                |                  |                  |                  | MEDICAL   |                  |                  |                  |                  |                  |
|                 | DEATH          | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH     | P . T .          | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            |                | 480,940        | 717,600          | 577,407          | 683,949          |           | 1,027,303        | 2,338,998        | 309,246          | 730,293          | 221,509          |
| 2007            |                |                | 948,821          | 517,935          | 502,068          |           |                  | 619,696          | 670,800          | 611,159          | 248,473          |
| 2008            |                |                | 691,850          | 545,162          | 251,303          |           |                  | 237,638          | 319,607          | 417,807          | 146,925          |
| 2009            | 115,665        |                | 748,271          | 266,821          | 340,047          | 15        |                  | 302,589          | 163,267          | 524,545          | 235,839          |
| 2010            |                |                |                  | 281,829          | 454,354          |           |                  |                  | 316,597          | 727,246          | 287,548          |
| <b>TOTAL</b>    | <b>115,665</b> | <b>480,940</b> | <b>3,106,542</b> | <b>2,189,154</b> | <b>2,231,721</b> | <b>15</b> | <b>1,027,303</b> | <b>3,498,921</b> | <b>1,779,517</b> | <b>3,011,050</b> | <b>1,140,294</b> |
| O.D.            |                |                |                  |                  | 17,455           |           |                  |                  |                  | 30,638           | 5,972            |

| TRANSLATED LOSSES |                |                |                  |                  |                  |              |                |                  |                  |                  |                  |
|-------------------|----------------|----------------|------------------|------------------|------------------|--------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY      |                |                  |                  |                  | MEDICAL      |                |                  |                  |                  |                  |
|                   | DEATH          | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |                | 221,888        | 612,892          | 763,909          | 1,035,497        |              | 738,026        | 1,041,789        | 450,571          | 1,145,099        | 220,180          |
| 2007              | 628            | 18,256         | 1,289,933        | 663,560          | 689,849          | 363          | 9,573          | 1,379,232        | 935,626          | 894,751          | 237,540          |
| 2008              | 645            | 28,885         | 1,060,616        | 647,155          | 310,665          | 341          | 16,620         | 633,040          | 437,017          | 543,751          | 145,162          |
| 2009              | 154,975        | 43,155         | 1,248,544        | 361,658          | 376,644          | 860          | 41,673         | 835,531          | 269,444          | 599,836          | 239,141          |
| 2010              | 610            | 33,292         | 907,214          | 437,131          | 409,385          | 1,604        | 36,231         | 789,678          | 443,231          | 603,420          | 286,398          |
| <b>TOTAL</b>      | <b>156,858</b> | <b>345,476</b> | <b>5,119,199</b> | <b>2,873,413</b> | <b>2,822,040</b> | <b>3,168</b> | <b>842,123</b> | <b>4,679,270</b> | <b>2,535,889</b> | <b>3,786,857</b> | <b>1,128,421</b> |
| O.D.              |                | 14             | 681              | 444              | 24,149           | 2            | 40             | 1,068            | 734              | 45,793           | 5,914            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 11,147,899 | 12,089,319  | 1,134,335 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |       |
| IBNR + FREQUENCY ADJUST. | -4,864,792 | -1,926,588  | 5,128     |       |
| TOTAL LOSSES             | 6,283,107  | 10,162,731  | 1,139,463 |       |
| EXPECTED LOSSES          | 13,159,665 | 9,187,037   | 1,091,263 |       |
| CREDIBILITY              | .12        | .29         | .45       |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | 1.169      | 1.891       | .212      | 3.272 |
| INDICATED (POST-TEST)    | 1.192      | 1.929       | .216      | 3.337 |
| PRES. ON RATE LEVEL      | 2.327      | 1.625       | .193      | 4.145 |
| DERIVED BY FORMULA       | 2.191      | 1.713       | .203      | 4.107 |
| UNDERLYING PRES. RATE    | 2.448      | 1.709       | .203      | 4.360 |
| PROPOSED                 | 2.191      | 1.713       | .203      | 4.107 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 4.220 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 4.22   | MINIMUM PREMIUM |       |
| MAN. RATES | 5.04   | 4.72   | 4.52   | + 4.22 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |           |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR     | TEMP       | ALL        |
| 2006         | 235,958          | 4,959,780          | 2.101               |                 |         | 4         | 13        | 117        | 134        |
| 2007         | 244,178          | 5,271,719          | 2.158               |                 |         | 9         | 24        | 78         | 111        |
| 2008         | 211,480          | 3,600,988          | 1.702               |                 |         | 6         | 17        | 40         | 63         |
| 2009         | 205,892          | 2,282,598          | 1.108               |                 |         | 2         | 17        | 36         | 55         |
| 2010         | 225,510          | 2,439,986          | 1.081               |                 |         |           | 8         | 66         | 74         |
| <b>TOTAL</b> | <b>1,123,018</b> | <b>18,555,071</b>  | <b>1.652</b>        |                 |         | <b>21</b> | <b>79</b> | <b>337</b> | <b>437</b> |
| O.D.         |                  | 100,675            | .008                |                 |         |           | 2         | 1          | 3          |

| REPORTED LOSSES |           |         |                  |                  |                  |         |         |                  |                  |                  |                  |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                  |                  | MEDICAL |         |                  |                  |                  |                  |
|                 | DEATH     | P . T . | MAJOR            | MINOR            | TEMP             | DEATH   | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            |           |         | 1,152,124        | 374,249          | 1,229,082        |         |         | 342,379          | 251,619          | 1,195,473        | 414,854          |
| 2007            |           |         | 1,920,790        | 631,325          | 546,851          |         |         | 619,910          | 519,308          | 556,187          | 477,348          |
| 2008            |           |         | 1,063,245        | 609,070          | 339,767          |         |         | 407,416          | 430,622          | 412,868          | 338,000          |
| 2009            |           |         | 301,510          | 387,747          | 333,828          |         |         | 76,225           | 380,493          | 427,914          | 374,881          |
| 2010            |           |         | 337,001          | 337,001          | 611,377          |         |         |                  | 198,022          | 936,579          | 357,007          |
| <b>TOTAL</b>    |           |         | <b>4,437,669</b> | <b>2,339,392</b> | <b>3,060,905</b> |         |         | <b>1,445,930</b> | <b>1,780,064</b> | <b>3,529,021</b> | <b>1,962,090</b> |
| O.D.            |           |         |                  | 55,425           | 2,536            |         |         |                  | 40,007           |                  | 2,707            |

| TRANSLATED LOSSES |              |                |                  |                  |                  |              |               |                  |                  |                  |                  |
|-------------------|--------------|----------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY    |                |                  |                  |                  | MEDICAL      |               |                  |                  |                  |                  |
|                   | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |              |                | 1,488,981        | 495,133          | 1,860,830        |              |               | 737,928          | 366,609          | 1,874,502        | 412,365          |
| 2007              | 769          | 35,406         | 2,492,353        | 812,998          | 756,349          | 280          | 9,017         | 1,294,879        | 728,983          | 812,674          | 456,345          |
| 2008              | 732          | 42,258         | 1,554,175        | 734,455          | 418,532          | 486          | 26,824        | 1,023,580        | 582,932          | 544,981          | 333,944          |
| 2009              | 589          | 26,680         | 788,823          | 454,090          | 366,927          | 1,577        | 26,879        | 536,228          | 442,363          | 502,434          | 380,129          |
| 2010              | 778          | 42,270         | 1,157,019        | 555,405          | 547,631          | 1,464        | 33,842        | 759,142          | 427,727          | 757,190          | 355,579          |
| <b>TOTAL</b>      | <b>2,868</b> | <b>146,614</b> | <b>7,481,351</b> | <b>3,052,081</b> | <b>3,950,269</b> | <b>3,807</b> | <b>96,562</b> | <b>4,351,757</b> | <b>2,548,614</b> | <b>4,491,781</b> | <b>1,938,362</b> |
| O.D.              | 67           | 92             | 5,572            | 68,950           | 3,967            | 22           | 26            | 4,733            | 53,989           | 756              | 2,626            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 12,093,471 | 14,170,407  | 1,940,988 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -5,204,234 | -2,226,622  | 9,125     |        |                 |       |
| TOTAL LOSSES             | 6,889,237  | 11,943,785  | 1,950,113 |        |                 |       |
| EXPECTED LOSSES          | 14,048,956 | 10,612,520  | 1,987,743 |        |                 |       |
| CREDIBILITY              | .20        | .48         | .73       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | .613       | 1.064       | .174      | 1.851  |                 |       |
| INDICATED (POST-TEST)    | .625       | 1.085       | .177      | 1.887  |                 |       |
| PRES. ON RATE LEVEL      | 1.189      | .899        | .168      | 2.256  |                 |       |
| DERIVED BY FORMULA       | 1.076      | .988        | .175      | 2.239  |                 |       |
| UNDERLYING PRES. RATE    | 1.251      | .945        | .177      | 2.373  |                 |       |
| PROPOSED                 | 1.076      | .988        | .175      | 2.239  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 2.301 |
| IND. RATES               |            |             |           | 2.30   | MINIMUM PREMIUM |       |
| MAN. RATES               | 2.96       | 2.72        | 2.46      | + 2.30 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |           |            |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|------------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T .  | MAJOR     | MINOR      | TEMP       | ALL        |
| 2006         | 237,254          | 6,943,707          | 2.926               |                 |          | 12        | 20         | 103        | 135        |
| 2007         | 286,927          | 18,229,427         | 6.353               | 3               | 1        | 12        | 34         | 62         | 112        |
| 2008         | 245,882          | 2,801,720          | 1.139               |                 |          | 1         | 37         | 45         | 83         |
| 2009         | 235,850          | 2,949,893          | 1.250               |                 |          | 2         | 16         | 59         | 77         |
| 2010         | 294,818          | 3,709,573          | 1.258               |                 |          |           | 18         | 76         | 94         |
| <b>TOTAL</b> | <b>1,300,731</b> | <b>34,634,320</b>  | <b>2.663</b>        | <b>3</b>        | <b>1</b> | <b>27</b> | <b>125</b> | <b>345</b> | <b>501</b> |
| O.D.         |                  | 142,818            | .010                |                 |          |           | 3          | 4          | 7          |

| REPORTED LOSSES |                  |                |                  |                  |                  |                |                  |                  |                  |                  |                  |
|-----------------|------------------|----------------|------------------|------------------|------------------|----------------|------------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY        |                |                  |                  |                  | MEDICAL        |                  |                  |                  |                  |                  |
|                 | DEATH            | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH          | P . T .          | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            |                  |                | 2,763,295        | 632,883          | 735,679          |                |                  | 881,508          | 627,629          | 910,633          | 392,080          |
| 2007            | 2,162,432        | 194,133        | 2,758,130        | 796,510          | 354,524          | 879,979        | 6,276,975        | 3,229,783        | 848,746          | 337,205          | 391,010          |
| 2008            |                  |                | 173,037          | 1,015,769        | 378,269          |                |                  | 41,764           | 634,625          | 340,349          | 217,907          |
| 2009            |                  |                | 583,169          | 395,722          | 480,888          |                |                  | 247,280          | 492,807          | 516,529          | 233,498          |
| 2010            |                  |                | 576,786          | 650,799          |                  |                |                  |                  | 733,074          | 1,349,708        | 399,206          |
| <b>TOTAL</b>    | <b>2,162,432</b> | <b>194,133</b> | <b>6,277,631</b> | <b>3,417,670</b> | <b>2,600,159</b> | <b>879,979</b> | <b>6,276,975</b> | <b>4,400,335</b> | <b>3,336,881</b> | <b>3,454,424</b> | <b>1,633,701</b> |
| O.D.            |                  |                |                  | 51,638           | 27,353           |                |                  |                  | 29,357           | 27,176           | 7,294            |

| TRANSLATED LOSSES |                  |                |                   |                  |                  |                |                  |                  |                  |                  |                  |
|-------------------|------------------|----------------|-------------------|------------------|------------------|----------------|------------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY        |                |                   |                  |                  | MEDICAL        |                  |                  |                  |                  |                  |
|                   | DEATH            | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH          | P . T .          | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |                  |                | 3,650,314         | 837,304          | 1,113,818        |                |                  | 1,917,279        | 914,455          | 1,427,874        | 389,728          |
| 2007              | 2,026,944        | 88,368         | 3,131,441         | 1,017,669        | 499,948          | 752,075        | 867,534          | 3,529,107        | 1,203,677        | 508,804          | 373,806          |
| 2008              | 1,174            | 15,742         | 571,393           | 1,171,468        | 462,274          | 575            | 10,463           | 330,307          | 803,112          | 455,881          | 215,292          |
| 2009              | 628              | 40,720         | 1,190,393         | 502,405          | 523,872          | 2,117          | 48,054           | 985,302          | 583,527          | 613,147          | 236,767          |
| 2010              | 1,039            | 58,265         | 1,560,585         | 760,665          | 599,589          | 3,403          | 76,090           | 1,644,434        | 921,862          | 1,133,688        | 397,609          |
| <b>TOTAL</b>      | <b>2,029,785</b> | <b>203,095</b> | <b>10,104,126</b> | <b>4,289,511</b> | <b>3,199,501</b> | <b>758,170</b> | <b>1,002,141</b> | <b>8,406,429</b> | <b>4,426,633</b> | <b>4,139,394</b> | <b>1,613,202</b> |
| O.D.              | 62               | 841            | 27,846            | 57,949           | 34,454           | 42             | 583              | 14,401           | 36,757           | 36,610           | 7,230            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 22,547,521 | 16,220,809  | 1,620,432 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -9,546,340 | -2,615,134  | 8,481     |        |                 |       |
| TOTAL LOSSES             | 13,001,181 | 13,605,675  | 1,628,913 |        |                 |       |
| EXPECTED LOSSES          | 26,235,745 | 12,682,129  | 1,729,973 |        |                 |       |
| CREDIBILITY              | .23        | .53         | .81       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.000      | 1.046       | .125      | 2.171  |                 |       |
| INDICATED (POST-TEST)    | 1.020      | 1.067       | .128      | 2.215  |                 |       |
| PRES. ON RATE LEVEL      | 1.917      | .927        | .127      | 2.971  |                 |       |
| DERIVED BY FORMULA       | 1.711      | 1.001       | .128      | 2.840  |                 |       |
| UNDERLYING PRES. RATE    | 2.017      | .975        | .133      | 3.125  |                 |       |
| PROPOSED                 | 1.711      | 1.001       | .128      | 2.840  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 2.918 |
| IND. RATES               |            |             |           | 2.92   | MINIMUM PREMIUM |       |
| MAN. RATES               | 4.28       | 3.71        | 3.24      | + 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        |
| 2006         | 123,542          | 5,096,278          | 4.125               |                 |          | 11        | 23        | 76         | 110        |
| 2007         | 129,221          | 5,250,721          | 4.063               |                 | 1        | 8         | 18        | 77         | 104        |
| 2008         | 99,051           | 1,865,965          | 1.883               |                 |          | 3         | 6         | 38         | 47         |
| 2009         | 106,141          | 2,295,387          | 2.162               |                 |          | 4         | 11        | 50         | 65         |
| 2010         | 121,579          | 1,491,844          | 1.227               |                 |          |           | 3         | 67         | 70         |
| <b>TOTAL</b> | <b>579,534</b>   | <b>16,000,195</b>  | <b>2.761</b>        |                 | <b>1</b> | <b>26</b> | <b>61</b> | <b>308</b> | <b>396</b> |
| O.D.         |                  | 217,784            | .037                |                 |          |           | 5         |            | 5          |

| REPORTED LOSSES |           |                |                  |                  |                  |         |                |                  |                  |                  |                  |
|-----------------|-----------|----------------|------------------|------------------|------------------|---------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY |                |                  |                  |                  | MEDICAL |                |                  |                  |                  |                  |
|                 | DEATH     | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH   | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            |           |                | 2,253,561        | 493,849          | 421,062          |         |                | 757,341          | 392,178          | 528,021          | 250,266          |
| 2007            |           | 563,853        | 1,661,281        | 491,924          | 368,590          |         | 218,877        | 722,884          | 247,572          | 625,862          | 349,878          |
| 2008            |           |                | 458,195          | 147,632          | 321,539          |         |                | 163,549          | 252,031          | 338,291          | 184,728          |
| 2009            |           |                | 743,449          | 182,887          | 209,549          |         |                | 130,277          | 410,739          | 370,467          | 248,019          |
| 2010            |           |                | 71,174           | 477,627          |                  |         |                |                  | 100,747          | 673,374          | 168,922          |
| <b>TOTAL</b>    |           | <b>563,853</b> | <b>5,116,486</b> | <b>1,387,466</b> | <b>1,798,367</b> |         | <b>218,877</b> | <b>1,774,051</b> | <b>1,403,267</b> | <b>2,536,015</b> | <b>1,201,813</b> |
| O.D.            |           |                |                  | 208,583          |                  |         |                |                  |                  |                  | 9,201            |

| TRANSLATED LOSSES |              |                |                  |                  |                  |              |                |                  |                  |                  |                  |
|-------------------|--------------|----------------|------------------|------------------|------------------|--------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY    |                |                  |                  |                  | MEDICAL      |                |                  |                  |                  |                  |
|                   | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |              |                | 2,976,952        | 653,362          | 637,491          |              |                | 1,647,219        | 571,403          | 827,937          | 248,764          |
| 2007              | 861          | 774,993        | 2,226,077        | 635,790          | 512,481          | 2,599        | 182,954        | 1,552,639        | 370,007          | 908,404          | 334,483          |
| 2008              | 187          | 17,518         | 652,965          | 199,835          | 379,995          | 264          | 11,871         | 450,296          | 343,761          | 439,497          | 182,511          |
| 2009              | 312          | 39,456         | 1,134,935        | 257,145          | 238,732          | 1,705        | 32,126         | 657,876          | 469,245          | 442,589          | 251,491          |
| 2010              | 386          | 21,289         | 614,088          | 284,590          | 413,178          | 936          | 21,776         | 494,618          | 279,124          | 540,453          | 168,246          |
| <b>TOTAL</b>      | <b>1,746</b> | <b>853,256</b> | <b>7,605,017</b> | <b>2,030,722</b> | <b>2,181,877</b> | <b>5,504</b> | <b>248,727</b> | <b>4,802,648</b> | <b>2,033,540</b> | <b>3,158,880</b> | <b>1,185,495</b> |
| O.D.              | 253          | 348            | 20,621           | 259,245          | 1,998            |              |                |                  |                  |                  | 9,123            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 13,538,120 | 9,666,262   | 1,194,618 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -5,431,994 | -1,994,968  | 5,829     |        |                 |       |
| TOTAL LOSSES             | 8,106,126  | 7,671,294   | 1,200,447 |        |                 |       |
| EXPECTED LOSSES          | 14,668,006 | 9,515,948   | 1,245,998 |        |                 |       |
| CREDIBILITY              | .13        | .31         | .47       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.399      | 1.324       | .207      | 2.930  |                 |       |
| INDICATED (POST-TEST)    | 1.427      | 1.350       | .211      | 2.988  |                 |       |
| PRES. ON RATE LEVEL      | 2.406      | 1.561       | .204      | 4.171  |                 |       |
| DERIVED BY FORMULA       | 2.279      | 1.496       | .207      | 3.982  |                 |       |
| UNDERLYING PRES. RATE    | 2.531      | 1.642       | .215      | 4.388  |                 |       |
| PROPOSED                 | 2.279      | 1.496       | .207      | 3.982  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 4.092 |
| IND. RATES               |            |             |           | 4.09   | MINIMUM PREMIUM |       |
| MAN. RATES               | 4.99       | 4.78        | 4.55      | + 4.09 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |            |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|------------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR      | TEMP       | ALL        |
| 2006         | 157,123          | 5,193,089          | 3.305               | 1               |         | 7         | 21         | 108        | 137        |
| 2007         | 186,461          | 4,675,931          | 2.507               |                 |         | 6         | 33         | 105        | 144        |
| 2008         | 179,168          | 9,117,699          | 5.088               |                 |         | 10        | 46         | 95         | 151        |
| 2009         | 140,019          | 3,848,174          | 2.748               |                 |         | 4         | 33         | 56         | 93         |
| 2010         | 176,539          | 1,684,812          | .954                |                 |         |           | 14         | 59         | 73         |
| <b>TOTAL</b> | <b>839,310</b>   | <b>24,519,705</b>  | <b>2.921</b>        | <b>1</b>        |         | <b>27</b> | <b>147</b> | <b>423</b> | <b>598</b> |
| O.D.         |                  | 123,609            | .014                |                 |         |           | 2          | 2          | 4          |

| REPORTED LOSSES |                |         |                  |                  |                  |         |         |                  |                  |                  |                  |
|-----------------|----------------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY      |         |                  |                  |                  | MEDICAL |         |                  |                  |                  |                  |
|                 | DEATH          | P . T . | MAJOR            | MINOR            | TEMP             | DEATH   | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            | 229,375        |         | 1,342,979        | 373,088          | 511,691          |         |         | 1,069,706        | 446,027          | 694,400          | 525,823          |
| 2007            |                |         | 954,444          | 758,091          | 448,188          |         |         | 560,755          | 687,015          | 762,575          | 504,863          |
| 2008            |                |         | 2,300,397        | 832,681          | 641,168          |         |         | 3,600,937        | 536,607          | 731,738          | 474,171          |
| 2009            |                |         | 720,442          | 670,541          | 375,976          |         |         | 762,193          | 702,764          | 355,897          | 260,361          |
| 2010            |                |         |                  | 365,136          | 259,979          |         |         |                  | 242,478          | 465,014          | 352,205          |
| <b>TOTAL</b>    | <b>229,375</b> |         | <b>5,318,262</b> | <b>2,999,537</b> | <b>2,237,002</b> |         |         | <b>5,993,591</b> | <b>2,614,891</b> | <b>3,009,624</b> | <b>2,117,423</b> |
| O.D.            |                |         |                  | 97,110           | 3,528            |         |         |                  | 9,901            | 3,055            | 10,015           |

| TRANSLATED LOSSES |                |                |                  |                  |                  |              |                |                  |                  |                  |                  |
|-------------------|----------------|----------------|------------------|------------------|------------------|--------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY      |                |                  |                  |                  | MEDICAL      |                |                  |                  |                  |                  |
|                   | DEATH          | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              | 286,719        |                | 1,498,365        | 493,594          | 774,698          |              |                | 1,240,285        | 649,861          | 1,088,819        | 522,668          |
| 2007              | 923            | 18,765         | 1,318,950        | 960,780          | 619,203          | 373          | 8,713          | 1,262,772        | 960,536          | 1,112,597        | 482,649          |
| 2008              | 1,009          | 69,527         | 2,562,999        | 1,024,919        | 780,027          | 793          | 75,610         | 2,977,387        | 794,665          | 966,544          | 468,481          |
| 2009              | 990            | 49,079         | 1,444,752        | 758,426          | 430,434          | 3,060        | 85,929         | 1,830,259        | 802,927          | 460,392          | 264,006          |
| 2010              | 550            | 31,494         | 826,688          | 408,577          | 249,797          | 1,132        | 25,597         | 554,130          | 310,717          | 389,652          | 350,796          |
| <b>TOTAL</b>      | <b>290,191</b> | <b>168,865</b> | <b>7,651,754</b> | <b>3,646,296</b> | <b>2,854,159</b> | <b>5,358</b> | <b>195,849</b> | <b>7,864,833</b> | <b>3,518,706</b> | <b>4,018,004</b> | <b>2,088,600</b> |
| O.D.              | 9              | 48             | 1,754            | 128,523          | 3,683            | 5            | 49             | 1,744            | 13,811           | 3,561            | 9,987            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 16,180,459 | 14,186,743  | 2,098,587 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -5,603,886 | -2,372,352  | 9,571     |        |                 |       |
| TOTAL LOSSES             | 10,576,573 | 11,814,391  | 2,108,158 |        |                 |       |
| EXPECTED LOSSES          | 15,241,870 | 11,372,650  | 2,039,523 |        |                 |       |
| CREDIBILITY              | .17        | .39         | .60       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.260      | 1.408       | .251      | 2.919  |                 |       |
| INDICATED (POST-TEST)    | 1.285      | 1.436       | .256      | 2.977  |                 |       |
| PRES. ON RATE LEVEL      | 1.726      | 1.288       | .231      | 3.245  |                 |       |
| DERIVED BY FORMULA       | 1.651      | 1.346       | .246      | 3.243  |                 |       |
| UNDERLYING PRES. RATE    | 1.816      | 1.355       | .243      | 3.414  |                 |       |
| PROPOSED                 | 1.651      | 1.346       | .246      | 3.243  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 3.332 |
| IND. RATES               |            |             |           | 3.33   | MINIMUM PREMIUM |       |
| MAN. RATES               | 3.70       | 3.54        | 3.54      | + 3.33 | PRESENT         |       |

+PROPOSED



| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |           |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR     | TEMP       | ALL        |
| 2006         | 116,267          | 5,308,122          | 4.565               |                 |         | 13        | 15        | 95         | 123        |
| 2007         | 118,894          | 3,339,054          | 2.808               | 1               |         | 4         | 10        | 67         | 82         |
| 2008         | 118,119          | 4,305,751          | 3.645               |                 |         | 8         | 14        | 81         | 103        |
| 2009         | 106,902          | 4,460,931          | 4.172               | 1               |         | 6         | 13        | 64         | 84         |
| 2010         | 112,992          | 1,813,265          | 1.604               |                 |         |           | 9         | 69         | 78         |
| <b>TOTAL</b> | <b>573,174</b>   | <b>19,227,123</b>  | <b>3.355</b>        | <b>2</b>        |         | <b>31</b> | <b>61</b> | <b>376</b> | <b>470</b> |
| O.D.         |                  | 6,871              | .001                |                 |         |           |           |            |            |

| REPORTED LOSSES |                  |         |                  |                  |                  |                |         |                  |                  |                  |                  |
|-----------------|------------------|---------|------------------|------------------|------------------|----------------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY        |         |                  |                  |                  | MEDICAL        |         |                  |                  |                  |                  |
|                 | DEATH            | P . T . | MAJOR            | MINOR            | TEMP             | DEATH          | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            |                  |         | 2,143,676        | 403,773          | 400,664          |                |         | 1,256,190        | 222,738          | 505,461          | 375,620          |
| 2007            | 781,763          |         | 499,707          | 314,521          | 443,562          | 79,425         |         | 247,580          | 176,180          | 500,284          | 296,032          |
| 2008            |                  |         | 1,253,158        | 539,026          | 412,542          |                |         | 570,102          | 686,731          | 582,994          | 261,198          |
| 2009            | 552,662          |         | 1,104,580        | 153,226          | 307,470          | 95,642         |         | 826,429          | 208,513          | 873,283          | 339,126          |
| 2010            |                  |         | 266,051          |                  | 400,110          |                |         |                  | 294,570          | 596,738          | 255,796          |
| <b>TOTAL</b>    | <b>1,334,425</b> |         | <b>5,001,121</b> | <b>1,676,597</b> | <b>1,964,348</b> | <b>175,067</b> |         | <b>2,900,301</b> | <b>1,588,732</b> | <b>3,058,760</b> | <b>1,527,772</b> |
| O.D.            |                  |         |                  |                  |                  |                |         |                  |                  |                  | 6,871            |

| TRANSLATED LOSSES |                  |                |                  |                  |                  |                |                |                  |                  |                  |                  |
|-------------------|------------------|----------------|------------------|------------------|------------------|----------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY        |                |                  |                  |                  | MEDICAL        |                |                  |                  |                  |                  |
|                   | DEATH            | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH          | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |                  |                | 2,821,317        | 534,192          | 606,604          |                |                | 2,684,043        | 324,530          | 792,564          | 373,366          |
| 2007              | 839,091          | 9,691          | 690,000          | 405,721          | 606,349          | 121,301        | 3,770          | 546,583          | 257,120          | 724,159          | 283,007          |
| 2008              | 654              | 48,208         | 1,777,683        | 665,675          | 503,138          | 753            | 38,603         | 1,461,862        | 918,831          | 772,695          | 258,064          |
| 2009              | 738,671          | 53,397         | 1,531,446        | 262,100          | 344,125          | 174,582        | 83,815         | 1,702,028        | 406,457          | 999,021          | 343,874          |
| 2010              | 533              | 30,403         | 825,870          | 398,834          | 361,882          | 1,413          | 31,814         | 690,729          | 387,420          | 498,422          | 254,773          |
| <b>TOTAL</b>      | <b>1,578,949</b> | <b>141,699</b> | <b>7,646,316</b> | <b>2,266,522</b> | <b>2,422,098</b> | <b>298,049</b> | <b>158,002</b> | <b>7,085,245</b> | <b>2,294,358</b> | <b>3,786,861</b> | <b>1,513,084</b> |
| O.D.              |                  |                |                  |                  |                  |                |                |                  |                  |                  | 6,785            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 16,908,260 | 10,769,839  | 1,519,869 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -5,672,474 | -1,908,682  | 8,157     |        |                 |       |
| TOTAL LOSSES             | 11,235,786 | 8,861,157   | 1,528,026 |        |                 |       |
| EXPECTED LOSSES          | 15,389,722 | 9,142,125   | 1,782,570 |        |                 |       |
| CREDIBILITY              | .13        | .31         | .47       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.960      | 1.546       | .267      | 3.773  |                 |       |
| INDICATED (POST-TEST)    | 1.999      | 1.577       | .272      | 3.848  |                 |       |
| PRES. ON RATE LEVEL      | 2.552      | 1.516       | .296      | 4.364  |                 |       |
| DERIVED BY FORMULA       | 2.480      | 1.535       | .285      | 4.300  |                 |       |
| UNDERLYING PRES. RATE    | 2.685      | 1.595       | .311      | 4.591  |                 |       |
| PROPOSED                 | 2.480      | 1.535       | .285      | 4.300  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 4.419 |
| IND. RATES               |            |             |           | 4.42   | MINIMUM PREMIUM |       |
| MAN. RATES               | 5.32       | 4.99        | 4.76      | + 4.42 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |           |           |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|-----------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T .  | MAJOR     | MINOR     | TEMP       | ALL        |
| 2006         | 113,664          | 4,496,272          | 3.955               |                 |          | 9         | 7         | 82         | 98         |
| 2007         | 122,600          | 4,680,061          | 3.817               | 1               |          | 10        | 15        | 65         | 91         |
| 2008         | 117,556          | 4,772,227          | 4.059               |                 |          | 10        | 16        | 61         | 87         |
| 2009         | 100,557          | 3,161,975          | 3.144               |                 |          | 4         | 13        | 43         | 60         |
| 2010         | 105,686          | 4,844,620          | 4.583               |                 | 1        | 1         | 6         | 60         | 68         |
| <b>TOTAL</b> | <b>560,063</b>   | <b>21,955,155</b>  | <b>3.920</b>        | <b>1</b>        | <b>1</b> | <b>34</b> | <b>57</b> | <b>311</b> | <b>404</b> |
| O.D.         |                  | 11,361             | .002                |                 |          |           | 1         |            | 1          |

| REPORTED LOSSES |                |                |                  |                  |                  |         |                  |                  |                  |                  |                  |
|-----------------|----------------|----------------|------------------|------------------|------------------|---------|------------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY      |                |                  |                  |                  | MEDICAL |                  |                  |                  |                  |                  |
|                 | DEATH          | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH   | P . T .          | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            |                |                | 1,709,350        | 409,531          | 610,483          |         |                  | 792,104          | 131,624          | 518,201          | 324,979          |
| 2007            | 634,649        |                | 1,716,027        | 356,828          | 521,863          |         |                  | 403,406          | 280,483          | 379,911          | 386,894          |
| 2008            |                |                | 1,786,465        | 511,839          | 527,304          |         |                  | 686,766          | 435,556          | 434,897          | 389,400          |
| 2009            |                |                | 779,633          | 482,840          | 411,549          |         |                  | 430,681          | 558,706          | 289,560          | 209,006          |
| 2010            |                | 679,154        | 153,337          | 178,519          | 499,687          |         | 2,000,000        | 40,000           | 325,083          | 705,927          | 262,913          |
| <b>TOTAL</b>    | <b>634,649</b> | <b>679,154</b> | <b>6,144,812</b> | <b>1,939,557</b> | <b>2,570,886</b> |         | <b>2,000,000</b> | <b>2,352,957</b> | <b>1,731,452</b> | <b>2,328,496</b> | <b>1,573,192</b> |
| O.D.            |                |                |                  | 3,053            |                  |         |                  |                  | 7,889            |                  | 419              |

| TRANSLATED LOSSES |                |                |                  |                  |                  |               |                |                  |                  |                  |                  |
|-------------------|----------------|----------------|------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY      |                |                  |                  |                  | MEDICAL       |                |                  |                  |                  |                  |
|                   | DEATH          | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH         | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |                |                | 2,258,053        | 541,810          | 924,273          |               |                | 1,722,827        | 191,776          | 812,540          | 323,029          |
| 2007              | 780,605        | 32,062         | 2,261,592        | 469,961          | 719,067          | 153           | 6,137          | 878,920          | 397,786          | 553,716          | 369,871          |
| 2008              | 634            | 65,657         | 2,424,176        | 656,110          | 640,883          | 554           | 40,058         | 1,554,660        | 606,815          | 577,217          | 384,727          |
| 2009              | 759            | 50,853         | 1,483,027        | 587,823          | 460,901          | 2,422         | 64,094         | 1,362,819        | 634,230          | 372,064          | 211,932          |
| 2010              | 643            | 221,507        | 996,861          | 395,921          | 445,581          | 7,637         | 708,975        | 919,526          | 457,961          | 589,534          | 261,861          |
| <b>TOTAL</b>      | <b>782,641</b> | <b>370,079</b> | <b>9,423,709</b> | <b>2,651,625</b> | <b>3,190,705</b> | <b>10,766</b> | <b>819,264</b> | <b>6,438,752</b> | <b>2,288,568</b> | <b>2,905,071</b> | <b>1,551,420</b> |
| O.D.              | 4              | 81             | 2,452            | 3,004            | 145              | 34            | 280            | 6,277            | 7,691            | 568              | 416              |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 17,854,339 | 11,047,377  | 1,551,836 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -5,946,055 | -1,969,935  | 6,897     |        |                 |       |
| TOTAL LOSSES             | 11,908,284 | 9,077,442   | 1,558,733 |        |                 |       |
| EXPECTED LOSSES          | 16,006,600 | 9,347,451   | 1,545,774 |        |                 |       |
| CREDIBILITY              | .13        | .30         | .46       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 2.126      | 1.621       | .278      | 4.025  |                 |       |
| INDICATED (POST-TEST)    | 2.169      | 1.653       | .284      | 4.106  |                 |       |
| PRES. ON RATE LEVEL      | 2.717      | 1.587       | .262      | 4.566  |                 |       |
| DERIVED BY FORMULA       | 2.646      | 1.607       | .272      | 4.525  |                 |       |
| UNDERLYING PRES. RATE    | 2.858      | 1.669       | .276      | 4.803  |                 |       |
| PROPOSED                 | 2.646      | 1.607       | .272      | 4.525  |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 4.650 |
| IND. RATES               |            |             |           | 4.65   | MINIMUM PREMIUM |       |
| MAN. RATES               | 5.50       | 5.21        | 4.98      | + 4.65 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |           |           |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|-----------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T .  | MAJOR     | MINOR     | TEMP       | ALL        |
| 2006         | 316,800          | 6,756,013          | 2.132               |                 |          | 16        | 23        | 120        | 159        |
| 2007         | 322,945          | 7,090,130          | 2.195               |                 | 1        | 10        | 22        | 124        | 157        |
| 2008         | 276,291          | 7,444,505          | 2.694               |                 |          | 16        | 19        | 119        | 154        |
| 2009         | 252,803          | 6,177,309          | 2.443               | 2               |          | 7         | 25        | 85         | 119        |
| 2010         | 234,702          | 3,301,055          | 1.406               |                 |          | 2         | 4         | 100        | 106        |
| <b>TOTAL</b> | <b>1,403,541</b> | <b>30,769,012</b>  | <b>2.192</b>        | <b>2</b>        | <b>1</b> | <b>51</b> | <b>93</b> | <b>548</b> | <b>695</b> |
| O.D.         |                  | 43,504             | .003                |                 |          |           |           | 1          | 1          |

| REPORTED LOSSES |                |               |                  |                  |                  |               |              |                  |                  |                  |                  |
|-----------------|----------------|---------------|------------------|------------------|------------------|---------------|--------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY      |               |                  |                  |                  | MEDICAL       |              |                  |                  |                  |                  |
|                 | DEATH          | P . T .       | MAJOR            | MINOR            | TEMP             | DEATH         | P . T .      | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            |                |               | 2,782,475        | 552,980          | 673,116          |               |              | 934,971          | 389,244          | 782,487          | 640,740          |
| 2007            |                | 80,443        | 2,075,255        | 666,317          | 725,235          |               | 7,135        | 1,435,948        | 272,498          | 955,626          | 871,673          |
| 2008            |                |               | 3,087,384        | 683,487          | 722,029          |               |              | 1,209,699        | 302,286          | 816,520          | 623,100          |
| 2009            | 105,930        |               | 1,434,421        | 1,002,922        | 463,653          | 63,013        |              | 699,538          | 779,815          | 960,495          | 667,522          |
| 2010            |                |               | 247,888          | 84,597           | 970,375          |               |              | 111,242          | 99,221           | 1,291,870        | 495,862          |
| <b>TOTAL</b>    | <b>105,930</b> | <b>80,443</b> | <b>9,627,423</b> | <b>2,990,303</b> | <b>3,554,408</b> | <b>63,013</b> | <b>7,135</b> | <b>4,391,398</b> | <b>1,843,064</b> | <b>4,806,998</b> | <b>3,298,897</b> |
| O.D.            |                |               |                  |                  | 9,261            |               |              |                  |                  | 11,730           | 22,513           |

| TRANSLATED LOSSES |                |                |                   |                  |                  |                |                |                   |                  |                  |                  |
|-------------------|----------------|----------------|-------------------|------------------|------------------|----------------|----------------|-------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY      |                |                   |                  |                  | MEDICAL        |                |                   |                  |                  |                  |
|                   | DEATH          | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH          | P . T .        | MAJOR             | MINOR            | TEMP             | MED. ONLY        |
| 2006              |                |                | 3,675,651         | 731,593          | 1,019,097        |                |                | 2,033,562         | 567,128          | 1,226,940        | 636,896          |
| 2007              | 881            | 231,730        | 2,768,677         | 862,985          | 999,325          | 301            | 31,548         | 3,033,240         | 425,355          | 1,386,609        | 833,319          |
| 2008              | 871            | 111,813        | 4,124,463         | 895,181          | 884,512          | 561            | 66,386         | 2,650,560         | 507,440          | 1,061,666        | 615,623          |
| 2009              | 143,021        | 93,530         | 2,730,142         | 1,145,511        | 552,408          | 117,699        | 106,816        | 2,204,264         | 977,988          | 1,136,931        | 676,867          |
| 2010              | 812            | 52,620         | 1,432,284         | 556,069          | 843,311          | 2,233          | 50,285         | 1,024,672         | 488,769          | 1,032,933        | 493,879          |
| <b>TOTAL</b>      | <b>145,585</b> | <b>489,693</b> | <b>14,731,217</b> | <b>4,191,339</b> | <b>4,298,653</b> | <b>120,794</b> | <b>255,035</b> | <b>10,946,298</b> | <b>2,966,680</b> | <b>5,845,079</b> | <b>3,256,584</b> |
| O.D.              |                |                |                   |                  | 14,021           |                |                |                   |                  | 18,393           | 21,818           |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 26,688,622 | 17,334,165  | 3,278,402 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -9,092,099 | -2,877,643  | 13,464    |        |                 |       |
| TOTAL LOSSES             | 17,596,523 | 14,456,522  | 3,291,866 |        |                 |       |
| EXPECTED LOSSES          | 24,014,586 | 13,389,781  | 3,214,109 |        |                 |       |
| CREDIBILITY              | .24        | .56         | .85       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.254      | 1.030       | .235      | 2.519  |                 |       |
| INDICATED (POST-TEST)    | 1.279      | 1.051       | .240      | 2.570  |                 |       |
| PRES. ON RATE LEVEL      | 1.626      | .907        | .218      | 2.751  |                 |       |
| DERIVED BY FORMULA       | 1.543      | .988        | .237      | 2.768  |                 |       |
| UNDERLYING PRES. RATE    | 1.711      | .954        | .229      | 2.894  |                 |       |
| PROPOSED                 | 1.533      | .982        | .236      | 2.751  |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 2.827 |
| IND. RATES               |            |             |           | 2.83   | MINIMUM PREMIUM |       |
| MAN. RATES               | 3.24       | 3.10        | 3.00      | + 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        |
| 2006         | 390,239          | 5,790,088          | 1.483               | 1               |         | 12        | 82         | 41         | 136        |
| 2007         | 350,488          | 3,956,234          | 1.128               |                 |         | 8         | 71         | 29         | 108        |
| 2008         | 370,290          | 2,234,277          | .603                |                 |         | 2         | 42         | 33         | 77         |
| 2009         | 312,744          | 2,146,574          | .686                |                 |         | 4         | 30         | 14         | 48         |
| 2010         | 237,323          | 2,156,107          | .908                | 1               |         | 1         | 16         | 28         | 46         |
| <b>TOTAL</b> | <b>1,661,084</b> | <b>16,283,280</b>  | <b>.980</b>         | <b>2</b>        |         | <b>27</b> | <b>241</b> | <b>145</b> | <b>415</b> |
| O.D.         |                  | 56,639             | .003                |                 |         |           |            | 4          | 4          |

| REPORTED LOSSES |                  |         |                  |                  |                |               |         |                  |                  |                |                  |
|-----------------|------------------|---------|------------------|------------------|----------------|---------------|---------|------------------|------------------|----------------|------------------|
| MANUAL YEAR     | INDEMNITY        |         |                  |                  |                | MEDICAL       |         |                  |                  |                |                  |
|                 | DEATH            | P . T . | MAJOR            | MINOR            | TEMP           | DEATH         | P . T . | MAJOR            | MINOR            | TEMP           | MED. ONLY        |
| 2006            | 391,079          |         | 2,165,513        | 947,699          | 122,179        | 46,610        |         | 536,462          | 1,039,717        | 193,929        | 346,900          |
| 2007            |                  |         | 1,528,804        | 995,037          | 106,069        |               |         | 271,356          | 574,635          | 155,210        | 325,123          |
| 2008            |                  |         | 334,037          | 852,907          | 88,920         |               |         | 96,272           | 434,627          | 112,106        | 315,408          |
| 2009            |                  |         | 715,414          | 507,124          | 135,520        |               |         | 219,838          | 316,219          | 111,873        | 140,586          |
| 2010            | 925,380          |         | 125,895          | 235,821          | 281,264        | 4,000         |         | 29,033           | 164,556          | 253,034        | 137,124          |
| <b>TOTAL</b>    | <b>1,316,459</b> |         | <b>4,869,663</b> | <b>3,538,588</b> | <b>733,952</b> | <b>50,610</b> |         | <b>1,152,961</b> | <b>2,529,754</b> | <b>826,152</b> | <b>1,265,141</b> |
| O.D.            |                  |         |                  |                  | 32,047         |               |         |                  |                  | 14,367         | 10,225           |

| TRANSLATED LOSSES |                  |                |                  |                  |                |               |               |                  |                  |                  |                  |
|-------------------|------------------|----------------|------------------|------------------|----------------|---------------|---------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY        |                |                  |                  |                | MEDICAL       |               |                  |                  |                  |                  |
|                   | DEATH            | P . T .        | MAJOR            | MINOR            | TEMP           | DEATH         | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              | 488,849          |                | 2,860,642        | 1,253,804        | 184,982        | 84,923        |               | 1,166,806        | 1,514,866        | 304,077          | 344,819          |
| 2007              | 1,217            | 29,690         | 2,068,744        | 1,251,566        | 161,057        | 312           | 4,377         | 634,363          | 785,606          | 235,406          | 310,818          |
| 2008              | 982              | 19,171         | 691,197          | 972,321          | 126,122        | 393           | 10,598        | 358,290          | 545,115          | 160,890          | 311,623          |
| 2009              | 739              | 45,870         | 1,337,719        | 562,247          | 177,665        | 1,367         | 33,269        | 713,570          | 348,690          | 152,429          | 142,554          |
| 2010              | 860,845          | 30,933         | 793,899          | 330,740          | 262,398        | 4,891         | 19,591        | 391,576          | 195,865          | 216,436          | 136,576          |
| <b>TOTAL</b>      | <b>1,352,632</b> | <b>125,664</b> | <b>7,752,201</b> | <b>4,370,678</b> | <b>912,224</b> | <b>91,886</b> | <b>67,835</b> | <b>3,264,605</b> | <b>3,390,142</b> | <b>1,069,238</b> | <b>1,246,390</b> |
| O.D.              | 1                | 35             | 2,228            | 1,461            | 40,695         |               | 3             | 547              | 605              | 20,020           | 10,123           |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 12,657,637  | 9,805,063   | 1,256,513 |       |
| TOTAL TRANS. LOSSES PG A |             |             |           |       |
| IBNR + FREQUENCY ADJUST. | -10,561,868 | -2,204,235  | 5,635     |       |
| TOTAL LOSSES             | 2,095,769   | 7,600,828   | 1,262,148 |       |
| EXPECTED LOSSES          | 27,773,325  | 10,215,667  | 1,428,533 |       |
| CREDIBILITY              | .26         | .62         | .95       |       |
| <b>PURE PREMIUMS</b>     |             |             |           |       |
| INDICATED (PRE-TEST)     | .126        | .458        | .076      | .660  |
| INDICATED (POST-TEST)    | .129        | .467        | .078      | .674  |
| PRES. ON RATE LEVEL      | 1.589       | .585        | .082      | 2.256 |
| DERIVED BY FORMULA       | 1.209       | .512        | .078      | 1.799 |
| UNDERLYING PRES. RATE    | 1.672       | .615        | .086      | 2.373 |
| PROPOSED                 | 1.209       | .512        | .078      | 1.799 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 1.848 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 1.85   | MINIMUM PREMIUM |       |
| MAN. RATES | 4.71   | 3.30   | 2.46   | + 1.85 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |           |           |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR     | TEMP      | ALL        |
| 2006         | 47,818           | 530,439            | 1.109               |                 |         |          | 4         | 17        | 21         |
| 2007         | 40,603           | 1,005,973          | 2.477               |                 |         | 3        | 3         | 18        | 24         |
| 2008         | 35,872           | 1,065,501          | 2.970               |                 |         | 1        | 10        | 13        | 24         |
| 2009         | 33,148           | 1,200,625          | 3.622               |                 |         |          | 12        | 16        | 28         |
| 2010         | 43,086           | 1,148,787          | 2.666               |                 |         | 1        | 5         | 32        | 38         |
| <b>TOTAL</b> | <b>200,527</b>   | <b>4,951,325</b>   | <b>2.469</b>        |                 |         | <b>5</b> | <b>34</b> | <b>96</b> | <b>135</b> |
| O.D.         |                  | 449,060            | .223                |                 |         | 1        | 4         | 1         | 6          |

| REPORTED LOSSES |           |         |                |                |                |         |         |                |                  |                |                |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|----------------|------------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                |                |                | MEDICAL |         |                |                  |                |                |
|                 | DEATH     | P . T . | MAJOR          | MINOR          | TEMP           | DEATH   | P . T . | MAJOR          | MINOR            | TEMP           | MED. ONLY      |
| 2006            |           |         | 447,083        | 142,375        | 55,725         |         |         | 134,452        | 163,522          | 100,420        | 68,397         |
| 2007            |           |         | 308,327        | 28,626         | 65,946         |         |         | 19,420         | 86,364           | 111,255        | 132,247        |
| 2008            |           |         |                | 275,937        | 38,797         |         |         |                | 170,262          | 81,440         | 171,318        |
| 2009            |           |         |                | 380,125        | 162,363        |         |         |                | 458,102          | 121,286        | 78,749         |
| 2010            |           |         | 132,604        | 92,087         | 200,597        |         |         | 45,574         | 216,834          | 344,836        | 116,255        |
| <b>TOTAL</b>    |           |         | <b>888,014</b> | <b>919,150</b> | <b>523,428</b> |         |         | <b>199,446</b> | <b>1,095,084</b> | <b>759,237</b> | <b>566,966</b> |
| O.D.            |           |         | 225,475        | 138,768        | 17,357         |         |         | 27,715         | 13,782           | 20,397         | 5,566          |

| TRANSLATED LOSSES |              |               |                  |                  |                |              |               |                  |                  |                |                |
|-------------------|--------------|---------------|------------------|------------------|----------------|--------------|---------------|------------------|------------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY    |               |                  |                  |                | MEDICAL      |               |                  |                  |                |                |
|                   | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP           | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP           | MED. ONLY      |
| 2006              |              |               |                  | 188,362          | 84,366         |              |               |                  | 238,252          | 157,458        | 67,987         |
| 2007              | 35           | 8,243         | 580,313          | 40,771           | 91,888         | 45           | 2,040         | 291,710          | 122,542          | 162,308        | 126,428        |
| 2008              | 321          | 13,030        | 475,039          | 320,305          | 54,661         | 156          | 3,217         | 104,980          | 215,237          | 110,008        | 169,262        |
| 2009              | 539          | 11,554        | 355,348          | 400,929          | 184,609        | 1,808        | 18,054        | 387,369          | 464,510          | 167,012        | 79,851         |
| 2010              | 258          | 19,663        | 498,926          | 180,980          | 182,794        | 1,233        | 27,050        | 534,866          | 262,804          | 294,509        | 115,790        |
| <b>TOTAL</b>      | <b>1,153</b> | <b>52,490</b> | <b>1,909,626</b> | <b>1,131,347</b> | <b>598,318</b> | <b>3,242</b> | <b>50,361</b> | <b>1,318,925</b> | <b>1,303,345</b> | <b>891,295</b> | <b>559,318</b> |
| O.D.              | 20           | 421           | 311,749          | 179,728          | 20,763         | 52           | 453           | 71,597           | 15,635           | 26,599         | 5,512          |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 3,720,089  | 4,167,030   | 564,830   |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |       |
| IBNR + FREQUENCY ADJUST. | -2,255,458 | -748,487    | 3,213     |       |
| TOTAL LOSSES             | 1,464,631  | 3,418,543   | 568,043   |       |
| EXPECTED LOSSES          | 6,069,952  | 3,571,386   | 685,802   |       |
| CREDIBILITY              | .06        | .15         | .23       |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | .730       | 1.705       | .283      | 2.718 |
| INDICATED (POST-TEST)    | .745       | 1.739       | .289      | 2.773 |
| PRES. ON RATE LEVEL      | 2.878      | 1.693       | .325      | 4.896 |
| DERIVED BY FORMULA       | 2.750      | 1.700       | .317      | 4.767 |
| UNDERLYING PRES. RATE    | 3.027      | 1.781       | .342      | 5.150 |
| PROPOSED                 | 2.750      | 1.700       | .317      | 4.767 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 4.899 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 4.90   | MINIMUM PREMIUM |       |
| MAN. RATES | 6.04   | 5.68   | 5.34   | + 4.90 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |           |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR     | TEMP       | ALL        |
| 2006         | 48,484           | 3,113,302          | 6.421               |                 |         | 5         | 7         | 70         | 82         |
| 2007         | 53,425           | 2,299,373          | 4.303               |                 |         | 3         | 9         | 76         | 88         |
| 2008         | 60,133           | 3,716,868          | 6.181               |                 |         | 4         | 28        | 51         | 83         |
| 2009         | 37,160           | 1,303,981          | 3.509               |                 |         | 1         | 12        | 34         | 47         |
| 2010         | 37,340           | 1,182,418          | 3.166               |                 |         | 1         | 5         | 37         | 43         |
| <b>TOTAL</b> | <b>236,542</b>   | <b>11,615,942</b>  | <b>4.911</b>        |                 |         | <b>14</b> | <b>61</b> | <b>268</b> | <b>343</b> |
| O.D.         |                  | 160,403            | .067                |                 |         |           | 4         | 2          | 6          |

| REPORTED LOSSES |           |         |                  |                  |                  |         |         |                  |                  |                  |                  |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                  |                  | MEDICAL |         |                  |                  |                  |                  |
|                 | DEATH     | P . T . | MAJOR            | MINOR            | TEMP             | DEATH   | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            |           |         | 948,400          | 312,974          | 291,589          |         |         | 525,249          | 242,544          | 559,954          | 232,592          |
| 2007            |           |         | 408,673          | 332,803          | 343,792          |         |         | 164,261          | 304,077          | 536,013          | 209,754          |
| 2008            |           |         | 846,836          | 792,686          | 238,436          |         |         | 781,472          | 465,525          | 331,768          | 260,145          |
| 2009            |           |         | 175,249          | 133,610          | 167,982          |         |         | 219,163          | 145,714          | 326,179          | 136,084          |
| 2010            |           |         | 221,293          | 179,305          | 235,952          |         |         | 48,686           | 68,996           | 237,577          | 190,609          |
| <b>TOTAL</b>    |           |         | <b>2,600,451</b> | <b>1,751,378</b> | <b>1,277,751</b> |         |         | <b>1,738,831</b> | <b>1,226,856</b> | <b>1,991,491</b> | <b>1,029,184</b> |
| O.D.            |           |         |                  | 87,367           | 23,759           |         |         |                  | 32,350           | 9,359            | 7,568            |

| TRANSLATED LOSSES |              |               |                  |                  |                  |              |               |                  |                  |                  |                  |
|-------------------|--------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY    |               |                  |                  |                  | MEDICAL      |               |                  |                  |                  |                  |
|                   | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |              |               | 1,252,836        | 414,065          | 441,459          |              |               | 1,142,418        | 353,387          | 878,008          | 231,196          |
| 2007              | 402          | 8,042         | 571,079          | 425,276          | 470,925          | 166          | 2,620         | 389,923          | 428,950          | 777,589          | 200,525          |
| 2008              | 929          | 33,951        | 1,240,763        | 926,296          | 302,455          | 571          | 40,002        | 1,542,496        | 635,076          | 448,370          | 257,023          |
| 2009              | 208          | 12,869        | 376,762          | 169,318          | 182,200          | 711          | 30,340        | 616,899          | 214,001          | 377,029          | 137,989          |
| 2010              | 403          | 30,886        | 766,476          | 274,498          | 222,644          | 720          | 15,917        | 299,385          | 128,934          | 196,057          | 189,847          |
| <b>TOTAL</b>      | <b>1,942</b> | <b>85,748</b> | <b>4,207,916</b> | <b>2,209,453</b> | <b>1,619,683</b> | <b>2,168</b> | <b>88,879</b> | <b>3,991,121</b> | <b>1,760,348</b> | <b>2,677,053</b> | <b>1,016,580</b> |
| O.D.              | 122          | 2,037         | 64,065           | 104,697          | 24,243           | 57           | 694           | 17,305           | 38,757           | 12,960           | 7,556            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 8,462,054  | 8,447,194   | 1,024,136 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -3,386,166 | -1,441,414  | 3,389     |        |                 |       |
| TOTAL LOSSES             | 5,075,888  | 7,005,780   | 1,027,525 |        |                 |       |
| EXPECTED LOSSES          | 8,960,211  | 6,703,601   | 830,263   |        |                 |       |
| CREDIBILITY              | .07        | .17         | .26       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 2.146      | 2.962       | .434      | 5.542  |                 |       |
| INDICATED (POST-TEST)    | 2.189      | 3.021       | .443      | 5.653  |                 |       |
| PRES. ON RATE LEVEL      | 3.601      | 2.694       | .334      | 6.629  |                 |       |
| DERIVED BY FORMULA       | 3.502      | 2.750       | .362      | 6.614  |                 |       |
| UNDERLYING PRES. RATE    | 3.788      | 2.834       | .351      | 6.973  |                 |       |
| PROPOSED                 | 3.502      | 2.750       | .362      | 6.614  |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 6.797 |
| IND. RATES               |            |             |           | 6.80   | MINIMUM PREMIUM |       |
| MAN. RATES               | 7.79       | 7.45        | 7.23      | + 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       |
| 2006         | 30,796           | 576,180            | 1.870               |                 |         | 1        | 4         | 10        | 15        |
| 2007         | 30,754           | 2,335,227          | 7.593               |                 |         | 2        | 4         | 13        | 19        |
| 2008         | 17,016           | 495,764            | 2.913               |                 |         |          | 4         | 9         | 13        |
| 2009         | 21,862           | 106,861            | .488                |                 |         |          |           | 4         | 4         |
| 2010         | 34,939           | 492,591            | 1.409               |                 |         |          | 1         | 9         | 10        |
| <b>TOTAL</b> | <b>135,367</b>   | <b>4,006,623</b>   | <b>2.960</b>        |                 |         | <b>3</b> | <b>13</b> | <b>45</b> | <b>61</b> |
| O.D.         |                  | 25,880             | .019                |                 |         |          |           | 1         | 1         |

| REPORTED LOSSES |           |         |                |                |                |         |         |                |                  |                |                |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|----------------|------------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                |                |                | MEDICAL |         |                |                  |                |                |
|                 | DEATH     | P . T . | MAJOR          | MINOR          | TEMP           | DEATH   | P . T . | MAJOR          | MINOR            | TEMP           | MED. ONLY      |
| 2006            |           |         | 233,672        | 96,119         | 35,161         |         |         | 29,709         | 30,194           | 73,702         | 77,623         |
| 2007            |           |         | 424,548        | 227,334        | 109,876        |         |         | 414,504        | 886,558          | 144,910        | 127,497        |
| 2008            |           |         |                | 198,627        | 33,659         |         |         |                | 83,782           | 109,529        | 70,167         |
| 2009            |           |         |                |                | 31,392         |         |         |                |                  | 62,777         | 12,692         |
| 2010            |           |         |                | 49,389         | 119,952        |         |         |                | 29,874           | 230,161        | 63,215         |
| <b>TOTAL</b>    |           |         | <b>658,220</b> | <b>571,469</b> | <b>330,040</b> |         |         | <b>444,213</b> | <b>1,030,408</b> | <b>621,079</b> | <b>351,194</b> |
| O.D.            |           |         |                |                | 4,669          |         |         |                |                  | 7,667          | 13,544         |

| TRANSLATED LOSSES |            |               |                  |                |                |            |               |                  |                  |                |                |
|-------------------|------------|---------------|------------------|----------------|----------------|------------|---------------|------------------|------------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY  |               |                  |                |                | MEDICAL    |               |                  |                  |                |                |
|                   | DEATH      | P . T .       | MAJOR            | MINOR          | TEMP           | DEATH      | P . T .       | MAJOR            | MINOR            | TEMP           | MED. ONLY      |
| 2006              |            |               | 308,681          | 127,166        | 53,233         |            |               | 64,617           | 43,992           | 115,565        | 77,157         |
| 2007              | 251        | 8,129         | 570,505          | 262,692        | 152,981        | 375        | 6,561         | 945,146          | 951,653          | 223,553        | 121,887        |
| 2008              | 227        | 1,846         | 65,112           | 225,392        | 43,452         | 74         | 1,126         | 36,635           | 110,595          | 141,491        | 69,325         |
| 2009              | 5          | 318           | 9,672            | 5,210          | 32,192         | 8          | 928           | 11,832           | 9,261            | 69,387         | 12,870         |
| 2010              | 136        | 7,259         | 201,770          | 95,972         | 106,168        | 306        | 7,183         | 163,455          | 92,290           | 184,292        | 62,962         |
| <b>TOTAL</b>      | <b>619</b> | <b>17,552</b> | <b>1,155,740</b> | <b>716,432</b> | <b>388,026</b> | <b>763</b> | <b>15,798</b> | <b>1,221,685</b> | <b>1,207,791</b> | <b>734,288</b> | <b>344,201</b> |
| O.D.              |            | 11            | 500              | 328            | 5,393          |            | 3             | 530              | 584              | 9,660          | 13,381         |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|-----------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 2,413,201 | 3,062,502   | 357,582   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |           |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -812,595  | -456,122    | 2,088     |        |                 |       |
| TOTAL LOSSES             | 1,600,606 | 2,606,380   | 359,670   |        |                 |       |
| EXPECTED LOSSES          | 2,210,543 | 2,201,067   | 406,101   |        |                 |       |
| CREDIBILITY              | .05       | .12         | .18       |        |                 |       |
| <b>PURE PREMIUMS</b>     |           |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.182     | 1.925       | .266      | 3.373  |                 |       |
| INDICATED (POST-TEST)    | 1.206     | 1.964       | .271      | 3.441  |                 |       |
| PRES. ON RATE LEVEL      | 1.552     | 1.546       | .285      | 3.383  |                 |       |
| DERIVED BY FORMULA       | 1.535     | 1.596       | .282      | 3.413  |                 |       |
| UNDERLYING PRES. RATE    | 1.633     | 1.626       | .300      | 3.559  |                 |       |
| PROPOSED                 | 1.535     | 1.596       | .282      | 3.413  |                 |       |
| YEAR                     | 4-1-11    | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 3.507 |
| IND. RATES               |           |             |           | 3.51   | MINIMUM PREMIUM |       |
| MAN. RATES               | 3.80      | 3.75        | 3.69      | + 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        |  |
| 2006         | 47,096           | 1,347,591          | 2.861               |                 |         | 1         | 6         | 49         | 56         |  |
| 2007         | 44,367           | 3,380,050          | 7.618               |                 |         | 6         | 9         | 39         | 54         |  |
| 2008         | 41,346           | 1,265,794          | 3.061               |                 |         | 3         | 4         | 16         | 23         |  |
| 2009         | 30,843           | 289,329            | .938                |                 |         |           | 1         | 15         | 16         |  |
| 2010         | 38,820           | 294,236            | .757                |                 |         |           | 1         | 15         | 16         |  |
| <b>TOTAL</b> | <b>202,472</b>   | <b>6,577,000</b>   | <b>3.248</b>        |                 |         | <b>10</b> | <b>21</b> | <b>134</b> | <b>165</b> |  |
| O.D.         |                  | 83,006             | .040                |                 |         |           | 1         |            | 1          |  |

| REPORTED LOSSES |           |         |                  |                |                |         |         |                  |                |                  |                |
|-----------------|-----------|---------|------------------|----------------|----------------|---------|---------|------------------|----------------|------------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                |                | MEDICAL |         |                  |                |                  |                |
|                 | DEATH     | P . T . | MAJOR            | MINOR          | TEMP           | DEATH   | P . T . | MAJOR            | MINOR          | TEMP             | MED. ONLY      |
| 2006            |           |         | 129,954          | 246,290        | 260,447        |         |         | 97,986           | 180,358        | 279,320          | 153,236        |
| 2007            |           |         | 1,269,141        | 343,842        | 258,516        |         |         | 939,550          | 131,354        | 296,757          | 140,890        |
| 2008            |           |         | 436,493          | 175,111        | 179,256        |         |         | 142,655          | 65,964         | 188,290          | 78,025         |
| 2009            |           |         |                  | 23,644         | 46,764         |         |         |                  | 33,583         | 136,995          | 48,343         |
| 2010            |           |         |                  | 18,952         | 42,466         |         |         |                  | 4,042          | 146,260          | 82,516         |
| <b>TOTAL</b>    |           |         | <b>1,835,588</b> | <b>807,839</b> | <b>787,449</b> |         |         | <b>1,180,191</b> | <b>415,301</b> | <b>1,047,622</b> | <b>503,010</b> |
| O.D.            |           |         |                  | 72,295         |                |         |         |                  | 9,400          |                  | 1,311          |

| TRANSLATED LOSSES |            |               |                  |                  |                  |            |               |                  |                |                  |                |
|-------------------|------------|---------------|------------------|------------------|------------------|------------|---------------|------------------|----------------|------------------|----------------|
| MANUAL YEAR       | INDEMNITY  |               |                  |                  |                  | MEDICAL    |               |                  |                |                  |                |
|                   | DEATH      | P . T .       | MAJOR            | MINOR            | TEMP             | DEATH      | P . T .       | MAJOR            | MINOR          | TEMP             | MED. ONLY      |
| 2006              |            |               | 171,669          | 325,842          | 394,318          |            |               | 213,120          | 262,782        | 437,973          | 152,317        |
| 2007              | 418        | 22,776        | 1,601,401        | 443,365          | 359,652          | 70         | 12,770        | 1,804,745        | 203,880        | 433,425          | 134,691        |
| 2008              | 218        | 16,748        | 619,096          | 220,169          | 216,033          | 98         | 8,334         | 332,025          | 103,925        | 242,416          | 77,089         |
| 2009              | 35         | 1,087         | 33,394           | 31,022           | 49,079           | 149        | 3,212         | 52,512           | 52,949         | 153,837          | 49,020         |
| 2010              | 42         | 2,646         | 73,644           | 35,110           | 37,693           | 148        | 3,636         | 85,486           | 48,454         | 115,690          | 82,186         |
| <b>TOTAL</b>      | <b>713</b> | <b>43,257</b> | <b>2,499,204</b> | <b>1,055,508</b> | <b>1,056,775</b> | <b>465</b> | <b>27,952</b> | <b>2,487,888</b> | <b>671,990</b> | <b>1,383,341</b> | <b>495,303</b> |
| O.D.              |            |               |                  | 95,646           |                  |            |               |                  | 13,696         |                  | 1,269          |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 5,059,479  | 4,276,956   | 496,572   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -1,688,833 | -750,142    | 2,338     |        |                 |       |
| TOTAL LOSSES             | 3,370,646  | 3,526,814   | 498,910   |        |                 |       |
| EXPECTED LOSSES          | 4,484,754  | 3,518,962   | 530,478   |        |                 |       |
| CREDIBILITY              | .07        | .15         | .23       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.665      | 1.742       | .246      | 3.653  |                 |       |
| INDICATED (POST-TEST)    | 1.698      | 1.777       | .251      | 3.726  |                 |       |
| PRES. ON RATE LEVEL      | 2.106      | 1.652       | .249      | 4.007  |                 |       |
| DERIVED BY FORMULA       | 2.077      | 1.671       | .249      | 3.997  |                 |       |
| UNDERLYING PRES. RATE    | 2.215      | 1.738       | .262      | 4.215  |                 |       |
| PROPOSED                 | 2.077      | 1.671       | .249      | 3.997  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 4.107 |
| IND. RATES               |            |             |           | 4.11   | MINIMUM PREMIUM |       |
| MAN. RATES               | 4.63       | 4.49        | 4.37      | + 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        |
| 2006         | 47,325           | 1,670,994          | 3.530               |                 |         | 1        | 12        | 45         | 58         |
| 2007         | 52,058           | 1,420,158          | 2.728               |                 |         | 4        | 2         | 19         | 25         |
| 2008         | 40,061           | 1,152,445          | 2.876               |                 |         | 1        | 4         | 18         | 23         |
| 2009         | 27,417           | 672,772            | 2.453               |                 |         | 1        | 2         | 25         | 28         |
| 2010         | 36,459           | 278,813            | .764                |                 |         |          |           | 9          | 9          |
| <b>TOTAL</b> | <b>203,320</b>   | <b>5,195,182</b>   | <b>2.555</b>        |                 |         | <b>7</b> | <b>20</b> | <b>116</b> | <b>143</b> |
| O.D.         |                  | 1,170              |                     |                 |         |          |           |            |            |

| REPORTED LOSSES |           |         |                  |                |                |         |         |                |                |                |                |
|-----------------|-----------|---------|------------------|----------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                |                | MEDICAL |         |                |                |                |                |
|                 | DEATH     | P . T . | MAJOR            | MINOR          | TEMP           | DEATH   | P . T . | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006            |           |         | 211,476          | 360,132        | 245,410        |         |         | 59,610         | 278,614        | 329,006        | 186,746        |
| 2007            |           |         | 745,100          | 84,919         | 75,098         |         |         | 170,104        | 73,888         | 133,079        | 137,970        |
| 2008            |           |         | 194,012          | 236,111        | 89,922         |         |         | 49,976         | 286,492        | 103,596        | 192,336        |
| 2009            |           |         | 129,014          | 43,947         | 121,995        |         |         | 83,328         | 6,858          | 232,110        | 55,520         |
| 2010            |           |         |                  |                | 46,482         |         |         |                |                | 153,461        | 78,870         |
| <b>TOTAL</b>    |           |         | <b>1,279,602</b> | <b>725,109</b> | <b>578,907</b> |         |         | <b>363,018</b> | <b>645,852</b> | <b>951,252</b> | <b>651,442</b> |
| O.D.            |           |         |                  |                |                |         |         |                |                |                | 1,170          |

| TRANSLATED LOSSES |            |               |                  |                |                |            |               |                  |                |                  |                |
|-------------------|------------|---------------|------------------|----------------|----------------|------------|---------------|------------------|----------------|------------------|----------------|
| MANUAL YEAR       | INDEMNITY  |               |                  |                |                | MEDICAL    |               |                  |                |                  |                |
|                   | DEATH      | P . T .       | MAJOR            | MINOR          | TEMP           | DEATH      | P . T .       | MAJOR            | MINOR          | TEMP             | MED. ONLY      |
| 2006              |            |               | 279,360          | 476,455        | 371,551        |            |               | 129,652          | 405,941        | 515,881          | 185,626        |
| 2007              | 104        | 13,804        | 969,554          | 113,352        | 106,357        | 40         | 2,559         | 364,677          | 107,076        | 193,634          | 131,899        |
| 2008              | 277        | 8,887         | 325,277          | 276,307        | 111,501        | 267        | 6,311         | 210,248          | 360,726        | 143,252          | 190,028        |
| 2009              | 83         | 8,025         | 233,134          | 70,837         | 129,832        | 92         | 11,399        | 216,289          | 49,984         | 259,336          | 56,297         |
| 2010              | 31         | 1,649         | 49,314           | 22,317         | 39,678         | 149        | 3,567         | 84,493           | 47,943         | 120,989          | 78,555         |
| <b>TOTAL</b>      | <b>495</b> | <b>32,365</b> | <b>1,856,639</b> | <b>959,268</b> | <b>758,919</b> | <b>548</b> | <b>23,836</b> | <b>1,005,359</b> | <b>971,670</b> | <b>1,233,092</b> | <b>642,405</b> |
| O.D.              |            |               |                  |                |                |            |               |                  |                |                  | 1,161          |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 2,919,242  | 3,922,949   | 643,566   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -2,321,994 | -877,118    | 2,406     |        |                 |       |
| TOTAL LOSSES             | 597,248    | 3,045,831   | 645,972   |        |                 |       |
| EXPECTED LOSSES          | 6,052,836  | 4,023,703   | 571,329   |        |                 |       |
| CREDIBILITY              | .07        | .15         | .23       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | .294       | 1.498       | .318      | 2.110  |                 |       |
| INDICATED (POST-TEST)    | .300       | 1.528       | .324      | 2.152  |                 |       |
| PRES. ON RATE LEVEL      | 2.830      | 1.881       | .267      | 4.978  |                 |       |
| DERIVED BY FORMULA       | 2.653      | 1.828       | .280      | 4.761  |                 |       |
| UNDERLYING PRES. RATE    | 2.977      | 1.979       | .281      | 5.237  |                 |       |
| PROPOSED                 | 2.653      | 1.828       | .280      | 4.761  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 4.892 |
| IND. RATES               |            |             |           | 4.89   | MINIMUM PREMIUM |       |
| MAN. RATES               | 6.07       | 5.65        | 5.43      | + 4.89 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |          |           |            |            |  |
|--------------|------------------|--------------------|---------------------|-----------------|----------|----------|-----------|------------|------------|--|
|              |                  |                    |                     | DEATH           | P . T .  | MAJOR    | MINOR     | TEMP       | ALL        |  |
| 2006         | 47,534           | 683,136            | 1.437               |                 |          | 1        | 2         | 27         | 30         |  |
| 2007         | 54,666           | 899,553            | 1.645               |                 | 1        |          | 2         | 26         | 29         |  |
| 2008         | 47,742           | 1,130,370          | 2.367               | 1               |          | 1        | 4         | 25         | 31         |  |
| 2009         | 41,005           | 319,536            | .779                |                 |          |          | 3         | 10         | 13         |  |
| 2010         | 39,467           | 302,032            | .765                |                 |          |          | 1         | 15         | 16         |  |
| <b>TOTAL</b> | <b>230,414</b>   | <b>3,334,627</b>   | <b>1.447</b>        | <b>1</b>        | <b>1</b> | <b>2</b> | <b>12</b> | <b>103</b> | <b>119</b> |  |
| O.D.         |                  | 2,186              |                     |                 |          |          |           |            |            |  |

| REPORTED LOSSES |               |                |                |                |                |              |                |                |                |                |                |
|-----------------|---------------|----------------|----------------|----------------|----------------|--------------|----------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY     |                |                |                |                | MEDICAL      |                |                |                |                |                |
|                 | DEATH         | P . T .        | MAJOR          | MINOR          | TEMP           | DEATH        | P . T .        | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006            |               |                | 118,920        | 33,684         | 107,057        |              |                | 34,935         | 72,901         | 226,202        | 89,437         |
| 2007            |               | 227,140        |                | 113,016        | 108,567        |              | 100,000        |                | 54,117         | 194,799        | 101,914        |
| 2008            | 70,613        |                | 192,339        | 146,439        | 156,964        | 3,000        |                | 196,000        | 103,451        | 149,932        | 111,632        |
| 2009            |               |                |                | 45,040         | 37,110         |              |                |                | 52,339         | 69,106         | 115,941        |
| 2010            |               |                |                | 30,287         | 45,486         |              |                |                | 48,306         | 74,077         | 103,876        |
| <b>TOTAL</b>    | <b>70,613</b> | <b>227,140</b> | <b>311,259</b> | <b>368,466</b> | <b>455,184</b> | <b>3,000</b> | <b>100,000</b> | <b>230,935</b> | <b>331,114</b> | <b>714,116</b> | <b>522,800</b> |
| O.D.            |               |                |                |                |                |              |                |                |                |                | 2,186          |

| TRANSLATED LOSSES |               |                |                |                |                |              |                |                |                |                |                |
|-------------------|---------------|----------------|----------------|----------------|----------------|--------------|----------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY     |                |                |                |                | MEDICAL      |                |                |                |                |                |
|                   | DEATH         | P . T .        | MAJOR          | MINOR          | TEMP           | DEATH        | P . T .        | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006              |               |                | 157,093        | 44,564         | 162,086        |              |                | 75,984         | 106,216        | 354,687        | 88,900         |
| 2007              | 331           | 543,919        | 34,952         | 144,635        | 148,130        | 2,074        | 142,759        | 18,939         | 80,933         | 281,245        | 97,430         |
| 2008              | 80,943        | 8,151          | 302,616        | 180,270        | 186,863        | 6,341        | 11,546         | 453,112        | 150,150        | 196,521        | 110,292        |
| 2009              | 65            | 1,538          | 47,614         | 50,471         | 40,203         | 210          | 2,865          | 54,662         | 61,224         | 80,149         | 117,564        |
| 2010              | 59            | 3,460          | 93,947         | 45,374         | 41,135         | 211          | 4,664          | 100,166        | 56,103         | 62,985         | 103,460        |
| <b>TOTAL</b>      | <b>81,398</b> | <b>557,068</b> | <b>636,222</b> | <b>465,314</b> | <b>578,417</b> | <b>8,836</b> | <b>161,834</b> | <b>702,863</b> | <b>454,626</b> | <b>975,587</b> | <b>517,646</b> |
| O.D.              |               |                |                |                |                |              |                |                |                |                | 2,158          |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 2,148,221  | 2,473,944   | 519,804   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -1,332,440 | -497,247    | 2,291     |        |                 |       |
| TOTAL LOSSES             | 815,781    | 1,976,697   | 522,095   |        |                 |       |
| EXPECTED LOSSES          | 3,539,159  | 2,322,572   | 539,169   |        |                 |       |
| CREDIBILITY              | .07        | .17         | .26       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | .354       | .858        | .227      | 1.439  |                 |       |
| INDICATED (POST-TEST)    | .361       | .875        | .232      | 1.468  |                 |       |
| PRES. ON RATE LEVEL      | 1.460      | .958        | .223      | 2.641  |                 |       |
| DERIVED BY FORMULA       | 1.383      | .944        | .225      | 2.552  |                 |       |
| UNDERLYING PRES. RATE    | 1.536      | 1.008       | .234      | 2.778  |                 |       |
| PROPOSED                 | 1.383      | .944        | .225      | 2.552  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 2.622 |
| IND. RATES               |            |             |           | 2.62   | MINIMUM PREMIUM |       |
| MAN. RATES               | 3.35       | 3.09        | 2.88      | + 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       |
| 2006         | 10,444           | 341,971            | 3.274               |                 |         |          | 2        | 7         | 9         |
| 2007         | 9,577            | 300,771            | 3.140               |                 |         | 1        | 1        | 5         | 7         |
| 2008         | 8,701            | 118,317            | 1.359               |                 |         |          |          | 6         | 6         |
| 2009         | 7,307            | 24,617             | .336                |                 |         |          |          | 1         | 1         |
| 2010         | 13,785           | 83,890             | .608                |                 |         |          |          | 2         | 2         |
| <b>TOTAL</b> | <b>49,814</b>    | <b>869,566</b>     | <b>1.746</b>        |                 |         | <b>1</b> | <b>3</b> | <b>21</b> | <b>25</b> |
| O.D.         |                  | 17,053             | .034                |                 |         |          |          | 1         | 1         |

| REPORTED LOSSES |           |         |                |                |                |         |         |               |               |                |               |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|---------------|---------------|----------------|---------------|
| MANUAL YEAR     | INDEMNITY |         |                |                |                | MEDICAL |         |               |               |                |               |
|                 | DEATH     | P . T . | MAJOR          | MINOR          | TEMP           | DEATH   | P . T . | MAJOR         | MINOR         | TEMP           | MED. ONLY     |
| 2006            |           |         |                | 119,244        | 54,005         |         |         |               | 77,694        | 42,995         | 48,033        |
| 2007            |           |         | 132,711        | 5,399          | 25,822         |         |         | 76,912        | 2,416         | 38,380         | 19,131        |
| 2008            |           |         |                |                | 34,330         |         |         |               |               | 76,498         | 7,489         |
| 2009            |           |         |                |                | 2,962          |         |         |               |               | 14,139         | 7,516         |
| 2010            |           |         |                |                | 4,528          |         |         |               |               | 65,753         | 13,609        |
| <b>TOTAL</b>    |           |         | <b>132,711</b> | <b>124,643</b> | <b>121,647</b> |         |         | <b>76,912</b> | <b>80,110</b> | <b>237,765</b> | <b>95,778</b> |
| O.D.            |           |         |                |                | 16,603         |         |         |               |               | 450            |               |

| TRANSLATED LOSSES |           |              |                |                |                |           |              |                |                |                |               |
|-------------------|-----------|--------------|----------------|----------------|----------------|-----------|--------------|----------------|----------------|----------------|---------------|
| MANUAL YEAR       | INDEMNITY |              |                |                |                | MEDICAL   |              |                |                |                |               |
|                   | DEATH     | P . T .      | MAJOR          | MINOR          | TEMP           | DEATH     | P . T .      | MAJOR          | MINOR          | TEMP           | MED. ONLY     |
| 2006              |           |              |                | 157,760        | 81,763         |           |              |                | 113,201        | 67,415         | 47,745        |
| 2007              | 6         | 2,442        | 172,179        | 8,404          | 35,707         | 2         | 1,138        | 160,673        | 5,976          | 55,619         | 18,289        |
| 2008              |           | 70           | 3,679          | 2,414          | 39,656         |           | 42           | 5,304          | 5,825          | 96,403         | 7,399         |
| 2009              |           | 29           | 912            | 491            | 3,037          | 2         | 212          | 2,663          | 2,084          | 15,627         | 7,621         |
| 2010              | 2         | 161          | 4,801          | 2,175          | 3,866          | 66        | 1,532        | 36,204         | 20,542         | 51,837         | 13,555        |
| <b>TOTAL</b>      | <b>8</b>  | <b>2,702</b> | <b>181,571</b> | <b>171,244</b> | <b>164,029</b> | <b>70</b> | <b>2,924</b> | <b>204,844</b> | <b>147,628</b> | <b>286,901</b> | <b>94,609</b> |
| O.D.              |           |              |                |                | 25,137         |           |              |                |                | 706            |               |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 392,119   | 795,645     | 94,609    |       |
| TOTAL TRANS. LOSSES PG A |           |             |           |       |
| IBNR + FREQUENCY ADJUST. | -384,107  | -174,498    | 641       |       |
| TOTAL LOSSES             | 8,012     | 621,147     | 95,250    |       |
| EXPECTED LOSSES          | 1,068,510 | 863,276     | 119,554   |       |
| CREDIBILITY              | .03       | .06         | .09       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | .016      | 1.247       | .191      | 1.454 |
| INDICATED (POST-TEST)    | .016      | 1.272       | .195      | 1.483 |
| PRES. ON RATE LEVEL      | 2.039     | 1.648       | .228      | 3.915 |
| DERIVED BY FORMULA       | 1.978     | 1.625       | .225      | 3.828 |
| UNDERLYING PRES. RATE    | 2.145     | 1.733       | .240      | 4.118 |
| PROPOSED                 | 1.978     | 1.625       | .225      | 3.828 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 3.934 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 3.93   | MINIMUM PREMIUM |       |
| MAN. RATES | 4.63   | 4.43   | 4.27   | + 3.93 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |           |            |            |  |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|--|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR     | TEMP       | ALL        |  |
| 2006         | 260,847          | 2,331,008          | .893                |                 |         | 3         | 9         | 60         | 72         |  |
| 2007         | 263,463          | 2,662,825          | 1.010               |                 |         | 6         | 12        | 52         | 70         |  |
| 2008         | 248,524          | 3,374,292          | 1.357               |                 |         | 3         | 6         | 43         | 52         |  |
| 2009         | 209,904          | 1,161,533          | .553                |                 |         |           | 3         | 37         | 40         |  |
| 2010         | 237,916          | 1,306,765          | .549                |                 |         |           | 5         | 47         | 52         |  |
| <b>TOTAL</b> | <b>1,220,654</b> | <b>10,836,423</b>  | <b>.888</b>         |                 |         | <b>12</b> | <b>35</b> | <b>239</b> | <b>286</b> |  |
| O.D.         |                  | 7,835              |                     |                 |         |           |           |            |            |  |

| REPORTED LOSSES |           |         |                  |                |                  |         |         |                  |                  |                  |                  |
|-----------------|-----------|---------|------------------|----------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                |                  | MEDICAL |         |                  |                  |                  |                  |
|                 | DEATH     | P . T . | MAJOR            | MINOR          | TEMP             | DEATH   | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            |           |         | 696,422          | 224,608        | 317,069          |         |         | 167,374          | 303,937          | 379,484          | 242,114          |
| 2007            |           |         | 803,556          | 255,326        | 312,108          |         |         | 296,645          | 313,852          | 448,574          | 232,764          |
| 2008            |           |         | 782,399          | 184,660        | 425,413          |         |         | 936,177          | 62,872           | 682,329          | 300,442          |
| 2009            |           |         |                  | 157,838        | 221,125          |         |         |                  | 244,318          | 342,837          | 195,415          |
| 2010            |           |         |                  | 147,489        | 340,389          |         |         |                  | 104,143          | 477,191          | 237,553          |
| <b>TOTAL</b>    |           |         | <b>2,282,377</b> | <b>969,921</b> | <b>1,616,104</b> |         |         | <b>1,400,196</b> | <b>1,029,122</b> | <b>2,330,415</b> | <b>1,208,288</b> |
| O.D.            |           |         |                  |                |                  |         |         |                  |                  |                  | 7,835            |

| TRANSLATED LOSSES |              |               |                  |                  |                  |              |               |                  |                  |                  |                  |
|-------------------|--------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY    |               |                  |                  |                  | MEDICAL      |               |                  |                  |                  |                  |
|                   | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |              |               | 919,973          | 297,156          | 480,042          |              |               | 364,038          | 442,837          | 595,029          | 240,661          |
| 2007              | 311          | 15,156        | 1,070,201        | 331,379          | 429,303          | 170          | 4,578         | 663,291          | 442,492          | 652,604          | 222,522          |
| 2008              | 238          | 23,002        | 856,970          | 252,350          | 502,470          | 244          | 37,422        | 1,521,113        | 173,211          | 874,232          | 296,837          |
| 2009              | 240          | 6,347         | 194,909          | 191,981          | 234,273          | 996          | 13,718        | 258,968          | 288,747          | 396,511          | 198,151          |
| 2010              | 374          | 21,065        | 583,630          | 278,017          | 301,837          | 764          | 17,406        | 390,779          | 220,132          | 386,096          | 236,603          |
| <b>TOTAL</b>      | <b>1,163</b> | <b>65,570</b> | <b>3,625,683</b> | <b>1,350,883</b> | <b>1,947,925</b> | <b>2,174</b> | <b>73,124</b> | <b>3,198,189</b> | <b>1,567,419</b> | <b>2,904,472</b> | <b>1,194,774</b> |
| O.D.              |              |               |                  |                  |                  |              |               |                  |                  |                  | 7,745            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 6,965,903  | 7,770,699   | 1,202,519 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |       |
| IBNR + FREQUENCY ADJUST. | -3,193,450 | -1,258,392  | 5,498     |       |
| TOTAL LOSSES             | 3,772,453  | 6,512,307   | 1,208,017 |       |
| EXPECTED LOSSES          | 8,581,197  | 5,968,998   | 1,220,654 |       |
| CREDIBILITY              | .22        | .51         | .78       |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | .309       | .534        | .099      | .942  |
| INDICATED (POST-TEST)    | .315       | .545        | .101      | .961  |
| PRES. ON RATE LEVEL      | .668       | .465        | .095      | 1.228 |
| DERIVED BY FORMULA       | .590       | .506        | .100      | 1.196 |
| UNDERLYING PRES. RATE    | .703       | .489        | .100      | 1.292 |
| PROPOSED                 | .590       | .506        | .100      | 1.196 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 1.229 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 1.23   | MINIMUM PREMIUM |       |
| MAN. RATES | 1.45   | 1.39   | 1.34   | + 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         |  |
| 2006         | 613,668          | 14,876,223         | 2.424               |                 |         | 24        | 54         | 278         | 356         |  |
| 2007         | 621,625          | 15,050,065         | 2.421               | 1               |         | 20        | 50         | 287         | 358         |  |
| 2008         | 542,014          | 13,080,633         | 2.413               |                 |         | 20        | 58         | 164         | 242         |  |
| 2009         | 504,432          | 11,914,093         | 2.361               | 1               |         | 11        | 58         | 147         | 217         |  |
| 2010         | 532,913          | 5,736,780          | 1.076               |                 |         |           | 24         | 161         | 185         |  |
| <b>TOTAL</b> | <b>2,814,652</b> | <b>60,657,794</b>  | <b>2.155</b>        | <b>2</b>        |         | <b>75</b> | <b>244</b> | <b>1037</b> | <b>1358</b> |  |
| O.D.         |                  | 137,971            | .004                |                 |         |           |            | 3           | 3           |  |

| REPORTED LOSSES |                |         |                   |                  |                  |                |         |                  |                  |                   |                  |
|-----------------|----------------|---------|-------------------|------------------|------------------|----------------|---------|------------------|------------------|-------------------|------------------|
| MANUAL YEAR     | INDEMNITY      |         |                   |                  |                  | MEDICAL        |         |                  |                  |                   |                  |
|                 | DEATH          | P . T . | MAJOR             | MINOR            | TEMP             | DEATH          | P . T . | MAJOR            | MINOR            | TEMP              | MED. ONLY        |
| 2006            |                |         | 3,961,069         | 1,972,088        | 1,949,336        |                |         | 1,225,940        | 1,428,395        | 2,803,622         | 1,535,773        |
| 2007            | 72,949         |         | 3,425,012         | 1,747,367        | 1,985,843        |                |         | 2,330,328        | 1,417,055        | 2,481,552         | 1,589,959        |
| 2008            |                |         | 3,727,089         | 2,203,236        | 1,223,160        |                |         | 1,406,215        | 1,763,120        | 1,545,110         | 1,212,703        |
| 2009            | 314,761        |         | 2,222,914         | 1,944,278        | 1,536,378        | 293,226        |         | 1,089,077        | 1,514,153        | 1,752,513         | 1,246,793        |
| 2010            |                |         | 779,452           | 1,411,402        | 1,411,402        |                |         |                  | 444,228          | 2,161,025         | 940,673          |
| <b>TOTAL</b>    | <b>387,710</b> |         | <b>13,336,084</b> | <b>8,646,421</b> | <b>8,106,119</b> | <b>293,226</b> |         | <b>6,051,560</b> | <b>6,566,951</b> | <b>10,743,822</b> | <b>6,525,901</b> |
| O.D.            |                |         |                   |                  | 107,062          |                |         |                  |                  | 14,442            | 16,467           |

| TRANSLATED LOSSES |                |                |                   |                   |                   |                |                |                   |                  |                   |                  |
|-------------------|----------------|----------------|-------------------|-------------------|-------------------|----------------|----------------|-------------------|------------------|-------------------|------------------|
| MANUAL YEAR       | INDEMNITY      |                |                   |                   |                   | MEDICAL        |                |                   |                  |                   |                  |
|                   | DEATH          | P . T .        | MAJOR             | MINOR             | TEMP              | DEATH          | P . T .        | MAJOR             | MINOR            | TEMP              | MED. ONLY        |
| 2006              |                |                | 5,232,572         | 2,609,075         | 2,951,283         |                |                | 2,666,420         | 2,081,170        | 4,396,079         | 1,526,558        |
| 2007              | 91,803         | 63,361         | 4,485,657         | 2,246,535         | 2,723,345         | 760            | 28,811         | 4,149,838         | 2,022,460        | 3,605,445         | 1,520,001        |
| 2008              | 2,646          | 148,796        | 5,472,535         | 2,653,378         | 1,505,789         | 1,910          | 96,201         | 3,637,229         | 2,358,999        | 2,043,813         | 1,198,151        |
| 2009              | 384,799        | 151,672        | 4,459,899         | 2,279,212         | 1,707,868         | 489,111        | 165,511        | 3,389,844         | 1,835,243        | 2,071,348         | 1,264,248        |
| 2010              | 1,790          | 97,617         | 2,673,286         | 1,283,337         | 1,264,339         | 3,339          | 77,347         | 1,736,010         | 978,294          | 1,745,894         | 936,910          |
| <b>TOTAL</b>      | <b>481,038</b> | <b>461,446</b> | <b>22,323,949</b> | <b>11,071,537</b> | <b>10,152,624</b> | <b>495,120</b> | <b>367,870</b> | <b>15,579,341</b> | <b>9,276,166</b> | <b>13,862,579</b> | <b>6,445,868</b> |
| O.D.              |                | 5              | 246               | 120               | 161,806           |                | 37             | 1,614             | 1,403            | 17,594            | 16,231           |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 39,710,666  | 44,543,829  | 6,462,099 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |             |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -13,934,333 | -7,395,881  | 30,155    |        |                 |       |
| TOTAL LOSSES             | 25,776,333  | 37,147,948  | 6,492,254 |        |                 |       |
| EXPECTED LOSSES          | 37,294,139  | 34,929,831  | 6,783,311 |        |                 |       |
| CREDIBILITY              | .38         | .88         | 1.00      |        |                 |       |
| <b>PURE PREMIUMS</b>     |             |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | .916        | 1.320       | .231      | 2.467  |                 |       |
| INDICATED (POST-TEST)    | .934        | 1.346       | .236      | 2.516  |                 |       |
| PRES. ON RATE LEVEL      | 1.260       | 1.180       | .228      | 2.668  |                 |       |
| DERIVED BY FORMULA       | 1.136       | 1.326       | .236      | 2.698  |                 |       |
| UNDERLYING PRES. RATE    | 1.325       | 1.241       | .241      | 2.807  |                 |       |
| PROPOSED                 | 1.123       | 1.311       | .234      | 2.668  |                 |       |
| <b>IND. RATES</b>        |             |             |           |        |                 |       |
| YEAR                     | 4-1-11      | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 2.741 |
| IND. RATES               |             |             |           | 2.74   | MINIMUM PREMIUM |       |
| MAN. RATES               | 2.98        | 2.87        | 2.91      | + 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        |
| 2006         | 206,345          | 2,087,230          | 1.011               |                 |         | 4         | 8         | 66         | 78         |
| 2007         | 213,355          | 1,747,407          | .819                |                 |         | 3         | 6         | 54         | 63         |
| 2008         | 214,546          | 2,270,500          | 1.058               |                 |         | 5         | 9         | 44         | 58         |
| 2009         | 186,991          | 1,664,899          | .890                | 1               |         |           | 11        | 36         | 48         |
| 2010         | 220,590          | 4,200,347          | 1.904               |                 |         | 2         | 6         | 36         | 44         |
| <b>TOTAL</b> | <b>1,041,827</b> | <b>11,970,383</b>  | <b>1.149</b>        | <b>1</b>        |         | <b>14</b> | <b>40</b> | <b>236</b> | <b>291</b> |
| O.D.         |                  | 265,155            | .025                |                 |         | 1         |           | 2          | 3          |

| REPORTED LOSSES |                |         |                  |                  |                  |               |         |                |                  |                  |                  |
|-----------------|----------------|---------|------------------|------------------|------------------|---------------|---------|----------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY      |         |                  |                  |                  | MEDICAL       |         |                |                  |                  |                  |
|                 | DEATH          | P . T . | MAJOR            | MINOR            | TEMP             | DEATH         | P . T . | MAJOR          | MINOR            | TEMP             | MED. ONLY        |
| 2006            |                |         | 597,930          | 176,540          | 290,744          |               |         | 124,838        | 93,527           | 450,778          | 352,873          |
| 2007            |                |         | 432,584          | 135,913          | 362,147          |               |         | 58,078         | 103,759          | 396,806          | 258,120          |
| 2008            |                |         | 858,299          | 282,198          | 178,251          |               |         | 339,130        | 42,110           | 303,436          | 267,076          |
| 2009            | 196,036        |         | 250,482          | 367,863          | 216,108          | 86,530        |         | 107,835        | 240,692          | 325,345          | 232,325          |
| 2010            |                |         | 350,148          | 312,791          |                  |               |         | 2,367,388      | 567,978          |                  | 243,725          |
| <b>TOTAL</b>    | <b>196,036</b> |         | <b>2,139,295</b> | <b>1,312,662</b> | <b>1,360,041</b> | <b>86,530</b> |         | <b>629,881</b> | <b>2,847,476</b> | <b>2,044,343</b> | <b>1,354,119</b> |
| O.D.            |                |         | 207,041          |                  | 3,170            |               |         | 48,602         |                  | 4,956            | 1,386            |

| TRANSLATED LOSSES |                |               |                  |                  |                  |                |               |                  |                  |                  |                  |
|-------------------|----------------|---------------|------------------|------------------|------------------|----------------|---------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY      |               |                  |                  |                  | MEDICAL        |               |                  |                  |                  |                  |
|                   | DEATH          | P . T .       | MAJOR            | MINOR            | TEMP             | DEATH          | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |                |               | 789,866          | 233,561          | 440,187          |                |               | 271,522          | 136,268          | 706,815          | 350,756          |
| 2007              | 163            | 8,154         | 583,040          | 181,203          | 494,020          | 57             | 923           | 142,617          | 152,455          | 573,044          | 246,763          |
| 2008              | 346            | 32,063        | 1,179,438        | 350,936          | 222,120          | 120            | 18,260        | 739,561          | 96,084           | 389,832          | 263,871          |
| 2009              | 262,434        | 11,777        | 362,064          | 397,797          | 239,133          | 157,792        | 13,355        | 252,804          | 282,636          | 376,910          | 235,578          |
| 2010              | 562            | 40,727        | 1,018,590        | 385,467          | 296,229          | 2,668          | 58,144        | 1,126,886        | 543,192          | 501,188          | 242,750          |
| <b>TOTAL</b>      | <b>263,505</b> | <b>92,721</b> | <b>3,932,998</b> | <b>1,548,964</b> | <b>1,691,689</b> | <b>160,637</b> | <b>90,682</b> | <b>2,533,390</b> | <b>1,210,635</b> | <b>2,547,789</b> | <b>1,339,718</b> |
| O.D.              | 1              | 91            | 276,220          | 1,233            | 3,021            | 2              | 47            | 106,929          | 732              | 5,770            | 1,391            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 7,457,223  | 7,009,833   | 1,341,109 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -3,303,231 | -1,256,419  | 6,111     |        |                 |       |
| TOTAL LOSSES             | 4,153,992  | 5,753,414   | 1,347,220 |        |                 |       |
| EXPECTED LOSSES          | 9,022,221  | 6,063,434   | 1,291,866 |        |                 |       |
| CREDIBILITY              | .19        | .46         | .70       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | .399       | .552        | .129      | 1.080  |                 |       |
| INDICATED (POST-TEST)    | .407       | .563        | .132      | 1.102  |                 |       |
| PRES. ON RATE LEVEL      | .823       | .553        | .118      | 1.494  |                 |       |
| DERIVED BY FORMULA       | .744       | .558        | .128      | 1.430  |                 |       |
| UNDERLYING PRES. RATE    | .866       | .582        | .124      | 1.572  |                 |       |
| PROPOSED                 | .744       | .558        | .128      | 1.430  |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 1.469 |
| IND. RATES               |            |             |           | 1.47   | MINIMUM PREMIUM |       |
| MAN. RATES               | 1.90       | 1.75        | 1.63      | + 1.47 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |           |      |     |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------|-----|------------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR     | TEMP | ALL |            |            |
| 2006         | 52,747           | 3,019,636          | 5.724               |                 |         | 5         | 7         |      |     | 52         | 64         |
| 2007         | 74,222           | 6,208,435          | 8.364               |                 |         | 2         | 9         |      |     | 63         | 75         |
| 2008         | 59,041           | 3,036,036          | 5.142               |                 |         | 3         | 12        |      |     | 32         | 48         |
| 2009         | 50,896           | 926,320            | 1.820               |                 |         |           | 10        |      |     | 35         | 45         |
| 2010         | 70,411           | 1,153,032          | 1.637               |                 |         |           | 4         |      |     | 41         | 45         |
| <b>TOTAL</b> | <b>307,317</b>   | <b>14,343,459</b>  | <b>4.667</b>        |                 |         | <b>10</b> | <b>42</b> |      |     | <b>223</b> | <b>277</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      |
| 2006            |                |                | 851,655          | 352,543          | 305,763          |         |                  | 174,269        | 689,550          | 447,522          | 198,334        |
| 2007            |                | 401,198        | 353,834          | 391,222          | 505,863          |         | 3,409,348        | 62,750         | 394,459          | 458,340          | 231,421        |
| 2008            | 882,620        |                | 556,372          | 464,942          | 270,225          |         |                  | 134,609        | 173,661          | 403,559          | 150,048        |
| 2009            |                |                |                  | 224,800          | 147,794          |         |                  |                | 124,231          | 316,258          | 113,237        |
| 2010            |                |                |                  | 125,738          | 246,302          |         |                  |                | 71,042           | 528,770          | 181,180        |
| <b>TOTAL</b>    | <b>882,620</b> | <b>401,198</b> | <b>1,761,861</b> | <b>1,559,245</b> | <b>1,475,947</b> |         | <b>3,409,348</b> | <b>371,628</b> | <b>1,452,943</b> | <b>2,154,449</b> | <b>874,220</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      |
| 2006              |                |                | 1,125,037        | 466,415          | 462,927          |               |                | 379,035          | 1,004,675        | 701,711          | 197,144        |
| 2007              | 529            | 154,011        | 517,560          | 501,802          | 690,721          | 10,869        | 745,303        | 228,123          | 559,130          | 667,082          | 221,238        |
| 2008              | 960,470        | 23,622         | 868,455          | 555,007          | 329,151          | 190           | 9,421          | 367,576          | 251,237          | 518,019          | 148,247        |
| 2009              | 318            | 7,355          | 226,095          | 245,694          | 162,260          | 519           | 9,062          | 158,399          | 167,766          | 358,489          | 114,822        |
| 2010              | 291            | 16,395         | 451,002          | 215,952          | 219,854          | 719           | 16,658         | 378,489          | 213,683          | 423,624          | 180,455        |
| <b>TOTAL</b>      | <b>961,608</b> | <b>201,383</b> | <b>3,188,149</b> | <b>1,984,870</b> | <b>1,864,913</b> | <b>12,297</b> | <b>780,444</b> | <b>1,511,622</b> | <b>2,196,491</b> | <b>2,668,925</b> | <b>861,906</b> |
| O.D.              |                |                |                  | 26,460           |                  |               |                |                  | 172              |                  | 378            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 6,655,503  | 8,741,831   | 862,284   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -2,506,042 | -1,283,982  | 4,366     |        |                 |       |
| TOTAL LOSSES             | 4,149,461  | 7,457,849   | 866,650   |        |                 |       |
| EXPECTED LOSSES          | 6,856,243  | 6,183,219   | 891,219   |        |                 |       |
| CREDIBILITY              | .09        | .20         | .31       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.350      | 2.427       | .282      | 4.059  |                 |       |
| INDICATED (POST-TEST)    | 1.377      | 2.476       | .288      | 4.141  |                 |       |
| PRES. ON RATE LEVEL      | 2.121      | 1.913       | .275      | 4.309  |                 |       |
| DERIVED BY FORMULA       | 2.054      | 2.026       | .279      | 4.359  |                 |       |
| UNDERLYING PRES. RATE    | 2.231      | 2.012       | .290      | 4.533  |                 |       |
| PROPOSED                 | 2.030      | 2.003       | .276      | 4.309  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 4.428 |
| IND. RATES               |            |             |           | 4.43   | MINIMUM PREMIUM |       |
| MAN. RATES               | 4.93       | 4.78        | 4.70      | + 4.43 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |           |           |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR     | TEMP      | ALL        |
| 2006         | 73,690           | 1,042,523          | 1.414               |                 |         | 2        | 2         | 20        | 24         |
| 2007         | 81,663           | 825,560            | 1.010               |                 |         |          | 6         | 17        | 23         |
| 2008         | 86,789           | 1,032,460          | 1.189               |                 |         | 2        | 1         | 20        | 23         |
| 2009         | 76,570           | 468,208            | .611                |                 |         |          | 2         | 9         | 11         |
| 2010         | 79,020           | 767,343            | .971                |                 |         |          | 6         | 15        | 21         |
| <b>TOTAL</b> | <b>397,732</b>   | <b>4,136,094</b>   | <b>1.040</b>        |                 |         | <b>4</b> | <b>17</b> | <b>81</b> | <b>102</b> |
| O.D.         |                  | 66,066             | .016                |                 |         |          | 1         | 1         | 2          |

| REPORTED LOSSES |           |         |                |                |                |         |         |                |                |                  |                |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|----------------|----------------|------------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                |                |                | MEDICAL |         |                |                |                  |                |
|                 | DEATH     | P . T . | MAJOR          | MINOR          | TEMP           | DEATH   | P . T . | MAJOR          | MINOR          | TEMP             | MED. ONLY      |
| 2006            |           |         | 319,237        | 148,365        | 96,298         |         |         | 204,080        | 25,251         | 130,732          | 118,560        |
| 2007            |           |         |                | 181,152        | 150,417        |         |         |                | 174,317        | 170,608          | 149,066        |
| 2008            |           |         | 309,178        | 99,380         | 80,053         |         |         | 81,895         | 37,549         | 293,435          | 130,970        |
| 2009            |           |         |                | 9,345          | 129,984        |         |         |                | 22,374         | 194,817          | 111,688        |
| 2010            |           |         |                | 243,707        | 74,888         |         |         |                | 138,934        | 215,014          | 94,800         |
| <b>TOTAL</b>    |           |         | <b>628,415</b> | <b>681,949</b> | <b>531,640</b> |         |         | <b>285,975</b> | <b>398,425</b> | <b>1,004,606</b> | <b>605,084</b> |
| O.D.            |           |         |                | 35,000         | 21,222         |         |         |                | 44             | 9,800            |                |

| TRANSLATED LOSSES |            |               |                  |                |                |            |               |                  |                |                  |                |
|-------------------|------------|---------------|------------------|----------------|----------------|------------|---------------|------------------|----------------|------------------|----------------|
| MANUAL YEAR       | INDEMNITY  |               |                  |                |                | MEDICAL    |               |                  |                |                  |                |
|                   | DEATH      | P . T .       | MAJOR            | MINOR          | TEMP           | DEATH      | P . T .       | MAJOR            | MINOR          | TEMP             | MED. ONLY      |
| 2006              |            |               | 421,712          | 196,287        | 145,796        |            |               | 443,874          | 36,790         | 204,989          | 117,849        |
| 2007              | 218        | 303           | 23,376           | 228,811        | 205,465        | 95         | 109           | 24,908           | 240,052        | 248,716          | 142,507        |
| 2008              | 123        | 11,555        | 425,847          | 124,965        | 98,254         | 56         | 4,889         | 203,349          | 73,382         | 372,714          | 129,398        |
| 2009              | 32         | 1,583         | 47,561           | 30,757         | 133,751        | 118        | 3,675         | 54,503           | 50,548         | 216,943          | 113,252        |
| 2010              | 306        | 17,525        | 447,110          | 225,349        | 82,518         | 607        | 13,483        | 289,181          | 161,972        | 182,701          | 94,421         |
| <b>TOTAL</b>      | <b>679</b> | <b>30,966</b> | <b>1,365,606</b> | <b>806,169</b> | <b>665,784</b> | <b>876</b> | <b>22,156</b> | <b>1,015,815</b> | <b>562,744</b> | <b>1,226,063</b> | <b>597,427</b> |
| O.D.              | 51         | 2,887         | 75,322           | 37,387         | 20,787         | 11         | 227           | 5,450            | 3,094          | 7,732            |                |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 2,520,046  | 3,329,760   | 597,427   |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |       |
| IBNR + FREQUENCY ADJUST. | -1,760,307 | -659,389    | 3,110     |       |
| TOTAL LOSSES             | 759,739    | 2,670,371   | 600,537   |       |
| EXPECTED LOSSES          | 4,816,535  | 3,181,856   | 672,166   |       |
| CREDIBILITY              | .10        | .24         | .37       |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | .191       | .671        | .151      | 1.013 |
| INDICATED (POST-TEST)    | .195       | .684        | .154      | 1.033 |
| PRES. ON RATE LEVEL      | 1.151      | .760        | .161      | 2.072 |
| DERIVED BY FORMULA       | 1.055      | .742        | .158      | 1.955 |
| UNDERLYING PRES. RATE    | 1.211      | .800        | .169      | 2.180 |
| PROPOSED                 | 1.055      | .742        | .158      | 1.955 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 2.009 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 2.01   | MINIMUM PREMIUM |       |
| MAN. RATES | 2.75   | 2.48   | 2.26   | + 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        |
| 2006         | 360,724          | 12,798,412         | 3.547               |                 |         | 22        | 33         | 159        | 214        |
| 2007         | 329,175          | 8,715,707          | 2.647               |                 |         | 16        | 39         | 109        | 164        |
| 2008         | 229,976          | 4,846,930          | 2.107               |                 |         | 5         | 27         | 105        | 137        |
| 2009         | 231,830          | 2,971,821          | 1.281               |                 |         | 3         | 25         | 79         | 107        |
| 2010         | 252,816          | 3,827,536          | 1.513               |                 |         | 1         | 9          | 112        | 122        |
| <b>TOTAL</b> | <b>1,404,521</b> | <b>33,160,406</b>  | <b>2.361</b>        |                 |         | <b>47</b> | <b>133</b> | <b>564</b> | <b>744</b> |
| O.D.         |                  | 255,014            | .018                |                 |         |           | 4          | 3          | 7          |

| REPORTED LOSSES |           |         |                  |                  |                  |         |         |                  |                  |                  |                  |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                  |                  | MEDICAL |         |                  |                  |                  |                  |
|                 | DEATH     | P . T . | MAJOR            | MINOR            | TEMP             | DEATH   | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            |           |         | 4,273,141        | 1,163,443        | 1,178,469        |         |         | 3,271,027        | 703,948          | 1,158,729        | 1,049,655        |
| 2007            |           |         | 2,673,916        | 1,254,892        | 694,206          |         |         | 1,584,130        | 730,899          | 960,276          | 817,388          |
| 2008            |           |         | 727,929          | 888,592          | 760,524          |         |         | 396,945          | 807,265          | 796,682          | 468,993          |
| 2009            |           |         | 522,191          | 426,685          | 505,556          |         |         | 119,825          | 411,286          | 614,095          | 372,183          |
| 2010            |           |         | 118,150          | 208,386          | 943,739          |         |         | 45,442           | 216,170          | 1,763,476        | 532,173          |
| <b>TOTAL</b>    |           |         | <b>8,315,327</b> | <b>3,941,998</b> | <b>4,082,494</b> |         |         | <b>5,417,369</b> | <b>2,869,568</b> | <b>5,293,258</b> | <b>3,240,392</b> |
| O.D.            |           |         |                  | 151,892          | 14,056           |         |         |                  | 52,884           | 30,285           | 5,897            |

| TRANSLATED LOSSES |              |                |                   |                  |                  |              |                |                   |                  |                  |                  |
|-------------------|--------------|----------------|-------------------|------------------|------------------|--------------|----------------|-------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY    |                |                   |                  |                  | MEDICAL      |                |                   |                  |                  |                  |
|                   | DEATH        | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH        | P . T .        | MAJOR             | MINOR            | TEMP             | MED. ONLY        |
| 2006              |              |                | 5,157,295         | 1,539,237        | 1,784,206        |              |                | 5,575,717         | 1,025,653        | 1,816,889        | 1,043,357        |
| 2007              | 1,530        | 51,115         | 3,588,785         | 1,598,023        | 966,002          | 396          | 23,849         | 3,394,229         | 1,047,060        | 1,402,663        | 781,423          |
| 2008              | 1,058        | 34,208         | 1,266,651         | 1,069,420        | 907,168          | 807          | 31,297         | 1,159,046         | 1,071,165        | 1,044,062        | 463,365          |
| 2009              | 668          | 39,097         | 1,147,111         | 533,462          | 549,389          | 1,731        | 34,778         | 683,220           | 504,566          | 711,608          | 377,394          |
| 2010              | 875          | 52,357         | 1,446,762         | 626,651          | 825,564          | 2,582        | 60,011         | 1,314,904         | 705,629          | 1,412,883        | 530,044          |
| <b>TOTAL</b>      | <b>4,131</b> | <b>176,777</b> | <b>12,606,604</b> | <b>5,366,793</b> | <b>5,032,329</b> | <b>5,516</b> | <b>149,935</b> | <b>12,127,116</b> | <b>4,354,073</b> | <b>6,388,105</b> | <b>3,195,583</b> |
| O.D.              | 147          | 2,797          | 86,416            | 167,205          | 23,901           | 95           | 1,013          | 23,652            | 66,891           | 43,995           | 5,947            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 25,184,199 | 21,443,292  | 3,201,530 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -9,307,792 | -3,870,016  | 14,578    |        |                 |       |
| TOTAL LOSSES             | 15,876,407 | 17,573,276  | 3,216,108 |        |                 |       |
| EXPECTED LOSSES          | 24,340,349 | 17,879,553  | 3,427,031 |        |                 |       |
| CREDIBILITY              | .24        | .56         | .85       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.130      | 1.251       | .229      | 2.610  |                 |       |
| INDICATED (POST-TEST)    | 1.153      | 1.276       | .234      | 2.663  |                 |       |
| PRES. ON RATE LEVEL      | 1.647      | 1.210       | .232      | 3.089  |                 |       |
| DERIVED BY FORMULA       | 1.528      | 1.247       | .234      | 3.009  |                 |       |
| UNDERLYING PRES. RATE    | 1.733      | 1.273       | .244      | 3.250  |                 |       |
| PROPOSED                 | 1.528      | 1.247       | .234      | 3.009  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 3.092 |
| IND. RATES               |            |             |           | 3.09   | MINIMUM PREMIUM |       |
| MAN. RATES               | 3.73       | 3.54        | 3.37      | + 3.09 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |            |            |             |             |
|--------------|------------------|--------------------|---------------------|-----------------|---------|------------|------------|-------------|-------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR      | MINOR      | TEMP        | ALL         |
| 2006         | 633,649          | 14,707,522         | 2.321               |                 |         | 33         | 42         | 282         | 357         |
| 2007         | 680,932          | 14,613,090         | 2.146               | 1               |         | 21         | 55         | 264         | 341         |
| 2008         | 643,350          | 16,347,562         | 2.541               |                 |         | 26         | 59         | 246         | 331         |
| 2009         | 627,323          | 10,539,112         | 1.680               |                 |         | 13         | 46         | 203         | 262         |
| 2010         | 671,718          | 10,042,640         | 1.495               |                 |         | 10         | 29         | 212         | 251         |
| <b>TOTAL</b> | <b>3,256,972</b> | <b>66,249,926</b>  | <b>2.034</b>        | <b>1</b>        |         | <b>103</b> | <b>231</b> | <b>1207</b> | <b>1542</b> |
| O.D.         |                  | 783,092            | .024                |                 |         | 2          | 2          | 8           | 12          |

| REPORTED LOSSES |                |         |                   |                  |                  |         |         |                  |                  |                   |                  |
|-----------------|----------------|---------|-------------------|------------------|------------------|---------|---------|------------------|------------------|-------------------|------------------|
| MANUAL YEAR     | INDEMNITY      |         |                   |                  |                  | MEDICAL |         |                  |                  |                   |                  |
|                 | DEATH          | P . T . | MAJOR             | MINOR            | TEMP             | DEATH   | P . T . | MAJOR            | MINOR            | TEMP              | MED. ONLY        |
| 2006            |                |         | 5,165,601         | 1,060,597        | 1,677,362        |         |         | 2,213,629        | 830,967          | 2,128,776         | 1,630,590        |
| 2007            | 657,454        |         | 3,614,489         | 1,505,697        | 1,813,091        |         |         | 1,649,126        | 1,390,440        | 2,321,751         | 1,661,042        |
| 2008            |                |         | 4,373,950         | 2,419,952        | 2,340,685        |         |         | 2,003,542        | 1,456,169        | 2,289,038         | 1,464,226        |
| 2009            |                |         | 2,068,194         | 1,213,853        | 1,481,192        |         |         | 725,634          | 1,276,908        | 2,359,290         | 1,414,041        |
| 2010            |                |         | 1,600,735         | 984,329          | 1,751,526        |         |         | 629,504          | 996,042          | 2,589,081         | 1,491,423        |
| <b>TOTAL</b>    | <b>657,454</b> |         | <b>16,822,969</b> | <b>7,184,428</b> | <b>9,063,856</b> |         |         | <b>7,221,435</b> | <b>5,950,526</b> | <b>11,687,936</b> | <b>7,661,322</b> |
| O.D.            |                |         | 356,225           | 4,181            | 48,989           |         |         | 303,772          | 13,618           | 18,347            | 37,960           |

| TRANSLATED LOSSES |                |                |                   |                  |                   |               |                |                   |                  |                   |                  |
|-------------------|----------------|----------------|-------------------|------------------|-------------------|---------------|----------------|-------------------|------------------|-------------------|------------------|
| MANUAL YEAR       | INDEMNITY      |                |                   |                  |                   | MEDICAL       |                |                   |                  |                   |                  |
|                   | DEATH          | P . T .        | MAJOR             | MINOR            | TEMP              | DEATH         | P . T .        | MAJOR             | MINOR            | TEMP              | MED. ONLY        |
| 2006              |                |                | 6,823,757         | 1,403,169        | 2,539,520         |               |                | 4,814,644         | 1,210,715        | 3,337,916         | 1,620,806        |
| 2007              | 810,032        | 65,746         | 4,651,802         | 1,943,201        | 2,487,826         | 757           | 22,086         | 3,199,748         | 1,972,363        | 3,372,914         | 1,587,956        |
| 2008              | 2,947          | 173,660        | 6,421,947         | 2,990,445        | 2,808,522         | 1,799         | 122,284        | 4,770,149         | 2,077,422        | 2,978,196         | 1,446,655        |
| 2009              | 1,950          | 137,151        | 4,000,342         | 1,558,018        | 1,618,886         | 5,625         | 147,542        | 2,915,636         | 1,671,769        | 2,719,496         | 1,433,838        |
| 2010              | 2,623          | 205,946        | 5,120,153         | 1,764,151        | 1,624,877         | 9,230         | 201,228        | 3,733,202         | 1,587,051        | 2,164,124         | 1,485,457        |
| <b>TOTAL</b>      | <b>817,552</b> | <b>582,503</b> | <b>27,018,001</b> | <b>9,658,984</b> | <b>11,079,631</b> | <b>17,411</b> | <b>493,140</b> | <b>19,433,379</b> | <b>8,519,320</b> | <b>14,572,646</b> | <b>7,574,712</b> |
| O.D.              | 10             | 6,845          | 462,811           | 10,726           | 68,893            | 96            | 13,900         | 643,657           | 32,888           | 30,511            | 37,464           |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 49,489,305  | 43,973,599  | 7,612,176 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |             |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -17,207,969 | -7,943,693  | 40,517    |        |                 |       |
| TOTAL LOSSES             | 32,281,336  | 36,029,906  | 7,652,693 |        |                 |       |
| EXPECTED LOSSES          | 46,998,107  | 38,301,990  | 8,630,977 |        |                 |       |
| CREDIBILITY              | .41         | .97         | 1.00      |        |                 |       |
| <b>PURE PREMIUMS</b>     |             |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | .991        | 1.106       | .235      | 2.332  |                 |       |
| INDICATED (POST-TEST)    | 1.011       | 1.128       | .240      | 2.379  |                 |       |
| PRES. ON RATE LEVEL      | 1.372       | 1.118       | .252      | 2.742  |                 |       |
| DERIVED BY FORMULA       | 1.224       | 1.128       | .240      | 2.592  |                 |       |
| UNDERLYING PRES. RATE    | 1.443       | 1.176       | .265      | 2.884  |                 |       |
| PROPOSED                 | 1.224       | 1.128       | .240      | 2.592  |                 |       |
| <b>IND. RATES</b>        |             |             |           |        |                 |       |
| YEAR                     | 4-1-11      | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 2.663 |
| IND. RATES               |             |             |           | 2.66   | MINIMUM PREMIUM |       |
| MAN. RATES               | 3.40        | 3.16        | 2.99      | + 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        |
| 2006         | 195,580          | 4,931,035          | 2,521               |                 |         | 9         | 24        | 112        | 145        |
| 2007         | 192,399          | 4,300,324          | 2,235               |                 |         | 7         | 17        | 88         | 112        |
| 2008         | 187,199          | 4,830,480          | 2,580               |                 |         | 7         | 19        | 70         | 96         |
| 2009         | 155,142          | 4,067,550          | 2,621               |                 |         | 3         | 27        | 54         | 84         |
| 2010         | 160,601          | 2,249,550          | 1,400               |                 |         | 1         | 6         | 67         | 74         |
| <b>TOTAL</b> | <b>890,921</b>   | <b>20,378,939</b>  | <b>2,287</b>        |                 |         | <b>27</b> | <b>93</b> | <b>391</b> | <b>511</b> |
| O.D.         |                  | 1,888              |                     |                 |         |           |           |            |            |

| REPORTED LOSSES |           |         |                  |                  |                  |         |         |                  |                  |                  |                  |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                  |                  | MEDICAL |         |                  |                  |                  |                  |
|                 | DEATH     | P . T . | MAJOR            | MINOR            | TEMP             | DEATH   | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            |           |         | 1,279,907        | 863,800          | 577,561          |         |         | 597,088          | 396,291          | 711,959          | 504,429          |
| 2007            |           |         | 1,203,178        | 550,494          | 434,102          |         |         | 996,348          | 295,595          | 423,368          | 397,239          |
| 2008            |           |         | 1,326,775        | 757,826          | 730,698          |         |         | 571,385          | 431,280          | 605,153          | 407,363          |
| 2009            |           |         | 513,248          | 1,464,230        | 278,211          |         |         | 156,736          | 835,195          | 400,796          | 419,134          |
| 2010            |           |         | 179,085          | 157,705          | 420,363          |         |         | 304,054          | 108,075          | 782,937          | 297,331          |
| <b>TOTAL</b>    |           |         | <b>4,502,193</b> | <b>3,794,055</b> | <b>2,440,935</b> |         |         | <b>2,625,611</b> | <b>2,066,436</b> | <b>2,924,213</b> | <b>2,025,496</b> |
| O.D.            |           |         |                  |                  |                  |         |         |                  |                  |                  | 1,888            |

| TRANSLATED LOSSES |              |                |                  |                  |                  |              |                |                  |                  |                  |                  |
|-------------------|--------------|----------------|------------------|------------------|------------------|--------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY    |                |                  |                  |                  | MEDICAL      |                |                  |                  |                  |                  |
|                   | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |              |                | 1,690,757        | 1,142,807        | 874,422          |              |                | 1,298,667        | 577,395          | 1,116,351        | 501,402          |
| 2007              | 672          | 20,826         | 1,466,438        | 703,467          | 598,807          | 159          | 11,877         | 1,686,825        | 427,650          | 618,341          | 379,760          |
| 2008              | 919          | 53,319         | 1,971,592        | 935,526          | 876,489          | 537          | 35,437         | 1,377,505        | 608,810          | 790,072          | 402,475          |
| 2009              | 2,045        | 63,347         | 1,899,319        | 1,516,060        | 365,440          | 3,399        | 50,076         | 1,054,355        | 890,417          | 507,371          | 425,002          |
| 2010              | 488          | 33,904         | 882,664          | 342,056          | 376,976          | 2,973        | 63,561         | 1,087,065        | 365,943          | 641,201          | 296,142          |
| <b>TOTAL</b>      | <b>4,124</b> | <b>171,396</b> | <b>7,910,770</b> | <b>4,639,916</b> | <b>3,092,134</b> | <b>7,068</b> | <b>160,951</b> | <b>6,504,417</b> | <b>2,870,215</b> | <b>3,673,336</b> | <b>2,004,781</b> |
| O.D.              |              |                |                  |                  |                  |              |                |                  |                  |                  | 1,874            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 14,758,726 | 14,275,601  | 2,006,655 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -6,346,609 | -2,335,274  | 9,321     |        |                 |       |
| TOTAL LOSSES             | 8,412,117  | 11,940,327  | 2,015,976 |        |                 |       |
| EXPECTED LOSSES          | 16,936,408 | 10,993,965  | 2,147,120 |        |                 |       |
| CREDIBILITY              | .17        | .41         | .63       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | .944       | 1.340       | .226      | 2.510  |                 |       |
| INDICATED (POST-TEST)    | .963       | 1.367       | .231      | 2.561  |                 |       |
| PRES. ON RATE LEVEL      | 1.807      | 1.173       | .229      | 3.209  |                 |       |
| DERIVED BY FORMULA       | 1.664      | 1.253       | .230      | 3.147  |                 |       |
| UNDERLYING PRES. RATE    | 1.901      | 1.234       | .241      | 3.376  |                 |       |
| PROPOSED                 | 1.664      | 1.253       | .230      | 3.147  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 3.234 |
| IND. RATES               |            |             |           | 3.23   | MINIMUM PREMIUM |       |
| MAN. RATES               | 3.84       | 3.57        | 3.50      | + 3.23 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |           |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR     | TEMP       | ALL        |
| 2006         | 137,405          | 4,033,861          | 2.935               |                 |         | 6         | 21        | 88         | 115        |
| 2007         | 122,713          | 3,188,525          | 2.598               |                 |         | 4         | 17        | 55         | 76         |
| 2008         | 114,963          | 2,629,079          | 2.286               |                 |         | 4         | 16        | 41         | 61         |
| 2009         | 98,765           | 849,061            | .859                |                 |         |           | 10        | 20         | 30         |
| 2010         | 107,812          | 1,446,783          | 1.341               |                 |         | 1         | 7         | 30         | 38         |
| <b>TOTAL</b> | <b>581,658</b>   | <b>12,147,309</b>  | <b>2.088</b>        |                 |         | <b>15</b> | <b>71</b> | <b>234</b> | <b>320</b> |
| O.D.         |                  | 490,736            | .084                |                 |         | 1         | 5         | 3          | 9          |

| REPORTED LOSSES |           |         |                  |                  |                  |         |         |                  |                  |                  |                  |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                  |                  | MEDICAL |         |                  |                  |                  |                  |
|                 | DEATH     | P . T . | MAJOR            | MINOR            | TEMP             | DEATH   | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            |           |         | 1,040,302        | 535,351          | 558,882          |         |         | 622,988          | 507,848          | 455,224          | 313,266          |
| 2007            |           |         | 532,696          | 654,431          | 387,557          |         |         | 632,118          | 364,527          | 379,849          | 237,347          |
| 2008            |           |         | 668,214          | 447,326          | 466,813          |         |         | 208,089          | 256,596          | 378,053          | 203,988          |
| 2009            |           |         |                  | 308,670          | 133,676          |         |         |                  | 110,201          | 154,810          | 141,704          |
| 2010            |           |         | 129,045          | 256,894          | 168,041          |         |         | 44,770           | 202,021          | 419,784          | 226,228          |
| <b>TOTAL</b>    |           |         | <b>2,370,257</b> | <b>2,202,672</b> | <b>1,714,969</b> |         |         | <b>1,507,965</b> | <b>1,441,193</b> | <b>1,787,720</b> | <b>1,122,533</b> |
| O.D.            |           |         | 158,180          | 155,329          | 14,058           |         |         | 6,793            | 80,212           | 30,181           | 45,983           |

| TRANSLATED LOSSES |              |               |                  |                  |                  |              |               |                  |                  |                  |                  |
|-------------------|--------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY    |               |                  |                  |                  | MEDICAL      |               |                  |                  |                  |                  |
|                   | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |              |               | 1,319,791        | 708,270          | 846,144          |              |               | 1,200,619        | 739,933          | 713,791          | 311,386          |
| 2007              | 795          | 10,008        | 704,913          | 826,716          | 533,686          | 196          | 7,188         | 1,029,292        | 512,647          | 555,532          | 226,904          |
| 2008              | 541          | 27,627        | 1,023,885        | 551,824          | 557,080          | 279          | 14,263        | 547,101          | 355,194          | 490,536          | 201,540          |
| 2009              | 434          | 9,389         | 289,116          | 325,882          | 151,785          | 447          | 6,207         | 116,850          | 130,262          | 179,033          | 143,688          |
| 2010              | 409          | 28,382        | 709,077          | 293,080          | 167,450          | 1,252        | 27,791        | 556,531          | 275,989          | 352,155          | 225,323          |
| <b>TOTAL</b>      | <b>2,179</b> | <b>75,406</b> | <b>4,046,782</b> | <b>2,705,772</b> | <b>2,256,145</b> | <b>2,174</b> | <b>55,449</b> | <b>3,450,393</b> | <b>2,014,025</b> | <b>2,291,047</b> | <b>1,108,841</b> |
| O.D.              | 139          | 1,860         | 268,929          | 184,748          | 16,216           | 110          | 1,633         | 55,422           | 108,401          | 28,431           | 45,853           |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 7,960,476  | 9,604,785   | 1,154,694 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -3,826,505 | -1,488,065  | 5,363     |        |                 |       |
| TOTAL LOSSES             | 4,133,971  | 8,116,720   | 1,160,057 |        |                 |       |
| EXPECTED LOSSES          | 10,179,017 | 6,997,345   | 1,227,298 |        |                 |       |
| CREDIBILITY              | .13        | .31         | .47       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | .711       | 1.395       | .199      | 2.305  |                 |       |
| INDICATED (POST-TEST)    | .725       | 1.423       | .203      | 2.351  |                 |       |
| PRES. ON RATE LEVEL      | 1.663      | 1.144       | .201      | 3.008  |                 |       |
| DERIVED BY FORMULA       | 1.541      | 1.230       | .202      | 2.973  |                 |       |
| UNDERLYING PRES. RATE    | 1.750      | 1.203       | .211      | 3.164  |                 |       |
| PROPOSED                 | 1.541      | 1.230       | .202      | 2.973  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 3.055 |
| IND. RATES               |            |             |           | 3.06   | MINIMUM PREMIUM |       |
| MAN. RATES               | 3.74       | 3.48        | 3.28      | + 3.06 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |       |       |      |          |          |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|------|----------|----------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR | MINOR | TEMP | ALL      |          |
| 2006         | 20,645           | 17,552             | .085                |                 |         |       |       |      | 1        | 1        |
| 2007         | 20,988           | 118,343            | .563                |                 |         |       |       |      | 1        | 1        |
| 2008         | 20,451           | 66,912             | .327                |                 |         |       |       | 1    | 1        | 2        |
| 2009         | 17,705           | 8,201              | .046                |                 |         |       |       |      | 1        | 1        |
| 2010         | 17,095           | 132,123            | .772                |                 |         |       |       |      | 3        | 3        |
| <b>TOTAL</b> | <b>96,884</b>    | <b>343,131</b>     | <b>.354</b>         |                 |         |       |       |      | <b>1</b> | <b>7</b> |

| REPORTED LOSSES |           |         |       |               |                |         |         |       |              |                |               |
|-----------------|-----------|---------|-------|---------------|----------------|---------|---------|-------|--------------|----------------|---------------|
| MANUAL YEAR     | INDEMNITY |         |       |               |                | MEDICAL |         |       |              |                |               |
|                 | DEATH     | P . T . | MAJOR | MINOR         | TEMP           | DEATH   | P . T . | MAJOR | MINOR        | TEMP           | MED. ONLY     |
| 2006            |           |         |       |               | 3,426          |         |         |       |              | 3,375          | 10,751        |
| 2007            |           |         |       |               | 52,046         |         |         |       |              | 41,995         | 24,302        |
| 2008            |           |         |       | 42,817        | 8,112          |         |         |       | 3,695        | 522            | 11,766        |
| 2009            |           |         |       |               | 2,209          |         |         |       |              | 3,569          | 2,423         |
| 2010            |           |         |       |               | 55,728         |         |         |       |              | 64,720         | 11,675        |
| <b>TOTAL</b>    |           |         |       | <b>42,817</b> | <b>121,521</b> |         |         |       | <b>3,695</b> | <b>114,181</b> | <b>60,917</b> |

| TRANSLATED LOSSES |           |              |               |               |                |           |              |               |               |                |               |
|-------------------|-----------|--------------|---------------|---------------|----------------|-----------|--------------|---------------|---------------|----------------|---------------|
| MANUAL YEAR       | INDEMNITY |              |               |               |                | MEDICAL   |              |               |               |                |               |
|                   | DEATH     | P . T .      | MAJOR         | MINOR         | TEMP           | DEATH     | P . T .      | MAJOR         | MINOR         | TEMP           | MED. ONLY     |
| 2006              |           |              |               |               | 5,187          |           |              |               |               | 5,292          | 10,686        |
| 2007              |           |              | 1,891         | 1,266         | 70,492         |           |              | 1,055         | 1,186         | 60,410         | 23,233        |
| 2008              | 49        | 400          | 14,128        | 48,648        | 10,356         | 2         | 47           | 1,314         | 4,548         | 808            | 11,625        |
| 2009              |           | 21           | 680           | 366           | 2,266          |           | 54           | 670           | 527           | 3,945          | 2,457         |
| 2010              | 40        | 1,973        | 59,122        | 26,754        | 47,574         | 64        | 1,505        | 35,636        | 20,222        | 51,023         | 11,628        |
| <b>TOTAL</b>      | <b>89</b> | <b>2,394</b> | <b>75,821</b> | <b>77,034</b> | <b>135,875</b> | <b>66</b> | <b>1,606</b> | <b>38,675</b> | <b>26,483</b> | <b>121,478</b> | <b>59,629</b> |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 118,651   | 360,870     | 59,629    |       |
| TOTAL TRANS. LOSSES PG A |           |             |           |       |
| IBNR + FREQUENCY ADJUST. | -384,785  | -142,636    | 765       |       |
| TOTAL LOSSES             |           | 218,234     | 60,394    |       |
| EXPECTED LOSSES          | 1,028,909 | 672,375     | 177,297   |       |
| CREDIBILITY              | .04       | .09         | .14       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | .000      | .225        | .062      | .287  |
| INDICATED (POST-TEST)    | .000      | .230        | .063      | .293  |
| PRES. ON RATE LEVEL      | 1.009     | .660        | .174      | 1.843 |
| DERIVED BY FORMULA       | .969      | .621        | .158      | 1.748 |
| UNDERLYING PRES. RATE    | 1.062     | .694        | .183      | 1.939 |
| PROPOSED                 | .969      | .621        | .158      | 1.748 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 1.796 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 1.80   | MINIMUM PREMIUM |       |
| MAN. RATES | 2.37   | 2.22   | 2.01   | + 1.80 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |           |           |           |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|-----------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR     | TEMP      | ALL       |
| 2006         | 140,627          | 606,704            | .431                |                 |         | 1        | 3         | 16        | 20        |
| 2007         | 145,499          | 906,658            | .623                |                 |         | 1        | 2         | 16        | 19        |
| 2008         | 129,618          | 808,198            | .623                |                 |         | 1        | 3         | 17        | 21        |
| 2009         | 134,394          | 639,433            | .475                |                 |         |          | 2         | 17        | 19        |
| 2010         | 137,780          | 400,256            | .290                |                 |         |          |           | 12        | 12        |
| <b>TOTAL</b> | <b>687,918</b>   | <b>3,361,249</b>   | <b>.489</b>         |                 |         | <b>3</b> | <b>10</b> | <b>78</b> | <b>91</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      |
| 2006            |           |         | 109,950        | 112,543        | 130,057        |         |         | 21,901         | 25,318         | 111,598        | 95,337         |
| 2007            |           |         | 271,145        | 189,931        | 53,323         |         |         | 81,065         | 78,537         | 128,984        | 103,673        |
| 2008            |           |         | 218,069        | 116,259        | 60,046         |         |         | 75,620         | 133,198        | 99,695         | 105,311        |
| 2009            |           |         |                | 165,781        | 133,423        |         |         |                | 52,423         | 172,798        | 115,008        |
| 2010            |           |         |                |                | 87,768         |         |         |                |                | 169,007        | 143,481        |
| <b>TOTAL</b>    |           |         | <b>599,164</b> | <b>584,514</b> | <b>464,617</b> |         |         | <b>178,586</b> | <b>289,476</b> | <b>682,082</b> | <b>562,810</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      |
| 2006              |            |               | 145,244          | 148,894        | 196,906        |            |               | 47,635         | 36,888         | 174,983        | 94,765         |
| 2007              | 231        | 5,289         | 369,492          | 239,534        | 75,433         | 42         | 1,247         | 180,562        | 111,345        | 187,410        | 99,111         |
| 2008              | 141        | 8,572         | 315,034          | 140,233        | 74,509         | 138        | 5,673         | 210,054        | 174,975        | 132,424        | 104,047        |
| 2009              | 241        | 5,667         | 174,266          | 185,240        | 144,725        | 227        | 4,414         | 74,260         | 76,605         | 194,767        | 116,618        |
| 2010              | 57         | 3,108         | 93,109           | 42,131         | 74,925         | 167        | 3,924         | 93,058         | 52,805         | 133,246        | 142,907        |
| <b>TOTAL</b>      | <b>670</b> | <b>22,636</b> | <b>1,097,145</b> | <b>756,032</b> | <b>566,498</b> | <b>574</b> | <b>15,258</b> | <b>605,569</b> | <b>452,618</b> | <b>822,830</b> | <b>557,448</b> |
| O.D.              |            |               |                  |                |                |            |               |                |                |                | 1,625          |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |      |
|--------------------------|------------|-------------|-----------|--------|-----------------|------|
| TOTAL TRANS. LOSSES PG B | 1,741,852  | 2,597,978   | 559,073   |        |                 |      |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |      |
| IBNR + FREQUENCY ADJUST. | -1,692,729 | -546,762    | 2,510     |        |                 |      |
| TOTAL LOSSES             | 49,123     | 2,051,216   | 561,583   |        |                 |      |
| EXPECTED LOSSES          | 4,595,291  | 2,620,968   | 543,454   |        |                 |      |
| CREDIBILITY              | .15        | .35         | .53       |        |                 |      |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |      |
| INDICATED (PRE-TEST)     | .007       | .298        | .082      | .387   |                 |      |
| INDICATED (POST-TEST)    | .007       | .304        | .084      | .395   |                 |      |
| PRES. ON RATE LEVEL      | .635       | .362        | .075      | 1.072  |                 |      |
| DERIVED BY FORMULA       | .541       | .342        | .080      | .963   |                 |      |
| UNDERLYING PRES. RATE    | .668       | .381        | .079      | 1.128  |                 |      |
| PROPOSED                 | .541       | .342        | .080      | .963   |                 |      |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | .989 |
| IND. RATES               |            |             |           | .99    | MINIMUM PREMIUM |      |
| MAN. RATES               | 1.31       | 1.25        | 1.17      | + .99  | PRESENT         |      |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |            |            |             |             |  |
|--------------|------------------|--------------------|---------------------|-----------------|----------|------------|------------|-------------|-------------|--|
|              |                  |                    |                     | DEATH           | P . T .  | MAJOR      | MINOR      | TEMP        | ALL         |  |
| 2006         | 1,262,450        | 32,531,611         | 2.576               | 2               | 1        | 55         | 105        | 515         | 678         |  |
| 2007         | 1,298,937        | 31,424,399         | 2.419               | 2               |          | 42         | 110        | 419         | 573         |  |
| 2008         | 1,269,684        | 23,830,022         | 1.876               | 1               | 1        | 38         | 97         | 382         | 519         |  |
| 2009         | 1,089,604        | 20,470,662         | 1.878               |                 |          | 26         | 77         | 310         | 413         |  |
| 2010         | 1,185,223        | 15,830,559         | 1.335               | 1               |          | 9          | 63         | 372         | 445         |  |
| <b>TOTAL</b> | <b>6,105,898</b> | <b>124,087,253</b> | <b>2.032</b>        | <b>6</b>        | <b>2</b> | <b>170</b> | <b>452</b> | <b>1998</b> | <b>2628</b> |  |
| O.D.         |                  | 1,530,902          | .025                | 1               |          | 2          | 5          | 15          | 23          |  |

| REPORTED LOSSES |                  |                |                   |                   |                   |               |                  |                   |                   |                   |                   |
|-----------------|------------------|----------------|-------------------|-------------------|-------------------|---------------|------------------|-------------------|-------------------|-------------------|-------------------|
| MANUAL YEAR     | INDEMNITY        |                |                   |                   |                   | MEDICAL       |                  |                   |                   |                   |                   |
|                 | DEATH            | P . T .        | MAJOR             | MINOR             | TEMP              | DEATH         | P . T .          | MAJOR             | MINOR             | TEMP              | MED. ONLY         |
| 2006            | 709,565          | 668,015        | 9,788,808         | 3,321,461         | 3,161,144         | 4,117         | 1,647,784        | 3,824,634         | 2,443,372         | 3,690,778         | 3,271,933         |
| 2007            | 176,694          |                | 7,029,388         | 3,261,609         | 2,590,883         | 5,433         |                  | 9,342,134         | 2,379,656         | 3,828,862         | 2,809,740         |
| 2008            | 73,881           | 11,233         | 6,050,550         | 3,034,231         | 3,262,987         | 400           | 633              | 3,396,822         | 1,785,263         | 3,729,503         | 2,484,519         |
| 2009            |                  |                | 4,451,920         | 2,317,002         | 2,877,724         |               |                  | 3,212,489         | 2,457,375         | 3,065,441         | 2,088,711         |
| 2010            | 683,609          |                | 1,489,247         | 1,703,677         | 2,887,513         | 374           |                  | 796,014           | 1,840,478         | 3,841,316         | 2,588,331         |
| <b>TOTAL</b>    | <b>1,643,749</b> | <b>679,248</b> | <b>28,809,913</b> | <b>13,637,980</b> | <b>14,780,251</b> | <b>10,324</b> | <b>1,648,417</b> | <b>20,572,093</b> | <b>10,906,144</b> | <b>18,155,900</b> | <b>13,243,234</b> |
| O.D.            | 455,691          |                | 321,875           | 111,937           | 279,478           |               |                  | 124,068           | 58,476            | 113,910           | 65,467            |

| TRANSLATED LOSSES |                  |                  |                   |                   |                   |               |                  |                   |                   |                   |                   |
|-------------------|------------------|------------------|-------------------|-------------------|-------------------|---------------|------------------|-------------------|-------------------|-------------------|-------------------|
| MANUAL YEAR       | INDEMNITY        |                  |                   |                   |                   | MEDICAL       |                  |                   |                   |                   |                   |
|                   | DEATH            | P . T .          | MAJOR             | MINOR             | TEMP              | DEATH         | P . T .          | MAJOR             | MINOR             | TEMP              | MED. ONLY         |
| 2006              | 886,957          | 188,139          | 12,912,557        | 4,394,295         | 4,785,963         | 7,501         | 722,642          | 8,286,610         | 3,559,987         | 5,787,147         | 3,252,301         |
| 2007              | 221,184          | 127,675          | 8,991,506         | 4,170,338         | 3,574,640         | 10,789        | 56,582           | 8,112,917         | 3,398,544         | 5,570,438         | 2,686,111         |
| 2008              | 88,214           | 259,566          | 8,688,864         | 3,784,683         | 3,905,942         | 3,138         | 173,424          | 6,771,095         | 2,643,564         | 4,821,596         | 2,454,705         |
| 2009              | 3,760            | 278,457          | 8,107,466         | 2,991,608         | 3,097,843         | 10,803        | 328,363          | 6,769,240         | 3,032,105         | 3,555,428         | 2,117,953         |
| 2010              | 852,626          | 284,204          | 7,286,771         | 2,857,482         | 2,645,742         | 14,344        | 303,070          | 5,747,315         | 2,580,531         | 3,239,031         | 2,577,978         |
| <b>TOTAL</b>      | <b>2,052,741</b> | <b>1,138,041</b> | <b>45,987,164</b> | <b>18,198,406</b> | <b>18,010,130</b> | <b>46,575</b> | <b>1,584,081</b> | <b>35,687,177</b> | <b>15,214,731</b> | <b>22,973,640</b> | <b>13,089,048</b> |
| O.D.              | 608,959          | 10,597           | 502,640           | 180,659           | 331,947           | 62            | 3,028            | 283,261           | 86,810            | 151,735           | 64,914            |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY  | TOTAL  |                 |       |
|--------------------------|-------------|-------------|------------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 87,904,326  | 75,148,058  | 13,153,962 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |             |             |            |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -25,750,792 | -12,476,432 | 61,529     |        |                 |       |
| TOTAL LOSSES             | 62,153,534  | 62,671,626  | 13,215,491 |        |                 |       |
| EXPECTED LOSSES          | 69,485,120  | 59,410,388  | 13,616,153 |        |                 |       |
| CREDIBILITY              | .63         | 1.00        | 1.00       |        |                 |       |
| <b>PURE PREMIUMS</b>     |             |             |            |        |                 |       |
| INDICATED (PRE-TEST)     | 1.018       | 1.026       | .216       | 2.260  |                 |       |
| INDICATED (POST-TEST)    | 1.038       | 1.047       | .220       | 2.305  |                 |       |
| PRES. ON RATE LEVEL      | 1.082       | .925        | .212       | 2.219  |                 |       |
| DERIVED BY FORMULA       | 1.054       | 1.047       | .220       | 2.321  |                 |       |
| UNDERLYING PRES. RATE    | 1.138       | .973        | .223       | 2.334  |                 |       |
| PROPOSED                 | 1.047       | 1.040       | .218       | 2.305  |                 |       |
| YEAR                     | 4-1-11      | 4-1-12      | 4-1-13     | 4-1-14 | IND. RATE       | 2.368 |
| IND. RATES               |             |             |            | 2.37   | MINIMUM PREMIUM |       |
| MAN. RATES               | 2.58        | 2.51        | 2.42       | + 2.37 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |           |            |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|------------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T .  | MAJOR     | MINOR      | TEMP       | ALL        |
| 2006         | 395,325          | 9,158,541          | 2,316               |                 |          | 16        | 39         | 183        | 238        |
| 2007         | 366,124          | 9,561,703          | 2,611               |                 |          | 15        | 40         | 135        | 190        |
| 2008         | 313,790          | 8,718,401          | 2,778               |                 | 1        | 15        | 54         | 106        | 176        |
| 2009         | 269,225          | 4,494,269          | 1,669               |                 |          | 6         | 42         | 81         | 129        |
| 2010         | 248,529          | 3,162,911          | 1,272               |                 |          | 1         | 30         | 96         | 127        |
| <b>TOTAL</b> | <b>1,592,993</b> | <b>35,095,825</b>  | <b>2,203</b>        |                 | <b>1</b> | <b>53</b> | <b>205</b> | <b>601</b> | <b>860</b> |
| O.D.         |                  | 9,072              |                     |                 |          |           |            | 1          | 1          |

| REPORTED LOSSES |              |         |                  |                  |                  |              |         |                  |                  |                  |                  |
|-----------------|--------------|---------|------------------|------------------|------------------|--------------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY    |         |                  |                  |                  | MEDICAL      |         |                  |                  |                  |                  |
|                 | DEATH        | P . T . | MAJOR            | MINOR            | TEMP             | DEATH        | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            |              |         | 2,975,195        | 1,091,866        | 1,168,158        |              |         | 859,414          | 788,307          | 1,391,844        | 883,757          |
| 2007            |              |         | 3,041,138        | 1,040,266        | 870,188          |              |         | 1,610,798        | 844,893          | 1,247,423        | 906,997          |
| 2008            | 3,000        |         | 2,765,223        | 1,230,842        | 931,540          | 2,964        |         | 964,585          | 874,502          | 1,285,446        | 660,299          |
| 2009            |              |         | 905,252          | 950,158          | 672,054          |              |         | 139,553          | 837,646          | 621,926          | 367,680          |
| 2010            |              |         | 127,427          | 615,194          | 607,594          |              |         | 13,127           | 655,325          | 769,623          | 374,621          |
| <b>TOTAL</b>    | <b>3,000</b> |         | <b>9,814,235</b> | <b>4,928,326</b> | <b>4,249,534</b> | <b>2,964</b> |         | <b>3,587,477</b> | <b>4,000,673</b> | <b>5,316,262</b> | <b>3,193,354</b> |
| O.D.            |              |         |                  |                  | 1,351            |              |         |                  |                  | 339              | 7,382            |

| TRANSLATED LOSSES |              |                |                   |                  |                  |               |                |                  |                  |                  |                  |
|-------------------|--------------|----------------|-------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY    |                |                   |                  |                  | MEDICAL       |                |                  |                  |                  |                  |
|                   | DEATH        | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH         | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |              |                | 3,930,232         | 1,444,539        | 1,768,589        |               |                | 1,869,228        | 1,148,561        | 2,182,407        | 878,454          |
| 2007              | 1,267        | 56,937         | 4,007,002         | 1,338,262        | 1,204,039        | 454           | 23,916         | 3,415,176        | 1,209,000        | 1,817,871        | 867,089          |
| 2008              | 4,922        | 104,605        | 3,856,300         | 1,515,251        | 1,134,946        | 7,143         | 59,888         | 2,316,909        | 1,224,195        | 1,671,747        | 652,375          |
| 2009              | 1,422        | 71,166         | 2,094,658         | 1,097,980        | 752,859          | 3,422         | 51,830         | 1,063,530        | 923,537          | 751,483          | 372,828          |
| 2010              | 1,083        | 65,747         | 1,714,162         | 782,365          | 569,985          | 2,688         | 59,553         | 1,252,018        | 689,667          | 669,588          | 373,123          |
| <b>TOTAL</b>      | <b>8,694</b> | <b>298,455</b> | <b>15,602,354</b> | <b>6,178,397</b> | <b>5,430,418</b> | <b>13,707</b> | <b>195,187</b> | <b>9,916,861</b> | <b>5,194,960</b> | <b>7,093,096</b> | <b>3,143,869</b> |
| O.D.              |              |                | 49                | 32               | 1,829            |               |                | 8                | 10               | 487              | 7,261            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 26,035,315 | 23,899,229  | 3,151,130 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -6,588,205 | -3,736,677  | 13,889    |        |                 |       |
| TOTAL LOSSES             | 19,447,110 | 20,162,552  | 3,165,019 |        |                 |       |
| EXPECTED LOSSES          | 17,172,466 | 17,172,466  | 3,456,794 |        |                 |       |
| CREDIBILITY              | .26        | .60         | .93       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.221      | 1.266       | .199      | 2.686  |                 |       |
| INDICATED (POST-TEST)    | 1.245      | 1.291       | .203      | 2.739  |                 |       |
| PRES. ON RATE LEVEL      | 1.025      | 1.025       | .206      | 2.256  |                 |       |
| DERIVED BY FORMULA       | 1.082      | 1.185       | .203      | 2.470  |                 |       |
| UNDERLYING PRES. RATE    | 1.078      | 1.078       | .217      | 2.373  |                 |       |
| PROPOSED                 | 1.082      | 1.185       | .203      | 2.470  |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 2.538 |
| IND. RATES               |            |             |           | 2.54   | MINIMUM PREMIUM |       |
| MAN. RATES               | 2.42       | 2.36        | 2.46      | + 2.54 | PRESENT         |       |

+PROPOSED



| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |           |           |            |  |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|------------|--|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR     | TEMP      | ALL        |  |
| 2006         | 51,683           | 1,562,097          | 3.022               | 1               |         | 3        | 3         | 27        | 34         |  |
| 2007         | 54,466           | 2,414,406          | 4.432               |                 |         | 3        | 4         | 27        | 34         |  |
| 2008         | 55,682           | 838,408            | 1.505               |                 |         | 1        | 4         | 12        | 17         |  |
| 2009         | 50,289           | 597,451            | 1.188               |                 |         | 1        | 1         | 13        | 15         |  |
| 2010         | 46,579           | 633,868            | 1.360               |                 |         | 1        | 1         | 15        | 17         |  |
| <b>TOTAL</b> | <b>258,699</b>   | <b>6,046,230</b>   | <b>2.337</b>        | <b>1</b>        |         | <b>9</b> | <b>13</b> | <b>94</b> | <b>117</b> |  |
| O.D.         |                  | 246                |                     |                 |         |          |           |           |            |  |

| REPORTED LOSSES |                |         |                  |                |                |                |         |                |                |                |                |
|-----------------|----------------|---------|------------------|----------------|----------------|----------------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY      |         |                  |                |                | MEDICAL        |         |                |                |                |                |
|                 | DEATH          | P . T . | MAJOR            | MINOR          | TEMP           | DEATH          | P . T . | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006            | 162,566        |         | 436,028          | 195,776        | 129,743        | 113,394        |         | 167,741        | 121,514        | 162,904        | 72,431         |
| 2007            |                |         | 867,927          | 266,580        | 169,853        |                |         | 706,229        | 58,032         | 229,689        | 116,096        |
| 2008            |                |         | 156,000          | 147,713        | 50,072         |                |         | 30,000         | 31,998         | 92,398         | 330,227        |
| 2009            |                |         | 185,551          | 103,356        | 52,175         |                |         | 49,926         | 47,209         | 91,161         | 68,073         |
| 2010            |                |         | 163,071          | 10,132         | 181,526        |                |         | 10,732         | 6,653          | 178,583        | 83,171         |
| <b>TOTAL</b>    | <b>162,566</b> |         | <b>1,808,577</b> | <b>723,557</b> | <b>583,369</b> | <b>113,394</b> |         | <b>964,628</b> | <b>265,406</b> | <b>754,735</b> | <b>669,998</b> |
| O.D.            |                |         |                  |                |                |                |         |                |                |                | 246            |

| TRANSLATED LOSSES |                |               |                  |                  |                |                |               |                  |                |                |                |
|-------------------|----------------|---------------|------------------|------------------|----------------|----------------|---------------|------------------|----------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY      |               |                  |                  |                | MEDICAL        |               |                  |                |                |                |
|                   | DEATH          | P . T .       | MAJOR            | MINOR            | TEMP           | DEATH          | P . T .       | MAJOR            | MINOR          | TEMP           | MED. ONLY      |
| 2006              | 203,208        |               | 575,993          | 259,012          | 196,430        | 206,604        |               | 364,837          | 177,046        | 255,436        | 71,996         |
| 2007              | 324            | 12,464        | 875,650          | 340,719          | 235,971        | 31             | 7,499         | 1,060,901        | 95,533         | 333,895        | 110,988        |
| 2008              | 173            | 6,735         | 246,119          | 173,288          | 63,003         | 35             | 2,009         | 79,768           | 47,999         | 118,273        | 326,264        |
| 2009              | 158            | 11,338        | 329,572          | 120,928          | 62,198         | 213            | 7,654         | 154,857          | 64,899         | 105,527        | 69,026         |
| 2010              | 177            | 15,602        | 388,878          | 111,140          | 161,302        | 260            | 5,930         | 124,978          | 62,017         | 141,907        | 82,838         |
| <b>TOTAL</b>      | <b>204,040</b> | <b>46,139</b> | <b>2,416,212</b> | <b>1,005,087</b> | <b>718,904</b> | <b>207,143</b> | <b>23,092</b> | <b>1,785,341</b> | <b>447,494</b> | <b>955,038</b> | <b>661,112</b> |
| O.D.              |                |               |                  |                  |                |                |               |                  |                |                | 245            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 4,681,967  | 3,126,523   | 661,357   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -1,851,041 | -589,247    | 2,337     |        |                 |       |
| TOTAL LOSSES             | 2,830,926  | 2,537,276   | 663,694   |        |                 |       |
| EXPECTED LOSSES          | 4,998,064  | 2,804,297   | 530,332   |        |                 |       |
| CREDIBILITY              | .08        | .18         | .28       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.094      | .981        | .257      | 2.332  |                 |       |
| INDICATED (POST-TEST)    | 1.116      | 1.001       | .262      | 2.379  |                 |       |
| PRES. ON RATE LEVEL      | 1.837      | 1.030       | .195      | 3.062  |                 |       |
| DERIVED BY FORMULA       | 1.779      | 1.025       | .214      | 3.018  |                 |       |
| UNDERLYING PRES. RATE    | 1.932      | 1.084       | .205      | 3.221  |                 |       |
| PROPOSED                 | 1.779      | 1.025       | .214      | 3.018  |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 3.101 |
| IND. RATES               |            |             |           | 3.10   | MINIMUM PREMIUM |       |
| MAN. RATES               | 3.33       | 3.35        | 3.34      | + 3.10 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |           |           |           |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|-----------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR     | TEMP      | ALL       |
| 2006         | 19,652           | 1,116,593          | 5.681               |                 |         | 4        | 4         | 13        | 21        |
| 2007         | 18,840           | 1,537,981          | 8.163               |                 |         | 3        | 3         | 15        | 21        |
| 2008         | 16,424           | 346,963            | 2.112               |                 |         |          | 1         | 11        | 12        |
| 2009         | 14,415           | 778,370            | 5.399               |                 |         | 1        | 2         | 10        | 13        |
| 2010         | 11,369           | 127,064            | 1.117               |                 |         |          |           | 7         | 7         |
| <b>TOTAL</b> | <b>80,700</b>    | <b>3,906,971</b>   | <b>4.841</b>        |                 |         | <b>8</b> | <b>10</b> | <b>56</b> | <b>74</b> |
| O.D.         |                  | 87,114             | .107                |                 |         |          | 1         |           | 1         |

| REPORTED LOSSES |           |         |                  |                |                |         |         |                |                |                |                |
|-----------------|-----------|---------|------------------|----------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                |                | MEDICAL |         |                |                |                |                |
|                 | DEATH     | P . T . | MAJOR            | MINOR          | TEMP           | DEATH   | P . T . | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006            |           |         | 633,643          | 92,784         | 56,855         |         |         | 139,006        | 69,652         | 84,222         | 40,431         |
| 2007            |           |         | 706,517          | 179,862        | 165,499        |         |         | 187,818        | 77,888         | 172,328        | 48,069         |
| 2008            |           |         |                  | 37,154         | 114,652        |         |         |                | 24,517         | 138,215        | 32,425         |
| 2009            |           |         | 233,368          | 47,547         | 335,041        |         |         | 23,035         | 31,039         | 75,520         | 32,820         |
| 2010            |           |         |                  |                | 26,511         |         |         |                |                | 64,312         | 36,241         |
| <b>TOTAL</b>    |           |         | <b>1,573,528</b> | <b>357,347</b> | <b>698,558</b> |         |         | <b>349,859</b> | <b>203,096</b> | <b>534,597</b> | <b>189,986</b> |
| O.D.            |           |         |                  | 69,284         |                |         |         |                | 15,287         |                | 2,543          |

| TRANSLATED LOSSES |            |               |                  |                |                |            |              |                |                |                |                |
|-------------------|------------|---------------|------------------|----------------|----------------|------------|--------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY  |               |                  |                |                | MEDICAL    |              |                |                |                |                |
|                   | DEATH      | P . T .       | MAJOR            | MINOR          | TEMP           | DEATH      | P . T .      | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006              |            |               | 837,043          | 122,752        | 86,080         |            |              | 302,338        | 101,483        | 132,061        | 40,188         |
| 2007              | 219        | 13,255        | 932,599          | 233,244        | 229,506        | 42         | 2,820        | 402,855        | 113,961        | 250,255        | 45,954         |
| 2008              | 46         | 564           | 23,798           | 49,761         | 133,288        | 24         | 389          | 18,074         | 40,441         | 175,194        | 32,036         |
| 2009              | 129        | 14,860        | 431,297          | 115,682        | 350,605        | 135        | 4,357        | 85,124         | 43,903         | 86,331         | 33,279         |
| 2010              | 16         | 936           | 28,123           | 12,728         | 22,630         | 65         | 1,496        | 35,418         | 20,092         | 50,702         | 36,096         |
| <b>TOTAL</b>      | <b>410</b> | <b>29,615</b> | <b>2,252,860</b> | <b>534,167</b> | <b>822,109</b> | <b>266</b> | <b>9,062</b> | <b>843,809</b> | <b>319,880</b> | <b>694,543</b> | <b>187,553</b> |
| O.D.              |            |               |                  | 91,663         |                |            |              |                | 22,273         |                | 2,528          |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|-----------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 3,136,022 | 2,484,635   | 190,081   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |           |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -617,207  | -262,388    | 628       |        |                 |       |
| TOTAL LOSSES             | 2,518,815 | 2,222,247   | 190,709   |        |                 |       |
| EXPECTED LOSSES          | 1,603,509 | 1,200,009   | 162,207   |        |                 |       |
| CREDIBILITY              | .04       | .08         | .13       |        |                 |       |
| <b>PURE PREMIUMS</b>     |           |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 3.121     | 2.754       | .236      | 6.111  |                 |       |
| INDICATED (POST-TEST)    | 3.183     | 2.809       | .241      | 6.233  |                 |       |
| PRES. ON RATE LEVEL      | 1.889     | 1.414       | .190      | 3.493  |                 |       |
| DERIVED BY FORMULA       | 1.941     | 1.526       | .197      | 3.664  |                 |       |
| UNDERLYING PRES. RATE    | 1.987     | 1.487       | .201      | 3.675  |                 |       |
| PROPOSED                 | 1.941     | 1.526       | .197      | 3.664  |                 |       |
| <b>IND. RATES</b>        |           |             |           |        |                 |       |
| YEAR                     | 4-1-11    | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 3.765 |
| IND. RATES               |           |             |           | 3.77   | MINIMUM PREMIUM |       |
| MAN. RATES               | 3.71      | 3.75        | 3.81      | + 3.77 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |           |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR     | TEMP       | ALL        |
| 2006         | 307,481          | 3,159,213          | 1.027               |                 |         | 7         | 6         | 33         | 46         |
| 2007         | 347,010          | 2,828,017          | .814                |                 |         | 4         | 19        | 49         | 72         |
| 2008         | 348,156          | 2,787,827          | .800                |                 |         | 6         | 19        | 32         | 57         |
| 2009         | 302,706          | 1,587,051          | .524                |                 |         | 2         | 11        | 15         | 28         |
| 2010         | 319,216          | 1,168,663          | .366                |                 |         |           | 3         | 31         | 34         |
| <b>TOTAL</b> | <b>1,624,569</b> | <b>11,530,771</b>  | <b>.710</b>         |                 |         | <b>19</b> | <b>58</b> | <b>160</b> | <b>237</b> |
| O.D.         |                  | 106,264            | .006                |                 |         |           | 1         | 7          | 8          |

| REPORTED LOSSES |           |         |                  |                  |                  |         |         |                |                |                  |                  |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|----------------|----------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                  |                  | MEDICAL |         |                |                |                  |                  |
|                 | DEATH     | P . T . | MAJOR            | MINOR            | TEMP             | DEATH   | P . T . | MAJOR          | MINOR          | TEMP             | MED. ONLY        |
| 2006            |           |         | 1,237,068        | 337,664          | 337,043          |         |         | 544,665        | 74,421         | 350,251          | 278,101          |
| 2007            |           |         | 716,550          | 368,053          | 382,850          |         |         | 139,088        | 266,830        | 524,415          | 430,231          |
| 2008            |           |         | 899,998          | 595,563          | 187,151          |         |         | 146,313        | 296,410        | 263,455          | 398,937          |
| 2009            |           |         | 296,664          | 294,808          | 144,503          |         |         | 88,515         | 264,161        | 108,979          | 389,421          |
| 2010            |           |         |                  | 92,885           | 339,297          |         |         |                | 58,395         | 416,706          | 261,380          |
| <b>TOTAL</b>    |           |         | <b>3,150,280</b> | <b>1,688,973</b> | <b>1,390,844</b> |         |         | <b>918,581</b> | <b>960,217</b> | <b>1,663,806</b> | <b>1,758,070</b> |
| O.D.            |           |         |                  | 2,205            | 30,029           |         |         |                | 7,564          | 40,277           | 26,189           |

| TRANSLATED LOSSES |              |               |                  |                  |                  |              |               |                  |                  |                  |                  |
|-------------------|--------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY    |               |                  |                  |                  | MEDICAL      |               |                  |                  |                  |                  |
|                   | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |              |               | 1,634,167        | 446,730          | 510,285          |              |               | 1,184,646        | 108,432          | 549,194          | 276,432          |
| 2007              | 448          | 13,745        | 972,007          | 472,517          | 525,751          | 149          | 2,221         | 333,039          | 377,826          | 760,084          | 411,301          |
| 2008              | 708          | 36,287        | 1,329,550        | 704,475          | 240,076          | 292          | 11,501        | 424,718          | 391,128          | 346,738          | 394,150          |
| 2009              | 432          | 22,106        | 649,813          | 330,951          | 168,266          | 1,092        | 19,189        | 408,236          | 283,227          | 141,879          | 394,873          |
| 2010              | 332          | 17,710        | 500,085          | 235,067          | 296,738          | 579          | 13,238        | 301,229          | 170,041          | 334,073          | 260,334          |
| <b>TOTAL</b>      | <b>1,920</b> | <b>89,848</b> | <b>5,085,622</b> | <b>2,189,740</b> | <b>1,741,116</b> | <b>2,112</b> | <b>46,149</b> | <b>2,651,868</b> | <b>1,330,654</b> | <b>2,131,968</b> | <b>1,737,090</b> |
| O.D.              | 2            | 14            | 1,720            | 3,737            | 39,534           | 4            | 11            | 2,393            | 11,868           | 56,130           | 25,364           |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |      |
|--------------------------|------------|-------------|-----------|--------|-----------------|------|
| TOTAL TRANS. LOSSES PG B | 7,881,663  | 7,504,747   | 1,762,454 |        |                 |      |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |      |
| IBNR + FREQUENCY ADJUST. | -2,920,470 | -1,155,430  | 7,145     |        |                 |      |
| TOTAL LOSSES             | 4,961,193  | 6,349,317   | 1,769,599 |        |                 |      |
| EXPECTED LOSSES          | 7,944,142  | 5,539,780   | 1,559,587 |        |                 |      |
| CREDIBILITY              | .26        | .61         | .94       |        |                 |      |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |      |
| INDICATED (PRE-TEST)     | .305       | .391        | .109      | .805   |                 |      |
| INDICATED (POST-TEST)    | .311       | .399        | .111      | .821   |                 |      |
| PRES. ON RATE LEVEL      | .465       | .324        | .091      | .880   |                 |      |
| DERIVED BY FORMULA       | .425       | .370        | .110      | .905   |                 |      |
| UNDERLYING PRES. RATE    | .489       | .341        | .096      | .926   |                 |      |
| PROPOSED                 | .413       | .360        | .107      | .880   |                 |      |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | .904 |
| IND. RATES               |            |             |           | .90    | MINIMUM PREMIUM |      |
| MAN. RATES               | 1.06       | 1.00        | .96       | + .90  | PRESENT         |      |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |           |           |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|-----------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR     | TEMP      | ALL        |
| 2006         | 140,588          | 1,247,825          | .887                |                 |         | 3         | 4         | 17        | 24         |
| 2007         | 152,623          | 1,352,740          | .886                |                 |         | 2         | 6         | 24        | 32         |
| 2008         | 151,039          | 1,120,078          | .741                |                 |         | 2         | 7         | 21        | 30         |
| 2009         | 141,012          | 940,692            | .667                |                 |         | 2         | 4         | 14        | 20         |
| 2010         | 143,503          | 967,017            | .673                |                 |         | 1         | 1         | 23        | 25         |
| <b>TOTAL</b> | <b>728,765</b>   | <b>5,628,352</b>   | <b>.772</b>         |                 |         | <b>10</b> | <b>22</b> | <b>99</b> | <b>131</b> |
| O.D.         |                  | 3,063              |                     |                 |         |           |           |           |            |

| REPORTED LOSSES |           |         |                  |                |                |         |         |                |                |                |                |
|-----------------|-----------|---------|------------------|----------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                |                | MEDICAL |         |                |                |                |                |
|                 | DEATH     | P . T . | MAJOR            | MINOR          | TEMP           | DEATH   | P . T . | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006            |           |         | 533,157          | 20,886         | 78,266         |         |         | 372,697        | 34,283         | 108,574        | 99,962         |
| 2007            |           |         | 346,159          | 185,721        | 190,200        |         |         | 46,454         | 108,929        | 241,777        | 233,500        |
| 2008            |           |         | 244,467          | 240,050        | 62,515         |         |         | 48,871         | 242,505        | 114,525        | 167,145        |
| 2009            |           |         | 292,132          | 191,691        | 53,684         |         |         | 103,981        | 104,547        | 82,756         | 111,901        |
| 2010            |           |         | 123,818          | 17,118         | 228,859        |         |         | 57,290         | 35,600         | 331,702        | 172,630        |
| <b>TOTAL</b>    |           |         | <b>1,539,733</b> | <b>655,466</b> | <b>613,524</b> |         |         | <b>629,293</b> | <b>525,864</b> | <b>879,334</b> | <b>785,138</b> |
| O.D.            |           |         |                  |                |                |         |         |                |                |                | 3,063          |

| TRANSLATED LOSSES |            |               |                  |                |                |              |               |                  |                |                  |                |
|-------------------|------------|---------------|------------------|----------------|----------------|--------------|---------------|------------------|----------------|------------------|----------------|
| MANUAL YEAR       | INDEMNITY  |               |                  |                |                | MEDICAL      |               |                  |                |                  |                |
|                   | DEATH      | P . T .       | MAJOR            | MINOR          | TEMP           | DEATH        | P . T .       | MAJOR            | MINOR          | TEMP             | MED. ONLY      |
| 2006              |            |               | 704,300          | 27,632         | 118,493        |              |               | 810,615          | 49,951         | 170,242          | 99,362         |
| 2007              | 225        | 6,657         | 470,541          | 238,231        | 261,168        | 60           | 756           | 115,245          | 154,808        | 350,075          | 223,226        |
| 2008              | 282        | 10,573        | 386,642          | 280,072        | 80,503         | 220          | 5,688         | 193,466          | 307,802        | 155,196          | 165,139        |
| 2009              | 279        | 18,307        | 533,376          | 214,177        | 70,115         | 471          | 14,606        | 307,302          | 125,432        | 101,838          | 113,468        |
| 2010              | 205        | 15,648        | 406,061          | 135,415        | 200,884        | 775          | 17,191        | 324,988          | 136,889        | 267,479          | 171,939        |
| <b>TOTAL</b>      | <b>991</b> | <b>51,185</b> | <b>2,500,920</b> | <b>895,527</b> | <b>731,163</b> | <b>1,526</b> | <b>38,241</b> | <b>1,751,616</b> | <b>774,882</b> | <b>1,044,830</b> | <b>773,134</b> |
| O.D.              |            |               |                  |                |                |              |               |                  |                |                  | 3,034          |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 4,344,479  | 3,446,402   | 776,168   |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |       |
| IBNR + FREQUENCY ADJUST. | -1,385,974 | -515,735    | 3,586     |       |
| TOTAL LOSSES             | 2,958,505  | 2,930,667   | 779,754   |       |
| EXPECTED LOSSES          | 3,775,003  | 2,477,801   | 779,779   |       |
| CREDIBILITY              | .15        | .36         | .55       |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | .406       | .402        | .107      | .915  |
| INDICATED (POST-TEST)    | .414       | .410        | .109      | .933  |
| PRES. ON RATE LEVEL      | .492       | .323        | .102      | .917  |
| DERIVED BY FORMULA       | .480       | .354        | .106      | .940  |
| UNDERLYING PRES. RATE    | .518       | .340        | .107      | .965  |
| PROPOSED                 | .477       | .351        | .105      | .933  |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | TOTAL |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | .96    | MINIMUM PREMIUM |       |
| MAN. RATES | 1.14   | 1.04   | 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        |
| 2006         | 146,358          | 1,244,578          | .850                |                 |         | 2        | 6         | 57         | 65         |
| 2007         | 154,769          | 1,782,918          | 1.151               |                 |         | 4        | 8         | 33         | 45         |
| 2008         | 154,570          | 1,683,171          | 1.088               |                 |         | 1        | 10        | 42         | 53         |
| 2009         | 151,206          | 1,632,562          | 1.079               |                 |         | 1        | 18        | 29         | 48         |
| 2010         | 150,200          | 1,908,908          | 1.270               |                 |         |          | 5         | 34         | 39         |
| <b>TOTAL</b> | <b>757,103</b>   | <b>8,252,137</b>   | <b>1.090</b>        |                 |         | <b>8</b> | <b>47</b> | <b>195</b> | <b>250</b> |
| O.D.         |                  | 146,499            | .019                |                 |         |          | 1         | 1          | 2          |

| REPORTED LOSSES |           |         |                  |                |                  |         |         |                |                |                  |                  |
|-----------------|-----------|---------|------------------|----------------|------------------|---------|---------|----------------|----------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                |                  | MEDICAL |         |                |                |                  |                  |
|                 | DEATH     | P . T . | MAJOR            | MINOR          | TEMP             | DEATH   | P . T . | MAJOR          | MINOR          | TEMP             | MED. ONLY        |
| 2006            |           |         | 236,172          | 113,668        | 193,113          |         |         | 36,227         | 98,258         | 315,903          | 251,237          |
| 2007            |           |         | 513,441          | 167,506        | 117,753          |         |         | 363,317        | 74,500         | 197,742          | 348,659          |
| 2008            |           |         | 188,548          | 146,073        | 251,861          |         |         | 95,000         | 136,076        | 635,728          | 229,885          |
| 2009            |           |         | 133,500          | 351,338        | 149,702          |         |         | 50,301         | 454,733        | 268,562          | 224,426          |
| 2010            |           |         |                  | 108,995        | 416,741          |         |         |                | 51,406         | 1,151,147        | 180,619          |
| <b>TOTAL</b>    |           |         | <b>1,071,661</b> | <b>887,580</b> | <b>1,129,170</b> |         |         | <b>544,845</b> | <b>814,973</b> | <b>2,569,082</b> | <b>1,234,826</b> |
| O.D.            |           |         |                  | 97,703         | 1,588            |         |         |                | 39,242         | 1,797            | 6,169            |

| TRANSLATED LOSSES |              |               |                  |                  |                  |              |               |                  |                  |                  |                  |
|-------------------|--------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY    |               |                  |                  |                  | MEDICAL      |               |                  |                  |                  |                  |
|                   | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |              |               | 311,983          | 150,383          | 292,375          |              |               | 78,794           | 143,162          | 495,335          | 249,730          |
| 2007              | 205          | 9,697         | 681,283          | 215,176          | 163,732          | 38           | 5,408         | 766,875          | 113,834          | 287,582          | 333,318          |
| 2008              | 175          | 8,219         | 307,921          | 186,441          | 296,416          | 150          | 7,020         | 288,425          | 220,515          | 808,378          | 227,126          |
| 2009              | 500          | 16,503        | 494,131          | 378,128          | 172,980          | 1,841        | 24,753        | 513,303          | 488,410          | 330,918          | 227,568          |
| 2010              | 404          | 21,436        | 606,563          | 284,769          | 364,065          | 1,254        | 29,913        | 697,022          | 394,757          | 912,436          | 179,897          |
| <b>TOTAL</b>      | <b>1,284</b> | <b>55,855</b> | <b>2,401,881</b> | <b>1,214,897</b> | <b>1,289,568</b> | <b>3,283</b> | <b>67,094</b> | <b>2,344,419</b> | <b>1,360,678</b> | <b>2,834,649</b> | <b>1,217,639</b> |
| O.D.              |              | 5             | 171              | 129,375          | 1,832            |              |               | 125              | 57,314           | 2,265            | 6,106            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 4,874,117  | 6,890,578   | 1,223,745 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -2,469,311 | -1,163,520  | 6,341     |        |                 |       |
| TOTAL LOSSES             | 2,404,806  | 5,727,058   | 1,230,086 |        |                 |       |
| EXPECTED LOSSES          | 6,745,788  | 5,610,133   | 1,370,357 |        |                 |       |
| CREDIBILITY              | .16        | .37         | .56       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | .318       | .756        | .162      | 1.236  |                 |       |
| INDICATED (POST-TEST)    | .324       | .771        | .165      | 1.260  |                 |       |
| PRES. ON RATE LEVEL      | .847       | .704        | .172      | 1.723  |                 |       |
| DERIVED BY FORMULA       | .763       | .729        | .168      | 1.660  |                 |       |
| UNDERLYING PRES. RATE    | .891       | .741        | .181      | 1.813  |                 |       |
| PROPOSED                 | .763       | .729        | .168      | 1.660  |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 1.705 |
| IND. RATES               |            |             |           | 1.71   | MINIMUM PREMIUM |       |
| MAN. RATES               | 2.39       | 2.07        | 1.88      | + 1.71 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |           |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR     | TEMP       | ALL        |
| 2006         | 146,962          | 4,661,670          | 3.172               |                 |         | 15        | 10        | 31         | 56         |
| 2007         | 159,028          | 4,497,852          | 2.828               |                 |         | 10        | 11        | 39         | 60         |
| 2008         | 154,250          | 3,077,338          | 1.995               |                 |         | 6         | 19        | 22         | 47         |
| 2009         | 129,961          | 1,174,767          | .903                |                 |         |           | 11        | 17         | 28         |
| 2010         | 138,769          | 969,002            | .698                |                 |         | 1         | 10        | 22         | 33         |
| <b>TOTAL</b> | <b>728,970</b>   | <b>14,380,629</b>  | <b>1.973</b>        |                 |         | <b>32</b> | <b>61</b> | <b>131</b> | <b>224</b> |
| O.D.         |                  | 35,418             | .004                |                 |         |           |           | 2          | 2          |

| REPORTED LOSSES |           |         |                  |                  |                  |         |         |                  |                  |                  |                  |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                  |                  | MEDICAL |         |                  |                  |                  |                  |
|                 | DEATH     | P . T . | MAJOR            | MINOR            | TEMP             | DEATH   | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            |           |         | 2,455,436        | 236,135          | 95,277           |         |         | 1,166,314        | 124,809          | 250,114          | 333,585          |
| 2007            |           |         | 1,790,488        | 343,083          | 472,108          |         |         | 792,118          | 270,204          | 469,596          | 360,255          |
| 2008            |           |         | 803,251          | 408,277          | 292,016          |         |         | 358,610          | 501,706          | 323,182          | 390,296          |
| 2009            |           |         |                  | 243,516          | 196,939          |         |         |                  | 204,062          | 197,528          | 332,722          |
| 2010            |           |         | 131,917          | 76,082           | 143,205          |         |         | 2,374            | 82,955           | 281,468          | 251,001          |
| <b>TOTAL</b>    |           |         | <b>5,181,092</b> | <b>1,307,093</b> | <b>1,199,545</b> |         |         | <b>2,319,416</b> | <b>1,183,736</b> | <b>1,521,888</b> | <b>1,667,859</b> |
| O.D.            |           |         |                  |                  | 13,756           |         |         |                  |                  | 4,608            | 17,054           |

| TRANSLATED LOSSES |              |               |                  |                  |                  |              |               |                  |                  |                  |                  |
|-------------------|--------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY    |               |                  |                  |                  | MEDICAL      |               |                  |                  |                  |                  |
|                   | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |              |               | 3,243,630        | 312,407          | 144,250          |              |               | 2,536,735        | 181,846          | 392,178          | 331,583          |
| 2007              | 420          | 32,963        | 2,323,286        | 452,065          | 651,798          | 147          | 11,447        | 1,628,162        | 394,115          | 684,236          | 344,404          |
| 2008              | 498          | 31,519        | 1,161,868        | 499,112          | 355,801          | 539          | 25,150        | 940,710          | 659,748          | 434,084          | 385,612          |
| 2009              | 354          | 8,349         | 256,273          | 272,266          | 213,552          | 824          | 10,174        | 199,562          | 228,069          | 232,995          | 337,380          |
| 2010              | 206          | 16,610        | 413,144          | 140,919          | 132,551          | 517          | 11,902        | 261,063          | 144,913          | 229,884          | 249,997          |
| <b>TOTAL</b>      | <b>1,478</b> | <b>89,441</b> | <b>7,398,201</b> | <b>1,676,769</b> | <b>1,497,952</b> | <b>2,027</b> | <b>58,673</b> | <b>5,566,232</b> | <b>1,608,691</b> | <b>1,973,377</b> | <b>1,648,976</b> |
| O.D.              |              |               | 499              | 334              | 18,632           |              |               | 116              | 130              | 6,627            | 16,668           |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 13,116,667 | 6,782,512   | 1,665,644 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |       |
| IBNR + FREQUENCY ADJUST. | -1,677,058 | -656,760    | 4,834     |       |
| TOTAL LOSSES             | 11,439,609 | 6,125,752   | 1,670,478 |       |
| EXPECTED LOSSES          | 4,519,614  | 3,119,991   | 1,078,875 |       |
| CREDIBILITY              | .15        | .36         | .55       |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | 1.569      | .840        | .229      | 2.638 |
| INDICATED (POST-TEST)    | 1.600      | .857        | .234      | 2.691 |
| PRES. ON RATE LEVEL      | .589       | .407        | .141      | 1.137 |
| DERIVED BY FORMULA       | .741       | .569        | .192      | 1.502 |
| UNDERLYING PRES. RATE    | .620       | .428        | .148      | 1.196 |
| PROPOSED                 | .741       | .569        | .192      | 1.502 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 1.488 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 1.49   | MINIMUM PREMIUM |       |
| MAN. RATES | .85    | 1.02   | 1.24   | + 1.49 | PRESENT         |       |

+PROPOSED \*LIMITED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |            |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|------------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR      | TEMP       | ALL        |
| 2006         | 204,405          | 4,735,065          | 2.316               |                 |         | 5         | 34         | 101        | 140        |
| 2007         | 224,857          | 4,162,785          | 1.851               |                 |         | 5         | 73         | 66         | 144        |
| 2008         | 220,584          | 2,923,468          | 1.325               |                 |         | 4         | 43         | 62         | 109        |
| 2009         | 236,231          | 4,818,897          | 2.039               |                 |         | 7         | 37         | 49         | 93         |
| 2010         | 266,216          | 2,450,901          | .920                |                 |         | 2         |            | 81         | 83         |
| <b>TOTAL</b> | <b>1,152,293</b> | <b>19,091,116</b>  | <b>1.657</b>        |                 |         | <b>23</b> | <b>187</b> | <b>359</b> | <b>569</b> |
| O.D.         |                  | 10                 |                     |                 |         |           |            |            |            |

| REPORTED LOSSES |           |         |                  |                  |                  |         |         |                  |                  |                  |                  |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                  |                  | MEDICAL |         |                  |                  |                  |                  |
|                 | DEATH     | P . T . | MAJOR            | MINOR            | TEMP             | DEATH   | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            |           |         | 824,392          | 656,513          | 877,059          |         |         | 561,842          | 737,851          | 790,910          | 286,498          |
| 2007            |           |         | 812,168          | 888,865          | 402,618          |         |         | 298,998          | 1,114,410        | 414,733          | 230,993          |
| 2008            |           |         | 628,082          | 616,835          | 282,571          |         |         | 117,300          | 754,031          | 342,769          | 181,880          |
| 2009            |           |         | 1,427,454        | 612,754          | 368,201          |         |         | 933,595          | 937,061          | 315,093          | 224,739          |
| 2010            |           |         | 256,181          |                  | 755,179          |         |         | 92,867           |                  | 1,098,964        | 247,710          |
| <b>TOTAL</b>    |           |         | <b>3,948,277</b> | <b>2,774,967</b> | <b>2,685,628</b> |         |         | <b>2,004,602</b> | <b>3,543,353</b> | <b>2,962,469</b> | <b>1,171,820</b> |
| O.D.            |           |         |                  |                  |                  |         |         |                  |                  |                  | 10               |

| TRANSLATED LOSSES |              |                |                  |                  |                  |              |                |                  |                  |                  |                  |
|-------------------|--------------|----------------|------------------|------------------|------------------|--------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY    |                |                  |                  |                  | MEDICAL      |                |                  |                  |                  |                  |
|                   | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |              |                | 1,058,406        | 868,568          | 1,327,867        |              |                | 1,125,437        | 1,075,049        | 1,240,148        | 284,779          |
| 2007              | 1,079        | 16,371         | 1,147,208        | 1,121,075        | 558,014          | 607          | 5,125          | 762,041          | 1,521,925        | 619,055          | 220,829          |
| 2008              | 722          | 27,432         | 1,006,445        | 728,213          | 347,708          | 690          | 15,913         | 528,662          | 953,836          | 465,145          | 179,697          |
| 2009              | 946          | 74,764         | 2,169,397        | 735,802          | 432,403          | 4,036        | 101,442        | 2,176,715        | 1,034,396        | 434,437          | 227,885          |
| 2010              | 583          | 40,194         | 1,085,538        | 387,877          | 653,374          | 1,609        | 37,380         | 764,852          | 357,887          | 870,590          | 246,719          |
| <b>TOTAL</b>      | <b>3,330</b> | <b>158,761</b> | <b>6,466,994</b> | <b>3,841,535</b> | <b>3,319,366</b> | <b>6,942</b> | <b>159,860</b> | <b>5,357,707</b> | <b>4,943,093</b> | <b>3,629,375</b> | <b>1,159,909</b> |
| O.D.              |              |                |                  |                  |                  |              |                |                  |                  |                  | 10               |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 12,153,594 | 15,733,369  | 1,159,919 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -4,974,302 | -2,586,261  | 5,147     |        |                 |       |
| TOTAL LOSSES             | 7,179,292  | 13,147,108  | 1,165,066 |        |                 |       |
| EXPECTED LOSSES          | 13,885,131 | 12,767,406  | 1,025,541 |        |                 |       |
| CREDIBILITY              | .21        | .49         | .75       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | .623       | 1.141       | .101      | 1.865  |                 |       |
| INDICATED (POST-TEST)    | .635       | 1.164       | .103      | 1.902  |                 |       |
| PRES. ON RATE LEVEL      | 1.145      | 1.053       | .085      | 2.283  |                 |       |
| DERIVED BY FORMULA       | 1.038      | 1.107       | .099      | 2.244  |                 |       |
| UNDERLYING PRES. RATE    | 1.205      | 1.108       | .089      | 2.402  |                 |       |
| PROPOSED                 | 1.038      | 1.107       | .099      | 2.244  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 2.306 |
| IND. RATES               |            |             |           | 2.31   | MINIMUM PREMIUM |       |
| MAN. RATES               | 2.78       | 2.58        | 2.49      | + 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       |  |
| 2006         | 61,812           | 1,394,017          | 2.255               |                 |         | 3        | 3        | 16        | 22        |  |
| 2007         | 66,135           | 441,301            | .667                |                 |         | 1        | 1        | 8         | 10        |  |
| 2008         | 59,449           | 669,762            | 1.126               |                 |         | 1        | 1        | 13        | 15        |  |
| 2009         | 58,970           | 841,623            | 1.427               |                 |         |          | 4        | 6         | 10        |  |
| 2010         | 66,068           | 622,793            | .942                |                 |         | 1        |          | 14        | 15        |  |
| <b>TOTAL</b> | <b>312,434</b>   | <b>3,969,496</b>   | <b>1.271</b>        |                 |         | <b>6</b> | <b>9</b> | <b>57</b> | <b>72</b> |  |
| O.D.         |                  | 1,364              |                     |                 |         |          |          |           |           |  |

| REPORTED LOSSES |           |         |                  |                |                |         |         |                |                |                |                |
|-----------------|-----------|---------|------------------|----------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                |                | MEDICAL |         |                |                |                |                |
|                 | DEATH     | P . T . | MAJOR            | MINOR          | TEMP           | DEATH   | P . T . | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006            |           |         | 613,698          | 77,755         | 114,731        |         |         | 221,856        | 59,183         | 157,918        | 148,876        |
| 2007            |           |         | 180,906          | 23,502         | 30,620         |         |         | 46,444         | 1,112          | 76,884         | 81,833         |
| 2008            |           |         | 163,168          | 20,221         | 153,961        |         |         | 72,000         | 33,017         | 157,163        | 70,232         |
| 2009            |           |         |                  | 253,513        | 123,583        |         |         |                | 162,624        | 198,797        | 103,106        |
| 2010            |           |         | 209,190          |                | 109,455        |         |         | 24,211         |                | 230,578        | 49,359         |
| <b>TOTAL</b>    |           |         | <b>1,166,962</b> | <b>374,991</b> | <b>532,350</b> |         |         | <b>364,511</b> | <b>255,936</b> | <b>821,340</b> | <b>453,406</b> |
| O.D.            |           |         |                  |                |                |         |         |                |                |                | 1,364          |

| TRANSLATED LOSSES |            |               |                  |                |                |              |               |                  |                |                |                |
|-------------------|------------|---------------|------------------|----------------|----------------|--------------|---------------|------------------|----------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY  |               |                  |                |                | MEDICAL      |               |                  |                |                |                |
|                   | DEATH      | P . T .       | MAJOR            | MINOR          | TEMP           | DEATH        | P . T .       | MAJOR            | MINOR          | TEMP           | MED. ONLY      |
| 2006              |            |               | 810,696          | 102,870        | 173,702        |              |               | 482,538          | 86,230         | 247,614        | 147,983        |
| 2007              | 29         | 3,356         | 236,140          | 31,407         | 42,624         |              | 685           | 98,327           | 4,657          | 110,840        | 78,232         |
| 2008              | 30         | 6,027         | 226,738          | 37,609         | 180,157        | 48           | 4,242         | 171,790          | 56,848         | 200,632        | 69,389         |
| 2009              | 358        | 7,857         | 241,704          | 269,931        | 138,805        | 672          | 8,706         | 166,841          | 187,866        | 231,429        | 104,549        |
| 2010              | 123        | 14,829        | 348,327          | 73,231         | 100,563        | 377          | 8,465         | 168,610          | 75,830         | 182,867        | 49,162         |
| <b>TOTAL</b>      | <b>540</b> | <b>32,069</b> | <b>1,863,605</b> | <b>515,048</b> | <b>635,851</b> | <b>1,097</b> | <b>22,098</b> | <b>1,088,106</b> | <b>411,431</b> | <b>973,382</b> | <b>449,315</b> |
| O.D.              |            |               |                  |                |                |              |               |                  |                |                | 1,358          |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 3,007,515 | 2,535,712   | 450,673   |       |
| TOTAL TRANS. LOSSES PG A |           |             |           |       |
| IBNR + FREQUENCY ADJUST. | -705,209  | -283,913    | 2,101     |       |
| TOTAL LOSSES             | 2,302,306 | 2,251,799   | 452,774   |       |
| EXPECTED LOSSES          | 1,924,594 | 1,368,462   | 443,657   |       |
| CREDIBILITY              | .09       | .20         | .31       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | .737      | .721        | .145      | 1.603 |
| INDICATED (POST-TEST)    | .752      | .735        | .148      | 1.635 |
| PRES. ON RATE LEVEL      | .586      | .416        | .135      | 1.137 |
| DERIVED BY FORMULA       | .601      | .480        | .139      | 1.220 |
| UNDERLYING PRES. RATE    | .616      | .438        | .142      | 1.196 |
| PROPOSED                 | .601      | .480        | .139      | 1.220 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 1.253 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 1.25   | MINIMUM PREMIUM |       |
| MAN. RATES | 1.29   | 1.23   | 1.24   | + 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       |  |
| 2006         | 54,425           | 1,808,962          | 3.323               |                 |         | 2        | 2        | 18        | 22        |  |
| 2007         | 63,930           | 301,033            | .470                |                 |         |          | 1        | 11        | 12        |  |
| 2008         | 56,710           | 1,021,269          | 1.800               |                 |         | 1        | 3        | 14        | 18        |  |
| 2009         | 53,144           | 637,288            | 1.199               |                 |         | 1        |          | 14        | 15        |  |
| 2010         | 61,639           | 428,178            | .694                |                 |         |          | 1        | 11        | 12        |  |
| <b>TOTAL</b> | <b>289,848</b>   | <b>4,196,730</b>   | <b>1.448</b>        |                 |         | <b>4</b> | <b>7</b> | <b>68</b> | <b>79</b> |  |
| O.D.         |                  | 31,833             | .010                |                 |         |          |          | 3         | 3         |  |

| REPORTED LOSSES |           |         |                |                |                |         |         |                  |                |                |                |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|------------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                |                |                | MEDICAL |         |                  |                |                |                |
|                 | DEATH     | P . T . | MAJOR          | MINOR          | TEMP           | DEATH   | P . T . | MAJOR            | MINOR          | TEMP           | MED. ONLY      |
| 2006            |           |         | 431,485        | 48,565         | 66,384         |         |         | 723,713          | 362,561        | 85,438         | 90,816         |
| 2007            |           |         |                | 55,527         | 55,944         |         |         |                  | 32,421         | 51,455         | 105,686        |
| 2008            |           |         | 158,000        | 129,925        | 183,401        |         |         | 176,836          | 120,183        | 142,016        | 110,908        |
| 2009            |           |         | 168,405        |                | 110,651        |         |         | 154,694          |                | 107,217        | 96,321         |
| 2010            |           |         |                | 6,741          | 106,423        |         |         |                  | 4,839          | 201,923        | 108,252        |
| <b>TOTAL</b>    |           |         | <b>757,890</b> | <b>240,758</b> | <b>522,803</b> |         |         | <b>1,055,243</b> | <b>520,004</b> | <b>588,049</b> | <b>511,983</b> |
| O.D.            |           |         |                |                | 11,212         |         |         |                  |                | 7,877          | 12,744         |

| TRANSLATED LOSSES |            |               |                  |                |                |            |               |                  |                |                |                |
|-------------------|------------|---------------|------------------|----------------|----------------|------------|---------------|------------------|----------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY  |               |                  |                |                | MEDICAL    |               |                  |                |                |                |
|                   | DEATH      | P . T .       | MAJOR            | MINOR          | TEMP           | DEATH      | P . T .       | MAJOR            | MINOR          | TEMP           | MED. ONLY      |
| 2006              |            |               | 385,874          | 64,251         | 100,506        |            |               | 833,103          | 528,251        | 133,967        | 90,271         |
| 2007              | 68         | 92            | 7,522            | 70,377         | 76,307         | 18         | 21            | 5,125            | 45,202         | 74,632         | 101,036        |
| 2008              | 158        | 6,901         | 257,406          | 162,730        | 216,621        | 157        | 10,769        | 418,572          | 168,748        | 186,918        | 109,577        |
| 2009              | 21         | 8,494         | 243,272          | 27,962         | 116,901        | 79         | 15,954        | 330,418          | 32,639         | 122,756        | 97,669         |
| 2010              | 78         | 4,192         | 123,080          | 56,326         | 91,370         | 215        | 4,999         | 117,132          | 66,389         | 159,654        | 107,819        |
| <b>TOTAL</b>      | <b>325</b> | <b>19,679</b> | <b>1,017,154</b> | <b>381,646</b> | <b>601,705</b> | <b>469</b> | <b>31,743</b> | <b>1,704,350</b> | <b>841,229</b> | <b>677,927</b> | <b>506,372</b> |
| O.D.              | 5          | 401           | 11,894           | 5,380          | 9,571          | 6          | 177           | 4,338            | 2,463          | 6,212          | 12,682         |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 2,790,541  | 2,526,133   | 519,054   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -1,165,759 | -432,261    | 2,215     |        |                 |       |
| TOTAL LOSSES             | 1,624,782  | 2,093,872   | 521,269   |        |                 |       |
| EXPECTED LOSSES          | 3,182,531  | 2,081,109   | 466,655   |        |                 |       |
| CREDIBILITY              | .08        | .19         | .30       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | .561       | .722        | .180      | 1.463  |                 |       |
| INDICATED (POST-TEST)    | .572       | .736        | .184      | 1.492  |                 |       |
| PRES. ON RATE LEVEL      | 1.044      | .683        | .152      | 1.879  |                 |       |
| DERIVED BY FORMULA       | 1.006      | .693        | .162      | 1.861  |                 |       |
| UNDERLYING PRES. RATE    | 1.098      | .718        | .161      | 1.977  |                 |       |
| PROPOSED                 | 1.006      | .693        | .162      | 1.861  |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 1.912 |
| IND. RATES               |            |             |           | 1.91   | MINIMUM PREMIUM |       |
| MAN. RATES               | 2.37       | 2.21        | 2.05      | + 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       |  |
| 2006         | 53,017           | 1,265,375          | 2.386               |                 |         | 2        | 3        | 12        | 17        |  |
| 2007         | 52,847           | 582,664            | 1.102               |                 |         | 2        | 1        | 7         | 10        |  |
| 2008         | 42,601           | 918,420            | 2.155               |                 |         | 3        | 1        | 6         | 10        |  |
| 2009         | 37,381           | 296,941            | .794                |                 |         |          | 3        | 6         | 9         |  |
| 2010         | 37,006           | 142,689            | .385                |                 |         |          | 1        | 4         | 5         |  |
| <b>TOTAL</b> | <b>222,852</b>   | <b>3,206,089</b>   | <b>1.439</b>        |                 |         | <b>7</b> | <b>9</b> | <b>35</b> | <b>51</b> |  |
| O.D.         |                  | 43,894             | .019                |                 |         |          |          | 1         | 1         |  |

| REPORTED LOSSES |           |         |                  |                |                |         |         |                |                |                |                |
|-----------------|-----------|---------|------------------|----------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                |                | MEDICAL |         |                |                |                |                |
|                 | DEATH     | P . T . | MAJOR            | MINOR          | TEMP           | DEATH   | P . T . | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006            |           |         | 344,560          | 122,966        | 56,703         |         |         | 529,441        | 103,024        | 62,330         | 46,351         |
| 2007            |           |         | 267,427          | 42,500         | 27,243         |         |         | 95,098         | 226            | 52,310         | 97,860         |
| 2008            |           |         | 509,529          | 18,156         | 13,209         |         |         | 278,515        | 33,600         | 28,236         | 37,175         |
| 2009            |           |         |                  | 102,384        | 21,428         |         |         |                | 52,972         | 56,560         | 63,597         |
| 2010            |           |         |                  | 37,117         | 9,320          |         |         |                | 26,576         | 26,713         | 42,963         |
| <b>TOTAL</b>    |           |         | <b>1,121,516</b> | <b>323,123</b> | <b>127,903</b> |         |         | <b>903,054</b> | <b>216,398</b> | <b>226,149</b> | <b>287,946</b> |
| O.D.            |           |         |                  |                | 7,753          |         |         |                |                | 11,243         | 24,898         |

| TRANSLATED LOSSES |            |               |                  |                |                |            |               |                  |                |                |                |
|-------------------|------------|---------------|------------------|----------------|----------------|------------|---------------|------------------|----------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY  |               |                  |                |                | MEDICAL    |               |                  |                |                |                |
|                   | DEATH      | P . T .       | MAJOR            | MINOR          | TEMP           | DEATH      | P . T .       | MAJOR            | MINOR          | TEMP           | MED. ONLY      |
| 2006              |            |               | 346,934          | 162,683        | 85,848         |            |               | 735,074          | 150,106        | 97,733         | 46,073         |
| 2007              | 52         | 4,975         | 349,189          | 55,629         | 38,681         |            | 1,403         | 198,464          | 3,801          | 75,705         | 93,554         |
| 2008              | 31         | 17,497        | 643,998          | 34,106         | 21,453         | 100        | 14,870        | 591,721          | 60,893         | 41,662         | 36,729         |
| 2009              | 140        | 2,876         | 88,838           | 104,290        | 26,851         | 210        | 2,728         | 52,800           | 59,991         | 66,329         | 64,487         |
| 2010              | 46         | 2,592         | 65,883           | 33,322         | 10,789         | 102        | 2,236         | 47,381           | 26,476         | 23,585         | 42,791         |
| <b>TOTAL</b>      | <b>269</b> | <b>27,940</b> | <b>1,494,842</b> | <b>390,030</b> | <b>183,622</b> | <b>412</b> | <b>21,237</b> | <b>1,625,440</b> | <b>301,267</b> | <b>305,014</b> | <b>283,634</b> |
| O.D.              |            |               |                  |                | 11,738         |            |               |                  |                | 17,629         | 24,873         |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 3,170,140 | 1,209,300   | 308,507   |       |
| TOTAL TRANS. LOSSES PG A |           |             |           |       |
| IBNR + FREQUENCY ADJUST. | -676,628  | -173,408    | 1,004     |       |
| TOTAL LOSSES             | 2,493,512 | 1,035,892   | 309,511   |       |
| EXPECTED LOSSES          | 1,771,674 | 800,040     | 242,909   |       |
| CREDIBILITY              | .07       | .16         | .25       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 1.119     | .465        | .139      | 1.723 |
| INDICATED (POST-TEST)    | 1.141     | .474        | .142      | 1.757 |
| PRES. ON RATE LEVEL      | .756      | .341        | .104      | 1.201 |
| DERIVED BY FORMULA       | .783      | .362        | .114      | 1.259 |
| UNDERLYING PRES. RATE    | .795      | .359        | .109      | 1.263 |
| PROPOSED                 | .783      | .362        | .114      | 1.259 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 1.293 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 1.29   | MINIMUM PREMIUM |       |
| MAN. RATES | 1.30   | 1.31   | 1.31   | + 1.29 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |           |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR     | TEMP       | ALL        |
| 2006         | 174,310          | 2,012,870          | 1.154               |                 |         | 4         | 7         | 29         | 40         |
| 2007         | 193,629          | 3,702,184          | 1.911               |                 |         | 8         | 13        | 55         | 76         |
| 2008         | 178,647          | 1,720,887          | .963                |                 |         | 1         | 15        | 19         | 35         |
| 2009         | 191,164          | 2,023,798          | 1.058               |                 |         | 1         | 18        | 12         | 31         |
| 2010         | 201,729          | 510,006            | .252                |                 |         |           | 1         | 19         | 20         |
| <b>TOTAL</b> | <b>939,479</b>   | <b>9,969,745</b>   | <b>1.061</b>        |                 |         | <b>14</b> | <b>54</b> | <b>134</b> | <b>202</b> |
| O.D.         |                  | 226,317            | .024                |                 |         |           | 3         | 6          | 9          |

| REPORTED LOSSES |           |         |                  |                  |                |         |         |                  |                  |                  |                  |
|-----------------|-----------|---------|------------------|------------------|----------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                  |                | MEDICAL |         |                  |                  |                  |                  |
|                 | DEATH     | P . T . | MAJOR            | MINOR            | TEMP           | DEATH   | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            |           |         | 835,691          | 175,091          | 209,998        |         |         | 174,021          | 162,356          | 202,834          | 252,879          |
| 2007            |           |         | 1,304,675        | 478,196          | 235,167        |         |         | 727,257          | 362,453          | 344,138          | 250,298          |
| 2008            |           |         | 435,681          | 432,672          | 93,830         |         |         | 99,143           | 362,142          | 144,376          | 153,043          |
| 2009            |           |         | 156,485          | 593,599          | 64,128         |         |         | 45,481           | 508,150          | 373,182          | 282,773          |
| 2010            |           |         |                  | 31,800           | 146,802        |         |         |                  |                  | 196,806          | 134,598          |
| <b>TOTAL</b>    |           |         | <b>2,732,532</b> | <b>1,711,358</b> | <b>749,925</b> |         |         | <b>1,045,902</b> | <b>1,395,101</b> | <b>1,261,336</b> | <b>1,073,591</b> |
| O.D.            |           |         |                  | 71,733           | 38,142         |         |         |                  | 35,325           | 61,122           | 19,995           |

| TRANSLATED LOSSES |              |               |                  |                  |                |              |               |                  |                  |                  |                  |
|-------------------|--------------|---------------|------------------|------------------|----------------|--------------|---------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY    |               |                  |                  |                | MEDICAL      |               |                  |                  |                  |                  |
|                   | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP           | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |              |               | 1,103,949        | 231,645          | 317,940        |              |               | 378,496          | 236,553          | 318,042          | 251,362          |
| 2007              | 582          | 22,877        | 1,604,919        | 609,725          | 329,285        | 195          | 8,192         | 1,169,620        | 510,292          | 504,443          | 239,285          |
| 2008              | 510          | 18,860        | 688,671          | 503,361          | 123,275        | 351          | 9,847         | 341,367          | 459,288          | 198,606          | 151,206          |
| 2009              | 813          | 22,924        | 690,916          | 603,605          | 97,204         | 2,073        | 27,791        | 565,815          | 555,406          | 450,272          | 286,732          |
| 2010              | 135          | 7,154         | 203,718          | 95,191           | 127,750        | 194          | 4,578         | 108,369          | 61,488           | 155,145          | 134,060          |
| <b>TOTAL</b>      | <b>2,040</b> | <b>71,815</b> | <b>4,292,173</b> | <b>2,043,527</b> | <b>995,454</b> | <b>2,813</b> | <b>50,408</b> | <b>2,563,667</b> | <b>1,823,027</b> | <b>1,626,508</b> | <b>1,062,645</b> |
| O.D.              | 91           | 4,708         | 121,654          | 69,125           | 45,379         | 124          | 2,913         | 61,914           | 41,169           | 63,158           | 19,981           |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 7,174,320  | 6,707,347   | 1,082,626 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -2,205,629 | -870,618    | 5,298     |        |                 |       |
| TOTAL LOSSES             | 4,968,691  | 5,836,729   | 1,087,924 |        |                 |       |
| EXPECTED LOSSES          | 6,078,430  | 4,237,051   | 1,099,191 |        |                 |       |
| CREDIBILITY              | .18        | .43         | .65       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | .529       | .621        | .116      | 1.266  |                 |       |
| INDICATED (POST-TEST)    | .540       | .633        | .118      | 1.291  |                 |       |
| PRES. ON RATE LEVEL      | .615       | .429        | .111      | 1.155  |                 |       |
| DERIVED BY FORMULA       | .602       | .517        | .116      | 1.235  |                 |       |
| UNDERLYING PRES. RATE    | .647       | .451        | .117      | 1.215  |                 |       |
| PROPOSED                 | .602       | .517        | .116      | 1.235  |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 1.269 |
| IND. RATES               |            |             |           | 1.27   | MINIMUM PREMIUM |       |
| MAN. RATES               | 1.25       | 1.20        | 1.26      | + 1.27 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |       |          |           |           |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|----------|-----------|-----------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR | MINOR    | TEMP      | ALL       |
| 2006         | 51,239           | 264,730            | .516                |                 |         |       | 2        | 12        | 14        |
| 2007         | 42,580           | 249,545            | .586                |                 |         |       | 1        | 14        | 15        |
| 2008         | 39,812           | 140,423            | .352                |                 |         |       | 1        | 7         | 8         |
| 2009         | 44,438           | 203,328            | .457                |                 |         |       | 2        | 2         | 4         |
| 2010         | 49,079           | 163,688            | .333                |                 |         |       |          | 9         | 9         |
| <b>TOTAL</b> | <b>227,148</b>   | <b>1,021,714</b>   | <b>.450</b>         |                 |         |       | <b>6</b> | <b>44</b> | <b>50</b> |
| O.D.         |                  | 4,654              | .002                |                 |         |       |          |           |           |

| REPORTED LOSSES |           |         |       |                |                |         |         |       |                |                |                |
|-----------------|-----------|---------|-------|----------------|----------------|---------|---------|-------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |       |                |                | MEDICAL |         |       |                |                |                |
|                 | DEATH     | P . T . | MAJOR | MINOR          | TEMP           | DEATH   | P . T . | MAJOR | MINOR          | TEMP           | MED. ONLY      |
| 2006            |           |         |       | 27,458         | 30,051         |         |         |       | 110,283        | 56,444         | 40,494         |
| 2007            |           |         |       | 22,489         | 72,305         |         |         |       | 8,615          | 97,929         | 48,207         |
| 2008            |           |         |       | 25,502         | 30,843         |         |         |       | 7,668          | 42,523         | 33,887         |
| 2009            |           |         |       | 77,297         | 5,289          |         |         |       | 49,264         | 21,702         | 49,776         |
| 2010            |           |         |       |                | 38,831         |         |         |       |                | 73,812         | 51,045         |
| <b>TOTAL</b>    |           |         |       | <b>152,746</b> | <b>177,319</b> |         |         |       | <b>175,830</b> | <b>292,410</b> | <b>223,409</b> |
| O.D.            |           |         |       |                |                |         |         |       |                |                | 4,654          |

| TRANSLATED LOSSES |            |              |                |                |                |            |              |               |                |                |                |
|-------------------|------------|--------------|----------------|----------------|----------------|------------|--------------|---------------|----------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY  |              |                |                |                | MEDICAL    |              |               |                |                |                |
|                   | DEATH      | P . T .      | MAJOR          | MINOR          | TEMP           | DEATH      | P . T .      | MAJOR         | MINOR          | TEMP           | MED. ONLY      |
| 2006              |            |              |                | 36,327         | 45,498         |            |              |               | 160,682        | 88,504         | 40,251         |
| 2007              | 27         | 36           | 4,847          | 29,713         | 98,144         | 5          | 5            | 3,475         | 14,387         | 141,035        | 46,086         |
| 2008              | 29         | 296          | 11,201         | 30,804         | 36,214         | 7          | 120          | 5,601         | 12,596         | 53,902         | 33,480         |
| 2009              | 105        | 2,056        | 63,716         | 76,927         | 9,103          | 196        | 2,079        | 43,291        | 51,234         | 27,531         | 50,473         |
| 2010              | 27         | 1,375        | 41,191         | 18,636         | 33,152         | 71         | 1,716        | 40,638        | 23,061         | 58,190         | 50,841         |
| <b>TOTAL</b>      | <b>188</b> | <b>3,763</b> | <b>120,955</b> | <b>192,407</b> | <b>222,111</b> | <b>279</b> | <b>3,920</b> | <b>93,005</b> | <b>261,960</b> | <b>369,162</b> | <b>221,131</b> |
| O.D.              |            |              |                |                |                |            |              |               |                |                | 4,588          |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 222,110   | 1,045,640   | 225,719   |       |
| TOTAL TRANS. LOSSES PG A |           |             |           |       |
| IBNR + FREQUENCY ADJUST. | -842,623  | -265,831    | 1,064     |       |
| TOTAL LOSSES             |           | 779,809     | 226,783   |       |
| EXPECTED LOSSES          | 2,301,009 | 1,287,929   | 222,604   |       |
| CREDIBILITY              | .07       | .16         | .25       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | .000      | .343        | .100      | .443  |
| INDICATED (POST-TEST)    | .000      | .350        | .102      | .452  |
| PRES. ON RATE LEVEL      | .963      | .539        | .093      | 1.595 |
| DERIVED BY FORMULA       | .896      | .509        | .095      | 1.500 |
| UNDERLYING PRES. RATE    | 1.013     | .567        | .098      | 1.678 |
| PROPOSED                 | .896      | .509        | .095      | 1.500 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       |
|------------|--------|--------|--------|--------|-----------------|
| IND. RATES |        |        |        | 1.54   | MINIMUM PREMIUM |
| MAN. RATES | 2.00   | 1.88   | 1.74   | + 1.54 | PRESENT         |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |           |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR     | TEMP       | ALL        |
| 2006         | 185,928          | 1,967,375          | 1.058               |                 |         | 3        | 4         | 36         | 43         |
| 2007         | 198,924          | 1,731,376          | .870                |                 |         | 2        | 10        | 41         | 53         |
| 2008         | 179,898          | 2,071,237          | 1.151               |                 |         | 2        | 10        | 47         | 59         |
| 2009         | 183,669          | 1,056,509          | .575                |                 |         |          | 10        | 33         | 43         |
| 2010         | 212,042          | 755,865            | .356                |                 |         |          | 2         | 25         | 27         |
| <b>TOTAL</b> | <b>960,461</b>   | <b>7,582,362</b>   | <b>.789</b>         |                 |         | <b>7</b> | <b>36</b> | <b>182</b> | <b>225</b> |
| O.D.         |                  | 44,917             | .004                |                 |         |          | 1         | 2          | 3          |

| REPORTED LOSSES |           |         |                  |                  |                  |         |         |                |                |                  |                |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|----------------|----------------|------------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                  |                  | MEDICAL |         |                |                |                  |                |
|                 | DEATH     | P . T . | MAJOR            | MINOR            | TEMP             | DEATH   | P . T . | MAJOR          | MINOR          | TEMP             | MED. ONLY      |
| 2006            |           |         | 724,578          | 115,717          | 402,460          |         |         | 211,487        | 59,930         | 290,436          | 162,767        |
| 2007            |           |         | 299,709          | 279,641          | 202,919          |         |         | 98,420         | 317,883        | 323,251          | 209,553        |
| 2008            |           |         | 246,584          | 320,663          | 595,401          |         |         | 94,452         | 186,599        | 430,573          | 196,965        |
| 2009            |           |         |                  | 321,281          | 132,738          |         |         |                | 153,880        | 252,285          | 196,325        |
| 2010            |           |         |                  | 40,557           | 162,739          |         |         |                | 56,371         | 281,198          | 215,000        |
| <b>TOTAL</b>    |           |         | <b>1,270,871</b> | <b>1,077,859</b> | <b>1,496,257</b> |         |         | <b>404,359</b> | <b>774,663</b> | <b>1,577,743</b> | <b>980,610</b> |
| O.D.            |           |         |                  | 14,411           | 2,520            |         |         |                | 18,602         | 1,217            | 8,167          |

| TRANSLATED LOSSES |              |               |                  |                  |                  |              |               |                  |                  |                  |                |
|-------------------|--------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR       | INDEMNITY    |               |                  |                  |                  | MEDICAL      |               |                  |                  |                  |                |
|                   | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006              |              |               | 957,167          | 153,094          | 609,326          |              |               | 459,984          | 87,318           | 455,405          | 161,790        |
| 2007              | 340          | 5,962         | 420,543          | 354,903          | 279,062          | 173          | 1,653         | 249,728          | 440,194          | 471,470          | 200,333        |
| 2008              | 394          | 12,454        | 471,373          | 408,049          | 697,909          | 194          | 7,510         | 290,593          | 266,535          | 551,921          | 194,601        |
| 2009              | 444          | 9,700         | 298,947          | 338,124          | 151,415          | 628          | 9,192         | 169,973          | 187,233          | 289,905          | 199,074        |
| 2010              | 154          | 8,259         | 233,837          | 109,643          | 142,020          | 430          | 9,969         | 224,152          | 126,328          | 227,047          | 214,140        |
| <b>TOTAL</b>      | <b>1,332</b> | <b>36,375</b> | <b>2,381,867</b> | <b>1,363,813</b> | <b>1,879,732</b> | <b>1,425</b> | <b>28,324</b> | <b>1,394,430</b> | <b>1,107,608</b> | <b>1,995,748</b> | <b>969,938</b> |
| O.D.              | 17           | 25            | 1,474            | 17,944           | 3,739            | 11           | 11            | 2,201            | 25,103           | 2,256            | 8,037          |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |
|--------------------------|------------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B | 3,847,492  | 6,395,943   | 977,975   |        |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |
| IBNR + FREQUENCY ADJUST. | -1,600,972 | -836,578    | 4,332     |        |
| TOTAL LOSSES             | 2,246,520  | 5,559,365   | 982,307   |        |
| EXPECTED LOSSES          | 4,398,911  | 4,062,751   | 893,228   |        |
| CREDIBILITY              | .18        | .43         | .66       |        |
| <b>PURE PREMIUMS</b>     |            |             |           |        |
| INDICATED (PRE-TEST)     | .234       | .579        | .102      | .915   |
| INDICATED (POST-TEST)    | .239       | .591        | .104      | .934   |
| PRES. ON RATE LEVEL      | .435       | .402        | .089      | .926   |
| DERIVED BY FORMULA       | .400       | .483        | .099      | .982   |
| UNDERLYING PRES. RATE    | .458       | .423        | .093      | .974   |
| PROPOSED                 | .381       | .459        | .094      | .934   |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 |
| IND. RATES               |            |             |           | .96    |
| MAN. RATES               | 1.12       | 1.05        | 1.01      | + .96  |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |           |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR     | TEMP       | ALL        |
| 2006         | 216,729          | 980,798            | .452                |                 |         | 2        | 6         | 26         | 34         |
| 2007         | 272,956          | 2,757,753          | 1.010               |                 |         | 3        | 6         | 38         | 47         |
| 2008         | 286,458          | 2,648,926          | .924                |                 |         | 3        | 12        | 37         | 52         |
| 2009         | 249,806          | 1,313,433          | .525                |                 |         |          | 12        | 35         | 47         |
| 2010         | 292,408          | 1,349,065          | .461                |                 |         | 1        | 4         | 40         | 45         |
| <b>TOTAL</b> | <b>1,318,357</b> | <b>9,049,975</b>   | <b>.686</b>         |                 |         | <b>9</b> | <b>40</b> | <b>176</b> | <b>225</b> |
| O.D.         |                  | 187,747            | .014                |                 |         | 1        |           |            | 1          |

| REPORTED LOSSES |           |         |                  |                  |                |         |         |                  |                |                  |                  |
|-----------------|-----------|---------|------------------|------------------|----------------|---------|---------|------------------|----------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                  |                | MEDICAL |         |                  |                |                  |                  |
|                 | DEATH     | P . T . | MAJOR            | MINOR            | TEMP           | DEATH   | P . T . | MAJOR            | MINOR          | TEMP             | MED. ONLY        |
| 2006            |           |         | 238,798          | 95,610           | 133,083        |         |         | 35,666           | 45,732         | 219,231          | 212,678          |
| 2007            |           |         | 590,424          | 403,808          | 227,467        |         |         | 736,425          | 177,028        | 300,537          | 322,064          |
| 2008            |           |         | 491,197          | 390,140          | 264,325        |         |         | 363,998          | 335,269        | 431,889          | 372,108          |
| 2009            |           |         |                  | 265,974          | 157,435        |         |         |                  | 195,561        | 390,139          | 304,324          |
| 2010            |           |         | 158,716          | 170,756          | 166,004        |         |         | 51,698           | 65,617         | 327,660          | 408,614          |
| <b>TOTAL</b>    |           |         | <b>1,479,135</b> | <b>1,326,288</b> | <b>948,314</b> |         |         | <b>1,187,787</b> | <b>819,207</b> | <b>1,669,456</b> | <b>1,619,788</b> |
| O.D.            |           |         | 173,000          |                  |                |         |         |                  |                |                  | 14,747           |

| TRANSLATED LOSSES |              |               |                  |                  |                  |              |               |                  |                  |                  |                  |
|-------------------|--------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY    |               |                  |                  |                  | MEDICAL      |               |                  |                  |                  |                  |
|                   | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |              |               | 315,452          | 126,491          | 201,487          |              |               | 77,574           | 66,632           | 343,755          | 211,402          |
| 2007              | 491          | 8,271         | 581,408          | 510,749          | 314,079          | 96           | 5,076         | 725,653          | 254,516          | 437,263          | 307,893          |
| 2008              | 465          | 20,718        | 763,180          | 468,968          | 319,855          | 394          | 23,380        | 901,714          | 465,239          | 564,270          | 367,643          |
| 2009              | 374          | 8,520         | 262,134          | 287,799          | 174,127          | 811          | 12,712        | 229,073          | 248,193          | 445,287          | 308,585          |
| 2010              | 323          | 24,591        | 609,910          | 228,095          | 160,166          | 830          | 18,223        | 350,015          | 155,234          | 266,889          | 406,980          |
| <b>TOTAL</b>      | <b>1,653</b> | <b>62,100</b> | <b>2,532,084</b> | <b>1,622,102</b> | <b>1,169,714</b> | <b>2,131</b> | <b>59,391</b> | <b>2,284,029</b> | <b>1,189,814</b> | <b>2,057,464</b> | <b>1,602,503</b> |
| O.D.              |              | 3,172         | 222,531          | 1,388            | 889              |              |               |                  |                  |                  | 14,690           |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |      |
|--------------------------|------------|-------------|-----------|--------|-----------------|------|
| TOTAL TRANS. LOSSES PG B | 5,167,091  | 6,041,371   | 1,617,193 |        |                 |      |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |      |
| IBNR + FREQUENCY ADJUST. | -1,879,714 | -847,956    | 7,043     |        |                 |      |
| TOTAL LOSSES             | 3,287,377  | 5,193,415   | 1,624,236 |        |                 |      |
| EXPECTED LOSSES          | 5,220,695  | 4,152,824   | 1,437,010 |        |                 |      |
| CREDIBILITY              | .23        | .53         | .82       |        |                 |      |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |      |
| INDICATED (PRE-TEST)     | .249       | .394        | .123      | .766   |                 |      |
| INDICATED (POST-TEST)    | .254       | .402        | .125      | .781   |                 |      |
| PRES. ON RATE LEVEL      | .376       | .299        | .104      | .779   |                 |      |
| DERIVED BY FORMULA       | .348       | .354        | .121      | .823   |                 |      |
| UNDERLYING PRES. RATE    | .396       | .315        | .109      | .820   |                 |      |
| PROPOSED                 | .330       | .336        | .115      | .781   |                 |      |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | .802 |
| IND. RATES               |            |             |           | .80    | MINIMUM PREMIUM |      |
| MAN. RATES               | .99        | .88         | .85       | + .80  | PRESENT         |      |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |          |           |           |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|----------|-----------|-----------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR    | TEMP      | ALL       |
| 2006         | 41,641           | 1,161,321          | 2.788               |                 |         | 3        | 5        | 10        | 18        |
| 2007         | 43,859           | 326,701            | .744                |                 |         |          | 1        | 7         | 8         |
| 2008         | 45,028           | 118,526            | .263                |                 |         |          |          | 7         | 7         |
| 2009         | 43,632           | 112,738            | .258                |                 |         |          |          | 4         | 4         |
| 2010         | 44,149           | 41,985             | .095                |                 |         |          |          | 2         | 2         |
| <b>TOTAL</b> | <b>218,309</b>   | <b>1,761,271</b>   | <b>.807</b>         |                 |         | <b>3</b> | <b>6</b> | <b>30</b> | <b>39</b> |
| O.D.         |                  | 643                |                     |                 |         |          |          |           |           |

| REPORTED LOSSES |           |         |                |                |                |         |         |                |                |                |                |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                |                |                | MEDICAL |         |                |                |                |                |
|                 | DEATH     | P . T . | MAJOR          | MINOR          | TEMP           | DEATH   | P . T . | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006            |           |         | 482,496        | 201,619        | 111,467        |         |         | 126,434        | 73,530         | 80,865         | 84,910         |
| 2007            |           |         |                | 27,756         | 9,007          |         |         |                | 200,345        | 30,161         | 59,432         |
| 2008            |           |         |                |                | 24,648         |         |         |                |                | 44,382         | 49,496         |
| 2009            |           |         |                |                | 25,889         |         |         |                |                | 46,711         | 40,138         |
| 2010            |           |         |                |                | 2,313          |         |         |                |                | 25,008         | 14,664         |
| <b>TOTAL</b>    |           |         | <b>482,496</b> | <b>229,375</b> | <b>173,324</b> |         |         | <b>126,434</b> | <b>273,875</b> | <b>227,127</b> | <b>248,640</b> |
| O.D.            |           |         |                |                |                |         |         |                |                |                | 643            |

| TRANSLATED LOSSES |           |            |                |                |                |            |              |                |                |                |                |
|-------------------|-----------|------------|----------------|----------------|----------------|------------|--------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY |            |                |                |                | MEDICAL    |              |                |                |                |                |
|                   | DEATH     | P . T .    | MAJOR          | MINOR          | TEMP           | DEATH      | P . T .      | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006              |           |            | 637,377        | 266,742        | 168,762        |            |              | 274,994        | 107,134        | 126,795        | 84,401         |
| 2007              | 34        | 47         | 3,071          | 34,716         | 12,467         | 109        | 128          | 24,463         | 271,210        | 47,171         | 56,817         |
| 2008              |           | 55         | 2,645          | 1,727          | 28,469         |            | 24           | 3,079          | 3,379          | 55,932         | 48,902         |
| 2009              | 2         | 268        | 7,979          | 4,296          | 26,552         | 4          | 688          | 8,793          | 6,892          | 51,627         | 40,700         |
| 2010              | 1         | 84         | 2,453          | 1,109          | 1,972          | 25         | 581          | 13,770         | 7,812          | 19,717         | 14,605         |
| <b>TOTAL</b>      | <b>37</b> | <b>454</b> | <b>653,525</b> | <b>308,590</b> | <b>238,222</b> | <b>138</b> | <b>1,421</b> | <b>325,099</b> | <b>396,427</b> | <b>301,242</b> | <b>245,425</b> |
| O.D.              |           |            |                |                |                |            |              |                |                |                | 639            |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 980,674   | 1,244,481   | 246,064   |       |
| TOTAL TRANS. LOSSES PG A |           |             |           |       |
| IBNR + FREQUENCY ADJUST. | -512,847  | -363,983    | 1,633     |       |
| TOTAL LOSSES             | 467,827   | 880,498     | 247,697   |       |
| EXPECTED LOSSES          | 1,405,910 | 1,761,753   | 349,294   |       |
| CREDIBILITY              | .07       | .16         | .25       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | .214      | .403        | .113      | .730  |
| INDICATED (POST-TEST)    | .218      | .411        | .115      | .744  |
| PRES. ON RATE LEVEL      | .612      | .767        | .152      | 1.531 |
| DERIVED BY FORMULA       | .584      | .710        | .143      | 1.437 |
| UNDERLYING PRES. RATE    | .644      | .807        | .160      | 1.611 |
| PROPOSED                 | .584      | .710        | .143      | 1.437 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 1.476 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 1.48   | MINIMUM PREMIUM |       |
| MAN. RATES | 1.90   | 1.80   | 1.67   | + 1.48 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |       |       |          |           |           |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|----------|-----------|-----------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR | MINOR | TEMP     | ALL       |           |
| 2006         | 3,893            | 57,568             | 1.478               |                 |         |       |       |          | 5         | 5         |
| 2007         | 4,238            | 174,590            | 4.119               |                 |         |       |       | 1        | 2         | 3         |
| 2008         | 3,118            | 16,401             | .526                |                 |         |       |       |          |           |           |
| 2009         | 2,574            | 80,069             | 3.110               |                 |         |       |       | 2        | 3         | 5         |
| 2010         | 5,988            | 254,969            | 4.257               |                 |         |       |       | 1        | 4         | 5         |
| <b>TOTAL</b> | <b>19,811</b>    | <b>583,597</b>     | <b>2.946</b>        |                 |         |       |       | <b>4</b> | <b>14</b> | <b>18</b> |

| REPORTED LOSSES |           |         |       |                |                |         |         |       |               |               |                |
|-----------------|-----------|---------|-------|----------------|----------------|---------|---------|-------|---------------|---------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |       |                |                | MEDICAL |         |       |               |               |                |
|                 | DEATH     | P . T . | MAJOR | MINOR          | TEMP           | DEATH   | P . T . | MAJOR | MINOR         | TEMP          | MED. ONLY      |
| 2006            |           |         |       |                | 10,033         |         |         |       |               | 16,028        | 31,507         |
| 2007            |           |         |       | 83,328         | 1,996          |         |         |       | 21,634        | 2,319         | 65,313         |
| 2008            |           |         |       |                |                |         |         |       |               |               | 16,401         |
| 2009            |           |         |       | 6,776          | 37,506         |         |         |       | 15,308        | 2,432         | 18,047         |
| 2010            |           |         |       | 40,000         | 117,111        |         |         |       | 6,158         | 71,624        | 20,076         |
| <b>TOTAL</b>    |           |         |       | <b>130,104</b> | <b>166,646</b> |         |         |       | <b>43,100</b> | <b>92,403</b> | <b>151,344</b> |

| TRANSLATED LOSSES |            |              |                |                |                |            |              |               |               |               |                |
|-------------------|------------|--------------|----------------|----------------|----------------|------------|--------------|---------------|---------------|---------------|----------------|
| MANUAL YEAR       | INDEMNITY  |              |                |                |                | MEDICAL    |              |               |               |               |                |
|                   | DEATH      | P . T .      | MAJOR          | MINOR          | TEMP           | DEATH      | P . T .      | MAJOR         | MINOR         | TEMP          | MED. ONLY      |
| 2006              |            |              |                |                | 15,190         |            |              |               |               | 25,132        | 31,318         |
| 2007              | 101        | 139          | 8,310          | 103,616        | 3,504          | 11         | 14           | 2,617         | 29,260        | 3,745         | 62,439         |
| 2008              |            |              |                |                |                |            |              |               |               |               | 16,204         |
| 2009              | 14         | 567          | 16,996         | 12,890         | 38,788         | 62         | 578          | 12,635        | 15,282        | 3,787         | 18,300         |
| 2010              | 127        | 6,591        | 184,587        | 87,309         | 103,028        | 87         | 2,040        | 47,016        | 26,585        | 57,049        | 19,996         |
| <b>TOTAL</b>      | <b>242</b> | <b>7,297</b> | <b>209,893</b> | <b>203,815</b> | <b>160,510</b> | <b>160</b> | <b>2,632</b> | <b>62,268</b> | <b>71,127</b> | <b>89,713</b> | <b>148,257</b> |

|                          | SERIOUS  | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 282,492  | 525,165     | 148,257   |       |
| TOTAL TRANS. LOSSES PG A |          |             |           |       |
| IBNR + FREQUENCY ADJUST. | -110,899 | -52,643     | 248       |       |
| TOTAL LOSSES             | 171,593  | 472,522     | 148,505   |       |
| EXPECTED LOSSES          | 309,844  | 261,307     | 44,178    |       |
| CREDIBILITY              | .01      | .03         | .05       |       |
| <b>PURE PREMIUMS</b>     |          |             |           |       |
| INDICATED (PRE-TEST)     | .866     | 2.385       | .750      | 4.001 |
| INDICATED (POST-TEST)    | .883     | 2.433       | .765      | 4.081 |
| PRES. ON RATE LEVEL      | 1.487    | 1.254       | .212      | 2.953 |
| DERIVED BY FORMULA       | 1.481    | 1.289       | .240      | 3.010 |
| UNDERLYING PRES. RATE    | 1.564    | 1.319       | .223      | 3.106 |
| PROPOSED                 | 1.481    | 1.289       | .240      | 3.010 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 3.093 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 3.09   | MINIMUM PREMIUM |       |
| MAN. RATES | 4.05   | 3.63   | 3.22   | + 3.09 | PRESENT         |       |

+PROPOSED



| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |          |           |           |  |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|----------|-----------|-----------|--|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR    | TEMP      | ALL       |  |
| 2006         | 15,568           | 380,598            | 2.444               |                 |         | 1        | 2        | 8         | 11        |  |
| 2007         | 16,724           | 142,534            | .852                |                 |         |          |          | 7         | 7         |  |
| 2008         | 11,619           | 347,547            | 2.991               |                 |         | 1        |          | 7         | 10        |  |
| 2009         | 11,070           | 116,753            | 1.054               |                 |         |          | 2        | 1         | 3         |  |
| 2010         | 19,393           | 228,080            | 1.176               |                 |         |          | 1        | 11        | 12        |  |
| <b>TOTAL</b> | <b>74,374</b>    | <b>1,215,512</b>   | <b>1.634</b>        |                 |         | <b>2</b> | <b>7</b> | <b>34</b> | <b>43</b> |  |
| O.D.         |                  | 182                |                     |                 |         |          |          |           |           |  |

| REPORTED LOSSES |           |         |                |                |                |         |         |               |               |                |                |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|---------------|---------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                |                |                | MEDICAL |         |               |               |                |                |
|                 | DEATH     | P . T . | MAJOR          | MINOR          | TEMP           | DEATH   | P . T . | MAJOR         | MINOR         | TEMP           | MED. ONLY      |
| 2006            |           |         | 159,680        | 32,109         | 28,930         |         |         | 69,416        | 1,868         | 28,265         | 60,330         |
| 2007            |           |         |                |                | 75,456         |         |         |               |               | 13,351         | 53,727         |
| 2008            |           |         | 125,697        | 41,000         | 51,733         |         |         | 12,090        | 28,536        | 41,723         | 46,768         |
| 2009            |           |         |                | 71,523         | 742            |         |         |               | 20,707        | 12,282         | 11,499         |
| 2010            |           |         |                | 9,372          | 52,359         |         |         |               | 41,462        | 71,171         | 53,716         |
| <b>TOTAL</b>    |           |         | <b>285,377</b> | <b>154,004</b> | <b>209,220</b> |         |         | <b>81,506</b> | <b>92,573</b> | <b>166,792</b> | <b>226,040</b> |
| O.D.            |           |         |                |                |                |         |         |               |               |                | 182            |

| TRANSLATED LOSSES |            |              |                |                |                |            |              |                |                |                |                |
|-------------------|------------|--------------|----------------|----------------|----------------|------------|--------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY  |              |                |                |                | MEDICAL    |              |                |                |                |                |
|                   | DEATH      | P . T .      | MAJOR          | MINOR          | TEMP           | DEATH      | P . T .      | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006              |            |              | 210,937        | 42,480         | 43,800         |            |              | 150,980        | 2,722          | 44,320         | 59,968         |
| 2007              |            |              | 2,741          | 1,833          | 102,197        |            |              | 335            | 378            | 19,208         | 51,363         |
| 2008              | 53         | 4,737        | 175,373        | 52,820         | 62,127         | 26         | 1,011        | 37,874         | 38,775         | 53,961         | 46,207         |
| 2009              | 96         | 1,867        | 57,673         | 70,492         | 4,168          | 84         | 915          | 18,791         | 21,999         | 15,066         | 11,660         |
| 2010              | 42         | 2,423        | 69,684         | 32,416         | 45,412         | 180        | 4,179        | 90,160         | 50,522         | 60,054         | 53,501         |
| <b>TOTAL</b>      | <b>191</b> | <b>9,027</b> | <b>516,408</b> | <b>200,041</b> | <b>257,704</b> | <b>290</b> | <b>6,105</b> | <b>298,140</b> | <b>114,396</b> | <b>192,609</b> | <b>222,699</b> |
| O.D.              |            |              |                |                |                |            |              |                |                |                | 178            |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 830,161   | 764,750     | 222,877   |       |
| TOTAL TRANS. LOSSES PG A |           |             |           |       |
| IBNR + FREQUENCY ADJUST. | -463,770  | -261,007    | 1,208     |       |
| TOTAL LOSSES             | 366,391   | 503,743     | 224,085   |       |
| EXPECTED LOSSES          | 1,269,565 | 1,265,844   | 233,535   |       |
| CREDIBILITY              | .03       | .08         | .12       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | .493      | .677        | .301      | 1.471 |
| INDICATED (POST-TEST)    | .503      | .691        | .307      | 1.501 |
| PRES. ON RATE LEVEL      | 1.623     | 1.618       | .298      | 3.539 |
| DERIVED BY FORMULA       | 1.589     | 1.544       | .299      | 3.432 |
| UNDERLYING PRES. RATE    | 1.707     | 1.702       | .314      | 3.723 |
| PROPOSED                 | 1.589     | 1.544       | .299      | 3.432 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 3.527 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 3.53   | MINIMUM PREMIUM |       |
| MAN. RATES | 4.09   | 3.86   | 3.86   | + 3.53 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |          |           |           |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|----------|-----------|-----------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR    | TEMP      | ALL       |
| 2006         | 4,977            | 562,156            | 11.295              |                 |         | 1        | 2        | 11        | 14        |
| 2007         | 3,941            | 676,613            | 17.168              |                 |         | 1        | 3        | 6         | 10        |
| 2008         | 3,219            | 472,182            | 14.668              |                 |         | 2        |          | 3         | 5         |
| 2009         | 976              | 2,712              | .277                |                 |         |          |          |           |           |
| 2010         | 3,427            | 54,685             | 1.595               |                 |         |          |          | 3         | 3         |
| <b>TOTAL</b> | <b>16,540</b>    | <b>1,768,348</b>   | <b>10.691</b>       |                 |         | <b>4</b> | <b>5</b> | <b>23</b> | <b>32</b> |

| REPORTED LOSSES |           |         |                |                |               |         |         |                |                |               |               |
|-----------------|-----------|---------|----------------|----------------|---------------|---------|---------|----------------|----------------|---------------|---------------|
| MANUAL YEAR     | INDEMNITY |         |                |                |               | MEDICAL |         |                |                |               |               |
|                 | DEATH     | P . T . | MAJOR          | MINOR          | TEMP          | DEATH   | P . T . | MAJOR          | MINOR          | TEMP          | MED. ONLY     |
| 2006            |           |         | 261,946        | 129,922        | 17,055        |         |         | 69,413         | 34,614         | 25,390        | 23,816        |
| 2007            |           |         | 186,528        | 183,371        | 35,547        |         |         | 134,922        | 80,054         | 41,305        | 14,886        |
| 2008            |           |         | 359,911        |                | 6,159         |         |         | 87,780         |                | 7,333         | 10,999        |
| 2009            |           |         |                |                |               |         |         |                |                |               | 2,712         |
| 2010            |           |         |                |                | 27,149        |         |         |                |                | 17,606        | 9,930         |
| <b>TOTAL</b>    |           |         | <b>808,385</b> | <b>313,293</b> | <b>85,910</b> |         |         | <b>292,115</b> | <b>114,668</b> | <b>91,634</b> | <b>62,343</b> |

| TRANSLATED LOSSES |            |               |                  |                |                |           |              |                |                |                |               |
|-------------------|------------|---------------|------------------|----------------|----------------|-----------|--------------|----------------|----------------|----------------|---------------|
| MANUAL YEAR       | INDEMNITY  |               |                  |                |                | MEDICAL   |              |                |                |                |               |
|                   | DEATH      | P . T .       | MAJOR            | MINOR          | TEMP           | DEATH     | P . T .      | MAJOR          | MINOR          | TEMP           | MED. ONLY     |
| 2006              |            |               | 346,031          | 171,887        | 25,821         |           |              | 150,973        | 50,432         | 39,812         | 23,673        |
| 2007              | 224        | 3,726         | 259,355          | 230,266        | 50,860         | 45        | 2,042        | 290,178        | 112,058        | 61,569         | 14,231        |
| 2008              | 8          | 12,233        | 450,582          | 9,469          | 11,196         | 22        | 4,551        | 182,716        | 6,146          | 10,715         | 10,867        |
| 2009              |            |               |                  |                |                |           |              |                |                |                | 2,750         |
| 2010              | 19         | 956           | 28,803           | 13,031         | 23,176         | 16        | 409          | 9,688          | 5,499          | 13,882         | 9,890         |
| <b>TOTAL</b>      | <b>251</b> | <b>16,915</b> | <b>1,084,771</b> | <b>424,653</b> | <b>111,053</b> | <b>83</b> | <b>7,002</b> | <b>633,555</b> | <b>174,135</b> | <b>125,978</b> | <b>61,411</b> |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL  |
|--------------------------|-----------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B | 1,742,577 | 835,819     | 61,411    |        |
| TOTAL TRANS. LOSSES PG A |           |             |           |        |
| IBNR + FREQUENCY ADJUST. | -142,012  | -66,487     | 155       |        |
| TOTAL LOSSES             | 1,600,565 | 769,332     | 61,566    |        |
| EXPECTED LOSSES          | 363,053   | 301,359     | 35,892    |        |
| CREDIBILITY              | .01       | .03         | .04       |        |
| <b>PURE PREMIUMS</b>     |           |             |           |        |
| INDICATED (PRE-TEST)     | 9.677     | 4.651       | .372      | 14.700 |
| INDICATED (POST-TEST)    | 9.871     | 4.744       | .379      | 14.994 |
| PRES. ON RATE LEVEL      | 2.087     | 1.732       | .206      | 4.025  |
| DERIVED BY FORMULA       | 2.165     | 1.822       | .213      | 4.200  |
| UNDERLYING PRES. RATE    | 2.195     | 1.822       | .217      | 4.234  |
| PROPOSED                 | 2.165     | 1.822       | .213      | 4.200  |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       |
|------------|--------|--------|--------|--------|-----------------|
| IND. RATES |        |        |        | 4.32   | MINIMUM PREMIUM |
| MAN. RATES | 5.07   | 4.70   | 4.39   | + 4.32 | PRESENT         |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |       |           |           |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-----------|-----------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR | MINOR     | TEMP      | ALL        |
| 2006         | 17,476           | 163,655            | .936                |                 |         |       | 3         | 3         | 6          |
| 2007         | 15,943           | 44,723             | .280                |                 |         |       | 1         | 2         | 3          |
| 2008         | 10,861           | 126,874            | 1.168               |                 |         |       | 2         | 1         | 3          |
| 2009         | 25,074           | 883,551            | 3.523               |                 |         |       | 11        | 42        | 53         |
| 2010         | 24,623           | 1,474,187          | 5.987               |                 |         |       | 16        | 49        | 65         |
| <b>TOTAL</b> | <b>93,977</b>    | <b>2,692,990</b>   | <b>2.866</b>        |                 |         |       | <b>33</b> | <b>97</b> | <b>130</b> |
| O.D.         |                  | 4,084              | .004                |                 |         |       |           | 1         | 1          |

| REPORTED LOSSES |           |         |       |                |                |         |         |       |                |                |                |
|-----------------|-----------|---------|-------|----------------|----------------|---------|---------|-------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |       |                |                | MEDICAL |         |       |                |                |                |
|                 | DEATH     | P . T . | MAJOR | MINOR          | TEMP           | DEATH   | P . T . | MAJOR | MINOR          | TEMP           | MED. ONLY      |
| 2006            |           |         |       | 105,205        | 10,768         |         |         |       | 28,970         | 6,555          | 12,157         |
| 2007            |           |         |       | 6,490          | 10,155         |         |         |       | 2,030          | 612            | 25,436         |
| 2008            |           |         |       | 63,981         | 355            |         |         |       | 7,533          | 10,497         | 44,508         |
| 2009            |           |         |       | 346,872        | 127,128        |         |         |       | 178,318        | 144,532        | 86,701         |
| 2010            |           |         |       | 376,495        | 249,801        |         |         |       | 284,539        | 414,711        | 148,641        |
| <b>TOTAL</b>    |           |         |       | <b>899,043</b> | <b>398,207</b> |         |         |       | <b>501,390</b> | <b>576,907</b> | <b>317,443</b> |
| O.D.            |           |         |       |                | 1,826          |         |         |       |                | 2,258          |                |

| TRANSLATED LOSSES |              |               |                  |                |                |              |               |                |                |                |                |
|-------------------|--------------|---------------|------------------|----------------|----------------|--------------|---------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY    |               |                  |                |                | MEDICAL      |               |                |                |                |                |
|                   | DEATH        | P . T .       | MAJOR            | MINOR          | TEMP           | DEATH        | P . T .       | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006              |              |               |                  | 139,186        | 16,303         |              |               |                | 42,210         | 10,278         | 12,084         |
| 2007              | 7            | 11            | 1,010            | 8,314          | 13,817         | 2            | 2             | 255            | 2,756          | 917            | 24,317         |
| 2008              | 74           | 574           | 19,852           | 71,870         | 1,884          | 4            | 103           | 3,339          | 9,991          | 13,541         | 43,974         |
| 2009              | 480          | 10,322        | 317,776          | 362,367        | 146,877        | 711          | 8,434         | 169,111        | 195,172        | 172,561        | 87,915         |
| 2010              | 556          | 31,812        | 833,031          | 412,517        | 241,987        | 1,211        | 26,992        | 578,142        | 323,713        | 353,971        | 148,046        |
| <b>TOTAL</b>      | <b>1,117</b> | <b>42,719</b> | <b>1,171,669</b> | <b>994,254</b> | <b>420,868</b> | <b>1,928</b> | <b>35,531</b> | <b>750,847</b> | <b>573,842</b> | <b>551,268</b> | <b>316,336</b> |
| O.D.              | 1            | 63            | 1,939            | 879            | 1,558          | 2            | 50            | 1,243          | 704            | 1,781          |                |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 2,007,109 | 2,545,154   | 316,336   |       |
| TOTAL TRANS. LOSSES PG A |           |             |           |       |
| IBNR + FREQUENCY ADJUST. | -186,808  | -104,602    | 596       |       |
| TOTAL LOSSES             | 1,820,301 | 2,440,552   | 316,932   |       |
| EXPECTED LOSSES          | 535,669   | 533,789     | 109,014   |       |
| CREDIBILITY              | .04       | .09         | .14       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 1.937     | 2.597       | .337      | 4.871 |
| INDICATED (POST-TEST)    | 1.976     | 2.649       | .344      | 4.969 |
| PRES. ON RATE LEVEL      | .542      | .540        | .110      | 1.192 |
| DERIVED BY FORMULA       | .599      | .730        | .143      | 1.472 |
| UNDERLYING PRES. RATE    | .570      | .568        | .116      | 1.254 |
| PROPOSED                 | .599      | .730        | .143      | 1.472 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 1.512 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 1.51   | MINIMUM PREMIUM |       |
| MAN. RATES | 1.55   | 1.38   | 1.30   | + 1.51 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |       |       |      |     |  |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|------|-----|--|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR | MINOR | TEMP | ALL |  |
| 2006         | 1,559            | 4,218              | .270                |                 |         |       |       |      |     |  |
| 2007         | 1,424            | 1,102              | .077                |                 |         |       |       |      |     |  |
| 2008         | 1,001            | 357                | .035                |                 |         |       |       |      |     |  |
| 2009         | 547              |                    |                     |                 |         |       |       |      |     |  |
| 2010         | 2,580            | 32,725             | 1.268               |                 |         |       |       |      |     |  |
| <b>TOTAL</b> | <b>7,111</b>     | <b>38,402</b>      | <b>.540</b>         |                 |         |       |       |      |     |  |
| O.D.         |                  | 134                | .001                |                 |         |       |       |      |     |  |

| REPORTED LOSSES |           |         |       |       |      |         |         |       |       |      |               |
|-----------------|-----------|---------|-------|-------|------|---------|---------|-------|-------|------|---------------|
| MANUAL YEAR     | INDEMNITY |         |       |       |      | MEDICAL |         |       |       |      |               |
|                 | DEATH     | P . T . | MAJOR | MINOR | TEMP | DEATH   | P . T . | MAJOR | MINOR | TEMP | MED. ONLY     |
| 2006            |           |         |       |       |      |         |         |       |       |      | 4,218         |
| 2007            |           |         |       |       |      |         |         |       |       |      | 1,102         |
| 2008            |           |         |       |       |      |         |         |       |       |      | 357           |
| 2010            |           |         |       |       |      |         |         |       |       |      | 32,725        |
| <b>TOTAL</b>    |           |         |       |       |      |         |         |       |       |      | <b>38,402</b> |
| O.D.            |           |         |       |       |      |         |         |       |       |      | 134           |

| TRANSLATED LOSSES |           |         |       |       |      |         |         |       |       |      |               |
|-------------------|-----------|---------|-------|-------|------|---------|---------|-------|-------|------|---------------|
| MANUAL YEAR       | INDEMNITY |         |       |       |      | MEDICAL |         |       |       |      |               |
|                   | DEATH     | P . T . | MAJOR | MINOR | TEMP | DEATH   | P . T . | MAJOR | MINOR | TEMP | MED. ONLY     |
| 2006              |           |         |       |       |      |         |         |       |       |      | 4,193         |
| 2007              |           |         |       |       |      |         |         |       |       |      | 1,054         |
| 2008              |           |         |       |       |      |         |         |       |       |      | 353           |
| 2010              |           |         |       |       |      |         |         |       |       |      | 32,594        |
| <b>TOTAL</b>      |           |         |       |       |      |         |         |       |       |      | <b>38,194</b> |
| O.D.              |           |         |       |       |      |         |         |       |       |      | 136           |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B |         |             | 38,330    |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -33,942 | -24,787     | 37        |       |
| TOTAL LOSSES             |         |             | 38,367    |       |
| EXPECTED LOSSES          | 95,785  | 125,153     | 6,044     |       |
| CREDIBILITY              | .01     | .02         | .03       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .000        | .540      | .540  |
| INDICATED (POST-TEST)    | .000    | .000        | .551      | .551  |
| PRES. ON RATE LEVEL      | 1.280   | 1.673       | .081      | 3.034 |
| DERIVED BY FORMULA       | 1.267   | 1.640       | .095      | 3.002 |
| UNDERLYING PRES. RATE    | 1.347   | 1.760       | .085      | 3.192 |
| PROPOSED                 | 1.267   | 1.640       | .095      | 3.002 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 3.085 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 3.09   | MINIMUM PREMIUM |       |
| MAN. RATES | 3.85   | 3.48   | 3.31   | + 3.09 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |           |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR     | TEMP       | ALL        |
| 2006         | 63,110           | 1,794,103          | 2.842               |                 |         | 4         | 9         | 21         | 34         |
| 2007         | 75,589           | 2,915,534          | 3.857               |                 |         | 5         | 6         | 19         | 30         |
| 2008         | 70,522           | 1,233,686          | 1.749               |                 |         |           | 10        | 24         | 34         |
| 2009         | 56,117           | 972,420            | 1.732               |                 |         | 1         | 5         | 17         | 23         |
| 2010         | 51,612           | 1,871,748          | 3.626               |                 |         |           | 5         | 24         | 29         |
| <b>TOTAL</b> | <b>316,950</b>   | <b>8,787,491</b>   | <b>2.773</b>        |                 |         | <b>10</b> | <b>35</b> | <b>105</b> | <b>150</b> |
| O.D.         |                  | 5,023              | .001                |                 |         |           |           |            |            |

| REPORTED LOSSES |           |         |                  |                  |                |         |         |                |                  |                  |                |
|-----------------|-----------|---------|------------------|------------------|----------------|---------|---------|----------------|------------------|------------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                  |                | MEDICAL |         |                |                  |                  |                |
|                 | DEATH     | P . T . | MAJOR            | MINOR            | TEMP           | DEATH   | P . T . | MAJOR          | MINOR            | TEMP             | MED. ONLY      |
| 2006            |           |         | 931,493          | 181,359          | 89,735         |         |         | 226,186        | 112,946          | 138,232          | 114,152        |
| 2007            |           |         | 1,024,997        | 209,371          | 367,336        |         |         | 689,891        | 118,230          | 385,696          | 120,013        |
| 2008            |           |         |                  | 400,371          | 103,793        |         |         |                | 360,798          | 155,503          | 213,221        |
| 2009            |           |         | 133,470          | 193,912          | 85,055         |         |         | 13,546         | 247,426          | 177,424          | 121,587        |
| 2010            |           |         |                  | 158,279          | 227,848        |         |         |                | 231,789          | 1,104,808        | 149,024        |
| <b>TOTAL</b>    |           |         | <b>2,089,960</b> | <b>1,143,292</b> | <b>873,767</b> |         |         | <b>929,623</b> | <b>1,071,189</b> | <b>1,961,663</b> | <b>717,997</b> |
| O.D.            |           |         |                  |                  |                |         |         |                |                  |                  | 5,023          |

| TRANSLATED LOSSES |              |               |                  |                  |                  |              |               |                  |                  |                  |                |
|-------------------|--------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR       | INDEMNITY    |               |                  |                  |                  | MEDICAL      |               |                  |                  |                  |                |
|                   | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006              |              |               | 1,230,502        | 239,938          | 135,859          |              |               | 491,955          | 164,562          | 216,749          | 113,467        |
| 2007              | 254          | 18,167        | 1,284,253        | 276,960          | 504,523          | 64           | 9,596         | 1,360,873        | 184,127          | 560,110          | 114,732        |
| 2008              | 460          | 3,789         | 135,089          | 456,847          | 129,102          | 316          | 4,694         | 135,851          | 452,186          | 210,905          | 210,662        |
| 2009              | 278          | 11,735        | 347,749          | 212,514          | 99,171           | 1,006        | 12,677        | 257,465          | 268,861          | 214,272          | 123,289        |
| 2010              | 322          | 17,584        | 476,202          | 230,436          | 203,116          | 1,601        | 37,168        | 830,097          | 467,495          | 802,567          | 148,428        |
| <b>TOTAL</b>      | <b>1,314</b> | <b>51,275</b> | <b>3,473,795</b> | <b>1,416,695</b> | <b>1,071,771</b> | <b>2,987</b> | <b>64,135</b> | <b>3,076,241</b> | <b>1,537,231</b> | <b>2,004,603</b> | <b>710,578</b> |
| O.D.              |              |               |                  |                  |                  |              |               |                  |                  |                  | 4,907          |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 6,669,747  | 6,030,300   | 715,485   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -1,614,855 | -694,379    | 2,667     |        |                 |       |
| TOTAL LOSSES             | 5,054,892  | 5,335,921   | 718,152   |        |                 |       |
| EXPECTED LOSSES          | 4,285,163  | 3,236,061   | 640,238   |        |                 |       |
| CREDIBILITY              | .09        | .21         | .32       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.595      | 1.684       | .227      | 3.506  |                 |       |
| INDICATED (POST-TEST)    | 1.627      | 1.718       | .232      | 3.577  |                 |       |
| PRES. ON RATE LEVEL      | 1.285      | .971        | .192      | 2.448  |                 |       |
| DERIVED BY FORMULA       | 1.316      | 1.128       | .205      | 2.649  |                 |       |
| UNDERLYING PRES. RATE    | 1.352      | 1.021       | .202      | 2.575  |                 |       |
| PROPOSED                 | 1.316      | 1.128       | .205      | 2.649  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 2.722 |
| IND. RATES               |            |             |           | 2.72   | MINIMUM PREMIUM |       |
| MAN. RATES               | 2.86       | 2.72        | 2.67      | + 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      |           |
| 2006         | 1,593            | 15,353             | .963                |                 |         |       |       |          | 3        | 3         |
| 2007         | 1,640            | 83,941             | 5.118               |                 |         |       |       | 1        | 2        | 3         |
| 2008         | 1,466            | 25,765             | 1.757               |                 |         |       |       |          | 1        | 1         |
| 2009         | 1,164            | 16,672             | 1.432               |                 |         |       |       |          | 2        | 2         |
| 2010         | 1,109            | 73,650             | 6.641               |                 |         |       |       | 1        |          | 1         |
| <b>TOTAL</b> | <b>6,972</b>     | <b>215,381</b>     | <b>3.089</b>        |                 |         |       |       | <b>2</b> | <b>8</b> | <b>10</b> |

| REPORTED LOSSES |           |         |       |               |               |         |         |       |               |               |               |
|-----------------|-----------|---------|-------|---------------|---------------|---------|---------|-------|---------------|---------------|---------------|
| MANUAL YEAR     | INDEMNITY |         |       |               |               | MEDICAL |         |       |               |               |               |
|                 | DEATH     | P . T . | MAJOR | MINOR         | TEMP          | DEATH   | P . T . | MAJOR | MINOR         | TEMP          | MED. ONLY     |
| 2006            |           |         |       |               | 4,763         |         |         |       |               | 5,271         | 5,319         |
| 2007            |           |         |       | 42,607        | 8,810         |         |         |       | 11,971        | 15,542        | 5,011         |
| 2008            |           |         |       |               | 657           |         |         |       |               | 20,787        | 4,321         |
| 2009            |           |         |       |               | 2,924         |         |         |       |               | 13,443        | 305           |
| 2010            |           |         |       | 41,592        |               |         |         |       | 30,795        |               | 1,263         |
| <b>TOTAL</b>    |           |         |       | <b>84,199</b> | <b>17,154</b> |         |         |       | <b>42,766</b> | <b>55,043</b> | <b>16,219</b> |

| TRANSLATED LOSSES |           |              |               |               |               |           |              |               |               |               |               |
|-------------------|-----------|--------------|---------------|---------------|---------------|-----------|--------------|---------------|---------------|---------------|---------------|
| MANUAL YEAR       | INDEMNITY |              |               |               |               | MEDICAL   |              |               |               |               |               |
|                   | DEATH     | P . T .      | MAJOR         | MINOR         | TEMP          | DEATH     | P . T .      | MAJOR         | MINOR         | TEMP          | MED. ONLY     |
| 2006              |           |              |               |               | 7,212         |           |              |               |               | 8,264         | 5,287         |
| 2007              | 52        | 72           | 4,532         | 53,171        | 12,340        | 7         | 8            | 1,805         | 16,594        | 22,585        | 4,791         |
| 2008              |           |              | 71            | 46            | 758           |           | 12           | 1,442         | 1,583         | 26,194        | 4,269         |
| 2009              |           | 34           | 902           | 485           | 2,996         | 2         | 200          | 2,530         | 1,983         | 14,860        | 309           |
| 2010              | 46        | 2,539        | 62,749        | 32,323        | 3,177         | 89        | 1,878        | 37,859        | 21,010        | 2,924         | 1,258         |
| <b>TOTAL</b>      | <b>98</b> | <b>2,645</b> | <b>68,254</b> | <b>86,025</b> | <b>26,483</b> | <b>98</b> | <b>2,098</b> | <b>43,636</b> | <b>41,170</b> | <b>74,827</b> | <b>15,914</b> |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 116,829 | 228,505     | 15,914    |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -41,882 | -20,608     | 55        |       |
| TOTAL LOSSES             | 74,947  | 207,897     | 15,969    |       |
| EXPECTED LOSSES          | 109,810 | 95,099      | 13,664    |       |
| CREDIBILITY              | .01     | .02         | .02       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | 1.075   | 2.982       | .229      | 4.286 |
| INDICATED (POST-TEST)    | 1.097   | 3.042       | .234      | 4.373 |
| PRES. ON RATE LEVEL      | 1.497   | 1.297       | .186      | 2.980 |
| DERIVED BY FORMULA       | 1.493   | 1.332       | .187      | 3.012 |
| UNDERLYING PRES. RATE    | 1.575   | 1.364       | .196      | 3.135 |
| PROPOSED                 | 1.493   | 1.332       | .187      | 3.012 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 3.095 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 3.10   | MINIMUM PREMIUM |       |
| MAN. RATES | 3.54   | 3.37   | 3.25   | + 3.10 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |           |            |            |  |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|--|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR     | TEMP       | ALL        |  |
| 2006         | 171,515          | 1,962,782          | 1.144               | 1               |         | 3         | 7         | 41         | 52         |  |
| 2007         | 186,277          | 2,743,050          | 1.472               |                 |         | 4         | 12        | 51         | 67         |  |
| 2008         | 164,324          | 1,834,953          | 1.116               |                 |         | 2         | 3         | 53         | 58         |  |
| 2009         | 171,999          | 1,270,127          | .738                |                 |         | 1         | 10        | 30         | 41         |  |
| 2010         | 219,918          | 1,691,268          | .769                |                 |         | 1         | 6         | 49         | 56         |  |
| <b>TOTAL</b> | <b>914,033</b>   | <b>9,502,180</b>   | <b>1.040</b>        | <b>1</b>        |         | <b>11</b> | <b>38</b> | <b>224</b> | <b>274</b> |  |
| O.D.         |                  | 278,864            | .030                |                 |         | 1         | 7         | 7          | 8          |  |

| REPORTED LOSSES |                |         |                  |                  |                  |               |         |                |                  |                  |                  |
|-----------------|----------------|---------|------------------|------------------|------------------|---------------|---------|----------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY      |         |                  |                  |                  | MEDICAL       |         |                |                  |                  |                  |
|                 | DEATH          | P . T . | MAJOR            | MINOR            | TEMP             | DEATH         | P . T . | MAJOR          | MINOR            | TEMP             | MED. ONLY        |
| 2006            | 116,473        |         | 516,906          | 311,623          | 139,352          | 80,178        |         | 198,122        | 155,904          | 171,915          | 272,309          |
| 2007            |                |         | 680,706          | 340,356          | 331,209          |               |         | 307,315        | 352,121          | 313,450          | 417,893          |
| 2008            |                |         | 382,973          | 111,945          | 551,525          |               |         | 53,765         | 123,764          | 384,480          | 226,501          |
| 2009            |                |         | 149,661          | 186,690          | 148,281          |               |         | 72,460         | 230,138          | 178,110          | 304,787          |
| 2010            |                |         | 122,222          | 143,146          | 351,073          |               |         | 36,071         | 154,818          | 602,981          | 280,957          |
| <b>TOTAL</b>    | <b>116,473</b> |         | <b>1,852,468</b> | <b>1,093,760</b> | <b>1,521,440</b> | <b>80,178</b> |         | <b>667,733</b> | <b>1,016,745</b> | <b>1,650,936</b> | <b>1,502,447</b> |
| O.D.            |                |         | 117,133          |                  | 21,910           |               |         | 87,936         |                  | 39,359           | 12,526           |

| TRANSLATED LOSSES |                |               |                  |                  |                  |                |               |                  |                  |                  |                  |
|-------------------|----------------|---------------|------------------|------------------|------------------|----------------|---------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY      |               |                  |                  |                  | MEDICAL        |               |                  |                  |                  |                  |
|                   | DEATH          | P . T .       | MAJOR            | MINOR            | TEMP             | DEATH          | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              | 145,591        |               | 682,833          | 412,275          | 210,980          | 146,084        |               | 430,916          | 227,152          | 269,562          | 270,675          |
| 2007              | 414            | 13,049        | 921,287          | 436,540          | 455,358          | 189            | 4,763         | 686,544          | 490,548          | 459,007          | 399,506          |
| 2008              | 158            | 15,107        | 572,533          | 174,020          | 643,966          | 123            | 4,563         | 181,154          | 183,740          | 490,546          | 223,783          |
| 2009              | 277            | 12,898        | 381,540          | 216,824          | 163,992          | 953            | 17,497        | 361,994          | 258,504          | 215,396          | 309,054          |
| 2010              | 416            | 27,578        | 724,078          | 291,862          | 314,805          | 1,252          | 28,053        | 584,388          | 299,655          | 491,713          | 279,833          |
| <b>TOTAL</b>      | <b>146,856</b> | <b>68,632</b> | <b>3,282,271</b> | <b>1,531,521</b> | <b>1,789,101</b> | <b>148,601</b> | <b>54,876</b> | <b>2,244,996</b> | <b>1,459,599</b> | <b>1,926,224</b> | <b>1,482,851</b> |
| O.D.              | 5              | 4,135         | 151,265          | 5,200            | 30,545           | 36             | 4,906         | 191,198          | 10,682           | 49,994           | 12,589           |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 6,297,777  | 6,802,866   | 1,495,440 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |       |
| IBNR + FREQUENCY ADJUST. | -2,499,817 | -1,192,955  | 8,438     |       |
| TOTAL LOSSES             | 3,797,960  | 5,609,911   | 1,503,878 |       |
| EXPECTED LOSSES          | 6,937,510  | 5,858,952   | 1,663,540 |       |
| CREDIBILITY              | .18        | .42         | .64       |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | .416       | .614        | .165      | 1.195 |
| INDICATED (POST-TEST)    | .424       | .626        | .168      | 1.218 |
| PRES. ON RATE LEVEL      | .722       | .609        | .173      | 1.504 |
| DERIVED BY FORMULA       | .668       | .616        | .170      | 1.454 |
| UNDERLYING PRES. RATE    | .759       | .641        | .182      | 1.582 |
| PROPOSED                 | .668       | .616        | .170      | 1.454 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 1.494 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 1.49   | MINIMUM PREMIUM |       |
| MAN. RATES | 1.86   | 1.74   | 1.64   | + 1.49 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |       |       |      |     |    |
|-------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|------|-----|----|
|             |                  |                    |                     | DEATH           | P . T . | MAJOR | MINOR | TEMP | ALL |    |
| 2006        | 47,527           | 176,358            | .371                |                 |         |       |       | 2    | 8   | 10 |
| 2007        | 59,140           | 500,231            | .845                |                 |         |       |       |      | 13  | 14 |
| 2008        | 95,736           | 1,368,608          | 1.429               |                 |         |       |       | 1    | 7   | 29 |
| 2009        | 73,608           | 1,459,081          | 1.982               |                 |         |       |       | 2    | 7   | 18 |
| 2010        | 95,954           | 1,034,891          | 1.078               |                 |         |       |       | 1    | 4   | 28 |
| TOTAL       | 371,965          | 4,539,169          | 1.220               |                 |         |       |       | 1    | 5   | 99 |
| O.D.        |                  | 189,881            | .051                |                 |         |       |       |      | 1   | 3  |

| REPORTED LOSSES |           |         |         |         |         |         |         |         |         |         |           |
|-----------------|-----------|---------|---------|---------|---------|---------|---------|---------|---------|---------|-----------|
| MANUAL YEAR     | INDEMNITY |         |         |         |         | MEDICAL |         |         |         |         |           |
|                 | DEATH     | P . T . | MAJOR   | MINOR   | TEMP    | DEATH   | P . T . | MAJOR   | MINOR   | TEMP    | MED. ONLY |
| 2006            |           |         |         | 20,178  | 43,770  |         |         |         | 8,015   | 59,231  | 45,164    |
| 2007            |           |         | 253,657 |         | 47,600  |         |         | 28,255  |         | 61,095  | 109,624   |
| 2008            |           |         | 378,802 | 350,221 | 92,074  |         |         | 128,080 | 179,633 | 122,634 | 117,164   |
| 2009            | 544,570   |         | 126,498 | 198,506 | 48,957  | 49,780  |         | 86,140  | 242,973 | 54,152  | 107,505   |
| 2010            |           |         | 134,003 | 91,375  | 99,604  |         |         | 126,571 | 200,593 | 248,645 | 134,100   |
| TOTAL           | 544,570   |         | 892,960 | 660,280 | 332,005 | 49,780  |         | 369,046 | 631,214 | 545,757 | 513,557   |
| O.D.            |           |         | 142,126 | 10,000  | 5,696   |         |         | 9,002   |         | 4,986   | 18,071    |

| TRANSLATED LOSSES |           |         |           |         |         |         |         |           |         |         |           |
|-------------------|-----------|---------|-----------|---------|---------|---------|---------|-----------|---------|---------|-----------|
| MANUAL YEAR       | INDEMNITY |         |           |         |         | MEDICAL |         |           |         |         |           |
|                   | DEATH     | P . T . | MAJOR     | MINOR   | TEMP    | DEATH   | P . T . | MAJOR     | MINOR   | TEMP    | MED. ONLY |
| 2006              |           |         |           | 26,696  | 66,269  |         |         |           | 11,677  | 92,876  | 44,893    |
| 2007              |           | 4,650   | 328,012   | 3,193   | 65,775  |         | 417     | 60,102    | 2,324   | 88,018  | 104,801   |
| 2008              | 411       | 16,204  | 591,856   | 409,223 | 118,705 | 187     | 8,988   | 336,640   | 236,737 | 164,128 | 115,758   |
| 2009              | 727,841   | 11,191  | 331,653   | 210,649 | 62,233  | 91,223  | 17,423  | 376,273   | 254,231 | 79,695  | 109,010   |
| 2010              | 196       | 16,102  | 392,282   | 132,081 | 96,573  | 1,597   | 34,168  | 601,295   | 234,347 | 220,777 | 133,564   |
| TOTAL             | 728,448   | 48,147  | 1,643,803 | 781,842 | 409,555 | 93,007  | 60,996  | 1,374,310 | 739,316 | 645,494 | 508,026   |
| O.D.              | 11        | 2,697   | 186,120   | 12,507  | 8,676   |         | 133     | 18,784    | 332     | 7,215   | 18,107    |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 4,156,456  | 2,604,937   | 526,133   |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |       |
| IBNR + FREQUENCY ADJUST. | -1,721,000 | -480,412    | 2,874     |       |
| TOTAL LOSSES             | 2,435,456  | 2,124,525   | 529,007   |       |
| EXPECTED LOSSES          | 4,999,211  | 2,469,848   | 531,909   |       |
| CREDIBILITY              | .10        | .23         | .35       |       |
| PURE PREMIUMS            |            |             |           |       |
| INDICATED (PRE-TEST)     | .655       | .571        | .142      | 1.368 |
| INDICATED (POST-TEST)    | .668       | .582        | .145      | 1.395 |
| PRES. ON RATE LEVEL      | 1.278      | .631        | .136      | 2.045 |
| DERIVED BY FORMULA       | 1.217      | .620        | .139      | 1.976 |
| UNDERLYING PRES. RATE    | 1.344      | .664        | .143      | 2.151 |
| PROPOSED                 | 1.217      | .620        | .139      | 1.976 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | TOTAL |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 2.03   | MINIMUM PREMIUM |       |
| MAN. RATES | 2.72   | 2.41   | 2.23   | + 2.03 | PRESENT         |       |

+PROPOSED



| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |           |           |            |            |  |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|-----------|------------|------------|--|
|              |                  |                    |                     | DEATH           | P . T .  | MAJOR     | MINOR     | TEMP       | ALL        |  |
| 2006         | 203,762          | 8,417,038          | 4.130               | 2               | 1        | 13        | 27        | 151        | 194        |  |
| 2007         | 186,422          | 8,403,759          | 4.507               | 1               |          | 20        | 21        | 126        | 168        |  |
| 2008         | 155,208          | 5,586,453          | 3.599               | 2               |          | 7         | 20        | 97         | 126        |  |
| 2009         | 139,865          | 5,673,152          | 4.056               |                 |          | 6         | 15        | 104        | 125        |  |
| 2010         | 141,856          | 5,512,621          | 3.886               | 2               |          | 2         | 16        | 110        | 130        |  |
| <b>TOTAL</b> | <b>827,113</b>   | <b>33,593,023</b>  | <b>4.061</b>        | <b>7</b>        | <b>1</b> | <b>48</b> | <b>99</b> | <b>588</b> | <b>743</b> |  |
| O.D.         |                  | 35,733             | .004                |                 |          |           |           | 1          | 1          |  |

| REPORTED LOSSES |                  |                |                  |                  |                  |               |                |                  |                  |                  |                  |
|-----------------|------------------|----------------|------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY        |                |                  |                  |                  | MEDICAL       |                |                  |                  |                  |                  |
|                 | DEATH            | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH         | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            | 558,114          | 401,164        | 1,922,856        | 895,291          | 949,444          | 12,233        | 508,173        | 829,275          | 630,946          | 1,234,505        | 475,037          |
| 2007            | 1,465            |                | 3,224,356        | 760,779          | 1,185,971        | 71            |                | 1,199,523        | 316,534          | 1,118,434        | 596,626          |
| 2008            | 648,310          |                | 1,256,450        | 638,299          | 559,309          | 58,186        |                | 775,494          | 447,175          | 755,318          | 447,912          |
| 2009            |                  |                | 978,086          | 696,137          | 1,170,528        |               |                | 395,460          | 517,120          | 1,385,713        | 530,108          |
| 2010            | 946,798          |                | 253,505          | 574,845          | 1,115,846        | 8,171         |                | 113,873          | 488,507          | 1,499,296        | 511,780          |
| <b>TOTAL</b>    | <b>2,154,687</b> | <b>401,164</b> | <b>7,635,253</b> | <b>3,565,351</b> | <b>4,981,098</b> | <b>78,661</b> | <b>508,173</b> | <b>3,313,625</b> | <b>2,400,282</b> | <b>5,993,266</b> | <b>2,561,463</b> |
| O.D.            |                  |                |                  |                  | 4,205            |               |                |                  |                  | 11,967           | 19,561           |

| TRANSLATED LOSSES |                  |                |                   |                  |                  |                |                |                  |                  |                  |                  |
|-------------------|------------------|----------------|-------------------|------------------|------------------|----------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY        |                |                   |                  |                  | MEDICAL        |                |                  |                  |                  |                  |
|                   | DEATH            | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH          | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              | 697,643          | 322,930        | 2,540,093         | 1,184,472        | 1,437,456        | 22,289         | 636,984        | 1,803,673        | 919,289          | 1,935,702        | 472,187          |
| 2007              | 2,726            | 60,379         | 4,265,835         | 1,000,289        | 1,630,161        | 304            | 17,909         | 2,551,936        | 484,164          | 1,620,534        | 570,374          |
| 2008              | 742,291          | 49,494         | 1,828,278         | 787,532          | 674,980          | 120,811        | 46,272         | 1,817,085        | 652,638          | 983,397          | 442,537          |
| 2009              | 1,159            | 72,852         | 2,134,719         | 934,912          | 1,253,455        | 2,391          | 75,550         | 1,465,556        | 751,526          | 1,579,685        | 537,530          |
| 2010              | 1,176,645        | 87,937         | 2,332,449         | 1,007,499        | 1,005,063        | 14,453         | 79,225         | 1,622,013        | 819,561          | 1,233,540        | 509,733          |
| <b>TOTAL</b>      | <b>2,620,464</b> | <b>593,592</b> | <b>13,101,374</b> | <b>4,914,704</b> | <b>6,001,115</b> | <b>160,248</b> | <b>855,940</b> | <b>9,260,263</b> | <b>3,627,178</b> | <b>7,352,858</b> | <b>2,532,361</b> |
| O.D.              |                  | 11             | 451               | 296              | 4,857            |                | 6              | 831              | 911              | 15,081           | 19,475           |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |
|--------------------------|------------|-------------|-----------|--------|-----------------|
| TOTAL TRANS. LOSSES PG B | 26,593,180 | 21,917,000  | 2,551,836 |        |                 |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |
| IBNR + FREQUENCY ADJUST. | -8,870,251 | -3,258,043  | 10,263    |        |                 |
| TOTAL LOSSES             | 17,722,929 | 18,658,957  | 2,562,099 |        |                 |
| EXPECTED LOSSES          | 23,291,502 | 15,103,084  | 2,448,255 |        |                 |
| CREDIBILITY              | .17        | .39         | .60       |        |                 |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |
| INDICATED (PRE-TEST)     | 2.143      | 2.256       | .310      | 4.709  |                 |
| INDICATED (POST-TEST)    | 2.186      | 2.301       | .316      | 4.803  |                 |
| PRES. ON RATE LEVEL      | 2.677      | 1.736       | .281      | 4.694  |                 |
| DERIVED BY FORMULA       | 2.594      | 1.956       | .302      | 4.852  |                 |
| UNDERLYING PRES. RATE    | 2.816      | 1.826       | .296      | 4.938  |                 |
| PROPOSED                 | 2.568      | 1.936       | .299      | 4.803  |                 |
| <b>IND. RATES</b>        |            |             |           |        |                 |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       |
| IND. RATES               |            |             |           | 4.94   | MINIMUM PREMIUM |
| MAN. RATES               | 5.66       | 5.42        | 5.12      | + 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       |
| 2006         | 12,521           | 183,673            | 1.466               |                 |         |          | 1        | 4         | 5         |
| 2007         | 9,895            | 270,408            | 2.732               |                 |         |          | 3        | 3         | 6         |
| 2008         | 14,871           | 520,700            | 3.501               |                 |         | 1        | 2        | 2         | 5         |
| 2009         | 13,871           | 23,884             | .172                |                 |         |          |          |           |           |
| 2010         | 15,816           | 85,480             | .540                |                 |         |          | 1        | 2         | 3         |
| <b>TOTAL</b> | <b>66,974</b>    | <b>1,084,145</b>   | <b>1.619</b>        |                 |         | <b>1</b> | <b>7</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      |
| 2006            |           |         |                | 47,543         | 35,634        |         |         |               | 5,890         | 65,242         | 29,364         |
| 2007            |           |         |                | 135,603        | 11,976        |         |         |               | 61,506        | 20,824         | 40,499         |
| 2008            |           |         | 251,100        | 89,585         | 15,057        |         |         | 47,924        | 25,520        | 25,050         | 66,464         |
| 2009            |           |         |                |                |               |         |         |               |               |                | 23,884         |
| 2010            |           |         |                | 58,287         | 6,114         |         |         |               | 6,367         | 8,404          | 6,308          |
| <b>TOTAL</b>    |           |         | <b>251,100</b> | <b>331,018</b> | <b>68,781</b> |         |         | <b>47,924</b> | <b>99,283</b> | <b>119,520</b> | <b>166,519</b> |

| TRANSLATED LOSSES |            |               |                |                |                |           |              |                |                |                |                |
|-------------------|------------|---------------|----------------|----------------|----------------|-----------|--------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY  |               |                |                |                | MEDICAL   |              |                |                |                |                |
|                   | DEATH      | P . T .       | MAJOR          | MINOR          | TEMP           | DEATH     | P . T .      | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006              |            |               |                | 62,899         | 53,950         |           |              |                | 8,582          | 102,299        | 29,188         |
| 2007              | 164        | 225           | 13,841         | 168,832        | 17,519         | 34        | 39           | 7,800          | 83,589         | 31,119         | 38,717         |
| 2008              | 108        | 9,360         | 343,251        | 107,953        | 22,300         | 33        | 2,820        | 110,063        | 36,109         | 33,432         | 65,666         |
| 2009              |            |               |                |                |                |           |              |                |                |                | 24,218         |
| 2010              | 67         | 3,772         | 94,419         | 48,235         | 9,668          | 29        | 584          | 12,452         | 6,968          | 7,228          | 6,283          |
| <b>TOTAL</b>      | <b>339</b> | <b>13,357</b> | <b>451,511</b> | <b>387,919</b> | <b>103,437</b> | <b>96</b> | <b>3,443</b> | <b>130,315</b> | <b>135,248</b> | <b>174,078</b> | <b>164,072</b> |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 599,061   | 800,682     | 164,072   |       |
| TOTAL TRANS. LOSSES PG A |           |             |           |       |
| IBNR + FREQUENCY ADJUST. | -608,899  | -211,668    | 1,354     |       |
| TOTAL LOSSES             |           | 589,014     | 165,426   |       |
| EXPECTED LOSSES          | 1,724,580 | 1,065,557   | 265,216   |       |
| CREDIBILITY              | .03       | .07         | .11       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | .000      | .879        | .247      | 1.126 |
| INDICATED (POST-TEST)    | .000      | .897        | .252      | 1.149 |
| PRES. ON RATE LEVEL      | 2.448     | 1.512       | .377      | 4.337 |
| DERIVED BY FORMULA       | 2.375     | 1.469       | .363      | 4.207 |
| UNDERLYING PRES. RATE    | 2.575     | 1.591       | .396      | 4.562 |
| PROPOSED                 | 2.375     | 1.469       | .363      | 4.207 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 4.323 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 4.32   | MINIMUM PREMIUM |       |
| MAN. RATES | 5.57   | 5.09   | 4.73   | + 4.32 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |           |          |           |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|----------|-----------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR     | TEMP     | ALL       |
| 2006         | 48,397           | 1,802,665          | 3.724               |                 |         | 4        | 6         | 32       | 42        |
| 2007         | 46,020           | 1,445,881          | 3.141               |                 |         | 4        | 1         | 22       | 27        |
| 2008         | 32,522           | 1,144,983          | 3.520               |                 |         | 3        |           | 14       | 17        |
| 2009         | 28,205           | 455,129            | 1.613               |                 |         | 1        | 1         | 6        | 8         |
| 2010         | 32,207           | 509,710            | 1.582               |                 |         |          | 1         | 12       | 14        |
| <b>TOTAL</b> | <b>187,351</b>   | <b>5,358,368</b>   | <b>2.860</b>        |                 |         | <b>1</b> | <b>12</b> | <b>9</b> | <b>86</b> |
| O.D.         |                  | 3,814              | .002                |                 |         |          |           |          |           |

| REPORTED LOSSES |           |                |                  |                |                |         |               |                  |                |                |                |
|-----------------|-----------|----------------|------------------|----------------|----------------|---------|---------------|------------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY |                |                  |                |                | MEDICAL |               |                  |                |                |                |
|                 | DEATH     | P . T .        | MAJOR            | MINOR          | TEMP           | DEATH   | P . T .       | MAJOR            | MINOR          | TEMP           | MED. ONLY      |
| 2006            |           |                | 797,855          | 243,272        | 121,991        |         |               | 329,560          | 118,436        | 136,045        | 55,506         |
| 2007            |           |                | 604,956          | 20,340         | 72,388         |         |               | 566,238          | 22,125         | 106,282        | 53,552         |
| 2008            |           |                | 559,857          |                | 40,254         |         |               | 389,933          |                | 116,999        | 37,940         |
| 2009            |           |                | 112,852          | 106,594        | 86,796         |         |               | 11,301           | 27,507         | 65,354         | 44,725         |
| 2010            |           | 175,375        |                  | 20,222         | 68,325         |         | 61,000        |                  | 37,697         | 87,090         | 60,001         |
| <b>TOTAL</b>    |           | <b>175,375</b> | <b>2,075,520</b> | <b>390,428</b> | <b>389,754</b> |         | <b>61,000</b> | <b>1,297,032</b> | <b>205,765</b> | <b>511,770</b> | <b>251,724</b> |
| O.D.            |           |                |                  |                |                |         |               |                  |                |                | 3,814          |

| TRANSLATED LOSSES |            |                |                  |                |                |              |                |                  |                |                |                |
|-------------------|------------|----------------|------------------|----------------|----------------|--------------|----------------|------------------|----------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY  |                |                  |                |                | MEDICAL      |                |                  |                |                |                |
|                   | DEATH      | P . T .        | MAJOR            | MINOR          | TEMP           | DEATH        | P . T .        | MAJOR            | MINOR          | TEMP           | MED. ONLY      |
| 2006              |            |                | 1,030,284        | 321,848        | 184,693        |              |                | 688,144          | 172,560        | 213,317        | 55,173         |
| 2007              | 24         | 10,147         | 714,109          | 31,468         | 101,069        | 13           | 6,460          | 910,936          | 42,134         | 155,370        | 51,196         |
| 2008              | 12         | 19,094         | 704,187          | 16,879         | 52,837         | 100          | 20,255         | 817,502          | 33,726         | 154,003        | 37,485         |
| 2009              | 163        | 8,596          | 252,534          | 125,715        | 96,379         | 115          | 2,990          | 56,858           | 37,679         | 74,526         | 45,351         |
| 2010              | 194        | 325,450        | 150,331          | 52,227         | 60,175         | 1,376        | 141,564        | 107,100          | 54,850         | 72,311         | 59,761         |
| <b>TOTAL</b>      | <b>393</b> | <b>363,287</b> | <b>2,851,445</b> | <b>548,137</b> | <b>495,153</b> | <b>1,604</b> | <b>171,269</b> | <b>2,580,540</b> | <b>340,949</b> | <b>669,527</b> | <b>248,966</b> |
| O.D.              |            |                |                  |                |                |              |                |                  |                |                | 3,790          |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 5,968,538  | 2,053,766   | 252,756   |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |       |
| IBNR + FREQUENCY ADJUST. | -1,343,806 | -446,237    | 1,068     |       |
| TOTAL LOSSES             | 4,624,732  | 1,607,529   | 253,824   |       |
| EXPECTED LOSSES          | 3,482,855  | 2,040,252   | 258,545   |       |
| CREDIBILITY              | .06        | .15         | .22       |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | 2.468      | .858        | .135      | 3.461 |
| INDICATED (POST-TEST)    | 2.517      | .875        | .138      | 3.530 |
| PRES. ON RATE LEVEL      | 1.767      | 1.036       | .131      | 2.934 |
| DERIVED BY FORMULA       | 1.812      | 1.012       | .133      | 2.957 |
| UNDERLYING PRES. RATE    | 1.859      | 1.089       | .138      | 3.086 |
| PROPOSED                 | 1.812      | 1.012       | .133      | 2.957 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 3.038 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 3.04   | MINIMUM PREMIUM |       |
| MAN. RATES | 3.31   | 3.23   | 3.20   | + 3.04 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |           |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR     | TEMP       | ALL        |
| 2006         | 41,339           | 1,481,439          | 3.583               |                 |         | 4         | 3         | 34         | 41         |
| 2007         | 47,903           | 1,863,946          | 3.891               |                 |         | 4         | 2         | 41         | 47         |
| 2008         | 41,745           | 2,247,716          | 5.384               |                 |         | 4         | 6         | 17         | 27         |
| 2009         | 34,528           | 1,229,180          | 3.559               |                 |         | 1         | 4         | 20         | 25         |
| 2010         | 40,073           | 570,724            | 1.424               |                 |         |           | 3         | 24         | 27         |
| <b>TOTAL</b> | <b>205,588</b>   | <b>7,393,005</b>   | <b>3.596</b>        |                 |         | <b>13</b> | <b>18</b> | <b>136</b> | <b>167</b> |
| O.D.         |                  | 50,740             | .024                |                 |         |           | 1         |            | 1          |

| REPORTED LOSSES |           |         |                  |                |                |         |         |                  |                |                |                |
|-----------------|-----------|---------|------------------|----------------|----------------|---------|---------|------------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                |                | MEDICAL |         |                  |                |                |                |
|                 | DEATH     | P . T . | MAJOR            | MINOR          | TEMP           | DEATH   | P . T . | MAJOR            | MINOR          | TEMP           | MED. ONLY      |
| 2006            |           |         | 653,445          | 108,985        | 124,070        |         |         | 224,965          | 113,873        | 157,421        | 98,680         |
| 2007            |           |         | 790,533          | 81,951         | 138,130        |         |         | 357,713          | 7,643          | 361,750        | 126,226        |
| 2008            |           |         | 843,687          | 217,558        | 67,354         |         |         | 881,355          | 90,292         | 63,989         | 83,481         |
| 2009            |           |         | 415,751          | 175,584        | 122,892        |         |         | 105,767          | 195,369        | 149,206        | 64,611         |
| 2010            |           |         |                  | 138,389        | 131,016        |         |         |                  | 66,310         | 189,998        | 45,011         |
| <b>TOTAL</b>    |           |         | <b>2,703,416</b> | <b>722,467</b> | <b>583,462</b> |         |         | <b>1,569,800</b> | <b>473,487</b> | <b>922,364</b> | <b>418,009</b> |
| O.D.            |           |         |                  | 45,642         |                |         |         |                  | 2,453          |                | 2,645          |

| TRANSLATED LOSSES |            |               |                  |                |                |              |               |                  |                |                  |                |
|-------------------|------------|---------------|------------------|----------------|----------------|--------------|---------------|------------------|----------------|------------------|----------------|
| MANUAL YEAR       | INDEMNITY  |               |                  |                |                | MEDICAL      |               |                  |                |                  |                |
|                   | DEATH      | P . T .       | MAJOR            | MINOR          | TEMP           | DEATH        | P . T .       | MAJOR            | MINOR          | TEMP             | MED. ONLY      |
| 2006              |            |               | 863,201          | 144,187        | 187,838        |              |               | 489,299          | 165,913        | 246,837          | 98,088         |
| 2007              | 100        | 14,628        | 1,029,985        | 111,559        | 191,937        | 4            | 5,284         | 751,467          | 28,116         | 522,211          | 120,672        |
| 2008              | 264        | 23,859        | 876,125          | 265,110        | 90,068         | 225          | 30,839        | 1,224,252        | 151,526        | 94,004           | 82,479         |
| 2009              | 282        | 23,999        | 695,311          | 216,871        | 142,851        | 828          | 18,957        | 395,677          | 223,967        | 181,868          | 65,516         |
| 2010              | 238        | 13,068        | 347,775          | 170,451        | 122,403        | 372          | 8,456         | 186,143          | 104,616        | 156,084          | 44,831         |
| <b>TOTAL</b>      | <b>884</b> | <b>75,554</b> | <b>3,812,397</b> | <b>908,178</b> | <b>735,097</b> | <b>1,429</b> | <b>63,536</b> | <b>3,046,838</b> | <b>674,138</b> | <b>1,201,004</b> | <b>411,586</b> |
| O.D.              |            |               |                  | 60,384         |                |              |               |                  | 3,574          |                  | 2,647          |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 7,000,638  | 3,582,375   | 414,233   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -1,990,934 | -579,613    | 1,656     |        |                 |       |
| TOTAL LOSSES             | 5,009,704  | 3,002,762   | 415,889   |        |                 |       |
| EXPECTED LOSSES          | 5,341,176  | 2,738,431   | 368,003   |        |                 |       |
| CREDIBILITY              | .07        | .15         | .24       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 2.437      | 1.461       | .202      | 4.100  |                 |       |
| INDICATED (POST-TEST)    | 2.486      | 1.490       | .206      | 4.182  |                 |       |
| PRES. ON RATE LEVEL      | 2.470      | 1.266       | .170      | 3.906  |                 |       |
| DERIVED BY FORMULA       | 2.471      | 1.300       | .179      | 3.950  |                 |       |
| UNDERLYING PRES. RATE    | 2.598      | 1.332       | .179      | 4.109  |                 |       |
| PROPOSED                 | 2.471      | 1.300       | .179      | 3.950  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 4.059 |
| IND. RATES               |            |             |           | 4.06   | MINIMUM PREMIUM |       |
| MAN. RATES               | 4.54       | 4.41        | 4.26      | + 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 |  |
| 2006         |                  |                    |                     |                 |         |       |       |      |     |  |
| 2007         |                  |                    |                     |                 |         |       |       |      |     |  |
| 2008         |                  |                    |                     |                 |         |       |       |      |     |  |
| 2009         |                  |                    |                     |                 |         |       |       |      |     |  |
| 2010         | 25               |                    |                     |                 |         |       |       |      |     |  |
| <b>TOTAL</b> | <b>25</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. | -11     | -6          |           |       |
| TOTAL LOSSES             |         |             |           |       |
| EXPECTED LOSSES          | 52      | 53          | 6         |       |
| CREDIBILITY              | .00     | .00         | .00       |       |
| PURE PREMIUMS            |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .000        | .000      | .000  |
| INDICATED (POST-TEST)    | .000    | .000        | .000      | .000  |
| PRES. ON RATE LEVEL      | .195    | .199        | .024      | .418  |
| DERIVED BY FORMULA       | .195    | .199        | .024      | .418  |
| UNDERLYING PRES. RATE    | .207    | .211        | .025      | .443  |
| PROPOSED                 | .195    | .199        | .024      | .418  |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       |
|------------|--------|--------|--------|--------|-----------------|
| IND. RATES |        |        |        | .41    | MINIMUM PREMIUM |
| MAN. RATES | .64    | .49    | .45    | + .41  | PRESENT         |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |       |       |      |     |  |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|------|-----|--|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR | MINOR | TEMP | ALL |  |
| 2006         |                  |                    |                     |                 |         |       |       |      |     |  |
| 2007         |                  |                    |                     |                 |         |       |       |      |     |  |
| 2008         |                  |                    |                     |                 |         |       |       |      |     |  |
| 2009         |                  |                    |                     |                 |         |       |       |      |     |  |
| 2010         | 197              |                    |                     |                 |         |       |       |      |     |  |
| <b>TOTAL</b> | <b>197</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. | -425    | -223        | 3         |       |
| TOTAL LOSSES             |         |             | 3         |       |
| EXPECTED LOSSES          | 1,913   | 1,954       | 229       |       |
| CREDIBILITY              | .00     | .00         | .00       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .000        | .002      | .002  |
| INDICATED (POST-TEST)    | .000    | .000        | .002      | .002  |
| PRES. ON RATE LEVEL      | .916    | .935        | .109      | 1.960 |
| DERIVED BY FORMULA       | .916    | .935        | .109      | 1.960 |
| UNDERLYING PRES. RATE    | .971    | .992        | .116      | 2.079 |
| PROPOSED                 | .916    | .935        | .109      | 1.960 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 1.944 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 1.94   | MINIMUM PREMIUM |       |
| MAN. RATES | 2.01   | 1.96   | 2.11   | + 1.94 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |       |       |      |     |   |
|-------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|------|-----|---|
|             |                  |                    |                     | DEATH           | P . T . | MAJOR | MINOR | TEMP | ALL |   |
| 2006        |                  |                    |                     |                 |         |       |       |      |     |   |
| 2007        |                  |                    |                     |                 |         |       |       |      |     |   |
| 2008        |                  |                    |                     |                 |         |       |       |      |     |   |
| 2009        |                  |                    |                     |                 |         |       |       |      |     |   |
| 2010        | 2,537            | 232,894            | 9,179               |                 |         |       |       | 1    |     | 1 |
| TOTAL       | 2,537            | 232,894            | 9,180               |                 |         |       |       | 1    |     | 1 |

| REPORTED LOSSES |           |         |         |       |       |         |         |         |       |      |           |
|-----------------|-----------|---------|---------|-------|-------|---------|---------|---------|-------|------|-----------|
| MANUAL YEAR     | INDEMNITY |         |         |       |       | MEDICAL |         |         |       |      |           |
|                 | DEATH     | P . T . | MAJOR   | MINOR | TEMP  | DEATH   | P . T . | MAJOR   | MINOR | TEMP | MED. ONLY |
| 2010            |           |         | 125,000 |       | 4,140 |         |         | 100,000 |       | 964  | 2,790     |
| TOTAL           |           |         | 125,000 |       | 4,140 |         |         | 100,000 |       | 964  | 2,790     |

| TRANSLATED LOSSES |           |         |         |        |       |         |         |         |        |       |           |
|-------------------|-----------|---------|---------|--------|-------|---------|---------|---------|--------|-------|-----------|
| MANUAL YEAR       | INDEMNITY |         |         |        |       | MEDICAL |         |         |        |       |           |
|                   | DEATH     | P . T . | MAJOR   | MINOR  | TEMP  | DEATH   | P . T . | MAJOR   | MINOR  | TEMP  | MED. ONLY |
| 2010              | 34        | 6,688   | 143,150 | 14,350 | 7,792 | 623     | 12,771  | 172,575 | 15,954 | 5,263 | 2,779     |
| TOTAL             | 34        | 6,688   | 143,150 | 14,350 | 7,792 | 623     | 12,771  | 172,575 | 15,954 | 5,263 | 2,779     |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|---------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 335,841 | 43,359      | 2,779     |        |                 |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -7,905  | -4,144      | 57        |        |                 |       |
| TOTAL LOSSES             | 327,936 | 39,215      | 2,836     |        |                 |       |
| EXPECTED LOSSES          | 35,594  | 36,381      | 4,262     |        |                 |       |
| CREDIBILITY              | .00     | .01         | .01       |        |                 |       |
| PURE PREMIUMS            |         |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 12.926  | 1.546       | .112      | 14.584 |                 |       |
| INDICATED (POST-TEST)    | 13.185  | 1.577       | .114      | 14.876 |                 |       |
| PRES. ON RATE LEVEL      | 1.323   | 1.352       | .159      | 2.834  |                 |       |
| DERIVED BY FORMULA       | 1.323   | 1.354       | .159      | 2.836  |                 |       |
| UNDERLYING PRES. RATE    | 1.403   | 1.434       | .168      | 3.005  |                 |       |
| PROPOSED                 | 1.323   | 1.354       | .159      | 2.836  |                 |       |
| YEAR                     | 4-1-11  | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 2.813 |
| IND. RATES               |         |             |           | 2.81   | MINIMUM PREMIUM |       |
| MAN. RATES               | 3.23    | 2.94        | 3.05      | + 2.81 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |       |       |      |          |          |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|------|----------|----------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR | MINOR | TEMP | ALL      |          |
| 2006         |                  |                    |                     |                 |         |       |       |      |          |          |
| 2007         |                  |                    |                     |                 |         |       |       |      |          |          |
| 2008         |                  |                    |                     |                 |         |       |       |      |          |          |
| 2009         |                  |                    |                     |                 |         |       |       |      |          |          |
| 2010         | 937              | 53,451             | 5,704               |                 |         |       |       |      | 1        | 1        |
| <b>TOTAL</b> | <b>937</b>       | <b>53,451</b>      | <b>5,704</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 |
| 2010            |           |         |       |       | 17,068        |         |         |       |       | 36,383        |           |
| <b>TOTAL</b>    |           |         |       |       | <b>17,068</b> |         |         |       |       | <b>36,383</b> |           |

| TRANSLATED LOSSES |           |            |               |              |               |           |            |               |               |               |           |
|-------------------|-----------|------------|---------------|--------------|---------------|-----------|------------|---------------|---------------|---------------|-----------|
| MANUAL YEAR       | INDEMNITY |            |               |              |               | MEDICAL   |            |               |               |               |           |
|                   | DEATH     | P . T .    | MAJOR         | MINOR        | TEMP          | DEATH     | P . T .    | MAJOR         | MINOR         | TEMP          | MED. ONLY |
| 2010              | 13        | 606        | 18,106        | 8,192        | 14,571        | 36        | 845        | 20,035        | 11,367        | 28,684        |           |
| <b>TOTAL</b>      | <b>13</b> | <b>606</b> | <b>18,106</b> | <b>8,192</b> | <b>14,571</b> | <b>36</b> | <b>845</b> | <b>20,035</b> | <b>11,367</b> | <b>28,684</b> |           |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|---------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 39,641  | 62,814      |           |        |                 |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -4,913  | -2,573      | 36        |        |                 |       |
| TOTAL LOSSES             | 34,728  | 60,241      | 36        |        |                 |       |
| EXPECTED LOSSES          | 22,123  | 22,591      | 2,652     |        |                 |       |
| CREDIBILITY              | .00     | .00         | .01       |        |                 |       |
| <b>PURE PREMIUMS</b>     |         |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 3.706   | 6.429       | .004      | 10.139 |                 |       |
| INDICATED (POST-TEST)    | 3.780   | 6.558       | .004      | 10.342 |                 |       |
| PRES. ON RATE LEVEL      | 2.226   | 2.274       | .267      | 4.767  |                 |       |
| DERIVED BY FORMULA       | 2.226   | 2.274       | .264      | 4.764  |                 |       |
| UNDERLYING PRES. RATE    | 2.361   | 2.411       | .283      | 5.055  |                 |       |
| PROPOSED                 | 2.227   | 2.276       | .264      | 4.767  |                 |       |
| YEAR                     | 4-1-11  | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 4.728 |
| IND. RATES               |         |             |           | 4.73   | MINIMUM PREMIUM |       |
| MAN. RATES               | 5.12    | 5.04        | 5.13      | + 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      |          |
| 2006         |                  |                    |                     |                 |         |       |       |      |          |          |
| 2007         |                  |                    |                     |                 |         |       |       |      |          |          |
| 2008         |                  |                    |                     |                 |         |       |       |      |          |          |
| 2009         |                  |                    |                     |                 |         |       |       |      |          |          |
| 2010         | 3,041            | 39,763             | 1,307               |                 |         |       |       |      | 3        | 3        |
| <b>TOTAL</b> | <b>3,041</b>     | <b>39,763</b>      | <b>1,308</b>        |                 |         |       |       |      | <b>3</b> | <b>3</b> |

| REPORTED LOSSES |           |         |       |       |               |         |         |       |       |               |            |
|-----------------|-----------|---------|-------|-------|---------------|---------|---------|-------|-------|---------------|------------|
| MANUAL YEAR     | INDEMNITY |         |       |       |               | MEDICAL |         |       |       |               |            |
|                 | DEATH     | P . T . | MAJOR | MINOR | TEMP          | DEATH   | P . T . | MAJOR | MINOR | TEMP          | MED. ONLY  |
| 2010            |           |         |       |       | 24,725        |         |         |       |       | 14,732        | 306        |
| <b>TOTAL</b>    |           |         |       |       | <b>24,725</b> |         |         |       |       | <b>14,732</b> | <b>306</b> |

| TRANSLATED LOSSES |           |            |               |               |               |           |            |              |              |               |            |
|-------------------|-----------|------------|---------------|---------------|---------------|-----------|------------|--------------|--------------|---------------|------------|
| MANUAL YEAR       | INDEMNITY |            |               |               |               | MEDICAL   |            |              |              |               |            |
|                   | DEATH     | P . T .    | MAJOR         | MINOR         | TEMP          | DEATH     | P . T .    | MAJOR        | MINOR        | TEMP          | MED. ONLY  |
| 2010              | 18        | 880        | 26,230        | 11,871        | 21,107        | 12        | 341        | 8,114        | 4,604        | 11,614        | 305        |
| <b>TOTAL</b>      | <b>18</b> | <b>880</b> | <b>26,230</b> | <b>11,871</b> | <b>21,107</b> | <b>12</b> | <b>341</b> | <b>8,114</b> | <b>4,604</b> | <b>11,614</b> | <b>305</b> |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|---------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 35,595  | 49,196      | 305       |        |                 |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -24,396 | -12,781     | 176       |        |                 |       |
| TOTAL LOSSES             | 11,199  | 36,415      | 481       |        |                 |       |
| EXPECTED LOSSES          | 109,841 | 112,213     | 13,168    |        |                 |       |
| CREDIBILITY              | .00     | .01         | .01       |        |                 |       |
| <b>PURE PREMIUMS</b>     |         |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | .368    | 1.197       | .016      | 1.581  |                 |       |
| INDICATED (POST-TEST)    | .375    | 1.221       | .016      | 1.612  |                 |       |
| PRES. ON RATE LEVEL      | 3.406   | 3.480       | .408      | 7.294  |                 |       |
| DERIVED BY FORMULA       | 3.406   | 3.457       | .404      | 7.267  |                 |       |
| UNDERLYING PRES. RATE    | 3.612   | 3.690       | .433      | 7.735  |                 |       |
| PROPOSED                 | 3.406   | 3.457       | .404      | 7.267  |                 |       |
| YEAR                     | 4-1-11  | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 7.208 |
| IND. RATES               |         |             |           | 7.21   | MINIMUM PREMIUM |       |
| MAN. RATES               | 7.98    | 7.54        | 7.85      | + 7.21 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |       |       |      |     |  |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|------|-----|--|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR | MINOR | TEMP | ALL |  |
| 2006         |                  |                    |                     |                 |         |       |       |      |     |  |
| 2007         |                  |                    |                     |                 |         |       |       |      |     |  |
| 2008         |                  |                    |                     |                 |         |       |       |      |     |  |
| 2009         |                  |                    |                     |                 |         |       |       |      |     |  |
| 2010         | 1,028            |                    |                     |                 |         |       |       |      |     |  |
| <b>TOTAL</b> | <b>1,028</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. | -12,249 | -6,415      | 89        |        |
| TOTAL LOSSES             |         |             | 89        |        |
| EXPECTED LOSSES          | 55,152  | 56,324      | 6,610     |        |
| CREDIBILITY              | .00     | .00         | .01       |        |
| <b>PURE PREMIUMS</b>     |         |             |           |        |
| INDICATED (PRE-TEST)     | .000    | .000        | .009      | .009   |
| INDICATED (POST-TEST)    | .000    | .000        | .009      | .009   |
| PRES. ON RATE LEVEL      | 5.100   | 5.209       | .611      | 10.920 |
| DERIVED BY FORMULA       | 5.100   | 5.209       | .605      | 10.914 |
| UNDERLYING PRES. RATE    | 5.365   | 5.479       | .643      | 11.487 |
| PROPOSED                 | 5.100   | 5.209       | .605      | 10.914 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14  | IND. RATE       | 11.216 |
|------------|--------|--------|--------|---------|-----------------|--------|
| IND. RATES |        |        |        | 11.22   | MINIMUM PREMIUM |        |
| MAN. RATES | 12.24  | 11.62  | 11.91  | + 11.22 | PRESENT         |        |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |       |       |          |          |          |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|----------|----------|----------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR | MINOR | TEMP     | ALL      |          |
| 2006         |                  |                    |                     |                 |         |       |       |          |          |          |
| 2007         |                  |                    |                     |                 |         |       |       |          |          |          |
| 2008         |                  |                    |                     |                 |         |       |       |          |          |          |
| 2009         |                  |                    |                     |                 |         |       |       |          |          |          |
| 2010         | 3,680            | 283,363            | 7.700               |                 |         |       |       | 1        | 8        | 9        |
| <b>TOTAL</b> | <b>3,680</b>     | <b>283,363</b>     | <b>7.700</b>        |                 |         |       |       | <b>1</b> | <b>8</b> | <b>9</b> |

| REPORTED LOSSES |           |         |       |               |               |         |         |       |               |                |              |
|-----------------|-----------|---------|-------|---------------|---------------|---------|---------|-------|---------------|----------------|--------------|
| MANUAL YEAR     | INDEMNITY |         |       |               |               | MEDICAL |         |       |               |                |              |
|                 | DEATH     | P . T . | MAJOR | MINOR         | TEMP          | DEATH   | P . T . | MAJOR | MINOR         | TEMP           | MED. ONLY    |
| 2010            |           |         |       | 82,416        | 71,193        |         |         |       | 16,955        | 108,510        | 4,289        |
| <b>TOTAL</b>    |           |         |       | <b>82,416</b> | <b>71,193</b> |         |         |       | <b>16,955</b> | <b>108,510</b> | <b>4,289</b> |

| TRANSLATED LOSSES |            |              |                |               |               |            |              |               |               |               |              |
|-------------------|------------|--------------|----------------|---------------|---------------|------------|--------------|---------------|---------------|---------------|--------------|
| MANUAL YEAR       | INDEMNITY  |              |                |               |               | MEDICAL    |              |               |               |               |              |
|                   | DEATH      | P . T .      | MAJOR          | MINOR         | TEMP          | DEATH      | P . T .      | MAJOR         | MINOR         | TEMP          | MED. ONLY    |
| 2010              | 138        | 7,544        | 199,869        | 98,233        | 67,067        | 153        | 3,560        | 80,592        | 45,475        | 87,158        | 4,272        |
| <b>TOTAL</b>      | <b>138</b> | <b>7,544</b> | <b>199,869</b> | <b>98,233</b> | <b>67,067</b> | <b>153</b> | <b>3,560</b> | <b>80,592</b> | <b>45,475</b> | <b>87,158</b> | <b>4,272</b> |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL  |
|--------------------------|---------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B | 291,856 | 297,933     | 4,272     |        |
| TOTAL TRANS. LOSSES PG A |         |             |           |        |
| IBNR + FREQUENCY ADJUST. | -69,947 | -36,642     | 506       |        |
| TOTAL LOSSES             | 221,909 | 261,291     | 4,778     |        |
| EXPECTED LOSSES          | 314,934 | 321,706     | 37,757    |        |
| CREDIBILITY              | .00     | .01         | .02       |        |
| <b>PURE PREMIUMS</b>     |         |             |           |        |
| INDICATED (PRE-TEST)     | 6.030   | 7.100       | .130      | 13.260 |
| INDICATED (POST-TEST)    | 6.151   | 7.242       | .133      | 13.526 |
| PRES. ON RATE LEVEL      | 8.135   | 8.310       | .976      | 17.421 |
| DERIVED BY FORMULA       | 8.135   | 8.299       | .959      | 17.393 |
| UNDERLYING PRES. RATE    | 8.558   | 8.742       | 1.026     | 18.326 |
| PROPOSED                 | 8.135   | 8.299       | .959      | 17.393 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14  | IND. RATE       | 17.874 |
|------------|--------|--------|--------|---------|-----------------|--------|
| IND. RATES |        |        |        | 17.87   | MINIMUM PREMIUM |        |
| MAN. RATES | 19.27  | 18.99  | 19.00  | + 17.87 | PRESENT         |        |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED |  |  |  | NUMBER OF CASES |         |       |       |      |     |
|--------------|------------------|--------------------|---------------------|--|--|--|-----------------|---------|-------|-------|------|-----|
|              |                  |                    |                     |  |  |  | DEATH           | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2006         |                  |                    |                     |  |  |  |                 |         |       |       |      |     |
| 2007         |                  |                    |                     |  |  |  |                 |         |       |       |      |     |
| 2008         |                  |                    |                     |  |  |  |                 |         |       |       |      |     |
| 2009         |                  |                    |                     |  |  |  |                 |         |       |       |      |     |
| 2010         |                  |                    |                     |  |  |  |                 |         |       |       |      |     |
| <b>TOTAL</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          |         |             |           |        |
| CREDIBILITY              | .00     | .00         | .00       |        |
| PURE PREMIUMS            |         |             |           |        |
| INDICATED (PRE-TEST)     | .000    | .000        | .000      | .000   |
| INDICATED (POST-TEST)    | .000    | .000        | .000      | .000   |
| PRES. ON RATE LEVEL      | 11.543  | 11.790      | 1.385     | 24.718 |
| DERIVED BY FORMULA       | 11.543  | 11.790      | 1.385     | 24.718 |
| UNDERLYING PRES. RATE    | 12.241  | 12.503      | 1.468     | 26.212 |
| PROPOSED                 | 11.543  | 11.790      | 1.385     | 24.718 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14  | IND. RATE       | 24.517 |
|------------|--------|--------|--------|---------|-----------------|--------|
| IND. RATES |        |        |        | 24.52   | MINIMUM PREMIUM |        |
| MAN. RATES | 28.53  | 26.48  | 26.60  | + 24.52 | PRESENT         |        |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |           |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR     | TEMP       | ALL        |
| 2006         | 75,485           | 1,329,796          | 1.761               |                 |         | 3         | 7         | 28         | 38         |
| 2007         | 105,247          | 1,937,861          | 1.841               |                 |         | 4         | 17        | 36         | 57         |
| 2008         | 100,154          | 1,796,918          | 1.794               |                 |         | 3         | 23        | 26         | 52         |
| 2009         | 100,662          | 1,476,150          | 1.466               |                 |         | 1         | 13        | 30         | 44         |
| 2010         | 109,227          | 1,095,077          | 1.002               |                 |         | 1         | 5         | 34         | 40         |
| <b>TOTAL</b> | <b>490,775</b>   | <b>7,635,802</b>   | <b>1.556</b>        |                 |         | <b>12</b> | <b>65</b> | <b>154</b> | <b>231</b> |
| O.D.         |                  | 29,467             | .006                |                 |         |           | 1         |            | 1          |

| REPORTED LOSSES |           |         |                  |                  |                |         |         |                |                  |                  |                |
|-----------------|-----------|---------|------------------|------------------|----------------|---------|---------|----------------|------------------|------------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                  |                | MEDICAL |         |                |                  |                  |                |
|                 | DEATH     | P . T . | MAJOR            | MINOR            | TEMP           | DEATH   | P . T . | MAJOR          | MINOR            | TEMP             | MED. ONLY      |
| 2006            |           |         | 539,656          | 81,729           | 128,752        |         |         | 83,296         | 194,342          | 180,364          | 121,657        |
| 2007            |           |         | 534,948          | 298,228          | 148,966        |         |         | 250,571        | 286,285          | 223,087          | 195,776        |
| 2008            |           |         | 542,101          | 437,739          | 60,856         |         |         | 112,282        | 272,576          | 159,907          | 211,457        |
| 2009            |           |         | 176,314          | 186,090          | 385,286        |         |         | 18,479         | 188,300          | 350,349          | 171,332        |
| 2010            |           |         | 156,873          | 96,276           | 256,537        |         |         | 93,977         | 65,087           | 301,327          | 125,000        |
| <b>TOTAL</b>    |           |         | <b>1,949,892</b> | <b>1,100,062</b> | <b>980,397</b> |         |         | <b>558,605</b> | <b>1,006,590</b> | <b>1,215,034</b> | <b>825,222</b> |
| O.D.            |           |         |                  | 11,641           |                |         |         |                | 16,359           |                  | 1,467          |

| TRANSLATED LOSSES |              |               |                  |                  |                  |              |               |                  |                  |                  |                |
|-------------------|--------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR       | INDEMNITY    |               |                  |                  |                  | MEDICAL      |               |                  |                  |                  |                |
|                   | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006              |              |               | 712,886          | 108,128          | 194,928          |              |               | 181,169          | 283,156          | 282,811          | 120,927        |
| 2007              | 364          | 10,311        | 723,010          | 378,584          | 207,371          | 157          | 3,885         | 558,867          | 397,955          | 327,509          | 187,162        |
| 2008              | 513          | 22,440        | 819,737          | 509,401          | 86,504           | 270          | 9,382         | 338,663          | 351,976          | 214,687          | 208,920        |
| 2009              | 310          | 16,473        | 487,186          | 257,065          | 407,562          | 795          | 13,571        | 252,877          | 237,253          | 401,292          | 173,731        |
| 2010              | 309          | 23,180        | 591,534          | 213,489          | 231,692          | 1,055        | 22,950        | 407,608          | 153,248          | 247,976          | 124,500        |
| <b>TOTAL</b>      | <b>1,496</b> | <b>72,404</b> | <b>3,334,353</b> | <b>1,466,667</b> | <b>1,128,057</b> | <b>2,277</b> | <b>49,788</b> | <b>1,739,184</b> | <b>1,423,588</b> | <b>1,474,275</b> | <b>815,240</b> |
| O.D.              | 14           | 104           | 3,604            | 13,071           | 269              | 15           | 210           | 5,674            | 19,966           | 677              | 1,457          |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |
|--------------------------|------------|-------------|-----------|--------|-----------------|
| TOTAL TRANS. LOSSES PG B | 5,209,123  | 5,526,570   | 816,697   |        |                 |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |
| IBNR + FREQUENCY ADJUST. | -2,627,142 | -945,112    | 4,464     |        |                 |
| TOTAL LOSSES             | 2,581,981  | 4,581,458   | 821,161   |        |                 |
| EXPECTED LOSSES          | 7,327,271  | 4,642,732   | 903,025   |        |                 |
| CREDIBILITY              | .12        | .28         | .42       |        |                 |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |
| INDICATED (PRE-TEST)     | .526       | .934        | .167      | 1.627  |                 |
| INDICATED (POST-TEST)    | .537       | .953        | .170      | 1.660  |                 |
| PRES. ON RATE LEVEL      | 1.419      | .899        | .175      | 2.493  |                 |
| DERIVED BY FORMULA       | 1.313      | .914        | .173      | 2.400  |                 |
| UNDERLYING PRES. RATE    | 1.493      | .946        | .184      | 2.623  |                 |
| PROPOSED                 | 1.313      | .914        | .173      | 2.400  |                 |
| <b>IND. RATES</b>        |            |             |           |        |                 |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       |
| IND. RATES               |            |             |           | 2.47   | MINIMUM PREMIUM |
| MAN. RATES               | 3.12       | 2.97        | 2.72      | + 2.47 | PRESENT         |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |           |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR     | TEMP       | ALL        |
| 2006         | 47,876           | 1,637,053          | 3.419               |                 |         | 2         | 9         | 42         | 53         |
| 2007         | 57,970           | 2,164,575          | 3.733               |                 |         | 3         | 13        | 32         | 48         |
| 2008         | 50,189           | 3,369,852          | 6.714               |                 |         | 7         | 6         | 27         | 40         |
| 2009         | 39,172           | 1,414,067          | 3.609               |                 |         | 1         | 4         | 25         | 30         |
| 2010         | 37,223           | 1,445,274          | 3.882               |                 |         | 2         | 3         | 21         | 26         |
| <b>TOTAL</b> | <b>232,430</b>   | <b>10,030,821</b>  | <b>4.316</b>        |                 |         | <b>15</b> | <b>35</b> | <b>147</b> | <b>197</b> |
| O.D.         |                  | 20,756             | .008                |                 |         |           |           | 1          | 1          |

| REPORTED LOSSES |           |         |                  |                  |                  |         |         |                  |                |                  |                  |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|----------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                  |                  | MEDICAL |         |                  |                |                  |                  |
|                 | DEATH     | P . T . | MAJOR            | MINOR            | TEMP             | DEATH   | P . T . | MAJOR            | MINOR          | TEMP             | MED. ONLY        |
| 2006            |           |         | 219,031          | 386,757          | 187,888          |         |         | 96,640           | 173,604        | 269,016          | 304,117          |
| 2007            |           |         | 410,589          | 432,537          | 222,639          |         |         | 232,606          | 197,906        | 273,966          | 394,332          |
| 2008            |           |         | 1,510,174        | 180,114          | 241,557          |         |         | 800,024          | 78,586         | 226,635          | 332,762          |
| 2009            |           |         | 159,420          | 64,158           | 519,112          |         |         | 20,319           | 126,191        | 318,557          | 206,310          |
| 2010            |           |         | 322,775          | 181,725          | 363,402          |         |         | 113,351          | 72,234         | 239,573          | 152,214          |
| <b>TOTAL</b>    |           |         | <b>2,621,989</b> | <b>1,245,291</b> | <b>1,534,598</b> |         |         | <b>1,262,940</b> | <b>648,521</b> | <b>1,327,747</b> | <b>1,389,735</b> |
| O.D.            |           |         |                  |                  | 4,620            |         |         |                  |                | 13,731           | 2,405            |

| TRANSLATED LOSSES |              |                |                  |                  |                  |              |               |                  |                  |                  |                  |
|-------------------|--------------|----------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY    |                |                  |                  |                  | MEDICAL      |               |                  |                  |                  |                  |
|                   | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |              |                | 289,340          | 511,680          | 284,465          |              |               | 210,192          | 252,942          | 421,815          | 302,292          |
| 2007              | 525          | 8,248          | 579,000          | 546,309          | 307,807          | 108          | 3,561         | 512,438          | 279,739          | 398,946          | 376,981          |
| 2008              | 247          | 50,102         | 1,848,108        | 254,680          | 299,185          | 254          | 39,487        | 1,580,340        | 160,314          | 301,324          | 328,769          |
| 2009              | 170          | 13,965         | 409,520          | 158,349          | 538,654          | 541          | 11,070        | 201,144          | 172,215          | 361,737          | 209,198          |
| 2010              | 528          | 40,867         | 1,017,998        | 347,606          | 335,087          | 1,146        | 24,443        | 415,738          | 141,883          | 200,830          | 151,605          |
| <b>TOTAL</b>      | <b>1,470</b> | <b>113,182</b> | <b>4,143,966</b> | <b>1,818,624</b> | <b>1,765,198</b> | <b>2,049</b> | <b>78,561</b> | <b>2,919,852</b> | <b>1,007,093</b> | <b>1,684,652</b> | <b>1,368,845</b> |
| O.D.              |              | 11             | 495              | 324              | 5,336            |              | 9             | 950              | 1,045            | 17,304           | 2,378            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 7,260,545  | 6,299,576   | 1,371,223 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -2,051,188 | -880,816    | 4,836     |        |                 |       |
| TOTAL LOSSES             | 5,209,357  | 5,418,760   | 1,376,059 |        |                 |       |
| EXPECTED LOSSES          | 5,399,348  | 4,069,850   | 1,178,420 |        |                 |       |
| CREDIBILITY              | .07        | .17         | .26       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 2.241      | 2.331       | .592      | 5.164  |                 |       |
| INDICATED (POST-TEST)    | 2.286      | 2.378       | .604      | 5.268  |                 |       |
| PRES. ON RATE LEVEL      | 2.208      | 1.665       | .482      | 4.355  |                 |       |
| DERIVED BY FORMULA       | 2.213      | 1.786       | .514      | 4.513  |                 |       |
| UNDERLYING PRES. RATE    | 2.323      | 1.751       | .507      | 4.581  |                 |       |
| PROPOSED                 | 2.213      | 1.786       | .514      | 4.513  |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 4.638 |
| IND. RATES               |            |             |           | 4.64   | MINIMUM PREMIUM |       |
| MAN. RATES               | 5.06       | 4.84        | 4.75      | + 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         |  |
| 2006         | 122,890          | 6,201,960          | 5.046               |                 |         | 9         | 39         | 144        | 192         |  |
| 2007         | 130,386          | 15,675,503         | 12.022              | 1               |         | 32        | 77         | 257        | 367         |  |
| 2008         | 119,713          | 5,326,055          | 4.449               |                 |         | 6         | 45         | 101        | 152         |  |
| 2009         | 87,214           | 4,237,354          | 4.858               |                 |         | 2         | 45         | 78         | 125         |  |
| 2010         | 117,508          | 6,023,200          | 5.125               |                 |         | 2         | 25         | 165        | 192         |  |
| <b>TOTAL</b> | <b>577,711</b>   | <b>37,464,072</b>  | <b>6.485</b>        | <b>1</b>        |         | <b>51</b> | <b>231</b> | <b>745</b> | <b>1028</b> |  |
| O.D.         |                  | 1,384,130          | .239                |                 |         | 2         | 10         | 17         | 29          |  |

| REPORTED LOSSES |              |         |                  |                  |                  |               |         |                  |                  |                  |                  |
|-----------------|--------------|---------|------------------|------------------|------------------|---------------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY    |         |                  |                  |                  | MEDICAL       |         |                  |                  |                  |                  |
|                 | DEATH        | P . T . | MAJOR            | MINOR            | TEMP             | DEATH         | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            |              |         | 1,130,257        | 1,411,227        | 588,373          |               |         | 634,608          | 1,066,104        | 826,557          | 544,834          |
| 2007            | 3,000        |         | 4,579,297        | 3,847,189        | 1,294,319        | 21,323        |         | 2,031,124        | 1,776,989        | 1,147,716        | 974,546          |
| 2008            |              |         | 767,540          | 1,406,257        | 625,272          |               |         | 602,287          | 804,483          | 661,121          | 459,095          |
| 2009            |              |         | 244,089          | 1,698,845        | 277,153          |               |         | 308,316          | 1,085,498        | 346,538          | 276,915          |
| 2010            |              |         | 276,287          | 1,330,053        | 1,508,150        |               |         | 53,543           | 864,748          | 1,537,872        | 452,547          |
| <b>TOTAL</b>    | <b>3,000</b> |         | <b>6,997,470</b> | <b>9,693,571</b> | <b>4,293,267</b> | <b>21,323</b> |         | <b>3,629,878</b> | <b>5,597,822</b> | <b>4,519,804</b> | <b>2,707,937</b> |
| O.D.            |              |         | 244,664          | 551,546          | 79,516           |               |         | 65,158           | 224,141          | 115,995          | 103,110          |

| TRANSLATED LOSSES |               |                |                   |                   |                  |               |                |                   |                  |                  |                  |
|-------------------|---------------|----------------|-------------------|-------------------|------------------|---------------|----------------|-------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY     |                |                   |                   |                  | MEDICAL       |                |                   |                  |                  |                  |
|                   | DEATH         | P . T .        | MAJOR             | MINOR             | TEMP             | DEATH         | P . T .        | MAJOR             | MINOR            | TEMP             | MED. ONLY        |
| 2006              |               |                | 1,493,069         | 1,867,052         | 890,794          |               |                | 1,380,272         | 1,553,313        | 1,296,048        | 541,565          |
| 2007              | 8,364         | 90,382         | 6,317,818         | 4,849,825         | 1,813,447        | 38,245        | 31,110         | 4,449,236         | 2,473,493        | 1,694,181        | 931,666          |
| 2008              | 1,657         | 39,911         | 1,461,948         | 1,642,200         | 763,275          | 861           | 41,812         | 1,574,915         | 1,070,517        | 876,558          | 453,586          |
| 2009              | 2,330         | 57,603         | 1,753,089         | 1,731,382         | 370,049          | 4,451         | 72,215         | 1,547,313         | 1,142,922        | 469,549          | 280,792          |
| 2010              | 2,509         | 149,111        | 3,913,279         | 1,784,999         | 1,398,377        | 4,267         | 95,363         | 2,002,026         | 1,078,895        | 1,296,926        | 450,737          |
| <b>TOTAL</b>      | <b>14,860</b> | <b>337,007</b> | <b>14,939,203</b> | <b>11,875,458</b> | <b>5,235,942</b> | <b>47,824</b> | <b>240,500</b> | <b>10,953,762</b> | <b>7,319,140</b> | <b>5,633,262</b> | <b>2,658,346</b> |
| O.D.              | 419           | 5,639          | 367,228           | 713,386           | 105,515          | 115           | 2,000          | 175,837           | 324,609          | 147,462          | 100,405          |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |
|--------------------------|------------|-------------|-----------|--------|-----------------|
| TOTAL TRANS. LOSSES PG B | 27,084,394 | 31,354,774  | 2,758,751 |        |                 |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |
| IBNR + FREQUENCY ADJUST. | -8,638,653 | -4,725,051  | 14,413    |        |                 |
| TOTAL LOSSES             | 18,445,741 | 26,629,723  | 2,773,164 |        |                 |
| EXPECTED LOSSES          | 23,143,102 | 22,334,307  | 3,165,856 |        |                 |
| CREDIBILITY              | .13        | .31         | .47       |        |                 |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |
| INDICATED (PRE-TEST)     | 3.193      | 4.610       | .480      | 8.283  |                 |
| INDICATED (POST-TEST)    | 3.257      | 4.702       | .490      | 8.449  |                 |
| PRES. ON RATE LEVEL      | 3.808      | 3.675       | .521      | 8.004  |                 |
| DERIVED BY FORMULA       | 3.736      | 3.993       | .506      | 8.235  |                 |
| UNDERLYING PRES. RATE    | 4.006      | 3.866       | .548      | 8.420  |                 |
| PROPOSED                 | 3.736      | 3.993       | .506      | 8.235  |                 |
| <b>IND. RATES</b>        |            |             |           |        |                 |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       |
| IND. RATES               |            |             |           | 8.46   | MINIMUM PREMIUM |
| MAN. RATES               | 8.87       | 8.50        | 8.73      | + 8.46 | PRESENT         |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |           |           |            |            |  |
|--------------|------------------|--------------------|---------------------|-----------------|-------|-----------|-----------|------------|------------|--|
|              |                  |                    |                     | DEATH           | P. T. | MAJOR     | MINOR     | TEMP       | ALL        |  |
| 2006         | 292,997          | 4,094,528          | 1.397               | 1               |       | 7         | 8         | 32         | 48         |  |
| 2007         | 228,044          | 2,658,034          | 1.165               |                 |       | 5         | 6         | 16         | 27         |  |
| 2008         | 230,313          | 3,099,035          | 1.345               |                 |       | 7         | 8         | 18         | 33         |  |
| 2009         | 271,258          | 1,367,176          | .504                |                 |       | 2         | 9         | 20         | 31         |  |
| 2010         | 240,648          | 1,113,508          | .462                |                 |       |           | 6         | 17         | 23         |  |
| <b>TOTAL</b> | <b>1,263,260</b> | <b>12,332,281</b>  | <b>.976</b>         | <b>1</b>        |       | <b>21</b> | <b>37</b> | <b>103</b> | <b>162</b> |  |
| O.D.         |                  | 39,998             | .003                |                 |       |           | 1         | 2          | 3          |  |

| REPORTED LOSSES |                |       |                  |                  |                |              |       |                  |                  |                  |                |
|-----------------|----------------|-------|------------------|------------------|----------------|--------------|-------|------------------|------------------|------------------|----------------|
| MANUAL YEAR     | INDEMNITY      |       |                  |                  |                | MEDICAL      |       |                  |                  |                  |                |
|                 | DEATH          | P. T. | MAJOR            | MINOR            | TEMP           | DEATH        | P. T. | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006            | 479,072        |       | 1,507,182        | 420,217          | 319,587        | 1,376        |       | 616,451          | 236,354          | 328,475          | 185,814        |
| 2007            |                |       | 1,487,463        | 197,098          | 90,205         |              |       | 501,176          | 103,224          | 122,437          | 156,431        |
| 2008            |                |       | 1,633,768        | 163,580          | 125,783        |              |       | 316,191          | 561,411          | 149,627          | 148,675        |
| 2009            |                |       | 351,135          | 216,898          | 137,889        |              |       | 154,000          | 180,015          | 111,382          | 215,857        |
| 2010            |                |       | 309,691          | 309,691          | 99,939         |              |       |                  | 184,643          | 313,132          | 206,103        |
| <b>TOTAL</b>    | <b>479,072</b> |       | <b>4,979,548</b> | <b>1,307,484</b> | <b>773,403</b> | <b>1,376</b> |       | <b>1,587,818</b> | <b>1,265,647</b> | <b>1,025,053</b> | <b>912,880</b> |
| O.D.            |                |       |                  | 6,511            | 2,007          |              |       |                  | 2,511            | 13,229           | 15,740         |

| TRANSLATED LOSSES |                |                |                  |                  |                  |              |               |                  |                  |                  |                |
|-------------------|----------------|----------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR       | INDEMNITY      |                |                  |                  |                  | MEDICAL      |               |                  |                  |                  |                |
|                   | DEATH          | P. T.          | MAJOR            | MINOR            | TEMP             | DEATH        | P. T.         | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006              | 598,840        |                | 1,990,987        | 555,948          | 483,855          | 2,507        |               | 1,340,782        | 344,368          | 515,048          | 184,699        |
| 2007              | 238            | 26,158         | 1,834,949        | 258,467          | 131,305          | 54           | 6,771         | 956,854          | 152,394          | 180,219          | 149,548        |
| 2008              | 225            | 57,209         | 2,106,498        | 233,526          | 167,573          | 570          | 23,626        | 861,337          | 716,707          | 217,125          | 146,891        |
| 2009              | 331            | 22,406         | 652,853          | 256,302          | 158,878          | 788          | 22,335        | 473,044          | 208,680          | 140,275          | 218,879        |
| 2010              | 393            | 22,407         | 573,245          | 288,662          | 108,941          | 822          | 18,553        | 399,432          | 223,814          | 264,399          | 205,279        |
| <b>TOTAL</b>      | <b>600,027</b> | <b>128,180</b> | <b>7,158,532</b> | <b>1,592,905</b> | <b>1,050,552</b> | <b>4,741</b> | <b>71,285</b> | <b>4,031,449</b> | <b>1,645,963</b> | <b>1,317,066</b> | <b>905,296</b> |
| O.D.              | 9              | 11             | 643              | 8,093            | 3,102            | 2            | 2             | 298              | 3,389            | 20,790           | 15,564         |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 11,995,179 | 5,641,860   | 920,860   |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |       |
| IBNR + FREQUENCY ADJUST. | -3,900,828 | -955,645    | 4,068     |       |
| TOTAL LOSSES             | 8,094,351  | 4,686,215   | 924,928   |       |
| EXPECTED LOSSES          | 10,586,119 | 4,598,266   | 896,914   |       |
| CREDIBILITY              | .22        | .52         | .79       |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | .641       | .371        | .073      | 1.085 |
| INDICATED (POST-TEST)    | .654       | .378        | .074      | 1.106 |
| PRES. ON RATE LEVEL      | .797       | .346        | .067      | 1.210 |
| DERIVED BY FORMULA       | .766       | .363        | .073      | 1.202 |
| UNDERLYING PRES. RATE    | .838       | .364        | .071      | 1.273 |
| PROPOSED                 | .766       | .363        | .073      | 1.202 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 1.235 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 1.24   | MINIMUM PREMIUM |       |
| MAN. RATES | 1.51   | 1.39   | 1.32   | + 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       |
| 2006         | 115,630          | 2,743,823          | 2.372               |                 |         | 7         | 5         | 9         | 21        |
| 2007         | 107,693          | 918,337            | .852                |                 |         | 1         | 5         | 2         | 8         |
| 2008         | 109,707          | 837,143            | .763                |                 |         | 2         | 3         | 5         | 10        |
| 2009         | 106,989          | 624,252            | .583                |                 |         |           | 7         | 5         | 12        |
| 2010         | 108,731          | 352,444            | .324                |                 |         | 1         | 2         | 2         | 5         |
| <b>TOTAL</b> | <b>548,750</b>   | <b>5,475,999</b>   | <b>.998</b>         |                 |         | <b>11</b> | <b>22</b> | <b>23</b> | <b>56</b> |
| O.D.         |                  | 400,720            | .073                |                 |         |           | 1         |           | 1         |

| REPORTED LOSSES |           |         |                  |                |                |         |         |                  |                |                |                |
|-----------------|-----------|---------|------------------|----------------|----------------|---------|---------|------------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                |                | MEDICAL |         |                  |                |                |                |
|                 | DEATH     | P . T . | MAJOR            | MINOR          | TEMP           | DEATH   | P . T . | MAJOR            | MINOR          | TEMP           | MED. ONLY      |
| 2006            |           |         | 1,484,182        | 129,306        | 33,750         |         |         | 791,815          | 109,365        | 61,544         | 133,861        |
| 2007            |           |         | 389,580          | 79,620         | 7,322          |         |         | 96,000           | 133,227        | 37,403         | 175,185        |
| 2008            |           |         | 260,907          | 154,444        | 88,097         |         |         | 135,044          | 30,205         | 85,915         | 82,531         |
| 2009            |           |         |                  | 150,680        | 45,366         |         |         |                  | 228,385        | 93,555         | 106,266        |
| 2010            |           |         | 167,687          | 42,070         | 5,859          |         |         | 1,018            | 40,000         | 7,050          | 88,760         |
| <b>TOTAL</b>    |           |         | <b>2,302,356</b> | <b>556,120</b> | <b>180,394</b> |         |         | <b>1,023,877</b> | <b>541,182</b> | <b>285,467</b> | <b>586,603</b> |
| O.D.            |           |         | 330,292          |                |                |         |         | 63,668           |                |                | 6,760          |

| TRANSLATED LOSSES |            |               |                  |                |                |              |               |                  |                |                |                |
|-------------------|------------|---------------|------------------|----------------|----------------|--------------|---------------|------------------|----------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY  |               |                  |                |                | MEDICAL      |               |                  |                |                |                |
|                   | DEATH      | P . T .       | MAJOR            | MINOR          | TEMP           | DEATH        | P . T .       | MAJOR            | MINOR          | TEMP           | MED. ONLY      |
| 2006              |            |               | 1,809,521        | 171,071        | 51,097         |              |               | 1,424,736        | 159,346        | 96,502         | 133,058        |
| 2007              | 97         | 7,272         | 509,257          | 102,261        | 12,681         | 73           | 1,500         | 215,695          | 182,880        | 56,775         | 167,477        |
| 2008              | 187        | 10,430        | 383,425          | 186,156        | 108,271        | 65           | 7,426         | 296,738          | 52,004         | 111,795        | 81,541         |
| 2009              | 210        | 4,376         | 135,001          | 155,776        | 53,700         | 913          | 9,497         | 199,353          | 236,458        | 119,828        | 107,754        |
| 2010              | 90         | 11,549        | 255,825          | 52,093         | 13,929         | 130          | 2,736         | 54,818           | 29,655         | 9,400          | 88,405         |
| <b>TOTAL</b>      | <b>584</b> | <b>33,627</b> | <b>3,093,029</b> | <b>667,357</b> | <b>239,678</b> | <b>1,181</b> | <b>21,159</b> | <b>2,191,340</b> | <b>660,343</b> | <b>394,300</b> | <b>578,235</b> |
| O.D.              | 8          | 11,220        | 412,895          | 8,294          | 3,747          | 17           | 3,296         | 132,158          | 4,052          | 1,070          | 6,679          |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 5,900,514  | 1,978,841   | 584,914   |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |       |
| IBNR + FREQUENCY ADJUST. | -1,977,290 | -306,911    | 2,070     |       |
| TOTAL LOSSES             | 3,923,224  | 1,671,930   | 586,984   |       |
| EXPECTED LOSSES          | 5,377,750  | 1,476,137   | 449,975   |       |
| CREDIBILITY              | .13        | .30         | .46       |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | .715       | .305        | .107      | 1.127 |
| INDICATED (POST-TEST)    | .729       | .311        | .109      | 1.149 |
| PRES. ON RATE LEVEL      | .931       | .256        | .078      | 1.265 |
| DERIVED BY FORMULA       | .905       | .273        | .092      | 1.270 |
| UNDERLYING PRES. RATE    | .980       | .269        | .082      | 1.331 |
| PROPOSED                 | .901       | .272        | .092      | 1.265 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 1.300 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 1.30   | MINIMUM PREMIUM |       |
| MAN. RATES | 1.31   | 1.32   | 1.38   | + 1.30 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |           |           |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|-----------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T .  | MAJOR     | MINOR     | TEMP       | ALL        |
| 2006         | 594,755          | 3,095,269          | .520                |                 |          | 4         | 15        | 28         | 47         |
| 2007         | 707,442          | 4,835,663          | .683                |                 | 1        | 9         | 22        | 38         | 70         |
| 2008         | 716,209          | 4,276,412          | .597                |                 |          | 6         | 14        | 35         | 55         |
| 2009         | 847,232          | 2,396,682          | .282                |                 |          | 2         | 18        | 33         | 53         |
| 2010         | 1,143,610        | 2,365,669          | .206                |                 |          | 2         | 12        | 45         | 59         |
| <b>TOTAL</b> | <b>4,009,248</b> | <b>16,969,695</b>  | <b>.423</b>         |                 | <b>1</b> | <b>23</b> | <b>81</b> | <b>179</b> | <b>284</b> |
| O.D.         |                  | 49,773             | .001                |                 |          |           | 1         |            | 1          |

| REPORTED LOSSES |           |                |                  |                  |                  |         |               |                  |                  |                  |                  |
|-----------------|-----------|----------------|------------------|------------------|------------------|---------|---------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY |                |                  |                  |                  | MEDICAL |               |                  |                  |                  |                  |
|                 | DEATH     | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH   | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            |           |                | 901,150          | 542,786          | 181,803          |         |               | 542,571          | 309,077          | 252,418          | 365,464          |
| 2007            |           | 201,255        | 1,551,898        | 772,658          | 150,189          |         | 59,043        | 456,153          | 843,685          | 366,909          | 433,873          |
| 2008            |           |                | 957,384          | 687,977          | 163,478          |         |               | 556,469          | 1,162,190        | 318,728          | 430,186          |
| 2009            |           |                | 263,881          | 468,156          | 316,095          |         |               | 63,670           | 368,186          | 456,047          | 460,647          |
| 2010            |           |                | 278,772          | 264,171          | 351,982          |         |               | 87,500           | 267,493          | 761,308          | 354,443          |
| <b>TOTAL</b>    |           | <b>201,255</b> | <b>3,953,085</b> | <b>2,735,748</b> | <b>1,163,547</b> |         | <b>59,043</b> | <b>1,706,363</b> | <b>2,950,631</b> | <b>2,155,410</b> | <b>2,044,613</b> |
| O.D.            |           |                |                  | 25,665           |                  |         |               |                  | 315              |                  | 23,793           |

| TRANSLATED LOSSES |              |                |                  |                  |                  |              |                |                  |                  |                  |                  |
|-------------------|--------------|----------------|------------------|------------------|------------------|--------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY    |                |                  |                  |                  | MEDICAL      |                |                  |                  |                  |                  |
|                   | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |              |                | 1,036,802        | 718,104          | 275,250          |              |                | 940,851          | 450,323          | 395,790          | 363,271          |
| 2007              | 1,112        | 511,508        | 2,095,647        | 977,785          | 218,795          | 1,666        | 91,541         | 1,059,085        | 1,159,995        | 545,898          | 414,783          |
| 2008              | 776          | 38,511         | 1,409,572        | 773,472          | 214,738          | 999          | 40,961         | 1,495,960        | 1,253,112        | 451,371          | 425,024          |
| 2009              | 688          | 26,974         | 801,199          | 528,108          | 351,801          | 1,535        | 25,737         | 506,546          | 433,154          | 532,303          | 467,096          |
| 2010              | 579          | 43,191         | 1,081,396        | 401,851          | 330,137          | 2,049        | 45,181         | 898,599          | 434,067          | 629,545          | 353,025          |
| <b>TOTAL</b>      | <b>3,155</b> | <b>620,184</b> | <b>6,424,616</b> | <b>3,399,320</b> | <b>1,390,721</b> | <b>6,249</b> | <b>203,420</b> | <b>4,901,041</b> | <b>3,730,651</b> | <b>2,554,907</b> | <b>2,023,199</b> |
| O.D.              | 27           | 1,565          | 38,718           | 19,947           | 1,958            |              | 21             | 387              | 216              | 30               | 23,310           |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL   |
|--------------------------|------------|-------------|-----------|---------|
| TOTAL TRANS. LOSSES PG B | 12,199,383 | 11,097,750  | 2,046,509 |         |
| TOTAL TRANS. LOSSES PG A |            |             |           |         |
| IBNR + FREQUENCY ADJUST. | -4,311,712 | -1,798,688  | 12,510    |         |
| TOTAL LOSSES             | 7,887,671  | 9,299,062   | 2,059,019 |         |
| EXPECTED LOSSES          | 12,508,854 | 9,261,363   | 2,205,087 |         |
| CREDIBILITY              | .48        | 1.00        | 1.00      |         |
| PURE PREMIUMS            |            |             |           |         |
| INDICATED (PRE-TEST)     | .197       | .232        | .051      | .480    |
| INDICATED (POST-TEST)    | .201       | .237        | .052      | .490    |
| PRES. ON RATE LEVEL      | .297       | .220        | .051      | .568    |
| DERIVED BY FORMULA       | .251       | .237        | .052      | .540    |
| UNDERLYING PRES. RATE    | .312       | .231        | .055      | .598    |
| PROPOSED                 | .251       | .237        | .052      | .540    |
|                          |            |             |           |         |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14  |
| IND. RATES               |            |             |           | .55     |
| MAN. RATES               | .56        | .58         | .62       | + .55   |
|                          |            |             |           | PRESENT |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |           |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR     | TEMP       | ALL        |
| 2006         | 219,934          | 4,190,826          | 1.905               |                 |         | 8         | 5         | 66         | 79         |
| 2007         | 282,578          | 3,296,086          | 1.166               |                 |         | 5         | 15        | 52         | 72         |
| 2008         | 339,182          | 3,043,457          | .897                | 1               |         | 5         | 11        | 42         | 59         |
| 2009         | 377,511          | 3,258,016          | .863                |                 |         | 8         | 10        | 29         | 47         |
| 2010         | 269,218          | 1,412,303          | .524                |                 |         |           | 7         | 39         | 46         |
| <b>TOTAL</b> | <b>1,488,423</b> | <b>15,200,688</b>  | <b>1.021</b>        | <b>1</b>        |         | <b>26</b> | <b>48</b> | <b>228</b> | <b>303</b> |
| O.D.         |                  | 226,941            | .015                |                 |         |           | 4         | 2          | 6          |

| REPORTED LOSSES |                |         |                  |                  |                  |              |         |                  |                  |                  |                  |
|-----------------|----------------|---------|------------------|------------------|------------------|--------------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY      |         |                  |                  |                  | MEDICAL      |         |                  |                  |                  |                  |
|                 | DEATH          | P . T . | MAJOR            | MINOR            | TEMP             | DEATH        | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            |                |         | 1,612,065        | 215,334          | 483,740          |              |         | 995,776          | 28,404           | 551,257          | 304,250          |
| 2007            |                |         | 786,074          | 601,531          | 476,059          |              |         | 258,484          | 481,004          | 417,604          | 275,330          |
| 2008            | 368,092        |         | 1,028,413        | 304,995          | 368,767          | 3,000        |         | 188,879          | 116,016          | 363,435          | 301,860          |
| 2009            |                |         | 1,399,648        | 311,286          | 166,276          |              |         | 543,531          | 294,207          | 296,646          | 246,422          |
| 2010            |                |         | 187,232          | 297,108          |                  |              |         | 174,346          | 512,947          |                  | 240,670          |
| <b>TOTAL</b>    | <b>368,092</b> |         | <b>4,826,200</b> | <b>1,620,378</b> | <b>1,791,950</b> | <b>3,000</b> |         | <b>1,986,670</b> | <b>1,093,977</b> | <b>2,141,889</b> | <b>1,368,532</b> |
| O.D.            |                |         | 83,434           | 52,943           |                  |              |         | 69,223           | 5,421            |                  | 15,920           |

| TRANSLATED LOSSES |                |                |                  |                  |                  |              |                |                  |                  |                  |                  |
|-------------------|----------------|----------------|------------------|------------------|------------------|--------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY      |                |                  |                  |                  | MEDICAL      |                |                  |                  |                  |                  |
|                   | DEATH          | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |                |                | 1,889,679        | 284,887          | 732,381          |              |                | 1,448,549        | 41,384           | 864,367          | 302,425          |
| 2007              | 731            | 15,415         | 1,087,907        | 765,523          | 654,587          | 265          | 4,120          | 603,189          | 666,383          | 611,028          | 263,215          |
| 2008              | 421,395        | 38,405         | 1,419,583        | 394,172          | 444,637          | 6,338        | 11,472         | 457,455          | 181,279          | 465,987          | 298,238          |
| 2009              | 527            | 71,024         | 2,039,807        | 413,706          | 213,820          | 1,441        | 65,302         | 1,380,015        | 389,698          | 363,974          | 249,872          |
| 2010              | 395            | 21,955         | 597,669          | 288,151          | 267,928          | 991          | 22,584         | 496,771          | 279,221          | 420,964          | 239,707          |
| <b>TOTAL</b>      | <b>423,048</b> | <b>146,799</b> | <b>7,034,645</b> | <b>2,146,439</b> | <b>2,313,353</b> | <b>9,035</b> | <b>103,478</b> | <b>4,385,979</b> | <b>1,557,965</b> | <b>2,726,320</b> | <b>1,353,457</b> |
| O.D.              | 52             | 3,012          | 74,779           | 83,237           | 83,951           | 55           | 756            | 15,887           | 90,987           | 9,803            | 15,798           |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 12,197,525 | 9,012,055   | 1,369,255 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -4,901,162 | -1,485,167  | 6,377     |        |                 |       |
| TOTAL LOSSES             | 7,296,363  | 7,526,888   | 1,375,632 |        |                 |       |
| EXPECTED LOSSES          | 13,708,375 | 7,308,157   | 1,384,234 |        |                 |       |
| CREDIBILITY              | .25        | .58         | .89       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | .490       | .506        | .092      | 1.088  |                 |       |
| INDICATED (POST-TEST)    | .500       | .516        | .094      | 1.110  |                 |       |
| PRES. ON RATE LEVEL      | .876       | .467        | .088      | 1.431  |                 |       |
| DERIVED BY FORMULA       | .782       | .495        | .093      | 1.370  |                 |       |
| UNDERLYING PRES. RATE    | .921       | .491        | .093      | 1.505  |                 |       |
| PROPOSED                 | .782       | .495        | .093      | 1.370  |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 1.407 |
| IND. RATES               |            |             |           | 1.41   | MINIMUM PREMIUM |       |
| MAN. RATES               | 2.03       | 1.78        | 1.56      | + 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        |
| 2006         | 123,125          | 2,195,306          | 1.782               |                 |         | 2         | 8         | 45         | 55         |
| 2007         | 113,234          | 2,964,251          | 2.617               |                 |         | 9         | 9         | 32         | 50         |
| 2008         | 117,019          | 2,851,553          | 2.436               |                 |         | 5         | 10        | 41         | 56         |
| 2009         | 139,353          | 1,698,695          | 1.218               |                 |         | 2         | 10        | 40         | 52         |
| 2010         | 149,832          | 2,411,968          | 1.609               |                 |         | 1         | 4         | 46         | 51         |
| <b>TOTAL</b> | <b>642,563</b>   | <b>12,121,773</b>  | <b>1.886</b>        |                 |         | <b>19</b> | <b>41</b> | <b>204</b> | <b>264</b> |
| O.D.         |                  | 102,518            | .015                |                 |         |           | 2         | 1          | 3          |

| REPORTED LOSSES |           |         |                  |                  |                  |         |         |                  |                |                  |                  |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|----------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                  |                  | MEDICAL |         |                  |                |                  |                  |
|                 | DEATH     | P . T . | MAJOR            | MINOR            | TEMP             | DEATH   | P . T . | MAJOR            | MINOR          | TEMP             | MED. ONLY        |
| 2006            |           |         | 409,825          | 151,367          | 439,379          |         |         | 189,502          | 283,236        | 493,957          | 228,040          |
| 2007            |           |         | 1,202,543        | 348,271          | 240,443          |         |         | 502,783          | 145,483        | 306,094          | 218,634          |
| 2008            |           |         | 605,484          | 415,021          | 456,681          |         |         | 367,306          | 218,405        | 488,341          | 300,315          |
| 2009            |           |         | 260,241          | 341,936          | 195,630          |         |         | 65,374           | 237,888        | 385,693          | 211,933          |
| 2010            |           |         | 143,549          | 73,814           | 419,717          |         |         | 27,269           | 43,749         | 1,376,834        | 327,036          |
| <b>TOTAL</b>    |           |         | <b>2,621,642</b> | <b>1,330,409</b> | <b>1,751,850</b> |         |         | <b>1,152,234</b> | <b>928,761</b> | <b>3,050,919</b> | <b>1,285,958</b> |
| O.D.            |           |         |                  | 42,590           | 10,000           |         |         |                  | 43,934         | 754              | 5,240            |

| TRANSLATED LOSSES |              |               |                  |                  |                  |              |               |                  |                  |                  |                  |
|-------------------|--------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY    |               |                  |                  |                  | MEDICAL      |               |                  |                  |                  |                  |
|                   | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |              |               | 541,378          | 200,258          | 665,224          |              |               | 412,167          | 412,676          | 774,524          | 226,672          |
| 2007              | 423          | 22,629        | 1,590,016        | 448,360          | 335,175          | 80           | 7,510         | 1,067,084        | 215,642          | 445,444          | 209,014          |
| 2008              | 507          | 25,204        | 934,387          | 513,269          | 543,911          | 291          | 22,079        | 871,972          | 327,117          | 630,628          | 296,711          |
| 2009              | 501          | 22,251        | 658,167          | 383,721          | 222,187          | 1,004        | 20,227        | 393,030          | 295,916          | 445,212          | 214,900          |
| 2010              | 400          | 26,898        | 715,970          | 273,044          | 368,810          | 1,617        | 38,166        | 858,766          | 464,291          | 1,090,875        | 325,728          |
| <b>TOTAL</b>      | <b>1,831</b> | <b>96,982</b> | <b>4,439,918</b> | <b>1,818,652</b> | <b>2,135,307</b> | <b>2,992</b> | <b>87,982</b> | <b>3,603,019</b> | <b>1,715,642</b> | <b>3,386,683</b> | <b>1,273,025</b> |
| O.D.              | 56           | 1,209         | 37,289           | 43,563           | 12,283           | 171          | 1,567         | 35,101           | 42,940           | 3,994            | 5,179            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 8,308,117  | 9,159,064   | 1,278,204 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |       |
| IBNR + FREQUENCY ADJUST. | -3,304,764 | -1,312,264  | 6,080     |       |
| TOTAL LOSSES             | 5,003,353  | 7,846,800   | 1,284,284 |       |
| EXPECTED LOSSES          | 9,259,333  | 6,522,015   | 1,201,594 |       |
| CREDIBILITY              | .14        | .33         | .51       |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | .779       | 1.221       | .200      | 2.200 |
| INDICATED (POST-TEST)    | .795       | 1.245       | .204      | 2.244 |
| PRES. ON RATE LEVEL      | 1.370      | .965        | .177      | 2.512 |
| DERIVED BY FORMULA       | 1.290      | 1.057       | .191      | 2.538 |
| UNDERLYING PRES. RATE    | 1.441      | 1.015       | .187      | 2.643 |
| PROPOSED                 | 1.277      | 1.046       | .189      | 2.512 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | TOTAL |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 2.58   | MINIMUM PREMIUM |       |
| MAN. RATES | 2.87   | 2.84   | 2.74   | + 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       |           |
| 2006         | 23,042           | 374,526            | 1.625               |                 |         | 1        |           |      | 5         | 6         |
| 2007         | 23,441           | 842,778            | 3.595               |                 |         | 2        | 5         |      | 9         | 16        |
| 2008         | 24,965           | 506,457            | 2.028               |                 |         | 1        | 7         |      | 1         | 9         |
| 2009         | 27,089           | 1,222,499          | 4.512               |                 |         | 1        | 4         |      | 8         | 13        |
| 2010         | 26,489           | 441,094            | 1.665               |                 |         |          | 4         |      | 16        | 20        |
| <b>TOTAL</b> | <b>125,026</b>   | <b>3,387,354</b>   | <b>2.709</b>        |                 |         | <b>5</b> | <b>20</b> |      | <b>39</b> | <b>64</b> |
| O.D.         |                  | 769,232            | .615                |                 |         |          | 1         |      |           | 1         |

| REPORTED LOSSES |           |         |                |                |                |         |         |                |                |                |                |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                |                |                | MEDICAL |         |                |                |                |                |
|                 | DEATH     | P . T . | MAJOR          | MINOR          | TEMP           | DEATH   | P . T . | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006            |           |         | 127,974        |                | 41,053         |         |         | 162,366        |                | 22,769         | 20,364         |
| 2007            |           |         | 417,124        | 44,547         | 148,248        |         |         | 54,413         | 49,121         | 74,188         | 55,137         |
| 2008            |           |         | 168,819        | 70,259         | 4,731          |         |         | 25,000         | 169,943        | 4,397          | 63,308         |
| 2009            |           |         | 259,572        | 262,308        | 60,657         |         |         | 193,892        | 125,005        | 264,005        | 57,060         |
| 2010            |           |         |                | 129,230        | 50,757         |         |         |                | 93,424         | 88,162         | 79,521         |
| <b>TOTAL</b>    |           |         | <b>973,489</b> | <b>506,344</b> | <b>305,446</b> |         |         | <b>435,671</b> | <b>437,493</b> | <b>453,521</b> | <b>275,390</b> |
| O.D.            |           |         |                | 89,232         |                |         |         |                | 673,000        |                | 7,000          |

| TRANSLATED LOSSES |            |               |                  |                |                |              |               |                  |                |                |                |
|-------------------|------------|---------------|------------------|----------------|----------------|--------------|---------------|------------------|----------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY  |               |                  |                |                | MEDICAL      |               |                  |                |                |                |
|                   | DEATH      | P . T .       | MAJOR            | MINOR          | TEMP           | DEATH        | P . T .       | MAJOR            | MINOR          | TEMP           | MED. ONLY      |
| 2006              |            |               | 169,054          |                | 62,154         |              |               | 353,146          |                | 35,701         | 20,242         |
| 2007              | 55         | 7,723         | 546,344          | 62,322         | 203,361        | 26           | 833           | 120,463          | 69,535         | 107,907        | 52,711         |
| 2008              | 83         | 6,370         | 233,302          | 83,466         | 8,997          | 156          | 3,473         | 111,121          | 209,339        | 13,000         | 62,548         |
| 2009              | 378        | 18,797        | 551,804          | 282,955        | 79,973         | 621          | 26,351        | 538,035          | 181,892        | 306,120        | 57,859         |
| 2010              | 165        | 9,676         | 248,804          | 124,794        | 53,194         | 346          | 7,749         | 163,397          | 91,287         | 78,380         | 79,203         |
| <b>TOTAL</b>      | <b>681</b> | <b>42,566</b> | <b>1,749,308</b> | <b>553,537</b> | <b>407,679</b> | <b>1,149</b> | <b>38,406</b> | <b>1,286,162</b> | <b>552,053</b> | <b>541,108</b> | <b>272,563</b> |
| O.D.              | 59         | 3,427         | 84,838           | 43,704         | 4,293          | 1,213        | 25,863        | 521,452          | 289,383        | 40,271         | 6,972          |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|-----------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 3,755,124 | 2,432,028   | 279,535   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |           |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -880,187  | -317,250    | 997       |        |                 |       |
| TOTAL LOSSES             | 2,874,937 | 2,114,778   | 280,532   |        |                 |       |
| EXPECTED LOSSES          | 2,444,259 | 1,557,824   | 206,293   |        |                 |       |
| CREDIBILITY              | .05       | .11         | .17       |        |                 |       |
| <b>PURE PREMIUMS</b>     |           |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 2.299     | 1.691       | .224      | 4.214  |                 |       |
| INDICATED (POST-TEST)    | 2.345     | 1.725       | .228      | 4.298  |                 |       |
| PRES. ON RATE LEVEL      | 1.858     | 1.185       | .157      | 3.200  |                 |       |
| DERIVED BY FORMULA       | 1.882     | 1.244       | .169      | 3.295  |                 |       |
| UNDERLYING PRES. RATE    | 1.955     | 1.246       | .165      | 3.366  |                 |       |
| PROPOSED                 | 1.882     | 1.244       | .169      | 3.295  |                 |       |
| <b>IND. RATES</b>        |           |             |           |        |                 |       |
| YEAR                     | 4-1-11    | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 3.386 |
| IND. RATES               |           |             |           | 3.39   | MINIMUM PREMIUM |       |
| MAN. RATES               | 3.87      | 3.61        | 3.49      | + 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        |
| 2006         | 231,562          | 3,685,823          | 1.591               |                 |         | 8         | 11        | 41         | 60         |
| 2007         | 201,157          | 4,325,845          | 2.150               |                 |         | 10        | 16        | 29         | 55         |
| 2008         | 236,673          | 3,445,018          | 1.455               |                 |         | 7         | 15        | 40         | 62         |
| 2009         | 200,144          | 2,717,053          | 1.357               |                 |         | 2         | 16        | 30         | 48         |
| 2010         | 216,665          | 1,776,926          | .820                |                 |         | 1         | 6         | 44         | 51         |
| <b>TOTAL</b> | <b>1,086,201</b> | <b>15,950,665</b>  | <b>1.468</b>        |                 |         | <b>28</b> | <b>64</b> | <b>184</b> | <b>276</b> |
| O.D.         |                  | 163,594            | .015                |                 |         |           | 5         | 6          | 11         |

| REPORTED LOSSES |           |         |                  |                  |                |         |         |                  |                  |                  |                  |
|-----------------|-----------|---------|------------------|------------------|----------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                  |                | MEDICAL |         |                  |                  |                  |                  |
|                 | DEATH     | P . T . | MAJOR            | MINOR            | TEMP           | DEATH   | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            |           |         | 1,934,419        | 314,778          | 196,471        |         |         | 411,002          | 271,637          | 279,712          | 277,804          |
| 2007            |           |         | 2,100,199        | 465,496          | 138,727        |         |         | 861,667          | 307,362          | 266,504          | 185,890          |
| 2008            |           |         | 1,234,536        | 449,818          | 153,437        |         |         | 635,333          | 476,567          | 228,857          | 266,470          |
| 2009            |           |         | 316,456          | 619,117          | 139,098        |         |         | 622,861          | 547,494          | 276,094          | 195,933          |
| 2010            |           |         | 293,176          | 112,979          | 342,273        |         |         | 200,000          | 94,259           | 500,645          | 233,594          |
| <b>TOTAL</b>    |           |         | <b>5,878,786</b> | <b>1,962,188</b> | <b>970,006</b> |         |         | <b>2,730,863</b> | <b>1,697,319</b> | <b>1,551,812</b> | <b>1,159,691</b> |
| O.D.            |           |         |                  | 46,978           | 48,859         |         |         |                  | 26,818           | 26,555           | 14,384           |

| TRANSLATED LOSSES |              |                |                  |                  |                  |              |                |                  |                  |                  |                  |
|-------------------|--------------|----------------|------------------|------------------|------------------|--------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY    |                |                  |                  |                  | MEDICAL      |                |                  |                  |                  |                  |
|                   | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |              |                | 2,555,368        | 416,450          | 297,459          |              |                | 893,930          | 395,773          | 438,589          | 276,137          |
| 2007              | 568          | 39,277         | 2,752,577        | 598,783          | 203,152          | 161          | 12,914         | 1,829,148        | 440,588          | 393,249          | 177,711          |
| 2008              | 549          | 46,281         | 1,699,021        | 546,844          | 201,571          | 577          | 39,110         | 1,499,853        | 639,513          | 318,822          | 263,272          |
| 2009              | 870          | 29,632         | 884,603          | 648,037          | 177,769          | 2,408        | 67,781         | 1,443,545        | 626,319          | 357,630          | 198,676          |
| 2010              | 425          | 34,381         | 858,998          | 281,102          | 310,792          | 1,991        | 42,908         | 735,647          | 252,033          | 412,649          | 232,660          |
| <b>TOTAL</b>      | <b>2,412</b> | <b>149,571</b> | <b>8,750,567</b> | <b>2,491,216</b> | <b>1,190,743</b> | <b>5,137</b> | <b>162,713</b> | <b>6,402,123</b> | <b>2,354,226</b> | <b>1,920,939</b> | <b>1,148,456</b> |
| O.D.              | 59           | 987            | 29,552           | 52,223           | 67,851           | 58           | 682            | 16,262           | 32,575           | 34,344           | 14,360           |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 15,520,123 | 8,144,117   | 1,162,816 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -5,243,851 | -1,302,094  | 5,199     |        |                 |       |
| TOTAL LOSSES             | 10,276,272 | 6,842,023   | 1,168,015 |        |                 |       |
| EXPECTED LOSSES          | 14,283,544 | 6,278,241   | 1,129,649 |        |                 |       |
| CREDIBILITY              | .20        | .47         | .72       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | .946       | .630        | .108      | 1.684  |                 |       |
| INDICATED (POST-TEST)    | .965       | .643        | .110      | 1.718  |                 |       |
| PRES. ON RATE LEVEL      | 1.250      | .549        | .099      | 1.898  |                 |       |
| DERIVED BY FORMULA       | 1.193      | .593        | .107      | 1.893  |                 |       |
| UNDERLYING PRES. RATE    | 1.315      | .578        | .104      | 1.997  |                 |       |
| PROPOSED                 | 1.193      | .593        | .107      | 1.893  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 1.945 |
| IND. RATES               |            |             |           | 1.95   | MINIMUM PREMIUM |       |
| MAN. RATES               | 2.13       | 2.10        | 2.07      | + 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      |          |
| 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            | 5,577              | .169                |                 |         |       |       |      |          |          |
| 2010         | 5,922            | 22,102             | .373                |                 |         |       |       |      | 1        | 1        |
| <b>TOTAL</b> | <b>26,198</b>    | <b>56,326</b>      | <b>.215</b>         |                 |         |       |       |      | <b>4</b> | <b>4</b> |
| O.D.         |                  | 1,852              | .007                |                 |         |       |       |      |          |          |

| REPORTED LOSSES |           |         |       |       |              |         |         |       |       |               |               |
|-----------------|-----------|---------|-------|-------|--------------|---------|---------|-------|-------|---------------|---------------|
| MANUAL YEAR     | INDEMNITY |         |       |       |              | MEDICAL |         |       |       |               |               |
|                 | DEATH     | P . T . | MAJOR | MINOR | TEMP         | DEATH   | P . T . | MAJOR | MINOR | TEMP          | MED. ONLY     |
| 2006            |           |         |       |       | 669          |         |         |       |       | 11,317        | 9,154         |
| 2007            |           |         |       |       | 1,781        |         |         |       |       | 1,509         | 682           |
| 2008            |           |         |       |       |              |         |         |       |       |               | 3,535         |
| 2009            |           |         |       |       |              |         |         |       |       |               | 5,577         |
| 2010            |           |         |       |       | 5,088        |         |         |       |       | 14,963        | 2,051         |
| <b>TOTAL</b>    |           |         |       |       | <b>7,538</b> |         |         |       |       | <b>27,789</b> | <b>20,999</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     |
| 2006              |           |            |              |              | 1,013        |           |            |              |              | 17,745        | 9,099         |
| 2007              |           |            | 64           | 43           | 2,413        |           |            | 39           | 43           | 2,171         | 652           |
| 2008              |           |            |              |              |              |           |            |              |              |               | 3,493         |
| 2009              |           |            |              |              |              |           |            |              |              |               | 5,655         |
| 2010              | 4         | 183        | 5,397        | 2,442        | 4,344        | 14        | 344        | 8,238        | 4,676        | 11,798        | 2,043         |
| <b>TOTAL</b>      | <b>4</b>  | <b>183</b> | <b>5,461</b> | <b>2,485</b> | <b>7,770</b> | <b>14</b> | <b>344</b> | <b>8,277</b> | <b>4,719</b> | <b>31,714</b> | <b>20,942</b> |
| O.D.              |           |            |              |              |              |           |            |              |              |               | 1,830         |

|                          | SERIOUS  | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 14,283   | 46,688      | 22,772    |       |
| TOTAL TRANS. LOSSES PG A |          |             |           |       |
| IBNR + FREQUENCY ADJUST. | -110,159 | -38,002     | 133       |       |
| TOTAL LOSSES             |          | 8,686       | 22,905    |       |
| EXPECTED LOSSES          | 292,370  | 179,718     | 28,295    |       |
| CREDIBILITY              | .02      | .04         | .06       |       |
| <b>PURE PREMIUMS</b>     |          |             |           |       |
| INDICATED (PRE-TEST)     | .000     | .033        | .087      | .120  |
| INDICATED (POST-TEST)    | .000     | .034        | .089      | .123  |
| PRES. ON RATE LEVEL      | 1.061    | .652        | .103      | 1.816 |
| DERIVED BY FORMULA       | 1.040    | .627        | .102      | 1.769 |
| UNDERLYING PRES. RATE    | 1.116    | .686        | .108      | 1.910 |
| PROPOSED                 | 1.040    | .627        | .102      | 1.769 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 1.818 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 1.82   | MINIMUM PREMIUM |       |
| MAN. RATES | 2.72   | 2.31   | 1.98   | + 1.82 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |           |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR     | TEMP       | ALL        |
| 2006         | 217,414          | 10,971,053         | 5.046               |                 |         | 23        | 28        | 101        | 152        |
| 2007         | 206,587          | 11,088,018         | 5.367               | 4               |         | 20        | 15        | 120        | 159        |
| 2008         | 212,071          | 8,183,834          | 3.859               | 1               |         | 15        | 13        | 82         | 111        |
| 2009         | 212,489          | 9,337,340          | 4.394               | 1               |         | 16        | 18        | 79         | 114        |
| 2010         | 233,233          | 6,459,426          | 2.769               | 1               |         | 7         | 13        | 116        | 137        |
| <b>TOTAL</b> | <b>1,081,794</b> | <b>46,039,671</b>  | <b>4.256</b>        | <b>7</b>        |         | <b>81</b> | <b>87</b> | <b>498</b> | <b>673</b> |
| O.D.         |                  | 165,370            | .015                |                 |         | 1         | 1         |            | 2          |

| REPORTED LOSSES |                  |         |                   |                  |                  |               |         |                  |                  |                  |                  |
|-----------------|------------------|---------|-------------------|------------------|------------------|---------------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY        |         |                   |                  |                  | MEDICAL       |         |                  |                  |                  |                  |
|                 | DEATH            | P . T . | MAJOR             | MINOR            | TEMP             | DEATH         | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            |                  |         | 4,697,966         | 950,174          | 1,042,658        |               |         | 2,224,724        | 451,083          | 1,067,037        | 537,411          |
| 2007            | 2,141,091        |         | 3,693,077         | 623,214          | 1,145,063        | 3,044         |         | 1,120,780        | 382,394          | 1,535,174        | 444,181          |
| 2008            | 495,931          |         | 2,718,756         | 586,255          | 1,088,476        | 40,630        |         | 1,528,093        | 357,239          | 954,189          | 414,265          |
| 2009            | 1,000            |         | 2,963,862         | 342,566          | 1,132,188        | 418           |         | 3,097,081        | 313,711          | 915,667          | 570,847          |
| 2010            | 3,000            |         | 1,169,343         | 511,336          | 1,074,954        | 1,700         |         | 670,049          | 355,009          | 2,053,071        | 620,964          |
| <b>TOTAL</b>    | <b>2,641,022</b> |         | <b>15,243,004</b> | <b>3,013,545</b> | <b>5,483,339</b> | <b>45,792</b> |         | <b>8,640,727</b> | <b>1,859,436</b> | <b>6,525,138</b> | <b>2,587,668</b> |
| O.D.            |                  |         | 107,563           | 16,227           |                  |               |         | 20,180           | 19,346           |                  | 2,054            |

| TRANSLATED LOSSES |                  |                |                   |                  |                  |                |                |                   |                  |                  |                  |
|-------------------|------------------|----------------|-------------------|------------------|------------------|----------------|----------------|-------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY        |                |                   |                  |                  | MEDICAL        |                |                   |                  |                  |                  |
|                   | DEATH            | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH          | P . T .        | MAJOR             | MINOR            | TEMP             | MED. ONLY        |
| 2006              |                  |                | 6,170,697         | 1,257,082        | 1,578,586        |                |                | 4,666,814         | 657,226          | 1,673,116        | 534,187          |
| 2007              | 2,632,786        | 68,750         | 4,853,665         | 832,062          | 1,575,850        | 5,534          | 16,784         | 2,406,970         | 583,149          | 2,220,894        | 424,637          |
| 2008              | 568,005          | 99,438         | 3,684,400         | 802,699          | 1,301,472        | 84,649         | 83,526         | 3,333,563         | 605,079          | 1,242,741        | 409,294          |
| 2009              | 2,128            | 139,043        | 3,989,269         | 679,457          | 1,232,531        | 2,999          | 206,058        | 4,337,835         | 653,196          | 1,088,283        | 578,839          |
| 2010              | 5,280            | 130,531        | 3,209,874         | 1,029,083        | 996,515          | 9,475          | 154,815        | 2,719,682         | 988,559          | 1,682,528        | 618,480          |
| <b>TOTAL</b>      | <b>3,208,199</b> | <b>437,762</b> | <b>21,907,905</b> | <b>4,600,383</b> | <b>6,684,954</b> | <b>102,657</b> | <b>461,183</b> | <b>17,464,864</b> | <b>3,487,209</b> | <b>7,907,562</b> | <b>2,565,437</b> |
| O.D.              | 21               | 422            | 155,125           | 15,968           | 773              | 77             | 688            | 59,283            | 18,860           | 1,391            | 2,036            |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 43,798,186  | 22,717,100  | 2,567,473 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |             |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -14,953,795 | -3,406,630  | 13,892    |        |                 |       |
| TOTAL LOSSES             | 28,844,391  | 19,310,470  | 2,581,365 |        |                 |       |
| EXPECTED LOSSES          | 41,151,444  | 16,594,720  | 2,888,390 |        |                 |       |
| CREDIBILITY              | .20         | .47         | .72       |        |                 |       |
| <b>PURE PREMIUMS</b>     |             |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 2.666       | 1.785       | .239      | 4.690  |                 |       |
| INDICATED (POST-TEST)    | 2.719       | 1.821       | .244      | 4.784  |                 |       |
| PRES. ON RATE LEVEL      | 3.625       | 1.462       | .255      | 5.342  |                 |       |
| DERIVED BY FORMULA       | 3.444       | 1.631       | .247      | 5.322  |                 |       |
| UNDERLYING PRES. RATE    | 3.804       | 1.534       | .267      | 5.605  |                 |       |
| PROPOSED                 | 3.444       | 1.631       | .247      | 5.322  |                 |       |
| YEAR                     | 4-1-11      | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 5.775 |
| IND. RATES               |             |             |           | 5.78   | MINIMUM PREMIUM |       |
| MAN. RATES               | 7.02        | 6.45        | 6.10      | + 5.78 | PRESENT         |       |

+PROPOSED



| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |           |           |            |            |  |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|-----------|------------|------------|--|
|              |                  |                    |                     | DEATH           | P . T .  | MAJOR     | MINOR     | TEMP       | ALL        |  |
| 2006         | 92,311           | 3,786,650          | 4.102               |                 |          | 5         | 6         | 64         | 75         |  |
| 2007         | 87,748           | 4,405,458          | 5.020               | 1               |          | 9         | 6         | 39         | 55         |  |
| 2008         | 76,831           | 3,151,541          | 4.101               |                 | 1        | 2         | 7         | 42         | 52         |  |
| 2009         | 88,860           | 4,005,402          | 4.507               |                 |          | 6         | 4         | 33         | 43         |  |
| 2010         | 97,610           | 2,094,639          | 2.145               |                 |          | 1         | 5         | 56         | 62         |  |
| <b>TOTAL</b> | <b>443,360</b>   | <b>17,443,690</b>  | <b>3.934</b>        | <b>1</b>        | <b>1</b> | <b>23</b> | <b>28</b> | <b>234</b> | <b>287</b> |  |
| O.D.         |                  | 177                |                     |                 |          |           |           |            |            |  |

| REPORTED LOSSES |                |                |                  |                  |                  |         |                |                  |                |                  |                |
|-----------------|----------------|----------------|------------------|------------------|------------------|---------|----------------|------------------|----------------|------------------|----------------|
| MANUAL YEAR     | INDEMNITY      |                |                  |                  |                  | MEDICAL |                |                  |                |                  |                |
|                 | DEATH          | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH   | P . T .        | MAJOR            | MINOR          | TEMP             | MED. ONLY      |
| 2006            |                |                | 962,267          | 171,359          | 428,001          |         |                | 1,417,893        | 180,643        | 412,962          | 213,525        |
| 2007            | 231,768        |                | 1,752,542        | 252,862          | 521,099          |         |                | 1,009,473        | 137,122        | 378,681          | 121,911        |
| 2008            |                | 408,104        | 347,359          | 220,502          | 895,437          |         | 310,194        | 256,590          | 142,729        | 476,455          | 94,171         |
| 2009            |                |                | 1,374,727        | 124,681          | 428,695          |         |                | 1,474,241        | 43,098         | 376,839          | 183,121        |
| 2010            |                |                | 125,113          | 314,152          | 564,900          |         |                | 76,029           | 53,121         | 704,654          | 256,670        |
| <b>TOTAL</b>    | <b>231,768</b> | <b>408,104</b> | <b>4,562,008</b> | <b>1,083,556</b> | <b>2,838,132</b> |         | <b>310,194</b> | <b>4,234,226</b> | <b>556,713</b> | <b>2,349,591</b> | <b>869,398</b> |
| O.D.            |                |                |                  |                  |                  |         |                |                  |                |                  | 177            |

| TRANSLATED LOSSES |                |                |                  |                  |                  |              |                |                  |                  |                  |                |
|-------------------|----------------|----------------|------------------|------------------|------------------|--------------|----------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR       | INDEMNITY      |                |                  |                  |                  | MEDICAL      |                |                  |                  |                  |                |
|                   | DEATH          | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006              |                |                | 1,120,378        | 226,708          | 647,994          |              |                | 1,638,070        | 263,197          | 647,519          | 212,244        |
| 2007              | 285,220        | 32,347         | 2,283,830        | 340,927          | 717,153          | 75           | 14,637         | 2,069,645        | 216,665          | 551,987          | 116,547        |
| 2008              | 467            | 521,786        | 648,808          | 320,780          | 1,043,434        | 4,205        | 438,261        | 640,148          | 230,895          | 610,687          | 93,041         |
| 2009              | 303            | 57,748         | 1,654,677        | 259,133          | 468,875          | 623          | 90,288         | 1,901,308        | 194,976          | 444,219          | 185,685        |
| 2010              | 755            | 45,743         | 1,212,122        | 527,699          | 510,475          | 1,293        | 29,328         | 584,118          | 268,306          | 564,012          | 255,643        |
| <b>TOTAL</b>      | <b>286,745</b> | <b>657,624</b> | <b>6,919,815</b> | <b>1,675,247</b> | <b>3,387,931</b> | <b>6,196</b> | <b>572,514</b> | <b>6,833,289</b> | <b>1,174,039</b> | <b>2,818,424</b> | <b>863,160</b> |
| O.D.              |                |                |                  |                  |                  |              |                |                  |                  |                  | 176            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 15,276,183 | 9,055,641   | 863,336   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -4,917,061 | -1,151,995  | 4,600     |        |                 |       |
| TOTAL LOSSES             | 10,359,122 | 7,903,646   | 867,936   |        |                 |       |
| EXPECTED LOSSES          | 13,495,878 | 5,599,637   | 948,790   |        |                 |       |
| CREDIBILITY              | .11        | .26         | .39       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 2.337      | 1.783       | .196      | 4.316  |                 |       |
| INDICATED (POST-TEST)    | 2.384      | 1.819       | .200      | 4.403  |                 |       |
| PRES. ON RATE LEVEL      | 2.901      | 1.204       | .204      | 4.309  |                 |       |
| DERIVED BY FORMULA       | 2.844      | 1.364       | .202      | 4.410  |                 |       |
| UNDERLYING PRES. RATE    | 3.044      | 1.263       | .214      | 4.521  |                 |       |
| PROPOSED                 | 2.839      | 1.362       | .202      | 4.403  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 4.778 |
| IND. RATES               |            |             |           | 4.78   | MINIMUM PREMIUM |       |
| MAN. RATES               | 5.07       | 4.88        | 4.92      | + 4.78 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |           |           |           |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|-----------|-----------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR     | TEMP      | ALL       |
| 2006         | 17,785           | 2,027,338          | 11.399              |                 |         | 5         | 2         | 9         | 16        |
| 2007         | 14,887           | 916,387            | 6.155               |                 |         | 2         | 2         | 9         | 13        |
| 2008         | 17,245           | 1,650,581          | 9.571               |                 |         | 3         | 2         | 5         | 10        |
| 2009         | 15,783           | 514,896            | 3.262               |                 |         | 1         | 1         | 5         | 7         |
| 2010         | 19,178           | 1,016,139          | 5.298               |                 |         | 3         | 4         | 5         | 12        |
| <b>TOTAL</b> | <b>84,878</b>    | <b>6,125,341</b>   | <b>7.217</b>        |                 |         | <b>14</b> | <b>11</b> | <b>33</b> | <b>58</b> |
| O.D.         |                  | 34,350             | .040                |                 |         |           | 1         |           | 1         |

| REPORTED LOSSES |           |         |                  |                |                |         |         |                  |                |                |                |
|-----------------|-----------|---------|------------------|----------------|----------------|---------|---------|------------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                |                | MEDICAL |         |                  |                |                |                |
|                 | DEATH     | P . T . | MAJOR            | MINOR          | TEMP           | DEATH   | P . T . | MAJOR            | MINOR          | TEMP           | MED. ONLY      |
| 2006            |           |         | 944,369          | 90,846         | 91,521         |         |         | 430,890          | 89,874         | 142,576        | 237,262        |
| 2007            |           |         | 389,965          | 51,918         | 206,910        |         |         | 39,005           | 28,371         | 175,906        | 24,312         |
| 2008            |           |         | 744,935          | 29,141         | 99,252         |         |         | 583,879          | 108,351        | 34,603         | 50,420         |
| 2009            |           |         | 209,250          | 48,439         | 16,912         |         |         | 148,540          | 29,842         | 37,873         | 24,040         |
| 2010            |           |         | 356,364          | 195,415        | 36,621         |         |         | 264,922          | 53,493         | 100,871        | 8,453          |
| <b>TOTAL</b>    |           |         | <b>2,644,883</b> | <b>415,759</b> | <b>451,216</b> |         |         | <b>1,467,236</b> | <b>309,931</b> | <b>491,829</b> | <b>344,487</b> |
| O.D.            |           |         |                  | 9,056          |                |         |         |                  | 24,976         |                | 318            |

| TRANSLATED LOSSES |            |               |                  |                |                |              |               |                  |                |                |                |
|-------------------|------------|---------------|------------------|----------------|----------------|--------------|---------------|------------------|----------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY  |               |                  |                |                | MEDICAL      |               |                  |                |                |                |
|                   | DEATH      | P . T .       | MAJOR            | MINOR          | TEMP           | DEATH        | P . T .       | MAJOR            | MINOR          | TEMP           | MED. ONLY      |
| 2006              |            |               | 1,247,511        | 120,189        | 138,562        |              |               | 937,186          | 130,946        | 223,558        | 235,838        |
| 2007              | 63         | 7,234         | 514,268          | 72,688         | 282,746        | 16           | 594           | 88,620           | 44,082         | 253,765        | 23,242         |
| 2008              | 49         | 22,552        | 833,139          | 56,022         | 122,694        | 210          | 24,731        | 975,259          | 163,558        | 55,676         | 49,815         |
| 2009              | 82         | 10,583        | 304,028          | 62,403         | 23,907         | 190          | 15,413        | 328,770          | 50,831         | 48,082         | 24,377         |
| 2010              | 323        | 31,869        | 729,258          | 204,703        | 58,315         | 1,903        | 39,403        | 577,102          | 109,475        | 96,535         | 8,419          |
| <b>TOTAL</b>      | <b>517</b> | <b>72,238</b> | <b>3,628,204</b> | <b>516,005</b> | <b>626,224</b> | <b>2,319</b> | <b>80,141</b> | <b>2,906,937</b> | <b>498,892</b> | <b>677,616</b> | <b>341,691</b> |
| O.D.              | 10         | 82            | 2,804            | 10,168         | 208            | 22           | 318           | 8,658            | 30,484         | 1,035          | 304            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 6,702,250  | 2,360,632   | 341,995   |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |       |
| IBNR + FREQUENCY ADJUST. | -1,139,908 | -291,128    | 1,037     |       |
| TOTAL LOSSES             | 5,562,342  | 2,069,504   | 343,032   |       |
| EXPECTED LOSSES          | 3,149,823  | 1,427,648   | 211,347   |       |
| CREDIBILITY              | .04        | .09         | .13       |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | 6.553      | 2.438       | .404      | 9.395 |
| INDICATED (POST-TEST)    | 6.684      | 2.487       | .412      | 9.583 |
| PRES. ON RATE LEVEL      | 3.537      | 1.603       | .237      | 5.377 |
| DERIVED BY FORMULA       | 3.663      | 1.683       | .260      | 5.606 |
| UNDERLYING PRES. RATE    | 3.711      | 1.682       | .249      | 5.642 |
| PROPOSED                 | 3.663      | 1.683       | .260      | 5.606 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 6.084 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 6.08   | MINIMUM PREMIUM |       |
| MAN. RATES | 6.55   | 6.27   | 6.14   | + 6.08 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |           |           |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|-----------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T .  | MAJOR     | MINOR     | TEMP       | ALL        |
| 2006         | 52,775           | 4,142,004          | 7.848               |                 |          | 10        | 11        | 68         | 89         |
| 2007         | 68,007           | 5,983,337          | 8.798               | 3               | 1        | 6         | 15        | 63         | 88         |
| 2008         | 74,857           | 6,003,576          | 8.020               | 1               |          | 9         | 18        | 38         | 66         |
| 2009         | 136,215          | 9,114,039          | 6.690               | 2               |          | 15        | 13        | 53         | 83         |
| 2010         | 220,962          | 4,525,332          | 2.048               |                 |          | 7         | 11        | 61         | 79         |
| <b>TOTAL</b> | <b>552,816</b>   | <b>29,768,288</b>  | <b>5.385</b>        | <b>6</b>        | <b>1</b> | <b>47</b> | <b>68</b> | <b>283</b> | <b>405</b> |
| O.D.         |                  | 54,022             | .009                |                 |          |           | 2         | 1          | 3          |

| REPORTED LOSSES |                  |                |                  |                  |                  |               |                |                  |                  |                  |                |
|-----------------|------------------|----------------|------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR     | INDEMNITY        |                |                  |                  |                  | MEDICAL       |                |                  |                  |                  |                |
|                 | DEATH            | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH         | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006            |                  |                | 1,643,327        | 540,652          | 285,312          |               |                | 840,250          | 173,477          | 481,677          | 177,309        |
| 2007            | 577,777          | 702,496        | 1,084,261        | 879,452          | 487,872          | 5,148         | 900,000        | 329,924          | 237,274          | 615,310          | 163,823        |
| 2008            | 642,876          |                | 2,009,146        | 542,817          | 420,461          |               |                | 1,514,758        | 287,999          | 395,180          | 190,339        |
| 2009            | 1,367,164        |                | 3,343,796        | 497,029          | 683,540          | 10,621        |                | 1,989,732        | 459,899          | 588,267          | 173,991        |
| 2010            |                  |                | 1,419,625        | 515,610          | 866,411          |               |                | 347,287          | 354,418          | 812,613          | 209,368        |
| <b>TOTAL</b>    | <b>2,587,817</b> | <b>702,496</b> | <b>9,500,155</b> | <b>2,975,560</b> | <b>2,743,596</b> | <b>15,769</b> | <b>900,000</b> | <b>5,021,951</b> | <b>1,513,067</b> | <b>2,893,047</b> | <b>914,830</b> |
| O.D.            |                  |                |                  | 29,867           | 874              |               |                |                  | 21,356           | 142              | 1,783          |

| TRANSLATED LOSSES |                  |                |                   |                  |                  |               |                |                   |                  |                  |                |
|-------------------|------------------|----------------|-------------------|------------------|------------------|---------------|----------------|-------------------|------------------|------------------|----------------|
| MANUAL YEAR       | INDEMNITY        |                |                   |                  |                  | MEDICAL       |                |                   |                  |                  |                |
|                   | DEATH            | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH         | P . T .        | MAJOR             | MINOR            | TEMP             | MED. ONLY      |
| 2006              |                  |                | 2,170,835         | 715,282          | 431,966          |               |                | 1,827,543         | 252,755          | 755,275          | 176,245        |
| 2007              | 711,531          | 592,123        | 1,520,189         | 1,115,225        | 674,785          | 15,378        | 441,010        | 750,773           | 351,912          | 891,172          | 156,615        |
| 2008              | 735,983          | 69,532         | 2,562,453         | 686,211          | 519,473          | 577           | 69,919         | 2,774,102         | 462,759          | 531,383          | 188,055        |
| 2009              | 1,778,015        | 145,679        | 4,180,464         | 766,428          | 783,131          | 21,361        | 150,323        | 3,182,078         | 681,814          | 720,348          | 176,427        |
| 2010              | 1,511            | 136,496        | 3,272,920         | 957,037          | 827,354          | 3,963         | 84,785         | 1,480,659         | 550,039          | 689,941          | 208,531        |
| <b>TOTAL</b>      | <b>3,227,040</b> | <b>943,830</b> | <b>13,706,861</b> | <b>4,240,183</b> | <b>3,236,709</b> | <b>41,279</b> | <b>746,037</b> | <b>10,015,155</b> | <b>2,299,279</b> | <b>3,588,119</b> | <b>905,873</b> |
| O.D.              | 32               | 1,580          | 39,441            | 24,830           | 3,353            | 31            | 550            | 12,491            | 22,964           | 1,415            | 1,775          |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 28,734,327 | 13,416,852  | 907,648   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -8,982,384 | -3,011,014  | 8,977     |        |                 |       |
| TOTAL LOSSES             | 19,751,943 | 10,405,838  | 916,625   |        |                 |       |
| EXPECTED LOSSES          | 28,580,588 | 17,192,579  | 1,265,949 |        |                 |       |
| CREDIBILITY              | .13        | .30         | .46       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 3.573      | 1.882       | .166      | 5.621  |                 |       |
| INDICATED (POST-TEST)    | 3.644      | 1.920       | .169      | 5.733  |                 |       |
| PRES. ON RATE LEVEL      | 4.927      | 2.964       | .218      | 8.109  |                 |       |
| DERIVED BY FORMULA       | 4.760      | 2.651       | .195      | 7.606  |                 |       |
| UNDERLYING PRES. RATE    | 5.170      | 3.110       | .229      | 8.509  |                 |       |
| PROPOSED                 | 4.760      | 2.651       | .195      | 7.606  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 8.254 |
| IND. RATES               |            |             |           | 8.25   | MINIMUM PREMIUM |       |
| MAN. RATES               | 10.46      | 9.72        | 9.26      | + 8.25 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |           |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR     | TEMP       | ALL        |
| 2006         | 103,986          | 6,078,170          | 5.845               |                 |         | 10        | 12        | 63         | 85         |
| 2007         | 121,901          | 7,615,588          | 6.247               | 1               |         | 15        | 16        | 85         | 117        |
| 2008         | 159,205          | 6,295,553          | 3.954               | 1               |         | 10        | 18        | 77         | 106        |
| 2009         | 239,164          | 8,060,813          | 3.370               |                 |         | 11        | 25        | 84         | 120        |
| 2010         | 496,547          | 11,227,905         | 2.261               | 2               |         | 14        | 28        | 135        | 179        |
| <b>TOTAL</b> | <b>1,120,803</b> | <b>39,278,029</b>  | <b>3.504</b>        | <b>4</b>        |         | <b>60</b> | <b>99</b> | <b>444</b> | <b>607</b> |
| O.D.         |                  | 180,819            | .016                |                 |         |           | 1         | 2          | 3          |

| REPORTED LOSSES |                  |         |                   |                  |                  |                |         |                  |                  |                  |                  |
|-----------------|------------------|---------|-------------------|------------------|------------------|----------------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY        |         |                   |                  |                  | MEDICAL        |         |                  |                  |                  |                  |
|                 | DEATH            | P . T . | MAJOR             | MINOR            | TEMP             | DEATH          | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            |                  |         | 2,169,218         | 465,486          | 408,891          |                |         | 2,136,157        | 181,100          | 516,275          | 201,043          |
| 2007            | 588,871          |         | 3,523,367         | 648,143          | 670,692          | 12,659         |         | 1,006,340        | 244,203          | 642,528          | 278,785          |
| 2008            | 677,558          |         | 1,728,985         | 773,528          | 521,634          | 625            |         | 1,034,736        | 463,904          | 805,382          | 289,201          |
| 2009            |                  |         | 1,865,963         | 1,164,704        | 817,907          |                |         | 856,107          | 1,657,376        | 1,385,353        | 313,403          |
| 2010            | 431,137          |         | 2,553,929         | 1,166,319        | 1,895,066        | 335,937        |         | 1,226,632        | 1,111,973        | 1,971,527        | 535,385          |
| <b>TOTAL</b>    | <b>1,697,566</b> |         | <b>11,841,462</b> | <b>4,218,180</b> | <b>4,314,190</b> | <b>349,221</b> |         | <b>6,259,972</b> | <b>3,658,556</b> | <b>5,321,065</b> | <b>1,617,817</b> |
| O.D.            |                  |         |                   | 97,584           | 7,372            |                |         |                  | 58,096           | 9,377            | 8,390            |

| TRANSLATED LOSSES |                  |                |                   |                  |                  |                |                |                   |                  |                  |                  |
|-------------------|------------------|----------------|-------------------|------------------|------------------|----------------|----------------|-------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY        |                |                   |                  |                  | MEDICAL        |                |                   |                  |                  |                  |
|                   | DEATH            | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH          | P . T .        | MAJOR             | MINOR            | TEMP             | MED. ONLY        |
| 2006              |                  |                | 2,598,024         | 615,837          | 619,060          |                |                | 3,380,538         | 263,863          | 809,519          | 199,837          |
| 2007              | 724,685          | 65,675         | 4,620,596         | 850,144          | 932,718          | 22,269         | 15,004         | 2,131,001         | 369,045          | 933,642          | 266,518          |
| 2008              | 775,907          | 65,909         | 2,427,080         | 948,005          | 639,668          | 1,958          | 56,762         | 2,237,259         | 689,472          | 1,050,528        | 285,731          |
| 2009              | 1,773            | 119,972        | 3,494,942         | 1,375,452        | 931,574          | 5,336          | 143,047        | 2,943,390         | 1,480,527        | 1,642,011        | 317,791          |
| 2010              | 538,344          | 272,046        | 6,605,075         | 2,068,730        | 1,793,731        | 461,253        | 270,118        | 4,563,044         | 1,566,629        | 1,715,183        | 533,243          |
| <b>TOTAL</b>      | <b>2,040,709</b> | <b>523,602</b> | <b>19,745,717</b> | <b>5,858,168</b> | <b>4,916,751</b> | <b>490,816</b> | <b>484,931</b> | <b>15,255,232</b> | <b>4,369,536</b> | <b>6,150,883</b> | <b>1,603,120</b> |
| O.D.              | 117              | 1,139          | 38,040            | 113,114          | 8,538            | 63             | 958            | 25,306            | 73,831           | 9,799            | 8,345            |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 38,606,630  | 21,500,620  | 1,611,465 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |             |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -12,592,786 | -3,249,555  | 16,350    |        |                 |       |
| TOTAL LOSSES             | 26,013,844  | 18,251,065  | 1,627,815 |        |                 |       |
| EXPECTED LOSSES          | 40,830,853  | 18,997,612  | 2,174,358 |        |                 |       |
| CREDIBILITY              | .20         | .48         | .73       |        |                 |       |
| <b>PURE PREMIUMS</b>     |             |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 2.321       | 1.628       | .145      | 4.094  |                 |       |
| INDICATED (POST-TEST)    | 2.367       | 1.661       | .148      | 4.176  |                 |       |
| PRES. ON RATE LEVEL      | 3.472       | 1.615       | .185      | 5.272  |                 |       |
| DERIVED BY FORMULA       | 3.251       | 1.637       | .158      | 5.046  |                 |       |
| UNDERLYING PRES. RATE    | 3.643       | 1.695       | .194      | 5.532  |                 |       |
| PROPOSED                 | 3.251       | 1.637       | .158      | 5.046  |                 |       |
| <b>IND. RATES</b>        |             |             |           |        |                 |       |
| YEAR                     | 4-1-11      | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 5.476 |
| IND. RATES               |             |             |           | 5.48   | MINIMUM PREMIUM |       |
| MAN. RATES               | 6.89        | 6.42        | 6.02      | + 5.48 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |            |            |             |             |
|--------------|------------------|--------------------|---------------------|-----------------|---------|------------|------------|-------------|-------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR      | MINOR      | TEMP        | ALL         |
| 2006         | 463,730          | 20,102,577         | 4.334               | 2               |         | 43         | 29         | 234         | 308         |
| 2007         | 473,249          | 18,479,856         | 3.904               | 1               |         | 40         | 40         | 250         | 331         |
| 2008         | 435,292          | 14,714,081         | 3.380               |                 |         | 27         | 33         | 209         | 269         |
| 2009         | 374,189          | 15,639,587         | 4.179               | 1               |         | 32         | 26         | 175         | 234         |
| 2010         | 376,356          | 12,450,722         | 3.308               | 1               |         | 12         | 20         | 184         | 217         |
| <b>TOTAL</b> | <b>2,122,816</b> | <b>81,386,823</b>  | <b>3.834</b>        | <b>5</b>        |         | <b>154</b> | <b>148</b> | <b>1052</b> | <b>1359</b> |
| O.D.         |                  | 24,667             | .001                |                 |         |            | 1          | 2           | 3           |

| REPORTED LOSSES |                |         |                   |                  |                  |                |         |                   |                  |                   |                  |
|-----------------|----------------|---------|-------------------|------------------|------------------|----------------|---------|-------------------|------------------|-------------------|------------------|
| MANUAL YEAR     | INDEMNITY      |         |                   |                  |                  | MEDICAL        |         |                   |                  |                   |                  |
|                 | DEATH          | P . T . | MAJOR             | MINOR            | TEMP             | DEATH          | P . T . | MAJOR             | MINOR            | TEMP              | MED. ONLY        |
| 2006            | 6,000          |         | 9,343,598         | 1,002,529        | 1,513,814        |                |         | 4,726,874         | 488,076          | 1,844,031         | 1,177,655        |
| 2007            | 3,000          |         | 7,298,637         | 1,764,357        | 1,934,261        | 4,127          |         | 3,467,157         | 1,202,108        | 1,968,202         | 838,007          |
| 2008            |                |         | 5,215,422         | 1,767,739        | 1,976,178        |                |         | 2,095,582         | 675,474          | 1,938,654         | 1,045,032        |
| 2009            | 330,086        |         | 5,632,371         | 1,289,173        | 1,876,021        |                |         | 2,832,926         | 887,404          | 1,929,047         | 862,559          |
| 2010            | 118,627        |         | 2,444,429         | 685,504          | 2,525,459        | 597,000        |         | 1,786,079         | 632,491          | 2,851,245         | 809,888          |
| <b>TOTAL</b>    | <b>457,713</b> |         | <b>29,934,457</b> | <b>6,509,302</b> | <b>9,825,733</b> | <b>601,127</b> |         | <b>14,908,618</b> | <b>3,885,553</b> | <b>10,531,179</b> | <b>4,733,141</b> |
| O.D.            |                |         |                   | 6,723            | 9,064            |                |         |                   | 1,716            | 4,863             | 2,301            |

| TRANSLATED LOSSES |                |                |                   |                  |                   |                |                |                   |                  |                   |                  |
|-------------------|----------------|----------------|-------------------|------------------|-------------------|----------------|----------------|-------------------|------------------|-------------------|------------------|
| MANUAL YEAR       | INDEMNITY      |                |                   |                  |                   | MEDICAL        |                |                   |                  |                   |                  |
|                   | DEATH          | P . T .        | MAJOR             | MINOR            | TEMP              | DEATH          | P . T .        | MAJOR             | MINOR            | TEMP              | MED. ONLY        |
| 2006              | 7,500          |                | 11,833,380        | 1,326,343        | 2,291,913         |                |                | 8,865,824         | 711,128          | 2,891,440         | 1,170,589        |
| 2007              | 5,835          | 135,801        | 9,566,467         | 2,298,102        | 2,673,945         | 7,871          | 50,063         | 7,115,582         | 1,748,677        | 2,869,767         | 801,135          |
| 2008              | 2,207          | 196,945        | 7,278,982         | 2,254,607        | 2,382,451         | 1,141          | 118,202        | 4,718,344         | 1,105,390        | 2,506,291         | 1,032,492        |
| 2009              | 443,341        | 296,164        | 8,526,398         | 1,897,187        | 2,098,522         | 4,957          | 308,493        | 6,434,303         | 1,440,547        | 2,269,457         | 874,635          |
| 2010              | 150,250        | 243,846        | 6,097,283         | 1,957,491        | 2,281,385         | 809,444        | 264,498        | 4,500,850         | 1,518,277        | 2,364,339         | 806,648          |
| <b>TOTAL</b>      | <b>609,133</b> | <b>872,756</b> | <b>43,302,510</b> | <b>9,733,730</b> | <b>11,728,216</b> | <b>823,413</b> | <b>741,256</b> | <b>31,634,903</b> | <b>6,524,019</b> | <b>12,901,294</b> | <b>4,685,499</b> |
| O.D.              | 10             | 202            | 6,326             | 9,469            | 11,236            |                | 44             | 1,138             | 2,407            | 6,917             | 2,262            |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 77,991,691  | 40,917,288  | 4,687,761 |       |
| TOTAL TRANS. LOSSES PG A |             |             |           |       |
| IBNR + FREQUENCY ADJUST. | -25,791,852 | -6,564,683  | 21,124    |       |
| TOTAL LOSSES             | 52,199,839  | 34,352,605  | 4,708,885 |       |
| EXPECTED LOSSES          | 68,651,869  | 30,802,060  | 4,903,705 |       |
| CREDIBILITY              | .31         | .73         | 1.00      |       |
| <b>PURE PREMIUMS</b>     |             |             |           |       |
| INDICATED (PRE-TEST)     | 2.459       | 1.618       | .222      | 4.299 |
| INDICATED (POST-TEST)    | 2.508       | 1.650       | .226      | 4.384 |
| PRES. ON RATE LEVEL      | 3.082       | 1.383       | .220      | 4.685 |
| DERIVED BY FORMULA       | 2.904       | 1.578       | .226      | 4.708 |
| UNDERLYING PRES. RATE    | 3.234       | 1.451       | .231      | 4.916 |
| PROPOSED                 | 2.890       | 1.570       | .225      | 4.685 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 5.084 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 5.08   | MINIMUM PREMIUM |       |
| MAN. RATES | 5.88   | 5.61   | 5.35   | + 5.08 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |            |            |             |             |  |
|--------------|------------------|--------------------|---------------------|-----------------|----------|------------|------------|-------------|-------------|--|
|              |                  |                    |                     | DEATH           | P . T .  | MAJOR      | MINOR      | TEMP        | ALL         |  |
| 2006         | 794,919          | 33,462,894         | 4.209               | 4               | 2        | 59         | 57         | 353         | 475         |  |
| 2007         | 813,785          | 39,762,398         | 4.886               | 1               | 2        | 59         | 50         | 342         | 454         |  |
| 2008         | 784,426          | 25,398,350         | 3.237               |                 |          | 41         | 46         | 309         | 396         |  |
| 2009         | 742,578          | 24,519,804         | 3.301               | 1               | 2        | 35         | 52         | 273         | 363         |  |
| 2010         | 909,066          | 16,718,217         | 1.839               | 5               |          | 9          | 46         | 304         | 364         |  |
| <b>TOTAL</b> | <b>4,044,774</b> | <b>139,861,663</b> | <b>3.458</b>        | <b>11</b>       | <b>6</b> | <b>203</b> | <b>251</b> | <b>1581</b> | <b>2052</b> |  |
| O.D.         |                  | 172,895            | .004                | 1               |          |            | 1          | 1           | 3           |  |

| REPORTED LOSSES |                  |                  |                   |                  |                   |                |                   |                   |                  |                   |                  |
|-----------------|------------------|------------------|-------------------|------------------|-------------------|----------------|-------------------|-------------------|------------------|-------------------|------------------|
| MANUAL YEAR     | INDEMNITY        |                  |                   |                  |                   | MEDICAL        |                   |                   |                  |                   |                  |
|                 | DEATH            | P . T .          | MAJOR             | MINOR            | TEMP              | DEATH          | P . T .           | MAJOR             | MINOR            | TEMP              | MED. ONLY        |
| 2006            | 2,185,481        | 1,140,047        | 11,956,483        | 1,828,605        | 2,572,901         | 364,915        | 882,765           | 6,759,073         | 1,424,219        | 3,044,504         | 1,303,901        |
| 2007            | 3,000            | 924,993          | 11,299,887        | 2,166,785        | 2,425,412         |                | 10,306,820        | 6,027,449         | 1,111,399        | 3,607,513         | 1,889,140        |
| 2008            |                  |                  | 8,564,144         | 1,652,748        | 3,085,363         |                |                   | 5,118,511         | 2,526,619        | 3,038,007         | 1,412,958        |
| 2009            | 447,519          | 725,529          | 6,871,605         | 2,216,102        | 3,126,074         |                | 430,000           | 3,751,167         | 1,443,044        | 3,895,515         | 1,613,249        |
| 2010            | 736,495          |                  | 1,638,492         | 1,982,575        | 3,482,887         | 1,100          |                   | 1,246,083         | 1,623,110        | 4,627,679         | 1,379,796        |
| <b>TOTAL</b>    | <b>3,372,495</b> | <b>2,790,569</b> | <b>40,330,611</b> | <b>9,846,815</b> | <b>14,692,637</b> | <b>366,015</b> | <b>11,619,585</b> | <b>22,902,283</b> | <b>8,128,391</b> | <b>18,213,218</b> | <b>7,599,044</b> |
| O.D.            | 3,000            |                  |                   | 87,049           | 12,220            |                |                   |                   | 27,810           | 2,489             | 40,327           |

| TRANSLATED LOSSES |                  |                  |                   |                   |                   |                |                  |                   |                   |                   |                  |
|-------------------|------------------|------------------|-------------------|-------------------|-------------------|----------------|------------------|-------------------|-------------------|-------------------|------------------|
| MANUAL YEAR       | INDEMNITY        |                  |                   |                   |                   | MEDICAL        |                  |                   |                   |                   |                  |
|                   | DEATH            | P . T .          | MAJOR             | MINOR             | TEMP              | DEATH          | P . T .          | MAJOR             | MINOR             | TEMP              | MED. ONLY        |
| 2006              | 2,713,472        | 1,065,979        | 14,780,751        | 2,419,245         | 3,895,373         | 650,126        | 963,033          | 12,147,722        | 2,075,086         | 4,773,782         | 1,296,078        |
| 2007              | 6,582            | 932,260          | 14,679,382        | 2,843,612         | 3,363,117         | 17,459         | 1,255,422        | 11,279,624        | 1,734,070         | 5,235,497         | 1,806,018        |
| 2008              | 2,131            | 297,846          | 11,030,324        | 2,250,662         | 3,693,782         | 2,968          | 255,711          | 10,044,184        | 3,098,491         | 3,990,057         | 1,396,003        |
| 2009              | 602,104          | 1,345,531        | 11,014,785        | 3,077,987         | 3,445,202         | 13,460         | 1,223,562        | 7,789,550         | 2,307,623         | 4,489,848         | 1,635,834        |
| 2010              | 919,045          | 326,135          | 8,417,342         | 3,367,066         | 3,177,691         | 16,737         | 332,931          | 6,247,837         | 2,708,358         | 3,847,126         | 1,374,277        |
| <b>TOTAL</b>      | <b>4,243,334</b> | <b>3,967,751</b> | <b>59,922,584</b> | <b>13,958,572</b> | <b>17,575,165</b> | <b>700,750</b> | <b>4,030,659</b> | <b>47,508,917</b> | <b>11,923,628</b> | <b>22,336,310</b> | <b>7,508,210</b> |
| O.D.              | 4,016            | 435              | 12,965            | 121,033           | 10,433            | 2              | 57               | 1,371             | 41,296            | 1,961             | 39,831           |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 120,392,841 | 65,968,398  | 7,548,041 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |             |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -38,231,788 | -10,797,526 | 37,528    |        |                 |       |
| TOTAL LOSSES             | 82,161,053  | 55,170,872  | 7,585,569 |        |                 |       |
| EXPECTED LOSSES          | 105,164,124 | 52,541,614  | 7,685,070 |        |                 |       |
| CREDIBILITY              | .48         | 1.00        | 1.00      |        |                 |       |
| <b>PURE PREMIUMS</b>     |             |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 2.031       | 1.364       | .188      | 3.583  |                 |       |
| INDICATED (POST-TEST)    | 2.072       | 1.391       | .192      | 3.655  |                 |       |
| PRES. ON RATE LEVEL      | 2.478       | 1.238       | .181      | 3.897  |                 |       |
| DERIVED BY FORMULA       | 2.283       | 1.391       | .192      | 3.866  |                 |       |
| UNDERLYING PRES. RATE    | 2.600       | 1.299       | .190      | 4.089  |                 |       |
| PROPOSED                 | 2.283       | 1.391       | .192      | 3.866  |                 |       |
| <b>IND. RATES</b>        |             |             |           |        |                 |       |
| YEAR                     | 4-1-11      | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 4.195 |
| IND. RATES               |             |             |           | 4.20   | MINIMUM PREMIUM |       |
| MAN. RATES               | 4.89        | 4.67        | 4.45      | + 4.20 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |          |      |          |           |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|----------|------|----------|-----------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR    | TEMP | ALL      |           |
| 2006         | 3,134            | 126,522            | 4.037               |                 |         | 1        |          |      | 1        | 2         |
| 2007         | 4,845            | 297,220            | 6.134               |                 |         | 1        | 1        |      |          | 2         |
| 2008         | 7,069            | 1,258,078          | 17.797              |                 |         | 4        |          |      | 3        | 7         |
| 2009         | 5,247            | 328,435            | 6.259               |                 |         |          | 1        |      | 5        | 6         |
| 2010         | 3,394            | 5,795              | .170                |                 |         |          |          |      |          |           |
| <b>TOTAL</b> | <b>23,689</b>    | <b>2,016,050</b>   | <b>8.510</b>        |                 |         | <b>6</b> | <b>2</b> |      | <b>9</b> | <b>17</b> |

| REPORTED LOSSES |           |         |                  |                |               |         |         |                |               |                |               |
|-----------------|-----------|---------|------------------|----------------|---------------|---------|---------|----------------|---------------|----------------|---------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                |               | MEDICAL |         |                |               |                |               |
|                 | DEATH     | P . T . | MAJOR            | MINOR          | TEMP          | DEATH   | P . T . | MAJOR          | MINOR         | TEMP           | MED. ONLY     |
| 2006            |           |         | 114,095          |                | 106           |         |         | 4,509          |               | 4,819          | 2,993         |
| 2007            |           |         | 192,240          | 17,178         |               |         |         | 58,009         | 21,673        |                | 8,120         |
| 2008            |           |         | 793,766          |                | 32,043        |         |         | 411,364        |               | 14,905         | 6,000         |
| 2009            |           |         |                  | 107,533        | 60,239        |         |         |                | 53,636        | 106,478        | 549           |
| 2010            |           |         |                  |                |               |         |         |                |               |                | 5,795         |
| <b>TOTAL</b>    |           |         | <b>1,100,101</b> | <b>124,711</b> | <b>92,388</b> |         |         | <b>473,882</b> | <b>75,309</b> | <b>126,202</b> | <b>23,457</b> |

| TRANSLATED LOSSES |            |               |                  |                |                |            |               |                  |                |                |               |
|-------------------|------------|---------------|------------------|----------------|----------------|------------|---------------|------------------|----------------|----------------|---------------|
| MANUAL YEAR       | INDEMNITY  |               |                  |                |                | MEDICAL    |               |                  |                |                |               |
|                   | DEATH      | P . T .       | MAJOR            | MINOR          | TEMP           | DEATH      | P . T .       | MAJOR            | MINOR          | TEMP           | MED. ONLY     |
| 2006              |            |               | 150,719          |                | 160            |            |               | 9,807            |                | 7,556          | 2,975         |
| 2007              | 21         | 3,553         | 248,979          | 22,892         | 1,153          | 13         | 871           | 122,808          | 30,478         | 684            | 7,763         |
| 2008              | 17         | 26,766        | 986,173          | 21,990         | 45,930         | 99         | 20,786        | 833,861          | 26,682         | 25,533         | 5,928         |
| 2009              | 154        | 3,414         | 104,937          | 115,795        | 66,896         | 224        | 3,466         | 62,738           | 67,996         | 121,543        | 557           |
| 2010              |            |               |                  |                |                |            |               |                  |                |                | 5,772         |
| <b>TOTAL</b>      | <b>192</b> | <b>33,733</b> | <b>1,490,808</b> | <b>160,677</b> | <b>114,139</b> | <b>336</b> | <b>25,123</b> | <b>1,029,214</b> | <b>125,156</b> | <b>155,316</b> | <b>22,995</b> |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL  |
|--------------------------|-----------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B | 2,579,406 | 555,288     | 22,995    |        |
| TOTAL TRANS. LOSSES PG A |           |             |           |        |
| IBNR + FREQUENCY ADJUST. | -433,836  | -89,808     | 183       |        |
| TOTAL LOSSES             | 2,145,570 | 465,480     | 23,178    |        |
| EXPECTED LOSSES          | 1,191,794 | 431,613     | 44,061    |        |
| CREDIBILITY              | .02       | .04         | .06       |        |
| <b>PURE PREMIUMS</b>     |           |             |           |        |
| INDICATED (PRE-TEST)     | 9.057     | 1.965       | .098      | 11.120 |
| INDICATED (POST-TEST)    | 9.238     | 2.004       | .100      | 11.342 |
| PRES. ON RATE LEVEL      | 4.795     | 1.736       | .177      | 6.708  |
| DERIVED BY FORMULA       | 4.884     | 1.747       | .172      | 6.803  |
| UNDERLYING PRES. RATE    | 5.031     | 1.822       | .186      | 7.039  |
| PROPOSED                 | 4.884     | 1.747       | .172      | 6.803  |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | TOTAL |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 7.38   | MINIMUM PREMIUM |       |
| MAN. RATES | 8.58   | 7.96   | 7.66   | + 7.38 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |          |      |           |           |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|----------|------|-----------|-----------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR    | TEMP | ALL       |           |
| 2006         | 1,950            | 1,967              | .100                |                 |         |          |          |      |           |           |
| 2007         | 3,054            | 240,864            | 7.886               |                 |         | 1        |          |      |           | 1         |
| 2008         | 9,722            | 264,277            | 2.718               |                 |         |          | 2        |      | 5         | 7         |
| 2009         | 7,298            | 831,091            | 11.387              |                 |         | 2        | 1        |      | 5         | 8         |
| 2010         | 1,505            | 43,853             | 2.913               |                 |         |          |          |      | 3         | 3         |
| <b>TOTAL</b> | <b>23,529</b>    | <b>1,382,052</b>   | <b>5.874</b>        |                 |         | <b>3</b> | <b>3</b> |      | <b>13</b> | <b>19</b> |

| REPORTED LOSSES |           |         |                |                |               |         |         |                |                |               |               |
|-----------------|-----------|---------|----------------|----------------|---------------|---------|---------|----------------|----------------|---------------|---------------|
| MANUAL YEAR     | INDEMNITY |         |                |                |               | MEDICAL |         |                |                |               |               |
|                 | DEATH     | P . T . | MAJOR          | MINOR          | TEMP          | DEATH   | P . T . | MAJOR          | MINOR          | TEMP          | MED. ONLY     |
| 2006            |           |         |                |                |               |         |         |                |                |               | 1,967         |
| 2007            |           |         | 185,467        |                |               |         |         | 51,313         |                |               | 4,084         |
| 2008            |           |         |                | 96,715         | 22,298        |         |         |                | 122,261        | 15,182        | 7,821         |
| 2009            |           |         | 609,484        | 43,900         | 26,213        |         |         | 94,726         | 36,000         | 16,504        | 4,264         |
| 2010            |           |         |                |                | 6,814         |         |         |                |                | 33,301        | 3,738         |
| <b>TOTAL</b>    |           |         | <b>794,951</b> | <b>140,615</b> | <b>55,325</b> |         |         | <b>146,039</b> | <b>158,261</b> | <b>64,987</b> | <b>21,874</b> |

| TRANSLATED LOSSES |            |               |                  |                |               |            |               |                |                |               |               |
|-------------------|------------|---------------|------------------|----------------|---------------|------------|---------------|----------------|----------------|---------------|---------------|
| MANUAL YEAR       | INDEMNITY  |               |                  |                |               | MEDICAL    |               |                |                |               |               |
|                   | DEATH      | P . T .       | MAJOR            | MINOR          | TEMP          | DEATH      | P . T .       | MAJOR          | MINOR          | TEMP          | MED. ONLY     |
| 2006              |            |               |                  |                |               |            |               |                |                |               | 1,955         |
| 2007              |            | 3,400         | 238,568          | 1,488          | 953           |            | 757           | 106,364        | 1,090          | 242           | 3,904         |
| 2008              | 111        | 913           | 32,336           | 110,165        | 27,983        | 107        | 1,570         | 43,434         | 150,372        | 24,195        | 7,727         |
| 2009              | 103        | 28,082        | 800,398          | 82,320         | 41,377        | 189        | 10,310        | 221,719        | 47,833         | 23,427        | 4,324         |
| 2010              | 3          | 241           | 7,226            | 3,268          | 5,816         | 31         | 767           | 18,333         | 10,403         | 26,256        | 3,723         |
| <b>TOTAL</b>      | <b>217</b> | <b>32,636</b> | <b>1,078,528</b> | <b>197,241</b> | <b>76,129</b> | <b>327</b> | <b>13,404</b> | <b>389,850</b> | <b>209,698</b> | <b>74,120</b> | <b>21,633</b> |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 1,514,962 | 557,188     | 21,633    |       |
| TOTAL TRANS. LOSSES PG A |           |             |           |       |
| IBNR + FREQUENCY ADJUST. | -433,834  | -130,271    | 158       |       |
| TOTAL LOSSES             | 1,081,128 | 426,917     | 21,791    |       |
| EXPECTED LOSSES          | 1,225,626 | 641,636     | 43,999    |       |
| CREDIBILITY              | .02       | .04         | .06       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 4.595     | 1.814       | .093      | 6.502 |
| INDICATED (POST-TEST)    | 4.687     | 1.850       | .095      | 6.632 |
| PRES. ON RATE LEVEL      | 4.964     | 2.599       | .178      | 7.741 |
| DERIVED BY FORMULA       | 4.958     | 2.569       | .173      | 7.700 |
| UNDERLYING PRES. RATE    | 5.209     | 2.727       | .187      | 8.123 |
| PROPOSED                 | 4.958     | 2.569       | .173      | 7.700 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 8.356 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 8.36   | MINIMUM PREMIUM |       |
| MAN. RATES | 10.17  | 9.37   | 8.84   | + 8.36 | PRESENT         |       |

+PROPOSED



| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |           |           |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|-----------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T .  | MAJOR     | MINOR     | TEMP       | ALL        |
| 2006         | 145,374          | 5,241,783          | 3.605               |                 |          | 9         | 9         | 49         | 67         |
| 2007         | 139,012          | 3,228,149          | 2.322               | 2               | 1        | 7         | 5         | 30         | 45         |
| 2008         | 163,876          | 2,530,569          | 1.544               |                 |          | 5         | 8         | 31         | 44         |
| 2009         | 161,693          | 2,309,769          | 1.428               |                 |          | 2         | 5         | 35         | 42         |
| 2010         | 244,081          | 2,903,545          | 1.189               |                 |          | 5         | 4         | 44         | 53         |
| <b>TOTAL</b> | <b>854,036</b>   | <b>16,213,815</b>  | <b>1.898</b>        | <b>2</b>        | <b>1</b> | <b>28</b> | <b>31</b> | <b>189</b> | <b>251</b> |
| O.D.         |                  | 2,596              |                     |                 |          |           |           |            |            |

| REPORTED LOSSES |                |               |                  |                |                  |              |               |                  |                |                  |                  |
|-----------------|----------------|---------------|------------------|----------------|------------------|--------------|---------------|------------------|----------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY      |               |                  |                |                  | MEDICAL      |               |                  |                |                  |                  |
|                 | DEATH          | P . T .       | MAJOR            | MINOR          | TEMP             | DEATH        | P . T .       | MAJOR            | MINOR          | TEMP             | MED. ONLY        |
| 2006            |                |               | 2,092,312        | 222,821        | 557,923          |              |               | 1,569,138        | 100,730        | 475,789          | 223,070          |
| 2007            | 198,441        | 31,159        | 1,660,111        | 85,207         | 210,395          | 7,000        | 14,896        | 422,654          | 177,972        | 231,977          | 188,337          |
| 2008            |                |               | 849,932          | 188,448        | 137,862          |              |               | 837,390          | 81,083         | 224,531          | 211,323          |
| 2009            |                |               | 582,420          | 291,887        | 188,994          |              |               | 318,064          | 165,288        | 445,218          | 317,898          |
| 2010            |                |               | 816,203          | 103,161        | 517,036          |              |               | 422,216          | 50,364         | 828,022          | 166,543          |
| <b>TOTAL</b>    | <b>198,441</b> | <b>31,159</b> | <b>6,000,978</b> | <b>891,524</b> | <b>1,612,210</b> | <b>7,000</b> | <b>14,896</b> | <b>3,569,462</b> | <b>575,437</b> | <b>2,205,537</b> | <b>1,107,171</b> |
| O.D.            |                |               |                  |                |                  |              |               |                  |                |                  | 2,596            |

| TRANSLATED LOSSES |                |                |                  |                  |                  |               |                |                  |                  |                  |                  |
|-------------------|----------------|----------------|------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY      |                |                  |                  |                  | MEDICAL       |                |                  |                  |                  |                  |
|                   | DEATH          | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH         | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |                |                | 2,543,612        | 294,792          | 844,703          |               |                | 2,751,638        | 146,764          | 746,035          | 221,732          |
| 2007              | 244,074        | 105,168        | 2,154,215        | 124,554          | 294,312          | 12,639        | 27,611         | 904,113          | 256,046          | 339,060          | 180,050          |
| 2008              | 237            | 29,191         | 1,075,546        | 241,404          | 172,661          | 249           | 36,722         | 1,469,105        | 159,770          | 297,868          | 208,787          |
| 2009              | 448            | 32,853         | 955,628          | 348,996          | 218,570          | 831           | 38,274         | 773,505          | 257,066          | 511,624          | 322,349          |
| 2010              | 669            | 67,352         | 1,610,180        | 409,090          | 477,048          | 3,569         | 76,179         | 1,244,249        | 359,155          | 676,581          | 165,877          |
| <b>TOTAL</b>      | <b>245,428</b> | <b>234,564</b> | <b>8,339,181</b> | <b>1,418,836</b> | <b>2,007,294</b> | <b>17,288</b> | <b>178,786</b> | <b>7,142,610</b> | <b>1,178,801</b> | <b>2,571,168</b> | <b>1,098,795</b> |
| O.D.              |                |                |                  |                  |                  |               |                |                  |                  |                  | 2,556            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 16,157,857 | 7,176,099   | 1,101,351 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -7,536,127 | -1,422,754  | 6,820     |        |                 |       |
| TOTAL LOSSES             | 8,621,730  | 5,753,345   | 1,108,171 |        |                 |       |
| EXPECTED LOSSES          | 21,709,595 | 7,293,467   | 1,212,731 |        |                 |       |
| CREDIBILITY              | .17        | .40         | .61       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.010      | .674        | .130      | 1.814  |                 |       |
| INDICATED (POST-TEST)    | 1.030      | .687        | .133      | 1.850  |                 |       |
| PRES. ON RATE LEVEL      | 2.423      | .814        | .135      | 3.372  |                 |       |
| DERIVED BY FORMULA       | 2.186      | .763        | .134      | 3.083  |                 |       |
| UNDERLYING PRES. RATE    | 2.542      | .854        | .142      | 3.538  |                 |       |
| PROPOSED                 | 2.186      | .763        | .134      | 3.083  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 3.345 |
| IND. RATES               |            |             |           | 3.35   | MINIMUM PREMIUM |       |
| MAN. RATES               | 4.71       | 4.23        | 3.85      | + 3.35 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |            |            |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|------------|------------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR      | MINOR      | TEMP       | ALL        |
| 2006         | 256,851          | 13,463,840         | 5.241               | 1               |         | 33         | 24         | 127        | 185        |
| 2007         | 274,062          | 12,218,013         | 4.458               |                 |         | 27         | 26         | 128        | 181        |
| 2008         | 248,089          | 10,979,410         | 4.425               |                 |         | 20         | 26         | 115        | 161        |
| 2009         | 177,060          | 6,434,179          | 3.633               | 1               |         | 13         | 13         | 71         | 98         |
| 2010         | 160,888          | 6,442,825          | 4.004               |                 |         | 8          | 12         | 71         | 91         |
| <b>TOTAL</b> | <b>1,116,950</b> | <b>49,538,267</b>  | <b>4.435</b>        | <b>2</b>        |         | <b>101</b> | <b>101</b> | <b>512</b> | <b>716</b> |
| O.D.         |                  | 41,970             | .003                |                 |         |            | 1          |            | 1          |

| REPORTED LOSSES |                |         |                   |                  |                  |            |         |                  |                  |                  |                  |
|-----------------|----------------|---------|-------------------|------------------|------------------|------------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY      |         |                   |                  |                  | MEDICAL    |         |                  |                  |                  |                  |
|                 | DEATH          | P . T . | MAJOR             | MINOR            | TEMP             | DEATH      | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            | 121,636        |         | 6,380,351         | 767,465          | 1,149,537        | 551        |         | 2,444,220        | 789,704          | 1,085,923        | 724,453          |
| 2007            |                |         | 6,136,229         | 1,061,533        | 1,011,456        |            |         | 1,885,724        | 728,546          | 840,597          | 553,928          |
| 2008            |                |         | 3,712,126         | 1,045,765        | 1,640,053        |            |         | 1,868,193        | 518,406          | 1,691,445        | 503,422          |
| 2009            | 296,500        |         | 2,495,421         | 587,162          | 826,610          |            |         | 569,570          | 339,182          | 814,002          | 505,732          |
| 2010            |                |         | 1,530,247         | 495,113          | 1,201,830        |            |         | 1,296,909        | 323,750          | 1,233,054        | 361,922          |
| <b>TOTAL</b>    | <b>418,136</b> |         | <b>20,254,374</b> | <b>3,957,038</b> | <b>5,829,486</b> | <b>551</b> |         | <b>8,064,616</b> | <b>2,699,588</b> | <b>5,665,021</b> | <b>2,649,457</b> |
| O.D.            |                |         |                   | 40,900           |                  |            |         |                  |                  |                  | 1,070            |

| TRANSLATED LOSSES |                |                |                   |                  |                  |               |                |                   |                  |                  |                  |
|-------------------|----------------|----------------|-------------------|------------------|------------------|---------------|----------------|-------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY      |                |                   |                  |                  | MEDICAL       |                |                   |                  |                  |                  |
|                   | DEATH          | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH         | P . T .        | MAJOR             | MINOR            | TEMP             | MED. ONLY        |
| 2006              | 152,045        |                | 8,231,585         | 1,015,357        | 1,740,397        | 1,004         |                | 5,084,104         | 1,150,597        | 1,702,724        | 720,106          |
| 2007              | 1,298          | 114,276        | 8,034,805         | 1,393,198        | 1,411,636        | 392           | 28,300         | 4,016,122         | 1,046,910        | 1,231,873        | 529,555          |
| 2008              | 1,330          | 133,030        | 4,928,324         | 1,377,843        | 1,950,639        | 827           | 81,538         | 3,261,570         | 851,765          | 2,166,160        | 497,381          |
| 2009              | 397,190        | 132,901        | 3,825,945         | 857,223          | 926,442          | 1,694         | 76,936         | 1,565,489         | 512,685          | 939,762          | 512,812          |
| 2010              | 1,740          | 150,368        | 3,666,209         | 1,108,228        | 1,114,211        | 9,077         | 190,501        | 2,993,604         | 780,503          | 1,053,015        | 360,474          |
| <b>TOTAL</b>      | <b>553,603</b> | <b>530,575</b> | <b>28,686,868</b> | <b>5,751,849</b> | <b>7,143,325</b> | <b>12,994</b> | <b>377,275</b> | <b>16,920,889</b> | <b>4,342,460</b> | <b>7,093,534</b> | <b>2,620,328</b> |
| O.D.              | 44             | 2,493          | 61,704            | 31,788           | 3,123            |               |                |                   |                  |                  | 1,066            |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 47,146,445  | 24,366,079  | 2,621,394 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |             |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -14,562,277 | -3,539,257  | 9,367     |        |                 |       |
| TOTAL LOSSES             | 32,584,168  | 20,826,822  | 2,630,761 |        |                 |       |
| EXPECTED LOSSES          | 37,797,588  | 16,139,928  | 2,412,612 |        |                 |       |
| CREDIBILITY              | .20         | .48         | .73       |        |                 |       |
| <b>PURE PREMIUMS</b>     |             |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 2.917       | 1.865       | .236      | 5.018  |                 |       |
| INDICATED (POST-TEST)    | 2.975       | 1.902       | .241      | 5.118  |                 |       |
| PRES. ON RATE LEVEL      | 3.225       | 1.377       | .206      | 4.808  |                 |       |
| DERIVED BY FORMULA       | 3.175       | 1.629       | .232      | 5.036  |                 |       |
| UNDERLYING PRES. RATE    | 3.384       | 1.445       | .216      | 5.045  |                 |       |
| PROPOSED                 | 3.175       | 1.629       | .232      | 5.036  |                 |       |
| <b>IND. RATES</b>        |             |             |           |        |                 |       |
| YEAR                     | 4-1-11      | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 5.465 |
| IND. RATES               |             |             |           | 5.47   | MINIMUM PREMIUM |       |
| MAN. RATES               | 5.69        | 5.52        | 5.49      | + 5.47 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |           |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR     | TEMP       | ALL        |
| 2006         | 87,811           | 2,937,939          | 3.345               |                 |         | 5         | 9         | 54         | 68         |
| 2007         | 80,889           | 3,149,210          | 3.893               |                 |         | 7         | 5         | 35         | 47         |
| 2008         | 68,826           | 2,645,348          | 3.843               |                 |         | 5         | 11        | 30         | 46         |
| 2009         | 67,232           | 3,141,203          | 4.672               |                 |         | 9         | 5         | 34         | 48         |
| 2010         | 75,766           | 1,495,657          | 1.974               |                 |         | 2         | 5         | 29         | 36         |
| <b>TOTAL</b> | <b>380,524</b>   | <b>13,369,357</b>  | <b>3.513</b>        |                 |         | <b>28</b> | <b>35</b> | <b>182</b> | <b>245</b> |
| O.D.         |                  | 5,480              | .001                |                 |         |           |           | 1          | 1          |

| REPORTED LOSSES |           |         |                  |                  |                  |         |         |                  |                  |                  |                |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                  |                  | MEDICAL |         |                  |                  |                  |                |
|                 | DEATH     | P . T . | MAJOR            | MINOR            | TEMP             | DEATH   | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006            |           |         | 1,143,183        | 428,505          | 325,607          |         |         | 219,688          | 351,275          | 304,481          | 165,200        |
| 2007            |           |         | 1,570,084        | 169,464          | 286,172          |         |         | 387,167          | 265,529          | 337,222          | 133,572        |
| 2008            |           |         | 927,673          | 428,529          | 238,504          |         |         | 424,572          | 180,172          | 291,499          | 154,399        |
| 2009            |           |         | 1,588,643        | 262,314          | 218,798          |         |         | 476,576          | 196,272          | 290,468          | 108,132        |
| 2010            |           |         | 261,142          | 148,975          | 415,990          |         |         | 98,168           | 159,920          | 298,117          | 113,345        |
| <b>TOTAL</b>    |           |         | <b>5,490,725</b> | <b>1,437,787</b> | <b>1,485,071</b> |         |         | <b>1,606,171</b> | <b>1,153,168</b> | <b>1,521,787</b> | <b>674,648</b> |
| O.D.            |           |         |                  |                  | 4,867            |         |         |                  |                  | 613              |                |

| TRANSLATED LOSSES |              |                |                  |                  |                  |              |                |                  |                  |                  |                |
|-------------------|--------------|----------------|------------------|------------------|------------------|--------------|----------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR       | INDEMNITY    |                |                  |                  |                  | MEDICAL      |                |                  |                  |                  |                |
|                   | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006              |              |                | 1,510,145        | 566,911          | 492,969          |              |                | 477,821          | 511,807          | 477,424          | 164,209        |
| 2007              | 207          | 29,068         | 2,046,769        | 230,178          | 397,292          | 144          | 5,885          | 842,417          | 376,061          | 491,945          | 127,695        |
| 2008              | 519          | 35,846         | 1,317,941        | 521,217          | 295,892          | 266          | 24,436         | 963,961          | 269,110          | 381,955          | 152,546        |
| 2009              | 476          | 78,563         | 2,251,412        | 385,024          | 269,198          | 1,028        | 55,512         | 1,166,639        | 286,005          | 348,265          | 109,646        |
| 2010              | 505          | 37,519         | 955,964          | 341,291          | 375,386          | 1,360        | 29,200         | 529,645          | 217,608          | 254,635          | 112,892        |
| <b>TOTAL</b>      | <b>1,707</b> | <b>180,996</b> | <b>8,082,231</b> | <b>2,044,621</b> | <b>1,830,737</b> | <b>2,798</b> | <b>115,033</b> | <b>3,980,483</b> | <b>1,660,591</b> | <b>1,954,224</b> | <b>666,988</b> |
| O.D.              |              | 11             | 522              | 342              | 5,621            |              |                | 40               | 47               | 772              |                |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 12,363,821 | 7,496,955   | 666,988   |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |       |
| IBNR + FREQUENCY ADJUST. | -4,011,685 | -1,002,791  | 2,797     |       |
| TOTAL LOSSES             | 8,352,136  | 6,494,164   | 669,785   |       |
| EXPECTED LOSSES          | 10,749,804 | 4,752,745   | 616,449   |       |
| CREDIBILITY              | .10        | .23         | .36       |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | 2.195      | 1.707       | .176      | 4.078 |
| INDICATED (POST-TEST)    | 2.239      | 1.741       | .180      | 4.160 |
| PRES. ON RATE LEVEL      | 2.692      | 1.190       | .155      | 4.037 |
| DERIVED BY FORMULA       | 2.647      | 1.317       | .164      | 4.128 |
| UNDERLYING PRES. RATE    | 2.825      | 1.249       | .162      | 4.236 |
| PROPOSED                 | 2.647      | 1.317       | .164      | 4.128 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 4.480 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 4.48   | MINIMUM PREMIUM |       |
| MAN. RATES | 4.94   | 4.68   | 4.61   | + 4.48 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |           |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR     | TEMP       | ALL        |
| 2006         | 41,961           | 1,924,127          | 4.585               |                 |         | 2         | 5         | 23         | 30         |
| 2007         | 39,348           | 2,138,131          | 5.433               |                 |         | 3         | 9         | 38         | 50         |
| 2008         | 41,861           | 2,372,138          | 5.666               |                 |         | 5         | 5         | 31         | 41         |
| 2009         | 45,586           | 1,562,588          | 3.427               |                 |         | 2         | 6         | 31         | 39         |
| 2010         | 46,660           | 2,074,455          | 4.445               |                 |         | 1         | 8         | 48         | 57         |
| <b>TOTAL</b> | <b>215,416</b>   | <b>10,071,439</b>  | <b>4.675</b>        |                 |         | <b>13</b> | <b>33</b> | <b>171</b> | <b>217</b> |
| O.D.         |                  | 1,984              |                     |                 |         |           |           |            |            |

| REPORTED LOSSES |           |         |                  |                  |                  |         |         |                |                  |                  |                |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|----------------|------------------|------------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                  |                  | MEDICAL |         |                |                  |                  |                |
|                 | DEATH     | P . T . | MAJOR            | MINOR            | TEMP             | DEATH   | P . T . | MAJOR          | MINOR            | TEMP             | MED. ONLY      |
| 2006            |           |         | 370,178          | 207,095          | 123,314          |         |         | 208,221        | 704,547          | 126,195          | 184,577        |
| 2007            |           |         | 455,051          | 473,079          | 123,867          |         |         | 288,076        | 367,477          | 305,278          | 125,303        |
| 2008            |           |         | 825,032          | 177,516          | 380,576          |         |         | 281,633        | 107,808          | 492,995          | 106,578        |
| 2009            |           |         | 316,159          | 363,572          | 272,087          |         |         | 109,132        | 142,763          | 245,708          | 113,167        |
| 2010            |           |         | 157,499          | 562,507          | 485,432          |         |         | 72,253         | 278,306          | 394,878          | 123,580        |
| <b>TOTAL</b>    |           |         | <b>2,123,919</b> | <b>1,783,769</b> | <b>1,385,276</b> |         |         | <b>959,315</b> | <b>1,600,901</b> | <b>1,565,054</b> | <b>653,205</b> |
| O.D.            |           |         |                  |                  |                  |         |         |                |                  |                  | 1,984          |

| TRANSLATED LOSSES |              |                |                  |                  |                  |              |               |                  |                  |                  |                |
|-------------------|--------------|----------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR       | INDEMNITY    |                |                  |                  |                  | MEDICAL      |               |                  |                  |                  |                |
|                   | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006              |              |                | 489,005          | 270,906          | 186,694          |              |               | 452,880          | 995,041          | 197,875          | 183,470        |
| 2007              | 577          | 9,134          | 636,613          | 594,646          | 174,644          | 199          | 4,488         | 648,273          | 510,636          | 447,448          | 119,790        |
| 2008              | 237          | 30,363         | 1,127,138        | 246,748          | 453,045          | 164          | 16,240        | 656,134          | 187,038          | 630,474          | 105,299        |
| 2009              | 547          | 26,062         | 768,578          | 420,895          | 302,763          | 638          | 18,831        | 378,735          | 187,290          | 284,836          | 114,751        |
| 2010              | 968          | 59,750         | 1,538,464        | 685,782          | 462,704          | 1,618        | 35,389        | 683,896          | 324,578          | 340,988          | 123,086        |
| <b>TOTAL</b>      | <b>2,329</b> | <b>125,309</b> | <b>4,559,798</b> | <b>2,218,977</b> | <b>1,579,850</b> | <b>2,619</b> | <b>74,948</b> | <b>2,819,918</b> | <b>2,204,583</b> | <b>1,901,621</b> | <b>646,396</b> |
| O.D.              |              |                |                  |                  |                  |              |               |                  |                  |                  | 1,962          |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |
|--------------------------|------------|-------------|-----------|--------|-----------------|
| TOTAL TRANS. LOSSES PG B | 7,584,921  | 7,905,031   | 648,358   |        |                 |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |
| IBNR + FREQUENCY ADJUST. | -2,584,227 | -959,661    | 2,869     |        |                 |
| TOTAL LOSSES             | 5,000,694  | 6,945,370   | 651,227   |        |                 |
| EXPECTED LOSSES          | 7,166,889  | 4,713,303   | 590,240   |        |                 |
| CREDIBILITY              | .07        | .16         | .24       |        |                 |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |
| INDICATED (PRE-TEST)     | 2.321      | 3.224       | .302      | 5.847  |                 |
| INDICATED (POST-TEST)    | 2.367      | 3.288       | .308      | 5.963  |                 |
| PRES. ON RATE LEVEL      | 3.171      | 2.085       | .261      | 5.517  |                 |
| DERIVED BY FORMULA       | 3.115      | 2.277       | .272      | 5.664  |                 |
| UNDERLYING PRES. RATE    | 3.327      | 2.188       | .274      | 5.789  |                 |
| PROPOSED                 | 3.115      | 2.277       | .272      | 5.664  |                 |
| <b>IND. RATES</b>        |            |             |           |        |                 |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       |
| IND. RATES               |            |             |           | 6.15   | MINIMUM PREMIUM |
| MAN. RATES               | 6.67       | 6.49        | 6.30      | + 6.15 | PRESENT         |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |           |            |            |  |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|--|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR     | TEMP       | ALL        |  |
| 2006         | 127,805          | 4,946,000          | 3.869               |                 |         | 10        | 19        | 78         | 107        |  |
| 2007         | 129,887          | 4,434,025          | 3.413               | 1               |         | 8         | 17        | 86         | 112        |  |
| 2008         | 121,256          | 6,645,260          | 5.480               |                 |         | 15        | 25        | 58         | 98         |  |
| 2009         | 100,547          | 3,709,743          | 3.689               |                 |         | 5         | 10        | 58         | 73         |  |
| 2010         | 95,839           | 7,697,144          | 8.031               |                 |         | 5         | 2         | 70         | 77         |  |
| <b>TOTAL</b> | <b>575,334</b>   | <b>27,432,172</b>  | <b>4.768</b>        | <b>1</b>        |         | <b>43</b> | <b>73</b> | <b>350</b> | <b>467</b> |  |
| O.D.         |                  | 798                |                     |                 |         |           |           |            |            |  |

| REPORTED LOSSES |                |         |                  |                  |                  |              |         |                  |                  |                  |                  |
|-----------------|----------------|---------|------------------|------------------|------------------|--------------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY      |         |                  |                  |                  | MEDICAL      |         |                  |                  |                  |                  |
|                 | DEATH          | P . T . | MAJOR            | MINOR            | TEMP             | DEATH        | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            |                |         | 1,613,631        | 632,288          | 446,405          |              |         | 537,356          | 650,169          | 641,012          | 425,139          |
| 2007            | 423,263        |         | 1,195,843        | 268,222          | 870,534          | 2,951        |         | 470,629          | 282,396          | 633,302          | 286,885          |
| 2008            |                |         | 2,915,581        | 960,911          | 620,041          |              |         | 865,788          | 504,321          | 574,799          | 203,819          |
| 2009            |                |         | 1,135,671        | 445,980          | 916,712          |              |         | 444,329          | 146,586          | 459,435          | 161,030          |
| 2010            |                |         | 1,339,391        | 218,466          | 1,439,631        |              |         | 3,062,955        | 105,714          | 1,312,357        | 218,630          |
| <b>TOTAL</b>    | <b>423,263</b> |         | <b>8,200,117</b> | <b>2,525,867</b> | <b>4,293,323</b> | <b>2,951</b> |         | <b>5,381,057</b> | <b>1,689,186</b> | <b>3,620,905</b> | <b>1,295,503</b> |
| O.D.            |                |         |                  |                  |                  |              |         |                  |                  |                  | 798              |

| TRANSLATED LOSSES |                |                |                   |                  |                  |               |                |                  |                  |                  |                  |
|-------------------|----------------|----------------|-------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY      |                |                   |                  |                  | MEDICAL       |                |                  |                  |                  |                  |
|                   | DEATH          | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH         | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |                |                | 2,131,606         | 836,517          | 675,859          |               |                | 1,168,750        | 947,296          | 1,005,107        | 422,588          |
| 2007              | 520,640        | 22,377         | 1,596,378         | 364,143          | 1,187,781        | 5,310         | 7,129          | 1,024,849        | 408,957          | 918,569          | 274,262          |
| 2008              | 1,187          | 108,897        | 4,008,772         | 1,195,699        | 771,364          | 666           | 51,604         | 2,011,821        | 714,379          | 759,809          | 201,373          |
| 2009              | 803            | 70,672         | 2,051,346         | 655,676          | 984,440          | 830           | 53,254         | 1,094,252        | 258,995          | 530,562          | 163,284          |
| 2010              | 1,533          | 125,453        | 3,151,539         | 976,211          | 1,285,382        | 5,993         | 127,302        | 2,071,018        | 593,004          | 1,076,584        | 217,755          |
| <b>TOTAL</b>      | <b>524,163</b> | <b>327,399</b> | <b>12,939,641</b> | <b>4,028,246</b> | <b>4,904,826</b> | <b>12,799</b> | <b>239,289</b> | <b>7,370,690</b> | <b>2,922,631</b> | <b>4,290,631</b> | <b>1,279,262</b> |
| O.D.              |                |                |                   |                  |                  |               |                |                  |                  |                  | 793              |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 21,413,981 | 16,146,334  | 1,280,055 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -6,126,463 | -2,138,380  | 5,967     |        |                 |       |
| TOTAL LOSSES             | 15,287,518 | 14,007,954  | 1,286,022 |        |                 |       |
| EXPECTED LOSSES          | 16,207,160 | 9,964,785   | 1,426,829 |        |                 |       |
| CREDIBILITY              | .13        | .31         | .47       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 2.657      | 2.435       | .224      | 5.316  |                 |       |
| INDICATED (POST-TEST)    | 2.710      | 2.484       | .228      | 5.422  |                 |       |
| PRES. ON RATE LEVEL      | 2.685      | 1.651       | .236      | 4.572  |                 |       |
| DERIVED BY FORMULA       | 2.688      | 1.909       | .232      | 4.829  |                 |       |
| UNDERLYING PRES. RATE    | 2.817      | 1.732       | .248      | 4.797  |                 |       |
| PROPOSED                 | 2.688      | 1.909       | .232      | 4.829  |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 5.240 |
| IND. RATES               |            |             |           | 5.24   | MINIMUM PREMIUM |       |
| MAN. RATES               | 5.49       | 5.36        | 5.22      | + 5.24 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |           |           |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|-----------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR     | TEMP      | ALL        |
| 2006         | 91,279           | 823,649            | .902                |                 |         | 1         | 2         | 16        | 19         |
| 2007         | 87,943           | 1,761,003          | 2.002               |                 |         | 4         | 5         | 20        | 29         |
| 2008         | 88,659           | 1,885,948          | 2.127               |                 |         | 5         | 1         | 23        | 29         |
| 2009         | 71,027           | 1,923,120          | 2.707               |                 |         | 3         | 2         | 13        | 18         |
| 2010         | 71,895           | 1,750,711          | 2.435               |                 |         | 2         | 3         | 15        | 20         |
| <b>TOTAL</b> | <b>410,803</b>   | <b>8,144,431</b>   | <b>1.983</b>        |                 |         | <b>15</b> | <b>13</b> | <b>87</b> | <b>115</b> |
| O.D.         |                  | 218                |                     |                 |         |           |           |           |            |

| REPORTED LOSSES |           |         |                  |                |                  |         |         |                |                |                |                |
|-----------------|-----------|---------|------------------|----------------|------------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                |                  | MEDICAL |         |                |                |                |                |
|                 | DEATH     | P . T . | MAJOR            | MINOR          | TEMP             | DEATH   | P . T . | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006            |           |         | 257,884          | 85,000         | 82,443           |         |         | 97,855         | 130,676        | 85,516         | 84,275         |
| 2007            |           |         | 777,042          | 116,490        | 226,596          |         |         | 312,376        | 71,634         | 174,911        | 81,954         |
| 2008            |           |         | 1,016,534        | 15,230         | 421,317          |         |         | 123,375        |                | 177,536        | 131,956        |
| 2009            |           |         | 908,788          | 129,430        | 239,042          |         |         | 313,309        | 114,055        | 157,598        | 60,898         |
| 2010            |           |         | 547,025          | 149,908        | 208,657          |         |         | 124,181        | 524,946        | 157,140        | 38,854         |
| <b>TOTAL</b>    |           |         | <b>3,507,273</b> | <b>496,058</b> | <b>1,178,055</b> |         |         | <b>971,096</b> | <b>841,311</b> | <b>752,701</b> | <b>397,937</b> |
| O.D.            |           |         |                  |                |                  |         |         |                |                |                | 218            |

| TRANSLATED LOSSES |            |                |                  |                |                  |              |               |                  |                |                |                |
|-------------------|------------|----------------|------------------|----------------|------------------|--------------|---------------|------------------|----------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY  |                |                  |                |                  | MEDICAL      |               |                  |                |                |                |
|                   | DEATH      | P . T .        | MAJOR            | MINOR          | TEMP             | DEATH        | P . T .       | MAJOR            | MINOR          | TEMP           | MED. ONLY      |
| 2006              |            |                | 340,665          | 112,455        | 124,818          |              |               | 212,835          | 190,395        | 134,090        | 83,769         |
| 2007              | 143        | 14,441         | 1,019,271        | 156,532        | 312,018          | 40           | 4,656         | 660,373          | 108,238        | 254,438        | 78,348         |
| 2008              | 57         | 35,508         | 1,320,650        | 72,190         | 498,533          | 30           | 6,478         | 268,413          | 21,371         | 225,807        | 130,373        |
| 2009              | 268        | 45,593         | 1,306,454        | 218,859        | 269,798          | 609          | 35,499        | 748,756          | 168,511        | 190,996        | 61,751         |
| 2010              | 423        | 43,962         | 1,024,526        | 255,191        | 206,663          | 2,139        | 45,210        | 818,958          | 356,430        | 169,535        | 38,699         |
| <b>TOTAL</b>      | <b>891</b> | <b>139,504</b> | <b>5,011,566</b> | <b>815,227</b> | <b>1,411,830</b> | <b>2,818</b> | <b>91,843</b> | <b>2,709,335</b> | <b>844,945</b> | <b>974,866</b> | <b>392,940</b> |
| O.D.              |            |                |                  |                |                  |              |               |                  |                |                | 217            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 7,955,957  | 4,046,868   | 393,157   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -2,130,976 | -554,577    | 1,564     |        |                 |       |
| TOTAL LOSSES             | 5,824,981  | 3,492,291   | 394,721   |        |                 |       |
| EXPECTED LOSSES          | 5,673,190  | 2,604,491   | 365,615   |        |                 |       |
| CREDIBILITY              | .10        | .24         | .38       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.418      | .850        | .096      | 2.364  |                 |       |
| INDICATED (POST-TEST)    | 1.446      | .867        | .098      | 2.411  |                 |       |
| PRES. ON RATE LEVEL      | 1.316      | .604        | .085      | 2.005  |                 |       |
| DERIVED BY FORMULA       | 1.329      | .667        | .090      | 2.086  |                 |       |
| UNDERLYING PRES. RATE    | 1.381      | .634        | .089      | 2.104  |                 |       |
| PROPOSED                 | 1.329      | .667        | .090      | 2.086  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 2.263 |
| IND. RATES               |            |             |           | 2.26   | MINIMUM PREMIUM |       |
| MAN. RATES               | 2.53       | 2.34        | 2.29      | + 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         |  |
| 2006         | 581,818          | 30,700,736         | 5.276               | 1               | 1        | 57         | 53         | 379         | 491         |  |
| 2007         | 648,013          | 34,231,863         | 5.282               | 2               |          | 72         | 75         | 345         | 494         |  |
| 2008         | 611,403          | 23,939,224         | 3.915               | 3               | 1        | 47         | 61         | 252         | 364         |  |
| 2009         | 513,017          | 23,830,153         | 4.645               | 1               |          | 34         | 70         | 220         | 325         |  |
| 2010         | 490,670          | 19,294,505         | 3.932               | 3               |          | 21         | 51         | 246         | 321         |  |
| <b>TOTAL</b> | <b>2,844,921</b> | <b>131,996,481</b> | <b>4.640</b>        | <b>10</b>       | <b>2</b> | <b>231</b> | <b>310</b> | <b>1442</b> | <b>1995</b> |  |
| O.D.         |                  | 11,815             |                     |                 |          |            |            |             |             |  |

| REPORTED LOSSES |                  |                |                   |                   |                   |                |                |                   |                  |                   |                  |
|-----------------|------------------|----------------|-------------------|-------------------|-------------------|----------------|----------------|-------------------|------------------|-------------------|------------------|
| MANUAL YEAR     | INDEMNITY        |                |                   |                   |                   | MEDICAL        |                |                   |                  |                   |                  |
|                 | DEATH            | P . T .        | MAJOR             | MINOR             | TEMP              | DEATH          | P . T .        | MAJOR             | MINOR            | TEMP              | MED. ONLY        |
| 2006            | 403,964          | 601,426        | 12,738,795        | 1,990,159         | 2,833,326         | 64,124         | 20,000         | 4,523,899         | 1,670,974        | 4,083,062         | 1,771,007        |
| 2007            | 11,085           |                | 15,213,793        | 2,627,678         | 2,928,987         | 278,284        |                | 6,256,867         | 2,454,936        | 2,903,954         | 1,556,279        |
| 2008            | 145,059          | 313,197        | 9,949,923         | 2,542,033         | 2,055,343         | 3,630          | 200,000        | 3,755,223         | 1,250,793        | 2,364,646         | 1,359,377        |
| 2009            | 349,879          |                | 6,986,515         | 2,932,058         | 3,028,102         | 700            |                | 4,259,926         | 2,370,118        | 2,698,582         | 1,204,273        |
| 2010            | 1,037,645        |                | 3,865,620         | 1,975,176         | 2,698,241         | 20,742         |                | 2,886,487         | 2,096,686        | 3,408,598         | 1,305,310        |
| <b>TOTAL</b>    | <b>1,947,632</b> | <b>914,623</b> | <b>48,754,646</b> | <b>12,067,104</b> | <b>13,543,999</b> | <b>367,480</b> | <b>220,000</b> | <b>21,682,402</b> | <b>9,843,507</b> | <b>15,458,842</b> | <b>7,196,246</b> |
| O.D.            |                  |                |                   |                   |                   |                |                |                   |                  |                   | 11,815           |

| TRANSLATED LOSSES |                  |                  |                   |                   |                   |                |                  |                   |                   |                   |                  |
|-------------------|------------------|------------------|-------------------|-------------------|-------------------|----------------|------------------|-------------------|-------------------|-------------------|------------------|
| MANUAL YEAR       | INDEMNITY        |                  |                   |                   |                   | MEDICAL        |                  |                   |                   |                   |                  |
|                   | DEATH            | P . T .          | MAJOR             | MINOR             | TEMP              | DEATH          | P . T .          | MAJOR             | MINOR             | TEMP              | MED. ONLY        |
| 2006              | 504,955          | 964,560          | 16,654,228        | 2,632,980         | 4,289,663         | 116,834        | 49,946           | 9,347,484         | 2,434,609         | 6,402,240         | 1,760,381        |
| 2007              | 16,826           | 276,765          | 19,475,768        | 3,456,351         | 4,068,586         | 487,934        | 87,388           | 12,416,706        | 3,518,301         | 4,251,221         | 1,487,803        |
| 2008              | 169,283          | 905,160          | 13,310,656        | 3,246,407         | 2,543,827         | 13,161         | 589,564          | 8,217,928         | 1,943,309         | 3,093,326         | 1,343,064        |
| 2009              | 472,240          | 397,570          | 11,530,708        | 3,765,837         | 3,379,987         | 12,606         | 458,341          | 9,613,812         | 3,100,153         | 3,252,060         | 1,221,133        |
| 2010              | 1,292,853        | 414,448          | 10,048,276        | 3,205,077         | 2,583,236         | 52,774         | 530,722          | 8,819,477         | 2,892,592         | 3,000,639         | 1,300,089        |
| <b>TOTAL</b>      | <b>2,456,157</b> | <b>2,958,503</b> | <b>71,019,636</b> | <b>16,306,652</b> | <b>16,865,299</b> | <b>683,309</b> | <b>1,715,961</b> | <b>48,415,407</b> | <b>13,888,964</b> | <b>19,999,486</b> | <b>7,112,470</b> |
| O.D.              |                  |                  |                   |                   |                   |                |                  |                   |                   |                   | 11,702           |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 127,248,973 | 67,060,401  | 7,124,172 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |             |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -38,357,020 | -10,817,131 | 31,643    |        |                 |       |
| TOTAL LOSSES             | 88,891,953  | 56,243,270  | 7,155,815 |        |                 |       |
| EXPECTED LOSSES          | 102,331,808 | 50,781,840  | 7,396,795 |        |                 |       |
| CREDIBILITY              | .38         | .89         | 1.00      |        |                 |       |
| <b>PURE PREMIUMS</b>     |             |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 3.125       | 1.977       | .252      | 5.354  |                 |       |
| INDICATED (POST-TEST)    | 3.188       | 2.017       | .257      | 5.462  |                 |       |
| PRES. ON RATE LEVEL      | 3.428       | 1.701       | .248      | 5.377  |                 |       |
| DERIVED BY FORMULA       | 3.337       | 1.982       | .257      | 5.576  |                 |       |
| UNDERLYING PRES. RATE    | 3.597       | 1.785       | .260      | 5.642  |                 |       |
| PROPOSED                 | 3.269       | 1.941       | .252      | 5.462  |                 |       |
| <b>IND. RATES</b>        |             |             |           |        |                 |       |
| YEAR                     | 4-1-11      | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 5.927 |
| IND. RATES               |             |             |           | 5.93   | MINIMUM PREMIUM |       |
| MAN. RATES               | 6.46        | 6.20        | 6.14      | + 5.93 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |            |            |             |             |
|--------------|------------------|--------------------|---------------------|-----------------|----------|------------|------------|-------------|-------------|
|              |                  |                    |                     | DEATH           | P . T .  | MAJOR      | MINOR      | TEMP        | ALL         |
| 2006         | 633,730          | 41,834,416         | 6.601               | 2               | 3        | 82         | 108        | 576         | 771         |
| 2007         | 587,946          | 42,669,193         | 7.257               | 5               |          | 67         | 111        | 486         | 669         |
| 2008         | 499,332          | 26,741,395         | 5.355               |                 |          | 53         | 77         | 392         | 522         |
| 2009         | 423,385          | 21,144,754         | 4.994               |                 |          | 29         | 76         | 353         | 458         |
| 2010         | 414,412          | 23,345,289         | 5.633               | 1               | 2        | 11         | 69         | 341         | 424         |
| <b>TOTAL</b> | <b>2,558,805</b> | <b>155,735,047</b> | <b>6.086</b>        | <b>8</b>        | <b>5</b> | <b>242</b> | <b>441</b> | <b>2148</b> | <b>2844</b> |
| O.D.         |                  | 217,343            | .008                | 1               |          | 1          |            | 2           | 4           |

| REPORTED LOSSES |                  |                  |                   |                   |                   |                |                  |                   |                   |                   |                  |
|-----------------|------------------|------------------|-------------------|-------------------|-------------------|----------------|------------------|-------------------|-------------------|-------------------|------------------|
| MANUAL YEAR     | INDEMNITY        |                  |                   |                   |                   | MEDICAL        |                  |                   |                   |                   |                  |
|                 | DEATH            | P . T .          | MAJOR             | MINOR             | TEMP              | DEATH          | P . T .          | MAJOR             | MINOR             | TEMP              | MED. ONLY        |
| 2006            | 566,535          | 871,396          | 13,562,373        | 3,709,758         | 3,677,777         | 78,056         | 2,169,768        | 7,651,648         | 3,342,515         | 4,382,584         | 1,822,006        |
| 2007            | 997,766          |                  | 12,771,421        | 4,378,414         | 3,709,578         | 1,203          |                  | 9,221,217         | 4,954,091         | 4,877,972         | 1,757,531        |
| 2008            |                  |                  | 9,509,852         | 2,980,335         | 2,759,986         |                |                  | 4,148,406         | 2,036,690         | 3,737,894         | 1,568,232        |
| 2009            |                  |                  | 5,257,495         | 3,844,067         | 2,314,000         |                |                  | 2,531,228         | 3,015,604         | 2,943,245         | 1,239,115        |
| 2010            | 274,462          | 943,116          | 1,715,114         | 2,648,177         | 3,310,816         | 117,828        | 4,900,773        | 1,035,233         | 3,053,961         | 4,298,916         | 1,046,893        |
| <b>TOTAL</b>    | <b>1,838,763</b> | <b>1,814,512</b> | <b>42,816,255</b> | <b>17,560,751</b> | <b>15,772,157</b> | <b>197,087</b> | <b>7,070,541</b> | <b>24,587,732</b> | <b>16,402,861</b> | <b>20,240,611</b> | <b>7,433,777</b> |
| O.D.            | 3,000            |                  | 155,409           |                   | 27,413            |                |                  | 562               |                   | 7,874             | 23,085           |

| TRANSLATED LOSSES |                  |                  |                   |                   |                   |                |                  |                   |                   |                   |                  |
|-------------------|------------------|------------------|-------------------|-------------------|-------------------|----------------|------------------|-------------------|-------------------|-------------------|------------------|
| MANUAL YEAR       | INDEMNITY        |                  |                   |                   |                   | MEDICAL        |                  |                   |                   |                   |                  |
|                   | DEATH            | P . T .          | MAJOR             | MINOR             | TEMP              | DEATH          | P . T .          | MAJOR             | MINOR             | TEMP              | MED. ONLY        |
| 2006              | 708,169          | 533,160          | 17,582,998        | 4,908,015         | 5,568,157         | 142,218        | 2,510,358        | 15,383,523        | 4,870,043         | 6,871,880         | 1,811,074        |
| 2007              | 1,231,868        | 222,956          | 15,697,066        | 5,623,086         | 5,126,680         | 4,767          | 112,927          | 16,124,162        | 6,913,443         | 7,144,786         | 1,680,200        |
| 2008              | 3,705            | 354,800          | 13,092,175        | 3,778,702         | 3,364,262         | 2,877          | 242,592          | 9,562,312         | 3,033,967         | 4,864,530         | 1,549,413        |
| 2009              | 5,779            | 353,564          | 10,331,039        | 4,465,944         | 2,662,998         | 13,354         | 385,458          | 8,030,062         | 3,649,319         | 3,539,528         | 1,256,463        |
| 2010              | 346,222          | 658,712          | 9,404,881         | 3,794,974         | 3,084,651         | 189,087        | 1,917,899        | 7,759,682         | 3,452,170         | 3,704,565         | 1,042,705        |
| <b>TOTAL</b>      | <b>2,295,743</b> | <b>2,123,192</b> | <b>66,108,159</b> | <b>22,570,721</b> | <b>19,806,748</b> | <b>352,303</b> | <b>5,169,234</b> | <b>56,859,741</b> | <b>21,918,942</b> | <b>26,125,289</b> | <b>7,339,855</b> |
| O.D.              | 3,726            | 147              | 210,562           | 2,565             | 35,040            | 7              | 162              | 5,052             | 2,188             | 6,833             | 23,150           |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 133,128,028 | 90,468,326  | 7,363,005 |       |
| TOTAL TRANS. LOSSES PG A |             |             |           |       |
| IBNR + FREQUENCY ADJUST. | -40,729,389 | -14,913,647 | 32,235    |       |
| TOTAL LOSSES             | 92,398,639  | 75,554,679  | 7,395,240 |       |
| EXPECTED LOSSES          | 106,343,937 | 68,678,326  | 7,906,708 |       |
| CREDIBILITY              | .35         | .83         | 1.00      |       |
| <b>PURE PREMIUMS</b>     |             |             |           |       |
| INDICATED (PRE-TEST)     | 3.611       | 2.953       | .289      | 6.853 |
| INDICATED (POST-TEST)    | 3.683       | 3.012       | .295      | 6.990 |
| PRES. ON RATE LEVEL      | 3.961       | 2.558       | .294      | 6.813 |
| DERIVED BY FORMULA       | 3.864       | 2.935       | .295      | 7.094 |
| UNDERLYING PRES. RATE    | 4.156       | 2.684       | .309      | 7.149 |
| PROPOSED                 | 3.807       | 2.892       | .291      | 6.990 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 7.586 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 7.59   | MINIMUM PREMIUM |       |
| MAN. RATES | 8.49   | 8.16   | 7.78   | + 7.59 | PRESENT         |       |

+PROPOSED



| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |            |            |            |             |
|--------------|------------------|--------------------|---------------------|-----------------|----------|------------|------------|------------|-------------|
|              |                  |                    |                     | DEATH           | P . T .  | MAJOR      | MINOR      | TEMP       | ALL         |
| 2006         | 362,799          | 16,888,029         | 4.654               | 2               |          | 40         | 36         | 226        | 304         |
| 2007         | 364,614          | 24,753,907         | 6.789               | 2               | 1        | 44         | 41         | 236        | 324         |
| 2008         | 319,825          | 18,390,166         | 5.750               | 1               | 1        | 37         | 32         | 174        | 245         |
| 2009         | 274,649          | 11,656,813         | 4.244               | 2               |          | 18         | 36         | 129        | 185         |
| 2010         | 254,678          | 10,014,924         | 3.932               |                 | 1        | 10         | 36         | 165        | 212         |
| <b>TOTAL</b> | <b>1,576,565</b> | <b>81,703,839</b>  | <b>5.182</b>        | <b>7</b>        | <b>3</b> | <b>149</b> | <b>181</b> | <b>930</b> | <b>1270</b> |
| O.D.         |                  | 488,431            | .030                |                 |          | 1          | 2          | 2          | 5           |

| REPORTED LOSSES |                  |                  |                   |                  |                  |                |                  |                   |                  |                  |                  |
|-----------------|------------------|------------------|-------------------|------------------|------------------|----------------|------------------|-------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY        |                  |                   |                  |                  | MEDICAL        |                  |                   |                  |                  |                  |
|                 | DEATH            | P . T .          | MAJOR             | MINOR            | TEMP             | DEATH          | P . T .          | MAJOR             | MINOR            | TEMP             | MED. ONLY        |
| 2006            | 263,355          |                  | 7,379,854         | 1,351,791        | 1,473,749        | 60,123         |                  | 3,103,073         | 858,354          | 1,816,225        | 581,505          |
| 2007            | 1,318,565        | 693,663          | 8,691,248         | 1,647,391        | 1,954,218        | 81,780         | 3,342,209        | 3,529,491         | 865,863          | 1,932,046        | 697,433          |
| 2008            | 459,344          | 438,007          | 7,937,768         | 1,680,423        | 1,392,875        | 3,050          | 880,715          | 2,782,604         | 854,820          | 1,140,160        | 820,400          |
| 2009            | 1,376,779        |                  | 3,508,824         | 1,679,456        | 851,576          | 25,000         |                  | 1,263,352         | 1,482,823        | 1,062,030        | 406,973          |
| 2010            |                  | 109,579          | 2,023,609         | 1,938,607        | 1,465,030        |                | 12,454           | 612,763           | 1,437,990        | 2,048,103        | 366,789          |
| <b>TOTAL</b>    | <b>3,418,043</b> | <b>1,241,249</b> | <b>29,541,303</b> | <b>8,297,668</b> | <b>7,137,448</b> | <b>169,953</b> | <b>4,235,378</b> | <b>11,291,283</b> | <b>5,499,850</b> | <b>7,998,564</b> | <b>2,873,100</b> |
| O.D.            |                  |                  | 315,593           | 99,507           | 25,201           |                |                  | 37,854            | 173              | 7,745            | 2,358            |

| TRANSLATED LOSSES |                  |                  |                   |                   |                  |                |                  |                   |                  |                   |                  |
|-------------------|------------------|------------------|-------------------|-------------------|------------------|----------------|------------------|-------------------|------------------|-------------------|------------------|
| MANUAL YEAR       | INDEMNITY        |                  |                   |                   |                  | MEDICAL        |                  |                   |                  |                   |                  |
|                   | DEATH            | P . T .          | MAJOR             | MINOR             | TEMP             | DEATH          | P . T .          | MAJOR             | MINOR            | TEMP              | MED. ONLY        |
| 2006              | 329,194          |                  | 9,524,135         | 1,788,421         | 2,231,256        | 109,544        |                  | 5,967,644         | 1,250,622        | 2,847,841         | 578,016          |
| 2007              | 1,462,086        | 404,928          | 11,332,650        | 2,164,909         | 2,706,924        | 131,813        | 752,640          | 7,329,447         | 1,307,951        | 2,811,878         | 666,746          |
| 2008              | 527,622          | 578,197          | 10,611,878        | 2,184,667         | 1,737,536        | 13,859         | 798,540          | 6,184,511         | 1,313,274        | 1,519,025         | 810,555          |
| 2009              | 1,800,179        | 203,271          | 5,895,027         | 1,990,432         | 1,023,416        | 51,788         | 177,476          | 3,738,131         | 1,730,142        | 1,312,793         | 412,671          |
| 2010              | 3,616            | 477,150          | 6,754,825         | 2,412,354         | 1,467,743        | 10,109         | 241,502          | 3,952,440         | 1,717,332        | 1,778,857         | 365,322          |
| <b>TOTAL</b>      | <b>4,122,697</b> | <b>1,663,546</b> | <b>44,118,515</b> | <b>10,540,783</b> | <b>9,166,875</b> | <b>317,113</b> | <b>1,970,158</b> | <b>27,172,173</b> | <b>7,319,321</b> | <b>10,270,394</b> | <b>2,833,310</b> |
| O.D.              |                  |                  | 417,066           | 131,761           | 37,418           |                |                  | 82,397            | 325              | 11,808            | 2,336            |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 79,863,665  | 37,478,685  | 2,835,646 |       |
| TOTAL TRANS. LOSSES PG A |             |             |           |       |
| IBNR + FREQUENCY ADJUST. | -22,892,379 | -6,078,284  | 12,702    |       |
| TOTAL LOSSES             | 56,971,286  | 31,400,401  | 2,848,348 |       |
| EXPECTED LOSSES          | 60,177,485  | 28,141,685  | 3,090,067 |       |
| CREDIBILITY              | .26         | .60         | .92       |       |
| <b>PURE PREMIUMS</b>     |             |             |           |       |
| INDICATED (PRE-TEST)     | 3.614       | 1.992       | .181      | 5.787 |
| INDICATED (POST-TEST)    | 3.686       | 2.032       | .185      | 5.903 |
| PRES. ON RATE LEVEL      | 3.638       | 1.700       | .187      | 5.525 |
| DERIVED BY FORMULA       | 3.650       | 1.899       | .185      | 5.734 |
| UNDERLYING PRES. RATE    | 3.817       | 1.785       | .196      | 5.798 |
| PROPOSED                 | 3.650       | 1.899       | .185      | 5.734 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 6.223 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 6.22   | MINIMUM PREMIUM |       |
| MAN. RATES | 6.96   | 6.62   | 6.31   | + 6.22 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |           |           |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|-----------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T .  | MAJOR     | MINOR     | TEMP       | ALL        |
| 2006         | 186,795          | 9,685,278          | 5.184               | 1               |          | 22        | 17        | 129        | 169        |
| 2007         | 199,506          | 14,346,850         | 7.191               | 2               |          | 33        | 24        | 106        | 165        |
| 2008         | 190,534          | 13,738,972         | 7.210               |                 | 1        | 24        | 21        | 102        | 148        |
| 2009         | 180,657          | 8,460,543          | 4.683               | 1               |          | 13        | 19        | 97         | 130        |
| 2010         | 197,392          | 3,893,262          | 1.972               |                 |          | 5         | 8         | 70         | 83         |
| <b>TOTAL</b> | <b>954,884</b>   | <b>50,124,905</b>  | <b>5.249</b>        | <b>4</b>        | <b>1</b> | <b>97</b> | <b>89</b> | <b>504</b> | <b>695</b> |
| O.D.         |                  | 780,339            | .081                |                 |          | 2         | 3         | 2          | 7          |

| REPORTED LOSSES |                |                |                   |                  |                  |               |                |                  |                  |                  |                  |
|-----------------|----------------|----------------|-------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY      |                |                   |                  |                  | MEDICAL       |                |                  |                  |                  |                  |
|                 | DEATH          | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH         | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            | 10,000         |                | 4,425,964         | 559,751          | 1,019,292        | 10,000        |                | 1,030,589        | 815,429          | 1,342,264        | 471,989          |
| 2007            | 971,404        |                | 7,519,109         | 677,885          | 1,256,396        | 1,164         |                | 1,954,863        | 529,814          | 944,432          | 491,783          |
| 2008            |                | 656,484        | 5,445,764         | 1,019,443        | 1,111,107        |               | 462,465        | 3,093,701        | 519,264          | 1,025,450        | 405,294          |
| 2009            | 3,000          |                | 2,708,787         | 530,523          | 1,192,810        | 415           |                | 1,644,008        | 463,805          | 1,231,256        | 685,939          |
| 2010            |                |                | 920,077           | 489,088          | 770,728          |               |                | 204,837          | 197,818          | 977,460          | 333,254          |
| <b>TOTAL</b>    | <b>984,404</b> | <b>656,484</b> | <b>21,019,701</b> | <b>3,276,690</b> | <b>5,350,333</b> | <b>11,579</b> | <b>462,465</b> | <b>7,927,998</b> | <b>2,526,130</b> | <b>5,520,862</b> | <b>2,388,259</b> |
| O.D.            |                |                | 581,109           | 17,825           | 19,394           |               |                | 116,992          | 1,769            | 33,790           | 9,460            |

| TRANSLATED LOSSES |                  |                  |                   |                  |                  |               |                |                   |                  |                  |                  |
|-------------------|------------------|------------------|-------------------|------------------|------------------|---------------|----------------|-------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY        |                  |                   |                  |                  | MEDICAL       |                |                   |                  |                  |                  |
|                   | DEATH            | P . T .          | MAJOR             | MINOR            | TEMP             | DEATH         | P . T .        | MAJOR             | MINOR            | TEMP             | MED. ONLY        |
| 2006              | 12,500           |                  | 5,846,698         | 740,551          | 1,543,206        | 18,220        |                | 2,241,529         | 1,188,079        | 2,104,675        | 469,157          |
| 2007              | 1,194,961        | 132,991          | 9,362,876         | 930,791          | 1,745,139        | 2,322         | 27,973         | 3,967,843         | 781,376          | 1,377,425        | 470,145          |
| 2008              | 1,492            | 709,026          | 6,898,511         | 1,353,129        | 1,365,167        | 4,974         | 549,960        | 5,785,482         | 884,733          | 1,358,479        | 400,430          |
| 2009              | 5,052            | 140,190          | 4,035,647         | 868,773          | 1,301,612        | 3,468         | 181,695        | 3,776,733         | 805,953          | 1,437,757        | 695,542          |
| 2010              | 1,272            | 105,348          | 2,576,866         | 841,083          | 726,611          | 2,798         | 60,900         | 1,133,822         | 472,446          | 798,614          | 331,921          |
| <b>TOTAL</b>      | <b>1,215,277</b> | <b>1,087,555</b> | <b>28,720,598</b> | <b>4,734,327</b> | <b>6,681,735</b> | <b>31,782</b> | <b>820,528</b> | <b>16,905,409</b> | <b>4,132,587</b> | <b>7,076,950</b> | <b>2,367,195</b> |
| O.D.              | 31               | 11,333           | 768,691           | 31,813           | 22,343           | 30            | 2,451          | 259,734           | 14,122           | 29,729           | 9,410            |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 49,823,419  | 22,723,606  | 2,376,605 |       |
| TOTAL TRANS. LOSSES PG A |             |             |           |       |
| IBNR + FREQUENCY ADJUST. | -17,112,058 | -3,713,554  | 11,426    |       |
| TOTAL LOSSES             | 32,711,361  | 19,010,052  | 2,388,031 |       |
| EXPECTED LOSSES          | 46,703,376  | 17,894,525  | 2,434,954 |       |
| CREDIBILITY              | .18         | .43         | .66       |       |
| <b>PURE PREMIUMS</b>     |             |             |           |       |
| INDICATED (PRE-TEST)     | 3.426       | 1.991       | .250      | 5.667 |
| INDICATED (POST-TEST)    | 3.495       | 2.031       | .255      | 5.781 |
| PRES. ON RATE LEVEL      | 4.661       | 1.786       | .243      | 6.690 |
| DERIVED BY FORMULA       | 4.451       | 1.891       | .251      | 6.593 |
| UNDERLYING PRES. RATE    | 4.891       | 1.874       | .255      | 7.020 |
| PROPOSED                 | 4.451       | 1.891       | .251      | 6.593 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 7.155 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 7.16   | MINIMUM PREMIUM |       |
| MAN. RATES | 8.10   | 7.80   | 7.64   | + 7.16 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |           |           |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|-----------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T .  | MAJOR     | MINOR     | TEMP       | ALL        |
| 2006         | 81,466           | 13,905,354         | 17.068              | 3               | 1        | 23        | 11        | 53         | 91         |
| 2007         | 73,720           | 9,918,048          | 13.453              | 3               |          | 16        | 18        | 58         | 95         |
| 2008         | 78,428           | 6,870,843          | 8.760               |                 |          | 15        | 10        | 42         | 67         |
| 2009         | 69,915           | 6,841,319          | 9.785               |                 |          | 15        | 10        | 32         | 57         |
| 2010         | 75,792           | 4,291,793          | 5.662               |                 |          | 9         | 4         | 33         | 46         |
| <b>TOTAL</b> | <b>379,321</b>   | <b>41,827,357</b>  | <b>11.027</b>       | <b>6</b>        | <b>1</b> | <b>78</b> | <b>53</b> | <b>218</b> | <b>356</b> |
| O.D.         |                  | 8,386              | .002                |                 |          |           |           | 1          | 1          |

| REPORTED LOSSES |                  |                |                   |                  |                  |              |                  |                   |                  |                  |                |
|-----------------|------------------|----------------|-------------------|------------------|------------------|--------------|------------------|-------------------|------------------|------------------|----------------|
| MANUAL YEAR     | INDEMNITY        |                |                   |                  |                  | MEDICAL      |                  |                   |                  |                  |                |
|                 | DEATH            | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH        | P . T .          | MAJOR             | MINOR            | TEMP             | MED. ONLY      |
| 2006            | 610,411          | 897,446        | 5,406,624         | 199,456          | 480,819          | 950          | 1,171,555        | 3,643,557         | 386,749          | 833,056          | 274,731        |
| 2007            | 627,861          |                | 3,818,780         | 662,408          | 539,901          | 5,610        |                  | 2,374,404         | 542,886          | 1,098,262        | 247,936        |
| 2008            |                  |                | 3,727,332         | 476,715          | 466,779          |              |                  | 1,244,542         | 283,266          | 486,865          | 185,344        |
| 2009            |                  |                | 3,605,001         | 362,225          | 279,253          |              |                  | 1,880,684         | 268,014          | 341,375          | 104,767        |
| 2010            |                  |                | 1,707,800         | 269,819          | 413,239          |              |                  | 919,265           | 109,939          | 713,430          | 158,301        |
| <b>TOTAL</b>    | <b>1,238,272</b> | <b>897,446</b> | <b>18,265,537</b> | <b>1,970,623</b> | <b>2,179,991</b> | <b>6,560</b> | <b>1,171,555</b> | <b>10,062,452</b> | <b>1,590,854</b> | <b>3,472,988</b> | <b>971,079</b> |
| O.D.            |                  |                |                   |                  | 7,596            |              |                  |                   |                  |                  | 790            |

| TRANSLATED LOSSES |                  |                |                   |                  |                  |               |                  |                   |                  |                  |                |
|-------------------|------------------|----------------|-------------------|------------------|------------------|---------------|------------------|-------------------|------------------|------------------|----------------|
| MANUAL YEAR       | INDEMNITY        |                |                   |                  |                  | MEDICAL       |                  |                   |                  |                  |                |
|                   | DEATH            | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH         | P . T .          | MAJOR             | MINOR            | TEMP             | MED. ONLY      |
| 2006              | 763,014          | 351,617        | 6,789,514         | 263,881          | 727,961          | 1,731         | 714,752          | 7,269,049         | 563,493          | 1,306,235        | 273,083        |
| 2007              | 772,633          | 66,482         | 4,672,251         | 865,047          | 755,928          | 10,110        | 30,644           | 4,347,430         | 807,193          | 1,599,814        | 237,027        |
| 2008              | 645              | 131,827        | 4,857,163         | 661,629          | 592,409          | 569           | 68,337           | 2,715,255         | 462,018          | 646,219          | 183,120        |
| 2009              | 744              | 163,045        | 4,656,174         | 599,272          | 373,737          | 1,849         | 165,044          | 3,526,990         | 487,827          | 441,100          | 106,234        |
| 2010              | 996              | 120,289        | 2,736,539         | 576,559          | 431,386          | 6,650         | 138,929          | 2,087,853         | 439,829          | 613,730          | 157,668        |
| <b>TOTAL</b>      | <b>1,538,032</b> | <b>833,260</b> | <b>23,711,641</b> | <b>2,966,388</b> | <b>2,881,421</b> | <b>20,909</b> | <b>1,117,706</b> | <b>19,946,577</b> | <b>2,760,360</b> | <b>4,607,098</b> | <b>957,132</b> |
| O.D.              |                  |                | 276               | 185              | 10,288           |               |                  |                   |                  |                  | 787            |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL  |
|--------------------------|-------------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B | 47,168,401  | 13,225,740  | 957,919   |        |
| TOTAL TRANS. LOSSES PG A |             |             |           |        |
| IBNR + FREQUENCY ADJUST. | -11,275,058 | -1,972,164  | 4,986     |        |
| TOTAL LOSSES             | 35,893,343  | 11,253,576  | 962,905   |        |
| EXPECTED LOSSES          | 30,607,411  | 9,471,645   | 1,084,858 |        |
| CREDIBILITY              | .10         | .23         | .36       |        |
| <b>PURE PREMIUMS</b>     |             |             |           |        |
| INDICATED (PRE-TEST)     | 9.463       | 2.967       | .254      | 12.684 |
| INDICATED (POST-TEST)    | 9.652       | 3.026       | .259      | 12.937 |
| PRES. ON RATE LEVEL      | 7.690       | 2.380       | .272      | 10.342 |
| DERIVED BY FORMULA       | 7.886       | 2.529       | .267      | 10.682 |
| UNDERLYING PRES. RATE    | 8.069       | 2.497       | .286      | 10.852 |
| PROPOSED                 | 7.886       | 2.529       | .267      | 10.682 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14  | IND. RATE       | 11.593 |
|------------|--------|--------|--------|---------|-----------------|--------|
| IND. RATES |        |        |        | 11.59   | MINIMUM PREMIUM |        |
| MAN. RATES | 12.20  | 11.92  | 11.81  | + 11.59 | PRESENT         |        |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |           |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR     | TEMP       | ALL        |
| 2006         | 55,506           | 3,522,734          | 6.346               |                 |         | 7         | 6         | 30         | 43         |
| 2007         | 71,951           | 4,467,561          | 6.209               | 1               |         | 8         | 4         | 30         | 43         |
| 2008         | 68,283           | 2,973,570          | 4.354               |                 |         | 6         | 4         | 26         | 36         |
| 2009         | 70,409           | 3,926,613          | 5.576               | 1               |         | 5         | 4         | 25         | 35         |
| 2010         | 100,335          | 2,670,104          | 2.661               | 1               |         | 2         | 3         | 20         | 26         |
| <b>TOTAL</b> | <b>366,484</b>   | <b>17,560,582</b>  | <b>4.792</b>        | <b>3</b>        |         | <b>28</b> | <b>21</b> | <b>131</b> | <b>183</b> |
| O.D.         |                  | 2,825              |                     |                 |         |           |           |            |            |

| REPORTED LOSSES |                  |         |                  |                |                  |              |         |                  |                  |                  |                |
|-----------------|------------------|---------|------------------|----------------|------------------|--------------|---------|------------------|------------------|------------------|----------------|
| MANUAL YEAR     | INDEMNITY        |         |                  |                |                  | MEDICAL      |         |                  |                  |                  |                |
|                 | DEATH            | P . T . | MAJOR            | MINOR          | TEMP             | DEATH        | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006            |                  |         | 1,463,168        | 274,170        | 185,435          |              |         | 1,060,660        | 211,970          | 184,055          | 143,276        |
| 2007            | 627,325          |         | 1,611,880        | 121,235        | 244,295          | 6,337        |         | 1,030,645        | 172,743          | 516,418          | 136,683        |
| 2008            |                  |         | 1,424,676        | 75,784         | 310,466          |              |         | 788,368          | 49,251           | 220,095          | 104,930        |
| 2009            | 803,431          |         | 747,267          | 194,562        | 169,634          | 280          |         | 150,893          | 1,517,928        | 235,876          | 106,742        |
| 2010            | 346,495          |         | 465,853          | 21,308         | 200,017          |              |         | 1,129,734        | 105,867          | 286,655          | 114,175        |
| <b>TOTAL</b>    | <b>1,777,251</b> |         | <b>5,712,844</b> | <b>687,059</b> | <b>1,109,847</b> | <b>6,617</b> |         | <b>4,160,300</b> | <b>2,057,759</b> | <b>1,443,099</b> | <b>605,806</b> |
| O.D.            |                  |         |                  |                |                  |              |         |                  |                  |                  | 2,825          |

| TRANSLATED LOSSES |                  |                |                  |                  |                  |               |                |                  |                  |                  |                |
|-------------------|------------------|----------------|------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR       | INDEMNITY        |                |                  |                  |                  | MEDICAL       |                |                  |                  |                  |                |
|                   | DEATH            | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH         | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006              |                  |                | 1,549,246        | 362,727          | 280,748          |               |                | 1,361,123        | 308,839          | 288,597          | 142,416        |
| 2007              | 771,313          | 29,503         | 2,076,704        | 169,448          | 340,254          | 11,174        | 14,691         | 2,081,476        | 268,658          | 750,806          | 130,669        |
| 2008              | 127              | 48,902         | 1,808,506        | 142,067          | 376,259          | 235           | 39,469         | 1,584,372        | 124,457          | 291,984          | 103,671        |
| 2009              | 1,066,172        | 38,975         | 1,121,140        | 243,082          | 197,513          | 3,162         | 40,635         | 865,900          | 686,911          | 311,747          | 108,236        |
| 2010              | 430,332          | 28,510         | 670,957          | 150,580          | 185,475          | 5,188         | 107,350        | 1,559,208        | 277,441          | 269,332          | 113,718        |
| <b>TOTAL</b>      | <b>2,267,944</b> | <b>145,890</b> | <b>7,226,553</b> | <b>1,067,904</b> | <b>1,380,249</b> | <b>19,759</b> | <b>202,145</b> | <b>7,452,079</b> | <b>1,666,306</b> | <b>1,912,466</b> | <b>598,710</b> |
| O.D.              |                  |                |                  |                  |                  |               |                |                  |                  |                  | 2,762          |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 17,314,370 | 6,026,925   | 601,472   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -5,058,755 | -1,191,509  | 4,630     |        |                 |       |
| TOTAL LOSSES             | 12,255,615 | 4,835,416   | 606,102   |        |                 |       |
| EXPECTED LOSSES          | 14,450,465 | 6,024,997   | 842,914   |        |                 |       |
| CREDIBILITY              | .10        | .23         | .35       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 3.344      | 1.319       | .165      | 4.828  |                 |       |
| INDICATED (POST-TEST)    | 3.411      | 1.345       | .168      | 4.924  |                 |       |
| PRES. ON RATE LEVEL      | 3.758      | 1.567       | .219      | 5.544  |                 |       |
| DERIVED BY FORMULA       | 3.723      | 1.516       | .201      | 5.440  |                 |       |
| UNDERLYING PRES. RATE    | 3.943      | 1.644       | .230      | 5.817  |                 |       |
| PROPOSED                 | 3.723      | 1.516       | .201      | 5.440  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 5.904 |
| IND. RATES               |            |             |           | 5.90   | MINIMUM PREMIUM |       |
| MAN. RATES               | 6.75       | 6.38        | 6.33      | + 5.90 | 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       |
| 2006         | 5,972            | 213,216            | 3.570               |  |  | 5,972                         |                 |         | 1        |          | 3         | 4         |
| 2007         | 9,400            | 600,497            | 6.388               |  |  | 9,400                         |                 |         | 1        | 1        | 8         | 10        |
| 2008         | 8,295            | 395,658            | 4.769               |  |  | 8,295                         |                 |         | 1        |          | 4         | 5         |
| 2009         | 8,647            | 273,499            | 3.162               |  |  | 8,647                         |                 |         |          | 1        | 5         | 6         |
| 2010         | 7,579            | 133,665            | 1.763               |  |  | 7,579                         |                 |         |          |          | 2         | 2         |
| <b>TOTAL</b> | <b>39,893</b>    | <b>1,616,535</b>   | <b>4.052</b>        |  |  | <b>39,893</b>                 |                 |         | <b>3</b> | <b>2</b> | <b>22</b> | <b>27</b> |

REPORTED LOSSES

| MANUAL YEAR  | INDEMNITY |         |                |                |                | MEDICAL |         |                |              |                |                |
|--------------|-----------|---------|----------------|----------------|----------------|---------|---------|----------------|--------------|----------------|----------------|
|              | DEATH     | P . T . | MAJOR          | MINOR          | TEMP           | DEATH   | P . T . | MAJOR          | MINOR        | TEMP           | MED. ONLY      |
| 2006         |           |         | 111,664        |                | 23,873         |         |         | 16,718         |              | 31,618         | 29,343         |
| 2007         |           |         | 148,385        | 93,936         | 46,878         |         |         | 208,777        | 1,205        | 82,703         | 18,613         |
| 2008         |           |         | 234,106        |                | 38,548         |         |         | 50,390         |              | 63,071         | 9,543          |
| 2009         |           |         |                | 42,500         | 118,705        |         |         |                | 3,991        | 96,479         | 11,824         |
| 2010         |           |         |                |                | 38,009         |         |         |                |              | 63,032         | 32,624         |
| <b>TOTAL</b> |           |         | <b>494,155</b> | <b>136,436</b> | <b>266,013</b> |         |         | <b>275,885</b> | <b>5,196</b> | <b>336,903</b> | <b>101,947</b> |

TRANSLATED LOSSES

| MANUAL YEAR  | INDEMNITY  |               |                |                |                | MEDICAL    |              |                |               |                |                |
|--------------|------------|---------------|----------------|----------------|----------------|------------|--------------|----------------|---------------|----------------|----------------|
|              | DEATH      | P . T .       | MAJOR          | MINOR          | TEMP           | DEATH      | P . T .      | MAJOR          | MINOR         | TEMP           | MED. ONLY      |
| 2006         |            |               | 147,508        |                | 36,144         |            |              | 36,362         |               | 49,577         | 29,167         |
| 2007         | 114        | 2,876         | 201,858        | 119,082        | 65,155         |            | 3,081        | 434,979        | 8,394         | 119,977        | 17,794         |
| 2008         | 6          | 8,030         | 296,787        | 8,584          | 47,180         | 13         | 2,648        | 108,961        | 8,012         | 80,332         | 9,428          |
| 2009         | 77         | 2,310         | 70,717         | 61,511         | 123,756        | 30         | 1,566        | 21,342         | 18,119        | 106,924        | 11,990         |
| 2010         | 27         | 1,351         | 40,321         | 18,244         | 32,447         | 59         | 1,466        | 34,707         | 19,693        | 49,694         | 32,494         |
| <b>TOTAL</b> | <b>224</b> | <b>14,567</b> | <b>757,191</b> | <b>207,421</b> | <b>304,682</b> | <b>102</b> | <b>8,761</b> | <b>636,351</b> | <b>54,218</b> | <b>406,504</b> | <b>100,873</b> |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|-----------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 1,417,196 | 972,825     | 100,873   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |           |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -602,139  | -166,064    | 332       |        |                 |       |
| TOTAL LOSSES             | 815,057   | 806,761     | 101,205   |        |                 |       |
| EXPECTED LOSSES          | 1,653,565 | 799,855     | 72,206    |        |                 |       |
| CREDIBILITY              | .02       | .05         | .08       |        |                 |       |
| <b>PURE PREMIUMS</b>     |           |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 2.043     | 2.022       | .254      | 4.319  |                 |       |
| INDICATED (POST-TEST)    | 2.084     | 2.062       | .259      | 4.405  |                 |       |
| PRES. ON RATE LEVEL      | 3.950     | 1.911       | .172      | 6.033  |                 |       |
| DERIVED BY FORMULA       | 3.913     | 1.919       | .179      | 6.011  |                 |       |
| UNDERLYING PRES. RATE    | 4.145     | 2.005       | .181      | 6.331  |                 |       |
| PROPOSED                 | 3.913     | 1.919       | .179      | 6.011  |                 |       |
| YEAR                     | 4-1-11    | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 6.523 |
| IND. RATES               |           |             |           | 6.52   | MINIMUM PREMIUM |       |
| MAN. RATES               | 7.74      | 7.25        | 6.89      | + 6.52 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |           |            |            |  |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|--|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR     | TEMP       | ALL        |  |
| 2006         | 58,591           | 5,266,628          | 8.988               |                 |         | 9         | 7         | 51         | 67         |  |
| 2007         | 74,573           | 6,731,871          | 9.027               | 2               |         | 13        | 9         | 53         | 77         |  |
| 2008         | 72,952           | 4,360,067          | 5.976               |                 |         | 9         | 9         | 32         | 50         |  |
| 2009         | 60,884           | 2,300,603          | 3.778               |                 |         | 4         | 10        | 34         | 48         |  |
| 2010         | 61,800           | 2,128,020          | 3.443               |                 |         | 2         | 3         | 42         | 47         |  |
| <b>TOTAL</b> | <b>328,800</b>   | <b>20,787,189</b>  | <b>6.322</b>        | <b>2</b>        |         | <b>37</b> | <b>38</b> | <b>212</b> | <b>289</b> |  |
| O.D.         |                  | 928,782            | .282                |                 |         | 2         | 2         |            | 4          |  |

| REPORTED LOSSES |                |         |                  |                  |                  |            |         |                  |                  |                  |                |
|-----------------|----------------|---------|------------------|------------------|------------------|------------|---------|------------------|------------------|------------------|----------------|
| MANUAL YEAR     | INDEMNITY      |         |                  |                  |                  | MEDICAL    |         |                  |                  |                  |                |
|                 | DEATH          | P . T . | MAJOR            | MINOR            | TEMP             | DEATH      | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006            |                |         | 2,057,131        | 250,105          | 226,098          |            |         | 1,983,825        | 334,734          | 296,216          | 118,519        |
| 2007            | 515,781        |         | 2,976,875        | 324,714          | 427,112          | 240        |         | 1,688,224        | 188,876          | 459,931          | 150,118        |
| 2008            |                |         | 2,147,161        | 357,366          | 209,134          |            |         | 912,984          | 218,120          | 328,393          | 186,909        |
| 2009            |                |         | 699,240          | 451,090          | 314,008          |            |         | 192,113          | 245,098          | 279,168          | 119,886        |
| 2010            |                |         | 275,568          | 248,976          | 537,549          |            |         | 105,500          | 151,389          | 671,698          | 137,340        |
| <b>TOTAL</b>    | <b>515,781</b> |         | <b>8,155,975</b> | <b>1,632,251</b> | <b>1,713,901</b> | <b>240</b> |         | <b>4,882,646</b> | <b>1,138,217</b> | <b>2,035,406</b> | <b>712,772</b> |
| O.D.            |                |         | 528,422          | 4,923            |                  |            |         | 379,475          | 9,232            |                  | 6,730          |

| TRANSLATED LOSSES |                |                |                   |                  |                  |              |                |                  |                  |                  |                |
|-------------------|----------------|----------------|-------------------|------------------|------------------|--------------|----------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR       | INDEMNITY      |                |                   |                  |                  | MEDICAL      |                |                  |                  |                  |                |
|                   | DEATH          | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006              |                |                | 2,352,206         | 330,889          | 342,312          |              |                | 2,577,800        | 487,707          | 464,467          | 117,808        |
| 2007              | 634,442        | 53,807         | 3,784,570         | 437,271          | 596,536          | 521          | 20,590         | 2,908,855        | 297,309          | 671,741          | 143,513        |
| 2008              | 460            | 70,821         | 2,606,252         | 465,620          | 272,227          | 381          | 42,116         | 1,666,674        | 339,326          | 435,591          | 184,666        |
| 2009              | 693            | 45,526         | 1,327,612         | 535,811          | 357,725          | 1,075        | 30,676         | 632,870          | 301,025          | 331,468          | 121,564        |
| 2010              | 705            | 48,679         | 1,251,815         | 478,802          | 487,286          | 1,719        | 38,293         | 737,479          | 329,668          | 548,690          | 136,791        |
| <b>TOTAL</b>      | <b>636,300</b> | <b>218,833</b> | <b>11,322,455</b> | <b>2,248,393</b> | <b>2,056,086</b> | <b>3,696</b> | <b>131,675</b> | <b>8,523,678</b> | <b>1,755,035</b> | <b>2,451,957</b> | <b>704,342</b> |
| O.D.              | 15             | 16,625         | 611,948           | 17,788           | 5,646            | 98           | 18,122         | 724,719          | 33,398           | 6,231            | 6,654          |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 22,208,164 | 8,574,534   | 710,996   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -5,769,165 | -1,302,619  | 3,114     |        |                 |       |
| TOTAL LOSSES             | 16,438,999 | 7,271,915   | 714,110   |        |                 |       |
| EXPECTED LOSSES          | 15,637,728 | 6,207,744   | 693,768   |        |                 |       |
| CREDIBILITY              | .09        | .21         | .32       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 5.000      | 2.212       | .217      | 7.429  |                 |       |
| INDICATED (POST-TEST)    | 5.100      | 2.256       | .221      | 7.577  |                 |       |
| PRES. ON RATE LEVEL      | 4.533      | 1.799       | .201      | 6.533  |                 |       |
| DERIVED BY FORMULA       | 4.584      | 1.895       | .207      | 6.686  |                 |       |
| UNDERLYING PRES. RATE    | 4.756      | 1.888       | .211      | 6.855  |                 |       |
| PROPOSED                 | 4.584      | 1.895       | .207      | 6.686  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 7.256 |
| IND. RATES               |            |             |           | 7.26   | MINIMUM PREMIUM |       |
| MAN. RATES               | 8.06       | 7.68        | 7.46      | + 7.26 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |            |            |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|----------|------------|------------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T .  | MAJOR      | MINOR      | TEMP       | ALL        |
| 2006         | 122,650          | 19,823,095         | 16.162              |                 | 2        | 33         | 29         | 133        | 197        |
| 2007         | 130,910          | 17,037,599         | 13.014              | 5               |          | 25         | 30         | 103        | 163        |
| 2008         | 125,600          | 13,960,586         | 11.115              |                 | 1        | 25         | 40         | 94         | 160        |
| 2009         | 111,078          | 12,913,079         | 11.625              |                 | 1        | 13         | 46         | 80         | 140        |
| 2010         | 117,524          | 10,793,564         | 9.184               | 1               | 1        | 12         | 36         | 96         | 146        |
| <b>TOTAL</b> | <b>607,762</b>   | <b>74,527,923</b>  | <b>12.263</b>       | <b>6</b>        | <b>5</b> | <b>108</b> | <b>181</b> | <b>506</b> | <b>806</b> |
| O.D.         |                  | 1,920              |                     |                 |          |            |            |            |            |

| REPORTED LOSSES |                  |                  |                   |                  |                  |                |                  |                   |                  |                  |                  |
|-----------------|------------------|------------------|-------------------|------------------|------------------|----------------|------------------|-------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY        |                  |                   |                  |                  | MEDICAL        |                  |                   |                  |                  |                  |
|                 | DEATH            | P . T .          | MAJOR             | MINOR            | TEMP             | DEATH          | P . T .          | MAJOR             | MINOR            | TEMP             | MED. ONLY        |
| 2006            |                  | 635,804          | 6,889,954         | 1,404,052        | 914,809          |                | 1,789,688        | 5,677,581         | 685,238          | 1,432,615        | 393,354          |
| 2007            | 1,787,601        |                  | 4,558,067         | 1,639,780        | 513,374          | 111,601        |                  | 2,409,293         | 1,607,825        | 3,964,055        | 446,003          |
| 2008            |                  | 359,942          | 4,236,649         | 1,308,338        | 734,851          |                | 1,989,365        | 2,921,696         | 1,039,062        | 1,025,579        | 345,104          |
| 2009            |                  | 624,458          | 2,621,991         | 2,066,015        | 879,576          |                | 175,000          | 3,562,408         | 1,367,182        | 1,198,047        | 418,402          |
| 2010            | 67,736           | 19,576           | 2,195,090         | 1,574,583        | 704,563          |                | 26,202           | 2,189,345         | 2,222,636        | 1,316,885        | 476,948          |
| <b>TOTAL</b>    | <b>1,855,337</b> | <b>1,639,780</b> | <b>20,501,751</b> | <b>7,992,768</b> | <b>3,747,173</b> | <b>111,601</b> | <b>3,980,255</b> | <b>16,760,323</b> | <b>6,921,943</b> | <b>8,937,181</b> | <b>2,079,811</b> |
| O.D.            |                  |                  |                   |                  |                  |                |                  |                   |                  |                  | 1,920            |

| TRANSLATED LOSSES |                  |                  |                   |                  |                  |                |                  |                   |                  |                  |                  |
|-------------------|------------------|------------------|-------------------|------------------|------------------|----------------|------------------|-------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY        |                  |                   |                  |                  | MEDICAL        |                  |                   |                  |                  |                  |
|                   | DEATH            | P . T .          | MAJOR             | MINOR            | TEMP             | DEATH          | P . T .          | MAJOR             | MINOR            | TEMP             | MED. ONLY        |
| 2006              |                  | 420,351          | 8,294,246         | 1,857,563        | 1,385,018        |                | 1,712,387        | 9,388,554         | 998,392          | 2,246,348        | 390,994          |
| 2007              | 2,199,479        | 84,443           | 5,912,350         | 2,085,221        | 674,195          | 196,013        | 34,807           | 4,987,671         | 2,277,900        | 3,079,042        | 426,379          |
| 2008              | 1,664            | 288,358          | 5,497,085         | 1,621,530        | 924,289          | 9,576          | 988,351          | 5,620,944         | 1,512,053        | 1,377,179        | 340,963          |
| 2009              | 3,335            | 833,228          | 5,053,721         | 2,321,425        | 1,050,418        | 8,402          | 521,328          | 5,081,582         | 1,715,886        | 1,473,968        | 424,260          |
| 2010              | 86,738           | 260,245          | 5,320,196         | 1,757,635        | 788,906          | 18,519         | 437,523          | 6,328,970         | 2,189,434        | 1,324,292        | 475,040          |
| <b>TOTAL</b>      | <b>2,291,216</b> | <b>1,886,625</b> | <b>30,077,598</b> | <b>9,643,374</b> | <b>4,822,826</b> | <b>232,510</b> | <b>3,694,396</b> | <b>31,407,721</b> | <b>8,693,665</b> | <b>9,500,829</b> | <b>2,057,636</b> |
| O.D.              |                  |                  |                   |                  |                  |                |                  |                   |                  |                  | 1,872            |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL   |                 |        |
|--------------------------|-------------|-------------|-----------|---------|-----------------|--------|
| TOTAL TRANS. LOSSES PG B | 69,590,066  | 32,660,694  | 2,059,508 |         |                 |        |
| TOTAL TRANS. LOSSES PG A |             |             |           |         |                 |        |
| IBNR + FREQUENCY ADJUST. | -22,331,834 | -4,812,102  | 9,594     |         |                 |        |
| TOTAL LOSSES             | 47,258,232  | 27,848,592  | 2,069,102 |         |                 |        |
| EXPECTED LOSSES          | 60,338,612  | 22,930,861  | 2,121,090 |         |                 |        |
| CREDIBILITY              | .14         | .32         | .49       |         |                 |        |
| <b>PURE PREMIUMS</b>     |             |             |           |         |                 |        |
| INDICATED (PRE-TEST)     | 7.776       | 4.582       | .340      | 12.698  |                 |        |
| INDICATED (POST-TEST)    | 7.932       | 4.674       | .347      | 12.953  |                 |        |
| PRES. ON RATE LEVEL      | 9.461       | 3.596       | .333      | 13.390  |                 |        |
| DERIVED BY FORMULA       | 9.247       | 3.941       | .340      | 13.528  |                 |        |
| UNDERLYING PRES. RATE    | 9.928       | 3.773       | .349      | 14.050  |                 |        |
| PROPOSED                 | 9.153       | 3.901       | .336      | 13.390  |                 |        |
| <b>IND. RATES</b>        |             |             |           |         |                 |        |
| YEAR                     | 4-1-11      | 4-1-12      | 4-1-13    | 4-1-14  | IND. RATE       | 14.532 |
| IND. RATES               |             |             |           | 14.53   | MINIMUM PREMIUM |        |
| MAN. RATES               | 16.56       | 15.70       | 15.29     | + 14.53 | PRESENT         |        |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |           |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR     | TEMP       | ALL        |
| 2006         | 259,300          | 6,813,488          | 2.627               | 1               |         | 16        | 18        | 78         | 113        |
| 2007         | 279,509          | 4,144,547          | 1.482               | 2               |         | 8         | 10        | 64         | 84         |
| 2008         | 291,404          | 5,984,955          | 2.053               |                 |         | 9         | 22        | 62         | 93         |
| 2009         | 288,320          | 4,662,853          | 1.617               |                 |         | 8         | 16        | 62         | 86         |
| 2010         | 300,081          | 3,144,715          | 1.047               |                 |         | 3         | 5         | 77         | 85         |
| <b>TOTAL</b> | <b>1,418,614</b> | <b>24,750,558</b>  | <b>1.745</b>        | <b>3</b>        |         | <b>44</b> | <b>71</b> | <b>343</b> | <b>461</b> |
| O.D.         |                  | 104,010            | .007                |                 |         |           | 1         | 1          | 2          |

| REPORTED LOSSES |                |         |                  |                  |                  |         |         |                  |                  |                  |                  |
|-----------------|----------------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY      |         |                  |                  |                  | MEDICAL |         |                  |                  |                  |                  |
|                 | DEATH          | P . T . | MAJOR            | MINOR            | TEMP             | DEATH   | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            | 505,687        |         | 2,712,515        | 678,468          | 642,438          |         |         | 983,516          | 292,698          | 658,318          | 339,848          |
| 2007            | 346,670        |         | 1,367,286        | 198,856          | 588,553          |         |         | 434,054          | 74,395           | 724,529          | 410,204          |
| 2008            |                |         | 1,422,206        | 590,085          | 634,927          |         |         | 767,747          | 1,334,179        | 926,303          | 309,508          |
| 2009            |                |         | 1,561,537        | 345,481          | 668,344          |         |         | 496,020          | 478,267          | 826,955          | 286,249          |
| 2010            |                |         | 440,092          | 312,657          | 715,906          |         |         | 124,615          | 238,524          | 998,444          | 314,477          |
| <b>TOTAL</b>    | <b>852,357</b> |         | <b>7,503,636</b> | <b>2,125,547</b> | <b>3,250,168</b> |         |         | <b>2,805,952</b> | <b>2,418,063</b> | <b>4,134,549</b> | <b>1,660,286</b> |
| O.D.            |                |         |                  | 41,984           | 363              |         |         |                  | 20,004           | 2,066            | 39,593           |

| TRANSLATED LOSSES |                  |                |                   |                  |                  |              |                |                  |                  |                  |                  |
|-------------------|------------------|----------------|-------------------|------------------|------------------|--------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY        |                |                   |                  |                  | MEDICAL      |                |                  |                  |                  |                  |
|                   | DEATH            | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              | 632,109          |                | 3,583,231         | 897,616          | 972,653          |              |                | 2,139,148        | 426,461          | 1,032,243        | 337,809          |
| 2007              | 426,402          | 25,403         | 1,799,808         | 272,451          | 806,083          | 43           | 6,453          | 926,708          | 130,057          | 1,045,702        | 392,155          |
| 2008              | 721              | 54,816         | 2,027,315         | 737,932          | 763,002          | 1,252        | 55,619         | 2,074,534        | 1,586,307        | 1,230,017        | 305,794          |
| 2009              | 652              | 84,157         | 2,423,068         | 539,882          | 733,623          | 2,220        | 75,269         | 1,531,054        | 642,175          | 962,053          | 290,256          |
| 2010              | 924              | 67,501         | 1,719,738         | 630,188          | 650,004          | 2,403        | 53,657         | 1,057,372        | 494,187          | 815,420          | 313,219          |
| <b>TOTAL</b>      | <b>1,060,808</b> | <b>231,877</b> | <b>11,553,160</b> | <b>3,078,069</b> | <b>3,925,365</b> | <b>5,918</b> | <b>190,998</b> | <b>7,728,816</b> | <b>3,279,187</b> | <b>5,085,435</b> | <b>1,639,233</b> |
| O.D.              |                  | 12             | 384               | 55,719           | 310              | 2            | 47             | 1,136            | 29,791           | 1,627            | 39,303           |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 20,773,158 | 15,455,503  | 1,678,536 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -6,786,185 | -2,354,004  | 10,615    |        |                 |       |
| TOTAL LOSSES             | 13,986,973 | 13,101,499  | 1,689,151 |        |                 |       |
| EXPECTED LOSSES          | 18,754,077 | 11,490,773  | 2,213,037 |        |                 |       |
| CREDIBILITY              | .24        | .56         | .86       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | .986       | .924        | .119      | 2.029  |                 |       |
| INDICATED (POST-TEST)    | 1.006      | .942        | .121      | 2.069  |                 |       |
| PRES. ON RATE LEVEL      | 1.260      | .772        | .148      | 2.180  |                 |       |
| DERIVED BY FORMULA       | 1.199      | .867        | .125      | 2.191  |                 |       |
| UNDERLYING PRES. RATE    | 1.322      | .810        | .156      | 2.288  |                 |       |
| PROPOSED                 | 1.193      | .863        | .124      | 2.180  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 2.365 |
| IND. RATES               |            |             |           | 2.37   | MINIMUM PREMIUM |       |
| MAN. RATES               | 2.35       | 2.39        | 2.49      | + 2.37 | PRESENT         |       |

+PROPOSED



| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |            |            |             |             |
|--------------|------------------|--------------------|---------------------|-----------------|----------|------------|------------|-------------|-------------|
|              |                  |                    |                     | DEATH           | P . T .  | MAJOR      | MINOR      | TEMP        | ALL         |
| 2006         | 928,894          | 24,219,851         | 2.607               | 1               | 1        | 38         | 51         | 300         | 391         |
| 2007         | 1,018,788        | 23,698,173         | 2.326               | 2               |          | 41         | 56         | 318         | 417         |
| 2008         | 1,004,962        | 19,793,050         | 1.969               | 1               |          | 42         | 45         | 247         | 335         |
| 2009         | 884,022          | 18,559,867         | 2.099               | 1               |          | 28         | 48         | 231         | 308         |
| 2010         | 853,577          | 17,091,828         | 2.002               |                 |          | 20         | 40         | 241         | 301         |
| <b>TOTAL</b> | <b>4,690,243</b> | <b>103,362,769</b> | <b>2.204</b>        | <b>5</b>        | <b>1</b> | <b>169</b> | <b>240</b> | <b>1337</b> | <b>1752</b> |
| O.D.         |                  | 277,410            | .005                |                 |          | 1          |            | 1           | 2           |

| REPORTED LOSSES |                  |                |                   |                  |                   |                |                |                   |                  |                   |                  |
|-----------------|------------------|----------------|-------------------|------------------|-------------------|----------------|----------------|-------------------|------------------|-------------------|------------------|
| MANUAL YEAR     | INDEMNITY        |                |                   |                  |                   | MEDICAL        |                |                   |                  |                   |                  |
|                 | DEATH            | P . T .        | MAJOR             | MINOR            | TEMP              | DEATH          | P . T .        | MAJOR             | MINOR            | TEMP              | MED. ONLY        |
| 2006            | 386,775          | 898,485        | 8,379,134         | 1,647,354        | 2,405,270         |                | 359,240        | 4,133,204         | 1,532,041        | 3,161,817         | 1,316,531        |
| 2007            | 334,445          |                | 8,747,501         | 1,613,397        | 2,649,253         | 384,475        |                | 3,928,403         | 1,421,577        | 2,820,609         | 1,798,513        |
| 2008            | 3,000            |                | 8,613,839         | 1,223,686        | 1,863,562         |                |                | 3,153,212         | 1,102,179        | 2,346,847         | 1,486,725        |
| 2009            | 409,302          |                | 5,584,396         | 1,772,468        | 2,494,158         | 13,000         |                | 2,832,675         | 1,157,574        | 3,108,320         | 1,187,974        |
| 2010            |                  |                | 4,095,465         | 1,422,864        | 2,654,180         |                |                | 2,916,614         | 1,273,135        | 3,467,309         | 1,262,261        |
| <b>TOTAL</b>    | <b>1,133,522</b> | <b>898,485</b> | <b>35,420,335</b> | <b>7,679,769</b> | <b>12,066,423</b> | <b>397,475</b> | <b>359,240</b> | <b>16,964,108</b> | <b>6,486,506</b> | <b>14,904,902</b> | <b>7,052,004</b> |
| O.D.            |                  |                | 114,683           |                  | 3,286             |                |                | 10,000            |                  | 3,122             | 146,319          |

| TRANSLATED LOSSES |                  |                  |                   |                   |                   |                |                  |                   |                   |                   |                  |
|-------------------|------------------|------------------|-------------------|-------------------|-------------------|----------------|------------------|-------------------|-------------------|-------------------|------------------|
| MANUAL YEAR       | INDEMNITY        |                  |                   |                   |                   | MEDICAL        |                  |                   |                   |                   |                  |
|                   | DEATH            | P . T .          | MAJOR             | MINOR             | TEMP              | DEATH          | P . T .          | MAJOR             | MINOR             | TEMP              | MED. ONLY        |
| 2006              | 483,469          | 591,593          | 10,562,373        | 2,179,447         | 3,641,571         |                | 368,321          | 7,257,368         | 2,232,183         | 4,957,725         | 1,308,632        |
| 2007              | 413,095          | 160,102          | 11,299,804        | 2,138,596         | 3,647,768         | 673,055        | 53,976           | 7,692,915         | 2,074,315         | 4,101,307         | 1,719,378        |
| 2008              | 5,079            | 305,583          | 11,285,602        | 1,719,900         | 2,277,858         | 1,766          | 177,183          | 7,031,252         | 1,722,792         | 3,055,702         | 1,468,884        |
| 2009              | 549,909          | 306,645          | 8,866,041         | 2,464,258         | 2,751,540         | 29,557         | 299,859          | 6,102,068         | 1,836,158         | 3,581,798         | 1,204,606        |
| 2010              | 4,231            | 368,231          | 8,934,713         | 2,733,863         | 2,496,265         | 19,344         | 411,244          | 6,886,214         | 2,262,389         | 2,943,770         | 1,257,212        |
| <b>TOTAL</b>      | <b>1,455,783</b> | <b>1,732,154</b> | <b>50,948,533</b> | <b>11,236,064</b> | <b>14,815,002</b> | <b>723,722</b> | <b>1,310,583</b> | <b>34,969,817</b> | <b>10,127,837</b> | <b>18,640,302</b> | <b>6,958,712</b> |
| O.D.              | 3                | 3,897            | 143,484           | 2,960             | 5,751             | 2              | 520              | 20,836            | 725               | 4,660             | 145,447          |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 91,309,334  | 54,833,301  | 7,104,159 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |             |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -25,579,209 | -9,305,260  | 33,325    |        |                 |       |
| TOTAL LOSSES             | 65,730,125  | 45,528,041  | 7,137,484 |        |                 |       |
| EXPECTED LOSSES          | 68,946,572  | 44,182,088  | 7,551,291 |        |                 |       |
| CREDIBILITY              | .53         | 1.00        | 1.00      |        |                 |       |
| <b>PURE PREMIUMS</b>     |             |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.401       | .971        | .152      | 2.524  |                 |       |
| INDICATED (POST-TEST)    | 1.429       | .990        | .155      | 2.574  |                 |       |
| PRES. ON RATE LEVEL      | 1.401       | .898        | .153      | 2.452  |                 |       |
| DERIVED BY FORMULA       | 1.416       | .990        | .155      | 2.561  |                 |       |
| UNDERLYING PRES. RATE    | 1.470       | .942        | .161      | 2.573  |                 |       |
| PROPOSED                 | 1.416       | .990        | .155      | 2.561  |                 |       |
| <b>IND. RATES</b>        |             |             |           |        |                 |       |
| YEAR                     | 4-1-11      | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 2.779 |
| IND. RATES               |             |             |           | 2.78   | MINIMUM PREMIUM |       |
| MAN. RATES               | 3.15        | 2.94        | 2.80      | + 2.78 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |           |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR     | TEMP       | ALL        |
| 2006         | 81,878           | 1,355,681          | 1.655               |                 |         | 3         | 6         | 21         | 30         |
| 2007         | 71,730           | 2,826,349          | 3.940               |                 |         | 6         | 15        | 33         | 54         |
| 2008         | 52,141           | 1,873,087          | 3.592               |                 |         | 3         | 10        | 23         | 36         |
| 2009         | 47,890           | 2,204,876          | 4.604               |                 |         | 4         | 10        | 19         | 33         |
| 2010         | 54,798           | 1,495,114          | 2.728               |                 |         |           | 8         | 35         | 43         |
| <b>TOTAL</b> | <b>308,437</b>   | <b>9,755,107</b>   | <b>3.163</b>        |                 |         | <b>16</b> | <b>49</b> | <b>131</b> | <b>196</b> |
| O.D.         |                  | 723                |                     |                 |         |           |           |            |            |

| REPORTED LOSSES |           |         |                  |                  |                  |         |         |                  |                |                  |                |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|----------------|------------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                  |                  | MEDICAL |         |                  |                |                  |                |
|                 | DEATH     | P . T . | MAJOR            | MINOR            | TEMP             | DEATH   | P . T . | MAJOR            | MINOR          | TEMP             | MED. ONLY      |
| 2006            |           |         | 465,212          | 258,803          | 101,927          |         |         | 122,854          | 166,467        | 89,288           | 151,130        |
| 2007            |           |         | 1,394,939        | 174,609          | 153,083          |         |         | 412,613          | 170,941        | 199,507          | 320,657        |
| 2008            |           |         | 435,638          | 357,497          | 180,595          |         |         | 277,552          | 254,679        | 182,672          | 184,454        |
| 2009            |           |         | 795,858          | 266,809          | 370,181          |         |         | 365,758          | 102,109        | 166,419          | 137,742        |
| 2010            |           |         | 363,170          | 311,935          |                  |         |         |                  | 189,003        | 473,464          | 157,542        |
| <b>TOTAL</b>    |           |         | <b>3,091,647</b> | <b>1,420,888</b> | <b>1,117,721</b> |         |         | <b>1,178,777</b> | <b>883,199</b> | <b>1,111,350</b> | <b>951,525</b> |
| O.D.            |           |         |                  |                  |                  |         |         |                  |                |                  | 723            |

| TRANSLATED LOSSES |              |                |                  |                  |                  |              |               |                  |                  |                  |                |
|-------------------|--------------|----------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR       | INDEMNITY    |                |                  |                  |                  | MEDICAL      |               |                  |                  |                  |                |
|                   | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006              |              |                | 614,544          | 342,396          | 154,317          |              |               | 267,208          | 242,542          | 140,004          | 150,223        |
| 2007              | 214          | 25,864         | 1,817,153        | 231,934          | 216,179          | 91           | 6,197         | 880,522          | 245,077          | 292,174          | 306,548        |
| 2008              | 423          | 18,369         | 674,640          | 425,046          | 221,763          | 282          | 17,725        | 677,084          | 342,397          | 245,406          | 182,241        |
| 2009              | 464          | 45,560         | 1,316,919        | 369,330          | 408,526          | 588          | 40,050        | 846,105          | 163,880          | 201,336          | 139,670        |
| 2010              | 598          | 33,202         | 878,822          | 431,997          | 294,006          | 992          | 22,543        | 493,047          | 276,890          | 391,218          | 156,912        |
| <b>TOTAL</b>      | <b>1,699</b> | <b>122,995</b> | <b>5,302,078</b> | <b>1,800,703</b> | <b>1,294,791</b> | <b>1,953</b> | <b>86,515</b> | <b>3,163,966</b> | <b>1,270,786</b> | <b>1,270,138</b> | <b>935,594</b> |
| O.D.              |              |                |                  |                  |                  |              |               |                  |                  |                  | 714            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 8,679,206  | 5,636,418   | 936,308   |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |       |
| IBNR + FREQUENCY ADJUST. | -2,704,151 | -788,399    | 2,695     |       |
| TOTAL LOSSES             | 5,975,055  | 4,848,019   | 939,003   |       |
| EXPECTED LOSSES          | 7,038,533  | 3,627,218   | 641,548   |       |
| CREDIBILITY              | .09        | .20         | .31       |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | 1.937      | 1.572       | .304      | 3.813 |
| INDICATED (POST-TEST)    | 1.976      | 1.603       | .310      | 3.889 |
| PRES. ON RATE LEVEL      | 2.175      | 1.121       | .198      | 3.494 |
| DERIVED BY FORMULA       | 2.157      | 1.217       | .233      | 3.607 |
| UNDERLYING PRES. RATE    | 2.282      | 1.176       | .208      | 3.666 |
| PROPOSED                 | 2.157      | 1.217       | .233      | 3.607 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 3.914 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 3.91   | MINIMUM PREMIUM |       |
| MAN. RATES | 4.55   | 4.19   | 3.99   | + 3.91 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |            |            |             |             |
|--------------|------------------|--------------------|---------------------|-----------------|----------|------------|------------|-------------|-------------|
|              |                  |                    |                     | DEATH           | P . T .  | MAJOR      | MINOR      | TEMP        | ALL         |
| 2006         | 832,076          | 23,460,958         | 2.819               |                 | 1        | 47         | 49         | 393         | 490         |
| 2007         | 888,773          | 25,986,169         | 2.923               | 2               |          | 50         | 68         | 369         | 489         |
| 2008         | 896,274          | 24,143,594         | 2.693               |                 | 1        | 47         | 57         | 315         | 420         |
| 2009         | 796,806          | 22,179,705         | 2.783               | 3               | 1        | 37         | 47         | 248         | 336         |
| 2010         | 825,211          | 19,593,032         | 2.374               | 1               |          | 25         | 32         | 261         | 319         |
| <b>TOTAL</b> | <b>4,239,140</b> | <b>115,363,458</b> | <b>2.721</b>        | <b>6</b>        | <b>3</b> | <b>206</b> | <b>253</b> | <b>1586</b> | <b>2054</b> |
| O.D.         |                  | 14,206             |                     |                 | 1        |            |            |             | 1           |

| REPORTED LOSSES |                  |                |                   |                  |                   |                |                  |                   |                  |                   |                  |
|-----------------|------------------|----------------|-------------------|------------------|-------------------|----------------|------------------|-------------------|------------------|-------------------|------------------|
| MANUAL YEAR     | INDEMNITY        |                |                   |                  |                   | MEDICAL        |                  |                   |                  |                   |                  |
|                 | DEATH            | P . T .        | MAJOR             | MINOR            | TEMP              | DEATH          | P . T .          | MAJOR             | MINOR            | TEMP              | MED. ONLY        |
| 2006            |                  | 95,382         | 9,122,146         | 1,507,673        | 2,443,690         |                | 1,796,375        | 3,106,909         | 908,922          | 3,023,696         | 1,456,165        |
| 2007            | 706,793          |                | 9,596,506         | 2,664,923        | 2,809,633         | 4,500          |                  | 3,985,186         | 1,659,501        | 2,932,167         | 1,626,960        |
| 2008            |                  | 250,423        | 9,153,186         | 2,156,098        | 2,617,993         |                | 44,160           | 4,485,483         | 1,188,936        | 2,697,294         | 1,550,021        |
| 2009            | 1,612,470        | 155,374        | 7,286,187         | 1,762,790        | 2,246,355         | 63,648         | 30,073           | 3,516,588         | 1,630,552        | 2,259,812         | 1,615,856        |
| 2010            | 68,000           |                | 6,222,972         | 1,129,712        | 2,967,957         | 43,842         |                  | 2,906,103         | 1,090,764        | 3,575,833         | 1,587,849        |
| <b>TOTAL</b>    | <b>2,387,263</b> | <b>501,179</b> | <b>41,380,997</b> | <b>9,221,196</b> | <b>13,085,628</b> | <b>111,990</b> | <b>1,870,608</b> | <b>18,000,269</b> | <b>6,478,675</b> | <b>14,488,802</b> | <b>7,836,851</b> |
| O.D.            | 6,384            |                |                   |                  |                   |                |                  |                   |                  |                   | 7,822            |

| TRANSLATED LOSSES |                  |                  |                   |                   |                   |                |                  |                   |                  |                   |                  |
|-------------------|------------------|------------------|-------------------|-------------------|-------------------|----------------|------------------|-------------------|------------------|-------------------|------------------|
| MANUAL YEAR       | INDEMNITY        |                  |                   |                   |                   | MEDICAL        |                  |                   |                  |                   |                  |
|                   | DEATH            | P . T .          | MAJOR             | MINOR             | TEMP              | DEATH          | P . T .          | MAJOR             | MINOR            | TEMP              | MED. ONLY        |
| 2006              |                  | 31,652           | 11,964,733        | 1,994,650         | 3,699,736         |                | 928,262          | 6,671,251         | 1,324,300        | 4,741,152         | 1,447,428        |
| 2007              | 872,091          | 176,893          | 12,464,945        | 3,456,023         | 3,879,313         | 8,771          | 53,450           | 7,629,087         | 2,397,587        | 4,266,067         | 1,555,374        |
| 2008              | 2,935            | 883,688          | 12,201,836        | 2,831,508         | 3,175,326         | 3,072          | 327,476          | 8,753,430         | 1,907,322        | 3,514,392         | 1,531,421        |
| 2009              | 1,923,051        | 683,718          | 10,899,175        | 2,510,554         | 2,531,099         | 103,721        | 443,055          | 7,386,248         | 2,230,641        | 2,692,510         | 1,638,478        |
| 2010              | 88,813           | 422,217          | 10,110,457        | 2,765,250         | 2,780,921         | 72,729         | 305,531          | 5,396,600         | 2,029,988        | 2,975,027         | 1,581,498        |
| <b>TOTAL</b>      | <b>2,886,890</b> | <b>2,198,168</b> | <b>57,641,146</b> | <b>13,557,985</b> | <b>16,066,395</b> | <b>188,293</b> | <b>2,057,774</b> | <b>35,836,616</b> | <b>9,889,838</b> | <b>18,189,148</b> | <b>7,754,199</b> |
| O.D.              | 7,847            |                  |                   |                   |                   |                |                  |                   |                  |                   | 7,723            |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 100,816,734 | 57,703,366  | 7,761,922 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |             |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -30,766,824 | -10,114,900 | 37,488    |        |                 |       |
| TOTAL LOSSES             | 70,049,910  | 47,588,466  | 7,799,410 |        |                 |       |
| EXPECTED LOSSES          | 83,553,450  | 48,453,371  | 8,223,932 |        |                 |       |
| CREDIBILITY              | .49         | 1.00        | 1.00      |        |                 |       |
| <b>PURE PREMIUMS</b>     |             |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.652       | 1.123       | .184      | 2.959  |                 |       |
| INDICATED (POST-TEST)    | 1.685       | 1.145       | .188      | 3.018  |                 |       |
| PRES. ON RATE LEVEL      | 1.879       | 1.089       | .185      | 3.153  |                 |       |
| DERIVED BY FORMULA       | 1.784       | 1.145       | .188      | 3.117  |                 |       |
| UNDERLYING PRES. RATE    | 1.971       | 1.143       | .194      | 3.308  |                 |       |
| PROPOSED                 | 1.784       | 1.145       | .188      | 3.117  |                 |       |
| YEAR                     | 4-1-11      | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 3.382 |
| IND. RATES               |             |             |           | 3.38   | MINIMUM PREMIUM |       |
| MAN. RATES               | 4.21        | 3.85        | 3.60      | + 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         |
| 2006         | 702,606          | 19,349,985         | 2.754               |                 |          | 35         | 37         | 377         | 449         |
| 2007         | 742,287          | 22,084,250         | 2.975               |                 | 1        | 39         | 47         | 358         | 445         |
| 2008         | 729,278          | 17,148,621         | 2.351               | 2               |          | 29         | 44         | 277         | 352         |
| 2009         | 671,725          | 18,159,019         | 2.703               |                 |          | 32         | 34         | 271         | 337         |
| 2010         | 685,029          | 11,807,280         | 1.723               |                 |          | 7          | 24         | 266         | 297         |
| <b>TOTAL</b> | <b>3,530,925</b> | <b>88,549,155</b>  | <b>2.508</b>        | <b>2</b>        | <b>1</b> | <b>142</b> | <b>186</b> | <b>1549</b> | <b>1880</b> |
| O.D.         |                  | 116,379            | .003                |                 |          |            |            | 5           | 5           |

| REPORTED LOSSES |                |                |                   |                  |                   |              |                |                   |                  |                   |                  |
|-----------------|----------------|----------------|-------------------|------------------|-------------------|--------------|----------------|-------------------|------------------|-------------------|------------------|
| MANUAL YEAR     | INDEMNITY      |                |                   |                  |                   | MEDICAL      |                |                   |                  |                   |                  |
|                 | DEATH          | P . T .        | MAJOR             | MINOR            | TEMP              | DEATH        | P . T .        | MAJOR             | MINOR            | TEMP              | MED. ONLY        |
| 2006            |                |                | 6,490,015         | 1,206,592        | 2,501,499         |              |                | 3,246,959         | 1,160,107        | 3,069,476         | 1,675,337        |
| 2007            |                | 481,701        | 8,473,202         | 1,636,551        | 2,407,977         |              | 412,000        | 2,572,512         | 1,312,121        | 3,238,196         | 1,549,990        |
| 2008            | 945,374        |                | 5,414,243         | 954,034          | 2,305,358         | 8,512        |                | 2,276,393         | 1,019,625        | 2,613,619         | 1,611,463        |
| 2009            |                |                | 5,631,209         | 1,313,579        | 2,557,539         |              |                | 2,188,876         | 2,034,728        | 3,022,190         | 1,410,898        |
| 2010            |                |                | 1,280,556         | 1,090,168        | 2,607,982         |              |                | 445,071           | 1,001,135        | 3,375,628         | 2,006,740        |
| <b>TOTAL</b>    | <b>945,374</b> | <b>481,701</b> | <b>27,289,225</b> | <b>6,200,924</b> | <b>12,380,355</b> | <b>8,512</b> | <b>412,000</b> | <b>10,729,811</b> | <b>6,527,716</b> | <b>15,319,109</b> | <b>8,254,428</b> |
| O.D.            |                |                |                   |                  | 61,869            |              |                |                   |                  | 41,303            | 13,207           |

| TRANSLATED LOSSES |                  |                  |                   |                  |                   |               |                |                   |                  |                   |                  |
|-------------------|------------------|------------------|-------------------|------------------|-------------------|---------------|----------------|-------------------|------------------|-------------------|------------------|
| MANUAL YEAR       | INDEMNITY        |                  |                   |                  |                   | MEDICAL       |                |                   |                  |                   |                  |
|                   | DEATH            | P . T .          | MAJOR             | MINOR            | TEMP              | DEATH         | P . T .        | MAJOR             | MINOR            | TEMP              | MED. ONLY        |
| 2006              |                  |                  | 8,457,649         | 1,596,321        | 3,787,265         |               |                | 6,787,951         | 1,690,275        | 4,812,946         | 1,665,285        |
| 2007              | 2,208            | 760,718          | 11,170,457        | 2,162,304        | 3,320,642         | 5,115         | 346,123        | 5,585,374         | 1,921,833        | 4,695,114         | 1,481,790        |
| 2008              | 1,082,574        | 194,130          | 7,202,748         | 1,366,828        | 2,745,229         | 19,022        | 124,236        | 4,936,651         | 1,578,396        | 3,371,560         | 1,592,125        |
| 2009              | 2,445            | 306,456          | 8,831,741         | 2,030,571        | 2,799,571         | 8,627         | 313,376        | 6,427,247         | 2,482,814        | 3,533,234         | 1,430,651        |
| 2010              | 3,242            | 226,109          | 5,832,989         | 2,225,871        | 2,353,176         | 8,900         | 196,288        | 3,855,238         | 1,807,406        | 2,776,412         | 1,998,713        |
| <b>TOTAL</b>      | <b>1,090,469</b> | <b>1,487,413</b> | <b>41,495,584</b> | <b>9,381,895</b> | <b>15,005,883</b> | <b>41,664</b> | <b>980,023</b> | <b>27,592,461</b> | <b>9,480,724</b> | <b>19,189,266</b> | <b>8,168,564</b> |
| O.D.              | 1                | 121              | 5,666             | 3,120            | 81,169            | 4             | 208            | 5,860             | 4,447            | 50,077            | 13,051           |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 72,699,474  | 53,196,581  | 8,181,615 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |             |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -22,321,296 | -9,103,744  | 34,065    |        |                 |       |
| TOTAL LOSSES             | 50,378,178  | 44,092,837  | 8,215,680 |        |                 |       |
| EXPECTED LOSSES          | 60,555,364  | 43,571,616  | 7,485,560 |        |                 |       |
| CREDIBILITY              | .44         | 1.00        | 1.00      |        |                 |       |
| <b>PURE PREMIUMS</b>     |             |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.427       | 1.249       | .233      | 2.909  |                 |       |
| INDICATED (POST-TEST)    | 1.456       | 1.274       | .238      | 2.968  |                 |       |
| PRES. ON RATE LEVEL      | 1.634       | 1.176       | .202      | 3.012  |                 |       |
| DERIVED BY FORMULA       | 1.556       | 1.274       | .238      | 3.068  |                 |       |
| UNDERLYING PRES. RATE    | 1.715       | 1.234       | .212      | 3.161  |                 |       |
| PROPOSED                 | 1.527       | 1.251       | .234      | 3.012  |                 |       |
| <b>IND. RATES</b>        |             |             |           |        |                 |       |
| YEAR                     | 4-1-11      | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 3.268 |
| IND. RATES               |             |             |           | 3.27   | MINIMUM PREMIUM |       |
| MAN. RATES               | 3.92        | 3.57        | 3.44      | + 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        |
| 2006         | 149,501          | 8,300,264          | 5.551               |                 |          | 18        | 25         | 70         | 113        |
| 2007         | 160,607          | 10,031,362         | 6.245               |                 |          | 16        | 28         | 65         | 110        |
| 2008         | 159,708          | 7,633,244          | 4.779               |                 | 1        | 20        | 17         | 71         | 109        |
| 2009         | 129,682          | 7,241,597          | 5.584               | 1               |          | 14        | 20         | 53         | 89         |
| 2010         | 135,925          | 7,720,680          | 5.680               |                 |          | 12        | 11         | 57         | 80         |
| <b>TOTAL</b> | <b>735,423</b>   | <b>40,927,147</b>  | <b>5.565</b>        | <b>3</b>        | <b>1</b> | <b>80</b> | <b>101</b> | <b>316</b> | <b>501</b> |
| O.D.         |                  | 14,854             | .002                |                 |          |           |            | 1          | 1          |

| REPORTED LOSSES |                |                |                   |                  |                  |               |                |                  |                  |                  |                |
|-----------------|----------------|----------------|-------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR     | INDEMNITY      |                |                   |                  |                  | MEDICAL       |                |                  |                  |                  |                |
|                 | DEATH          | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH         | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006            |                |                | 3,370,149         | 785,764          | 760,277          |               |                | 1,603,304        | 775,101          | 757,680          | 247,989        |
| 2007            |                | 615,206        | 3,216,498         | 1,249,248        | 435,550          |               | 600,000        | 2,000,977        | 1,149,960        | 529,376          | 234,547        |
| 2008            | 133,000        |                | 3,761,907         | 864,626          | 692,549          |               |                | 1,198,676        | 386,401          | 416,980          | 179,105        |
| 2009            | 204,750        |                | 2,674,470         | 1,126,348        | 604,900          | 15,259        |                | 1,334,508        | 681,116          | 453,714          | 146,532        |
| 2010            |                |                | 2,053,928         | 547,440          | 472,681          |               |                | 3,070,935        | 596,370          | 820,200          | 159,126        |
| <b>TOTAL</b>    | <b>337,750</b> | <b>615,206</b> | <b>15,076,952</b> | <b>4,573,426</b> | <b>2,965,957</b> | <b>15,259</b> | <b>600,000</b> | <b>9,208,400</b> | <b>3,588,948</b> | <b>2,977,950</b> | <b>967,299</b> |
| O.D.            |                |                |                   |                  | 9,196            |               |                |                  |                  |                  | 5,658          |

| TRANSLATED LOSSES |                |                  |                   |                  |                  |               |                |                   |                  |                  |                |
|-------------------|----------------|------------------|-------------------|------------------|------------------|---------------|----------------|-------------------|------------------|------------------|----------------|
| MANUAL YEAR       | INDEMNITY      |                  |                   |                  |                  | MEDICAL       |                |                   |                  |                  |                |
|                   | DEATH          | P . T .          | MAJOR             | MINOR            | TEMP             | DEATH         | P . T .        | MAJOR             | MINOR            | TEMP             | MED. ONLY      |
| 2006              |                |                  | 4,451,967         | 1,039,568        | 1,151,060        |               |                | 3,487,188         | 1,129,323        | 1,188,043        | 246,501        |
| 2007              | 1,733          | 666,478          | 4,165,747         | 1,589,946        | 617,895          | 5,685         | 375,804        | 3,246,340         | 1,604,267        | 790,254          | 224,227        |
| 2008              | 153,216        | 136,912          | 5,044,709         | 1,113,930        | 862,511          | 651           | 67,223         | 2,650,961         | 579,643          | 561,635          | 176,956        |
| 2009              | 275,321        | 152,441          | 4,413,116         | 1,361,140        | 728,358          | 30,998        | 154,828        | 3,303,741         | 876,079          | 587,142          | 148,583        |
| 2010              | 1,336          | 144,610          | 3,330,747         | 830,851          | 506,771          | 14,598        | 302,950        | 4,523,848         | 966,932          | 790,646          | 158,489        |
| <b>TOTAL</b>      | <b>431,606</b> | <b>1,100,441</b> | <b>21,406,286</b> | <b>5,935,435</b> | <b>3,866,595</b> | <b>51,932</b> | <b>900,805</b> | <b>17,212,078</b> | <b>5,156,244</b> | <b>3,917,720</b> | <b>954,756</b> |
| O.D.              |                |                  |                   |                  | 13,923           |               |                |                   |                  |                  | 5,625          |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 41,103,148  | 18,889,917  | 960,381   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |             |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -11,631,781 | -2,901,212  | 4,253     |        |                 |       |
| TOTAL LOSSES             | 29,471,367  | 15,988,705  | 964,634   |        |                 |       |
| EXPECTED LOSSES          | 31,255,479  | 13,737,702  | 963,403   |        |                 |       |
| CREDIBILITY              | .15         | .36         | .55       |        |                 |       |
| <b>PURE PREMIUMS</b>     |             |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 4.007       | 2.174       | .131      | 6.312  |                 |       |
| INDICATED (POST-TEST)    | 4.087       | 2.217       | .134      | 6.438  |                 |       |
| PRES. ON RATE LEVEL      | 4.050       | 1.780       | .125      | 5.955  |                 |       |
| DERIVED BY FORMULA       | 4.056       | 1.937       | .130      | 6.123  |                 |       |
| UNDERLYING PRES. RATE    | 4.250       | 1.868       | .131      | 6.249  |                 |       |
| PROPOSED                 | 4.056       | 1.937       | .130      | 6.123  |                 |       |
| YEAR                     | 4-1-11      | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 6.645 |
| IND. RATES               |             |             |           | 6.65   | MINIMUM PREMIUM |       |
| MAN. RATES               | 7.33        | 6.89        | 6.80      | + 6.65 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |           |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR     | TEMP       | ALL        |
| 2006         | 50,856           | 2,815,934          | 5.537               |                 |         | 5         | 8         | 48         | 61         |
| 2007         | 59,419           | 2,695,560          | 4.536               |                 |         | 6         | 6         | 30         | 42         |
| 2008         | 66,074           | 4,002,214          | 6.057               |                 |         | 10        | 16        | 29         | 55         |
| 2009         | 56,017           | 3,514,595          | 6.274               |                 |         | 9         | 6         | 21         | 36         |
| 2010         | 47,860           | 1,329,103          | 2.777               |                 |         | 1         | 4         | 33         | 38         |
| <b>TOTAL</b> | <b>280,226</b>   | <b>14,357,406</b>  | <b>5.124</b>        |                 |         | <b>31</b> | <b>40</b> | <b>161</b> | <b>232</b> |

| REPORTED LOSSES |           |         |                  |                  |                  |         |         |                  |                |                  |                |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|----------------|------------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                  |                  | MEDICAL |         |                  |                |                  |                |
|                 | DEATH     | P . T . | MAJOR            | MINOR            | TEMP             | DEATH   | P . T . | MAJOR            | MINOR          | TEMP             | MED. ONLY      |
| 2006            |           |         | 1,097,553        | 130,997          | 298,371          |         |         | 851,198          | 74,543         | 212,694          | 150,578        |
| 2007            |           |         | 1,303,433        | 149,891          | 175,832          |         |         | 494,665          | 72,152         | 363,990          | 135,597        |
| 2008            |           |         | 2,181,690        | 643,144          | 97,877           |         |         | 690,458          | 123,328        | 156,928          | 108,789        |
| 2009            |           |         | 2,013,733        | 270,699          | 144,846          |         |         | 432,800          | 285,383        | 230,278          | 136,856        |
| 2010            |           |         | 203,194          | 88,095           | 478,017          |         |         | 34,065           | 76,074         | 372,952          | 76,706         |
| <b>TOTAL</b>    |           |         | <b>6,799,603</b> | <b>1,282,826</b> | <b>1,194,943</b> |         |         | <b>2,503,186</b> | <b>631,480</b> | <b>1,336,842</b> | <b>608,526</b> |

| TRANSLATED LOSSES |              |                |                  |                  |                  |              |                |                  |                |                  |                |
|-------------------|--------------|----------------|------------------|------------------|------------------|--------------|----------------|------------------|----------------|------------------|----------------|
| MANUAL YEAR       | INDEMNITY    |                |                  |                  |                  | MEDICAL      |                |                  |                |                  |                |
|                   | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .        | MAJOR            | MINOR          | TEMP             | MED. ONLY      |
| 2006              |              |                | 1,209,141        | 173,309          | 451,729          |              |                | 1,396,798        | 108,610        | 333,507          | 149,675        |
| 2007              | 184          | 24,148         | 1,697,825        | 201,031          | 246,279          | 41           | 7,348          | 1,043,035        | 118,144        | 527,302          | 129,631        |
| 2008              | 790          | 80,081         | 2,936,955        | 783,815          | 152,587          | 277          | 37,415         | 1,486,837        | 206,410        | 214,481          | 107,484        |
| 2009              | 512          | 96,625         | 2,763,379        | 405,263          | 202,416          | 1,359        | 53,736         | 1,138,434        | 359,252        | 286,941          | 138,772        |
| 2010              | 475          | 32,970         | 865,588          | 318,041          | 421,707          | 785          | 17,644         | 357,472          | 173,758        | 302,796          | 76,399         |
| <b>TOTAL</b>      | <b>1,961</b> | <b>233,824</b> | <b>9,472,888</b> | <b>1,881,459</b> | <b>1,474,718</b> | <b>2,462</b> | <b>116,143</b> | <b>5,422,576</b> | <b>966,174</b> | <b>1,665,027</b> | <b>601,961</b> |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 15,249,854 | 5,987,378   | 601,961   |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |       |
| IBNR + FREQUENCY ADJUST. | -3,295,639 | -910,218    | 2,541     |       |
| TOTAL LOSSES             | 11,954,215 | 5,077,160   | 604,502   |       |
| EXPECTED LOSSES          | 8,930,803  | 4,337,899   | 585,673   |       |
| CREDIBILITY              | .08        | .19         | .29       |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | 4.266      | 1.812       | .216      | 6.294 |
| INDICATED (POST-TEST)    | 4.351      | 1.848       | .220      | 6.419 |
| PRES. ON RATE LEVEL      | 3.037      | 1.476       | .199      | 4.712 |
| DERIVED BY FORMULA       | 3.142      | 1.547       | .205      | 4.894 |
| UNDERLYING PRES. RATE    | 3.187      | 1.548       | .209      | 4.944 |
| PROPOSED                 | 3.142      | 1.547       | .205      | 4.894 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 5.311 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 5.31   | MINIMUM PREMIUM |       |
| MAN. RATES | 5.79   | 5.45   | 5.38   | + 5.31 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |       |          |           |           |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-------|----------|-----------|-----------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR | TEMP     | ALL       |           |
| 2006         | 30,217           | 301,161            | .996                |                 |         | 1        |       |          | 6         | 7         |
| 2007         | 27,798           | 156,118            | .561                |                 |         |          |       | 2        | 3         | 5         |
| 2008         | 23,079           | 1,004,095          | 4.350               |                 |         | 3        |       | 2        | 3         | 8         |
| 2009         | 19,050           | 22,461             | .117                |                 |         |          |       |          |           |           |
| 2010         | 18,498           | 181,167            | .979                |                 |         |          |       | 2        | 2         | 4         |
| <b>TOTAL</b> | <b>118,642</b>   | <b>1,665,002</b>   | <b>1.403</b>        |                 |         | <b>4</b> |       | <b>6</b> | <b>14</b> | <b>24</b> |

| REPORTED LOSSES |           |         |                |                |               |         |         |               |                |               |               |
|-----------------|-----------|---------|----------------|----------------|---------------|---------|---------|---------------|----------------|---------------|---------------|
| MANUAL YEAR     | INDEMNITY |         |                |                |               | MEDICAL |         |               |                |               |               |
|                 | DEATH     | P . T . | MAJOR          | MINOR          | TEMP          | DEATH   | P . T . | MAJOR         | MINOR          | TEMP          | MED. ONLY     |
| 2006            |           |         | 198,552        |                | 26,492        |         |         | 10,340        |                | 60,964        | 4,813         |
| 2007            |           |         |                | 85,049         | 4,919         |         |         |               | 57,059         | 6,235         | 2,856         |
| 2008            |           |         | 717,667        | 109,824        | 6,745         |         |         | 76,102        | 86,771         | 3,835         | 3,151         |
| 2009            |           |         |                |                |               |         |         |               |                |               | 22,461        |
| 2010            |           |         |                | 73,231         | 30,165        |         |         |               | 46,995         | 27,933        | 2,843         |
| <b>TOTAL</b>    |           |         | <b>916,219</b> | <b>268,104</b> | <b>68,321</b> |         |         | <b>86,442</b> | <b>190,825</b> | <b>98,967</b> | <b>36,124</b> |

| TRANSLATED LOSSES |            |               |                  |                |               |            |              |                |                |                |               |
|-------------------|------------|---------------|------------------|----------------|---------------|------------|--------------|----------------|----------------|----------------|---------------|
| MANUAL YEAR       | INDEMNITY  |               |                  |                |               | MEDICAL    |              |                |                |                |               |
|                   | DEATH      | P . T .       | MAJOR            | MINOR          | TEMP          | DEATH      | P . T .      | MAJOR          | MINOR          | TEMP           | MED. ONLY     |
| 2006              |            |               | 262,287          |                | 40,109        |            |              | 22,490         |                | 95,592         | 4,784         |
| 2007              | 103        | 141           | 8,586            | 105,826        | 7,478         | 30         | 36           | 6,909          | 77,176         | 10,048         | 2,730         |
| 2008              | 144        | 25,369        | 931,881          | 141,814        | 18,459        | 97         | 5,046        | 188,316        | 111,042        | 9,703          | 3,113         |
| 2009              |            |               |                  |                |               |            |              |                |                |                | 22,775        |
| 2010              | 101        | 5,537         | 142,479          | 71,389         | 31,339        | 162        | 3,509        | 73,156         | 40,795         | 26,481         | 2,832         |
| <b>TOTAL</b>      | <b>348</b> | <b>31,047</b> | <b>1,345,233</b> | <b>319,029</b> | <b>97,385</b> | <b>289</b> | <b>8,591</b> | <b>290,871</b> | <b>229,013</b> | <b>141,824</b> | <b>36,234</b> |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 1,676,379 | 787,251     | 36,234    |       |
| TOTAL TRANS. LOSSES PG A |           |             |           |       |
| IBNR + FREQUENCY ADJUST. | -413,041  | -128,151    | 170       |       |
| TOTAL LOSSES             | 1,263,338 | 659,100     | 36,404    |       |
| EXPECTED LOSSES          | 1,071,338 | 586,091     | 42,710    |       |
| CREDIBILITY              | .05       | .11         | .16       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 1.065     | .556        | .031      | 1.652 |
| INDICATED (POST-TEST)    | 1.086     | .567        | .032      | 1.685 |
| PRES. ON RATE LEVEL      | .861      | .471        | .034      | 1.366 |
| DERIVED BY FORMULA       | .872      | .482        | .034      | 1.388 |
| UNDERLYING PRES. RATE    | .903      | .494        | .036      | 1.433 |
| PROPOSED                 | .872      | .482        | .034      | 1.388 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 1.506 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 1.51   | MINIMUM PREMIUM |       |
| MAN. RATES | 1.70   | 1.62   | 1.56   | + 1.51 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |           |           |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|-----------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T .  | MAJOR     | MINOR     | TEMP       | ALL        |
| 2006         | 62,373           | 2,019,510          | 3.237               |                 |          | 1         | 7         | 57         | 65         |
| 2007         | 67,542           | 3,823,181          | 5.660               |                 |          | 11        | 13        | 48         | 72         |
| 2008         | 59,463           | 3,313,419          | 5.572               | 1               |          | 6         | 8         | 23         | 38         |
| 2009         | 48,829           | 3,660,775          | 7.497               |                 | 1        | 5         | 5         | 33         | 44         |
| 2010         | 47,858           | 1,924,123          | 4.020               |                 |          | 3         | 8         | 24         | 35         |
| <b>TOTAL</b> | <b>286,065</b>   | <b>14,741,008</b>  | <b>5.153</b>        | <b>1</b>        | <b>1</b> | <b>26</b> | <b>41</b> | <b>185</b> | <b>254</b> |
| O.D.         |                  | 436                |                     |                 |          |           |           |            |            |

| REPORTED LOSSES |                |                |                  |                  |                  |                |                  |                  |                |                  |                |
|-----------------|----------------|----------------|------------------|------------------|------------------|----------------|------------------|------------------|----------------|------------------|----------------|
| MANUAL YEAR     | INDEMNITY      |                |                  |                  |                  | MEDICAL        |                  |                  |                |                  |                |
|                 | DEATH          | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH          | P . T .          | MAJOR            | MINOR          | TEMP             | MED. ONLY      |
| 2006            |                |                | 247,587          | 338,509          | 478,727          |                |                  | 84,637           | 307,852        | 464,383          | 97,815         |
| 2007            |                |                | 2,084,972        | 458,818          | 222,833          |                |                  | 523,110          | 151,019        | 262,179          | 120,250        |
| 2008            | 548,775        |                | 1,235,779        | 313,593          | 120,208          | 100,000        |                  | 477,636          | 247,917        | 156,124          | 113,387        |
| 2009            |                | 301,720        | 877,952          | 205,950          | 173,434          |                | 1,437,902        | 123,904          | 82,862         | 173,631          | 283,420        |
| 2010            |                |                | 558,819          | 258,910          | 283,970          |                |                  | 163,490          | 144,498        | 224,767          | 289,669        |
| <b>TOTAL</b>    | <b>548,775</b> | <b>301,720</b> | <b>5,005,109</b> | <b>1,575,780</b> | <b>1,279,172</b> | <b>100,000</b> | <b>1,437,902</b> | <b>1,372,777</b> | <b>934,148</b> | <b>1,281,084</b> | <b>904,541</b> |
| O.D.            |                |                |                  |                  |                  |                |                  |                  |                |                  | 436            |

| TRANSLATED LOSSES |                |                |                  |                  |                  |                |                |                  |                  |                  |                |
|-------------------|----------------|----------------|------------------|------------------|------------------|----------------|----------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR       | INDEMNITY      |                |                  |                  |                  | MEDICAL        |                |                  |                  |                  |                |
|                   | DEATH          | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH          | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006              |                |                | 327,062          | 447,846          | 724,792          |                |                | 184,085          | 448,541          | 728,154          | 97,228         |
| 2007              | 557            | 38,995         | 2,735,375        | 592,405          | 316,927          | 81             | 7,817          | 1,108,775        | 222,298          | 382,482          | 114,959        |
| 2008              | 628,064        | 45,041         | 1,654,821        | 391,598          | 160,072          | 206,942        | 27,999         | 1,088,197        | 344,873          | 215,055          | 112,026        |
| 2009              | 397            | 152,121        | 1,324,084        | 282,065          | 205,595          | 5,792          | 785,805        | 402,177          | 128,261          | 201,512          | 287,388        |
| 2010              | 608            | 55,125         | 1,312,201        | 392,798          | 281,213          | 1,649          | 34,893         | 582,689          | 194,403          | 198,286          | 288,510        |
| <b>TOTAL</b>      | <b>629,626</b> | <b>291,282</b> | <b>7,353,543</b> | <b>2,106,712</b> | <b>1,688,599</b> | <b>214,464</b> | <b>856,514</b> | <b>3,365,923</b> | <b>1,338,376</b> | <b>1,725,489</b> | <b>900,111</b> |
| O.D.              |                |                |                  |                  |                  |                |                |                  |                  |                  | 442            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 12,711,352 | 6,859,176   | 900,553   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -2,655,126 | -976,177    | 2,188     |        |                 |       |
| TOTAL LOSSES             | 10,056,226 | 5,882,999   | 902,741   |        |                 |       |
| EXPECTED LOSSES          | 7,008,594  | 4,534,131   | 523,499   |        |                 |       |
| CREDIBILITY              | .08        | .19         | .29       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 3.515      | 2.057       | .316      | 5.888  |                 |       |
| INDICATED (POST-TEST)    | 3.585      | 2.098       | .322      | 6.005  |                 |       |
| PRES. ON RATE LEVEL      | 2.335      | 1.511       | .174      | 4.020  |                 |       |
| DERIVED BY FORMULA       | 2.435      | 1.623       | .217      | 4.275  |                 |       |
| UNDERLYING PRES. RATE    | 2.450      | 1.585       | .183      | 4.218  |                 |       |
| PROPOSED                 | 2.435      | 1.623       | .217      | 4.275  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 4.639 |
| IND. RATES               |            |             |           | 4.64   | MINIMUM PREMIUM |       |
| MAN. RATES               | 4.67       | 4.58        | 4.59      | + 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       |           |
| 2006         | 15,674           | 466,841            | 2,978               |                 |         | 1        |          |      | 8         | 9         |
| 2007         | 15,133           | 2,668,495          | 17,633              |                 |         | 3        | 1        |      | 5         | 9         |
| 2008         | 13,861           | 1,225,206          | 8,839               |                 |         | 2        | 1        |      | 9         | 12        |
| 2009         | 10,143           | 438,074            | 4,318               |                 |         | 1        | 2        |      | 6         | 9         |
| 2010         | 8,959            | 20,495             | .228                |                 |         |          |          |      | 1         | 1         |
| <b>TOTAL</b> | <b>63,770</b>    | <b>4,819,111</b>   | <b>7,557</b>        |                 |         | <b>7</b> | <b>4</b> |      | <b>29</b> | <b>40</b> |

| REPORTED LOSSES |           |         |                  |                |                |         |         |                  |                |                |                |
|-----------------|-----------|---------|------------------|----------------|----------------|---------|---------|------------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                |                | MEDICAL |         |                  |                |                |                |
|                 | DEATH     | P . T . | MAJOR            | MINOR          | TEMP           | DEATH   | P . T . | MAJOR            | MINOR          | TEMP           | MED. ONLY      |
| 2006            |           |         | 238,922          |                | 45,239         |         |         | 33,697           |                | 36,475         | 112,508        |
| 2007            |           |         | 510,181          | 47,357         | 25,752         |         |         | 1,971,212        | 10,570         | 42,601         | 60,822         |
| 2008            |           |         | 562,935          | 87,266         | 53,453         |         |         | 261,232          | 80,397         | 147,626        | 32,297         |
| 2009            |           |         | 180,255          | 54,708         | 48,191         |         |         | 5,596            | 16,092         | 120,634        | 12,598         |
| 2010            |           |         |                  |                | 6,110          |         |         |                  |                | 1,844          | 12,541         |
| <b>TOTAL</b>    |           |         | <b>1,492,293</b> | <b>189,331</b> | <b>178,745</b> |         |         | <b>2,271,737</b> | <b>107,059</b> | <b>349,180</b> | <b>230,766</b> |

| TRANSLATED LOSSES |            |               |                  |                |                |            |               |                  |                |                |                |
|-------------------|------------|---------------|------------------|----------------|----------------|------------|---------------|------------------|----------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY  |               |                  |                |                | MEDICAL    |               |                  |                |                |                |
|                   | DEATH      | P . T .       | MAJOR            | MINOR          | TEMP           | DEATH      | P . T .       | MAJOR            | MINOR          | TEMP           | MED. ONLY      |
| 2006              |            |               | 315,616          |                | 68,492         |            |               | 73,291           |                | 57,193         | 111,833        |
| 2007              | 57         | 7,639         | 536,077          | 62,792         | 37,453         | 5          | 12,107        | 1,702,417        | 32,882         | 65,355         | 58,146         |
| 2008              | 115        | 20,014        | 736,473          | 115,879        | 70,134         | 142        | 14,633        | 580,347          | 125,993        | 193,760        | 31,909         |
| 2009              | 90         | 9,799         | 282,684          | 72,104         | 55,697         | 80         | 2,882         | 46,740           | 34,088         | 134,646        | 12,774         |
| 2010              | 4          | 212           | 6,480            | 2,933          | 5,216          | 2          | 42            | 1,015            | 577            | 1,454          | 12,491         |
| <b>TOTAL</b>      | <b>266</b> | <b>37,664</b> | <b>1,877,330</b> | <b>253,708</b> | <b>236,992</b> | <b>229</b> | <b>29,664</b> | <b>2,403,810</b> | <b>193,540</b> | <b>452,408</b> | <b>227,153</b> |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 4,348,963 | 1,136,648   | 227,153   |       |
| TOTAL TRANS. LOSSES PG A |           |             |           |       |
| IBNR + FREQUENCY ADJUST. | -772,127  | -260,471    | 498       |       |
| TOTAL LOSSES             | 3,576,836 | 876,177     | 227,651   |       |
| EXPECTED LOSSES          | 1,996,001 | 1,184,846   | 130,090   |       |
| CREDIBILITY              | .03       | .07         | .11       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 5.609     | 1.374       | .357      | 7.340 |
| INDICATED (POST-TEST)    | 5.721     | 1.401       | .364      | 7.486 |
| PRES. ON RATE LEVEL      | 2.983     | 1.771       | .194      | 4.948 |
| DERIVED BY FORMULA       | 3.065     | 1.745       | .213      | 5.023 |
| UNDERLYING PRES. RATE    | 3.130     | 1.858       | .204      | 5.192 |
| PROPOSED                 | 3.065     | 1.745       | .213      | 5.023 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       |
|------------|--------|--------|--------|--------|-----------------|
| IND. RATES |        |        |        | 5.45   | MINIMUM PREMIUM |
| MAN. RATES | 6.19   | 5.80   | 5.65   | + 5.45 | PRESENT         |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |           |           |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|-----------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T .  | MAJOR     | MINOR     | TEMP       | ALL        |
| 2006         | 55,271           | 1,118,189          | 2.023               |                 |          | 2         | 4         | 33         | 39         |
| 2007         | 54,403           | 3,105,095          | 5.707               |                 |          | 7         | 9         | 29         | 45         |
| 2008         | 53,424           | 2,864,834          | 5.362               |                 |          | 5         | 5         | 17         | 27         |
| 2009         | 42,672           | 1,259,168          | 2.950               |                 |          | 2         | 3         | 21         | 26         |
| 2010         | 44,033           | 1,275,581          | 2.896               |                 | 1        | 1         | 1         | 26         | 29         |
| <b>TOTAL</b> | <b>249,803</b>   | <b>9,622,867</b>   | <b>3.852</b>        |                 | <b>1</b> | <b>17</b> | <b>22</b> | <b>126</b> | <b>166</b> |
| O.D.         |                  | 324                |                     |                 |          |           |           |            |            |

| REPORTED LOSSES |           |               |                  |                |                  |         |               |                  |                |                  |                |
|-----------------|-----------|---------------|------------------|----------------|------------------|---------|---------------|------------------|----------------|------------------|----------------|
| MANUAL YEAR     | INDEMNITY |               |                  |                |                  | MEDICAL |               |                  |                |                  |                |
|                 | DEATH     | P . T .       | MAJOR            | MINOR          | TEMP             | DEATH   | P . T .       | MAJOR            | MINOR          | TEMP             | MED. ONLY      |
| 2006            |           |               | 370,225          | 87,130         | 131,009          |         |               | 85,953           | 32,278         | 330,658          | 80,936         |
| 2007            |           |               | 1,577,758        | 355,571        | 148,124          |         |               | 560,229          | 248,883        | 131,358          | 83,172         |
| 2008            |           |               | 1,221,958        | 94,710         | 169,938          |         |               | 925,699          | 140,159        | 236,159          | 76,211         |
| 2009            |           |               | 545,362          | 167,587        | 123,931          |         |               | 129,953          | 78,565         | 167,076          | 46,694         |
| 2010            |           | 14,126        | 205,915          | 102,163        | 456,811          |         | 23,522        | 30,321           | 70,000         | 306,388          | 66,335         |
| <b>TOTAL</b>    |           | <b>14,126</b> | <b>3,921,218</b> | <b>807,161</b> | <b>1,029,813</b> |         | <b>23,522</b> | <b>1,732,155</b> | <b>569,885</b> | <b>1,171,639</b> | <b>353,348</b> |
| O.D.            |           |               |                  |                |                  |         |               |                  |                |                  | 324            |

| TRANSLATED LOSSES |              |                |                  |                  |                  |              |                |                  |                |                  |                |
|-------------------|--------------|----------------|------------------|------------------|------------------|--------------|----------------|------------------|----------------|------------------|----------------|
| MANUAL YEAR       | INDEMNITY    |                |                  |                  |                  | MEDICAL      |                |                  |                |                  |                |
|                   | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .        | MAJOR            | MINOR          | TEMP             | MED. ONLY      |
| 2006              |              |                | 489,067          | 115,273          | 198,345          |              |                | 186,948          | 47,030         | 518,471          | 80,450         |
| 2007              | 433          | 29,517         | 2,070,029        | 458,197          | 212,138          | 133          | 8,426          | 1,194,014        | 351,461        | 196,306          | 79,512         |
| 2008              | 135          | 32,753         | 1,209,454        | 141,608          | 209,014          | 248          | 26,456         | 1,048,405        | 219,200        | 311,376          | 75,296         |
| 2009              | 278          | 29,490         | 850,197          | 216,562          | 146,172          | 386          | 17,322         | 354,607          | 115,370        | 193,887          | 47,348         |
| 2010              | 488          | 59,121         | 871,170          | 319,360          | 404,798          | 1,140        | 68,176         | 311,892          | 148,977        | 249,595          | 66,070         |
| <b>TOTAL</b>      | <b>1,334</b> | <b>150,881</b> | <b>5,489,917</b> | <b>1,251,000</b> | <b>1,170,467</b> | <b>1,907</b> | <b>120,380</b> | <b>3,095,866</b> | <b>882,038</b> | <b>1,469,635</b> | <b>348,676</b> |
| O.D.              |              |                |                  |                  |                  |              |                |                  |                |                  | 322            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 8,860,285  | 4,773,140   | 348,998   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -2,345,602 | -710,275    | 1,479     |        |                 |       |
| TOTAL LOSSES             | 6,514,683  | 4,062,865   | 350,477   |        |                 |       |
| EXPECTED LOSSES          | 6,240,080  | 3,332,371   | 344,728   |        |                 |       |
| CREDIBILITY              | .07        | .18         | .27       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 2.608      | 1.626       | .140      | 4.374  |                 |       |
| INDICATED (POST-TEST)    | 2.660      | 1.659       | .143      | 4.462  |                 |       |
| PRES. ON RATE LEVEL      | 2.381      | 1.271       | .131      | 3.783  |                 |       |
| DERIVED BY FORMULA       | 2.401      | 1.341       | .134      | 3.876  |                 |       |
| UNDERLYING PRES. RATE    | 2.498      | 1.334       | .138      | 3.970  |                 |       |
| PROPOSED                 | 2.401      | 1.341       | .134      | 3.876  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 4.206 |
| IND. RATES               |            |             |           | 4.21   | MINIMUM PREMIUM |       |
| MAN. RATES               | 4.56       | 4.36        | 4.32      | + 4.21 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |          |           |           |            |
|--------------|------------------|--------------------|---------------------|-----------------|----------|----------|-----------|-----------|------------|
|              |                  |                    |                     | DEATH           | P . T .  | MAJOR    | MINOR     | TEMP      | ALL        |
| 2006         | 38,776           | 4,247,376          | 10.953              |                 | 1        | 1        | 4         | 26        | 32         |
| 2007         | 41,185           | 887,984            | 2.156               |                 |          | 2        | 3         | 17        | 22         |
| 2008         | 38,189           | 1,699,792          | 4.450               |                 |          | 1        | 3         | 23        | 27         |
| 2009         | 32,213           | 514,089            | 1.595               |                 |          |          | 3         | 12        | 15         |
| 2010         | 33,957           | 2,006,103          | 5.907               | 1               |          | 4        | 3         | 14        | 22         |
| <b>TOTAL</b> | <b>184,320</b>   | <b>9,355,344</b>   | <b>5.076</b>        | <b>1</b>        | <b>1</b> | <b>8</b> | <b>16</b> | <b>92</b> | <b>118</b> |
| O.D.         |                  | 110                |                     |                 |          |          |           |           |            |

| REPORTED LOSSES |                |                |                  |                |                |                |                  |                  |                |                |                |
|-----------------|----------------|----------------|------------------|----------------|----------------|----------------|------------------|------------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY      |                |                  |                |                | MEDICAL        |                  |                  |                |                |                |
|                 | DEATH          | P . T .        | MAJOR            | MINOR          | TEMP           | DEATH          | P . T .          | MAJOR            | MINOR          | TEMP           | MED. ONLY      |
| 2006            |                | 727,965        | 114,351          | 245,175        | 148,751        |                | 2,398,700        | 91,567           | 132,744        | 324,205        | 63,918         |
| 2007            |                |                | 283,028          | 118,995        | 75,132         |                |                  | 72,719           | 169,914        | 74,943         | 93,253         |
| 2008            |                |                | 219,852          | 141,361        | 248,180        |                |                  | 713,042          | 83,518         | 193,653        | 100,186        |
| 2009            |                |                |                  | 32,402         | 47,136         |                |                  |                  | 302,528        | 79,527         | 52,496         |
| 2010            | 118,760        |                | 591,082          | 172,156        | 112,873        | 498,999        |                  | 213,431          | 92,767         | 124,439        | 81,596         |
| <b>TOTAL</b>    | <b>118,760</b> | <b>727,965</b> | <b>1,208,313</b> | <b>710,089</b> | <b>632,072</b> | <b>498,999</b> | <b>2,398,700</b> | <b>1,090,759</b> | <b>781,471</b> | <b>796,767</b> | <b>391,449</b> |
| O.D.            |                |                |                  |                |                |                |                  |                  |                |                | 110            |

| TRANSLATED LOSSES |                |                |                  |                |                |                |                |                  |                  |                  |                |
|-------------------|----------------|----------------|------------------|----------------|----------------|----------------|----------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR       | INDEMNITY      |                |                  |                |                | MEDICAL        |                |                  |                  |                  |                |
|                   | DEATH          | P . T .        | MAJOR            | MINOR          | TEMP           | DEATH          | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006              |                | 165,473        | 151,058          | 324,366        | 225,208        |                | 849,033        | 199,158          | 193,407          | 508,353          | 63,534         |
| 2007              | 145            | 5,388          | 378,558          | 151,995        | 104,356        | 93             | 1,182          | 172,723          | 232,952          | 111,360          | 89,150         |
| 2008              | 171            | 5,834          | 219,884          | 179,157        | 291,276        | 173            | 21,259         | 847,539          | 141,371          | 254,022          | 98,984         |
| 2009              | 47             | 1,316          | 40,547           | 39,705         | 49,880         | 1,192          | 11,907         | 255,697          | 306,677          | 109,661          | 53,231         |
| 2010              | 147,814        | 45,434         | 1,035,607        | 246,445        | 129,633        | 667,975        | 35,759         | 549,766          | 135,577          | 116,517          | 81,270         |
| <b>TOTAL</b>      | <b>148,177</b> | <b>223,445</b> | <b>1,825,654</b> | <b>941,668</b> | <b>800,353</b> | <b>669,433</b> | <b>919,140</b> | <b>2,024,883</b> | <b>1,009,984</b> | <b>1,099,913</b> | <b>386,169</b> |
| O.D.              |                |                |                  |                |                |                |                |                  |                  |                  | 109            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 5,810,732  | 3,851,918   | 386,278   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -1,716,535 | -588,834    | 1,490     |        |                 |       |
| TOTAL LOSSES             | 4,094,197  | 3,263,084   | 387,768   |        |                 |       |
| EXPECTED LOSSES          | 4,591,411  | 2,775,859   | 339,149   |        |                 |       |
| CREDIBILITY              | .06        | .14         | .22       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 2.221      | 1.770       | .210      | 4.201  |                 |       |
| INDICATED (POST-TEST)    | 2.265      | 1.805       | .214      | 4.284  |                 |       |
| PRES. ON RATE LEVEL      | 2.374      | 1.435       | .175      | 3.984  |                 |       |
| DERIVED BY FORMULA       | 2.367      | 1.487       | .184      | 4.038  |                 |       |
| UNDERLYING PRES. RATE    | 2.491      | 1.506       | .184      | 4.181  |                 |       |
| PROPOSED                 | 2.367      | 1.487       | .184      | 4.038  |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 4.382 |
| IND. RATES               |            |             |           | 4.38   | MINIMUM PREMIUM |       |
| MAN. RATES               | 5.06       | 4.77        | 4.55      | + 4.38 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |           |           |           |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|-----------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR     | TEMP      | ALL       |
| 2006         | 24,679           | 923,223            | 3.740               |                 |         | 2        | 1         | 13        | 16        |
| 2007         | 24,092           | 594,188            | 2.466               |                 |         | 1        | 3         | 20        | 24        |
| 2008         | 20,279           | 697,020            | 3.437               |                 |         | 2        | 2         | 21        | 25        |
| 2009         | 19,516           | 504,155            | 2.583               |                 |         | 1        | 2         | 8         | 11        |
| 2010         | 19,571           | 790,823            | 4.040               |                 |         | 1        | 2         | 14        | 17        |
| <b>TOTAL</b> | <b>108,137</b>   | <b>3,509,409</b>   | <b>3.245</b>        |                 |         | <b>7</b> | <b>10</b> | <b>76</b> | <b>93</b> |
| O.D.         |                  | 17,819             | .016                |                 |         |          |           | 1         | 1         |

| REPORTED LOSSES |           |         |                  |                |                |         |         |                |                |                |                |
|-----------------|-----------|---------|------------------|----------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                |                | MEDICAL |         |                |                |                |                |
|                 | DEATH     | P . T . | MAJOR            | MINOR          | TEMP           | DEATH   | P . T . | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006            |           |         | 338,835          | 80,436         | 169,669        |         |         | 123,863        | 15,810         | 150,268        | 44,342         |
| 2007            |           |         | 163,931          | 108,267        | 75,507         |         |         | 46,885         | 51,754         | 85,451         | 62,393         |
| 2008            |           |         | 379,278          | 28,107         | 69,130         |         |         | 57,318         | 22,543         | 69,231         | 71,413         |
| 2009            |           |         | 160,550          | 74,342         | 49,323         |         |         | 57,851         | 32,916         | 75,035         | 54,138         |
| 2010            |           |         | 124,230          | 156,031        | 149,537        |         |         | 18,500         | 43,489         | 200,579        | 98,457         |
| <b>TOTAL</b>    |           |         | <b>1,166,824</b> | <b>447,183</b> | <b>513,166</b> |         |         | <b>304,417</b> | <b>166,512</b> | <b>580,564</b> | <b>330,743</b> |
| O.D.            |           |         |                  |                | 11,298         |         |         |                |                | 5,729          | 792            |

| TRANSLATED LOSSES |            |               |                  |                |                |            |               |                |                |                |                |
|-------------------|------------|---------------|------------------|----------------|----------------|------------|---------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY  |               |                  |                |                | MEDICAL    |               |                |                |                |                |
|                   | DEATH      | P . T .       | MAJOR            | MINOR          | TEMP           | DEATH      | P . T .       | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006              |            |               | 447,601          | 106,417        | 256,879        |            |               | 269,402        | 23,035         | 235,620        | 44,076         |
| 2007              | 131        | 3,187         | 224,314          | 137,715        | 104,150        | 29         | 723           | 105,452        | 73,248         | 124,119        | 59,648         |
| 2008              | 42         | 13,272        | 490,243          | 45,934         | 84,791         | 32         | 3,284         | 131,599        | 36,439         | 89,131         | 70,556         |
| 2009              | 115        | 9,462         | 274,341          | 90,488         | 57,387         | 161        | 7,655         | 156,343        | 49,442         | 86,891         | 54,896         |
| 2010              | 296        | 21,339        | 531,948          | 205,335        | 143,791        | 431        | 9,664         | 195,725        | 95,230         | 163,091        | 98,063         |
| <b>TOTAL</b>      | <b>584</b> | <b>47,260</b> | <b>1,968,447</b> | <b>585,889</b> | <b>646,998</b> | <b>653</b> | <b>21,326</b> | <b>858,521</b> | <b>277,394</b> | <b>698,852</b> | <b>327,239</b> |
| O.D.              |            | 22            | 1,211            | 794            | 13,049         |            | 3             | 398            | 436            | 7,220          | 760            |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|-----------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 2,898,425 | 2,230,632   | 327,999   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |           |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -834,045  | -319,535    | 996       |        |                 |       |
| TOTAL LOSSES             | 2,064,380 | 1,911,097   | 328,995   |        |                 |       |
| EXPECTED LOSSES          | 2,216,810 | 1,498,779   | 229,250   |        |                 |       |
| CREDIBILITY              | .04       | .10         | .15       |        |                 |       |
| <b>PURE PREMIUMS</b>     |           |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.909     | 1.767       | .304      | 3.980  |                 |       |
| INDICATED (POST-TEST)    | 1.947     | 1.802       | .310      | 4.059  |                 |       |
| PRES. ON RATE LEVEL      | 1.954     | 1.321       | .202      | 3.477  |                 |       |
| DERIVED BY FORMULA       | 1.954     | 1.369       | .218      | 3.541  |                 |       |
| UNDERLYING PRES. RATE    | 2.050     | 1.386       | .212      | 3.648  |                 |       |
| PROPOSED                 | 1.954     | 1.369       | .218      | 3.541  |                 |       |
| YEAR                     | 4-1-11    | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 3.843 |
| IND. RATES               |           |             |           | 3.84   | MINIMUM PREMIUM |       |
| MAN. RATES               | 4.34      | 4.13        | 3.97      | + 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         |  |
| 2006         | 583,847          | 17,044,400         | 2.919               |                 |          | 36         | 40         | 225        | 301         |  |
| 2007         | 681,185          | 18,769,936         | 2.755               | 1               |          | 44         | 45         | 205        | 295         |  |
| 2008         | 653,737          | 18,782,038         | 2.873               |                 | 1        | 36         | 56         | 168        | 261         |  |
| 2009         | 626,976          | 14,272,390         | 2.276               | 1               |          | 23         | 45         | 172        | 241         |  |
| 2010         | 727,037          | 11,009,894         | 1.514               | 2               |          | 9          | 23         | 198        | 232         |  |
| <b>TOTAL</b> | <b>3,272,782</b> | <b>79,878,658</b>  | <b>2.441</b>        | <b>4</b>        | <b>1</b> | <b>148</b> | <b>209</b> | <b>968</b> | <b>1330</b> |  |
| O.D.         |                  | 1,409,254          | .043                |                 |          | 1          | 5          | 8          | 14          |  |

| REPORTED LOSSES |                |                |                   |                  |                  |                |                |                   |                  |                  |                  |
|-----------------|----------------|----------------|-------------------|------------------|------------------|----------------|----------------|-------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY      |                |                   |                  |                  | MEDICAL        |                |                   |                  |                  |                  |
|                 | DEATH          | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH          | P . T .        | MAJOR             | MINOR            | TEMP             | MED. ONLY        |
| 2006            |                |                | 7,108,015         | 1,382,660        | 1,471,572        |                |                | 3,668,137         | 714,096          | 1,701,447        | 998,473          |
| 2007            | 14,530         |                | 8,585,210         | 1,601,208        | 1,699,697        |                |                | 2,684,267         | 1,043,433        | 1,932,678        | 1,208,913        |
| 2008            |                | 394,188        | 6,447,833         | 1,792,437        | 1,481,311        |                | 974,761        | 3,557,361         | 1,783,370        | 1,381,383        | 969,394          |
| 2009            | 52,211         |                | 5,011,349         | 1,662,153        | 1,370,786        | 138,477        |                | 1,776,496         | 1,315,337        | 1,882,822        | 1,062,759        |
| 2010            | 726,770        |                | 1,895,816         | 961,555          | 2,181,601        | 2,500          |                | 441,366           | 1,057,709        | 2,840,813        | 901,764          |
| <b>TOTAL</b>    | <b>793,511</b> | <b>394,188</b> | <b>29,048,223</b> | <b>7,400,013</b> | <b>8,204,967</b> | <b>140,977</b> | <b>974,761</b> | <b>12,127,627</b> | <b>5,913,945</b> | <b>9,739,143</b> | <b>5,141,303</b> |
| O.D.            |                |                | 661,060           | 125,638          | 110,801          |                |                | 309,883           | 111,449          | 43,223           | 47,200           |

| TRANSLATED LOSSES |                |                  |                   |                   |                  |                |                  |                   |                  |                   |                  |
|-------------------|----------------|------------------|-------------------|-------------------|------------------|----------------|------------------|-------------------|------------------|-------------------|------------------|
| MANUAL YEAR       | INDEMNITY      |                  |                   |                   |                  | MEDICAL        |                  |                   |                  |                   |                  |
|                   | DEATH          | P . T .          | MAJOR             | MINOR             | TEMP             | DEATH          | P . T .          | MAJOR             | MINOR            | TEMP              | MED. ONLY        |
| 2006              |                |                  | 9,220,005         | 1,829,260         | 2,227,963        |                |                  | 7,224,798         | 1,040,441        | 2,667,868         | 992,482          |
| 2007              | 19,806         | 160,078          | 11,263,331        | 2,100,362         | 2,361,573        | 568            | 40,280           | 5,736,017         | 1,519,612        | 2,812,583         | 1,155,721        |
| 2008              | 2,307          | 477,224          | 8,344,990         | 2,261,112         | 1,821,134        | 8,668          | 838,149          | 6,019,919         | 2,396,482        | 1,855,682         | 957,761          |
| 2009              | 72,487         | 267,043          | 7,714,399         | 2,136,407         | 1,582,481        | 257,025        | 210,190          | 4,331,330         | 1,718,912        | 2,215,790         | 1,077,638        |
| 2010              | 905,091        | 235,306          | 5,869,565         | 1,982,059         | 2,000,324        | 11,817         | 186,853          | 3,623,900         | 1,678,332        | 2,359,969         | 898,157          |
| <b>TOTAL</b>      | <b>999,691</b> | <b>1,139,651</b> | <b>42,412,290</b> | <b>10,309,200</b> | <b>9,993,475</b> | <b>278,078</b> | <b>1,275,472</b> | <b>26,935,964</b> | <b>8,353,779</b> | <b>11,911,892</b> | <b>5,081,759</b> |
| O.D.              | 71             | 15,359           | 565,745           | 173,177           | 152,346          | 127            | 11,626           | 450,806           | 165,028          | 58,449            | 46,699           |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 74,084,880  | 41,117,346  | 5,128,458 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |             |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -24,301,866 | -7,023,977  | 26,075    |        |                 |       |
| TOTAL LOSSES             | 49,783,014  | 34,093,369  | 5,154,533 |        |                 |       |
| EXPECTED LOSSES          | 67,157,486  | 34,266,027  | 5,334,635 |        |                 |       |
| CREDIBILITY              | .42         | .98         | 1.00      |        |                 |       |
| <b>PURE PREMIUMS</b>     |             |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.521       | 1.042       | .157      | 2.720  |                 |       |
| INDICATED (POST-TEST)    | 1.551       | 1.063       | .160      | 2.774  |                 |       |
| PRES. ON RATE LEVEL      | 1.956       | .998        | .155      | 3.109  |                 |       |
| DERIVED BY FORMULA       | 1.786       | 1.062       | .160      | 3.008  |                 |       |
| UNDERLYING PRES. RATE    | 2.052       | 1.047       | .163      | 3.262  |                 |       |
| PROPOSED                 | 1.786       | 1.062       | .160      | 3.008  |                 |       |
| <b>IND. RATES</b>        |             |             |           |        |                 |       |
| YEAR                     | 4-1-11      | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 3.264 |
| IND. RATES               |             |             |           | 3.26   | MINIMUM PREMIUM |       |
| MAN. RATES               | 4.04        | 3.72        | 3.55      | + 3.26 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |          |           |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|----------|----------|-----------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T .  | MAJOR    | MINOR     | TEMP       | ALL        |
| 2006         | 48,000           | 2,209,527          | 4.603               |                 | 1        | 3        | 3         | 17         | 24         |
| 2007         | 53,694           | 1,072,671          | 1.997               |                 |          | 1        | 8         | 27         | 36         |
| 2008         | 56,719           | 1,578,411          | 2.782               |                 |          | 1        | 2         | 30         | 33         |
| 2009         | 43,710           | 1,462,861          | 3.346               |                 |          | 2        | 4         | 22         | 28         |
| 2010         | 47,199           | 3,681,327          | 7.799               |                 |          | 1        | 4         | 19         | 24         |
| <b>TOTAL</b> | <b>249,322</b>   | <b>10,004,797</b>  | <b>4.013</b>        |                 | <b>1</b> | <b>8</b> | <b>21</b> | <b>115</b> | <b>145</b> |

| REPORTED LOSSES |           |                |                  |                |                |         |                |                  |                |                |                |
|-----------------|-----------|----------------|------------------|----------------|----------------|---------|----------------|------------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY |                |                  |                |                | MEDICAL |                |                  |                |                |                |
|                 | DEATH     | P . T .        | MAJOR            | MINOR          | TEMP           | DEATH   | P . T .        | MAJOR            | MINOR          | TEMP           | MED. ONLY      |
| 2006            |           | 787,792        | 654,804          | 53,190         | 53,123         |         | 218,295        | 260,843          | 6,537          | 70,150         | 104,793        |
| 2007            |           |                | 216,620          | 391,263        | 97,814         |         |                | 17,407           | 132,002        | 152,108        | 65,457         |
| 2008            |           |                | 402,574          | 37,402         | 183,415        |         |                | 647,548          | 38,143         | 172,093        | 97,236         |
| 2009            |           |                | 593,791          | 246,920        | 157,449        |         |                | 114,406          | 162,055        | 138,795        | 49,445         |
| 2010            |           |                | 591,691          | 173,851        | 152,475        |         |                | 2,387,773        | 121,176        | 197,469        | 56,892         |
| <b>TOTAL</b>    |           | <b>787,792</b> | <b>2,459,480</b> | <b>902,626</b> | <b>644,276</b> |         | <b>218,295</b> | <b>3,427,977</b> | <b>459,913</b> | <b>730,615</b> | <b>373,823</b> |

| TRANSLATED LOSSES |              |                |                  |                  |                |              |                |                  |                |                |                |
|-------------------|--------------|----------------|------------------|------------------|----------------|--------------|----------------|------------------|----------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY    |                |                  |                  |                | MEDICAL      |                |                  |                |                |                |
|                   | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP           | DEATH        | P . T .        | MAJOR            | MINOR          | TEMP           | MED. ONLY      |
| 2006              |              | 670,574        | 864,996          | 70,371           | 80,430         |              | 289,340        | 567,334          | 9,524          | 109,995        | 104,164        |
| 2007              | 477          | 4,627          | 320,884          | 490,409          | 137,347        | 71           | 340            | 55,511           | 182,791        | 221,381        | 62,577         |
| 2008              | 51           | 7,388          | 277,515          | 59,822           | 214,952        | 116          | 16,984         | 682,926          | 79,832         | 223,779        | 96,069         |
| 2009              | 390          | 34,001         | 984,415          | 302,935          | 185,303        | 707          | 18,414         | 384,509          | 190,899        | 168,203        | 50,137         |
| 2010              | 313          | 21,251         | 535,131          | 218,205          | 146,840        | 3,051        | 63,489         | 952,556          | 207,582        | 185,380        | 56,664         |
| <b>TOTAL</b>      | <b>1,231</b> | <b>737,841</b> | <b>2,982,941</b> | <b>1,141,742</b> | <b>764,872</b> | <b>3,945</b> | <b>388,567</b> | <b>2,642,836</b> | <b>670,628</b> | <b>908,738</b> | <b>369,611</b> |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 6,757,361  | 3,485,980   | 369,611   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -1,953,906 | -516,106    | 1,341     |        |                 |       |
| TOTAL LOSSES             | 4,803,455  | 2,969,874   | 370,952   |        |                 |       |
| EXPECTED LOSSES          | 5,283,134  | 2,458,315   | 299,187   |        |                 |       |
| CREDIBILITY              | .07        | .18         | .27       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.927      | 1.191       | .149      | 3.267  |                 |       |
| INDICATED (POST-TEST)    | 1.966      | 1.215       | .152      | 3.333  |                 |       |
| PRES. ON RATE LEVEL      | 2.019      | .940        | .114      | 3.073  |                 |       |
| DERIVED BY FORMULA       | 2.015      | .990        | .124      | 3.129  |                 |       |
| UNDERLYING PRES. RATE    | 2.119      | .986        | .120      | 3.225  |                 |       |
| PROPOSED                 | 2.015      | .990        | .124      | 3.129  |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 3.395 |
| IND. RATES               |            |             |           | 3.40   | MINIMUM PREMIUM |       |
| MAN. RATES               | 4.18       | 3.74        | 3.51      | + 3.40 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |           |           |           |            |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|-----------|-----------|------------|
|              |                  |                    |                     | DEATH           | P . T .  | MAJOR     | MINOR     | TEMP      | ALL        |
| 2006         | 149,583          | 3,225,681          | 2.156               | 1               |          | 8         | 15        | 9         | 33         |
| 2007         | 121,519          | 3,881,896          | 3.194               |                 |          | 10        | 10        | 18        | 38         |
| 2008         | 115,503          | 2,491,977          | 2.157               |                 | 1        | 4         | 13        | 13        | 31         |
| 2009         | 88,919           | 2,713,025          | 3.051               |                 |          | 7         | 8         | 8         | 23         |
| 2010         | 85,813           | 1,322,400          | 1.541               |                 |          | 3         | 1         | 8         | 12         |
| <b>TOTAL</b> | <b>561,337</b>   | <b>13,634,979</b>  | <b>2.429</b>        | <b>1</b>        | <b>1</b> | <b>32</b> | <b>47</b> | <b>56</b> | <b>137</b> |
| O.D.         |                  | 4,527              |                     |                 |          |           |           | 1         | 1          |

| REPORTED LOSSES |               |               |                  |                  |                |         |               |                  |                |                |                |
|-----------------|---------------|---------------|------------------|------------------|----------------|---------|---------------|------------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY     |               |                  |                  |                | MEDICAL |               |                  |                |                |                |
|                 | DEATH         | P . T .       | MAJOR            | MINOR            | TEMP           | DEATH   | P . T .       | MAJOR            | MINOR          | TEMP           | MED. ONLY      |
| 2006            | 93,593        |               | 1,751,640        | 494,296          | 75,953         |         |               | 425,991          | 182,465        | 84,785         | 116,958        |
| 2007            |               |               | 2,487,693        | 265,969          | 134,292        |         |               | 522,043          | 218,244        | 157,431        | 96,224         |
| 2008            |               | 89,128        | 839,270          | 566,322          | 82,580         |         | 15,287        | 166,901          | 419,039        | 228,718        | 84,732         |
| 2009            |               |               | 1,673,426        | 269,132          | 93,020         |         |               | 380,429          | 119,907        | 117,877        | 59,234         |
| 2010            |               |               | 713,931          | 29,300           | 125,779        |         |               | 324,458          | 17,492         | 63,814         | 47,626         |
| <b>TOTAL</b>    | <b>93,593</b> | <b>89,128</b> | <b>7,465,960</b> | <b>1,625,019</b> | <b>511,624</b> |         | <b>15,287</b> | <b>1,819,822</b> | <b>957,147</b> | <b>652,625</b> | <b>404,774</b> |
| O.D.            |               |               |                  |                  | 2,000          |         |               |                  |                |                | 2,527          |

| TRANSLATED LOSSES |                |                |                   |                  |                |              |                |                  |                  |                |                |
|-------------------|----------------|----------------|-------------------|------------------|----------------|--------------|----------------|------------------|------------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY      |                |                   |                  |                | MEDICAL      |                |                  |                  |                |                |
|                   | DEATH          | P . T .        | MAJOR             | MINOR            | TEMP           | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP           | MED. ONLY      |
| 2006              | 116,991        |                | 2,313,916         | 653,954          | 114,993        |              |                | 926,531          | 265,851          | 132,943        | 116,256        |
| 2007              | 326            | 46,054         | 3,231,123         | 353,794          | 197,222        | 122          | 7,845          | 1,111,885        | 310,048          | 233,053        | 91,990         |
| 2008              | 738            | 231,236        | 1,253,011         | 663,413          | 117,976        | 764          | 51,353         | 509,768          | 539,832          | 308,390        | 83,715         |
| 2009              | 485            | 81,171         | 2,323,450         | 375,709          | 142,261        | 656          | 41,314         | 880,547          | 175,664          | 149,361        | 60,063         |
| 2010              | 296            | 43,634         | 970,150           | 153,754          | 133,936        | 2,132        | 43,929         | 614,872          | 82,659           | 66,577         | 47,435         |
| <b>TOTAL</b>      | <b>118,836</b> | <b>402,095</b> | <b>10,091,650</b> | <b>2,200,624</b> | <b>706,388</b> | <b>3,674</b> | <b>144,441</b> | <b>4,043,603</b> | <b>1,374,054</b> | <b>890,324</b> | <b>399,459</b> |
| O.D.              |                | 21             | 615               | 332              | 2,053          |              |                |                  |                  |                | 2,492          |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 14,804,935 | 5,173,775   | 401,951   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -4,877,487 | -694,503    | 1,642     |        |                 |       |
| TOTAL LOSSES             | 9,927,448  | 4,479,272   | 403,593   |        |                 |       |
| EXPECTED LOSSES          | 12,652,536 | 3,182,782   | 415,389   |        |                 |       |
| CREDIBILITY              | .13        | .30         | .46       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.769      | .798        | .072      | 2.639  |                 |       |
| INDICATED (POST-TEST)    | 1.804      | .814        | .073      | 2.691  |                 |       |
| PRES. ON RATE LEVEL      | 2.148      | .540        | .071      | 2.759  |                 |       |
| DERIVED BY FORMULA       | 2.103      | .622        | .072      | 2.797  |                 |       |
| UNDERLYING PRES. RATE    | 2.254      | .567        | .074      | 2.895  |                 |       |
| PROPOSED                 | 2.074      | .614        | .071      | 2.759  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 2.994 |
| IND. RATES               |            |             |           | 2.99   | MINIMUM PREMIUM |       |
| MAN. RATES               | 3.62       | 3.32        | 3.15      | + 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       |
| 2006         | 10,755           | 957,954            | 8.907               |                 |         | 3        | 3        | 9         | 15        |
| 2007         | 10,028           | 758,783            | 7.566               |                 |         | 4        |          | 1         | 5         |
| 2008         | 9,788            | 763,575            | 7.801               |                 |         |          | 8        | 6         | 14        |
| 2009         | 8,572            | 155,342            | 1.812               |                 |         |          | 2        | 4         | 6         |
| 2010         | 8,809            | 549,042            | 6.232               |                 |         |          | 1        | 9         | 11        |
| <b>TOTAL</b> | <b>47,952</b>    | <b>3,184,696</b>   | <b>6.641</b>        |                 |         | <b>1</b> | <b>7</b> | <b>14</b> | <b>29</b> |
| O.D.         |                  | 918                | .001                |                 |         |          |          |           |           |

| REPORTED LOSSES |                |         |                |                |                |         |         |                |                |                |                |
|-----------------|----------------|---------|----------------|----------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY      |         |                |                |                | MEDICAL |         |                |                |                |                |
|                 | DEATH          | P . T . | MAJOR          | MINOR          | TEMP           | DEATH   | P . T . | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006            |                |         | 381,994        | 60,065         | 95,237         |         |         | 220,589        | 96,709         | 86,823         | 16,537         |
| 2007            |                |         | 615,267        |                | 1,423          |         |         | 118,789        |                | 1,231          | 22,073         |
| 2008            |                |         |                | 399,846        | 18,194         |         |         |                | 198,511        | 62,605         | 84,419         |
| 2009            |                |         |                | 19,025         | 22,208         |         |         |                | 29,054         | 50,127         | 34,928         |
| 2010            | 396,632        |         |                | 26,784         | 63,391         |         |         |                | 9,700          | 35,321         | 17,214         |
| <b>TOTAL</b>    | <b>396,632</b> |         | <b>997,261</b> | <b>505,720</b> | <b>200,453</b> |         |         | <b>339,378</b> | <b>333,974</b> | <b>236,107</b> | <b>175,171</b> |
| O.D.            |                |         |                |                |                |         |         |                |                |                | 918            |

| TRANSLATED LOSSES |                |               |                  |                |                |            |              |                |                |                |                |
|-------------------|----------------|---------------|------------------|----------------|----------------|------------|--------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY      |               |                  |                |                | MEDICAL    |              |                |                |                |                |
|                   | DEATH          | P . T .       | MAJOR            | MINOR          | TEMP           | DEATH      | P . T .      | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006              |                |               | 504,614          | 79,466         | 144,189        |            |              | 479,782        | 140,905        | 136,138        | 16,438         |
| 2007              |                | 11,281        | 791,476          | 4,972          | 5,091          |            | 1,755        | 246,262        | 2,557          | 2,332          | 21,102         |
| 2008              | 458            | 3,633         | 125,757          | 450,255        | 30,216         | 178        | 2,574        | 73,164         | 247,043        | 87,113         | 83,406         |
| 2009              | 27             | 716           | 22,119           | 22,398         | 23,681         | 119        | 1,761        | 32,557         | 35,725         | 57,496         | 35,417         |
| 2010              | 492,387        | 3,872         | 107,659          | 51,242         | 56,156         | 62         | 1,405        | 31,382         | 17,651         | 28,759         | 17,145         |
| <b>TOTAL</b>      | <b>492,872</b> | <b>19,502</b> | <b>1,551,625</b> | <b>608,333</b> | <b>259,333</b> | <b>359</b> | <b>7,495</b> | <b>863,147</b> | <b>443,881</b> | <b>311,838</b> | <b>173,508</b> |
| O.D.              |                |               |                  |                |                |            |              |                |                |                | 906            |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 2,935,000 | 1,623,385   | 174,414   |       |
| TOTAL TRANS. LOSSES PG A |           |             |           |       |
| IBNR + FREQUENCY ADJUST. | -698,572  | -207,445    | 552       |       |
| TOTAL LOSSES             | 2,236,428 | 1,415,940   | 174,966   |       |
| EXPECTED LOSSES          | 1,868,689 | 980,139     | 125,635   |       |
| CREDIBILITY              | .02       | .06         | .09       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 4.664     | 2.953       | .365      | 7.982 |
| INDICATED (POST-TEST)    | 4.757     | 3.012       | .372      | 8.141 |
| PRES. ON RATE LEVEL      | 3.714     | 1.948       | .249      | 5.911 |
| DERIVED BY FORMULA       | 3.735     | 2.012       | .260      | 6.007 |
| UNDERLYING PRES. RATE    | 3.897     | 2.044       | .262      | 6.203 |
| PROPOSED                 | 3.735     | 2.012       | .260      | 6.007 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 6.519 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 6.52   | MINIMUM PREMIUM |       |
| MAN. RATES | 7.37   | 6.95   | 6.75   | + 6.52 | PRESENT         |       |

+PROPOSED



| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |          |           |           |  |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|----------|-----------|-----------|--|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR    | TEMP      | ALL       |  |
| 2006         | 4,937            | 528,376            | 10.702              |                 |         | 2        | 1        | 4         | 7         |  |
| 2007         | 5,232            | 179,470            | 3.430               |                 |         |          | 1        | 3         | 4         |  |
| 2008         | 5,452            | 421,567            | 7.732               |                 |         | 1        | 2        | 3         | 6         |  |
| 2009         | 5,599            | 610,068            | 10.896              |                 |         | 2        |          | 8         | 10        |  |
| 2010         | 6,037            | 151,142            | 2.503               |                 |         |          |          | 3         | 3         |  |
| <b>TOTAL</b> | <b>27,257</b>    | <b>1,890,623</b>   | <b>6.936</b>        |                 |         | <b>5</b> | <b>4</b> | <b>21</b> | <b>30</b> |  |

| REPORTED LOSSES |           |         |                |                |                |         |         |                |                |                |               |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|----------------|----------------|----------------|---------------|
| MANUAL YEAR     | INDEMNITY |         |                |                |                | MEDICAL |         |                |                |                |               |
|                 | DEATH     | P . T . | MAJOR          | MINOR          | TEMP           | DEATH   | P . T . | MAJOR          | MINOR          | TEMP           | MED. ONLY     |
| 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        | 140,925        | 6,782          |         |         |                | 139,994        | 5,202          | 16,111        |
| 2009            |           |         | 380,155        |                | 19,687         |         |         | 156,474        |                | 47,136         | 6,616         |
| 2010            |           |         |                |                | 69,485         |         |         |                |                | 71,768         | 9,889         |
| <b>TOTAL</b>    |           |         | <b>860,858</b> | <b>243,110</b> | <b>108,915</b> |         |         | <b>246,222</b> | <b>185,245</b> | <b>177,386</b> | <b>68,887</b> |

| TRANSLATED LOSSES |            |               |                  |                |                |            |               |                |                |                |               |
|-------------------|------------|---------------|------------------|----------------|----------------|------------|---------------|----------------|----------------|----------------|---------------|
| MANUAL YEAR       | INDEMNITY  |               |                  |                |                | MEDICAL    |               |                |                |                |               |
|                   | DEATH      | P . T .       | MAJOR            | MINOR          | TEMP           | DEATH      | P . T .       | MAJOR          | MINOR          | TEMP           | MED. ONLY     |
| 2006              |            |               | 486,326          | 11,083         | 6,824          |            |               | 195,202        | 55,359         | 17,256         | 8,542         |
| 2007              | 114        | 156           | 9,581            | 116,798        | 12,350         | 4          | 5             | 1,918          | 10,984         | 60,949         | 26,459        |
| 2008              | 165        | 5,104         | 185,062          | 161,547        | 12,354         | 124        | 1,786         | 48,899         | 171,259        | 12,350         | 15,918        |
| 2009              | 25         | 16,839        | 478,266          | 24,950         | 27,927         | 80         | 15,236        | 322,676        | 23,963         | 56,403         | 6,709         |
| 2010              | 48         | 2,466         | 73,719           | 33,357         | 59,322         | 70         | 1,662         | 39,519         | 22,422         | 56,579         | 9,849         |
| <b>TOTAL</b>      | <b>352</b> | <b>24,565</b> | <b>1,232,954</b> | <b>347,735</b> | <b>118,777</b> | <b>278</b> | <b>18,689</b> | <b>608,214</b> | <b>283,987</b> | <b>203,537</b> | <b>67,477</b> |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|-----------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 1,885,052 | 954,036     | 67,477    |        |                 |       |
| TOTAL TRANS. LOSSES PG A |           |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -190,932  | -98,502     | 329       |        |                 |       |
| TOTAL LOSSES             | 1,694,120 | 855,534     | 67,806    |        |                 |       |
| EXPECTED LOSSES          | 530,967   | 484,356     | 66,780    |        |                 |       |
| CREDIBILITY              | .02       | .04         | .06       |        |                 |       |
| <b>PURE PREMIUMS</b>     |           |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 6.215     | 3.139       | .249      | 9.603  |                 |       |
| INDICATED (POST-TEST)    | 6.339     | 3.202       | .254      | 9.795  |                 |       |
| PRES. ON RATE LEVEL      | 1.856     | 1.693       | .234      | 3.783  |                 |       |
| DERIVED BY FORMULA       | 1.946     | 1.753       | .235      | 3.934  |                 |       |
| UNDERLYING PRES. RATE    | 1.948     | 1.777       | .245      | 3.970  |                 |       |
| PROPOSED                 | 1.946     | 1.753       | .235      | 3.934  |                 |       |
| YEAR                     | 4-1-11    | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 4.269 |
| IND. RATES               |           |             |           | 4.27   | MINIMUM PREMIUM |       |
| MAN. RATES               | 4.56      | 4.36        | 4.32      | + 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        |
| 2006         | 21,843           | 2,308,765          | 10.569              |                 |         | 6         | 11        | 30        | 47         |
| 2007         | 19,516           | 2,545,425          | 13.042              |                 |         | 5         | 1         | 10        | 16         |
| 2008         | 13,934           | 1,530,039          | 10.980              |                 |         | 4         | 4         | 9         | 17         |
| 2009         | 12,212           | 571,180            | 4.677               |                 |         |           | 6         | 4         | 10         |
| 2010         | 23,584           | 360,289            | 1.527               |                 |         |           | 2         | 14        | 16         |
| <b>TOTAL</b> | <b>91,089</b>    | <b>7,315,698</b>   | <b>8.031</b>        |                 |         | <b>15</b> | <b>24</b> | <b>67</b> | <b>106</b> |
| O.D.         |                  | 85,699             | .094                |                 |         |           | 1         |           | 1          |

| REPORTED LOSSES |           |         |                  |                |                |         |         |                  |                |                |                |
|-----------------|-----------|---------|------------------|----------------|----------------|---------|---------|------------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                |                | MEDICAL |         |                  |                |                |                |
|                 | DEATH     | P . T . | MAJOR            | MINOR          | TEMP           | DEATH   | P . T . | MAJOR            | MINOR          | TEMP           | MED. ONLY      |
| 2006            |           |         | 793,779          | 354,965        | 146,049        |         |         | 446,870          | 331,204        | 121,890        | 114,008        |
| 2007            |           |         | 1,101,914        | 11,556         | 80,881         |         |         | 1,220,007        | 44,585         | 29,263         | 57,219         |
| 2008            |           |         | 643,947          | 217,749        | 82,486         |         |         | 386,927          | 81,194         | 82,167         | 35,569         |
| 2009            |           |         |                  | 361,546        | 5,100          |         |         |                  | 187,459        | 3,476          | 13,599         |
| 2010            |           |         |                  | 51,852         | 102,795        |         |         |                  | 40,649         | 89,767         | 75,226         |
| <b>TOTAL</b>    |           |         | <b>2,539,640</b> | <b>997,668</b> | <b>417,311</b> |         |         | <b>2,053,804</b> | <b>685,091</b> | <b>326,563</b> | <b>295,621</b> |
| O.D.            |           |         |                  | 19,659         |                |         |         |                  | 63,843         |                | 2,197          |

| TRANSLATED LOSSES |            |               |                  |                  |                |              |               |                  |                |                |                |
|-------------------|------------|---------------|------------------|------------------|----------------|--------------|---------------|------------------|----------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY  |               |                  |                  |                | MEDICAL      |               |                  |                |                |                |
|                   | DEATH      | P . T .       | MAJOR            | MINOR            | TEMP           | DEATH        | P . T .       | MAJOR            | MINOR          | TEMP           | MED. ONLY      |
| 2006              |            |               | 1,048,582        | 469,619          | 221,119        |              |               | 971,941          | 482,565        | 191,125        | 113,324        |
| 2007              | 15         | 17,107        | 1,202,919        | 23,807           | 114,445        | 24           | 13,521        | 1,901,456        | 80,403         | 47,257         | 54,701         |
| 2008              | 268        | 23,993        | 881,261          | 266,460          | 107,591        | 169          | 21,113        | 836,998          | 129,986        | 113,422        | 35,142         |
| 2009              | 487        | 9,451         | 291,969          | 356,569          | 22,439         | 743          | 6,698         | 149,815          | 183,272        | 17,321         | 13,789         |
| 2010              | 118        | 6,822         | 187,278          | 89,644           | 91,711         | 202          | 4,584         | 99,392           | 55,778         | 74,632         | 74,925         |
| <b>TOTAL</b>      | <b>888</b> | <b>57,373</b> | <b>3,612,009</b> | <b>1,206,099</b> | <b>557,305</b> | <b>1,138</b> | <b>45,916</b> | <b>3,959,602</b> | <b>932,004</b> | <b>443,757</b> | <b>291,881</b> |
| O.D.              | 23         | 176           | 6,088            | 22,075           | 452            | 55           | 817           | 22,135           | 77,920         | 2,645          | 2,185          |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL   |                 |        |
|--------------------------|------------|-------------|-----------|---------|-----------------|--------|
| TOTAL TRANS. LOSSES PG B | 7,706,220  | 3,242,257   | 294,066   |         |                 |        |
| TOTAL TRANS. LOSSES PG A |            |             |           |         |                 |        |
| IBNR + FREQUENCY ADJUST. | -1,759,925 | -1,002,454  | 2,088     |         |                 |        |
| TOTAL LOSSES             | 5,946,295  | 2,239,803   | 296,154   |         |                 |        |
| EXPECTED LOSSES          | 4,767,599  | 4,824,985   | 409,901   |         |                 |        |
| CREDIBILITY              | .04        | .09         | .14       |         |                 |        |
| <b>PURE PREMIUMS</b>     |            |             |           |         |                 |        |
| INDICATED (PRE-TEST)     | 6.528      | 2.459       | .325      | 9.312   |                 |        |
| INDICATED (POST-TEST)    | 6.659      | 2.508       | .332      | 9.499   |                 |        |
| PRES. ON RATE LEVEL      | 4.988      | 5.048       | .429      | 10.465  |                 |        |
| DERIVED BY FORMULA       | 5.055      | 4.819       | .415      | 10.289  |                 |        |
| UNDERLYING PRES. RATE    | 5.234      | 5.297       | .450      | 10.981  |                 |        |
| PROPOSED                 | 5.055      | 4.819       | .415      | 10.289  |                 |        |
| <b>IND. RATES</b>        |            |             |           |         |                 |        |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14  | IND. RATE       | 11.166 |
| IND. RATES               |            |             |           | 11.17   | MINIMUM PREMIUM |        |
| MAN. RATES               | 12.13      | 11.63       | 11.95     | + 11.17 | PRESENT         |        |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |          |      |           |           |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|----------|------|-----------|-----------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR    | TEMP | ALL       |           |
| 2006         | 11,959           | 4,128              | .034                |                 |         |          |          |      |           |           |
| 2007         | 12,863           | 12,123             | .094                |                 |         |          |          |      | 1         | 1         |
| 2008         | 7,201            | 418,834            | 5.816               |                 |         | 1        | 3        |      | 5         | 9         |
| 2009         | 11,025           | 209,090            | 1.896               |                 |         |          | 3        |      | 6         | 9         |
| 2010         | 13,060           | 46,111             | .353                |                 |         |          |          |      | 5         | 5         |
| <b>TOTAL</b> | <b>56,108</b>    | <b>690,286</b>     | <b>1.230</b>        |                 |         | <b>1</b> | <b>6</b> |      | <b>17</b> | <b>24</b> |

| REPORTED LOSSES |           |         |                |                |               |         |         |               |               |               |           |
|-----------------|-----------|---------|----------------|----------------|---------------|---------|---------|---------------|---------------|---------------|-----------|
| MANUAL YEAR     | INDEMNITY |         |                |                |               | MEDICAL |         |               |               |               |           |
|                 | DEATH     | P . T . | MAJOR          | MINOR          | TEMP          | DEATH   | P . T . | MAJOR         | MINOR         | TEMP          | MED. ONLY |
| 2006            |           |         |                |                | 8,500         |         |         |               |               | 3,623         | 4,128     |
| 2007            |           |         | 171,411        | 121,911        | 12,035        |         |         | 38,325        | 55,231        | 8,726         | 11,195    |
| 2008            |           |         |                | 108,564        | 13,205        |         |         |               | 37,252        | 10,097        | 39,972    |
| 2009            |           |         |                |                | 23,975        |         |         |               |               | 18,638        | 3,498     |
| 2010            |           |         |                |                | 57,715        |         |         |               |               | 41,084        | 58,793    |
| <b>TOTAL</b>    |           |         | <b>171,411</b> | <b>230,475</b> | <b>57,715</b> |         |         | <b>38,325</b> | <b>92,483</b> | <b>41,084</b> |           |

| TRANSLATED LOSSES |            |               |                |                |               |            |              |                |                |               |           |
|-------------------|------------|---------------|----------------|----------------|---------------|------------|--------------|----------------|----------------|---------------|-----------|
| MANUAL YEAR       | INDEMNITY  |               |                |                |               | MEDICAL    |              |                |                |               |           |
|                   | DEATH      | P . T .       | MAJOR          | MINOR          | TEMP          | DEATH      | P . T .      | MAJOR          | MINOR          | TEMP          | MED. ONLY |
| 2006              |            |               |                |                | 11,512        |            |              | 92             | 103            | 5,212         | 4,103     |
| 2007              |            |               | 309            | 207            | 18,645        |            |              | 99,301         | 70,513         | 13,928        | 11,061    |
| 2008              | 142        | 6,937         | 253,316        | 142,039        | 18,711        | 58         | 2,695        | 31,535         | 37,807         | 13,839        | 40,532    |
| 2009              | 148        | 2,945         | 91,266         | 109,004        | 20,468        | 141        | 1,462        | 10,263         | 5,823          | 14,692        | 3,484     |
| 2010              | 16         | 846           | 25,440         | 11,507         | 69,336        | 17         | 435          |                |                | 47,671        | 59,180    |
| <b>TOTAL</b>      | <b>306</b> | <b>10,728</b> | <b>370,331</b> | <b>262,757</b> | <b>69,336</b> | <b>216</b> | <b>4,592</b> | <b>141,191</b> | <b>114,246</b> | <b>47,671</b> |           |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 527,364   | 494,010     | 59,180    |       |
| TOTAL TRANS. LOSSES PG A |           |             |           |       |
| IBNR + FREQUENCY ADJUST. | -584,024  | -256,278    | 385       |       |
| TOTAL LOSSES             |           | 237,732     | 59,565    |       |
| EXPECTED LOSSES          | 1,590,100 | 1,234,376   | 77,990    |       |
| CREDIBILITY              | .03       | .06         | .10       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | .000      | .424        | .106      | .530  |
| INDICATED (POST-TEST)    | .000      | .432        | .108      | .540  |
| PRES. ON RATE LEVEL      | 2.701     | 2.097       | .132      | 4.930 |
| DERIVED BY FORMULA       | 2.620     | 1.997       | .130      | 4.747 |
| UNDERLYING PRES. RATE    | 2.834     | 2.200       | .139      | 5.173 |
| PROPOSED                 | 2.620     | 1.997       | .130      | 4.747 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 5.151 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 5.15   | MINIMUM PREMIUM |       |
| MAN. RATES | 6.41   | 6.02   | 5.63   | + 5.15 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |       |          |          |           |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-------|----------|----------|-----------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR | TEMP     | ALL      |           |
| 2006         | 1,800            | 10,214             | .567                |                 |         |          |       |          | 1        | 1         |
| 2007         | 2,129            | 83,490             | 3.921               |                 |         |          |       |          | 2        | 3         |
| 2008         | 1,870            | 469,152            | 25.088              |                 |         |          |       | 1        | 1        | 3         |
| 2009         | 1,907            | 209,655            | 10.993              |                 |         | 1        |       | 1        | 1        | 3         |
| 2010         | 902              | 85,027             | 9.426               |                 |         |          |       |          | 2        | 2         |
| <b>TOTAL</b> | <b>8,608</b>     | <b>857,538</b>     | <b>9.962</b>        |                 |         | <b>2</b> |       | <b>3</b> | <b>7</b> | <b>12</b> |

| REPORTED LOSSES |           |         |                |                |               |         |         |                |               |               |               |
|-----------------|-----------|---------|----------------|----------------|---------------|---------|---------|----------------|---------------|---------------|---------------|
| MANUAL YEAR     | INDEMNITY |         |                |                |               | MEDICAL |         |                |               |               |               |
|                 | DEATH     | P . T . | MAJOR          | MINOR          | TEMP          | DEATH   | P . T . | MAJOR          | MINOR         | TEMP          | MED. ONLY     |
| 2006            |           |         |                |                | 2,492         |         |         |                |               | 3,705         | 4,017         |
| 2007            |           |         |                | 60,000         | 7,689         |         |         |                | 7,439         | 3,828         | 4,534         |
| 2008            |           |         | 188,060        | 31,514         | 833           |         |         | 225,000        | 11,358        | 4,747         | 7,640         |
| 2009            |           |         | 137,457        | 25,000         | 9,827         |         |         | 21,733         | 5,203         | 6,988         | 3,447         |
| 2010            |           |         |                |                | 57,081        |         |         |                |               | 25,825        | 2,121         |
| <b>TOTAL</b>    |           |         | <b>325,517</b> | <b>116,514</b> | <b>77,922</b> |         |         | <b>246,733</b> | <b>24,000</b> | <b>45,093</b> | <b>21,759</b> |

| TRANSLATED LOSSES |            |               |                |                |               |            |               |                |               |               |               |
|-------------------|------------|---------------|----------------|----------------|---------------|------------|---------------|----------------|---------------|---------------|---------------|
| MANUAL YEAR       | INDEMNITY  |               |                |                |               | MEDICAL    |               |                |               |               |               |
|                   | DEATH      | P . T .       | MAJOR          | MINOR          | TEMP          | DEATH      | P . T .       | MAJOR          | MINOR         | TEMP          | MED. ONLY     |
| 2006              |            |               |                |                | 3,773         |            |               |                |               | 5,809         | 3,993         |
| 2007              | 73         | 100           | 6,212          | 74,759         | 10,988        | 4          | 5             | 975            | 10,147        | 5,647         | 4,335         |
| 2008              | 41         | 6,673         | 244,940        | 40,167         | 3,819         | 66         | 11,799        | 471,303        | 28,550        | 10,238        | 7,548         |
| 2009              | 42         | 6,760         | 193,846        | 34,074         | 14,065        | 30         | 2,304         | 49,048         | 8,467         | 8,696         | 3,495         |
| 2010              | 40         | 2,029         | 60,556         | 27,400         | 48,728        | 27         | 603           | 14,223         | 8,068         | 20,363        | 2,113         |
| <b>TOTAL</b>      | <b>196</b> | <b>15,562</b> | <b>505,554</b> | <b>176,400</b> | <b>81,373</b> | <b>127</b> | <b>14,711</b> | <b>535,549</b> | <b>55,232</b> | <b>50,753</b> | <b>21,484</b> |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL  |
|--------------------------|-----------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B | 1,071,699 | 363,758     | 21,484    |        |
| TOTAL TRANS. LOSSES PG A |           |             |           |        |
| IBNR + FREQUENCY ADJUST. | -142,551  | -47,796     | 95        |        |
| TOTAL LOSSES             | 929,148   | 315,962     | 21,579    |        |
| EXPECTED LOSSES          | 370,919   | 217,696     | 25,996    |        |
| CREDIBILITY              | .01       | .02         | .03       |        |
| <b>PURE PREMIUMS</b>     |           |             |           |        |
| INDICATED (PRE-TEST)     | 10.794    | 3.671       | .251      | 14.716 |
| INDICATED (POST-TEST)    | 11.010    | 3.744       | .256      | 15.010 |
| PRES. ON RATE LEVEL      | 4.106     | 2.410       | .288      | 6.804  |
| DERIVED BY FORMULA       | 4.175     | 2.437       | .287      | 6.899  |
| UNDERLYING PRES. RATE    | 4.309     | 2.529       | .302      | 7.140  |
| PROPOSED                 | 4.175     | 2.437       | .287      | 6.899  |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 7.487 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 7.49   | MINIMUM PREMIUM |       |
| MAN. RATES | 8.52   | 8.00   | 7.77   | + 7.49 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |          |           |           |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|----------|-----------|-----------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR    | TEMP      | ALL       |
| 2006         | 6,627            | 226,515            | 3.418               |                 |         |          | 3        | 11        | 14        |
| 2007         | 5,768            | 141,121            | 2.446               |                 |         |          | 2        | 2         | 4         |
| 2008         | 7,586            | 118,471            | 1.561               |                 |         |          | 1        | 4         | 5         |
| 2009         | 5,156            | 285,962            | 5.546               |                 |         | 1        |          | 6         | 7         |
| 2010         | 7,360            | 645,602            | 8.771               |                 |         | 1        | 1        | 4         | 6         |
| <b>TOTAL</b> | <b>32,497</b>    | <b>1,417,671</b>   | <b>4.362</b>        |                 |         | <b>2</b> | <b>7</b> | <b>27</b> | <b>36</b> |

| REPORTED LOSSES |           |         |                |                |                |         |         |                |               |                |               |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|----------------|---------------|----------------|---------------|
| MANUAL YEAR     | INDEMNITY |         |                |                |                | MEDICAL |         |                |               |                |               |
|                 | DEATH     | P . T . | MAJOR          | MINOR          | TEMP           | DEATH   | P . T . | MAJOR          | MINOR         | TEMP           | MED. ONLY     |
| 2006            |           |         |                | 120,244        | 36,582         |         |         |                | 22,866        | 36,475         | 10,348        |
| 2007            |           |         |                | 75,307         | 7,769          |         |         |                | 33,406        | 12,425         | 12,214        |
| 2008            |           |         |                | 49,310         | 23,043         |         |         |                | 2,280         | 18,512         | 25,326        |
| 2009            |           |         | 122,112        |                | 64,044         |         |         | 31,243         |               | 52,670         | 15,893        |
| 2010            |           |         | 180,482        | 27,815         | 68,378         |         |         | 180,000        | 20,951        | 156,541        | 11,435        |
| <b>TOTAL</b>    |           |         | <b>302,594</b> | <b>272,676</b> | <b>199,816</b> |         |         | <b>211,243</b> | <b>79,503</b> | <b>276,623</b> | <b>75,216</b> |

| TRANSLATED LOSSES |            |               |                |                |                |              |               |                |                |                |               |
|-------------------|------------|---------------|----------------|----------------|----------------|--------------|---------------|----------------|----------------|----------------|---------------|
| MANUAL YEAR       | INDEMNITY  |               |                |                |                | MEDICAL      |               |                |                |                |               |
|                   | DEATH      | P . T .       | MAJOR          | MINOR          | TEMP           | DEATH        | P . T .       | MAJOR          | MINOR          | TEMP           | MED. ONLY     |
| 2006              |            |               |                | 159,083        | 55,386         |              |               |                | 33,316         | 57,191         | 10,286        |
| 2007              | 92         | 125           | 7,728          | 93,786         | 11,245         | 18           | 23            | 4,264          | 45,430         | 18,503         | 11,677        |
| 2008              | 57         | 493           | 17,741         | 56,985         | 27,753         | 2            | 38            | 2,070          | 4,191          | 23,419         | 25,022        |
| 2009              | 18         | 6,004         | 171,420        | 17,591         | 68,163         | 24           | 3,674         | 72,578         | 11,168         | 59,077         | 16,116        |
| 2010              | 121        | 13,565        | 314,864        | 72,292         | 66,646         | 1,331        | 27,874        | 421,639        | 91,379         | 133,510        | 11,389        |
| <b>TOTAL</b>      | <b>288</b> | <b>20,187</b> | <b>511,753</b> | <b>399,737</b> | <b>229,193</b> | <b>1,375</b> | <b>31,609</b> | <b>500,551</b> | <b>185,484</b> | <b>291,700</b> | <b>74,490</b> |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|-----------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 1,065,763 | 1,106,114   | 74,490    |        |                 |       |
| TOTAL TRANS. LOSSES PG A |           |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -183,852  | -99,644     | 411       |        |                 |       |
| TOTAL LOSSES             | 881,911   | 1,006,470   | 74,901    |        |                 |       |
| EXPECTED LOSSES          | 506,628   | 486,805     | 84,493    |        |                 |       |
| CREDIBILITY              | .02       | .05         | .07       |        |                 |       |
| <b>PURE PREMIUMS</b>     |           |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 2.714     | 3.097       | .230      | 6.041  |                 |       |
| INDICATED (POST-TEST)    | 2.768     | 3.159       | .235      | 6.162  |                 |       |
| PRES. ON RATE LEVEL      | 1.486     | 1.427       | .248      | 3.161  |                 |       |
| DERIVED BY FORMULA       | 1.512     | 1.514       | .247      | 3.273  |                 |       |
| UNDERLYING PRES. RATE    | 1.559     | 1.498       | .260      | 3.317  |                 |       |
| PROPOSED                 | 1.512     | 1.514       | .247      | 3.273  |                 |       |
| YEAR                     | 4-1-11    | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 3.552 |
| IND. RATES               |           |             |           | 3.55   | MINIMUM PREMIUM |       |
| MAN. RATES               | 4.16      | 3.83        | 3.61      | + 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      |          |
| 2006         | 714              | 27,825             | 3.897               |                 |         |       |       |      | 1        | 1        |
| 2007         | 761              |                    |                     |                 |         |       |       |      |          |          |
| 2008         | 648              |                    |                     |                 |         |       |       |      |          |          |
| 2009         | 552              |                    |                     |                 |         |       |       |      |          |          |
| 2010         | 696              | 1,175              | .168                |                 |         |       |       |      |          |          |
| <b>TOTAL</b> | <b>3,371</b>     | <b>29,000</b>      | <b>.860</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        |              |
| 2010            |           |         |       |       |               |         |         |       |       |               | 1,175        |
| <b>TOTAL</b>    |           |         |       |       | <b>10,118</b> |         |         |       |       | <b>17,707</b> | <b>1,175</b> |

| TRANSLATED LOSSES |           |         |       |       |               |         |         |       |       |               |              |
|-------------------|-----------|---------|-------|-------|---------------|---------|---------|-------|-------|---------------|--------------|
| MANUAL YEAR       | INDEMNITY |         |       |       |               | MEDICAL |         |       |       |               |              |
|                   | DEATH     | P . T . | MAJOR | MINOR | TEMP          | DEATH   | P . T . | MAJOR | MINOR | TEMP          | MED. ONLY    |
| 2006              |           |         |       |       | 15,319        |         |         |       |       | 27,765        |              |
| 2010              |           |         |       |       |               |         |         |       |       |               | 1,170        |
| <b>TOTAL</b>      |           |         |       |       | <b>15,319</b> |         |         |       |       | <b>27,765</b> | <b>1,170</b> |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B |         | 43,084      | 1,170     |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -5,981  | -6,580      | 13        |       |
| TOTAL LOSSES             |         | 36,504      | 1,183     |       |
| EXPECTED LOSSES          | 16,080  | 31,216      | 2,899     |       |
| CREDIBILITY              | .00     | .01         | .02       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | 1.083       | .035      | 1.118 |
| INDICATED (POST-TEST)    | .000    | 1.105       | .036      | 1.141 |
| PRES. ON RATE LEVEL      | .455    | .882        | .082      | 1.419 |
| DERIVED BY FORMULA       | .455    | .884        | .081      | 1.420 |
| UNDERLYING PRES. RATE    | .477    | .926        | .086      | 1.489 |
| PROPOSED                 | .455    | .883        | .081      | 1.419 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 1.540 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 1.54   | MINIMUM PREMIUM |       |
| MAN. RATES | 1.84   | 1.70   | 1.62   | + 1.54 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |          |          |           |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|----------|----------|-----------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR    | TEMP     | ALL       |
| 2006         | 7,890            | 137,724            | 1.745               |                 |         |          | 1        | 2        | 3         |
| 2007         | 8,254            | 13,945             | .168                |                 |         |          |          | 1        | 1         |
| 2008         | 7,273            | 370,845            | 5.098               |                 |         | 1        | 1        | 3        | 5         |
| 2009         | 7,422            | 3,873              | .052                |                 |         |          |          |          |           |
| 2010         | 7,664            | 32,467             | .423                |                 |         |          |          | 2        | 2         |
| <b>TOTAL</b> | <b>38,503</b>    | <b>558,854</b>     | <b>1.451</b>        |                 |         | <b>1</b> | <b>2</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     |
| 2006            |           |         |                | 93,041         | 3,253         |         |         |               | 28,723        | 1,764         | 10,943        |
| 2007            |           |         |                |                | 1,057         |         |         |               |               | 10,069        | 2,819         |
| 2008            |           |         | 191,999        | 68,440         | 11,850        |         |         | 29,430        | 20,000        | 38,435        | 10,691        |
| 2009            |           |         |                |                |               |         |         |               |               |               | 3,873         |
| 2010            |           |         |                |                | 3,234         |         |         |               |               | 19,681        | 9,552         |
| <b>TOTAL</b>    |           |         | <b>191,999</b> | <b>161,481</b> | <b>19,394</b> |         |         | <b>29,430</b> | <b>48,723</b> | <b>69,949</b> | <b>37,878</b> |

| TRANSLATED LOSSES |           |              |                |                |               |           |              |               |               |               |               |
|-------------------|-----------|--------------|----------------|----------------|---------------|-----------|--------------|---------------|---------------|---------------|---------------|
| MANUAL YEAR       | INDEMNITY |              |                |                |               | MEDICAL   |              |               |               |               |               |
|                   | DEATH     | P . T .      | MAJOR          | MINOR          | TEMP          | DEATH     | P . T .      | MAJOR         | MINOR         | TEMP          | MED. ONLY     |
| 2006              |           |              |                | 123,093        | 4,925         |           |              |               | 41,849        | 2,766         | 10,877        |
| 2007              |           |              | 39             | 26             | 1,432         |           |              | 253           | 284           | 14,484        | 2,695         |
| 2008              | 84        | 7,164        | 262,479        | 82,504         | 17,439        | 24        | 1,802        | 70,687        | 29,209        | 49,758        | 10,563        |
| 2009              |           |              |                |                |               |           |              |               |               |               | 3,927         |
| 2010              | 1         | 115          | 3,430          | 1,553          | 2,761         | 18        | 457          | 10,836        | 6,148         | 15,516        | 9,514         |
| <b>TOTAL</b>      | <b>85</b> | <b>7,279</b> | <b>265,948</b> | <b>207,176</b> | <b>26,557</b> | <b>42</b> | <b>2,259</b> | <b>81,776</b> | <b>77,490</b> | <b>82,524</b> | <b>37,576</b> |

|                          | SERIOUS  | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 357,389  | 393,747     | 37,576    |       |
| TOTAL TRANS. LOSSES PG A |          |             |           |       |
| IBNR + FREQUENCY ADJUST. | -118,659 | -86,701     | 243       |       |
| TOTAL LOSSES             | 238,730  | 307,046     | 37,819    |       |
| EXPECTED LOSSES          | 321,501  | 414,677     | 52,749    |       |
| CREDIBILITY              | .02      | .05         | .08       |       |
| <b>PURE PREMIUMS</b>     |          |             |           |       |
| INDICATED (PRE-TEST)     | .620     | .797        | .098      | 1.515 |
| INDICATED (POST-TEST)    | .632     | .813        | .100      | 1.545 |
| PRES. ON RATE LEVEL      | .796     | 1.026       | .131      | 1.953 |
| DERIVED BY FORMULA       | .793     | 1.015       | .129      | 1.937 |
| UNDERLYING PRES. RATE    | .835     | 1.077       | .137      | 2.049 |
| PROPOSED                 | .793     | 1.015       | .129      | 1.937 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | TOTAL |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 2.10   | MINIMUM PREMIUM |       |
| MAN. RATES | 2.56   | 2.38   | 2.23   | + 2.10 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |       |       |      |          |          |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|------|----------|----------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR | MINOR | TEMP | ALL      |          |
| 2006         | 766              | 27,010             | 3.526               |                 |         |       |       |      | 1        | 1        |
| 2007         | 779              | 2,224              | .285                |                 |         |       |       |      |          |          |
| 2008         | 908              | 4,661              | .513                |                 |         |       |       |      |          |          |
| 2009         | 711              | 1,565              | .220                |                 |         |       |       |      |          |          |
| 2010         | 697              | 2,294              | .329                |                 |         |       |       |      |          |          |
| <b>TOTAL</b> | <b>3,861</b>     | <b>37,754</b>      | <b>.978</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            |           |         |       |       | 24,453        |         |         |       |       | 2,066        | 491           |
| 2007            |           |         |       |       |               |         |         |       |       |              | 2,224         |
| 2008            |           |         |       |       |               |         |         |       |       |              | 4,661         |
| 2009            |           |         |       |       |               |         |         |       |       |              | 1,565         |
| 2010            |           |         |       |       |               |         |         |       |       |              | 2,294         |
| <b>TOTAL</b>    |           |         |       |       | <b>24,453</b> |         |         |       |       | <b>2,066</b> | <b>11,235</b> |

| TRANSLATED LOSSES |           |         |       |       |               |         |         |       |       |              |               |
|-------------------|-----------|---------|-------|-------|---------------|---------|---------|-------|-------|--------------|---------------|
| MANUAL YEAR       | INDEMNITY |         |       |       |               | MEDICAL |         |       |       |              |               |
|                   | DEATH     | P . T . | MAJOR | MINOR | TEMP          | DEATH   | P . T . | MAJOR | MINOR | TEMP         | MED. ONLY     |
| 2006              |           |         |       |       | 37,022        |         |         |       |       | 3,239        | 488           |
| 2007              |           |         |       |       |               |         |         |       |       |              | 2,126         |
| 2008              |           |         |       |       |               |         |         |       |       |              | 4,605         |
| 2009              |           |         |       |       |               |         |         |       |       |              | 1,587         |
| 2010              |           |         |       |       |               |         |         |       |       |              | 2,285         |
| <b>TOTAL</b>      |           |         |       |       | <b>37,022</b> |         |         |       |       | <b>3,239</b> | <b>11,091</b> |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|---------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B |         | 40,261      | 11,091    |        |                 |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -18,267 | -6,588      | 22        |        |                 |       |
| TOTAL LOSSES             |         | 33,673      | 11,113    |        |                 |       |
| EXPECTED LOSSES          | 49,421  | 31,429      | 5,019     |        |                 |       |
| CREDIBILITY              | .00     | .01         | .02       |        |                 |       |
| <b>PURE PREMIUMS</b>     |         |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | .000    | .872        | .288      | 1.160  |                 |       |
| INDICATED (POST-TEST)    | .000    | .889        | .294      | 1.183  |                 |       |
| PRES. ON RATE LEVEL      | 1.220   | .775        | .124      | 2.119  |                 |       |
| DERIVED BY FORMULA       | 1.220   | .776        | .127      | 2.123  |                 |       |
| UNDERLYING PRES. RATE    | 1.280   | .814        | .130      | 2.224  |                 |       |
| PROPOSED                 | 1.218   | .774        | .127      | 2.119  |                 |       |
| <b>IND. RATES</b>        |         |             |           |        |                 |       |
| YEAR                     | 4-1-11  | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 2.299 |
| IND. RATES               |         |             |           | 2.30   | MINIMUM PREMIUM |       |
| MAN. RATES               | 2.75    | 2.55        | 2.42      | + 2.30 | 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 |
| 2006         | 148              | 1,453              | .981                |  |  | 148                           |                 |         |       |       |      |
| 2007         | 255              | 679                | .266                |  |  | 255                           |                 |         |       |       |      |
| 2008         | 263              |                    |                     |  |  | 263                           |                 |         |       |       |      |
| 2009         | 183              |                    |                     |  |  | 183                           |                 |         |       |       |      |
| 2010         | 194              |                    |                     |  |  | 194                           |                 |         |       |       |      |
| <b>TOTAL</b> | <b>1,043</b>     | <b>2,132</b>       | <b>.204</b>         |  |  | <b>1,043</b>                  |                 |         |       |       |      |

| REPORTED LOSSES |           |         |       |       |      |         |         |       |       |      |              |
|-----------------|-----------|---------|-------|-------|------|---------|---------|-------|-------|------|--------------|
| MANUAL YEAR     | INDEMNITY |         |       |       |      | MEDICAL |         |       |       |      |              |
|                 | DEATH     | P . T . | MAJOR | MINOR | TEMP | DEATH   | P . T . | MAJOR | MINOR | TEMP | MED. ONLY    |
| 2006            |           |         |       |       |      |         |         |       |       |      | 1,453        |
| 2007            |           |         |       |       |      |         |         |       |       |      | 679          |
| <b>TOTAL</b>    |           |         |       |       |      |         |         |       |       |      | <b>2,132</b> |

| TRANSLATED LOSSES |           |         |       |       |      |         |         |       |       |      |              |
|-------------------|-----------|---------|-------|-------|------|---------|---------|-------|-------|------|--------------|
| MANUAL YEAR       | INDEMNITY |         |       |       |      | MEDICAL |         |       |       |      |              |
|                   | DEATH     | P . T . | MAJOR | MINOR | TEMP | DEATH   | P . T . | MAJOR | MINOR | TEMP | MED. ONLY    |
| 2006              |           |         |       |       |      |         |         |       |       |      | 1,444        |
| 2007              |           |         |       |       |      |         |         |       |       |      | 649          |
| <b>TOTAL</b>      |           |         |       |       |      |         |         |       |       |      | <b>2,093</b> |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B |         |             | 2,093     |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -11,758 | -12,074     | 12        |       |
| TOTAL LOSSES             |         |             | 2,105     |       |
| EXPECTED LOSSES          | 32,031  | 57,575      | 2,848     |       |
| CREDIBILITY              | .00     | .00         | .01       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .000        | .202      | .202  |
| INDICATED (POST-TEST)    | .000    | .000        | .206      | .206  |
| PRES. ON RATE LEVEL      | 2.919   | 5.247       | .260      | 8.426 |
| DERIVED BY FORMULA       | 2.919   | 5.247       | .259      | 8.425 |
| UNDERLYING PRES. RATE    | 3.071   | 5.520       | .273      | 8.864 |
| PROPOSED                 | 2.919   | 5.247       | .259      | 8.425 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 8.658 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 8.66   | MINIMUM PREMIUM |       |
| MAN. RATES | 10.02  | 9.52   | 9.19   | + 8.66 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |           |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR     | TEMP       | ALL        |
| 2006         | 289,132          | 1,663,949          | .575                |                 |         | 2        | 3         | 31         | 36         |
| 2007         | 312,596          | 1,423,035          | .455                |                 |         | 1        | 4         | 29         | 34         |
| 2008         | 339,898          | 1,881,937          | .553                |                 |         | 3        | 4         | 28         | 35         |
| 2009         | 415,687          | 1,248,658          | .300                |                 |         | 1        | 8         | 24         | 33         |
| 2010         | 431,698          | 1,078,338          | .249                |                 |         |          | 8         | 20         | 28         |
| <b>TOTAL</b> | <b>1,789,011</b> | <b>7,295,917</b>   | <b>.408</b>         |                 |         | <b>7</b> | <b>27</b> | <b>132</b> | <b>166</b> |
| O.D.         |                  | 33,946             | .001                |                 |         |          | 1         |            | 1          |

| REPORTED LOSSES |           |         |                  |                |                |         |         |                |                |                  |                  |
|-----------------|-----------|---------|------------------|----------------|----------------|---------|---------|----------------|----------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                |                | MEDICAL |         |                |                |                  |                  |
|                 | DEATH     | P . T . | MAJOR            | MINOR          | TEMP           | DEATH   | P . T . | MAJOR          | MINOR          | TEMP             | MED. ONLY        |
| 2006            |           |         | 526,158          | 82,174         | 146,004        |         |         | 272,916        | 124,828        | 324,031          | 187,838          |
| 2007            |           |         | 297,550          | 141,063        | 119,803        |         |         | 7,400          | 73,930         | 351,604          | 431,685          |
| 2008            |           |         | 843,270          | 118,876        | 147,894        |         |         | 212,012        | 68,125         | 280,467          | 211,293          |
| 2009            |           |         | 166,423          | 275,276        | 104,700        |         |         | 50,250         | 163,406        | 267,547          | 221,056          |
| 2010            |           |         |                  | 259,102        | 97,564         |         |         |                | 177,193        | 338,969          | 205,510          |
| <b>TOTAL</b>    |           |         | <b>1,833,401</b> | <b>876,491</b> | <b>615,965</b> |         |         | <b>542,578</b> | <b>607,482</b> | <b>1,562,618</b> | <b>1,257,382</b> |
| O.D.            |           |         |                  | 6,561          |                |         |         |                | 11,485         |                  | 15,900           |

| TRANSLATED LOSSES |              |               |                  |                |                |              |               |                  |                |                  |                  |
|-------------------|--------------|---------------|------------------|----------------|----------------|--------------|---------------|------------------|----------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY    |               |                  |                |                | MEDICAL      |               |                  |                |                  |                  |
|                   | DEATH        | P . T .       | MAJOR            | MINOR          | TEMP           | DEATH        | P . T .       | MAJOR            | MINOR          | TEMP             | MED. ONLY        |
| 2006              |              |               | 643,900          | 108,716        | 221,048        |              |               | 541,331          | 181,874        | 508,081          | 186,711          |
| 2007              | 172          | 5,692         | 401,047          | 180,630        | 165,144        | 40           | 157           | 32,911           | 109,848        | 507,218          | 412,691          |
| 2008              | 153          | 26,821        | 989,465          | 162,682        | 182,068        | 104          | 10,618        | 427,711          | 116,294        | 359,381          | 208,757          |
| 2009              | 394          | 15,501        | 460,081          | 297,708        | 123,854        | 696          | 14,409        | 281,193          | 204,234        | 308,857          | 224,151          |
| 2010              | 329          | 19,289        | 494,404          | 248,211        | 103,060        | 824          | 18,698        | 404,479          | 226,810        | 284,063          | 204,688          |
| <b>TOTAL</b>      | <b>1,048</b> | <b>67,303</b> | <b>2,988,897</b> | <b>997,947</b> | <b>795,174</b> | <b>1,664</b> | <b>43,882</b> | <b>1,687,625</b> | <b>839,060</b> | <b>1,967,600</b> | <b>1,236,998</b> |
| O.D.              |              |               |                  | 8,680          |                |              |               |                  | 16,734         |                  | 15,832           |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |
|--------------------------|------------|-------------|-----------|--------|-----------------|
| TOTAL TRANS. LOSSES PG B | 4,790,419  | 4,625,195   | 1,252,830 |        |                 |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |
| IBNR + FREQUENCY ADJUST. | -2,278,267 | -793,713    | 7,374     |        |                 |
| TOTAL LOSSES             | 2,512,152  | 3,831,482   | 1,260,204 |        |                 |
| EXPECTED LOSSES          | 6,494,110  | 4,007,386   | 1,413,318 |        |                 |
| CREDIBILITY              | .28        | .65         | 1.00      |        |                 |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |
| INDICATED (PRE-TEST)     | .140       | .214        | .070      | .424   |                 |
| INDICATED (POST-TEST)    | .143       | .218        | .071      | .432   |                 |
| PRES. ON RATE LEVEL      | .345       | .213        | .075      | .633   |                 |
| DERIVED BY FORMULA       | .288       | .216        | .071      | .575   |                 |
| UNDERLYING PRES. RATE    | .363       | .224        | .079      | .666   |                 |
| PROPOSED                 | .288       | .216        | .071      | .575   |                 |
| <b>IND. RATES</b>        |            |             |           |        |                 |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       |
| IND. RATES               |            |             |           | .59    | MINIMUM PREMIUM |
| MAN. RATES               | 1.13       | .87         | .69       | + .59  | PRESENT         |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED |  |  | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES |         |          |          |           |           |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|----------|----------|-----------|-----------|
|              |                  |                    |                     |  |  |                               | DEATH           | P . T . | MAJOR    | MINOR    | TEMP      | ALL       |
| 2006         | 34,438           | 690,515            | 2.005               |  |  | 34,438                        |                 |         |          | 3        | 13        | 16        |
| 2007         | 35,358           | 981,982            | 2.777               |  |  | 35,358                        |                 |         | 2        | 3        | 23        | 28        |
| 2008         | 30,555           | 594,328            | 1.945               |  |  | 30,555                        |                 |         | 1        | 1        | 4         | 6         |
| 2009         | 30,389           | 682,539            | 2.246               |  |  | 30,389                        |                 |         | 2        |          | 4         | 6         |
| 2010         | 63,407           | 255,616            | .403                |  |  | 63,407                        |                 |         |          | 2        | 8         | 10        |
| <b>TOTAL</b> | <b>194,147</b>   | <b>3,204,980</b>   | <b>1.651</b>        |  |  | <b>194,147</b>                |                 |         | <b>5</b> | <b>9</b> | <b>52</b> | <b>66</b> |
| O.D.         |                  | 25,443             | .013                |  |  |                               |                 |         |          |          | 1         | 1         |

| REPORTED LOSSES |           |         |                |                |                |         |         |                |                |                |                |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                |                |                | MEDICAL |         |                |                |                |                |
|                 | DEATH     | P . T . | MAJOR          | MINOR          | TEMP           | DEATH   | P . T . | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006            |           |         |                | 198,669        | 65,561         |         |         |                | 83,235         | 212,329        | 130,721        |
| 2007            |           |         | 386,496        | 44,342         | 128,633        |         |         | 83,500         | 28,319         | 222,891        | 87,801         |
| 2008            |           |         | 153,435        | 77,717         | 10,521         |         |         | 52,935         | 221,691        | 32,029         | 46,000         |
| 2009            |           |         | 405,924        |                | 31,242         |         |         | 132,863        |                | 74,424         | 38,086         |
| 2010            |           |         |                | 28,305         | 63,481         |         |         |                | 50,065         | 78,405         | 35,360         |
| <b>TOTAL</b>    |           |         | <b>945,855</b> | <b>349,033</b> | <b>299,438</b> |         |         | <b>269,298</b> | <b>383,310</b> | <b>620,078</b> | <b>337,968</b> |
| O.D.            |           |         |                |                | 11,443         |         |         |                |                | 10,901         | 3,099          |

| TRANSLATED LOSSES |            |               |                  |                |                |            |               |                |                |                |                |
|-------------------|------------|---------------|------------------|----------------|----------------|------------|---------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY  |               |                  |                |                | MEDICAL    |               |                |                |                |                |
|                   | DEATH      | P . T .       | MAJOR            | MINOR          | TEMP           | DEATH      | P . T .       | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006              |            |               |                  | 262,839        | 99,259         |            |               |                | 121,273        | 332,932        | 129,937        |
| 2007              | 55         | 7,161         | 506,215          | 61,346         | 176,636        | 14         | 1,251         | 182,019        | 46,281         | 321,559        | 83,938         |
| 2008              | 92         | 5,933         | 217,001          | 91,858         | 15,680         | 205        | 5,591         | 188,960        | 276,381        | 50,434         | 45,448         |
| 2009              | 31         | 18,081        | 513,838          | 28,340         | 40,299         | 72         | 13,447        | 280,477        | 25,421         | 85,912         | 38,619         |
| 2010              | 75         | 3,986         | 110,054          | 52,475         | 56,354         | 210        | 4,875         | 104,721        | 58,656         | 66,566         | 35,219         |
| <b>TOTAL</b>      | <b>253</b> | <b>35,161</b> | <b>1,347,108</b> | <b>496,858</b> | <b>388,228</b> | <b>501</b> | <b>25,164</b> | <b>756,177</b> | <b>528,012</b> | <b>857,403</b> | <b>333,161</b> |
| O.D.              |            |               |                  |                | 17,325         |            |               |                |                | 17,093         | 3,014          |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 2,164,364 | 2,304,919   | 336,175   |       |
| TOTAL TRANS. LOSSES PG A |           |             |           |       |
| IBNR + FREQUENCY ADJUST. | -666,063  | -413,265    | 2,799     |       |
| TOTAL LOSSES             | 1,498,301 | 1,891,654   | 338,974   |       |
| EXPECTED LOSSES          | 1,920,114 | 2,123,970   | 467,895   |       |
| CREDIBILITY              | .06       | .15         | .23       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | .772      | .974        | .175      | 1.921 |
| INDICATED (POST-TEST)    | .787      | .993        | .179      | 1.959 |
| PRES. ON RATE LEVEL      | .940      | 1.040       | .229      | 2.209 |
| DERIVED BY FORMULA       | .931      | 1.033       | .218      | 2.182 |
| UNDERLYING PRES. RATE    | .989      | 1.094       | .241      | 2.324 |
| PROPOSED                 | .931      | 1.033       | .218      | 2.182 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | TOTAL |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 2.24   | MINIMUM PREMIUM |       |
| MAN. RATES | 2.68   | 2.53   | 2.41   | + 2.24 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |       |          |           |           |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-------|----------|-----------|-----------|
|              |                  |                    |                     | DEATH           | P . T .  | MAJOR | MINOR    | TEMP      | ALL       |
| 2006         | 36,892           | 745,968            | 2.022               |                 | 1        |       |          | 2         | 3         |
| 2007         | 49,945           | 342,967            | .686                |                 |          |       | 2        | 6         | 8         |
| 2008         | 64,286           | 75,297             | .117                |                 |          |       | 1        | 3         | 4         |
| 2009         | 54,930           | 75,003             | .136                |                 |          |       |          | 5         | 5         |
| 2010         | 66,042           | 250,519            | .379                |                 |          |       |          | 4         | 4         |
| <b>TOTAL</b> | <b>272,095</b>   | <b>1,489,754</b>   | <b>.548</b>         |                 | <b>1</b> |       | <b>3</b> | <b>20</b> | <b>24</b> |
| O.D.         |                  | 20,896             | .007                |                 |          |       | 1        | 1         | 1         |

REPORTED LOSSES

| MANUAL YEAR  | INDEMNITY |                |       |               |                | MEDICAL |               |       |               |                |                |
|--------------|-----------|----------------|-------|---------------|----------------|---------|---------------|-------|---------------|----------------|----------------|
|              | DEATH     | P . T .        | MAJOR | MINOR         | TEMP           | DEATH   | P . T .       | MAJOR | MINOR         | TEMP           | MED. ONLY      |
| 2006         |           | 646,524        |       |               | 13,909         |         | 58,000        |       |               | 5,581          | 21,954         |
| 2007         |           |                |       | 68,957        | 58,697         |         |               |       | 28,360        | 121,662        | 65,291         |
| 2008         |           |                |       | 1,166         | 12,110         |         |               |       | 4,922         | 31,920         | 25,179         |
| 2009         |           |                |       |               | 22,422         |         |               |       |               | 31,833         | 20,748         |
| 2010         |           |                |       |               | 153,426        |         |               |       |               | 56,419         | 40,674         |
| <b>TOTAL</b> |           | <b>646,524</b> |       | <b>70,123</b> | <b>260,564</b> |         | <b>58,000</b> |       | <b>33,282</b> | <b>247,415</b> | <b>173,846</b> |
| O.D.         |           |                |       | 7,763         |                |         |               |       | 11,690        |                | 1,443          |

TRANSLATED LOSSES

| MANUAL YEAR  | INDEMNITY  |                |                |                |                | MEDICAL   |                |               |               |                |                |
|--------------|------------|----------------|----------------|----------------|----------------|-----------|----------------|---------------|---------------|----------------|----------------|
|              | DEATH      | P . T .        | MAJOR          | MINOR          | TEMP           | DEATH     | P . T .        | MAJOR         | MINOR         | TEMP           | MED. ONLY      |
| 2006         |            | 935,664        |                |                | 21,058         |           | 130,705        |               |               | 8,751          | 21,822         |
| 2007         | 84         | 114            | 8,952          | 87,134         | 80,160         | 16        | 18             | 6,408         | 41,703        | 175,549        | 62,418         |
| 2008         | 1          | 30             | 1,658          | 2,159          | 14,013         | 2         | 79             | 3,915         | 8,440         | 40,429         | 24,877         |
| 2009         | 3          | 231            | 6,913          | 3,720          | 22,996         |           | 469            | 5,995         | 4,695         | 35,186         | 21,038         |
| 2010         | 109        | 5,445          | 162,773        | 73,651         | 130,973        | 58        | 1,317          | 31,064        | 17,629        | 44,484         | 40,511         |
| <b>TOTAL</b> | <b>197</b> | <b>941,484</b> | <b>180,296</b> | <b>166,664</b> | <b>269,200</b> | <b>76</b> | <b>132,588</b> | <b>47,382</b> | <b>72,467</b> | <b>304,399</b> | <b>170,666</b> |
| O.D.         | 9          | 69             | 2,404          | 8,718          | 178            | 9         | 152            | 4,052         | 14,268        | 484            | 1,437          |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 1,308,718 | 836,378     | 172,103   |       |
| TOTAL TRANS. LOSSES PG A |           |             |           |       |
| IBNR + FREQUENCY ADJUST. | -546,623  | -186,094    | 1,189     |       |
| TOTAL LOSSES             | 762,095   | 650,284     | 173,292   |       |
| EXPECTED LOSSES          | 1,561,825 | 938,728     | 228,559   |       |
| CREDIBILITY              | .08       | .19         | .29       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | .280      | .239        | .064      | .583  |
| INDICATED (POST-TEST)    | .286      | .244        | .065      | .595  |
| PRES. ON RATE LEVEL      | .545      | .328        | .080      | .953  |
| DERIVED BY FORMULA       | .524      | .312        | .076      | .912  |
| UNDERLYING PRES. RATE    | .574      | .345        | .084      | 1.003 |
| PROPOSED                 | .524      | .312        | .076      | .912  |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       |
|------------|--------|--------|--------|--------|-----------------|
| IND. RATES |        |        |        | .94    | MINIMUM PREMIUM |
| MAN. RATES | 1.07   | 1.11   | 1.04   | + .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        |
| 2006         | 255,800          | 7,460,293          | 2.916               |  |  | 255,800                       |                 |         | 12        | 13        | 117        | 142        |
| 2007         | 278,352          | 5,527,028          | 1.985               |  |  | 278,352                       | 1               |         | 8         | 10        | 120        | 139        |
| 2008         | 289,479          | 7,844,117          | 2.709               |  |  | 289,479                       |                 |         | 11        | 25        | 106        | 142        |
| 2009         | 308,203          | 7,182,146          | 2.330               |  |  | 308,203                       |                 |         | 11        | 20        | 93         | 124        |
| 2010         | 314,744          | 5,974,575          | 1.898               |  |  | 314,744                       | 1               |         | 6         | 11        | 123        | 141        |
| <b>TOTAL</b> | <b>1,446,578</b> | <b>33,988,159</b>  | <b>2.350</b>        |  |  | <b>1,446,578</b>              | <b>2</b>        |         | <b>48</b> | <b>79</b> | <b>559</b> | <b>688</b> |
| O.D.         |                  | 30,286             | .002                |  |  |                               |                 |         |           |           | 4          | 4          |

| REPORTED LOSSES |                |         |                  |                  |                  |              |         |                  |                  |                  |                  |
|-----------------|----------------|---------|------------------|------------------|------------------|--------------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY      |         |                  |                  |                  | MEDICAL      |         |                  |                  |                  |                  |
|                 | DEATH          | P . T . | MAJOR            | MINOR            | TEMP             | DEATH        | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            |                |         | 2,865,826        | 321,260          | 703,592          |              |         | 1,880,716        | 285,455          | 813,042          | 590,402          |
| 2007            | 1,500          |         | 1,563,768        | 331,377          | 868,448          | 1,500        |         | 675,834          | 371,794          | 1,053,733        | 659,074          |
| 2008            |                |         | 2,290,279        | 919,279          | 793,724          |              |         | 1,341,910        | 885,769          | 1,036,699        | 576,457          |
| 2009            |                |         | 2,070,219        | 720,364          | 826,476          |              |         | 832,792          | 1,079,385        | 928,021          | 724,889          |
| 2010            | 183,438        |         | 1,004,693        | 506,486          | 1,041,079        | 5,000        |         | 454,425          | 498,466          | 1,670,573        | 610,415          |
| <b>TOTAL</b>    | <b>184,938</b> |         | <b>9,794,785</b> | <b>2,798,766</b> | <b>4,233,319</b> | <b>6,500</b> |         | <b>5,185,677</b> | <b>3,120,869</b> | <b>5,502,068</b> | <b>3,161,237</b> |
| O.D.            |                |         |                  |                  | 7,082            |              |         |                  |                  | 11,112           | 12,092           |

| TRANSLATED LOSSES |                |                |                   |                  |                  |               |                |                   |                  |                  |                  |
|-------------------|----------------|----------------|-------------------|------------------|------------------|---------------|----------------|-------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY      |                |                   |                  |                  | MEDICAL       |                |                   |                  |                  |                  |
|                   | DEATH          | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH         | P . T .        | MAJOR             | MINOR            | TEMP             | MED. ONLY        |
| 2006              |                |                | 3,467,828         | 425,028          | 1,065,238        |               |                | 2,974,054         | 415,907          | 1,274,845        | 586,860          |
| 2007              | 2,246          | 29,219         | 2,075,803         | 445,532          | 1,187,449        | 2,823         | 10,215         | 1,471,329         | 545,808          | 1,526,009        | 630,075          |
| 2008              | 1,126          | 85,456         | 3,152,580         | 1,143,826        | 963,192          | 1,097         | 74,549         | 2,891,310         | 1,237,046        | 1,363,494        | 569,540          |
| 2009              | 1,207          | 117,700        | 3,403,047         | 961,902          | 923,862          | 4,653         | 128,767        | 2,690,065         | 1,262,919        | 1,124,974        | 735,037          |
| 2010              | 229,188        | 120,415        | 2,983,853         | 992,746          | 961,607          | 12,546        | 127,144        | 2,314,493         | 933,186          | 1,384,879        | 607,973          |
| <b>TOTAL</b>      | <b>233,767</b> | <b>352,790</b> | <b>15,083,111</b> | <b>3,969,034</b> | <b>5,101,348</b> | <b>21,119</b> | <b>340,675</b> | <b>12,341,251</b> | <b>4,394,866</b> | <b>6,674,201</b> | <b>3,129,485</b> |
| O.D.              | 1              | 128            | 3,930             | 1,837            | 7,429            | 2             | 50             | 1,646             | 1,198            | 13,550           | 11,933           |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 28,378,470 | 20,163,463  | 3,141,418 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -7,954,360 | -2,963,533  | 16,204    |        |                 |       |
| TOTAL LOSSES             | 20,424,110 | 17,199,930  | 3,157,622 |        |                 |       |
| EXPECTED LOSSES          | 22,147,109 | 14,581,506  | 3,312,664 |        |                 |       |
| CREDIBILITY              | .24        | .57         | .87       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.412      | 1.189       | .218      | 2.819  |                 |       |
| INDICATED (POST-TEST)    | 1.440      | 1.213       | .222      | 2.875  |                 |       |
| PRES. ON RATE LEVEL      | 1.455      | .958        | .218      | 2.631  |                 |       |
| DERIVED BY FORMULA       | 1.451      | 1.103       | .221      | 2.775  |                 |       |
| UNDERLYING PRES. RATE    | 1.531      | 1.008       | .229      | 2.768  |                 |       |
| PROPOSED                 | 1.451      | 1.103       | .221      | 2.775  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 2.851 |
| IND. RATES               |            |             |           | 2.85   | MINIMUM PREMIUM |       |
| MAN. RATES               | 2.94       | 2.81        | 2.87      | + 2.85 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |          |           |           |            |  |
|--------------|------------------|--------------------|---------------------|-----------------|----------|----------|-----------|-----------|------------|--|
|              |                  |                    |                     | DEATH           | P . T .  | MAJOR    | MINOR     | TEMP      | ALL        |  |
| 2006         | 452,150          | 3,860,268          | .853                |                 |          | 5        | 18        | 41        | 64         |  |
| 2007         | 471,078          | 5,022,438          | 1.066               |                 | 1        | 5        | 6         | 46        | 58         |  |
| 2008         | 489,248          | 3,811,809          | .779                |                 |          | 7        | 24        | 43        | 74         |  |
| 2009         | 530,568          | 10,582,065         | 1.994               |                 | 1        | 5        | 32        | 41        | 79         |  |
| 2010         | 653,473          | 3,700,224          | .566                |                 |          | 1        | 3         | 67        | 72         |  |
| <b>TOTAL</b> | <b>2,596,517</b> | <b>26,976,804</b>  | <b>1.039</b>        |                 | <b>1</b> | <b>2</b> | <b>23</b> | <b>83</b> | <b>347</b> |  |
| O.D.         |                  | 780,987            | .030                |                 |          |          | 2         | 4         | 12         |  |

| REPORTED LOSSES |                |                  |                  |                  |                  |         |                  |                  |                  |                  |                  |
|-----------------|----------------|------------------|------------------|------------------|------------------|---------|------------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY      |                  |                  |                  |                  | MEDICAL |                  |                  |                  |                  |                  |
|                 | DEATH          | P . T .          | MAJOR            | MINOR            | TEMP             | DEATH   | P . T .          | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            |                |                  | 1,576,157        | 461,896          | 259,680          |         |                  | 328,030          | 514,953          | 441,045          | 278,507          |
| 2007            |                | 607,277          | 1,491,226        | 199,298          | 341,721          |         | 1,222,899        | 260,896          | 68,391           | 550,768          | 279,962          |
| 2008            |                |                  | 1,235,727        | 606,589          | 227,053          |         |                  | 462,846          | 708,156          | 290,346          | 281,092          |
| 2009            |                | 838,410          | 1,608,162        | 529,678          | 248,475          |         | 5,400,000        | 565,538          | 685,621          | 294,526          | 411,655          |
| 2010            | 864,055        |                  | 134,616          | 121,662          | 961,027          |         |                  | 66,500           | 81,589           | 1,188,202        | 282,573          |
| <b>TOTAL</b>    | <b>864,055</b> | <b>1,445,687</b> | <b>6,045,888</b> | <b>1,919,123</b> | <b>2,037,956</b> |         | <b>6,622,899</b> | <b>1,683,810</b> | <b>2,058,710</b> | <b>2,764,887</b> | <b>1,533,789</b> |
| O.D.            |                |                  | 414,914          | 57,286           | 32,563           |         |                  | 90,500           | 105,626          | 46,343           | 33,755           |

| TRANSLATED LOSSES |                  |                |                  |                  |                  |               |                  |                  |                  |                  |                  |
|-------------------|------------------|----------------|------------------|------------------|------------------|---------------|------------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY        |                |                  |                  |                  | MEDICAL       |                  |                  |                  |                  |                  |
|                   | DEATH            | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH         | P . T .          | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |                  |                | 2,082,103        | 611,088          | 393,157          |               |                  | 713,465          | 750,288          | 691,559          | 276,836          |
| 2007              | 397              | 460,836        | 1,966,105        | 269,201          | 472,404          | 7,485         | 523,969          | 590,578          | 122,153          | 794,804          | 267,644          |
| 2008              | 728              | 47,855         | 1,756,930        | 728,075          | 290,240          | 741           | 33,147           | 1,226,390        | 915,858          | 403,002          | 277,719          |
| 2009              | 874              | 168,206        | 2,510,799        | 654,551          | 312,796          | 8,581         | 876,283          | 1,792,124        | 782,047          | 390,617          | 417,418          |
| 2010              | 1,015,340        | 48,560         | 1,352,526        | 569,227          | 834,262          | 1,797         | 41,093           | 868,946          | 437,331          | 947,512          | 281,443          |
| <b>TOTAL</b>      | <b>1,017,339</b> | <b>725,457</b> | <b>9,668,463</b> | <b>2,832,142</b> | <b>2,302,859</b> | <b>18,604</b> | <b>1,474,492</b> | <b>5,191,503</b> | <b>3,007,677</b> | <b>3,227,494</b> | <b>1,521,060</b> |
| O.D.              | 47               | 15,131         | 536,861          | 92,255           | 50,291           | 113           | 7,595            | 209,166          | 154,048          | 62,697           | 33,616           |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |      |
|--------------------------|------------|-------------|-----------|--------|-----------------|------|
| TOTAL TRANS. LOSSES PG B | 18,864,771 | 11,729,463  | 1,554,676 |        |                 |      |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |      |
| IBNR + FREQUENCY ADJUST. | -4,809,715 | -1,972,604  | 9,421     |        |                 |      |
| TOTAL LOSSES             | 14,055,056 | 9,756,859   | 1,564,097 |        |                 |      |
| EXPECTED LOSSES          | 13,605,750 | 9,892,730   | 1,791,597 |        |                 |      |
| CREDIBILITY              | .36        | .84         | 1.00      |        |                 |      |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |      |
| INDICATED (PRE-TEST)     | .541       | .376        | .060      | .977   |                 |      |
| INDICATED (POST-TEST)    | .552       | .384        | .061      | .997   |                 |      |
| PRES. ON RATE LEVEL      | .498       | .362        | .066      | .926   |                 |      |
| DERIVED BY FORMULA       | .517       | .380        | .061      | .958   |                 |      |
| UNDERLYING PRES. RATE    | .524       | .381        | .069      | .974   |                 |      |
| PROPOSED                 | .517       | .380        | .061      | .958   |                 |      |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | .984 |
| IND. RATES               |            |             |           | .98    | MINIMUM PREMIUM |      |
| MAN. RATES               | .95        | .96         | 1.01      | + .98  | PRESENT         |      |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |            |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|------------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR      | TEMP       | ALL        |
| 2006         | 158,111          | 1,947,488          | 1.231               |                 |         | 2         | 15         | 29         | 46         |
| 2007         | 147,594          | 5,129,258          | 3.475               | 1               |         | 9         | 15         | 25         | 50         |
| 2008         | 142,033          | 2,359,462          | 1.661               |                 |         | 5         | 18         | 16         | 39         |
| 2009         | 752,037          | 9,114,119          | 1.211               | 1               |         | 10        | 90         | 94         | 195        |
| 2010         | 528,077          | 4,788,550          | .906                |                 |         | 5         | 10         | 103        | 118        |
| <b>TOTAL</b> | <b>1,727,852</b> | <b>23,338,877</b>  | <b>1.351</b>        | <b>2</b>        |         | <b>31</b> | <b>148</b> | <b>267</b> | <b>448</b> |
| O.D.         |                  | 1,208,520          | .069                |                 |         | 2         | 12         | 16         | 30         |

| REPORTED LOSSES |                  |         |                  |                  |                  |              |         |                  |                  |                  |                  |
|-----------------|------------------|---------|------------------|------------------|------------------|--------------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY        |         |                  |                  |                  | MEDICAL      |         |                  |                  |                  |                  |
|                 | DEATH            | P . T . | MAJOR            | MINOR            | TEMP             | DEATH        | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            |                  |         | 432,303          | 327,143          | 395,129          |              |         | 191,710          | 290,144          | 169,220          | 141,839          |
| 2007            | 1,321,811        |         | 1,885,198        | 316,436          | 129,302          | 750          |         | 577,720          | 323,605          | 212,865          | 361,571          |
| 2008            |                  |         | 867,852          | 323,477          | 129,808          |              |         | 230,928          | 369,603          | 149,144          | 288,650          |
| 2009            | 265,155          |         | 2,568,028        | 1,564,701        | 338,961          | 3,397        |         | 1,685,677        | 1,706,981        | 446,234          | 534,985          |
| 2010            |                  |         | 912,302          | 228,797          | 876,667          |              |         | 255,662          | 239,639          | 1,711,375        | 564,108          |
| <b>TOTAL</b>    | <b>1,586,966</b> |         | <b>6,665,683</b> | <b>2,760,554</b> | <b>1,869,867</b> | <b>4,147</b> |         | <b>2,941,697</b> | <b>2,929,972</b> | <b>2,688,838</b> | <b>1,891,153</b> |
| O.D.            |                  |         | 408,192          | 184,980          | 152,408          |              |         | 50,863           | 115,470          | 248,666          | 47,941           |

| TRANSLATED LOSSES |                  |                |                   |                  |                  |               |                |                  |                  |                  |                  |
|-------------------|------------------|----------------|-------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY        |                |                   |                  |                  | MEDICAL       |                |                  |                  |                  |                  |
|                   | DEATH            | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH         | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |                  |                | 571,072           | 432,809          | 598,227          |               |                | 416,969          | 422,741          | 265,337          | 140,988          |
| 2007              | 959,524          | 35,087         | 2,460,944         | 411,567          | 187,849          | 943           | 8,738          | 1,241,152        | 454,966          | 315,047          | 345,662          |
| 2008              | 392              | 32,657         | 1,198,978         | 394,126          | 167,224          | 390           | 16,747         | 617,820          | 477,152          | 207,143          | 285,186          |
| 2009              | 356,532          | 143,528        | 4,183,797         | 1,725,341        | 468,343          | 13,432        | 173,507        | 3,739,144        | 1,854,520        | 647,394          | 542,475          |
| 2010              | 1,047            | 92,495         | 2,278,211         | 684,477          | 789,113          | 3,859         | 85,844         | 1,648,010        | 721,899          | 1,342,299        | 561,852          |
| <b>TOTAL</b>      | <b>1,317,495</b> | <b>303,767</b> | <b>10,693,002</b> | <b>3,648,320</b> | <b>2,210,756</b> | <b>18,624</b> | <b>284,836</b> | <b>7,663,095</b> | <b>3,931,278</b> | <b>2,777,220</b> | <b>1,876,163</b> |
| O.D.              | 336              | 18,067         | 758,691           | 269,249          | 154,465          | 469           | 10,474         | 261,827          | 186,651          | 246,415          | 47,860           |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 21,330,683 | 13,424,354  | 1,924,023 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -5,591,774 | -1,721,654  | 11,343    |        |                 |       |
| TOTAL LOSSES             | 15,738,909 | 11,702,700  | 1,935,366 |        |                 |       |
| EXPECTED LOSSES          | 17,986,941 | 9,917,870   | 1,762,410 |        |                 |       |
| CREDIBILITY              | .27        | .64         | .98       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | .911       | .677        | .112      | 1.700  |                 |       |
| INDICATED (POST-TEST)    | .929       | .691        | .114      | 1.734  |                 |       |
| PRES. ON RATE LEVEL      | .989       | .546        | .097      | 1.632  |                 |       |
| DERIVED BY FORMULA       | .973       | .639        | .114      | 1.726  |                 |       |
| UNDERLYING PRES. RATE    | 1.041      | .574        | .102      | 1.717  |                 |       |
| PROPOSED                 | .973       | .639        | .114      | 1.726  |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 1.773 |
| IND. RATES               |            |             |           | 1.77   | MINIMUM PREMIUM |       |
| MAN. RATES               | 1.82       | 1.84        | 1.78      | + 1.77 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |           |            |            |             |  |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|------------|------------|-------------|--|
|              |                  |                    |                     | DEATH           | P . T .  | MAJOR     | MINOR      | TEMP       | ALL         |  |
| 2006         | 271,955          | 9,761,190          | 3.589               |                 |          | 21        | 24         | 179        | 224         |  |
| 2007         | 284,435          | 11,881,146         | 4.177               | 2               |          | 22        | 34         | 181        | 239         |  |
| 2008         | 270,459          | 12,106,923         | 4.476               |                 |          | 22        | 49         | 165        | 236         |  |
| 2009         | 224,139          | 11,478,646         | 5.121               | 2               |          | 21        | 61         | 158        | 242         |  |
| 2010         | 219,955          | 11,024,469         | 5.012               |                 | 1        | 8         | 36         | 153        | 198         |  |
| <b>TOTAL</b> | <b>1,270,943</b> | <b>56,252,374</b>  | <b>4.426</b>        | <b>4</b>        | <b>1</b> | <b>94</b> | <b>204</b> | <b>836</b> | <b>1139</b> |  |
| O.D.         |                  | 16,000             | .001                |                 |          |           | 1          | 1          | 2           |  |

| REPORTED LOSSES |                |                |                   |                  |                  |              |                  |                  |                  |                  |                  |
|-----------------|----------------|----------------|-------------------|------------------|------------------|--------------|------------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY      |                |                   |                  |                  | MEDICAL      |                  |                  |                  |                  |                  |
|                 | DEATH          | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH        | P . T .          | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            |                |                | 3,352,936         | 677,308          | 1,070,377        |              |                  | 1,610,540        | 806,858          | 1,679,349        | 563,822          |
| 2007            | 346,316        |                | 4,071,192         | 1,164,723        | 1,344,204        | 2,681        |                  | 1,499,866        | 1,266,881        | 1,426,867        | 758,416          |
| 2008            |                |                | 4,145,355         | 1,722,398        | 1,091,448        |              |                  | 2,119,157        | 1,187,318        | 1,271,073        | 570,174          |
| 2009            | 456,552        |                | 3,902,256         | 1,921,393        | 805,816          |              |                  | 1,322,670        | 1,464,931        | 1,109,539        | 495,489          |
| 2010            |                | 424,715        | 1,269,533         | 1,455,178        | 1,314,112        |              | 2,304,804        | 1,417,367        | 963,834          | 1,363,413        | 511,513          |
| <b>TOTAL</b>    | <b>802,868</b> | <b>424,715</b> | <b>16,741,272</b> | <b>6,941,000</b> | <b>5,625,957</b> | <b>2,681</b> | <b>2,304,804</b> | <b>7,969,600</b> | <b>5,689,822</b> | <b>6,850,241</b> | <b>2,899,414</b> |
| O.D.            |                |                |                   | 541              | 103              |              |                  |                  | 855              | 243              | 14,258           |

| TRANSLATED LOSSES |                  |                |                   |                  |                  |               |                  |                   |                  |                  |                  |
|-------------------|------------------|----------------|-------------------|------------------|------------------|---------------|------------------|-------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY        |                |                   |                  |                  | MEDICAL       |                  |                   |                  |                  |                  |
|                   | DEATH            | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH         | P . T .          | MAJOR             | MINOR            | TEMP             | MED. ONLY        |
| 2006              |                  |                | 4,345,860         | 896,079          | 1,620,554        |               |                  | 3,115,765         | 1,175,593        | 2,633,215        | 560,439          |
| 2007              | 427,141          | 76,297         | 5,379,852         | 1,512,862        | 1,852,621        | 5,374         | 22,785           | 3,272,723         | 1,781,496        | 2,083,521        | 725,046          |
| 2008              | 2,087            | 150,968        | 5,558,173         | 2,109,190        | 1,344,864        | 1,487         | 105,526          | 4,095,726         | 1,656,144        | 1,680,085        | 563,332          |
| 2009              | 612,872          | 228,934        | 6,638,646         | 2,246,767        | 997,272          | 6,500         | 191,174          | 4,027,221         | 1,735,665        | 1,368,039        | 502,426          |
| 2010              | 2,765            | 309,262        | 4,924,691         | 1,880,558        | 1,273,443        | 18,083        | 989,173          | 4,097,714         | 1,284,370        | 1,221,538        | 509,467          |
| <b>TOTAL</b>      | <b>1,044,865</b> | <b>765,461</b> | <b>26,847,222</b> | <b>8,645,456</b> | <b>7,088,754</b> | <b>31,444</b> | <b>1,308,658</b> | <b>18,609,149</b> | <b>7,633,268</b> | <b>8,986,398</b> | <b>2,860,710</b> |
| O.D.              |                  | 5              | 198               | 624              | 116              |               | 16               | 340               | 1,077            | 304              | 14,050           |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL  |                 |
|--------------------------|-------------|-------------|-----------|--------|-----------------|
| TOTAL TRANS. LOSSES PG B | 48,607,358  | 32,355,997  | 2,874,760 |        |                 |
| TOTAL TRANS. LOSSES PG A |             |             |           |        |                 |
| IBNR + FREQUENCY ADJUST. | -13,949,597 | -4,817,676  | 13,018    |        |                 |
| TOTAL LOSSES             | 34,657,761  | 27,538,321  | 2,887,778 |        |                 |
| EXPECTED LOSSES          | 37,124,245  | 22,584,656  | 3,050,264 |        |                 |
| CREDIBILITY              | .22         | .52         | .80       |        |                 |
| <b>PURE PREMIUMS</b>     |             |             |           |        |                 |
| INDICATED (PRE-TEST)     | 2.727       | 2.167       | .227      | 5.121  |                 |
| INDICATED (POST-TEST)    | 2.782       | 2.210       | .232      | 5.224  |                 |
| PRES. ON RATE LEVEL      | 2.777       | 1.689       | .228      | 4.694  |                 |
| DERIVED BY FORMULA       | 2.778       | 1.960       | .231      | 4.969  |                 |
| UNDERLYING PRES. RATE    | 2.921       | 1.777       | .240      | 4.938  |                 |
| PROPOSED                 | 2.778       | 1.960       | .231      | 4.969  |                 |
| <b>IND. RATES</b>        |             |             |           |        |                 |
| YEAR                     | 4-1-11      | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       |
| IND. RATES               |             |             |           | 5.11   | MINIMUM PREMIUM |
| MAN. RATES               | 4.86        | 4.93        | 5.12      | + 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      |          |
| 2006         | 7,376            | 662                | .008                |                 |         |       |       |      |          |          |
| 2007         | 7,744            |                    |                     |                 |         |       |       |      |          |          |
| 2008         | 7,369            | 34,565             | .469                |                 |         |       |       |      | 2        | 2        |
| 2009         | 7,614            | 55,166             | .724                |                 |         |       |       |      | 1        | 1        |
| 2010         | 8,565            | 46,870             | .547                |                 |         |       |       |      | 3        | 3        |
| <b>TOTAL</b> | <b>38,668</b>    | <b>137,263</b>     | <b>.355</b>         |                 |         |       |       |      | <b>6</b> | <b>6</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     |
| 2006            |           |         |       |       |               |         |         |       |       |               | 662           |
| 2008            |           |         |       |       | 4,601         |         |         |       |       | 8,203         | 21,761        |
| 2009            |           |         |       |       | 21,568        |         |         |       |       | 26,276        | 7,322         |
| 2010            |           |         |       |       | 12,103        |         |         |       |       | 28,486        | 6,281         |
| <b>TOTAL</b>    |           |         |       |       | <b>38,272</b> |         |         |       |       | <b>62,965</b> | <b>36,026</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     |
| 2006              |           |            |               |              |               |           |              |               |               |               | 658           |
| 2008              |           | 10         | 493           | 323          | 5,312         |           | 6            | 570           | 623           | 10,337        | 21,500        |
| 2009              | 3         | 218        | 6,644         | 3,580        | 22,119        | 4         | 394          | 4,948         | 3,876         | 29,042        | 7,425         |
| 2010              | 8         | 425        | 12,839        | 5,811        | 10,335        | 31        | 665          | 15,690        | 8,899         | 22,459        | 6,256         |
| <b>TOTAL</b>      | <b>11</b> | <b>653</b> | <b>19,976</b> | <b>9,714</b> | <b>37,766</b> | <b>35</b> | <b>1,065</b> | <b>21,208</b> | <b>13,398</b> | <b>61,838</b> | <b>35,839</b> |
| O.D.              |           |            | 1             | 1            | 63            |           |              | 20            | 24            | 1,222         | 1,051         |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 42,969  | 124,026     | 36,890    |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -38,109 | -17,115     | 27        |       |
| TOTAL LOSSES             | 4,860   | 106,911     | 36,917    |       |
| EXPECTED LOSSES          | 105,178 | 83,522      | 5,414     |       |
| CREDIBILITY              | .02     | .05         | .08       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .013    | .276        | .095      | .384  |
| INDICATED (POST-TEST)    | .013    | .282        | .097      | .392  |
| PRES. ON RATE LEVEL      | .259    | .205        | .013      | .477  |
| DERIVED BY FORMULA       | .254    | .209        | .020      | .483  |
| UNDERLYING PRES. RATE    | .272    | .216        | .014      | .502  |
| PROPOSED                 | .251    | .206        | .020      | .477  |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       |
|------------|--------|--------|--------|--------|-----------------|
| IND. RATES |        |        |        | .49    | MINIMUM PREMIUM |
| MAN. RATES | .64    | .50    | .52    | + .49  | PRESENT         |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |          |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|----------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR    | TEMP       | ALL        |
| 2006         | 31,317           | 1,771,386          | 5.656               |                 |         | 3        | 6        | 35         | 44         |
| 2007         | 34,044           | 3,176,314          | 9.330               |                 |         | 6        | 6        | 29         | 41         |
| 2008         | 34,844           | 4,715,902          | 13.534              |                 |         | 4        | 6        | 29         | 39         |
| 2009         | 39,274           | 1,161,725          | 2.958               |                 |         |          | 7        | 32         | 39         |
| 2010         | 39,222           | 3,823,652          | 9.748               |                 |         |          | 7        | 39         | 50         |
| <b>TOTAL</b> | <b>178,701</b>   | <b>14,648,979</b>  | <b>8.197</b>        |                 |         | <b>1</b> | <b>3</b> | <b>164</b> | <b>213</b> |
| O.D.         |                  | 617                |                     |                 |         |          |          |            |            |

| REPORTED LOSSES |                |         |                  |                  |                |               |         |                  |                  |                  |                  |
|-----------------|----------------|---------|------------------|------------------|----------------|---------------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY      |         |                  |                  |                | MEDICAL       |         |                  |                  |                  |                  |
|                 | DEATH          | P . T . | MAJOR            | MINOR            | TEMP           | DEATH         | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            |                |         | 362,618          | 253,501          | 156,045        |               |         | 250,520          | 109,033          | 507,004          | 132,665          |
| 2007            |                |         | 1,400,235        | 197,070          | 93,354         |               |         | 488,109          | 415,490          | 381,544          | 200,512          |
| 2008            |                |         | 716,772          | 132,204          | 121,582        |               |         | 496,355          | 127,530          | 486,235          | 2,635,224        |
| 2009            |                |         |                  | 255,123          | 151,127        |               |         |                  | 234,284          | 266,510          | 254,681          |
| 2010            | 515,207        |         | 479,008          | 448,851          | 365,646        | 77,000        |         | 1,000,223        | 186,878          | 479,405          | 271,434          |
| <b>TOTAL</b>    | <b>515,207</b> |         | <b>2,958,633</b> | <b>1,286,749</b> | <b>887,754</b> | <b>77,000</b> |         | <b>2,235,207</b> | <b>1,073,215</b> | <b>2,120,698</b> | <b>3,494,516</b> |
| O.D.            |                |         |                  |                  |                |               |         |                  |                  |                  | 617              |

| TRANSLATED LOSSES |                |                |                  |                  |                  |                |                |                  |                  |                  |                  |
|-------------------|----------------|----------------|------------------|------------------|------------------|----------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY      |                |                  |                  |                  | MEDICAL        |                |                  |                  |                  |                  |
|                   | DEATH          | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH          | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |                |                | 479,018          | 335,381          | 236,250          |                |                | 544,881          | 158,861          | 794,982          | 131,869          |
| 2007              | 239            | 25,999         | 1,824,010        | 258,440          | 135,526          | 225            | 7,469          | 1,070,513        | 581,827          | 559,013          | 191,689          |
| 2008              | 172            | 23,856         | 879,015          | 173,546          | 150,965          | 215            | 22,184         | 890,557          | 217,585          | 624,625          | 2,603,601        |
| 2009              | 360            | 8,149          | 251,482          | 276,089          | 167,126          | 946            | 12,233         | 236,612          | 267,719          | 311,411          | 258,247          |
| 2010              | 640,332        | 64,292         | 1,572,922        | 569,619          | 361,969          | 109,736        | 144,096        | 2,133,591        | 426,494          | 438,622          | 270,348          |
| <b>TOTAL</b>      | <b>641,103</b> | <b>122,296</b> | <b>5,006,447</b> | <b>1,613,075</b> | <b>1,051,836</b> | <b>111,122</b> | <b>185,982</b> | <b>4,876,154</b> | <b>1,652,486</b> | <b>2,728,653</b> | <b>3,455,754</b> |
| O.D.              |                |                |                  |                  |                  |                |                |                  |                  |                  | 610              |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 10,943,104 | 7,046,050   | 3,456,364 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -1,983,077 | -1,054,898  | 7,793     |        |                 |       |
| TOTAL LOSSES             | 8,960,027  | 5,991,152   | 3,464,157 |        |                 |       |
| EXPECTED LOSSES          | 5,537,945  | 5,207,346   | 1,581,503 |        |                 |       |
| CREDIBILITY              | .06        | .14         | .22       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 5.014      | 3.353       | 1.939     | 10.306 |                 |       |
| INDICATED (POST-TEST)    | 5.114      | 3.420       | 1.978     | 10.512 |                 |       |
| PRES. ON RATE LEVEL      | 2.922      | 2.748       | .835      | 6.505  |                 |       |
| DERIVED BY FORMULA       | 3.054      | 2.842       | 1.086     | 6.982  |                 |       |
| UNDERLYING PRES. RATE    | 3.099      | 2.914       | .885      | 6.898  |                 |       |
| PROPOSED                 | 3.054      | 2.842       | 1.086     | 6.982  |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 6.925 |
| IND. RATES               |            |             |           | 6.93   | MINIMUM PREMIUM |       |
| MAN. RATES               | 6.95       | 6.92        | 7.00      | + 6.93 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |          |          |      |           |           |
|--------------|------------------|--------------------|---------------------|-----------------|----------|----------|----------|------|-----------|-----------|
|              |                  |                    |                     | DEATH           | P . T .  | MAJOR    | MINOR    | TEMP | ALL       |           |
| 2006         | 29,312           | 1,781,311          | 6.077               |                 | 1        | 2        |          |      | 6         | 9         |
| 2007         | 30,658           | 1,071,499          | 3.495               | 1               |          | 1        | 3        |      | 5         | 10        |
| 2008         | 27,932           | 692,655            | 2.479               | 1               |          |          | 3        |      | 3         | 7         |
| 2009         | 28,471           | 393,318            | 1.381               |                 |          |          | 1        |      | 11        | 12        |
| 2010         | 30,965           | 669,661            | 2.162               |                 |          | 1        |          |      | 8         | 9         |
| <b>TOTAL</b> | <b>147,338</b>   | <b>4,608,444</b>   | <b>3.128</b>        | <b>2</b>        | <b>1</b> | <b>4</b> | <b>7</b> |      | <b>33</b> | <b>47</b> |

| REPORTED LOSSES |                |                |                  |                |                |              |                |                |                |                |                |
|-----------------|----------------|----------------|------------------|----------------|----------------|--------------|----------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY      |                |                  |                |                | MEDICAL      |                |                |                |                |                |
|                 | DEATH          | P . T .        | MAJOR            | MINOR          | TEMP           | DEATH        | P . T .        | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006            |                | 459,663        | 636,105          |                | 64,623         |              | 130,000        | 368,972        |                | 65,821         | 56,127         |
| 2007            | 343,766        |                | 367,739          | 66,414         | 35,123         | 255          |                | 86,260         | 70,887         | 57,211         | 43,844         |
| 2008            | 289,792        |                |                  | 115,769        | 68,174         | 1,000        |                |                | 121,952        | 70,500         | 25,468         |
| 2009            |                |                |                  | 28,730         | 163,177        |              |                |                | 26,488         | 125,351        | 49,572         |
| 2010            |                |                | 157,239          |                | 139,399        |              |                | 107,824        |                | 190,153        | 75,046         |
| <b>TOTAL</b>    | <b>633,558</b> | <b>459,663</b> | <b>1,161,083</b> | <b>210,913</b> | <b>470,496</b> | <b>1,255</b> | <b>130,000</b> | <b>563,056</b> | <b>219,327</b> | <b>509,036</b> | <b>250,057</b> |

| TRANSLATED LOSSES |                |                |                  |                |                |              |                |                  |                |                |                |
|-------------------|----------------|----------------|------------------|----------------|----------------|--------------|----------------|------------------|----------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY      |                |                  |                |                | MEDICAL      |                |                  |                |                |                |
|                   | DEATH          | P . T .        | MAJOR            | MINOR          | TEMP           | DEATH        | P . T .        | MAJOR            | MINOR          | TEMP           | MED. ONLY      |
| 2006              |                | 666,428        | 840,295          |                | 97,839         |              | 293,486        | 802,515          |                | 103,206        | 55,790         |
| 2007              | 422,671        | 6,853          | 480,871          | 86,352         | 50,096         | 484          | 1,321          | 188,624          | 99,106         | 84,045         | 41,915         |
| 2008              | 331,595        | 1,174          | 43,159           | 134,778        | 81,412         | 2,175        | 1,594          | 47,162           | 154,207        | 93,896         | 25,162         |
| 2009              | 64             | 2,411          | 73,360           | 55,334         | 168,705        | 115          | 2,790          | 44,683           | 44,318         | 140,453        | 50,266         |
| 2010              | 141            | 13,175         | 322,437          | 82,468         | 124,359        | 851          | 18,174         | 290,197          | 76,291         | 154,771        | 74,746         |
| <b>TOTAL</b>      | <b>754,471</b> | <b>690,041</b> | <b>1,760,122</b> | <b>358,932</b> | <b>522,411</b> | <b>3,625</b> | <b>317,365</b> | <b>1,373,181</b> | <b>373,922</b> | <b>576,371</b> | <b>247,879</b> |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 4,898,805  | 1,831,636   | 247,879   |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |       |
| IBNR + FREQUENCY ADJUST. | -2,563,450 | -497,289    | 913       |       |
| TOTAL LOSSES             | 2,335,355  | 1,334,347   | 248,792   |       |
| EXPECTED LOSSES          | 7,002,975  | 2,400,136   | 193,013   |       |
| CREDIBILITY              | .05        | .12         | .19       |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | 1.585      | .906        | .169      | 2.660 |
| INDICATED (POST-TEST)    | 1.617      | .924        | .172      | 2.713 |
| PRES. ON RATE LEVEL      | 4.482      | 1.536       | .124      | 6.142 |
| DERIVED BY FORMULA       | 4.339      | 1.463       | .133      | 5.935 |
| UNDERLYING PRES. RATE    | 4.753      | 1.629       | .131      | 6.513 |
| PROPOSED                 | 4.339      | 1.463       | .133      | 5.935 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 5.886 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 5.89   | MINIMUM PREMIUM |       |
| MAN. RATES | 7.60   | 7.16   | 6.61   | + 5.89 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED |  |  | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES |         |          |          |           |           |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|----------|----------|-----------|-----------|
|              |                  |                    |                     |  |  |                               | DEATH           | P . T . | MAJOR    | MINOR    | TEMP      | ALL       |
| 2006         | 2,589            | 223,823            | 8.645               |  |  | 2,589                         |                 |         |          | 1        | 2         | 3         |
| 2007         | 3,085            | 708,602            | 22.969              |  |  | 3,085                         |                 |         | 1        | 3        | 1         | 5         |
| 2008         | 2,977            | 398,424            | 13.383              |  |  | 2,977                         |                 |         |          | 3        | 5         | 8         |
| 2009         | 2,849            | 128,881            | 4.523               |  |  | 2,849                         |                 |         |          |          | 1         | 1         |
| 2010         | 2,989            | 335,193            | 11.214              |  |  | 2,989                         |                 |         |          |          | 8         | 8         |
| <b>TOTAL</b> | <b>14,489</b>    | <b>1,794,923</b>   | <b>12.388</b>       |  |  | <b>14,489</b>                 |                 |         | <b>1</b> | <b>7</b> | <b>17</b> | <b>25</b> |

REPORTED LOSSES

| MANUAL YEAR  | INDEMNITY |         |                |                |                | MEDICAL |         |               |                |                |               |
|--------------|-----------|---------|----------------|----------------|----------------|---------|---------|---------------|----------------|----------------|---------------|
|              | DEATH     | P . T . | MAJOR          | MINOR          | TEMP           | DEATH   | P . T . | MAJOR         | MINOR          | TEMP           | MED. ONLY     |
| 2006         |           |         |                | 50,620         | 6,703          |         |         |               | 126,580        | 35,441         | 4,479         |
| 2007         |           |         | 149,532        | 200,864        | 20,000         |         |         | 35,000        | 254,351        | 5,000          | 43,855        |
| 2008         |           |         |                | 169,974        | 9,497          |         |         |               | 98,046         | 107,928        | 12,979        |
| 2009         |           |         |                |                | 41,785         |         |         |               |                | 75,000         | 12,096        |
| 2010         |           |         |                |                | 170,301        |         |         |               |                | 146,199        | 18,693        |
| <b>TOTAL</b> |           |         | <b>149,532</b> | <b>421,458</b> | <b>248,286</b> |         |         | <b>35,000</b> | <b>478,977</b> | <b>369,568</b> | <b>92,102</b> |

TRANSLATED LOSSES

| MANUAL YEAR  | INDEMNITY  |               |                |                |                | MEDICAL    |              |                |                |                |               |
|--------------|------------|---------------|----------------|----------------|----------------|------------|--------------|----------------|----------------|----------------|---------------|
|              | DEATH      | P . T .       | MAJOR          | MINOR          | TEMP           | DEATH      | P . T .      | MAJOR          | MINOR          | TEMP           | MED. ONLY     |
| 2006         |            |               |                | 66,970         | 10,148         |            |              |                | 184,427        | 55,572         | 4,452         |
| 2007         | 245        | 3,078         | 212,931        | 251,339        | 29,783         | 137        | 680          | 102,771        | 344,125        | 12,164         | 41,925        |
| 2008         | 196        | 1,536         | 53,645         | 191,524        | 14,888         | 91         | 1,311        | 41,473         | 127,880        | 140,072        | 12,823        |
| 2009         | 6          | 427           | 12,876         | 6,932          | 42,851         | 10         | 1,115        | 14,126         | 11,063         | 82,899         | 12,265        |
| 2010         | 120        | 6,045         | 180,671        | 81,754         | 145,385        | 143        | 3,403        | 80,495         | 45,680         | 115,260        | 18,618        |
| <b>TOTAL</b> | <b>567</b> | <b>11,086</b> | <b>460,123</b> | <b>598,519</b> | <b>243,055</b> | <b>381</b> | <b>6,509</b> | <b>238,865</b> | <b>713,175</b> | <b>405,967</b> | <b>90,083</b> |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL   |                 |        |
|--------------------------|-----------|-------------|-----------|---------|-----------------|--------|
| TOTAL TRANS. LOSSES PG B | 717,531   | 1,960,716   | 90,083    |         |                 |        |
| TOTAL TRANS. LOSSES PG A |           |             |           |         |                 |        |
| IBNR + FREQUENCY ADJUST. | -427,932  | -230,251    | 451       |         |                 |        |
| TOTAL LOSSES             | 289,599   | 1,730,465   | 90,534    |         |                 |        |
| EXPECTED LOSSES          | 1,174,768 | 1,114,204   | 95,338    |         |                 |        |
| CREDIBILITY              | .01       | .03         | .04       |         |                 |        |
| <b>PURE PREMIUMS</b>     |           |             |           |         |                 |        |
| INDICATED (PRE-TEST)     | 1.999     | 11.943      | .625      | 14.567  |                 |        |
| INDICATED (POST-TEST)    | 2.039     | 12.182      | .638      | 14.859  |                 |        |
| PRES. ON RATE LEVEL      | 7.646     | 7.252       | .620      | 15.518  |                 |        |
| DERIVED BY FORMULA       | 7.590     | 7.400       | .621      | 15.611  |                 |        |
| UNDERLYING PRES. RATE    | 8.108     | 7.690       | .658      | 16.456  |                 |        |
| PROPOSED                 | 7.545     | 7.356       | .617      | 15.518  |                 |        |
| <b>IND. RATES</b>        |           |             |           |         |                 |        |
| YEAR                     | 4-1-11    | 4-1-12      | 4-1-13    | 4-1-14  | IND. RATE       | 15.392 |
| IND. RATES               |           |             |           | 15.39   | MINIMUM PREMIUM |        |
| MAN. RATES               | 18.51     | 17.58       | 16.70     | + 15.39 | 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        |
| 2006         | 277,684          | 8,749,047          | 3.150               |  |  | 277,684                       |                 |          | 12        | 32         | 124        | 168        |
| 2007         | 262,094          | 7,453,751          | 2.843               |  |  | 262,094                       |                 | 1        | 7         | 32         | 151        | 191        |
| 2008         | 252,604          | 6,328,546          | 2.505               |  |  | 252,604                       | 1               | 2        | 6         | 27         | 112        | 148        |
| 2009         | 260,987          | 5,441,536          | 2.084               |  |  | 260,987                       |                 |          | 2         | 37         | 134        | 173        |
| 2010         | 266,690          | 6,823,979          | 2.558               |  |  | 266,690                       | 2               |          | 1         | 24         | 114        | 141        |
| <b>TOTAL</b> | <b>1,320,059</b> | <b>34,796,859</b>  | <b>2.636</b>        |  |  | <b>1,320,059</b>              | <b>3</b>        | <b>3</b> | <b>28</b> | <b>152</b> | <b>635</b> | <b>821</b> |
| O.D.         |                  | 43,374             | .003                |  |  |                               |                 |          |           |            | 2          | 2          |

REPORTED LOSSES

| MANUAL YEAR  | INDEMNITY      |                |                  |                  |                  | MEDICAL        |                |                  |                  |                  |                  |
|--------------|----------------|----------------|------------------|------------------|------------------|----------------|----------------|------------------|------------------|------------------|------------------|
|              | DEATH          | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH          | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006         |                |                | 2,128,598        | 1,331,689        | 718,796          |                |                | 1,688,892        | 1,178,870        | 1,118,833        | 583,369          |
| 2007         |                | 10,122         | 1,127,090        | 1,109,088        | 849,340          |                | 20,013         | 723,636          | 1,425,068        | 1,529,335        | 660,059          |
| 2008         | 98,125         | 163,404        | 884,391          | 992,097          | 502,577          | 359,871        | 111,366        | 479,705          | 838,705          | 1,390,874        | 507,431          |
| 2009         |                |                | 329,970          | 832,610          | 862,945          |                |                | 138,614          | 1,254,506        | 1,513,090        | 509,801          |
| 2010         | 185,759        |                | 140,470          | 830,400          | 836,333          | 2,500          |                | 1,401,088        | 827,937          | 1,847,598        | 751,894          |
| <b>TOTAL</b> | <b>283,884</b> | <b>173,526</b> | <b>4,610,519</b> | <b>5,095,884</b> | <b>3,769,991</b> | <b>362,371</b> | <b>131,379</b> | <b>4,431,935</b> | <b>5,525,086</b> | <b>7,399,730</b> | <b>3,012,554</b> |
| O.D.         |                |                |                  |                  | 4,839            |                |                |                  |                  | 31,078           | 7,457            |

TRANSLATED LOSSES

| MANUAL YEAR  | INDEMNITY      |                |                  |                  |                  | MEDICAL        |                |                   |                  |                  |                  |
|--------------|----------------|----------------|------------------|------------------|------------------|----------------|----------------|-------------------|------------------|------------------|------------------|
|              | DEATH          | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH          | P . T .        | MAJOR             | MINOR            | TEMP             | MED. ONLY        |
| 2006         |                |                | 2,811,878        | 1,761,826        | 1,088,259        |                |                | 3,673,341         | 1,717,613        | 1,754,325        | 579,869          |
| 2007         | 1,361          | 46,732         | 1,591,177        | 1,408,247        | 1,166,781        | 1,177          | 40,155         | 1,708,499         | 1,982,093        | 2,230,285        | 631,016          |
| 2008         | 113,520        | 401,948        | 1,502,619        | 1,172,629        | 613,425          | 746,976        | 307,509        | 1,398,955         | 1,162,677        | 1,795,573        | 501,342          |
| 2009         | 1,237          | 44,673         | 1,338,474        | 973,791          | 930,936          | 4,983          | 77,863         | 1,520,293         | 1,411,214        | 1,762,761        | 516,938          |
| 2010         | 232,012        | 82,562         | 2,188,937        | 1,051,250        | 778,838          | 10,197         | 149,473        | 2,790,782         | 1,210,894        | 1,554,987        | 748,886          |
| <b>TOTAL</b> | <b>348,130</b> | <b>575,915</b> | <b>9,433,085</b> | <b>6,367,743</b> | <b>4,578,239</b> | <b>763,333</b> | <b>575,000</b> | <b>11,091,870</b> | <b>7,484,491</b> | <b>9,097,931</b> | <b>2,978,051</b> |
| O.D.         | 1              | 120            | 3,539            | 1,639            | 4,634            | 30             | 704            | 16,727            | 9,519            | 24,883           | 7,446            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 22,808,454 | 27,569,079  | 2,985,497 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -6,631,734 | -4,185,399  | 13,428    |        |                 |       |
| TOTAL LOSSES             | 16,176,720 | 23,383,680  | 2,998,925 |        |                 |       |
| EXPECTED LOSSES          | 18,058,407 | 20,157,300  | 2,890,930 |        |                 |       |
| CREDIBILITY              | .23        | .53         | .82       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.225      | 1.771       | .227      | 3.223  |                 |       |
| INDICATED (POST-TEST)    | 1.250      | 1.806       | .232      | 3.288  |                 |       |
| PRES. ON RATE LEVEL      | 1.290      | 1.440       | .207      | 2.937  |                 |       |
| DERIVED BY FORMULA       | 1.281      | 1.634       | .228      | 3.143  |                 |       |
| UNDERLYING PRES. RATE    | 1.368      | 1.527       | .219      | 3.114  |                 |       |
| PROPOSED                 | 1.281      | 1.634       | .228      | 3.143  |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 3.117 |
| IND. RATES               |            |             |           | 3.12   | MINIMUM PREMIUM |       |
| MAN. RATES               | 3.21       | 3.13        | 3.16      | + 3.12 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |           |            |            |  |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|--|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR     | TEMP       | ALL        |  |
| 2006         | 38,090           | 2,176,748          | 5.714               |                 |         | 4         | 4         | 25         | 33         |  |
| 2007         | 41,501           | 1,670,958          | 4.026               |                 |         | 3         | 5         | 32         | 40         |  |
| 2008         | 41,936           | 2,183,680          | 5.207               |                 |         | 2         | 4         | 26         | 33         |  |
| 2009         | 44,049           | 2,846,795          | 6.462               | 1               |         | 2         | 4         | 23         | 32         |  |
| 2010         | 51,517           | 952,250            | 1.848               | 3               |         |           | 2         | 29         | 31         |  |
| <b>TOTAL</b> | <b>217,093</b>   | <b>9,830,431</b>   | <b>4.528</b>        | <b>4</b>        |         | <b>11</b> | <b>19</b> | <b>135</b> | <b>169</b> |  |

| REPORTED LOSSES |                |         |                  |                |                  |               |         |                |                  |                  |                |
|-----------------|----------------|---------|------------------|----------------|------------------|---------------|---------|----------------|------------------|------------------|----------------|
| MANUAL YEAR     | INDEMNITY      |         |                  |                |                  | MEDICAL       |         |                |                  |                  |                |
|                 | DEATH          | P . T . | MAJOR            | MINOR          | TEMP             | DEATH         | P . T . | MAJOR          | MINOR            | TEMP             | MED. ONLY      |
| 2006            |                |         | 1,124,378        | 41,731         | 166,148          |               |         | 269,177        | 278,811          | 229,568          | 66,935         |
| 2007            |                |         | 418,625          | 126,130        | 300,733          |               |         | 108,113        | 428,862          | 237,706          | 50,789         |
| 2008            | 100,000        |         | 299,331          | 190,099        | 184,428          | 46,293        |         | 62,049         | 88,405           | 1,155,199        | 57,876         |
| 2009            | 797,392        |         | 350,641          | 199,249        | 299,922          | 33,676        |         | 89,315         | 790,560          | 156,225          | 129,815        |
| 2010            |                |         | 107,294          | 107,294        | 303,938          |               |         |                | 46,068           | 381,444          | 113,506        |
| <b>TOTAL</b>    | <b>897,392</b> |         | <b>2,192,975</b> | <b>664,503</b> | <b>1,255,169</b> | <b>79,969</b> |         | <b>528,654</b> | <b>1,632,706</b> | <b>2,160,142</b> | <b>418,921</b> |

| TRANSLATED LOSSES |                  |               |                  |                |                  |                |               |                  |                  |                  |                |
|-------------------|------------------|---------------|------------------|----------------|------------------|----------------|---------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR       | INDEMNITY        |               |                  |                |                  | MEDICAL        |               |                  |                  |                  |                |
|                   | DEATH            | P . T .       | MAJOR            | MINOR          | TEMP             | DEATH          | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006              |                  |               | 1,485,304        | 55,211         | 251,545          |                |               | 585,460          | 406,228          | 359,960          | 66,533         |
| 2007              | 153              | 7,884         | 561,883          | 167,439        | 410,679          | 230            | 1,871         | 280,809          | 587,741          | 350,555          | 48,554         |
| 2008              | 114,607          | 12,240        | 452,811          | 233,919        | 220,809          | 95,755         | 5,000         | 239,501          | 199,784          | 1,460,481        | 57,181         |
| 2009              | 1,065,639        | 23,100        | 672,939          | 247,355        | 323,300          | 63,389         | 31,348        | 674,053          | 603,122          | 217,197          | 131,632        |
| 2010              | 332              | 17,317        | 484,315          | 229,289        | 267,655          | 493            | 11,681        | 266,677          | 150,616          | 305,108          | 113,052        |
| <b>TOTAL</b>      | <b>1,180,731</b> | <b>60,541</b> | <b>3,657,252</b> | <b>933,213</b> | <b>1,473,988</b> | <b>159,867</b> | <b>49,900</b> | <b>2,046,500</b> | <b>1,947,491</b> | <b>2,693,301</b> | <b>416,952</b> |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 7,154,791  | 7,047,993   | 416,952   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -2,406,732 | -867,586    | 1,259     |        |                 |       |
| TOTAL LOSSES             | 4,748,059  | 6,180,407   | 418,211   |        |                 |       |
| EXPECTED LOSSES          | 6,745,079  | 4,302,784   | 247,486   |        |                 |       |
| CREDIBILITY              | .07        | .16         | .25       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 2.187      | 2.847       | .193      | 5.227  |                 |       |
| INDICATED (POST-TEST)    | 2.231      | 2.904       | .197      | 5.332  |                 |       |
| PRES. ON RATE LEVEL      | 2.930      | 1.869       | .107      | 4.906  |                 |       |
| DERIVED BY FORMULA       | 2.881      | 2.035       | .130      | 5.046  |                 |       |
| UNDERLYING PRES. RATE    | 3.107      | 1.982       | .114      | 5.203  |                 |       |
| PROPOSED                 | 2.881      | 2.035       | .130      | 5.046  |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 5.005 |
| IND. RATES               |            |             |           | 5.01   | MINIMUM PREMIUM |       |
| MAN. RATES               | 5.54       | 5.36        | 5.28      | + 5.01 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED |  |  | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES |          |           |           |            |            |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|----------|-----------|-----------|------------|------------|
|              |                  |                    |                     |  |  |                               | DEATH           | P . T .  | MAJOR     | MINOR     | TEMP       | ALL        |
| 2006         | 53,276           | 4,464,105          | 8.379               |  |  | 53,276                        |                 |          | 7         | 11        | 100        | 118        |
| 2007         | 53,146           | 4,367,797          | 8.218               |  |  | 53,146                        |                 | 1        | 8         | 10        | 78         | 97         |
| 2008         | 45,663           | 3,908,464          | 8.559               |  |  | 45,663                        |                 |          | 7         | 8         | 78         | 93         |
| 2009         | 44,223           | 3,417,949          | 7.728               |  |  | 44,223                        |                 |          | 5         | 7         | 70         | 82         |
| 2010         | 47,069           | 2,626,403          | 5.579               |  |  | 47,069                        | 1               |          | 2         | 6         | 80         | 89         |
| <b>TOTAL</b> | <b>243,377</b>   | <b>18,784,718</b>  | <b>7.718</b>        |  |  | <b>243,377</b>                | <b>1</b>        | <b>1</b> | <b>29</b> | <b>42</b> | <b>406</b> | <b>479</b> |
| O.D.         |                  | 135,644            | .055                |  |  |                               |                 |          | 1         |           |            | 1          |

REPORTED LOSSES

| MANUAL YEAR  | INDEMNITY    |                |                  |                  |                  | MEDICAL |               |                  |                  |                  |                |
|--------------|--------------|----------------|------------------|------------------|------------------|---------|---------------|------------------|------------------|------------------|----------------|
|              | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH   | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006         |              |                | 1,394,942        | 355,228          | 677,451          |         |               | 813,854          | 366,465          | 679,287          | 176,878        |
| 2007         |              | 118,795        | 1,637,145        | 415,733          | 615,444          |         | 58,134        | 614,241          | 116,664          | 578,931          | 212,710        |
| 2008         |              |                | 1,076,994        | 262,894          | 858,074          |         |               | 717,193          | 217,654          | 614,094          | 161,561        |
| 2009         |              |                | 757,338          | 232,558          | 627,857          |         |               | 921,946          | 130,968          | 587,766          | 159,516        |
| 2010         | 3,000        |                | 283,221          | 286,737          | 706,992          |         |               | 109,101          | 222,894          | 823,362          | 191,096        |
| <b>TOTAL</b> | <b>3,000</b> | <b>118,795</b> | <b>5,149,640</b> | <b>1,553,150</b> | <b>3,485,818</b> |         | <b>58,134</b> | <b>3,176,335</b> | <b>1,054,645</b> | <b>3,283,440</b> | <b>901,761</b> |
| O.D.         |              | 134,344        |                  |                  |                  |         | 1             |                  |                  |                  | 1,299          |

TRANSLATED LOSSES

| MANUAL YEAR  | INDEMNITY    |                |                  |                  |                  | MEDICAL      |                |                  |                  |                  |                |
|--------------|--------------|----------------|------------------|------------------|------------------|--------------|----------------|------------------|------------------|------------------|----------------|
|              | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006         |              |                | 1,842,717        | 469,967          | 1,025,656        |              |                | 1,770,133        | 533,940          | 1,065,122        | 175,817        |
| 2007         | 605          | 315,089        | 2,179,716        | 545,619          | 845,966          | 1,255        | 92,113         | 1,306,009        | 188,216          | 837,904          | 203,351        |
| 2008         | 356          | 40,652         | 1,519,747        | 382,463          | 1,009,402        | 377          | 40,234         | 1,606,707        | 358,054          | 794,957          | 159,622        |
| 2009         | 436          | 41,963         | 1,217,902        | 371,454          | 668,695          | 891          | 77,456         | 1,600,249        | 289,486          | 678,047          | 161,749        |
| 2010         | 4,575        | 57,391         | 1,497,015        | 590,248          | 635,047          | 2,104        | 46,655         | 915,066          | 426,405          | 675,204          | 190,332        |
| <b>TOTAL</b> | <b>5,972</b> | <b>455,095</b> | <b>8,257,097</b> | <b>2,359,751</b> | <b>4,184,766</b> | <b>4,627</b> | <b>256,458</b> | <b>7,198,164</b> | <b>1,796,101</b> | <b>4,051,234</b> | <b>890,871</b> |
| O.D.         | 105          | 265,242        | 36,614           | 1,413            | 147              |              | 4              |                  |                  |                  | 1,288          |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 16,479,378 | 12,393,412  | 892,159   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -4,424,666 | -1,793,776  | 3,642     |        |                 |       |
| TOTAL LOSSES             | 12,054,712 | 10,599,636  | 895,801   |        |                 |       |
| EXPECTED LOSSES          | 11,869,497 | 8,496,291   | 810,446   |        |                 |       |
| CREDIBILITY              | .07        | .17         | .26       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 4.953      | 4.355       | .368      | 9.676  |                 |       |
| INDICATED (POST-TEST)    | 5.052      | 4.442       | .375      | 9.869  |                 |       |
| PRES. ON RATE LEVEL      | 4.599      | 3.292       | .314      | 8.205  |                 |       |
| DERIVED BY FORMULA       | 4.631      | 3.488       | .330      | 8.449  |                 |       |
| UNDERLYING PRES. RATE    | 4.877      | 3.491       | .333      | 8.701  |                 |       |
| PROPOSED                 | 4.631      | 3.488       | .330      | 8.449  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 8.380 |
| IND. RATES               |            |             |           | 8.38   | MINIMUM PREMIUM |       |
| MAN. RATES               | 10.02      | 9.34        | 8.83      | + 8.38 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |            |             |             |  |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|------------|-------------|-------------|--|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR      | TEMP        | ALL         |  |
| 2006         | 186,386          | 10,209,235         | 5.477               |                 |         | 17        | 45         | 169         | 231         |  |
| 2007         | 202,770          | 10,246,646         | 5.053               |                 |         | 22        | 28         | 193         | 243         |  |
| 2008         | 215,379          | 10,345,934         | 4.803               |                 |         | 12        | 39         | 213         | 264         |  |
| 2009         | 235,276          | 10,078,366         | 4.283               |                 |         | 15        | 32         | 228         | 275         |  |
| 2010         | 245,245          | 7,711,270          | 3.144               |                 |         | 3         | 10         | 253         | 267         |  |
| <b>TOTAL</b> | <b>1,085,056</b> | <b>48,591,451</b>  | <b>4.478</b>        |                 |         | <b>69</b> | <b>154</b> | <b>1056</b> | <b>1280</b> |  |
| O.D.         |                  | 26,508             | .002                |                 |         |           |            | 3           | 3           |  |

| REPORTED LOSSES |                |         |                   |                  |                  |         |         |                  |                  |                  |                  |
|-----------------|----------------|---------|-------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY      |         |                   |                  |                  | MEDICAL |         |                  |                  |                  |                  |
|                 | DEATH          | P . T . | MAJOR             | MINOR            | TEMP             | DEATH   | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            |                |         | 2,781,790         | 2,365,880        | 723,212          |         |         | 1,125,322        | 1,476,257        | 975,745          | 761,029          |
| 2007            |                |         | 3,448,833         | 1,573,176        | 825,152          |         |         | 1,492,612        | 771,280          | 1,144,277        | 991,316          |
| 2008            |                |         | 1,951,119         | 2,398,821        | 1,229,829        |         |         | 832,573          | 1,268,427        | 1,451,602        | 1,213,563        |
| 2009            |                |         | 2,512,166         | 1,442,513        | 1,400,316        |         |         | 940,595          | 1,095,618        | 1,864,590        | 822,568          |
| 2010            | 941,076        |         | 530,464           | 440,660          | 2,256,362        |         |         | 125,000          | 205,568          | 2,368,773        | 843,367          |
| <b>TOTAL</b>    | <b>941,076</b> |         | <b>11,224,372</b> | <b>8,221,050</b> | <b>6,434,871</b> |         |         | <b>4,516,102</b> | <b>4,817,150</b> | <b>7,804,987</b> | <b>4,631,843</b> |
| O.D.            |                |         |                   |                  | 7,804            |         |         |                  |                  | 3,951            | 14,753           |

| TRANSLATED LOSSES |                |                |                   |                   |                  |               |                |                   |                  |                  |                  |
|-------------------|----------------|----------------|-------------------|-------------------|------------------|---------------|----------------|-------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY      |                |                   |                   |                  | MEDICAL       |                |                   |                  |                  |                  |
|                   | DEATH          | P . T .        | MAJOR             | MINOR             | TEMP             | DEATH         | P . T .        | MAJOR             | MINOR            | TEMP             | MED. ONLY        |
| 2006              |                |                | 3,674,746         | 3,130,058         | 1,094,945        |               |                | 2,447,575         | 2,150,906        | 1,529,962        | 756,463          |
| 2007              | 1,920          | 65,577         | 4,602,434         | 2,002,898         | 1,150,342        | 417           | 22,226         | 3,172,150         | 1,104,377        | 1,667,586        | 947,698          |
| 2008              | 2,833          | 90,180         | 3,313,675         | 2,828,852         | 1,497,850        | 1,343         | 60,091         | 2,268,515         | 1,711,603        | 1,895,807        | 1,199,000        |
| 2009              | 2,268          | 161,729        | 4,710,525         | 1,794,945         | 1,555,841        | 4,944         | 153,792        | 3,109,282         | 1,445,405        | 2,165,529        | 834,084          |
| 2010              | 962,046        | 134,620        | 3,647,396         | 1,478,102         | 1,977,903        | 3,623         | 83,463         | 1,772,067         | 899,901          | 1,892,649        | 839,994          |
| <b>TOTAL</b>      | <b>969,067</b> | <b>452,106</b> | <b>19,948,776</b> | <b>11,234,855</b> | <b>7,276,881</b> | <b>10,327</b> | <b>319,572</b> | <b>12,769,589</b> | <b>7,312,192</b> | <b>9,151,533</b> | <b>4,577,239</b> |
| O.D.              |                | 37             | 1,318             | 728               | 9,318            |               | 22             | 343               | 289              | 5,181            | 14,662           |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 34,471,157  | 34,990,977  | 4,591,901 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |             |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -11,442,391 | -4,967,495  | 24,256    |        |                 |       |
| TOTAL LOSSES             | 23,028,766  | 30,023,482  | 4,616,157 |        |                 |       |
| EXPECTED LOSSES          | 32,095,957  | 24,641,622  | 4,850,200 |        |                 |       |
| CREDIBILITY              | .20         | .47         | .72       |        |                 |       |
| <b>PURE PREMIUMS</b>     |             |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 2.122       | 2.767       | .425      | 5.314  |                 |       |
| INDICATED (POST-TEST)    | 2.164       | 2.822       | .434      | 5.420  |                 |       |
| PRES. ON RATE LEVEL      | 2.788       | 2.142       | .422      | 5.352  |                 |       |
| DERIVED BY FORMULA       | 2.663       | 2.462       | .431      | 5.556  |                 |       |
| UNDERLYING PRES. RATE    | 2.958       | 2.271       | .447      | 5.676  |                 |       |
| PROPOSED                 | 2.598       | 2.402       | .420      | 5.420  |                 |       |
| <b>IND. RATES</b>        |             |             |           |        |                 |       |
| YEAR                     | 4-1-11      | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 5.376 |
| IND. RATES               |             |             |           | 5.38   | MINIMUM PREMIUM |       |
| MAN. RATES               | 5.73        | 5.71        | 5.76      | + 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         |  |
| 2006         | 597,194          | 22,882,414         | 3.831               | 1               | 1        | 53         | 79         | 451         | 585         |  |
| 2007         | 627,387          | 25,111,774         | 4.002               |                 |          | 55         | 87         | 452         | 594         |  |
| 2008         | 629,793          | 19,494,176         | 3.095               |                 |          | 42         | 98         | 323         | 463         |  |
| 2009         | 599,716          | 12,851,591         | 2.142               |                 |          | 21         | 67         | 270         | 358         |  |
| 2010         | 602,189          | 14,866,019         | 2.468               |                 |          | 24         | 61         | 312         | 397         |  |
| <b>TOTAL</b> | <b>3,056,279</b> | <b>95,205,974</b>  | <b>3.115</b>        | <b>1</b>        | <b>1</b> | <b>195</b> | <b>392</b> | <b>1808</b> | <b>2397</b> |  |
| O.D.         |                  | 238,510            | .007                |                 |          |            | 2          | 2           | 4           |  |

| REPORTED LOSSES |                |                |                   |                   |                  |         |               |                   |                  |                  |                  |
|-----------------|----------------|----------------|-------------------|-------------------|------------------|---------|---------------|-------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY      |                |                   |                   |                  | MEDICAL |               |                   |                  |                  |                  |
|                 | DEATH          | P . T .        | MAJOR             | MINOR             | TEMP             | DEATH   | P . T .       | MAJOR             | MINOR            | TEMP             | MED. ONLY        |
| 2006            | 401,163        | 230,909        | 10,040,885        | 3,116,954         | 1,671,096        |         | 15,315        | 2,886,730         | 1,580,547        | 1,950,041        | 988,774          |
| 2007            |                |                | 10,734,511        | 2,768,866         | 1,931,057        |         |               | 4,781,973         | 1,535,690        | 2,097,729        | 1,261,948        |
| 2008            |                |                | 8,564,044         | 3,299,038         | 1,351,157        |         |               | 2,009,211         | 1,900,263        | 1,411,157        | 959,306          |
| 2009            |                |                | 4,045,856         | 2,652,596         | 1,436,267        |         |               | 884,241           | 1,333,088        | 1,593,911        | 905,632          |
| 2010            |                |                | 4,618,436         | 2,558,974         | 2,140,934        |         |               | 1,292,140         | 1,335,436        | 2,194,406        | 725,693          |
| <b>TOTAL</b>    | <b>401,163</b> | <b>230,909</b> | <b>38,003,732</b> | <b>14,396,428</b> | <b>8,530,511</b> |         | <b>15,315</b> | <b>11,854,295</b> | <b>7,685,024</b> | <b>9,247,244</b> | <b>4,841,353</b> |
| O.D.            |                |                |                   | 107,634           | 80,258           |         |               |                   | 3,920            | 32,936           | 13,762           |

| TRANSLATED LOSSES |                |                  |                   |                   |                   |               |                |                   |                   |                   |                  |
|-------------------|----------------|------------------|-------------------|-------------------|-------------------|---------------|----------------|-------------------|-------------------|-------------------|------------------|
| MANUAL YEAR       | INDEMNITY      |                  |                   |                   |                   | MEDICAL       |                |                   |                   |                   |                  |
|                   | DEATH          | P . T .          | MAJOR             | MINOR             | TEMP              | DEATH         | P . T .        | MAJOR             | MINOR             | TEMP              | MED. ONLY        |
| 2006              | 501,454        | 531,322          | 13,240,595        | 4,123,726         | 2,530,038         |               | 54,874         | 6,248,280         | 2,302,853         | 3,057,667         | 982,841          |
| 2007              | 3,366          | 198,018          | 13,913,066        | 3,572,997         | 2,696,192         | 833           | 64,086         | 9,097,976         | 2,222,353         | 3,066,824         | 1,206,422        |
| 2008              | 4,007          | 322,709          | 11,857,306        | 4,013,942         | 1,733,536         | 2,148         | 128,553        | 4,909,265         | 2,554,011         | 1,890,636         | 947,794          |
| 2009              | 4,011          | 260,631          | 7,598,642         | 3,078,962         | 1,681,513         | 5,750         | 152,905        | 3,134,203         | 1,630,860         | 1,881,905         | 918,311          |
| 2010              | 5,284          | 473,700          | 11,258,653        | 3,473,298         | 2,180,266         | 13,888        | 297,196        | 5,073,139         | 1,798,984         | 1,915,023         | 722,790          |
| <b>TOTAL</b>      | <b>518,122</b> | <b>1,786,380</b> | <b>57,868,262</b> | <b>18,262,925</b> | <b>10,821,545</b> | <b>22,619</b> | <b>697,614</b> | <b>28,462,863</b> | <b>10,509,061</b> | <b>11,812,055</b> | <b>4,778,158</b> |
| O.D.              | 146            | 2,453            | 80,444            | 116,878           | 97,116            | 12            | 126            | 4,705             | 6,657             | 41,876            | 13,685           |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 89,443,746  | 51,668,113  | 4,791,843 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |             |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -30,033,342 | -9,299,298  | 22,931    |        |                 |       |
| TOTAL LOSSES             | 59,410,404  | 42,368,815  | 4,814,774 |        |                 |       |
| EXPECTED LOSSES          | 81,877,714  | 44,743,925  | 4,981,735 |        |                 |       |
| CREDIBILITY              | .40         | .93         | 1.00      |        |                 |       |
| <b>PURE PREMIUMS</b>     |             |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.944       | 1.386       | .158      | 3.488  |                 |       |
| INDICATED (POST-TEST)    | 1.983       | 1.414       | .161      | 3.558  |                 |       |
| PRES. ON RATE LEVEL      | 2.526       | 1.381       | .154      | 4.061  |                 |       |
| DERIVED BY FORMULA       | 2.309       | 1.412       | .161      | 3.882  |                 |       |
| UNDERLYING PRES. RATE    | 2.679       | 1.464       | .163      | 4.306  |                 |       |
| PROPOSED                 | 2.309       | 1.412       | .161      | 3.882  |                 |       |
| <b>IND. RATES</b>        |             |             |           |        |                 |       |
| YEAR                     | 4-1-11      | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 3.850 |
| IND. RATES               |             |             |           | 3.85   | MINIMUM PREMIUM |       |
| MAN. RATES               | 5.57        | 4.76        | 4.37      | + 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        |
| 2006         | 192,370          | 14,381,812         | 7.476               | 1               |          | 31        | 13        | 110        | 155        |
| 2007         | 196,368          | 10,605,848         | 5.401               | 1               |          | 21        | 21        | 104        | 147        |
| 2008         | 197,352          | 13,184,558         | 6.680               |                 | 1        | 16        | 14        | 125        | 156        |
| 2009         | 213,312          | 8,539,240          | 4.003               | 1               |          | 11        | 29        | 115        | 156        |
| 2010         | 218,520          | 5,983,176          | 2.738               |                 |          | 4         | 16        | 113        | 133        |
| <b>TOTAL</b> | <b>1,017,922</b> | <b>52,694,634</b>  | <b>5.177</b>        | <b>3</b>        | <b>1</b> | <b>83</b> | <b>93</b> | <b>567</b> | <b>747</b> |
| O.D.         |                  | 202,698            | .019                |                 |          | 1         |           | 1          | 2          |

| REPORTED LOSSES |                  |                |                   |                  |                  |               |                  |                  |                  |                  |                  |
|-----------------|------------------|----------------|-------------------|------------------|------------------|---------------|------------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY        |                |                   |                  |                  | MEDICAL       |                  |                  |                  |                  |                  |
|                 | DEATH            | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH         | P . T .          | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            | 773,991          |                | 5,674,307         | 491,482          | 870,412          | 3,440         |                  | 4,929,078        | 322,442          | 881,982          | 434,678          |
| 2007            | 64,655           |                | 4,630,994         | 769,097          | 688,477          | 75,228        |                  | 2,290,207        | 636,602          | 869,249          | 581,339          |
| 2008            |                  | 914,510        | 2,918,676         | 426,608          | 1,038,903        |               | 3,047,116        | 1,176,479        | 2,046,602        | 1,132,132        | 483,532          |
| 2009            | 317,022          |                | 1,716,802         | 1,469,904        | 939,807          | 3,202         |                  | 1,334,762        | 1,079,156        | 1,218,612        | 459,973          |
| 2010            |                  |                | 836,142           | 816,239          | 1,227,630        |               |                  | 223,015          | 587,269          | 1,853,164        | 439,717          |
| <b>TOTAL</b>    | <b>1,155,668</b> | <b>914,510</b> | <b>15,776,921</b> | <b>3,973,330</b> | <b>4,765,229</b> | <b>81,870</b> | <b>3,047,116</b> | <b>9,953,541</b> | <b>4,672,071</b> | <b>5,955,139</b> | <b>2,399,239</b> |
| O.D.            |                  |                | 162,000           |                  | 4,248            |               |                  | 21,225           |                  | 6,832            | 8,393            |

| TRANSLATED LOSSES |                  |                |                   |                  |                  |                |                  |                   |                  |                  |                  |
|-------------------|------------------|----------------|-------------------|------------------|------------------|----------------|------------------|-------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY        |                |                   |                  |                  | MEDICAL        |                  |                   |                  |                  |                  |
|                   | DEATH            | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH          | P . T .          | MAJOR             | MINOR            | TEMP             | MED. ONLY        |
| 2006              | 967,489          |                | 6,892,171         | 650,232          | 1,317,805        | 6,268          |                  | 6,287,968         | 469,798          | 1,382,950        | 432,070          |
| 2007              | 80,416           | 85,438         | 6,005,589         | 1,009,480        | 963,441          | 131,887        | 32,527           | 4,609,214         | 929,823          | 1,272,728        | 555,760          |
| 2008              | 580              | 305,267        | 3,893,115         | 557,321          | 1,241,582        | 8,239          | 810,971          | 2,948,103         | 1,520,219        | 1,492,412        | 477,730          |
| 2009              | 425,748          | 118,374        | 3,472,443         | 1,694,111        | 1,066,571        | 10,653         | 148,939          | 3,088,426         | 1,340,292        | 1,451,906        | 466,413          |
| 2010              | 1,933            | 137,081        | 3,461,985         | 1,306,370        | 1,138,783        | 4,847          | 107,349          | 2,126,037         | 1,014,590        | 1,526,827        | 437,958          |
| <b>TOTAL</b>      | <b>1,476,166</b> | <b>646,160</b> | <b>23,725,303</b> | <b>5,217,514</b> | <b>5,728,182</b> | <b>161,894</b> | <b>1,099,786</b> | <b>19,059,748</b> | <b>5,274,722</b> | <b>7,126,823</b> | <b>2,369,931</b> |
| O.D.              |                  |                | 214,002           |                  | 6,431            |                |                  | 46,164            |                  | 10,713           | 8,282            |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL  |                 |
|--------------------------|-------------|-------------|-----------|--------|-----------------|
| TOTAL TRANS. LOSSES PG B | 46,429,223  | 23,364,385  | 2,378,213 |        |                 |
| TOTAL TRANS. LOSSES PG A |             |             |           |        |                 |
| IBNR + FREQUENCY ADJUST. | -11,396,982 | -3,174,576  | 10,535    |        |                 |
| TOTAL LOSSES             | 35,032,241  | 20,189,809  | 2,388,748 |        |                 |
| EXPECTED LOSSES          | 31,535,225  | 15,533,490  | 2,178,354 |        |                 |
| CREDIBILITY              | .19         | .45         | .69       |        |                 |
| <b>PURE PREMIUMS</b>     |             |             |           |        |                 |
| INDICATED (PRE-TEST)     | 3.442       | 1.983       | .235      | 5.660  |                 |
| INDICATED (POST-TEST)    | 3.511       | 2.023       | .240      | 5.774  |                 |
| PRES. ON RATE LEVEL      | 2.921       | 1.439       | .202      | 4.562  |                 |
| DERIVED BY FORMULA       | 3.033       | 1.702       | .228      | 4.963  |                 |
| UNDERLYING PRES. RATE    | 3.098       | 1.526       | .214      | 4.838  |                 |
| PROPOSED                 | 3.033       | 1.702       | .228      | 4.963  |                 |
| <b>IND. RATES</b>        |             |             |           |        |                 |
| YEAR                     | 4-1-11      | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       |
| IND. RATES               |             |             |           | 4.92   | MINIMUM PREMIUM |
| MAN. RATES               | 4.93        | 4.88        | 4.91      | + 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       |
| 2006         | 35,074           | 2,545,908          | 7.258               |  |  | 35,074                        | 1               |         | 6         | 2         | 11        | 20        |
| 2007         | 33,363           | 1,008,431          | 3.022               |  |  | 33,363                        |                 |         | 4         | 4         | 18        | 26        |
| 2008         | 33,197           | 1,858,496          | 5.598               |  |  | 33,197                        | 1               |         | 5         | 2         | 14        | 22        |
| 2009         | 30,875           | 769,500            | 2.492               |  |  | 30,875                        | 1               |         | 2         | 2         | 10        | 15        |
| 2010         | 34,811           | 586,354            | 1.684               |  |  | 34,811                        |                 |         |           | 2         | 10        | 12        |
| <b>TOTAL</b> | <b>167,320</b>   | <b>6,768,689</b>   | <b>4.045</b>        |  |  | <b>167,320</b>                | <b>3</b>        |         | <b>17</b> | <b>12</b> | <b>63</b> | <b>95</b> |

REPORTED LOSSES

| MANUAL YEAR  | INDEMNITY      |         |                  |                |                | MEDICAL       |         |                  |                |                |                |
|--------------|----------------|---------|------------------|----------------|----------------|---------------|---------|------------------|----------------|----------------|----------------|
|              | DEATH          | P . T . | MAJOR            | MINOR          | TEMP           | DEATH         | P . T . | MAJOR            | MINOR          | TEMP           | MED. ONLY      |
| 2006         | 226,527        |         | 1,031,592        | 129,704        | 59,271         | 60            |         | 898,000          | 52,399         | 108,530        | 39,825         |
| 2007         |                |         | 502,712          | 78,838         | 52,641         |               |         | 114,056          | 124,825        | 103,035        | 32,324         |
| 2008         | 251,821        |         | 882,709          | 135,930        | 61,072         |               |         | 279,492          | 129,688        | 79,232         | 38,552         |
| 2009         | 2,025          |         | 237,468          | 105,458        | 44,193         | 62,487        |         | 140,622          | 124,358        | 33,993         | 18,896         |
| 2010         |                |         |                  | 130,821        | 79,712         |               |         |                  | 187,949        | 154,940        | 32,932         |
| <b>TOTAL</b> | <b>480,373</b> |         | <b>2,654,481</b> | <b>580,751</b> | <b>296,889</b> | <b>62,547</b> |         | <b>1,432,170</b> | <b>619,219</b> | <b>479,730</b> | <b>162,529</b> |

TRANSLATED LOSSES

| MANUAL YEAR  | INDEMNITY      |               |                  |                |                | MEDICAL        |               |                  |                |                |                |
|--------------|----------------|---------------|------------------|----------------|----------------|----------------|---------------|------------------|----------------|----------------|----------------|
|              | DEATH          | P . T .       | MAJOR            | MINOR          | TEMP           | DEATH          | P . T .       | MAJOR            | MINOR          | TEMP           | MED. ONLY      |
| 2006         | 283,159        |               | 1,215,446        | 171,598        | 89,736         | 109            |               | 1,622,157        | 76,345         | 170,175        | 39,586         |
| 2007         | 96             | 9,349         | 656,351          | 103,295        | 74,637         | 67             | 1,763         | 253,776          | 173,776        | 151,116        | 30,902         |
| 2008         | 288,202        | 31,324        | 1,152,109        | 179,079        | 83,689         | 184            | 16,176        | 630,596          | 182,104        | 109,918        | 38,089         |
| 2009         | 2,866          | 13,586        | 393,287          | 124,643        | 55,170         | 113,799        | 17,972        | 387,357          | 141,541        | 50,379         | 19,161         |
| 2010         | 193            | 10,805        | 281,929          | 139,944        | 78,028         | 688            | 15,058        | 316,397          | 176,644        | 140,002        | 32,800         |
| <b>TOTAL</b> | <b>574,516</b> | <b>65,064</b> | <b>3,699,122</b> | <b>718,559</b> | <b>381,260</b> | <b>114,847</b> | <b>50,969</b> | <b>3,210,283</b> | <b>750,410</b> | <b>621,590</b> | <b>160,538</b> |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 7,714,801  | 2,471,819   | 160,538   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -2,269,604 | -437,642    | 792       |        |                 |       |
| TOTAL LOSSES             | 5,445,197  | 2,034,177   | 161,330   |        |                 |       |
| EXPECTED LOSSES          | 6,180,801  | 2,108,232   | 168,994   |        |                 |       |
| CREDIBILITY              | .06        | .13         | .21       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 3.254      | 1.216       | .096      | 4.566  |                 |       |
| INDICATED (POST-TEST)    | 3.319      | 1.240       | .098      | 4.657  |                 |       |
| PRES. ON RATE LEVEL      | 3.484      | 1.188       | .095      | 4.767  |                 |       |
| DERIVED BY FORMULA       | 3.474      | 1.195       | .096      | 4.765  |                 |       |
| UNDERLYING PRES. RATE    | 3.694      | 1.260       | .101      | 5.055  |                 |       |
| PROPOSED                 | 3.474      | 1.195       | .096      | 4.765  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 4.726 |
| IND. RATES               |            |             |           | 4.73   | MINIMUM PREMIUM |       |
| MAN. RATES               | 5.67       | 5.43        | 5.13      | + 4.73 | 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         |
| 2006         | 1,318,383        | 82,136,938         | 6.230               |  |  | 1,318,383                     | 12              | 2        | 172        | 271         | 978         | 1435        |
| 2007         | 1,441,400        | 87,429,712         | 6.065               |  |  | 1,441,400                     | 11              | 2        | 195        | 280         | 940         | 1428        |
| 2008         | 1,320,942        | 80,475,794         | 6.092               |  |  | 1,320,942                     | 6               | 3        | 173        | 278         | 766         | 1226        |
| 2009         | 1,263,861        | 71,305,927         | 5.641               |  |  | 1,263,861                     | 4               |          | 141        | 325         | 803         | 1273        |
| 2010         | 1,390,252        | 58,521,864         | 4.209               |  |  | 1,390,252                     | 7               |          | 60         | 209         | 1041        | 1317        |
| <b>TOTAL</b> | <b>6,734,838</b> | <b>379,870,235</b> | <b>5.640</b>        |  |  | <b>6,734,838</b>              | <b>40</b>       | <b>7</b> | <b>741</b> | <b>1363</b> | <b>4528</b> | <b>6679</b> |
| O.D.         |                  | 561,483            | .008                |  |  |                               |                 |          | 1          | 7           | 10          | 18          |

REPORTED LOSSES

| MANUAL YEAR  | INDEMNITY         |                  |                    |                   |                   | MEDICAL        |                  |                   |                   |                   |                  |
|--------------|-------------------|------------------|--------------------|-------------------|-------------------|----------------|------------------|-------------------|-------------------|-------------------|------------------|
|              | DEATH             | P . T .          | MAJOR              | MINOR             | TEMP              | DEATH          | P . T .          | MAJOR             | MINOR             | TEMP              | MED. ONLY        |
| 2006         | 4,237,292         | 564,365          | 36,029,770         | 7,818,001         | 6,091,266         | 2,445          | 185,000          | 14,279,215        | 4,576,634         | 6,454,854         | 1,898,096        |
| 2007         | 4,827,335         | 193,786          | 39,330,103         | 8,487,097         | 6,169,507         | 56,390         | 157,108          | 15,039,999        | 5,595,372         | 5,823,192         | 1,749,823        |
| 2008         | 2,862,670         | 1,253,075        | 33,222,618         | 10,011,769        | 5,191,824         | 131,259        | 3,837,512        | 11,172,133        | 5,902,389         | 5,163,534         | 1,727,011        |
| 2009         | 2,491,050         |                  | 25,606,202         | 12,088,286        | 6,460,839         | 28,777         |                  | 8,970,602         | 6,834,354         | 7,027,520         | 1,798,297        |
| 2010         | 1,686,769         |                  | 10,509,322         | 8,197,940         | 10,606,512        | 21,685         |                  | 4,563,286         | 7,851,283         | 12,730,772        | 2,354,295        |
| <b>TOTAL</b> | <b>16,105,116</b> | <b>2,011,226</b> | <b>144,698,015</b> | <b>46,603,093</b> | <b>34,519,948</b> | <b>240,556</b> | <b>4,179,620</b> | <b>54,025,235</b> | <b>30,760,032</b> | <b>37,199,872</b> | <b>9,527,522</b> |
| O.D.         |                   |                  | 119,689            | 195,992           | 50,376            |                |                  | 40,322            | 55,103            | 34,010            | 65,991           |

TRANSLATED LOSSES

| MANUAL YEAR  | INDEMNITY         |                  |                    |                   |                   | MEDICAL        |                  |                    |                   |                   |                  |
|--------------|-------------------|------------------|--------------------|-------------------|-------------------|----------------|------------------|--------------------|-------------------|-------------------|------------------|
|              | DEATH             | P . T .          | MAJOR              | MINOR             | TEMP              | DEATH          | P . T .          | MAJOR              | MINOR             | TEMP              | MED. ONLY        |
| 2006         | 5,287,104         | 1,138,322        | 46,279,883         | 10,343,216        | 9,222,174         | 4,440          | 602,612          | 28,639,673         | 6,668,155         | 10,121,206        | 1,886,707        |
| 2007         | 5,521,490         | 1,190,081        | 51,034,535         | 11,011,457        | 8,637,011         | 97,817         | 435,745          | 30,028,024         | 8,018,110         | 8,548,988         | 1,672,831        |
| 2008         | 3,286,910         | 2,091,580        | 44,993,191         | 12,437,643        | 6,601,657         | 294,509        | 2,268,674        | 25,294,542         | 8,311,590         | 6,936,303         | 1,706,287        |
| 2009         | 1,978,081         | 1,493,092        | 43,290,548         | 14,416,444        | 7,718,650         | 83,734         | 1,144,927        | 24,007,825         | 8,634,504         | 8,495,112         | 1,823,473        |
| 2010         | 2,043,165         | 1,421,551        | 35,176,597         | 12,456,171        | 10,033,077        | 86,188         | 1,272,122        | 22,849,779         | 9,165,749         | 10,863,683        | 2,344,878        |
| <b>TOTAL</b> | <b>18,116,750</b> | <b>7,334,626</b> | <b>220,774,754</b> | <b>60,664,931</b> | <b>42,212,569</b> | <b>566,688</b> | <b>5,724,080</b> | <b>130,819,843</b> | <b>40,798,108</b> | <b>44,965,292</b> | <b>9,434,176</b> |
| O.D.         | 242               | 6,799            | 240,217            | 222,250           | 70,443            | 63             | 2,896            | 107,373            | 77,254            | 40,780            | 65,535           |

|                          | SERIOUS      | NON-SERIOUS | MED. ONLY | TOTAL  |                 |
|--------------------------|--------------|-------------|-----------|--------|-----------------|
| TOTAL TRANS. LOSSES PG B | 383,694,331  | 189,051,627 | 9,499,711 |        |                 |
| TOTAL TRANS. LOSSES PG A |              |             |           |        |                 |
| IBNR + FREQUENCY ADJUST. | -108,971,266 | -29,801,145 | 43,196    |        |                 |
| TOTAL LOSSES             | 274,723,065  | 159,250,482 | 9,542,907 |        |                 |
| EXPECTED LOSSES          | 296,804,311  | 143,250,003 | 9,226,729 |        |                 |
| CREDIBILITY              | .67          | 1.00        | 1.00      |        |                 |
| <b>PURE PREMIUMS</b>     |              |             |           |        |                 |
| INDICATED (PRE-TEST)     | 4.079        | 2.365       | .142      | 6.586  |                 |
| INDICATED (POST-TEST)    | 4.161        | 2.412       | .145      | 6.718  |                 |
| PRES. ON RATE LEVEL      | 4.156        | 2.006       | .129      | 6.291  |                 |
| DERIVED BY FORMULA       | 4.159        | 2.412       | .145      | 6.716  |                 |
| UNDERLYING PRES. RATE    | 4.407        | 2.127       | .137      | 6.671  |                 |
| PROPOSED                 | 4.159        | 2.412       | .145      | 6.716  |                 |
| <b>IND. RATES</b>        |              |             |           |        |                 |
| YEAR                     | 4-1-11       | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       |
| IND. RATES               |              |             |           | 6.66   | MINIMUM PREMIUM |
| MAN. RATES               | 7.60         | 7.16        | 6.77      | + 6.66 | PRESENT         |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |           |            |            |  |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|--|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR     | TEMP       | ALL        |  |
| 2006         | 50,347           | 2,298,439          | 4.565               | 1               |         | 6         | 12        | 36         | 55         |  |
| 2007         | 52,367           | 3,496,363          | 6.676               | 1               |         | 11        | 8         | 33         | 53         |  |
| 2008         | 52,950           | 3,899,635          | 7.364               |                 |         | 9         | 9         | 37         | 55         |  |
| 2009         | 62,163           | 4,633,736          | 7.454               |                 |         | 13        | 9         | 28         | 50         |  |
| 2010         | 62,613           | 2,176,300          | 3.475               | 1               |         | 1         | 9         | 35         | 46         |  |
| <b>TOTAL</b> | <b>280,440</b>   | <b>16,504,473</b>  | <b>5.885</b>        | <b>3</b>        |         | <b>40</b> | <b>47</b> | <b>169</b> | <b>259</b> |  |
| O.D.         |                  | 107,487            | .038                |                 |         |           | 1         |            | 1          |  |

| REPORTED LOSSES |                |         |                  |                  |                  |            |         |                  |                |                  |                |
|-----------------|----------------|---------|------------------|------------------|------------------|------------|---------|------------------|----------------|------------------|----------------|
| MANUAL YEAR     | INDEMNITY      |         |                  |                  |                  | MEDICAL    |         |                  |                |                  |                |
|                 | DEATH          | P . T . | MAJOR            | MINOR            | TEMP             | DEATH      | P . T . | MAJOR            | MINOR          | TEMP             | MED. ONLY      |
| 2006            | 109,324        |         | 944,838          | 300,649          | 290,871          | 100        |         | 190,608          | 151,576        | 277,307          | 33,166         |
| 2007            | 3,000          |         | 1,852,359        | 272,425          | 249,386          |            |         | 569,728          | 130,744        | 364,476          | 54,245         |
| 2008            |                |         | 1,525,631        | 365,373          | 421,278          |            |         | 958,961          | 267,260        | 260,239          | 100,893        |
| 2009            |                |         | 2,240,336        | 310,599          | 325,339          |            |         | 921,673          | 254,185        | 372,832          | 208,772        |
| 2010            | 174,025        |         | 279,968          | 497,334          | 626,030          |            |         | 61,963           | 156,952        | 317,094          | 62,934         |
| <b>TOTAL</b>    | <b>286,349</b> |         | <b>6,843,132</b> | <b>1,746,380</b> | <b>1,912,904</b> | <b>100</b> |         | <b>2,702,933</b> | <b>960,717</b> | <b>1,591,948</b> | <b>460,010</b> |
| O.D.            |                |         |                  | 82,177           |                  |            |         |                  | 25,310         |                  |                |

| TRANSLATED LOSSES |                |                |                   |                  |                  |              |                |                  |                  |                  |                |
|-------------------|----------------|----------------|-------------------|------------------|------------------|--------------|----------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR       | INDEMNITY      |                |                   |                  |                  | MEDICAL      |                |                  |                  |                  |                |
|                   | DEATH          | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006              | 136,655        |                | 1,248,130         | 397,758          | 440,379          | 182          |                | 414,574          | 220,846          | 434,818          | 32,967         |
| 2007              | 4,020          | 34,417         | 2,418,708         | 359,521          | 349,900          | 71           | 8,493          | 1,205,571        | 198,816          | 529,473          | 51,858         |
| 2008              | 462            | 51,917         | 1,917,284         | 475,148          | 510,975          | 422          | 41,375         | 1,626,693        | 392,493          | 351,309          | 99,682         |
| 2009              | 603            | 109,455        | 3,132,511         | 487,397          | 394,006          | 1,483        | 100,138        | 2,120,893        | 403,019          | 455,701          | 211,695        |
| 2010              | 217,040        | 67,198         | 1,725,241         | 714,740          | 581,917          | 1,137        | 24,817         | 474,140          | 215,847          | 267,680          | 62,682         |
| <b>TOTAL</b>      | <b>358,780</b> | <b>262,987</b> | <b>10,441,874</b> | <b>2,434,564</b> | <b>2,277,177</b> | <b>3,295</b> | <b>174,823</b> | <b>5,841,871</b> | <b>1,431,021</b> | <b>2,038,981</b> | <b>458,884</b> |
| O.D.              | 111            | 2,137          | 66,002            | 80,853           | 3,909            | 99           | 896            | 20,138           | 24,676           | 1,821            |                |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 17,173,013 | 8,293,002   | 458,884   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -4,225,006 | -1,044,010  | 1,713     |        |                 |       |
| TOTAL LOSSES             | 12,948,007 | 7,248,992   | 460,597   |        |                 |       |
| EXPECTED LOSSES          | 11,814,938 | 5,165,704   | 344,941   |        |                 |       |
| CREDIBILITY              | .08        | .19         | .29       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 4.617      | 2.585       | .164      | 7.366  |                 |       |
| INDICATED (POST-TEST)    | 4.709      | 2.637       | .167      | 7.513  |                 |       |
| PRES. ON RATE LEVEL      | 3.973      | 1.737       | .116      | 5.826  |                 |       |
| DERIVED BY FORMULA       | 4.032      | 1.908       | .131      | 6.071  |                 |       |
| UNDERLYING PRES. RATE    | 4.213      | 1.842       | .123      | 6.178  |                 |       |
| PROPOSED                 | 4.032      | 1.908       | .131      | 6.071  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 6.021 |
| IND. RATES               |            |             |           | 6.02   | MINIMUM PREMIUM |       |
| MAN. RATES               | 6.34       | 6.36        | 6.27      | + 6.02 | 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        |
| 2006         | 290,344          | 10,028,080         | 3.453               |  |  | 290,344                       |                 |          | 22        | 36         | 136        | 194        |
| 2007         | 307,351          | 13,163,197         | 4.282               |  |  | 307,351                       | 1               | 1        | 20        | 63         | 132        | 217        |
| 2008         | 323,925          | 12,614,629         | 3.894               |  |  | 323,925                       |                 |          | 20        | 81         | 139        | 240        |
| 2009         | 320,017          | 8,692,829          | 2.716               |  |  | 320,017                       | 2               |          | 12        | 32         | 114        | 160        |
| 2010         | 340,677          | 6,747,279          | 1.980               |  |  | 340,677                       | 1               |          | 2         | 25         | 152        | 180        |
| <b>TOTAL</b> | <b>1,582,314</b> | <b>51,246,014</b>  | <b>3.239</b>        |  |  | <b>1,582,314</b>              | <b>4</b>        | <b>1</b> | <b>76</b> | <b>237</b> | <b>673</b> | <b>991</b> |
| O.D.         |                  | 19,153             | .001                |  |  |                               |                 |          |           | 1          |            | 1          |

REPORTED LOSSES

| MANUAL YEAR  | INDEMNITY      |                |                   |                  |                  | MEDICAL        |               |                  |                  |                  |                  |
|--------------|----------------|----------------|-------------------|------------------|------------------|----------------|---------------|------------------|------------------|------------------|------------------|
|              | DEATH          | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH          | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006         |                |                | 3,540,082         | 1,226,725        | 975,538          |                |               | 1,186,645        | 1,152,100        | 1,117,761        | 829,229          |
| 2007         | 48,165         | 469,209        | 3,340,116         | 2,482,540        | 988,893          | 14,885         | 80,000        | 1,945,235        | 1,342,661        | 1,175,244        | 1,276,249        |
| 2008         |                |                | 3,262,210         | 2,628,311        | 1,284,149        |                |               | 906,845          | 1,857,294        | 1,424,547        | 1,251,273        |
| 2009         | 229,100        |                | 1,810,801         | 774,842          | 1,429,579        | 479,463        |               | 1,115,089        | 783,179          | 1,243,082        | 827,694          |
| 2010         | 267,518        |                | 262,268           | 1,125,934        | 1,511,376        | 3,500          |               | 106,801          | 668,378          | 1,783,165        | 1,018,339        |
| <b>TOTAL</b> | <b>544,783</b> | <b>469,209</b> | <b>12,215,477</b> | <b>8,238,352</b> | <b>6,189,535</b> | <b>497,848</b> | <b>80,000</b> | <b>5,260,615</b> | <b>5,803,612</b> | <b>6,743,799</b> | <b>5,202,784</b> |
| O.D.         |                |                |                   | 1,387            |                  |                |               |                  | 10,020           |                  | 7,746            |

TRANSLATED LOSSES

| MANUAL YEAR  | INDEMNITY      |                  |                   |                   |                  | MEDICAL        |                |                   |                  |                  |                  |
|--------------|----------------|------------------|-------------------|-------------------|------------------|----------------|----------------|-------------------|------------------|------------------|------------------|
|              | DEATH          | P . T .          | MAJOR             | MINOR             | TEMP             | DEATH          | P . T .        | MAJOR             | MINOR            | TEMP             | MED. ONLY        |
| 2006         |                |                  | 4,676,448         | 1,622,957         | 1,476,964        |                |                | 2,580,954         | 1,678,611        | 1,752,647        | 824,254          |
| 2007         | 62,511         | 857,422          | 4,606,690         | 3,138,623         | 1,380,341        | 27,913         | 110,074        | 4,224,820         | 1,887,710        | 1,725,159        | 1,220,094        |
| 2008         | 3,131          | 136,930          | 5,029,587         | 3,123,289         | 1,580,754        | 1,890          | 71,460         | 2,625,011         | 2,432,950        | 1,887,354        | 1,236,258        |
| 2009         | 307,429        | 114,008          | 3,312,097         | 1,102,849         | 1,539,777        | 872,671        | 149,730        | 3,093,565         | 1,068,119        | 1,460,930        | 839,282          |
| 2010         | 334,349        | 135,993          | 3,593,211         | 1,626,532         | 1,385,100        | 8,953          | 95,820         | 1,987,290         | 1,029,875        | 1,474,100        | 1,014,266        |
| <b>TOTAL</b> | <b>707,420</b> | <b>1,244,353</b> | <b>21,218,033</b> | <b>10,614,250</b> | <b>7,362,936</b> | <b>911,427</b> | <b>427,084</b> | <b>14,511,640</b> | <b>8,097,265</b> | <b>8,300,190</b> | <b>5,134,154</b> |
| O.D.         | 1              | 3                | 137               | 1,724             | 14               | 5              | 6              | 1,185             | 13,522           | 189              | 7,612            |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 39,021,294  | 34,390,090  | 5,141,766 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |             |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -14,875,867 | -5,235,335  | 24,569    |        |                 |       |
| TOTAL LOSSES             | 24,145,427  | 29,154,755  | 5,166,335 |        |                 |       |
| EXPECTED LOSSES          | 41,187,634  | 25,617,664  | 5,079,228 |        |                 |       |
| CREDIBILITY              | .26         | .60         | .92       |        |                 |       |
| <b>PURE PREMIUMS</b>     |             |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.526       | 1.843       | .327      | 3.696  |                 |       |
| INDICATED (POST-TEST)    | 1.557       | 1.880       | .334      | 3.771  |                 |       |
| PRES. ON RATE LEVEL      | 2.454       | 1.527       | .303      | 4.284  |                 |       |
| DERIVED BY FORMULA       | 2.221       | 1.739       | .332      | 4.292  |                 |       |
| UNDERLYING PRES. RATE    | 2.603       | 1.619       | .321      | 4.543  |                 |       |
| PROPOSED                 | 2.217       | 1.736       | .331      | 4.284  |                 |       |
| <b>IND. RATES</b>        |             |             |           |        |                 |       |
| YEAR                     | 4-1-11      | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 4.249 |
| IND. RATES               |             |             |           | 4.25   | MINIMUM PREMIUM |       |
| MAN. RATES               | 5.21        | 4.88        | 4.61      | + 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        |
| 2006         | 253,701          | 6,989,134          | 2.754               |  |  | 253,701                       | 1               |         | 15        | 24        | 111        | 151        |
| 2007         | 299,976          | 7,260,704          | 2.420               |  |  | 299,976                       |                 |         | 17        | 13        | 94         | 124        |
| 2008         | 285,783          | 5,439,679          | 1.903               |  |  | 285,783                       |                 |         | 8         | 20        | 96         | 124        |
| 2009         | 255,548          | 5,158,054          | 2.018               |  |  | 255,548                       |                 |         | 9         | 21        | 83         | 113        |
| 2010         | 258,307          | 3,097,212          | 1.199               |  |  | 258,307                       |                 |         | 3         | 6         | 90         | 99         |
| <b>TOTAL</b> | <b>1,353,315</b> | <b>27,944,783</b>  | <b>2.065</b>        |  |  | <b>1,353,315</b>              | <b>1</b>        |         | <b>52</b> | <b>84</b> | <b>474</b> | <b>611</b> |
| O.D.         |                  | 65,198             | .004                |  |  |                               |                 |         |           |           | 1          | 1          |

| REPORTED LOSSES |                |         |                  |                  |                  |            |         |                  |                  |                  |                  |
|-----------------|----------------|---------|------------------|------------------|------------------|------------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY      |         |                  |                  |                  | MEDICAL    |         |                  |                  |                  |                  |
|                 | DEATH          | P . T . | MAJOR            | MINOR            | TEMP             | DEATH      | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            | 314,535        |         | 2,610,515        | 487,322          | 642,482          | 933        |         | 1,104,979        | 530,090          | 731,523          | 566,755          |
| 2007            |                |         | 2,885,601        | 305,885          | 565,647          |            |         | 1,858,836        | 330,425          | 770,810          | 543,500          |
| 2008            |                |         | 1,487,247        | 635,120          | 650,798          |            |         | 314,190          | 697,882          | 1,228,393        | 426,049          |
| 2009            |                |         | 1,615,026        | 373,285          | 738,361          |            |         | 643,672          | 371,183          | 860,037          | 556,490          |
| 2010            |                |         | 397,216          | 228,228          | 700,164          |            |         | 122,675          | 160,212          | 1,089,865        | 398,852          |
| <b>TOTAL</b>    | <b>314,535</b> |         | <b>8,995,605</b> | <b>2,029,840</b> | <b>3,297,452</b> | <b>933</b> |         | <b>4,044,352</b> | <b>2,089,792</b> | <b>4,680,628</b> | <b>2,491,646</b> |
| O.D.            |                |         |                  |                  | 4,667            |            |         |                  |                  | 59,530           | 1,001            |

| TRANSLATED LOSSES |                |                |                   |                  |                  |              |                |                  |                  |                  |                  |
|-------------------|----------------|----------------|-------------------|------------------|------------------|--------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY      |                |                   |                  |                  | MEDICAL      |                |                  |                  |                  |                  |
|                   | DEATH          | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              | 393,169        |                | 3,448,489         | 644,728          | 972,715          | 1,700        |                | 2,403,327        | 772,342          | 1,147,028        | 563,354          |
| 2007              | 373            | 51,697         | 3,640,838         | 416,326          | 783,400          | 176          | 23,607         | 3,345,317        | 501,299          | 1,122,548        | 519,586          |
| 2008              | 776            | 57,483         | 2,125,616         | 796,178          | 783,215          | 697          | 25,881         | 979,266          | 965,262          | 1,582,200        | 420,936          |
| 2009              | 695            | 87,945         | 2,533,405         | 581,913          | 807,856          | 1,852        | 85,689         | 1,748,218        | 558,705          | 994,982          | 564,281          |
| 2010              | 809            | 59,534         | 1,528,039         | 552,762          | 628,660          | 2,270        | 50,746         | 1,008,141        | 469,048          | 879,975          | 397,257          |
| <b>TOTAL</b>      | <b>395,822</b> | <b>256,659</b> | <b>13,276,387</b> | <b>2,991,907</b> | <b>3,975,846</b> | <b>6,695</b> | <b>185,923</b> | <b>9,484,269</b> | <b>3,266,656</b> | <b>5,726,733</b> | <b>2,465,414</b> |
| O.D.              |                |                |                   |                  | 7,066            |              |                |                  |                  | 93,343           | 990              |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 23,605,755 | 16,061,551  | 2,466,404 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -8,792,641 | -2,651,592  | 10,522    |        |                 |       |
| TOTAL LOSSES             | 14,813,114 | 13,409,959  | 2,476,926 |        |                 |       |
| EXPECTED LOSSES          | 23,831,877 | 12,653,495  | 2,327,703 |        |                 |       |
| CREDIBILITY              | .23        | .54         | .83       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.095      | .991        | .183      | 2.269  |                 |       |
| INDICATED (POST-TEST)    | 1.117      | 1.011       | .187      | 2.315  |                 |       |
| PRES. ON RATE LEVEL      | 1.661      | .882        | .162      | 2.705  |                 |       |
| DERIVED BY FORMULA       | 1.536      | .952        | .183      | 2.671  |                 |       |
| UNDERLYING PRES. RATE    | 1.761      | .935        | .172      | 2.868  |                 |       |
| PROPOSED                 | 1.536      | .952        | .183      | 2.671  |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 2.649 |
| IND. RATES               |            |             |           | 2.65   | MINIMUM PREMIUM |       |
| MAN. RATES               | 3.39       | 3.12        | 2.91      | + 2.65 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED |  |  | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES |          |            |            |             |             |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|----------|------------|------------|-------------|-------------|
|              |                  |                    |                     |  |  |                               | DEATH           | P . T .  | MAJOR      | MINOR      | TEMP        | ALL         |
| 2006         | 1,061,286        | 31,700,659         | 2.987               |  |  | 1,061,286                     | 2               | 2        | 55         | 117        | 498         | 674         |
| 2007         | 1,109,724        | 27,984,474         | 2.521               |  |  | 1,109,724                     | 2               |          | 51         | 111        | 486         | 650         |
| 2008         | 1,085,552        | 30,921,441         | 2.848               |  |  | 1,085,552                     |                 |          | 49         | 114        | 437         | 600         |
| 2009         | 1,098,804        | 24,629,145         | 2.241               |  |  | 1,098,804                     |                 | 2        | 33         | 111        | 438         | 584         |
| 2010         | 1,206,518        | 24,046,764         | 1.993               |  |  | 1,206,518                     |                 | 1        | 13         | 87         | 577         | 678         |
| <b>TOTAL</b> | <b>5,561,884</b> | <b>139,282,483</b> | <b>2.504</b>        |  |  | <b>5,561,884</b>              | <b>4</b>        | <b>5</b> | <b>201</b> | <b>540</b> | <b>2436</b> | <b>3186</b> |
| O.D.         |                  | 1,127,010          | .020                |  |  |                               |                 |          | 3          | 4          | 10          | 17          |

REPORTED LOSSES

| MANUAL YEAR  | INDEMNITY      |                  |                   |                   |                   | MEDICAL      |                  |                   |                   |                   |                   |
|--------------|----------------|------------------|-------------------|-------------------|-------------------|--------------|------------------|-------------------|-------------------|-------------------|-------------------|
|              | DEATH          | P . T .          | MAJOR             | MINOR             | TEMP              | DEATH        | P . T .          | MAJOR             | MINOR             | TEMP              | MED. ONLY         |
| 2006         | 160,702        | 553,639          | 10,216,853        | 4,387,407         | 3,318,052         | 641          | 181,079          | 3,912,733         | 3,153,688         | 3,891,353         | 1,924,512         |
| 2007         | 49,683         |                  | 9,009,807         | 4,040,194         | 2,890,585         | 3,110        |                  | 3,732,351         | 2,452,934         | 3,506,137         | 2,299,673         |
| 2008         |                |                  | 8,846,955         | 4,041,101         | 3,213,780         |              |                  | 5,630,037         | 3,434,779         | 3,590,548         | 2,164,241         |
| 2009         |                | 706,366          | 5,426,460         | 3,871,050         | 3,021,873         |              | 619,039          | 1,872,006         | 3,082,133         | 3,934,436         | 2,095,782         |
| 2010         |                | 9,781            | 2,157,378         | 3,112,670         | 4,655,069         |              | 282,902          | 1,165,892         | 2,727,414         | 7,452,502         | 2,483,156         |
| <b>TOTAL</b> | <b>210,385</b> | <b>1,269,786</b> | <b>35,657,453</b> | <b>19,452,422</b> | <b>17,099,359</b> | <b>3,751</b> | <b>1,083,020</b> | <b>16,313,019</b> | <b>14,850,948</b> | <b>22,374,976</b> | <b>10,967,364</b> |
| O.D.         |                |                  | 434,144           | 236,791           | 67,820            |              |                  | 191,526           | 31,322            | 114,803           | 50,604            |

TRANSLATED LOSSES

| MANUAL YEAR  | INDEMNITY      |                  |                   |                   |                   | MEDICAL       |                  |                   |                   |                   |                   |
|--------------|----------------|------------------|-------------------|-------------------|-------------------|---------------|------------------|-------------------|-------------------|-------------------|-------------------|
|              | DEATH          | P . T .          | MAJOR             | MINOR             | TEMP              | DEATH         | P . T .          | MAJOR             | MINOR             | TEMP              | MED. ONLY         |
| 2006         | 200,878        | 995,638          | 13,439,054        | 5,804,540         | 5,023,533         | 1,168         | 542,410          | 8,433,682         | 4,594,919         | 6,101,638         | 1,912,965         |
| 2007         | 65,996         | 170,740          | 12,009,474        | 5,163,607         | 3,999,742         | 6,774         | 55,589           | 7,966,735         | 3,486,823         | 5,107,238         | 2,198,487         |
| 2008         | 4,922          | 330,292          | 12,182,556        | 4,974,116         | 3,901,107         | 3,975         | 245,931          | 9,464,274         | 4,689,947         | 4,731,379         | 2,138,270         |
| 2009         | 6,208          | 1,100,695        | 10,881,700        | 4,623,499         | 3,394,058         | 18,648        | 1,079,324        | 7,000,446         | 3,796,731         | 4,622,001         | 2,125,123         |
| 2010         | 6,958          | 484,680          | 12,006,004        | 4,861,369         | 4,276,352         | 26,906        | 1,105,699        | 9,116,859         | 4,181,643         | 5,698,058         | 2,473,223         |
| <b>TOTAL</b> | <b>284,962</b> | <b>3,082,045</b> | <b>60,518,788</b> | <b>25,427,131</b> | <b>20,594,792</b> | <b>57,471</b> | <b>3,028,953</b> | <b>41,981,996</b> | <b>20,750,063</b> | <b>26,260,314</b> | <b>10,848,068</b> |
| O.D.         | 284            | 4,442            | 653,319           | 280,051           | 87,905            | 94            | 2,467            | 465,596           | 62,930            | 119,581           | 49,554            |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY  | TOTAL  |                 |       |
|--------------------------|-------------|-------------|------------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 110,080,417 | 93,582,767  | 10,897,622 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |             |             |            |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -31,258,461 | -14,771,748 | 51,599     |        |                 |       |
| TOTAL LOSSES             | 78,821,956  | 78,811,019  | 10,949,221 |        |                 |       |
| EXPECTED LOSSES          | 86,153,583  | 71,970,780  | 10,678,818 |        |                 |       |
| CREDIBILITY              | .59         | 1.00        | 1.00       |        |                 |       |
| <b>PURE PREMIUMS</b>     |             |             |            |        |                 |       |
| INDICATED (PRE-TEST)     | 1.417       | 1.417       | .197       | 3.031  |                 |       |
| INDICATED (POST-TEST)    | 1.445       | 1.445       | .201       | 3.091  |                 |       |
| PRES. ON RATE LEVEL      | 1.461       | 1.220       | .181       | 2.862  |                 |       |
| DERIVED BY FORMULA       | 1.452       | 1.445       | .201       | 3.098  |                 |       |
| UNDERLYING PRES. RATE    | 1.549       | 1.294       | .192       | 3.035  |                 |       |
| PROPOSED                 | 1.449       | 1.442       | .200       | 3.091  |                 |       |
| YEAR                     | 4-1-11      | 4-1-12      | 4-1-13     | 4-1-14 | IND. RATE       | 3.065 |
| IND. RATES               |             |             |            | 3.07   | MINIMUM PREMIUM |       |
| MAN. RATES               | 3.33        | 3.15        | 3.08       | + 3.07 | PRESENT         |       |

+PROPOSED



| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |           |            |            |  |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|--|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR     | TEMP       | ALL        |  |
| 2006         | 157,640          | 3,193,009          | 2.025               |                 |         | 4         | 13        | 42         | 59         |  |
| 2007         | 158,357          | 2,073,881          | 1.309               |                 |         |           | 18        | 47         | 65         |  |
| 2008         | 157,682          | 2,759,135          | 1.749               | 1               |         | 3         | 6         | 39         | 49         |  |
| 2009         | 171,653          | 2,325,778          | 1.354               |                 |         | 1         | 5         | 48         | 54         |  |
| 2010         | 155,828          | 3,907,531          | 2.507               |                 |         | 2         | 7         | 56         | 65         |  |
| <b>TOTAL</b> | <b>801,160</b>   | <b>14,259,334</b>  | <b>1.780</b>        | <b>1</b>        |         | <b>10</b> | <b>49</b> | <b>232</b> | <b>292</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        |
| 2006            |                |         | 532,021          | 634,730          | 301,465          |         |         | 510,134          | 700,614          | 290,446          | 223,599          |
| 2007            |                |         |                  | 575,267          | 386,717          |         |         |                  | 574,738          | 381,260          | 155,899          |
| 2008            | 236,225        |         | 791,387          | 180,838          | 216,489          |         |         | 744,382          | 156,672          | 241,572          | 191,570          |
| 2009            |                |         | 123,801          | 209,175          | 692,521          |         |         | 52,689           | 112,555          | 903,674          | 231,363          |
| 2010            |                |         | 297,299          | 253,773          | 607,179          |         |         | 1,370,934        | 375,651          | 606,048          | 396,647          |
| <b>TOTAL</b>    | <b>236,225</b> |         | <b>1,744,508</b> | <b>1,853,783</b> | <b>2,204,371</b> |         |         | <b>2,678,139</b> | <b>1,920,230</b> | <b>2,423,000</b> | <b>1,199,078</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        |
| 2006              |                |               | 702,800          | 839,748          | 456,420          |              |                | 1,109,542        | 1,020,795        | 455,421          | 222,257          |
| 2007              | 701            | 961           | 70,924           | 724,403          | 529,283          | 310          | 369            | 77,565           | 786,350          | 559,304          | 149,039          |
| 2008              | 270,413        | 24,158        | 893,241          | 234,605          | 261,596          | 280          | 31,043         | 1,230,378        | 245,166          | 320,321          | 189,271          |
| 2009              | 393            | 17,937        | 535,174          | 327,761          | 722,673          | 591          | 22,235         | 365,402          | 248,741          | 1,008,365        | 234,602          |
| 2010              | 731            | 46,396        | 1,226,166        | 506,454          | 543,805          | 4,339        | 92,260         | 1,541,174        | 513,497          | 532,998          | 395,060          |
| <b>TOTAL</b>      | <b>272,238</b> | <b>89,452</b> | <b>3,428,305</b> | <b>2,632,971</b> | <b>2,513,777</b> | <b>5,520</b> | <b>145,907</b> | <b>4,324,061</b> | <b>2,814,549</b> | <b>2,876,409</b> | <b>1,190,229</b> |
| O.D.              |                |               |                  |                  |                  |              |                |                  |                  |                  | 2,382            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 8,265,483  | 10,837,706  | 1,192,611 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |       |
| IBNR + FREQUENCY ADJUST. | -2,775,087 | -1,408,756  | 4,581     |       |
| TOTAL LOSSES             | 5,490,396  | 9,428,950   | 1,197,192 |       |
| EXPECTED LOSSES          | 7,594,995  | 6,809,861   | 993,440   |       |
| CREDIBILITY              | .16        | .38         | .59       |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | .685       | 1.177       | .149      | 2.011 |
| INDICATED (POST-TEST)    | .699       | 1.201       | .152      | 2.052 |
| PRES. ON RATE LEVEL      | .894       | .802        | .116      | 1.812 |
| DERIVED BY FORMULA       | .863       | .954        | .137      | 1.954 |
| UNDERLYING PRES. RATE    | .948       | .850        | .124      | 1.922 |
| PROPOSED                 | .863       | .954        | .137      | 1.954 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 1.938 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 1.94   | MINIMUM PREMIUM |       |
| MAN. RATES | 2.11   | 1.99   | 1.95   | + 1.94 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |           |            |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|------------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T .  | MAJOR     | MINOR      | TEMP       | ALL        |
| 2006         | 142,389          | 7,508,076          | 5.272               |                 |          | 13        | 37         | 96         | 146        |
| 2007         | 207,358          | 10,709,938         | 5.164               |                 |          | 18        | 53         | 125        | 196        |
| 2008         | 207,783          | 8,939,486          | 4.302               |                 | 1        | 10        | 66         | 105        | 182        |
| 2009         | 226,135          | 7,816,689          | 3.456               |                 |          | 8         | 52         | 85         | 145        |
| 2010         | 226,512          | 5,789,182          | 2.555               |                 | 1        | 2         | 15         | 146        | 164        |
| <b>TOTAL</b> | <b>1,010,177</b> | <b>40,763,371</b>  | <b>4.035</b>        |                 | <b>2</b> | <b>51</b> | <b>223</b> | <b>557</b> | <b>833</b> |
| O.D.         |                  | 36,114             | .003                |                 |          |           |            | 1          | 1          |

| REPORTED LOSSES |               |         |                  |                  |                  |         |            |                  |                  |                  |                  |
|-----------------|---------------|---------|------------------|------------------|------------------|---------|------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY     |         |                  |                  |                  | MEDICAL |            |                  |                  |                  |                  |
|                 | DEATH         | P . T . | MAJOR            | MINOR            | TEMP             | DEATH   | P . T .    | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            |               |         | 2,317,040        | 765,922          | 818,728          |         |            | 1,182,513        | 863,622          | 945,162          | 615,089          |
| 2007            |               |         | 2,535,726        | 2,301,427        | 609,881          |         |            | 1,716,268        | 1,889,088        | 932,369          | 725,179          |
| 2008            | 65,352        |         | 1,568,521        | 2,343,413        | 745,741          |         |            | 656,626          | 1,775,830        | 1,051,159        | 732,844          |
| 2009            |               |         | 1,080,316        | 1,997,225        | 707,557          |         |            | 470,262          | 1,897,926        | 971,360          | 692,043          |
| 2010            |               |         | 322,456          | 393,040          | 1,479,368        |         | 100        | 281,927          | 507,719          | 2,087,740        | 716,832          |
| <b>TOTAL</b>    | <b>65,352</b> |         | <b>7,824,059</b> | <b>7,801,027</b> | <b>4,361,275</b> |         | <b>100</b> | <b>4,307,596</b> | <b>6,934,185</b> | <b>5,987,790</b> | <b>3,481,987</b> |
| O.D.            |               |         |                  |                  | 11,285           |         |            |                  |                  | 9,532            | 15,297           |

| TRANSLATED LOSSES |               |                |                   |                  |                  |               |                |                   |                  |                  |                  |
|-------------------|---------------|----------------|-------------------|------------------|------------------|---------------|----------------|-------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY     |                |                   |                  |                  | MEDICAL       |                |                   |                  |                  |                  |
|                   | DEATH         | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH         | P . T .        | MAJOR             | MINOR            | TEMP             | MED. ONLY        |
| 2006              |               |                | 3,011,273         | 1,013,320        | 1,239,555        |               |                | 2,422,698         | 1,258,299        | 1,482,012        | 611,398          |
| 2007              | 2,799         | 48,933         | 3,413,413         | 2,894,979        | 860,726          | 1,022         | 22,030         | 3,170,841         | 2,605,539        | 1,383,572        | 693,271          |
| 2008              | 77,491        | 75,756         | 2,766,357         | 2,723,050        | 933,075          | 1,725         | 57,254         | 2,051,502         | 2,289,181        | 1,409,245        | 724,050          |
| 2009              | 2,853         | 106,390        | 3,164,068         | 2,144,052        | 842,652          | 7,791         | 125,366        | 2,636,207         | 2,044,744        | 1,223,041        | 701,732          |
| 2010              | 1,515         | 93,362         | 2,520,351         | 1,047,513        | 1,303,879        | 5,339         | 115,479        | 2,258,768         | 1,042,824        | 1,706,863        | 713,965          |
| <b>TOTAL</b>      | <b>84,658</b> | <b>324,441</b> | <b>14,875,462</b> | <b>9,822,914</b> | <b>5,179,887</b> | <b>15,877</b> | <b>320,129</b> | <b>12,540,016</b> | <b>9,240,587</b> | <b>7,204,733</b> | <b>3,444,416</b> |
| O.D.              |               |                |                   |                  | 17,085           |               |                |                   |                  | 14,946           | 15,172           |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL  |                 |
|--------------------------|-------------|-------------|-----------|--------|-----------------|
| TOTAL TRANS. LOSSES PG B | 28,160,583  | 31,480,152  | 3,459,588 |        |                 |
| TOTAL TRANS. LOSSES PG A |             |             |           |        |                 |
| IBNR + FREQUENCY ADJUST. | -12,034,733 | -4,561,933  | 16,584    |        |                 |
| TOTAL LOSSES             | 16,125,850  | 26,918,219  | 3,476,172 |        |                 |
| EXPECTED LOSSES          | 33,952,048  | 22,668,372  | 3,303,278 |        |                 |
| CREDIBILITY              | .19         | .45         | .68       |        |                 |
| <b>PURE PREMIUMS</b>     |             |             |           |        |                 |
| INDICATED (PRE-TEST)     | 1.596       | 2.665       | .344      | 4.605  |                 |
| INDICATED (POST-TEST)    | 1.628       | 2.718       | .351      | 4.697  |                 |
| PRES. ON RATE LEVEL      | 3.170       | 2.116       | .308      | 5.594  |                 |
| DERIVED BY FORMULA       | 2.877       | 2.387       | .337      | 5.601  |                 |
| UNDERLYING PRES. RATE    | 3.361       | 2.244       | .327      | 5.932  |                 |
| PROPOSED                 | 2.873       | 2.384       | .337      | 5.594  |                 |
| <b>IND. RATES</b>        |             |             |           |        |                 |
| YEAR                     | 4-1-11      | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       |
| IND. RATES               |             |             |           | 5.55   | MINIMUM PREMIUM |
| MAN. RATES               | 7.09        | 6.49        | 6.02      | + 5.55 | PRESENT         |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS  | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |            |            |             |             |  |
|--------------|-------------------|--------------------|---------------------|-----------------|----------|------------|------------|-------------|-------------|--|
|              |                   |                    |                     | DEATH           | P . T .  | MAJOR      | MINOR      | TEMP        | ALL         |  |
| 2006         | 2,759,300         | 30,364,907         | 1.100               | 2               |          | 61         | 65         | 546         | 674         |  |
| 2007         | 2,755,524         | 31,943,287         | 1.159               |                 | 2        | 57         | 68         | 542         | 669         |  |
| 2008         | 2,515,485         | 27,699,765         | 1.101               |                 |          | 52         | 68         | 485         | 605         |  |
| 2009         | 2,463,521         | 24,662,990         | 1.001               |                 | 1        | 29         | 51         | 505         | 586         |  |
| 2010         | 2,761,950         | 20,178,251         | .730                | 2               |          | 14         | 58         | 502         | 576         |  |
| <b>TOTAL</b> | <b>13,255,780</b> | <b>134,849,200</b> | <b>1.017</b>        | <b>4</b>        | <b>3</b> | <b>213</b> | <b>310</b> | <b>2580</b> | <b>3110</b> |  |
| O.D.         |                   | 67,546             |                     |                 |          |            | 1          | 3           | 4           |  |

| REPORTED LOSSES |                |                |                   |                   |                   |               |                |                   |                  |                   |                   |
|-----------------|----------------|----------------|-------------------|-------------------|-------------------|---------------|----------------|-------------------|------------------|-------------------|-------------------|
| MANUAL YEAR     | INDEMNITY      |                |                   |                   |                   | MEDICAL       |                |                   |                  |                   |                   |
|                 | DEATH          | P . T .        | MAJOR             | MINOR             | TEMP              | DEATH         | P . T .        | MAJOR             | MINOR            | TEMP              | MED. ONLY         |
| 2006            | 329,176        |                | 11,200,246        | 2,109,577         | 3,206,882         |               |                | 4,192,593         | 2,588,846        | 3,984,449         | 2,753,138         |
| 2007            |                | 109,325        | 10,958,437        | 2,452,058         | 4,114,488         |               | 630,602        | 4,864,417         | 1,532,959        | 4,568,081         | 2,712,920         |
| 2008            |                |                | 9,245,800         | 2,313,842         | 3,987,027         |               |                | 3,136,314         | 1,626,989        | 4,644,305         | 2,745,488         |
| 2009            |                | 32,107         | 6,321,406         | 1,510,646         | 4,993,870         |               | 34,206         | 2,384,946         | 1,376,835        | 5,588,359         | 2,420,615         |
| 2010            | 146,608        |                | 2,438,999         | 2,248,180         | 3,941,683         | 86,814        |                | 1,169,387         | 1,526,391        | 5,928,815         | 2,691,374         |
| <b>TOTAL</b>    | <b>475,784</b> | <b>141,432</b> | <b>40,164,888</b> | <b>10,634,303</b> | <b>20,243,950</b> | <b>86,814</b> | <b>664,808</b> | <b>15,747,657</b> | <b>8,652,020</b> | <b>24,714,009</b> | <b>13,323,535</b> |
| O.D.            |                |                |                   | 9,508             | 5,802             |               |                |                   | 5,683            | 8,590             | 37,963            |

| TRANSLATED LOSSES |                |                  |                   |                   |                   |                |                  |                   |                   |                   |                   |
|-------------------|----------------|------------------|-------------------|-------------------|-------------------|----------------|------------------|-------------------|-------------------|-------------------|-------------------|
| MANUAL YEAR       | INDEMNITY      |                  |                   |                   |                   | MEDICAL        |                  |                   |                   |                   |                   |
|                   | DEATH          | P . T .          | MAJOR             | MINOR             | TEMP              | DEATH          | P . T .          | MAJOR             | MINOR             | TEMP              | MED. ONLY         |
| 2006              | 411,470        |                  | 14,648,978        | 2,778,204         | 4,855,210         |                |                  | 8,826,342         | 3,129,746         | 6,247,623         | 2,736,619         |
| 2007              | 3,077          | 460,147          | 14,037,005        | 3,233,493         | 5,650,703         | 13,723         | 958,879          | 8,474,830         | 2,296,047         | 6,618,711         | 2,593,552         |
| 2008              | 2,971          | 335,857          | 12,448,646        | 3,105,016         | 4,761,109         | 2,208          | 176,205          | 7,015,104         | 2,527,189         | 5,969,776         | 2,712,542         |
| 2009              | 3,078          | 393,851          | 9,579,472         | 2,628,358         | 5,304,926         | 7,861          | 455,120          | 6,938,266         | 2,426,952         | 6,341,360         | 2,454,504         |
| 2010              | 187,608        | 403,053          | 10,249,333        | 3,877,866         | 3,618,545         | 132,560        | 365,948          | 6,962,413         | 3,059,558         | 4,866,822         | 2,680,609         |
| <b>TOTAL</b>      | <b>608,204</b> | <b>1,592,908</b> | <b>60,963,434</b> | <b>15,622,937</b> | <b>24,190,493</b> | <b>156,352</b> | <b>1,956,152</b> | <b>38,216,955</b> | <b>13,439,492</b> | <b>30,044,292</b> | <b>13,177,826</b> |
| O.D.              | 11             | 85               | 2,944             | 10,675            | 9,002             | 7              | 73               | 1,969             | 6,936             | 13,704            | 37,653            |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY  | TOTAL  |                 |       |
|--------------------------|-------------|-------------|------------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 103,499,094 | 83,337,531  | 13,215,479 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |             |             |            |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -29,699,957 | -14,677,694 | 62,760     |        |                 |       |
| TOTAL LOSSES             | 73,799,137  | 68,659,837  | 13,278,239 |        |                 |       |
| EXPECTED LOSSES          | 80,727,701  | 70,520,750  | 13,388,338 |        |                 |       |
| CREDIBILITY              | 1.00        | 1.00        | 1.00       |        |                 |       |
| <b>PURE PREMIUMS</b>     |             |             |            |        |                 |       |
| INDICATED (PRE-TEST)     | .557        | .518        | .100       | 1.175  |                 |       |
| INDICATED (POST-TEST)    | .568        | .528        | .102       | 1.198  |                 |       |
| PRES. ON RATE LEVEL      | .574        | .502        | .095       | 1.171  |                 |       |
| DERIVED BY FORMULA       | .568        | .528        | .102       | 1.198  |                 |       |
| UNDERLYING PRES. RATE    | .609        | .532        | .101       | 1.242  |                 |       |
| PROPOSED                 | .568        | .528        | .102       | 1.198  |                 |       |
| <b>IND. RATES</b>        |             |             |            |        |                 |       |
| YEAR                     | 4-1-11      | 4-1-12      | 4-1-13     | 4-1-14 | IND. RATE       | 1.188 |
| IND. RATES               |             |             |            | 1.19   | MINIMUM PREMIUM |       |
| MAN. RATES               | 1.33        | 1.28        | 1.26       | + 1.19 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |           |           |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR     | TEMP      | ALL        |
| 2006         | 117,932          | 1,486,303          | 1.260               |                 |         | 1        | 1         | 10        | 12         |
| 2007         | 126,030          | 938,719            | .744                |                 |         |          | 2         | 17        | 19         |
| 2008         | 123,996          | 227,568            | .183                |                 |         |          | 4         | 8         | 12         |
| 2009         | 125,572          | 1,661,636          | 1.323               | 1               |         | 1        | 18        | 31        | 51         |
| 2010         | 115,754          | 1,430,258          | 1.235               |                 |         |          | 4         | 26        | 30         |
| <b>TOTAL</b> | <b>609,284</b>   | <b>5,744,484</b>   | <b>.943</b>         | <b>1</b>        |         | <b>2</b> | <b>29</b> | <b>92</b> | <b>124</b> |
| O.D.         |                  | 979                |                     |                 |         |          |           |           |            |

| REPORTED LOSSES |              |         |                |                |                |         |         |                |                  |                  |                |
|-----------------|--------------|---------|----------------|----------------|----------------|---------|---------|----------------|------------------|------------------|----------------|
| MANUAL YEAR     | INDEMNITY    |         |                |                |                | MEDICAL |         |                |                  |                  |                |
|                 | DEATH        | P . T . | MAJOR          | MINOR          | TEMP           | DEATH   | P . T . | MAJOR          | MINOR            | TEMP             | MED. ONLY      |
| 2006            |              |         | 192,323        | 71,832         | 120,383        |         |         | 273,112        | 663,090          | 102,749          | 62,814         |
| 2007            |              |         |                | 61,978         | 158,739        |         |         |                | 41,835           | 338,054          | 338,113        |
| 2008            |              |         |                | 97,303         | 12,305         |         |         |                | 41,942           | 43,879           | 32,139         |
| 2009            | 3,000        |         | 134,300        | 447,975        | 152,308        |         |         | 40,561         | 499,011          | 159,135          | 225,346        |
| 2010            |              |         |                | 117,801        | 387,343        |         |         |                | 127,276          | 685,821          | 112,017        |
| <b>TOTAL</b>    | <b>3,000</b> |         | <b>326,623</b> | <b>796,889</b> | <b>831,078</b> |         |         | <b>313,673</b> | <b>1,373,154</b> | <b>1,329,638</b> | <b>770,429</b> |
| O.D.            |              |         |                |                |                |         |         |                |                  |                  | 979            |

| TRANSLATED LOSSES |              |               |                  |                  |                |              |               |                  |                  |                  |                |
|-------------------|--------------|---------------|------------------|------------------|----------------|--------------|---------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR       | INDEMNITY    |               |                  |                  |                | MEDICAL      |               |                  |                  |                  |                |
|                   | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP           | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006              |              |               | 254,059          | 81,566           | 182,261        |              |               | 594,019          | 829,215          | 161,110          | 62,437         |
| 2007              | 75           | 102           | 11,892           | 80,894           | 215,592        | 23           | 27            | 13,434           | 65,992           | 487,081          | 323,236        |
| 2008              | 109          | 892           | 31,447           | 110,121          | 16,451         | 37           | 555           | 17,586           | 54,532           | 57,033           | 31,753         |
| 2009              | 4,638        | 19,078        | 573,547          | 473,655          | 180,248        | 1,989        | 23,817        | 508,370          | 514,373          | 212,882          | 228,501        |
| 2010              | 387          | 20,942        | 588,655          | 277,511          | 339,657        | 1,026        | 23,709        | 534,090          | 301,120          | 552,779          | 111,569        |
| <b>TOTAL</b>      | <b>5,209</b> | <b>41,014</b> | <b>1,459,600</b> | <b>1,023,747</b> | <b>934,209</b> | <b>3,075</b> | <b>48,108</b> | <b>1,667,499</b> | <b>1,765,232</b> | <b>1,470,885</b> | <b>757,496</b> |
| O.D.              |              |               |                  |                  |                |              |               |                  |                  |                  | 993            |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL  |                 |      |
|--------------------------|-----------|-------------|-----------|--------|-----------------|------|
| TOTAL TRANS. LOSSES PG B | 3,224,505 | 5,194,073   | 758,489   |        |                 |      |
| TOTAL TRANS. LOSSES PG A |           |             |           |        |                 |      |
| IBNR + FREQUENCY ADJUST. | -926,025  | -431,186    | 2,327     |        |                 |      |
| TOTAL LOSSES             | 2,298,480 | 4,762,887   | 760,816   |        |                 |      |
| EXPECTED LOSSES          | 2,522,435 | 2,071,566   | 511,798   |        |                 |      |
| CREDIBILITY              | .14       | .32         | .49       |        |                 |      |
| <b>PURE PREMIUMS</b>     |           |             |           |        |                 |      |
| INDICATED (PRE-TEST)     | .377      | .782        | .125      | 1.284  |                 |      |
| INDICATED (POST-TEST)    | .385      | .798        | .128      | 1.311  |                 |      |
| PRES. ON RATE LEVEL      | .390      | .321        | .079      | .790   |                 |      |
| DERIVED BY FORMULA       | .389      | .474        | .103      | .966   |                 |      |
| UNDERLYING PRES. RATE    | .414      | .340        | .084      | .838   |                 |      |
| PROPOSED                 | .389      | .474        | .103      | .966   |                 |      |
| YEAR                     | 4-1-11    | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | .958 |
| IND. RATES               |           |             |           | .96    | MINIMUM PREMIUM |      |
| MAN. RATES               | .78       | .79         | .85       | + .96  | PRESENT         |      |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |           |           |           |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|-----------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR     | TEMP      | ALL       |
| 2006         | 53,557           | 912,970            | 1.704               |                 |         | 2        | 1         | 33        | 36        |
| 2007         | 55,072           | 503,885            | .914                |                 |         |          | 3         | 14        | 17        |
| 2008         | 54,424           | 354,300            | .650                | 1               |         |          | 4         | 8         | 13        |
| 2009         | 44,425           | 490,720            | 1.104               |                 |         |          | 3         | 5         | 8         |
| 2010         | 47,217           | 608,437            | 1.288               |                 |         |          | 2         | 8         | 10        |
| <b>TOTAL</b> | <b>254,695</b>   | <b>2,870,312</b>   | <b>1.127</b>        | <b>1</b>        |         | <b>2</b> | <b>13</b> | <b>68</b> | <b>84</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      |
| 2006            |               |         | 254,963        | 91,969         | 119,734        |              |         | 61,549        | 76,275         | 180,458        | 128,022        |
| 2007            |               |         |                | 112,012        | 149,186        |              |         |               | 38,472         | 175,564        | 28,651         |
| 2008            | 34,997        |         |                | 101,292        | 28,211         | 3,716        |         |               | 95,109         | 42,116         | 48,859         |
| 2009            |               |         |                | 121,580        | 29,500         |              |         |               | 136,420        | 175,327        | 27,893         |
| 2010            |               |         |                | 105,739        | 92,790         |              |         |               | 55,920         | 328,046        | 25,942         |
| <b>TOTAL</b>    | <b>34,997</b> |         | <b>254,963</b> | <b>532,592</b> | <b>419,421</b> | <b>3,716</b> |         | <b>61,549</b> | <b>402,196</b> | <b>901,511</b> | <b>259,367</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      |
| 2006              |               |               | 336,806        | 121,675        | 181,277        |              |               | 133,869        | 111,133        | 282,957          | 127,254        |
| 2007              | 137           | 190           | 16,494         | 142,847        | 203,135        | 20           | 23            | 8,955          | 56,873         | 253,275          | 27,390         |
| 2008              | 40,144        | 963           | 34,394         | 115,716        | 34,917         | 7,759        | 1,230         | 35,896         | 119,282        | 57,012           | 48,273         |
| 2009              | 167           | 3,458         | 106,747        | 124,519        | 36,036         | 564          | 7,442         | 141,561        | 158,859        | 203,597          | 28,284         |
| 2010              | 177           | 9,746         | 257,964        | 126,732        | 87,290         | 468          | 11,036        | 249,383        | 140,647        | 263,940          | 25,838         |
| <b>TOTAL</b>      | <b>40,625</b> | <b>14,357</b> | <b>752,405</b> | <b>631,489</b> | <b>542,655</b> | <b>8,811</b> | <b>19,731</b> | <b>569,664</b> | <b>586,794</b> | <b>1,060,781</b> | <b>257,039</b> |
| O.D.              |               |               |                |                | 1,850          |              |               |                |                | 27,070           |                |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 1,405,593  | 2,850,639   | 257,039   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -1,408,313 | -502,419    | 1,641     |        |                 |       |
| TOTAL LOSSES             |            | 2,348,220   | 258,680   |        |                 |       |
| EXPECTED LOSSES          | 3,777,127  | 2,376,305   | 371,855   |        |                 |       |
| CREDIBILITY              | .08        | .18         | .27       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | .000       | .922        | .102      | 1.024  |                 |       |
| INDICATED (POST-TEST)    | .000       | .940        | .104      | 1.044  |                 |       |
| PRES. ON RATE LEVEL      | 1.398      | .880        | .138      | 2.416  |                 |       |
| DERIVED BY FORMULA       | 1.286      | .891        | .129      | 2.306  |                 |       |
| UNDERLYING PRES. RATE    | 1.483      | .933        | .146      | 2.562  |                 |       |
| PROPOSED                 | 1.286      | .891        | .129      | 2.306  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 2.287 |
| IND. RATES               |            |             |           | 2.29   | MINIMUM PREMIUM |       |
| MAN. RATES               | 3.12       | 2.84        | 2.60      | + 2.29 | 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        |
| 2006         | 72,600           | 3,880,806          | 5,345               |  |  | 72,600                        |                 | 1        | 7         | 9         | 78         | 95         |
| 2007         | 76,103           | 3,994,943          | 5,249               |  |  | 76,103                        |                 |          | 10        | 11        | 106        | 127        |
| 2008         | 75,879           | 4,153,846          | 5,474               |  |  | 75,879                        |                 |          | 6         | 14        | 73         | 93         |
| 2009         | 74,527           | 3,806,242          | 5,107               |  |  | 74,527                        |                 |          | 7         | 5         | 93         | 105        |
| 2010         | 77,265           | 2,037,366          | 2,636               |  |  | 77,265                        |                 |          | 1         | 4         | 70         | 75         |
| <b>TOTAL</b> | <b>376,374</b>   | <b>17,873,203</b>  | <b>4,749</b>        |  |  | <b>376,374</b>                |                 | <b>1</b> | <b>31</b> | <b>43</b> | <b>420</b> | <b>495</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        |
| 2006         |           | 219,876        | 1,180,270        | 252,262          | 470,301          |         | 30,000        | 600,893          | 382,967          | 464,452          | 279,785          |
| 2007         |           |                | 1,416,211        | 334,621          | 596,941          |         |               | 562,731          | 149,228          | 659,529          | 275,682          |
| 2008         |           |                | 1,555,274        | 427,197          | 502,621          |         |               | 499,714          | 291,360          | 600,415          | 277,265          |
| 2009         |           |                | 1,084,716        | 278,678          | 674,308          |         |               | 409,353          | 245,990          | 870,858          | 242,339          |
| 2010         |           |                | 210,767          | 159,303          | 470,979          |         |               | 122,568          | 60,532           | 763,765          | 249,452          |
| <b>TOTAL</b> |           | <b>219,876</b> | <b>5,447,238</b> | <b>1,452,061</b> | <b>2,715,150</b> |         | <b>30,000</b> | <b>2,195,259</b> | <b>1,130,077</b> | <b>3,359,019</b> | <b>1,324,523</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        |
| 2006         |              | 505,935        | 1,559,136        | 333,742          | 712,038          |              | 107,490        | 1,306,942        | 557,984          | 728,262          | 278,106          |
| 2007         | 411          | 26,520         | 1,876,450        | 441,781          | 818,984          | 81           | 8,397          | 1,200,656        | 231,943          | 954,219          | 263,552          |
| 2008         | 538          | 57,656         | 2,130,389        | 554,015          | 608,033          | 386          | 29,917         | 1,179,872        | 433,105          | 777,110          | 273,938          |
| 2009         | 526          | 61,626         | 1,778,978        | 447,973          | 726,832          | 1,243        | 59,576         | 1,180,687        | 412,771          | 991,484          | 245,732          |
| 2010         | 522          | 37,450         | 973,945          | 370,743          | 421,412          | 1,679        | 37,074         | 705,831          | 299,131          | 613,423          | 248,454          |
| <b>TOTAL</b> | <b>1,997</b> | <b>689,187</b> | <b>8,318,898</b> | <b>2,148,254</b> | <b>3,287,299</b> | <b>3,389</b> | <b>242,454</b> | <b>5,573,988</b> | <b>1,934,934</b> | <b>4,064,498</b> | <b>1,309,782</b> |
| O.D.         |              |                |                  |                  | 9,853            |              |                |                  |                  | 6,998            |                  |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 14,829,913 | 11,451,836  | 1,309,782 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -4,036,628 | -1,580,245  | 5,840     |        |                 |       |
| TOTAL LOSSES             | 10,793,285 | 9,871,591   | 1,315,622 |        |                 |       |
| EXPECTED LOSSES          | 11,061,632 | 7,647,920   | 1,242,035 |        |                 |       |
| CREDIBILITY              | .10        | .23         | .35       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 2.868      | 2.623       | .350      | 5.841  |                 |       |
| INDICATED (POST-TEST)    | 2.925      | 2.675       | .357      | 5.957  |                 |       |
| PRES. ON RATE LEVEL      | 2.772      | 1.916       | .311      | 4.999  |                 |       |
| DERIVED BY FORMULA       | 2.787      | 2.091       | .327      | 5.205  |                 |       |
| UNDERLYING PRES. RATE    | 2.939      | 2.032       | .330      | 5.301  |                 |       |
| PROPOSED                 | 2.787      | 2.091       | .327      | 5.205  |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 5.162 |
| IND. RATES               |            |             |           | 5.16   | MINIMUM PREMIUM |       |
| MAN. RATES               | 5.92       | 5.58        | 5.38      | + 5.16 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED |  |  | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES |         |           |           |            |            |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|-----------|-----------|------------|------------|
|              |                  |                    |                     |  |  |                               | DEATH           | P . T . | MAJOR     | MINOR     | TEMP       | ALL        |
| 2006         | 73,965           | 1,304,317          | 1.763               |  |  | 73,965                        |                 |         |           | 11        | 35         | 46         |
| 2007         | 83,278           | 3,232,656          | 3.881               |  |  | 83,278                        |                 |         | 5         | 15        | 38         | 58         |
| 2008         | 91,091           | 2,574,879          | 2.826               |  |  | 91,091                        |                 |         | 4         | 13        | 45         | 62         |
| 2009         | 80,163           | 1,931,877          | 2.409               |  |  | 80,163                        |                 |         | 1         | 5         | 54         | 60         |
| 2010         | 83,336           | 1,433,018          | 1.719               |  |  | 83,336                        |                 |         |           | 6         | 34         | 40         |
| <b>TOTAL</b> | <b>411,833</b>   | <b>10,476,747</b>  | <b>2.544</b>        |  |  | <b>411,833</b>                |                 |         | <b>10</b> | <b>50</b> | <b>206</b> | <b>266</b> |
| O.D.         |                  | 277,350            | .067                |  |  |                               |                 |         |           | 3         | 2          | 5          |

| REPORTED LOSSES |           |         |                  |                  |                  |         |         |                  |                  |                  |                |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                  |                  | MEDICAL |         |                  |                  |                  |                |
|                 | DEATH     | P . T . | MAJOR            | MINOR            | TEMP             | DEATH   | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006            |           |         |                  | 382,459          | 315,765          |         |         |                  | 174,371          | 263,809          | 167,913        |
| 2007            |           |         | 844,899          | 918,257          | 255,415          |         |         | 406,482          | 269,544          | 369,225          | 168,834        |
| 2008            |           |         | 654,306          | 330,654          | 382,027          |         |         | 370,197          | 275,022          | 412,518          | 150,155        |
| 2009            |           |         | 155,745          | 130,619          | 463,983          |         |         | 251,533          | 254,136          | 440,953          | 234,908        |
| 2010            |           |         |                  | 242,541          | 298,718          |         |         |                  | 283,577          | 478,537          | 129,645        |
| <b>TOTAL</b>    |           |         | <b>1,654,950</b> | <b>2,004,530</b> | <b>1,715,908</b> |         |         | <b>1,028,212</b> | <b>1,256,650</b> | <b>1,965,042</b> | <b>851,455</b> |
| O.D.            |           |         |                  | 156,948          | 24,218           |         |         |                  | 47,575           | 29,134           | 19,475         |

| TRANSLATED LOSSES |              |               |                  |                  |                  |              |               |                  |                  |                  |                |
|-------------------|--------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR       | INDEMNITY    |               |                  |                  |                  | MEDICAL      |               |                  |                  |                  |                |
|                   | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006              |              |               |                  | 505,994          | 478,069          |              |               |                  | 254,058          | 413,653          | 166,906        |
| 2007              | 1,116        | 17,029        | 1,186,866        | 1,154,286        | 359,078          | 143          | 6,173         | 883,721          | 382,785          | 538,142          | 161,405        |
| 2008              | 403          | 25,948        | 961,270          | 414,515          | 456,297          | 345          | 22,912        | 892,365          | 390,619          | 537,478          | 148,353        |
| 2009              | 250          | 14,946        | 441,338          | 214,389          | 485,201          | 1,157        | 38,875        | 789,698          | 340,157          | 512,574          | 238,197        |
| 2010              | 456          | 25,386        | 682,808          | 331,902          | 273,521          | 1,276        | 28,421        | 612,133          | 342,993          | 404,198          | 129,126        |
| <b>TOTAL</b>      | <b>2,225</b> | <b>83,309</b> | <b>3,272,282</b> | <b>2,621,086</b> | <b>2,052,166</b> | <b>2,921</b> | <b>96,381</b> | <b>3,177,917</b> | <b>1,710,612</b> | <b>2,406,045</b> | <b>843,987</b> |
| O.D.              | 118          | 918           | 31,693           | 211,514          | 22,606           | 32           | 645           | 15,869           | 77,322           | 24,149           | 18,775         |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 6,684,310  | 9,125,500   | 862,762   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -1,969,906 | -1,189,108  | 4,088     |        |                 |       |
| TOTAL LOSSES             | 4,714,404  | 7,936,392   | 866,850   |        |                 |       |
| EXPECTED LOSSES          | 5,415,604  | 5,765,662   | 873,086   |        |                 |       |
| CREDIBILITY              | .10        | .25         | .38       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.145      | 1.927       | .210      | 3.282  |                 |       |
| INDICATED (POST-TEST)    | 1.168      | 1.966       | .214      | 3.348  |                 |       |
| PRES. ON RATE LEVEL      | 1.240      | 1.320       | .200      | 2.760  |                 |       |
| DERIVED BY FORMULA       | 1.233      | 1.482       | .205      | 2.920  |                 |       |
| UNDERLYING PRES. RATE    | 1.315      | 1.400       | .212      | 2.927  |                 |       |
| PROPOSED                 | 1.233      | 1.482       | .205      | 2.920  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 2.896 |
| IND. RATES               |            |             |           | 2.90   | MINIMUM PREMIUM |       |
| MAN. RATES               | 2.99       | 2.94        | 2.97      | + 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        |
| 2006         | 39,412           | 5,861,384          | 14.872              |                 |         | 12        | 18        | 56         | 86         |
| 2007         | 37,146           | 2,288,583          | 6.161               |                 |         | 4         | 9         | 48         | 61         |
| 2008         | 33,676           | 1,536,308          | 4.562               |                 |         | 1         | 7         | 32         | 40         |
| 2009         | 33,310           | 1,959,958          | 5.883               |                 |         | 1         | 6         | 37         | 44         |
| 2010         | 35,492           | 1,194,583          | 3.365               |                 |         |           | 4         | 23         | 27         |
| <b>TOTAL</b> | <b>179,036</b>   | <b>12,840,816</b>  | <b>7.172</b>        |                 |         | <b>18</b> | <b>44</b> | <b>196</b> | <b>258</b> |
| O.D.         |                  | 38,405             | .021                |                 |         |           |           | 1          | 1          |

| REPORTED LOSSES |           |         |                  |                  |                  |         |         |                  |                  |                  |                |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                  |                  | MEDICAL |         |                  |                  |                  |                |
|                 | DEATH     | P . T . | MAJOR            | MINOR            | TEMP             | DEATH   | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006            |           |         | 1,729,030        | 855,458          | 488,680          |         |         | 1,374,179        | 596,648          | 574,273          | 243,116        |
| 2007            |           |         | 512,557          | 507,677          | 342,066          |         |         | 225,189          | 159,649          | 342,567          | 198,878        |
| 2008            |           |         | 249,526          | 367,004          | 120,652          |         |         | 140,748          | 165,710          | 330,468          | 162,200        |
| 2009            |           |         | 174,050          | 236,295          | 614,474          |         |         | 55,000           | 165,693          | 585,093          | 129,353        |
| 2010            |           |         |                  | 313,765          | 310,723          |         |         |                  | 105,612          | 299,948          | 164,535        |
| <b>TOTAL</b>    |           |         | <b>2,665,163</b> | <b>2,280,199</b> | <b>1,876,595</b> |         |         | <b>1,795,116</b> | <b>1,193,312</b> | <b>2,132,349</b> | <b>898,082</b> |
| O.D.            |           |         |                  |                  | 17,358           |         |         |                  |                  | 21,047           |                |

| TRANSLATED LOSSES |              |               |                  |                  |                  |              |               |                  |                  |                  |                |
|-------------------|--------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR       | INDEMNITY    |               |                  |                  |                  | MEDICAL      |               |                  |                  |                  |                |
|                   | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006              |              |               | 2,284,048        | 1,131,772        | 739,856          |              |               | 2,988,839        | 869,315          | 900,461          | 241,657        |
| 2007              | 618          | 10,245        | 721,925          | 643,422          | 470,797          | 84           | 3,428         | 494,272          | 229,886          | 496,867          | 190,127        |
| 2008              | 431          | 12,021        | 438,508          | 426,839          | 150,631          | 183          | 9,591         | 372,510          | 236,365          | 425,685          | 160,254        |
| 2009              | 418          | 20,036        | 595,333          | 344,358          | 644,930          | 738          | 19,632        | 352,352          | 253,813          | 660,129          | 131,164        |
| 2010              | 550          | 30,139        | 803,007          | 393,026          | 289,210          | 590          | 13,406        | 295,004          | 165,774          | 246,496          | 163,877        |
| <b>TOTAL</b>      | <b>2,017</b> | <b>72,441</b> | <b>4,842,821</b> | <b>2,939,417</b> | <b>2,295,424</b> | <b>1,595</b> | <b>46,057</b> | <b>4,502,977</b> | <b>1,755,153</b> | <b>2,729,638</b> | <b>887,079</b> |
| O.D.              | 13           | 613           | 18,414           | 8,334            | 14,817           | 21           | 490           | 11,587           | 6,577            | 16,593           |                |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 9,499,046  | 9,765,953   | 887,079   |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |       |
| IBNR + FREQUENCY ADJUST. | -2,872,210 | -1,192,767  | 2,932     |       |
| TOTAL LOSSES             | 6,626,836  | 8,573,186   | 890,011   |       |
| EXPECTED LOSSES          | 7,746,888  | 5,687,974   | 642,739   |       |
| CREDIBILITY              | .06        | .14         | .22       |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | 3.701      | 4.789       | .497      | 8.987 |
| INDICATED (POST-TEST)    | 3.775      | 4.885       | .507      | 9.167 |
| PRES. ON RATE LEVEL      | 4.080      | 2.996       | .339      | 7.415 |
| DERIVED BY FORMULA       | 4.062      | 3.260       | .376      | 7.698 |
| UNDERLYING PRES. RATE    | 4.327      | 3.177       | .359      | 7.863 |
| PROPOSED                 | 4.062      | 3.260       | .376      | 7.698 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 7.635 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 7.64   | MINIMUM PREMIUM |       |
| MAN. RATES | 8.22   | 8.10   | 7.98   | + 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         |  |
| 2006         | 568,033          | 23,417,217         | 4.122               | 3               | 1        | 49         | 58         | 365         | 476         |  |
| 2007         | 562,011          | 18,304,064         | 3.256               | 2               |          | 30         | 64         | 273         | 369         |  |
| 2008         | 501,857          | 20,029,198         | 3.991               |                 |          | 40         | 44         | 244         | 328         |  |
| 2009         | 455,346          | 11,624,110         | 2.552               |                 | 1        | 17         | 36         | 209         | 263         |  |
| 2010         | 472,482          | 11,575,880         | 2.450               | 1               |          | 8          | 33         | 232         | 274         |  |
| <b>TOTAL</b> | <b>2,559,729</b> | <b>84,950,469</b>  | <b>3.319</b>        | <b>6</b>        | <b>2</b> | <b>144</b> | <b>235</b> | <b>1323</b> | <b>1710</b> |  |
| O.D.         |                  | 47,593             | .001                |                 |          |            |            | 2           | 2           |  |

| REPORTED LOSSES |                  |                |                   |                  |                   |               |                |                   |                  |                   |                  |
|-----------------|------------------|----------------|-------------------|------------------|-------------------|---------------|----------------|-------------------|------------------|-------------------|------------------|
| MANUAL YEAR     | INDEMNITY        |                |                   |                  |                   | MEDICAL       |                |                   |                  |                   |                  |
|                 | DEATH            | P . T .        | MAJOR             | MINOR            | TEMP              | DEATH         | P . T .        | MAJOR             | MINOR            | TEMP              | MED. ONLY        |
| 2006            | 1,145,481        | 635,046        | 8,439,207         | 1,888,801        | 2,260,152         | 3,796         | 61,827         | 2,876,136         | 1,095,680        | 3,371,326         | 1,639,765        |
| 2007            | 458,547          |                | 4,481,349         | 2,620,991        | 2,430,045         | 17,506        |                | 2,107,530         | 1,875,445        | 2,811,661         | 1,500,990        |
| 2008            |                  |                | 7,775,385         | 1,461,001        | 2,198,121         |               |                | 3,555,354         | 1,522,090        | 2,436,234         | 1,081,013        |
| 2009            |                  | 14,020         | 3,350,770         | 1,340,620        | 1,600,653         |               | 155,299        | 1,293,492         | 962,339          | 1,942,581         | 964,336          |
| 2010            | 409,654          |                | 1,379,761         | 1,419,224        | 2,209,933         | 640           |                | 523,265           | 1,343,533        | 3,134,876         | 1,154,994        |
| <b>TOTAL</b>    | <b>2,013,682</b> | <b>649,066</b> | <b>25,426,472</b> | <b>8,730,637</b> | <b>10,698,904</b> | <b>21,942</b> | <b>217,126</b> | <b>10,355,777</b> | <b>6,799,087</b> | <b>13,696,678</b> | <b>6,341,098</b> |
| O.D.            |                  |                |                   |                  | 7,222             |               |                |                   |                  | 32,135            | 8,236            |

| TRANSLATED LOSSES |                  |                  |                   |                   |                   |               |                  |                   |                  |                   |                  |
|-------------------|------------------|------------------|-------------------|-------------------|-------------------|---------------|------------------|-------------------|------------------|-------------------|------------------|
| MANUAL YEAR       | INDEMNITY        |                  |                   |                   |                   | MEDICAL       |                  |                   |                  |                   |                  |
|                   | DEATH            | P . T .          | MAJOR             | MINOR             | TEMP              | DEATH         | P . T .          | MAJOR             | MINOR            | TEMP              | MED. ONLY        |
| 2006              | 1,431,852        | 833,548          | 11,148,192        | 2,498,885         | 3,421,876         | 6,916         | 126,366          | 6,255,594         | 1,596,406        | 5,286,241         | 1,629,926        |
| 2007              | 566,887          | 86,528           | 6,111,837         | 3,352,668         | 3,339,441         | 31,631        | 32,300           | 4,661,027         | 2,654,960        | 4,089,976         | 1,434,946        |
| 2008              | 1,913            | 277,944          | 10,274,373        | 1,987,327         | 2,659,583         | 2,214         | 195,604          | 7,703,948         | 2,258,045        | 3,189,951         | 1,068,041        |
| 2009              | 2,221            | 225,499          | 5,735,884         | 1,775,915         | 1,773,538         | 7,857         | 646,989          | 3,758,892         | 1,370,429        | 2,252,006         | 977,837          |
| 2010              | 511,826          | 237,191          | 6,017,253         | 2,300,320         | 2,041,875         | 10,961        | 221,570          | 4,278,133         | 1,978,032        | 2,622,658         | 1,150,374        |
| <b>TOTAL</b>      | <b>2,514,699</b> | <b>1,660,710</b> | <b>39,287,539</b> | <b>11,915,115</b> | <b>13,236,313</b> | <b>59,579</b> | <b>1,222,829</b> | <b>26,657,594</b> | <b>9,857,872</b> | <b>17,440,832</b> | <b>6,261,124</b> |
| O.D.              |                  |                  |                   |                   | 10,934            |               |                  |                   |                  | 50,388            | 8,205            |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 71,402,950  | 52,511,454  | 6,269,329 |       |
| TOTAL TRANS. LOSSES PG A |             |             |           |       |
| IBNR + FREQUENCY ADJUST. | -22,328,155 | -8,739,552  | 28,303    |       |
| TOTAL LOSSES             | 49,074,795  | 43,771,902  | 6,297,632 |       |
| EXPECTED LOSSES          | 59,590,491  | 41,160,444  | 6,450,518 |       |
| CREDIBILITY              | .35         | .83         | 1.00      |       |
| <b>PURE PREMIUMS</b>     |             |             |           |       |
| INDICATED (PRE-TEST)     | 1.917       | 1.710       | .246      | 3.873 |
| INDICATED (POST-TEST)    | 1.955       | 1.744       | .251      | 3.950 |
| PRES. ON RATE LEVEL      | 2.195       | 1.516       | .238      | 3.949 |
| DERIVED BY FORMULA       | 2.111       | 1.705       | .251      | 4.067 |
| UNDERLYING PRES. RATE    | 2.328       | 1.608       | .252      | 4.188 |
| PROPOSED                 | 2.050       | 1.656       | .244      | 3.950 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | TOTAL |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 3.92   | MINIMUM PREMIUM |       |
| MAN. RATES | 4.70   | 4.49   | 4.25   | + 3.92 | 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        |
| 2006         | 115,783          | 5,493,443          | 4,744               |  |  | 115,783                       |                 |         | 13        | 14        | 80         | 107        |
| 2007         | 111,299          | 6,254,384          | 5,619               |  |  | 111,299                       |                 |         | 15        | 20        | 58         | 93         |
| 2008         | 98,022           | 2,193,303          | 2,237               |  |  | 98,022                        |                 |         | 4         | 16        | 46         | 66         |
| 2009         | 85,598           | 2,889,095          | 3,375               |  |  | 85,598                        |                 |         | 7         | 9         | 39         | 55         |
| 2010         | 97,733           | 3,415,071          | 3,494               |  |  | 97,733                        |                 |         | 3         | 8         | 70         | 81         |
| <b>TOTAL</b> | <b>508,435</b>   | <b>20,245,296</b>  | <b>3,982</b>        |  |  | <b>508,435</b>                |                 |         | <b>42</b> | <b>67</b> | <b>293</b> | <b>402</b> |
| O.D.         |                  | 1,393              |                     |  |  |                               |                 |         |           |           |            |            |

| REPORTED LOSSES |           |         |                  |                  |                  |         |         |                  |                |                  |                  |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|----------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                  |                  | MEDICAL |         |                  |                |                  |                  |
|                 | DEATH     | P . T . | MAJOR            | MINOR            | TEMP             | DEATH   | P . T . | MAJOR            | MINOR          | TEMP             | MED. ONLY        |
| 2006            |           |         | 1,915,712        | 365,671          | 506,275          |         |         | 806,046          | 211,595        | 1,331,181        | 356,963          |
| 2007            |           |         | 2,515,950        | 823,753          | 356,398          |         |         | 1,525,990        | 338,045        | 367,175          | 327,073          |
| 2008            |           |         | 730,849          | 201,650          | 202,509          |         |         | 208,697          | 179,934        | 307,565          | 362,099          |
| 2009            |           |         | 1,144,732        | 179,798          | 259,999          |         |         | 516,426          | 108,276        | 402,855          | 277,009          |
| 2010            |           |         | 541,125          | 200,597          | 719,500          |         |         | 656,860          | 134,634        | 959,538          | 202,817          |
| <b>TOTAL</b>    |           |         | <b>6,848,368</b> | <b>1,771,469</b> | <b>2,044,681</b> |         |         | <b>3,714,019</b> | <b>972,484</b> | <b>3,368,314</b> | <b>1,525,961</b> |
| O.D.            |           |         |                  |                  |                  |         |         |                  |                |                  | 1,393            |

| TRANSLATED LOSSES |              |                |                   |                  |                  |              |                |                  |                  |                  |                  |
|-------------------|--------------|----------------|-------------------|------------------|------------------|--------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY    |                |                   |                  |                  | MEDICAL      |                |                  |                  |                  |                  |
|                   | DEATH        | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |              |                | 2,530,654         | 483,782          | 760,262          |              |                | 1,753,150        | 308,295          | 1,873,930        | 354,821          |
| 2007              | 1,003        | 46,806         | 3,281,364         | 1,052,381        | 503,336          | 186          | 21,019         | 2,971,873        | 496,480          | 541,231          | 312,682          |
| 2008              | 246          | 27,036         | 997,770           | 258,998          | 246,853          | 210          | 13,264         | 516,881          | 256,301          | 398,550          | 357,754          |
| 2009              | 340          | 56,851         | 1,630,285         | 284,609          | 298,241          | 704          | 55,447         | 1,147,572        | 218,408          | 466,593          | 280,887          |
| 2010              | 825          | 63,794         | 1,617,398         | 550,416          | 646,453          | 5,044        | 107,009        | 1,725,528        | 485,501          | 796,290          | 202,006          |
| <b>TOTAL</b>      | <b>2,414</b> | <b>194,487</b> | <b>10,057,471</b> | <b>2,630,186</b> | <b>2,455,145</b> | <b>6,144</b> | <b>196,739</b> | <b>8,115,004</b> | <b>1,764,985</b> | <b>4,076,594</b> | <b>1,508,150</b> |
| O.D.              |              |                |                   |                  |                  |              |                |                  |                  |                  | 1,370            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 18,572,259 | 10,926,910  | 1,509,520 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -6,671,812 | -1,841,111  | 6,623     |        |                 |       |
| TOTAL LOSSES             | 11,900,447 | 9,085,799   | 1,516,143 |        |                 |       |
| EXPECTED LOSSES          | 17,795,225 | 8,673,901   | 1,489,714 |        |                 |       |
| CREDIBILITY              | .12        | .28         | .43       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 2.341      | 1.787       | .298      | 4.426  |                 |       |
| INDICATED (POST-TEST)    | 2.388      | 1.823       | .304      | 4.515  |                 |       |
| PRES. ON RATE LEVEL      | 3.301      | 1.609       | .276      | 5.186  |                 |       |
| DERIVED BY FORMULA       | 3.191      | 1.669       | .288      | 5.148  |                 |       |
| UNDERLYING PRES. RATE    | 3.500      | 1.706       | .293      | 5.499  |                 |       |
| PROPOSED                 | 3.191      | 1.669       | .288      | 5.148  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 5.106 |
| IND. RATES               |            |             |           | 5.11   | MINIMUM PREMIUM |       |
| MAN. RATES               | 6.60       | 6.03        | 5.58      | + 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        |  |
| 2006         | 71,853           | 4,331,047          | 6.027               | 1               |         | 6         | 9         | 61         | 77         |  |
| 2007         | 82,084           | 5,733,353          | 6.984               |                 |         | 11        | 14        | 48         | 73         |  |
| 2008         | 72,898           | 3,816,637          | 5.235               | 1               |         | 7         | 9         | 45         | 62         |  |
| 2009         | 70,966           | 7,362,393          | 10.374              |                 |         | 4         | 19        | 45         | 68         |  |
| 2010         | 86,064           | 2,695,033          | 3.131               | 1               |         | 2         | 6         | 57         | 66         |  |
| <b>TOTAL</b> | <b>383,865</b>   | <b>23,938,463</b>  | <b>6.236</b>        | <b>3</b>        |         | <b>30</b> | <b>57</b> | <b>256</b> | <b>346</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        |
| 2006            | 143,429        |         | 874,508          | 323,425          | 419,840          | 1,041,302        |         | 278,358          | 350,183          | 653,888          | 246,114          |
| 2007            |                |         | 1,740,217        | 561,534          | 306,115          |                  |         | 2,186,901        | 318,871          | 349,799          | 269,916          |
| 2008            | 524,188        |         | 1,124,160        | 445,082          | 169,747          |                  |         | 892,889          | 151,566          | 323,703          | 185,302          |
| 2009            |                |         | 866,022          | 803,899          | 262,126          |                  |         | 4,179,726        | 684,835          | 349,682          | 216,103          |
| 2010            | 3,000          |         | 405,542          | 134,491          | 434,125          | 155,000          |         | 329,202          | 174,800          | 828,023          | 230,850          |
| <b>TOTAL</b>    | <b>670,617</b> |         | <b>5,010,449</b> | <b>2,268,431</b> | <b>1,591,953</b> | <b>1,196,302</b> |         | <b>7,867,076</b> | <b>1,680,255</b> | <b>2,505,095</b> | <b>1,148,285</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        |
| 2006              | 87,591         |                | 1,155,225        | 427,893          | 635,641          | 926,915          |                | 605,429          | 510,216          | 1,025,298        | 244,637          |
| 2007              | 686            | 30,926         | 2,170,501        | 718,501          | 428,399          | 173              | 17,007         | 2,406,998        | 464,356          | 514,590          | 258,040          |
| 2008              | 600,094        | 42,249         | 1,551,450        | 539,707          | 218,957          | 353              | 47,018         | 1,875,302        | 264,842          | 428,796          | 183,078          |
| 2009              | 1,141          | 45,345         | 1,344,133        | 862,819          | 317,191          | 3,241            | 130,876        | 2,799,661        | 837,920          | 465,727          | 219,128          |
| 2010              | 4,249          | 44,848         | 1,113,619        | 353,025          | 394,664          | 210,286          | 71,894         | 1,237,204        | 429,488          | 684,206          | 229,927          |
| <b>TOTAL</b>      | <b>693,761</b> | <b>163,368</b> | <b>7,334,928</b> | <b>2,901,945</b> | <b>1,994,852</b> | <b>1,140,968</b> | <b>266,795</b> | <b>8,924,594</b> | <b>2,506,822</b> | <b>3,118,617</b> | <b>1,134,810</b> |
| O.D.              |                |                |                  |                  |                  |                  |                |                  |                  |                  | 1,632            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 18,524,414 | 10,522,236  | 1,136,442 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -5,834,813 | -1,871,892  | 5,865     |        |                 |       |
| TOTAL LOSSES             | 12,689,601 | 8,650,344   | 1,142,307 |        |                 |       |
| EXPECTED LOSSES          | 16,037,879 | 9,086,085   | 1,201,498 |        |                 |       |
| CREDIBILITY              | .10        | .23         | .36       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 3.306      | 2.253       | .298      | 5.857  |                 |       |
| INDICATED (POST-TEST)    | 3.372      | 2.298       | .304      | 5.974  |                 |       |
| PRES. ON RATE LEVEL      | 3.940      | 2.232       | .295      | 6.467  |                 |       |
| DERIVED BY FORMULA       | 3.883      | 2.247       | .298      | 6.428  |                 |       |
| UNDERLYING PRES. RATE    | 4.178      | 2.367       | .313      | 6.858  |                 |       |
| PROPOSED                 | 3.883      | 2.247       | .298      | 6.428  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 6.375 |
| IND. RATES               |            |             |           | 6.38   | MINIMUM PREMIUM |       |
| MAN. RATES               | 7.96       | 7.39        | 6.96      | + 6.38 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |           |           |           |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|-----------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR     | TEMP      | ALL       |
| 2006         | 19,619           | 1,104,696          | 5.630               |                 |         | 3        | 2         | 16        | 21        |
| 2007         | 20,339           | 1,498,212          | 7.366               |                 |         | 4        | 6         | 14        | 24        |
| 2008         | 18,193           | 224,122            | 1.231               |                 |         |          | 1         | 10        | 11        |
| 2009         | 18,509           | 601,574            | 3.250               |                 |         |          | 6         | 15        | 21        |
| 2010         | 23,431           | 758,047            | 3.235               |                 |         | 1        | 4         | 13        | 18        |
| <b>TOTAL</b> | <b>100,091</b>   | <b>4,186,651</b>   | <b>4.183</b>        |                 |         | <b>8</b> | <b>19</b> | <b>68</b> | <b>95</b> |
| O.D.         |                  | 5,803              | .005                |                 |         |          |           | 1         | 1         |

| REPORTED LOSSES |           |         |                  |                |                |         |         |                |                |                |                |
|-----------------|-----------|---------|------------------|----------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                |                | MEDICAL |         |                |                |                |                |
|                 | DEATH     | P . T . | MAJOR            | MINOR          | TEMP           | DEATH   | P . T . | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006            |           |         | 539,703          | 83,182         | 67,337         |         |         | 167,152        | 30,652         | 148,830        | 67,840         |
| 2007            |           |         | 626,095          | 229,137        | 133,325        |         |         | 180,686        | 72,338         | 186,936        | 69,695         |
| 2008            |           |         |                  | 47,119         | 23,314         |         |         |                | 55,000         | 36,312         | 62,377         |
| 2009            |           |         |                  | 96,685         | 136,688        |         |         |                | 223,241        | 100,316        | 44,644         |
| 2010            |           |         | 119,262          | 274,706        | 30,426         |         |         | 50,000         | 123,664        | 100,753        | 59,236         |
| <b>TOTAL</b>    |           |         | <b>1,285,060</b> | <b>730,829</b> | <b>391,090</b> |         |         | <b>397,838</b> | <b>504,895</b> | <b>573,147</b> | <b>303,792</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      |
| 2006              |            |               | 712,948          | 110,050        | 101,948        |              |               | 363,556          | 44,660         | 233,365        | 67,433         |
| 2007              | 278        | 11,863        | 832,848          | 293,061        | 185,992        | 38           | 2,716         | 387,782          | 106,732        | 271,131        | 66,628         |
| 2008              | 54         | 473           | 17,086           | 54,550         | 28,010         | 50           | 721           | 21,582           | 69,887         | 48,035         | 61,628         |
| 2009              | 149        | 3,897         | 119,770          | 117,805        | 144,781        | 884          | 9,400         | 196,530          | 232,439        | 126,939        | 45,269         |
| 2010              | 334        | 24,079        | 579,099          | 239,895        | 51,004         | 763          | 16,255        | 293,545          | 123,684        | 93,425         | 58,999         |
| <b>TOTAL</b>      | <b>815</b> | <b>40,312</b> | <b>2,261,751</b> | <b>815,361</b> | <b>511,735</b> | <b>1,735</b> | <b>29,092</b> | <b>1,262,995</b> | <b>577,402</b> | <b>772,895</b> | <b>299,957</b> |
| O.D.              |            |               | 187              | 126            | 6,969          |              |               |                  |                |                | 667            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 3,596,887  | 2,684,488   | 300,624   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -1,531,121 | -445,122    | 4,387     |        |                 |       |
| TOTAL LOSSES             | 2,065,766  | 2,239,366   | 305,011   |        |                 |       |
| EXPECTED LOSSES          | 4,224,842  | 2,173,976   | 879,799   |        |                 |       |
| CREDIBILITY              | .04        | .10         | .15       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 2.064      | 2.237       | .305      | 4.606  |                 |       |
| INDICATED (POST-TEST)    | 2.105      | 2.282       | .311      | 4.698  |                 |       |
| PRES. ON RATE LEVEL      | 3.980      | 2.048       | .829      | 6.857  |                 |       |
| DERIVED BY FORMULA       | 3.905      | 2.071       | .751      | 6.727  |                 |       |
| UNDERLYING PRES. RATE    | 4.221      | 2.172       | .879      | 7.272  |                 |       |
| PROPOSED                 | 3.905      | 2.071       | .751      | 6.727  |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 6.672 |
| IND. RATES               |            |             |           | 6.67   | MINIMUM PREMIUM |       |
| MAN. RATES               | 8.49       | 7.93        | 7.38      | + 6.67 | 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       |
| 2006         | 8,673            | 247,203            | 2.850               |  |  | 8,673                         |                 |         |          | 3        | 9         | 12        |
| 2007         | 9,212            | 462,012            | 5.015               |  |  | 9,212                         | 1               |         | 1        | 1        | 7         | 10        |
| 2008         | 7,729            | 837,373            | 10.834              |  |  | 7,729                         | 1               |         | 2        | 1        | 7         | 11        |
| 2009         | 6,587            | 492,932            | 7.483               |  |  | 6,587                         |                 |         | 1        | 3        | 6         | 10        |
| 2010         | 8,103            | 250,202            | 3.087               |  |  | 8,103                         |                 |         |          |          | 9         | 9         |
| <b>TOTAL</b> | <b>40,304</b>    | <b>2,289,722</b>   | <b>5.681</b>        |  |  | <b>40,304</b>                 | <b>2</b>        |         | <b>4</b> | <b>8</b> | <b>38</b> | <b>52</b> |
| O.D.         |                  | 2,677              | .006                |  |  |                               |                 |         |          |          |           |           |

| REPORTED LOSSES |                |         |                |                |                |           |         |                |                |                |                |
|-----------------|----------------|---------|----------------|----------------|----------------|-----------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY      |         |                |                |                | MEDICAL   |         |                |                |                |                |
|                 | DEATH          | P . T . | MAJOR          | MINOR          | TEMP           | DEATH     | P . T . | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006            |                |         |                | 86,882         | 75,023         |           |         |                | 34,015         | 39,621         | 11,662         |
| 2007            | 3,000          |         | 110,054        | 11,566         | 107,521        | 12        |         | 550            | 102,232        | 94,427         | 32,650         |
| 2008            | 278,361        |         | 310,954        | 107,741        | 21,576         | 1         |         | 28,097         | 25,896         | 29,136         | 35,611         |
| 2009            |                |         | 179,740        | 21,189         | 25,511         |           |         | 170,000        | 43,871         | 22,612         | 30,009         |
| 2010            |                |         |                |                | 100,040        |           |         |                |                | 126,587        | 23,575         |
| <b>TOTAL</b>    | <b>281,361</b> |         | <b>600,748</b> | <b>227,378</b> | <b>329,671</b> | <b>13</b> |         | <b>198,647</b> | <b>206,014</b> | <b>312,383</b> | <b>133,507</b> |
| O.D.            |                |         |                |                |                |           |         |                |                |                | 2,677          |

| TRANSLATED LOSSES |                |               |                |                |                |            |               |                |                |                |                |
|-------------------|----------------|---------------|----------------|----------------|----------------|------------|---------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY      |               |                |                |                | MEDICAL    |               |                |                |                |                |
|                   | DEATH          | P . T .       | MAJOR          | MINOR          | TEMP           | DEATH      | P . T .       | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006              |                |               |                | 114,945        | 113,583        |            |               |                | 49,561         | 62,126         | 11,592         |
| 2007              | 3,703          | 2,036         | 146,616        | 17,875         | 146,305        | 78         | 74            | 15,606         | 140,638        | 137,767        | 31,213         |
| 2008              | 318,516        | 11,579        | 424,391        | 130,303        | 30,927         | 32         | 1,798         | 69,319         | 35,617         | 38,259         | 35,184         |
| 2009              | 39             | 8,671         | 248,136        | 35,339         | 30,826         | 251        | 17,673        | 380,099        | 64,597         | 32,820         | 30,429         |
| 2010              | 67             | 3,557         | 106,132        | 48,027         | 85,399         | 125        | 2,946         | 69,691         | 39,553         | 99,802         | 23,481         |
| <b>TOTAL</b>      | <b>322,325</b> | <b>25,843</b> | <b>925,275</b> | <b>346,489</b> | <b>407,040</b> | <b>486</b> | <b>22,491</b> | <b>534,715</b> | <b>329,966</b> | <b>370,774</b> | <b>131,899</b> |
| O.D.              |                |               |                |                |                |            |               |                |                |                | 2,686          |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 1,831,135 | 1,454,269   | 134,585   |       |
| TOTAL TRANS. LOSSES PG A |           |             |           |       |
| IBNR + FREQUENCY ADJUST. | -744,622  | -231,241    | 597       |       |
| TOTAL LOSSES             | 1,086,513 | 1,223,028   | 135,182   |       |
| EXPECTED LOSSES          | 1,993,436 | 1,092,238   | 131,392   |       |
| CREDIBILITY              | .02       | .05         | .08       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 2.696     | 3.035       | .335      | 6.066 |
| INDICATED (POST-TEST)    | 2.750     | 3.096       | .342      | 6.188 |
| PRES. ON RATE LEVEL      | 4.664     | 2.556       | .307      | 7.527 |
| DERIVED BY FORMULA       | 4.626     | 2.583       | .310      | 7.519 |
| UNDERLYING PRES. RATE    | 4.946     | 2.710       | .326      | 7.982 |
| PROPOSED                 | 4.626     | 2.583       | .310      | 7.519 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 7.458 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 7.46   | MINIMUM PREMIUM |       |
| MAN. RATES | 8.87   | 8.46   | 8.10   | + 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        |
| 2006         | 38,450           | 1,198,022          | 3.115               |                 |         | 3        | 3         | 25        | 31         |
| 2007         | 42,059           | 3,036,556          | 7.219               |                 |         | 3        | 12        | 35        | 50         |
| 2008         | 49,631           | 2,790,441          | 5.622               |                 |         | 3        | 7         | 31        | 41         |
| 2009         | 45,909           | 1,672,152          | 3.642               |                 |         | 1        | 6         | 25        | 32         |
| 2010         | 47,128           | 2,814,781          | 5.972               |                 |         | 1        | 2         | 36        | 40         |
| <b>TOTAL</b> | <b>223,177</b>   | <b>11,511,952</b>  | <b>5.158</b>        |                 |         | <b>1</b> | <b>11</b> | <b>30</b> | <b>194</b> |
| O.D.         |                  | 243                |                     |                 |         |          |           |           |            |

| REPORTED LOSSES |                |         |                  |                  |                  |                |         |                  |                  |                  |                |
|-----------------|----------------|---------|------------------|------------------|------------------|----------------|---------|------------------|------------------|------------------|----------------|
| MANUAL YEAR     | INDEMNITY      |         |                  |                  |                  | MEDICAL        |         |                  |                  |                  |                |
|                 | DEATH          | P . T . | MAJOR            | MINOR            | TEMP             | DEATH          | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006            |                |         | 462,823          | 68,436           | 78,383           |                |         | 161,371          | 71,347           | 171,753          | 183,909        |
| 2007            |                |         | 555,322          | 561,075          | 509,862          |                |         | 320,950          | 528,056          | 390,565          | 170,726        |
| 2008            |                |         | 492,343          | 412,490          | 350,477          |                |         | 634,589          | 272,434          | 344,436          | 283,672        |
| 2009            |                |         | 122,508          | 298,653          | 539,377          |                |         | 19,154           | 243,144          | 324,956          | 124,360        |
| 2010            | 780,657        |         | 193,307          | 86,196           | 524,039          | 315,961        |         | 110,000          | 49,853           | 520,857          | 233,911        |
| <b>TOTAL</b>    | <b>780,657</b> |         | <b>1,826,303</b> | <b>1,426,850</b> | <b>2,002,138</b> | <b>315,961</b> |         | <b>1,246,064</b> | <b>1,164,834</b> | <b>1,752,567</b> | <b>996,578</b> |
| O.D.            |                |         |                  |                  |                  |                |         |                  |                  |                  | 243            |

| TRANSLATED LOSSES |                |               |                  |                  |                  |                |               |                  |                  |                  |                |
|-------------------|----------------|---------------|------------------|------------------|------------------|----------------|---------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR       | INDEMNITY      |               |                  |                  |                  | MEDICAL        |               |                  |                  |                  |                |
|                   | DEATH          | P . T .       | MAJOR            | MINOR            | TEMP             | DEATH          | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006              |                |               | 611,389          | 90,540           | 118,670          |                |               | 350,982          | 103,952          | 269,307          | 182,806        |
| 2007              | 686            | 11,121        | 788,313          | 714,203          | 698,796          | 288            | 5,074         | 737,556          | 730,439          | 573,320          | 163,214        |
| 2008              | 493            | 18,575        | 686,703          | 498,239          | 419,054          | 353            | 26,758        | 1,043,386        | 387,100          | 452,841          | 280,268        |
| 2009              | 484            | 18,654        | 558,258          | 390,320          | 569,847          | 1,000          | 15,217        | 293,066          | 287,055          | 377,184          | 126,101        |
| 2010              | 669,267        | 33,972        | 900,563          | 337,686          | 460,513          | 292,484        | 29,174        | 537,348          | 213,982          | 420,319          | 232,975        |
| <b>TOTAL</b>      | <b>670,930</b> | <b>82,322</b> | <b>3,545,226</b> | <b>2,030,988</b> | <b>2,266,880</b> | <b>294,125</b> | <b>76,223</b> | <b>2,962,338</b> | <b>1,722,528</b> | <b>2,092,971</b> | <b>985,364</b> |
| O.D.              |                |               |                  |                  |                  |                |               |                  |                  |                  | 242            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |
|--------------------------|------------|-------------|-----------|--------|-----------------|
| TOTAL TRANS. LOSSES PG B | 7,631,164  | 8,113,367   | 985,606   |        |                 |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |
| IBNR + FREQUENCY ADJUST. | -3,317,828 | -1,112,171  | 4,098     |        |                 |
| TOTAL LOSSES             | 4,313,336  | 7,001,196   | 989,704   |        |                 |
| EXPECTED LOSSES          | 9,232,832  | 5,465,605   | 850,305   |        |                 |
| CREDIBILITY              | .07        | .16         | .25       |        |                 |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |
| INDICATED (PRE-TEST)     | 1.933      | 3.137       | .443      | 5.513  |                 |
| INDICATED (POST-TEST)    | 1.972      | 3.200       | .452      | 5.624  |                 |
| PRES. ON RATE LEVEL      | 3.901      | 2.310       | .359      | 6.570  |                 |
| DERIVED BY FORMULA       | 3.766      | 2.452       | .382      | 6.600  |                 |
| UNDERLYING PRES. RATE    | 4.137      | 2.449       | .381      | 6.967  |                 |
| PROPOSED                 | 3.749      | 2.441       | .380      | 6.570  |                 |
| <b>IND. RATES</b>        |            |             |           |        |                 |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       |
| IND. RATES               |            |             |           | 6.52   | MINIMUM PREMIUM |
| MAN. RATES               | 8.00       | 7.56        | 7.07      | + 6.52 | 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        |
| 2006         | 113,581          | 2,188,883          | 1.927               |  |  | 113,581                       |                 |         | 3         | 27         | 29         | 59         |
| 2007         | 94,770           | 3,478,265          | 3.670               |  |  | 94,770                        |                 |         | 5         | 27         | 28         | 60         |
| 2008         | 104,454          | 3,581,548          | 3.428               |  |  | 104,454                       |                 |         | 6         | 17         | 54         | 77         |
| 2009         | 110,436          | 3,919,902          | 3.549               |  |  | 110,436                       |                 |         | 6         | 24         | 53         | 83         |
| 2010         | 85,540           | 1,740,454          | 2.034               |  |  | 85,540                        |                 |         |           | 5          | 45         | 50         |
| <b>TOTAL</b> | <b>508,781</b>   | <b>14,909,052</b>  | <b>2.930</b>        |  |  | <b>508,781</b>                |                 |         | <b>20</b> | <b>100</b> | <b>209</b> | <b>329</b> |
| O.D.         |                  | 348,972            | .068                |  |  |                               |                 |         | 1         | 1          | 5          | 7          |

REPORTED LOSSES

| MANUAL YEAR  | INDEMNITY |         |                  |                  |                  | MEDICAL |         |                  |                  |                  |                  |
|--------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
|              | DEATH     | P . T . | MAJOR            | MINOR            | TEMP             | DEATH   | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006         |           |         | 485,295          | 521,738          | 199,245          |         |         | 84,872           | 428,538          | 152,400          | 316,795          |
| 2007         |           |         | 796,404          | 547,836          | 218,775          |         |         | 906,443          | 544,491          | 194,428          | 269,888          |
| 2008         |           |         | 789,660          | 632,215          | 574,514          |         |         | 340,113          | 390,698          | 475,459          | 378,889          |
| 2009         |           |         | 862,740          | 743,966          | 648,746          |         |         | 211,167          | 660,842          | 437,673          | 354,768          |
| 2010         |           |         |                  | 233,491          | 445,047          |         |         |                  | 97,714           | 677,889          | 286,313          |
| <b>TOTAL</b> |           |         | <b>2,934,099</b> | <b>2,679,246</b> | <b>2,086,327</b> |         |         | <b>1,542,595</b> | <b>2,122,283</b> | <b>1,937,849</b> | <b>1,606,653</b> |
| O.D.         |           |         | 129,330          | 8,377            | 34,905           |         |         | 93,244           | 6,944            | 62,711           | 13,461           |

TRANSLATED LOSSES

| MANUAL YEAR  | INDEMNITY    |                |                  |                  |                  | MEDICAL      |                |                  |                  |                  |                  |
|--------------|--------------|----------------|------------------|------------------|------------------|--------------|----------------|------------------|------------------|------------------|------------------|
|              | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006         |              |                | 641,075          | 690,259          | 301,656          |              |                | 184,597          | 624,382          | 238,963          | 314,894          |
| 2007         | 665          | 14,339         | 1,004,187        | 692,100          | 305,326          | 294          | 10,578         | 1,506,477        | 754,983          | 293,258          | 258,013          |
| 2008         | 762          | 33,637         | 1,244,496        | 770,054          | 687,117          | 434          | 22,869         | 874,379          | 534,682          | 621,059          | 374,342          |
| 2009         | 1,148        | 63,673         | 1,869,097        | 888,813          | 718,270          | 2,740        | 49,528         | 1,031,750        | 731,799          | 537,085          | 359,735          |
| 2010         | 540          | 30,019         | 824,390          | 395,113          | 397,740          | 945          | 21,725         | 493,372          | 278,457          | 543,717          | 285,168          |
| <b>TOTAL</b> | <b>3,115</b> | <b>141,668</b> | <b>5,583,245</b> | <b>3,436,339</b> | <b>2,410,109</b> | <b>4,413</b> | <b>104,700</b> | <b>4,090,575</b> | <b>2,924,303</b> | <b>2,234,082</b> | <b>1,592,152</b> |
| O.D.         | 37           | 7,188          | 203,922          | 27,791           | 36,471           | 108          | 10,129         | 220,735          | 29,404           | 64,400           | 13,306           |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 10,369,835 | 11,162,899  | 1,605,458 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -2,867,825 | -1,562,251  | 6,089     |        |                 |       |
| TOTAL LOSSES             | 7,502,010  | 9,600,648   | 1,611,547 |        |                 |       |
| EXPECTED LOSSES          | 7,733,471  | 7,448,555   | 1,414,411 |        |                 |       |
| CREDIBILITY              | .12        | .28         | .43       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.475      | 1.887       | .317      | 3.679  |                 |       |
| INDICATED (POST-TEST)    | 1.505      | 1.925       | .323      | 3.753  |                 |       |
| PRES. ON RATE LEVEL      | 1.433      | 1.381       | .262      | 3.076  |                 |       |
| DERIVED BY FORMULA       | 1.442      | 1.533       | .288      | 3.263  |                 |       |
| UNDERLYING PRES. RATE    | 1.520      | 1.464       | .278      | 3.262  |                 |       |
| PROPOSED                 | 1.442      | 1.533       | .288      | 3.263  |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 3.236 |
| IND. RATES               |            |             |           | 3.24   | MINIMUM PREMIUM |       |
| MAN. RATES               | 3.24       | 3.24        | 3.31      | + 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        |
| 2006         | 51,524           | 2,309,917          | 4.483               |                 |         | 1         | 18         | 53         | 72         |
| 2007         | 103,427          | 2,477,584          | 2.395               |                 |         | 3         | 12         | 47         | 62         |
| 2008         | 88,968           | 3,384,707          | 3.804               | 1               |         | 3         | 33         | 42         | 79         |
| 2009         | 84,588           | 2,375,197          | 2.807               |                 |         | 2         | 22         | 53         | 77         |
| 2010         | 150,305          | 3,904,867          | 2.597               |                 |         | 1         | 27         | 119        | 147        |
| <b>TOTAL</b> | <b>478,812</b>   | <b>14,452,272</b>  | <b>3.018</b>        | <b>1</b>        |         | <b>10</b> | <b>112</b> | <b>314</b> | <b>437</b> |
| O.D.         |                  | 263,402            | .055                |                 |         |           | 5          | 3          | 8          |

REPORTED LOSSES

| MANUAL YEAR  | INDEMNITY      |         |                  |                  |                  | MEDICAL |         |                |                  |                  |                  |
|--------------|----------------|---------|------------------|------------------|------------------|---------|---------|----------------|------------------|------------------|------------------|
|              | DEATH          | P . T . | MAJOR            | MINOR            | TEMP             | DEATH   | P . T . | MAJOR          | MINOR            | TEMP             | MED. ONLY        |
| 2006         |                |         | 128,087          | 710,072          | 285,517          |         |         | 152,857        | 399,397          | 348,354          | 285,633          |
| 2007         |                |         | 398,623          | 622,904          | 402,954          |         |         | 216,626        | 264,503          | 384,622          | 187,352          |
| 2008         | 358,888        |         | 525,583          | 1,012,025        | 286,357          |         |         | 231,373        | 554,468          | 241,617          | 174,396          |
| 2009         |                |         | 299,038          | 782,198          | 219,986          |         |         | 145,000        | 340,094          | 249,204          | 339,677          |
| 2010         |                |         | 120,835          | 842,794          | 803,769          |         |         | 65,643         | 710,020          | 842,196          | 519,610          |
| <b>TOTAL</b> | <b>358,888</b> |         | <b>1,472,166</b> | <b>3,969,993</b> | <b>1,998,583</b> |         |         | <b>811,499</b> | <b>2,268,482</b> | <b>2,065,993</b> | <b>1,506,668</b> |
| O.D.         |                |         |                  | 74,333           | 56,011           |         |         |                | 92,224           | 29,417           | 11,417           |

TRANSLATED LOSSES

| MANUAL YEAR  | INDEMNITY      |                |                  |                  |                  | MEDICAL      |                |                  |                  |                  |                  |
|--------------|----------------|----------------|------------------|------------------|------------------|--------------|----------------|------------------|------------------|------------------|------------------|
|              | DEATH          | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006         |                |                | 169,203          | 939,426          | 432,273          |              |                | 332,464          | 581,921          | 546,224          | 283,919          |
| 2007         | 760            | 8,349          | 588,975          | 787,203          | 553,785          | 142          | 3,369          | 489,968          | 372,391          | 559,301          | 179,109          |
| 2008         | 411,666        | 27,497         | 1,001,083        | 1,169,663        | 360,011          | 535          | 19,174         | 689,243          | 709,833          | 331,337          | 172,303          |
| 2009         | 1,096          | 35,657         | 1,067,496        | 823,151          | 268,919          | 1,438        | 29,193         | 608,320          | 384,079          | 303,893          | 344,432          |
| 2010         | 1,453          | 86,212         | 2,258,362        | 1,052,790        | 754,591          | 3,233        | 71,249         | 1,449,563        | 757,861          | 734,343          | 517,532          |
| <b>TOTAL</b> | <b>414,975</b> | <b>157,715</b> | <b>5,085,119</b> | <b>4,772,233</b> | <b>2,369,579</b> | <b>5,348</b> | <b>122,985</b> | <b>3,569,558</b> | <b>2,806,085</b> | <b>2,475,098</b> | <b>1,497,295</b> |
| O.D.         | 46             | 2,002          | 60,163           | 121,791          | 49,213           | 40           | 771            | 18,843           | 139,850          | 25,333           | 11,339           |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 9,437,565  | 12,759,182  | 1,508,634 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |       |
| IBNR + FREQUENCY ADJUST. | -4,884,816 | -2,323,322  | 10,477    |       |
| TOTAL LOSSES             | 4,552,749  | 10,435,860  | 1,519,111 |       |
| EXPECTED LOSSES          | 14,273,385 | 11,989,453  | 1,762,027 |       |
| CREDIBILITY              | .12        | .27         | .42       |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | .951       | 2.180       | .317      | 3.448 |
| INDICATED (POST-TEST)    | .970       | 2.224       | .323      | 3.517 |
| PRES. ON RATE LEVEL      | 2.811      | 2.361       | .347      | 5.519 |
| DERIVED BY FORMULA       | 2.590      | 2.324       | .337      | 5.251 |
| UNDERLYING PRES. RATE    | 2.981      | 2.504       | .368      | 5.853 |
| PROPOSED                 | 2.590      | 2.324       | .337      | 5.251 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 5.208 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 5.21   | MINIMUM PREMIUM |       |
| MAN. RATES | 6.94   | 6.38   | 5.94   | + 5.21 | PRESENT         |       |

+PROPOSED



| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |       |       |      |     |  |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|------|-----|--|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR | MINOR | TEMP | ALL |  |
| 2006         |                  |                    |                     |                 |         |       |       |      |     |  |
| 2007         |                  |                    |                     |                 |         |       |       |      |     |  |
| 2008         |                  |                    |                     |                 |         |       |       |      |     |  |
| 2009         | 181              |                    |                     |                 |         |       |       |      |     |  |
| 2010         | 1                |                    |                     |                 |         |       |       |      |     |  |
| <b>TOTAL</b> | <b>182</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. | -2,550  | -906        | 6         |       |
| TOTAL LOSSES             |         |             | 6         |       |
| EXPECTED LOSSES          | 8,608   | 5,379       | 1,384     |       |
| CREDIBILITY              | .00     | .00         | .00       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .000        | .003      | .003  |
| INDICATED (POST-TEST)    | .000    | .000        | .003      | .003  |
| PRES. ON RATE LEVEL      | 4.460   | 2.787       | .717      | 7.964 |
| DERIVED BY FORMULA       | 4.460   | 2.787       | .717      | 7.964 |
| UNDERLYING PRES. RATE    | 4.730   | 2.955       | .760      | 8.445 |
| PROPOSED                 | 4.460   | 2.787       | .717      | 7.964 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 7.899 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 7.90   | MINIMUM PREMIUM |       |
| MAN. RATES | 9.62   | 9.06   | 8.57   | + 7.90 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |       |       |      |          |          |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|------|----------|----------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR | MINOR | TEMP | ALL      |          |
| 2006         | 1,631            | 8,729              | .535                |                 |         |       |       |      | 1        | 1        |
| 2007         | 968              | 122,703            | 12.675              |                 |         |       |       |      | 1        | 2        |
| 2008         | 504              | 267                | .052                |                 |         |       |       |      |          |          |
| 2009         | 1,329            | 1,281              | .096                |                 |         |       |       |      |          |          |
| 2010         | 1,108            | 20,109             | 1.814               |                 |         |       |       |      | 1        | 1        |
| <b>TOTAL</b> | <b>5,540</b>     | <b>153,089</b>     | <b>2.763</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     |
| 2006            |           |         |       |               | 4,852         |         |         |       |              | 730           | 3,147         |
| 2007            |           |         |       | 75,047        | 7,189         |         |         |       | 7,873        | 27,397        | 5,197         |
| 2008            |           |         |       |               |               |         |         |       |              |               | 267           |
| 2009            |           |         |       |               |               |         |         |       |              |               | 1,281         |
| 2010            |           |         |       |               | 4,040         |         |         |       |              | 14,518        | 1,551         |
| <b>TOTAL</b>    |           |         |       | <b>75,047</b> | <b>16,081</b> |         |         |       | <b>7,873</b> | <b>42,645</b> | <b>11,443</b> |

| TRANSLATED LOSSES |           |            |               |               |               |           |            |              |               |               |               |
|-------------------|-----------|------------|---------------|---------------|---------------|-----------|------------|--------------|---------------|---------------|---------------|
| MANUAL YEAR       | INDEMNITY |            |               |               |               | MEDICAL   |            |              |               |               |               |
|                   | DEATH     | P . T .    | MAJOR         | MINOR         | TEMP          | DEATH     | P . T .    | MAJOR        | MINOR         | TEMP          | MED. ONLY     |
| 2006              |           |            |               |               | 7,346         |           |            |              |               | 1,145         | 3,128         |
| 2007              | 91        | 125        | 7,681         | 93,450        | 10,457        | 4         | 5          | 1,619        | 11,397        | 39,560        | 4,968         |
| 2008              |           |            |               |               |               |           |            |              |               |               | 264           |
| 2009              |           |            |               |               |               |           |            |              |               |               | 1,299         |
| 2010              | 2         | 144        | 4,286         | 1,940         | 3,451         | 14        | 337        | 7,996        | 4,536         | 11,445        | 1,545         |
| <b>TOTAL</b>      | <b>93</b> | <b>269</b> | <b>11,967</b> | <b>95,390</b> | <b>21,254</b> | <b>18</b> | <b>342</b> | <b>9,615</b> | <b>15,933</b> | <b>52,150</b> | <b>11,204</b> |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 22,304  | 184,727     | 11,204    |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -14,893 | -15,635     | 33        |       |
| TOTAL LOSSES             | 7,411   | 169,092     | 11,237    |       |
| EXPECTED LOSSES          | 39,889  | 74,734      | 7,091     |       |
| CREDIBILITY              | .01     | .01         | .02       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .134    | 3.052       | .203      | 3.389 |
| INDICATED (POST-TEST)    | .137    | 3.113       | .207      | 3.457 |
| PRES. ON RATE LEVEL      | .679    | 1.272       | .121      | 2.072 |
| DERIVED BY FORMULA       | .674    | 1.290       | .123      | 2.087 |
| UNDERLYING PRES. RATE    | .720    | 1.349       | .128      | 2.197 |
| PROPOSED                 | .674    | 1.290       | .123      | 2.087 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | TOTAL |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 2.07   | MINIMUM PREMIUM |       |
| MAN. RATES | 2.49   | 2.36   | 2.23   | + 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        |  |
| 2006         | 78,489           | 3,543,508          | 4.514               |                 |          | 5         | 26        | 36         | 67         |  |
| 2007         | 89,026           | 2,504,451          | 2.813               |                 |          | 3         | 14        | 52         | 69         |  |
| 2008         | 63,015           | 2,709,387          | 4.299               |                 |          | 3         | 19        | 31         | 53         |  |
| 2009         | 55,168           | 2,349,552          | 4.258               |                 |          |           | 31        | 52         | 83         |  |
| 2010         | 39,363           | 3,925,342          | 9.972               |                 | 1        | 1         | 5         | 65         | 72         |  |
| <b>TOTAL</b> | <b>325,061</b>   | <b>15,032,240</b>  | <b>4.624</b>        |                 | <b>1</b> | <b>12</b> | <b>95</b> | <b>236</b> | <b>344</b> |  |
| O.D.         |                  | 4,366              | .001                |                 |          |           |           |            |            |  |

| REPORTED LOSSES |           |                |                  |                  |                  |         |                  |                  |                  |                  |                  |
|-----------------|-----------|----------------|------------------|------------------|------------------|---------|------------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY |                |                  |                  |                  | MEDICAL |                  |                  |                  |                  |                  |
|                 | DEATH     | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH   | P . T .          | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            |           |                | 722,633          | 1,185,520        | 141,402          |         |                  | 429,037          | 593,143          | 224,182          | 247,591          |
| 2007            |           |                | 340,449          | 566,754          | 317,935          |         |                  | 441,790          | 221,616          | 379,673          | 236,234          |
| 2008            |           |                | 511,224          | 967,816          | 156,242          |         |                  | 262,977          | 361,546          | 140,675          | 308,907          |
| 2009            |           |                |                  | 1,028,448        | 319,448          |         |                  |                  | 482,436          | 273,787          | 245,433          |
| 2010            |           | 187,443        | 139,306          | 291,721          | 880,262          |         | 1,212,075        | 99,569           | 138,091          | 779,657          | 197,218          |
| <b>TOTAL</b>    |           | <b>187,443</b> | <b>1,713,612</b> | <b>4,040,259</b> | <b>1,815,289</b> |         | <b>1,212,075</b> | <b>1,233,373</b> | <b>1,796,832</b> | <b>1,797,974</b> | <b>1,235,383</b> |
| O.D.            |           |                |                  |                  |                  |         |                  |                  |                  |                  | 4,366            |

| TRANSLATED LOSSES |              |                |                  |                  |                  |              |                |                  |                  |                  |                  |
|-------------------|--------------|----------------|------------------|------------------|------------------|--------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY    |                |                  |                  |                  | MEDICAL      |                |                  |                  |                  |                  |
|                   | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |              |                | 954,598          | 1,568,445        | 214,083          |              |                | 933,155          | 864,209          | 351,515          | 246,105          |
| 2007              | 690          | 7,187          | 505,510          | 714,888          | 437,792          | 120          | 6,660          | 951,507          | 319,159          | 552,439          | 225,840          |
| 2008              | 1,126        | 26,349         | 955,515          | 1,110,538        | 208,534          | 387          | 18,294         | 680,961          | 468,707          | 196,674          | 305,200          |
| 2009              | 1,426        | 29,974         | 924,478          | 1,064,865        | 376,549          | 1,919        | 21,153         | 435,425          | 510,721          | 337,288          | 248,869          |
| 2010              | 862          | 105,096        | 1,371,619        | 585,457          | 688,249          | 5,385        | 469,413        | 736,236          | 317,338          | 548,434          | 196,429          |
| <b>TOTAL</b>      | <b>4,104</b> | <b>168,606</b> | <b>4,711,720</b> | <b>5,044,193</b> | <b>1,925,207</b> | <b>7,811</b> | <b>515,520</b> | <b>3,737,284</b> | <b>2,480,134</b> | <b>1,986,350</b> | <b>1,222,443</b> |
| O.D.              |              |                |                  |                  |                  |              |                |                  |                  |                  | 4,278            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 9,145,045  | 11,435,884  | 1,226,721 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -1,764,810 | -1,065,978  | 2,901     |        |                 |       |
| TOTAL LOSSES             | 7,380,235  | 10,369,906  | 1,229,622 |        |                 |       |
| EXPECTED LOSSES          | 4,495,593  | 4,758,894   | 802,901   |        |                 |       |
| CREDIBILITY              | .09        | .21         | .32       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 2.270      | 3.190       | .378      | 5.838  |                 |       |
| INDICATED (POST-TEST)    | 2.315      | 3.254       | .386      | 5.955  |                 |       |
| PRES. ON RATE LEVEL      | 1.304      | 1.381       | .233      | 2.918  |                 |       |
| DERIVED BY FORMULA       | 1.395      | 1.774       | .282      | 3.451  |                 |       |
| UNDERLYING PRES. RATE    | 1.383      | 1.464       | .247      | 3.094  |                 |       |
| PROPOSED                 | 1.395      | 1.774       | .282      | 3.451  |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 3.423 |
| IND. RATES               |            |             |           | 3.42   | MINIMUM PREMIUM |       |
| MAN. RATES               | 3.77       | 3.35        | 3.14      | + 3.42 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |            |            |            |             |
|--------------|------------------|--------------------|---------------------|-----------------|---------|------------|------------|------------|-------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR      | MINOR      | TEMP       | ALL         |
| 2006         | 273,487          | 13,535,304         | 4.949               | 1               |         | 28         | 32         | 157        | 218         |
| 2007         | 284,763          | 12,921,881         | 4.537               |                 |         | 32         | 33         | 164        | 229         |
| 2008         | 287,133          | 11,887,737         | 4.140               |                 |         | 23         | 39         | 163        | 225         |
| 2009         | 302,120          | 14,082,772         | 4.661               |                 |         | 24         | 57         | 174        | 255         |
| 2010         | 321,328          | 10,184,179         | 3.169               |                 |         | 10         | 26         | 198        | 234         |
| <b>TOTAL</b> | <b>1,468,831</b> | <b>62,611,873</b>  | <b>4.263</b>        | <b>1</b>        |         | <b>117</b> | <b>187</b> | <b>856</b> | <b>1161</b> |
| O.D.         |                  | 367,030            | .024                |                 |         | 1          | 1          | 2          | 4           |

| REPORTED LOSSES |                |         |                   |                  |                  |               |         |                  |                  |                  |                  |
|-----------------|----------------|---------|-------------------|------------------|------------------|---------------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY      |         |                   |                  |                  | MEDICAL       |         |                  |                  |                  |                  |
|                 | DEATH          | P . T . | MAJOR             | MINOR            | TEMP             | DEATH         | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            | 693,131        |         | 4,932,046         | 1,418,011        | 1,238,100        | 15,940        |         | 2,637,477        | 679,534          | 1,141,187        | 779,878          |
| 2007            |                |         | 5,539,515         | 1,443,895        | 1,131,149        |               |         | 1,769,276        | 872,664          | 1,241,916        | 923,466          |
| 2008            |                |         | 3,640,764         | 1,798,735        | 1,557,895        |               |         | 1,373,271        | 1,101,454        | 1,667,031        | 748,587          |
| 2009            |                |         | 3,364,907         | 2,869,380        | 1,897,351        |               |         | 1,308,155        | 2,152,624        | 1,675,299        | 815,056          |
| 2010            |                |         | 1,487,829         | 1,035,036        | 2,124,510        |               |         | 765,432          | 680,033          | 3,174,941        | 916,398          |
| <b>TOTAL</b>    | <b>693,131</b> |         | <b>18,965,061</b> | <b>8,565,057</b> | <b>7,949,005</b> | <b>15,940</b> |         | <b>7,853,611</b> | <b>5,486,309</b> | <b>8,900,374</b> | <b>4,183,385</b> |
| O.D.            |                |         | 139,364           | 40,000           | 88,994           |               |         | 67,496           | 4,782            | 11,322           | 15,072           |

| TRANSLATED LOSSES |                |                |                   |                   |                  |               |                |                   |                  |                   |                  |
|-------------------|----------------|----------------|-------------------|-------------------|------------------|---------------|----------------|-------------------|------------------|-------------------|------------------|
| MANUAL YEAR       | INDEMNITY      |                |                   |                   |                  | MEDICAL       |                |                   |                  |                   |                  |
|                   | DEATH          | P . T .        | MAJOR             | MINOR             | TEMP             | DEATH         | P . T .        | MAJOR             | MINOR            | TEMP              | MED. ONLY        |
| 2006              | 836,343        |                | 5,917,708         | 1,876,028         | 1,874,492        | 28,034        |                | 4,547,868         | 990,081          | 1,789,386         | 775,199          |
| 2007              | 1,762          | 103,978        | 7,309,400         | 1,866,552         | 1,574,355        | 469           | 26,664         | 3,801,862         | 1,250,233        | 1,811,349         | 882,833          |
| 2008              | 2,197          | 142,924        | 5,275,257         | 2,220,528         | 1,882,173        | 1,313         | 86,100         | 3,347,900         | 1,558,630        | 2,169,498         | 739,604          |
| 2009              | 4,326          | 241,212        | 7,068,990         | 3,329,934         | 2,150,825        | 9,246         | 222,644        | 4,651,793         | 2,487,969        | 2,042,395         | 826,467          |
| 2010              | 2,907          | 216,392        | 5,466,989         | 1,971,425         | 1,943,295        | 9,792         | 212,958        | 3,901,105         | 1,575,751        | 2,602,128         | 912,732          |
| <b>TOTAL</b>      | <b>847,535</b> | <b>704,506</b> | <b>31,038,344</b> | <b>11,264,467</b> | <b>9,425,140</b> | <b>48,854</b> | <b>548,366</b> | <b>20,250,528</b> | <b>7,862,664</b> | <b>10,414,756</b> | <b>4,136,835</b> |
| O.D.              | 96             | 10,299         | 244,438           | 107,473           | 81,786           | 429           | 8,832          | 120,614           | 20,278           | 13,495            | 15,002           |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 53,822,841  | 39,190,059  | 4,151,837 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |             |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -14,940,792 | -5,353,054  | 18,840    |        |                 |       |
| TOTAL LOSSES             | 38,882,049  | 33,837,005  | 4,170,677 |        |                 |       |
| EXPECTED LOSSES          | 41,406,346  | 26,233,321  | 3,863,027 |        |                 |       |
| CREDIBILITY              | .24         | .57         | .88       |        |                 |       |
| <b>PURE PREMIUMS</b>     |             |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 2.647       | 2.304       | .284      | 5.235  |                 |       |
| INDICATED (POST-TEST)    | 2.700       | 2.350       | .290      | 5.340  |                 |       |
| PRES. ON RATE LEVEL      | 2.659       | 1.684       | .248      | 4.591  |                 |       |
| DERIVED BY FORMULA       | 2.669       | 2.064       | .285      | 5.018  |                 |       |
| UNDERLYING PRES. RATE    | 2.819       | 1.786       | .263      | 4.868  |                 |       |
| PROPOSED                 | 2.669       | 2.064       | .285      | 5.018  |                 |       |
| <b>IND. RATES</b>        |             |             |           |        |                 |       |
| YEAR                     | 4-1-11      | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 4.977 |
| IND. RATES               |             |             |           | 4.98   | MINIMUM PREMIUM |       |
| MAN. RATES               | 4.79        | 4.79        | 4.94      | + 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      |          |
| 2006         | 3,444            | 256,035            | 7.434               |                 |         |       | 2        |      |          | 2        |
| 2007         | 2,118            | 5,439              | .256                |                 |         |       |          |      |          |          |
| 2008         | 8,338            | 18,881             | .226                |                 |         |       |          | 1    |          | 1        |
| 2009         | 4,826            | 2,745              | .056                |                 |         |       |          |      |          |          |
| 2010         | 16,798           | 137,166            | .816                |                 |         |       |          |      | 4        | 4        |
| <b>TOTAL</b> | <b>35,524</b>    | <b>420,266</b>     | <b>1.183</b>        |                 |         |       | <b>2</b> |      | <b>5</b> | <b>7</b> |
| O.D.         |                  | 460                | .001                |                 |         |       |          |      |          |          |

| REPORTED LOSSES |           |         |       |                |               |         |         |       |               |               |               |
|-----------------|-----------|---------|-------|----------------|---------------|---------|---------|-------|---------------|---------------|---------------|
| MANUAL YEAR     | INDEMNITY |         |       |                |               | MEDICAL |         |       |               |               |               |
|                 | DEATH     | P . T . | MAJOR | MINOR          | TEMP          | DEATH   | P . T . | MAJOR | MINOR         | TEMP          | MED. ONLY     |
| 2006            |           |         |       | 151,388        |               |         |         |       | 99,471        |               | 5,176         |
| 2007            |           |         |       |                |               |         |         |       |               |               | 5,439         |
| 2008            |           |         |       |                | 2,150         |         |         |       |               | 8,442         | 8,289         |
| 2009            |           |         |       |                |               |         |         |       |               |               | 2,745         |
| 2010            |           |         |       |                | 60,114        |         |         |       |               | 72,074        | 4,978         |
| <b>TOTAL</b>    |           |         |       | <b>151,388</b> | <b>62,264</b> |         |         |       | <b>99,471</b> | <b>80,516</b> | <b>26,627</b> |
| O.D.            |           |         |       |                |               |         |         |       |               |               | 460           |

| TRANSLATED LOSSES |           |              |               |                |               |           |              |               |                |               |               |
|-------------------|-----------|--------------|---------------|----------------|---------------|-----------|--------------|---------------|----------------|---------------|---------------|
| MANUAL YEAR       | INDEMNITY |              |               |                |               | MEDICAL   |              |               |                |               |               |
|                   | DEATH     | P . T .      | MAJOR         | MINOR          | TEMP          | DEATH     | P . T .      | MAJOR         | MINOR          | TEMP          | MED. ONLY     |
| 2006              |           |              |               | 200,286        |               |           |              |               | 144,929        |               | 5,145         |
| 2007              |           |              |               |                |               |           |              |               |                |               | 5,200         |
| 2008              |           | 5            | 230           | 152            | 2,484         |           | 6            | 586           | 643            | 10,638        | 8,190         |
| 2009              |           |              |               |                |               |           |              |               |                |               | 2,783         |
| 2010              | 42        | 2,127        | 63,776        | 28,861         | 51,312        | 70        | 1,678        | 39,684        | 22,519         | 56,823        | 4,958         |
| <b>TOTAL</b>      | <b>42</b> | <b>2,132</b> | <b>64,006</b> | <b>229,299</b> | <b>53,796</b> | <b>70</b> | <b>1,684</b> | <b>40,270</b> | <b>168,091</b> | <b>67,461</b> | <b>26,276</b> |
| O.D.              |           |              |               |                |               |           |              |               |                |               | 457           |

|                          | SERIOUS  | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|----------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 108,204  | 518,647     | 26,733    |        |                 |       |
| TOTAL TRANS. LOSSES PG A |          |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -197,698 | -105,406    | 542       |        |                 |       |
| TOTAL LOSSES             |          | 413,241     | 27,275    |        |                 |       |
| EXPECTED LOSSES          | 651,156  | 630,196     | 69,982    |        |                 |       |
| CREDIBILITY              | .02      | .05         | .07       |        |                 |       |
| <b>PURE PREMIUMS</b>     |          |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | .000     | 1.163       | .077      | 1.240  |                 |       |
| INDICATED (POST-TEST)    | .000     | 1.186       | .079      | 1.265  |                 |       |
| PRES. ON RATE LEVEL      | 1.728    | 1.673       | .186      | 3.587  |                 |       |
| DERIVED BY FORMULA       | 1.693    | 1.649       | .179      | 3.521  |                 |       |
| UNDERLYING PRES. RATE    | 1.833    | 1.774       | .197      | 3.804  |                 |       |
| PROPOSED                 | 1.693    | 1.649       | .179      | 3.521  |                 |       |
| <b>IND. RATES</b>        |          |             |           |        |                 |       |
| YEAR                     | 4-1-11   | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 3.492 |
| IND. RATES               |          |             |           | 3.49   | MINIMUM PREMIUM |       |
| MAN. RATES               | 3.70     | 3.81        | 3.86      | + 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        |
| 2006         | 17,864           | 1,091,875          | 6.112               |                 |         | 3        | 6         | 23        | 32         |
| 2007         | 18,096           | 586,612            | 3.241               |                 |         |          | 5         | 13        | 18         |
| 2008         | 17,630           | 1,010,538          | 5.731               |                 |         | 3        | 4         | 11        | 18         |
| 2009         | 17,014           | 454,010            | 2.668               |                 |         |          | 3         | 20        | 23         |
| 2010         | 18,118           | 341,256            | 1.883               |                 |         |          | 1         | 25        | 26         |
| <b>TOTAL</b> | <b>88,722</b>    | <b>3,484,291</b>   | <b>3.927</b>        |                 |         | <b>6</b> | <b>19</b> | <b>92</b> | <b>117</b> |
| O.D.         |                  | 474                |                     |                 |         |          |           |           |            |

| REPORTED LOSSES |           |         |                |                |                |         |         |                |                |                |                |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                |                |                | MEDICAL |         |                |                |                |                |
|                 | DEATH     | P . T . | MAJOR          | MINOR          | TEMP           | DEATH   | P . T . | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006            |           |         | 420,742        | 171,568        | 136,374        |         |         | 103,344        | 81,588         | 102,435        | 75,824         |
| 2007            |           |         |                | 277,845        | 63,064         |         |         |                | 115,202        | 86,620         | 43,881         |
| 2008            |           |         | 461,112        | 135,648        | 16,994         |         |         | 280,262        | 36,426         | 36,944         | 43,152         |
| 2009            |           |         |                | 145,303        | 59,193         |         |         |                | 62,773         | 128,923        | 57,818         |
| 2010            |           |         |                | 23,346         | 108,696        |         |         |                | 3,498          | 140,796        | 64,920         |
| <b>TOTAL</b>    |           |         | <b>881,854</b> | <b>753,710</b> | <b>384,321</b> |         |         | <b>383,606</b> | <b>299,487</b> | <b>495,718</b> | <b>285,595</b> |
| O.D.            |           |         |                |                |                |         |         |                |                |                | 474            |

| TRANSLATED LOSSES |            |               |                  |                |                |            |               |                |                |                |                |
|-------------------|------------|---------------|------------------|----------------|----------------|------------|---------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY  |               |                  |                |                | MEDICAL    |               |                |                |                |                |
|                   | DEATH      | P . T .       | MAJOR            | MINOR          | TEMP           | DEATH      | P . T .       | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006              |            |               | 555,800          | 226,984        | 206,473        |            |               | 224,773        | 118,873        | 160,620        | 75,369         |
| 2007              | 337        | 464           | 29,762           | 346,863        | 88,078         | 62         | 74            | 15,807         | 157,906        | 126,782        | 41,950         |
| 2008              | 167        | 16,905        | 620,258          | 165,087        | 27,973         | 102        | 14,986        | 596,923        | 65,111         | 52,782         | 42,634         |
| 2009              | 202        | 4,374         | 134,942          | 152,772        | 67,626         | 261        | 4,124         | 74,252         | 80,215         | 147,012        | 58,627         |
| 2010              | 89         | 5,301         | 150,532          | 70,322         | 94,569         | 147        | 3,473         | 81,815         | 46,382         | 111,333        | 64,660         |
| <b>TOTAL</b>      | <b>795</b> | <b>27,044</b> | <b>1,491,294</b> | <b>962,028</b> | <b>484,719</b> | <b>572</b> | <b>22,657</b> | <b>993,570</b> | <b>468,487</b> | <b>598,529</b> | <b>283,240</b> |
| O.D.              |            |               |                  |                |                |            |               |                |                |                | 472            |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 2,535,932 | 2,513,763   | 283,712   |       |
| TOTAL TRANS. LOSSES PG A |           |             |           |       |
| IBNR + FREQUENCY ADJUST. | -910,098  | -535,190    | 1,151     |       |
| TOTAL LOSSES             | 1,625,834 | 1,978,573   | 284,863   |       |
| EXPECTED LOSSES          | 2,481,554 | 2,578,262   | 246,647   |       |
| CREDIBILITY              | .04       | .09         | .14       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 1.833     | 2.230       | .321      | 4.384 |
| INDICATED (POST-TEST)    | 1.870     | 2.275       | .327      | 4.472 |
| PRES. ON RATE LEVEL      | 2.638     | 2.740       | .262      | 5.640 |
| DERIVED BY FORMULA       | 2.607     | 2.698       | .271      | 5.576 |
| UNDERLYING PRES. RATE    | 2.797     | 2.906       | .278      | 5.981 |
| PROPOSED                 | 2.607     | 2.698       | .271      | 5.576 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 5.530 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 5.53   | MINIMUM PREMIUM |       |
| MAN. RATES | 7.09   | 6.53   | 6.07   | + 5.53 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |           |           |           |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|-----------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR     | TEMP      | ALL       |
| 2006         | 22,150           | 176,654            | .797                |                 |         |          | 1         | 5         | 6         |
| 2007         | 19,969           | 569,646            | 2.852               |                 |         | 1        | 3         | 6         | 10        |
| 2008         | 19,797           | 301,412            | 1.522               |                 |         |          | 3         | 9         | 12        |
| 2009         | 24,246           | 670,744            | 2.766               |                 |         |          | 4         | 11        | 15        |
| 2010         | 14,131           | 364,403            | 2.578               |                 |         |          | 1         | 10        | 11        |
| <b>TOTAL</b> | <b>100,293</b>   | <b>2,082,859</b>   | <b>2.077</b>        |                 |         | <b>1</b> | <b>12</b> | <b>41</b> | <b>54</b> |

| REPORTED LOSSES |           |         |                |                |                |         |         |                |                |                |                |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                |                |                | MEDICAL |         |                |                |                |                |
|                 | DEATH     | P . T . | MAJOR          | MINOR          | TEMP           | DEATH   | P . T . | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006            |           |         |                | 60,000         | 41,643         |         |         |                | 416            | 34,731         | 39,864         |
| 2007            |           |         | 132,916        | 152,676        | 19,223         |         |         | 116,923        | 67,108         | 33,094         | 47,706         |
| 2008            |           |         |                | 129,979        | 74,758         |         |         |                | 28,765         | 35,420         | 32,490         |
| 2009            |           |         |                | 161,139        | 61,454         |         |         |                | 331,546        | 44,236         | 72,369         |
| 2010            |           |         |                | 13,841         | 169,311        |         |         |                | 34,221         | 89,984         | 57,046         |
| <b>TOTAL</b>    |           |         | <b>132,916</b> | <b>517,635</b> | <b>366,389</b> |         |         | <b>116,923</b> | <b>462,056</b> | <b>237,465</b> | <b>249,475</b> |

| TRANSLATED LOSSES |            |               |                |                |                |              |               |                |                |                |                |
|-------------------|------------|---------------|----------------|----------------|----------------|--------------|---------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY  |               |                |                |                | MEDICAL      |               |                |                |                |                |
|                   | DEATH      | P . T .       | MAJOR          | MINOR          | TEMP           | DEATH        | P . T .       | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006              |            |               |                | 79,380         | 63,047         |              |               |                | 606            | 54,458         | 39,625         |
| 2007              | 186        | 2,691         | 186,764        | 191,291        | 28,182         | 36           | 1,769         | 251,132        | 93,976         | 49,426         | 45,607         |
| 2008              | 151        | 1,315         | 48,262         | 151,197        | 89,346         | 26           | 382           | 12,423         | 37,804         | 45,827         | 32,100         |
| 2009              | 225        | 4,806         | 148,359        | 168,738        | 70,692         | 1,305        | 12,408        | 272,141        | 329,756        | 72,737         | 73,382         |
| 2010              | 136        | 6,853         | 200,505        | 92,034         | 145,586        | 185          | 4,182         | 91,628         | 51,465         | 74,195         | 56,818         |
| <b>TOTAL</b>      | <b>698</b> | <b>15,665</b> | <b>583,890</b> | <b>682,640</b> | <b>396,853</b> | <b>1,552</b> | <b>18,741</b> | <b>627,324</b> | <b>513,607</b> | <b>296,643</b> | <b>247,532</b> |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|-----------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 1,247,870 | 1,889,743   | 247,532   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |           |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -589,998  | -252,895    | 754       |        |                 |       |
| TOTAL LOSSES             | 657,872   | 1,636,848   | 248,286   |        |                 |       |
| EXPECTED LOSSES          | 1,576,606 | 1,191,480   | 186,545   |        |                 |       |
| CREDIBILITY              | .04       | .10         | .15       |        |                 |       |
| <b>PURE PREMIUMS</b>     |           |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | .656      | 1.632       | .248      | 2.536  |                 |       |
| INDICATED (POST-TEST)    | .669      | 1.665       | .253      | 2.587  |                 |       |
| PRES. ON RATE LEVEL      | 1.482     | 1.120       | .176      | 2.778  |                 |       |
| DERIVED BY FORMULA       | 1.449     | 1.175       | .188      | 2.812  |                 |       |
| UNDERLYING PRES. RATE    | 1.572     | 1.188       | .186      | 2.946  |                 |       |
| PROPOSED                 | 1.431     | 1.161       | .186      | 2.778  |                 |       |
| YEAR                     | 4-1-11    | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 2.755 |
| IND. RATES               |           |             |           | 2.76   | MINIMUM PREMIUM |       |
| MAN. RATES               | 3.17      | 3.06        | 2.99      | + 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        |
| 2006         | 133,522          | 1,479,754          | 1.108               |                 |         | 2        | 3         | 26         | 31         |
| 2007         | 140,011          | 1,398,466          | .998                |                 |         | 2        | 11        | 18         | 31         |
| 2008         | 144,372          | 1,789,468          | 1.239               |                 |         | 1        | 6         | 19         | 26         |
| 2009         | 147,307          | 2,367,182          | 1.606               |                 |         | 2        | 7         | 12         | 21         |
| 2010         | 143,435          | 790,814            | .551                |                 |         | 1        | 1         | 26         | 28         |
| <b>TOTAL</b> | <b>708,647</b>   | <b>7,825,684</b>   | <b>1.104</b>        |                 |         | <b>8</b> | <b>28</b> | <b>101</b> | <b>137</b> |
| O.D.         |                  | 1,824              |                     |                 |         |          |           |            |            |

| REPORTED LOSSES |           |         |                  |                |                |         |         |                  |                  |                  |                |
|-----------------|-----------|---------|------------------|----------------|----------------|---------|---------|------------------|------------------|------------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                |                | MEDICAL |         |                  |                  |                  |                |
|                 | DEATH     | P . T . | MAJOR            | MINOR          | TEMP           | DEATH   | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006            |           |         | 258,587          | 37,372         | 133,576        |         |         | 120,335          | 56,852           | 774,511          | 98,521         |
| 2007            |           |         | 387,012          | 326,570        | 108,032        |         |         | 53,358           | 282,681          | 140,733          | 100,080        |
| 2008            |           |         | 175,640          | 242,864        | 174,476        |         |         | 133,762          | 656,158          | 290,597          | 115,971        |
| 2009            |           |         | 586,841          | 200,943        | 33,924         |         |         | 1,079,030        | 173,352          | 108,135          | 184,957        |
| 2010            |           |         | 154,032          | 19,188         | 315,835        |         |         | 36,319           | 20,300           | 158,663          | 86,477         |
| <b>TOTAL</b>    |           |         | <b>1,562,112</b> | <b>826,937</b> | <b>765,843</b> |         |         | <b>1,422,804</b> | <b>1,189,343</b> | <b>1,472,639</b> | <b>586,006</b> |
| O.D.            |           |         |                  |                |                |         |         |                  |                  |                  | 1,824          |

| TRANSLATED LOSSES |              |               |                  |                  |                |              |               |                  |                  |                  |                |
|-------------------|--------------|---------------|------------------|------------------|----------------|--------------|---------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR       | INDEMNITY    |               |                  |                  |                | MEDICAL      |               |                  |                  |                  |                |
|                   | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP           | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006              |              |               | 341,594          | 49,444           | 202,232        |              |               | 261,729          | 82,833           | 1,214,435        | 97,930         |
| 2007              | 399          | 7,642         | 534,032          | 411,624          | 151,436        | 154          | 968           | 147,581          | 386,570          | 208,041          | 95,676         |
| 2008              | 286          | 8,491         | 313,476          | 289,363          | 209,120        | 609          | 15,467        | 525,291          | 831,464          | 395,634          | 114,579        |
| 2009              | 296          | 22,683        | 657,599          | 225,644          | 52,313         | 884          | 44,852        | 959,048          | 228,379          | 142,956          | 187,546        |
| 2010              | 276          | 20,435        | 535,007          | 181,753          | 276,337        | 425          | 9,556         | 174,801          | 69,106           | 128,650          | 86,131         |
| <b>TOTAL</b>      | <b>1,257</b> | <b>59,251</b> | <b>2,381,708</b> | <b>1,157,828</b> | <b>891,438</b> | <b>2,072</b> | <b>70,843</b> | <b>2,068,450</b> | <b>1,598,352</b> | <b>2,089,716</b> | <b>581,862</b> |
| O.D.              |              |               |                  |                  |                |              |               |                  |                  |                  | 1,810          |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 4,583,581  | 5,737,334   | 583,672   |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |       |
| IBNR + FREQUENCY ADJUST. | -1,056,412 | -671,162    | 2,198     |       |
| TOTAL LOSSES             | 3,527,169  | 5,066,172   | 585,870   |       |
| EXPECTED LOSSES          | 2,905,453  | 3,259,776   | 467,708   |       |
| CREDIBILITY              | .15        | .35         | .54       |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | .498       | .715        | .083      | 1.296 |
| INDICATED (POST-TEST)    | .508       | .729        | .085      | 1.322 |
| PRES. ON RATE LEVEL      | .387       | .434        | .062      | .883  |
| DERIVED BY FORMULA       | .405       | .537        | .074      | 1.016 |
| UNDERLYING PRES. RATE    | .410       | .460        | .066      | .936  |
| PROPOSED                 | .405       | .537        | .074      | 1.016 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 1.007 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 1.01   | MINIMUM PREMIUM |       |
| MAN. RATES | .89    | .91    | .95    | + 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        |  |
| 2006         | 105,982          | 3,556,613          | 3.355               | 1               |         | 9         | 8         | 44         | 62         |  |
| 2007         | 111,117          | 2,171,668          | 1.954               |                 |         | 2         | 10        | 52         | 64         |  |
| 2008         | 107,255          | 4,062,155          | 3.787               |                 |         | 9         | 13        | 36         | 58         |  |
| 2009         | 103,034          | 2,395,742          | 2.325               |                 |         | 2         | 14        | 39         | 55         |  |
| 2010         | 115,459          | 1,713,110          | 1.483               |                 |         |           | 7         | 46         | 53         |  |
| <b>TOTAL</b> | <b>542,847</b>   | <b>13,899,288</b>  | <b>2.560</b>        | <b>1</b>        |         | <b>22</b> | <b>52</b> | <b>217</b> | <b>292</b> |  |

| REPORTED LOSSES |                |         |                  |                  |                  |         |         |                  |                  |                  |                  |
|-----------------|----------------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY      |         |                  |                  |                  | MEDICAL |         |                  |                  |                  |                  |
|                 | DEATH          | P . T . | MAJOR            | MINOR            | TEMP             | DEATH   | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            | 455,732        |         | 1,174,318        | 343,186          | 316,399          |         |         | 490,133          | 144,454          | 406,869          | 225,522          |
| 2007            |                |         | 355,732          | 464,760          | 260,186          |         |         | 101,355          | 348,726          | 421,726          | 219,183          |
| 2008            |                |         | 1,714,250        | 445,709          | 224,572          |         |         | 1,092,216        | 159,249          | 260,549          | 165,610          |
| 2009            |                |         | 269,274          | 544,476          | 497,980          |         |         | 106,209          | 389,538          | 410,646          | 177,619          |
| 2010            |                |         |                  | 165,963          | 635,556          |         |         |                  | 79,743           | 611,160          | 220,688          |
| <b>TOTAL</b>    | <b>455,732</b> |         | <b>3,513,574</b> | <b>1,964,094</b> | <b>1,934,693</b> |         |         | <b>1,789,913</b> | <b>1,121,710</b> | <b>2,110,950</b> | <b>1,008,622</b> |

| TRANSLATED LOSSES |                |                |                  |                  |                  |              |               |                  |                  |                  |                |
|-------------------|----------------|----------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR       | INDEMNITY      |                |                  |                  |                  | MEDICAL      |               |                  |                  |                  |                |
|                   | DEATH          | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006              | 569,665        |                | 1,551,274        | 454,036          | 479,028          |              |               | 1,066,040        | 210,469          | 637,968          | 224,169        |
| 2007              | 566            | 7,299          | 512,988          | 586,819          | 358,675          | 187          | 1,715         | 261,932          | 484,648          | 613,722          | 209,539        |
| 2008              | 549            | 58,518         | 2,152,002        | 556,213          | 287,709          | 331          | 41,589        | 1,653,289        | 262,654          | 347,754          | 163,623        |
| 2009              | 817            | 31,023         | 925,251          | 633,682          | 542,095          | 1,614        | 29,773        | 600,294          | 451,874          | 484,807          | 180,106        |
| 2010              | 621            | 32,660         | 924,647          | 434,069          | 555,234          | 798          | 19,073        | 434,544          | 245,366          | 489,405          | 219,805        |
| <b>TOTAL</b>      | <b>572,218</b> | <b>129,500</b> | <b>6,066,162</b> | <b>2,664,819</b> | <b>2,222,741</b> | <b>2,930</b> | <b>92,150</b> | <b>4,016,099</b> | <b>1,655,011</b> | <b>2,573,656</b> | <b>997,242</b> |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 10,879,059 | 9,116,227   | 997,242   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -3,586,533 | -1,084,453  | 5,145     |        |                 |       |
| TOTAL LOSSES             | 7,292,526  | 8,031,774   | 1,002,387 |        |                 |       |
| EXPECTED LOSSES          | 9,825,531  | 5,249,331   | 1,080,265 |        |                 |       |
| CREDIBILITY              | .13        | .29         | .45       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.343      | 1.480       | .185      | 3.008  |                 |       |
| INDICATED (POST-TEST)    | 1.370      | 1.510       | .189      | 3.069  |                 |       |
| PRES. ON RATE LEVEL      | 1.707      | .912        | .187      | 2.806  |                 |       |
| DERIVED BY FORMULA       | 1.663      | 1.085       | .188      | 2.936  |                 |       |
| UNDERLYING PRES. RATE    | 1.810      | .967        | .199      | 2.976  |                 |       |
| PROPOSED                 | 1.663      | 1.085       | .188      | 2.936  |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 2.912 |
| IND. RATES               |            |             |           | 2.91   | MINIMUM PREMIUM |       |
| MAN. RATES               | 3.13       | 3.08        | 3.02      | + 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        |
| 2006         | 101,216          | 2,347,889          | 2.319               |                 |         | 3         | 4         | 29         | 36         |
| 2007         | 100,277          | 1,764,586          | 1.759               |                 |         | 5         | 3         | 18         | 26         |
| 2008         | 95,741           | 2,176,513          | 2.273               |                 |         | 4         | 4         | 29         | 37         |
| 2009         | 89,818           | 1,503,509          | 1.673               |                 |         | 4         | 4         | 33         | 41         |
| 2010         | 90,770           | 853,128            | .939                |                 |         |           | 2         | 22         | 24         |
| <b>TOTAL</b> | <b>477,822</b>   | <b>8,645,625</b>   | <b>1.809</b>        |                 |         | <b>16</b> | <b>17</b> | <b>131</b> | <b>164</b> |
| O.D.         |                  | 1,640              |                     |                 |         |           |           |            |            |

| REPORTED LOSSES |           |         |                  |                |                  |         |         |                  |                |                  |                |
|-----------------|-----------|---------|------------------|----------------|------------------|---------|---------|------------------|----------------|------------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                |                  | MEDICAL |         |                  |                |                  |                |
|                 | DEATH     | P . T . | MAJOR            | MINOR          | TEMP             | DEATH   | P . T . | MAJOR            | MINOR          | TEMP             | MED. ONLY      |
| 2006            |           |         | 468,303          | 232,997        | 141,545          |         |         | 644,219          | 190,140        | 394,172          | 276,513        |
| 2007            |           |         | 650,625          | 146,812        | 87,317           |         |         | 412,806          | 121,261        | 197,018          | 148,747        |
| 2008            |           |         | 731,711          | 47,112         | 313,395          |         |         | 305,093          | 82,292         | 529,129          | 167,781        |
| 2009            |           |         | 526,702          | 54,909         | 203,651          |         |         | 204,711          | 34,370         | 232,130          | 247,036        |
| 2010            |           |         |                  | 67,886         | 299,556          |         |         |                  | 36,285         | 316,409          | 132,992        |
| <b>TOTAL</b>    |           |         | <b>2,377,341</b> | <b>549,716</b> | <b>1,045,464</b> |         |         | <b>1,566,829</b> | <b>464,348</b> | <b>1,668,858</b> | <b>973,069</b> |
| O.D.            |           |         |                  |                |                  |         |         |                  |                |                  | 1,640          |

| TRANSLATED LOSSES |            |               |                  |                |                  |            |               |                  |                |                  |                |
|-------------------|------------|---------------|------------------|----------------|------------------|------------|---------------|------------------|----------------|------------------|----------------|
| MANUAL YEAR       | INDEMNITY  |               |                  |                |                  | MEDICAL    |               |                  |                |                  |                |
|                   | DEATH      | P . T .       | MAJOR            | MINOR          | TEMP             | DEATH      | P . T .       | MAJOR            | MINOR          | TEMP             | MED. ONLY      |
| 2006              |            |               | 590,563          | 308,255        | 214,298          |            |               | 1,290,877        | 277,034        | 618,061          | 274,854        |
| 2007              | 180        | 12,173        | 854,594          | 189,810        | 123,014          | 64         | 6,168         | 874,975          | 177,962        | 287,657          | 142,202        |
| 2008              | 78         | 25,903        | 962,897          | 93,268         | 371,370          | 156        | 17,150        | 698,484          | 160,149        | 675,343          | 165,768        |
| 2009              | 132        | 26,540        | 761,090          | 117,870        | 222,177          | 241        | 23,649        | 481,597          | 89,996         | 264,678          | 250,495        |
| 2010              | 272        | 14,792        | 420,208          | 196,565        | 260,903          | 405        | 9,564         | 218,840          | 123,610        | 252,898          | 132,460        |
| <b>TOTAL</b>      | <b>662</b> | <b>79,408</b> | <b>3,589,352</b> | <b>905,768</b> | <b>1,191,762</b> | <b>866</b> | <b>56,531</b> | <b>3,564,773</b> | <b>828,751</b> | <b>2,098,637</b> | <b>965,779</b> |
| O.D.              |            |               |                  |                |                  |            |               |                  |                |                  | 1,623          |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 7,291,592  | 5,024,918   | 967,402   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -2,027,570 | -771,989    | 3,773     |        |                 |       |
| TOTAL LOSSES             | 5,264,022  | 4,252,929   | 971,175   |        |                 |       |
| EXPECTED LOSSES          | 5,466,284  | 3,674,450   | 840,967   |        |                 |       |
| CREDIBILITY              | .12        | .27         | .42       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.102      | .890        | .203      | 2.195  |                 |       |
| INDICATED (POST-TEST)    | 1.124      | .908        | .207      | 2.239  |                 |       |
| PRES. ON RATE LEVEL      | 1.079      | .725        | .166      | 1.970  |                 |       |
| DERIVED BY FORMULA       | 1.084      | .774        | .183      | 2.041  |                 |       |
| UNDERLYING PRES. RATE    | 1.144      | .769        | .176      | 2.089  |                 |       |
| PROPOSED                 | 1.084      | .774        | .183      | 2.041  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 2.024 |
| IND. RATES               |            |             |           | 2.02   | MINIMUM PREMIUM |       |
| MAN. RATES               | 2.36       | 2.24        | 2.12      | + 2.02 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |           |           |           |  |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|-----------|-----------|--|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR     | TEMP      | ALL       |  |
| 2006         | 120,864          | 866,766            | .717                |                 |         | 3         | 2         | 11        | 16        |  |
| 2007         | 128,994          | 238,068            | .184                |                 |         |           | 1         | 12        | 13        |  |
| 2008         | 141,210          | 1,923,614          | 1.362               |                 |         | 2         | 4         | 13        | 19        |  |
| 2009         | 134,442          | 776,000            | .577                |                 |         | 1         | 2         | 12        | 15        |  |
| 2010         | 140,779          | 1,415,787          | 1.005               |                 |         | 4         | 4         | 14        | 22        |  |
| <b>TOTAL</b> | <b>666,289</b>   | <b>5,220,235</b>   | <b>.783</b>         |                 |         | <b>10</b> | <b>13</b> | <b>62</b> | <b>85</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      |
| 2006            |           |         | 418,063          | 45,965         | 104,255        |         |         | 108,852          | 26,541         | 87,607         | 75,483         |
| 2007            |           |         |                  | 26,502         | 55,105         |         |         |                  |                | 77,175         | 79,286         |
| 2008            |           |         | 474,579          | 113,390        | 88,113         |         |         | 718,300          | 62,775         | 371,661        | 94,796         |
| 2009            |           |         | 235,009          | 50,761         | 168,749        |         |         | 42,063           | 46,613         | 128,155        | 104,650        |
| 2010            |           |         | 648,644          | 162,434        | 95,243         |         |         | 175,948          | 32,573         | 162,184        | 138,761        |
| <b>TOTAL</b>    |           |         | <b>1,776,295</b> | <b>399,052</b> | <b>511,465</b> |         |         | <b>1,045,163</b> | <b>168,502</b> | <b>826,782</b> | <b>492,976</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      |
| 2006              |            |               | 552,261          | 60,811         | 157,841        |              |               | 236,754          | 38,670         | 137,369          | 75,030         |
| 2007              | 33         | 44            | 4,623            | 34,278         | 74,888         |              |               | 1,940            | 2,177          | 111,019          | 75,797         |
| 2008              | 139        | 13,793        | 508,818          | 142,831        | 108,597        | 205          | 30,053        | 1,211,523        | 140,614        | 480,393          | 93,658         |
| 2009              | 109        | 13,320        | 384,679          | 91,345         | 180,256        | 219          | 7,468         | 145,580          | 68,917         | 146,154          | 106,115        |
| 2010              | 396        | 47,233        | 1,066,140        | 236,112        | 115,787        | 1,349        | 28,186        | 432,046          | 100,426        | 138,882          | 138,206        |
| <b>TOTAL</b>      | <b>677</b> | <b>74,390</b> | <b>2,516,521</b> | <b>565,377</b> | <b>637,369</b> | <b>1,773</b> | <b>65,707</b> | <b>2,027,843</b> | <b>350,804</b> | <b>1,013,817</b> | <b>488,806</b> |
| O.D.              |            |               |                  |                |                |              |               |                  |                |                  | 1,247          |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 4,686,911 | 2,567,367   | 490,053   |       |
| TOTAL TRANS. LOSSES PG A |           |             |           |       |
| IBNR + FREQUENCY ADJUST. | -886,072  | -309,406    | 2,078     |       |
| TOTAL LOSSES             | 3,800,839 | 2,257,961   | 492,131   |       |
| EXPECTED LOSSES          | 2,451,945 | 1,512,475   | 433,088   |       |
| CREDIBILITY              | .14       | .34         | .52       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | .570      | .339        | .074      | .983  |
| INDICATED (POST-TEST)    | .581      | .346        | .075      | 1.002 |
| PRES. ON RATE LEVEL      | .347      | .214        | .061      | .622  |
| DERIVED BY FORMULA       | .380      | .259        | .068      | .707  |
| UNDERLYING PRES. RATE    | .368      | .227        | .065      | .660  |
| PROPOSED                 | .380      | .259        | .068      | .707  |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       |
|------------|--------|--------|--------|--------|-----------------|
| IND. RATES |        |        |        | .70    | MINIMUM PREMIUM |
| MAN. RATES | .67    | .65    | .67    | + .70  | PRESENT         |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |           |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR     | TEMP       | ALL        |
| 2006         | 823,622          | 2,406,107          | .292                |                 |         | 3         | 13        | 19         | 35         |
| 2007         | 891,094          | 4,879,271          | .547                |                 |         | 5         | 34        | 60         | 99         |
| 2008         | 839,203          | 2,563,732          | .305                |                 |         | 1         | 21        | 42         | 64         |
| 2009         | 795,547          | 1,823,675          | .229                |                 |         | 1         | 17        | 35         | 53         |
| 2010         | 916,576          | 1,078,436          | .117                |                 |         |           | 11        | 26         | 37         |
| <b>TOTAL</b> | <b>4,266,042</b> | <b>12,751,221</b>  | <b>.299</b>         |                 |         | <b>10</b> | <b>96</b> | <b>182</b> | <b>288</b> |
| O.D.         |                  | 290,114            | .006                |                 |         |           | 3         | 15         | 18         |

REPORTED LOSSES

| MANUAL YEAR  | INDEMNITY |         |                  |                  |                  | MEDICAL |         |                |                  |                  |                  |
|--------------|-----------|---------|------------------|------------------|------------------|---------|---------|----------------|------------------|------------------|------------------|
|              | DEATH     | P . T . | MAJOR            | MINOR            | TEMP             | DEATH   | P . T . | MAJOR          | MINOR            | TEMP             | MED. ONLY        |
| 2006         |           |         | 713,271          | 633,238          | 44,467           |         |         | 213,010        | 595,461          | 41,511           | 165,149          |
| 2007         |           |         | 1,048,346        | 1,639,287        | 256,908          |         |         | 411,790        | 707,215          | 385,028          | 430,697          |
| 2008         |           |         | 289,000          | 950,636          | 297,948          |         |         | 70,268         | 298,636          | 413,106          | 244,138          |
| 2009         |           |         | 132,870          | 535,309          | 247,897          |         |         | 48,927         | 394,135          | 254,430          | 210,107          |
| 2010         |           |         |                  | 241,541          | 193,669          |         |         |                | 154,210          | 294,358          | 194,658          |
| <b>TOTAL</b> |           |         | <b>2,183,487</b> | <b>4,000,011</b> | <b>1,040,889</b> |         |         | <b>743,995</b> | <b>2,149,657</b> | <b>1,388,433</b> | <b>1,244,749</b> |
| O.D.         |           |         |                  | 64,072           | 91,482           |         |         |                | 55,013           | 65,929           | 13,618           |

TRANSLATED LOSSES

| MANUAL YEAR  | INDEMNITY    |               |                  |                  |                  | MEDICAL      |               |                  |                  |                  |                  |
|--------------|--------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|------------------|
|              | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006         |              |               | 858,381          | 837,775          | 67,324           |              |               | 419,274          | 867,586          | 65,089           | 164,158          |
| 2007         | 1,991        | 20,860        | 1,443,187        | 2,051,627        | 368,756          | 376          | 6,220         | 902,831          | 973,529          | 569,078          | 411,746          |
| 2008         | 1,105        | 18,943        | 687,576          | 1,095,601        | 369,312          | 286          | 7,671         | 278,026          | 400,394          | 534,152          | 241,208          |
| 2009         | 767          | 22,261        | 671,394          | 575,381          | 282,401          | 1,586        | 22,268        | 459,627          | 427,098          | 310,895          | 213,048          |
| 2010         | 383          | 21,610        | 569,878          | 280,700          | 183,766          | 715          | 16,246        | 351,677          | 197,192          | 246,720          | 193,879          |
| <b>TOTAL</b> | <b>4,246</b> | <b>83,674</b> | <b>4,230,416</b> | <b>4,841,084</b> | <b>1,271,559</b> | <b>2,963</b> | <b>52,405</b> | <b>2,411,435</b> | <b>2,865,799</b> | <b>1,725,934</b> | <b>1,224,039</b> |
| O.D.         | 109          | 1,980         | 62,495           | 102,806          | 93,398           | 73           | 854           | 25,717           | 81,964           | 78,306           | 13,458           |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |      |
|--------------------------|------------|-------------|-----------|--------|-----------------|------|
| TOTAL TRANS. LOSSES PG B | 6,876,367  | 11,060,850  | 1,237,497 |        |                 |      |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |      |
| IBNR + FREQUENCY ADJUST. | -3,660,593 | -2,019,628  | 7,951     |        |                 |      |
| TOTAL LOSSES             | 3,215,774  | 9,041,222   | 1,245,448 |        |                 |      |
| EXPECTED LOSSES          | 10,025,199 | 9,769,236   | 1,663,757 |        |                 |      |
| CREDIBILITY              | .50        | 1.00        | 1.00      |        |                 |      |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |      |
| INDICATED (PRE-TEST)     | .075       | .212        | .029      | .316   |                 |      |
| INDICATED (POST-TEST)    | .077       | .216        | .030      | .323   |                 |      |
| PRES. ON RATE LEVEL      | .221       | .216        | .037      | .474   |                 |      |
| DERIVED BY FORMULA       | .149       | .216        | .030      | .395   |                 |      |
| UNDERLYING PRES. RATE    | .235       | .229        | .039      | .503   |                 |      |
| PROPOSED                 | .149       | .216        | .030      | .395   |                 |      |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | .391 |
| IND. RATES               |            |             |           | .39    | MINIMUM PREMIUM |      |
| MAN. RATES               | .60        | .54         | .51       | + .39  | PRESENT         |      |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |       |       |      |          |           |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|------|----------|-----------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR | MINOR | TEMP | ALL      |           |
| 2006         | 91,431           | 219,813            | .240                |                 |         |       |       |      | 8        | 8         |
| 2007         | 98,208           | 204,529            | .208                |                 |         |       |       |      | 10       | 10        |
| 2008         | 102,196          | 262,212            | .256                |                 |         |       |       | 1    | 12       | 13        |
| 2009         | 102,719          | 197,146            | .191                |                 |         |       |       |      | 8        | 8         |
| 2010         | 106,263          | 342,262            | .322                |                 |         |       |       |      | 11       | 11        |
| <b>TOTAL</b> | <b>500,817</b>   | <b>1,225,962</b>   | <b>.245</b>         |                 |         |       |       |      | <b>1</b> | <b>49</b> |
| O.D.         |                  | 1,051              |                     |                 |         |       |       |      | 1        | 1         |

| REPORTED LOSSES |           |         |       |        |         |         |         |       |       |         |           |
|-----------------|-----------|---------|-------|--------|---------|---------|---------|-------|-------|---------|-----------|
| MANUAL YEAR     | INDEMNITY |         |       |        |         | MEDICAL |         |       |       |         |           |
|                 | DEATH     | P . T . | MAJOR | MINOR  | TEMP    | DEATH   | P . T . | MAJOR | MINOR | TEMP    | MED. ONLY |
| 2006            |           |         |       |        | 68,982  |         |         |       |       | 101,338 | 49,493    |
| 2007            |           |         |       |        | 41,461  |         |         |       |       | 105,755 | 57,313    |
| 2008            |           |         |       | 65,164 | 38,158  |         |         |       | 7,022 | 114,326 | 37,542    |
| 2009            |           |         |       |        | 23,811  |         |         |       |       | 82,222  | 91,113    |
| 2010            |           |         |       |        | 184,445 |         |         |       |       | 93,217  | 64,600    |
| <b>TOTAL</b>    |           |         |       | 65,164 | 356,857 |         |         |       | 7,022 | 496,858 | 300,061   |
| O.D.            |           |         |       |        | 879     |         |         |       |       |         | 172       |

| TRANSLATED LOSSES |            |              |                |                |                |            |              |               |               |                |                |
|-------------------|------------|--------------|----------------|----------------|----------------|------------|--------------|---------------|---------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY  |              |                |                |                | MEDICAL    |              |               |               |                |                |
|                   | DEATH      | P . T .      | MAJOR          | MINOR          | TEMP           | DEATH      | P . T .      | MAJOR         | MINOR         | TEMP           | MED. ONLY      |
| 2006              |            |              |                |                | 104,439        |            |              |               |               | 158,899        | 49,196         |
| 2007              |            |              | 1,509          | 1,009          | 56,156         |            |              | 2,649         | 2,984         | 152,131        | 54,791         |
| 2008              | 77         | 661          | 24,270         | 75,846         | 45,571         | 9          | 155          | 10,356        | 17,278        | 144,363        | 37,091         |
| 2009              | 2          | 242          | 7,338          | 3,952          | 24,415         | 8          | 1,212        | 15,486        | 12,126        | 90,885         | 92,389         |
| 2010              | 132        | 6,540        | 195,673        | 88,542         | 157,455        | 90         | 2,158        | 51,327        | 29,117        | 73,489         | 64,342         |
| <b>TOTAL</b>      | <b>211</b> | <b>7,443</b> | <b>228,790</b> | <b>169,349</b> | <b>388,036</b> | <b>107</b> | <b>3,525</b> | <b>79,818</b> | <b>61,505</b> | <b>619,767</b> | <b>297,809</b> |
| O.D.              |            |              | 95             | 63             | 1,015          |            |              |               |               |                | 169            |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL  |
|--------------------------|-----------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B | 319,989   | 1,239,735   | 297,978   |        |
| TOTAL TRANS. LOSSES PG A |           |             |           |        |
| IBNR + FREQUENCY ADJUST. | -546,786  | -152,710    | 1,711     |        |
| TOTAL LOSSES             |           | 1,087,025   | 299,689   |        |
| EXPECTED LOSSES          | 1,512,467 | 746,217     | 355,580   |        |
| CREDIBILITY              | .12       | .28         | .43       |        |
| <b>PURE PREMIUMS</b>     |           |             |           |        |
| INDICATED (PRE-TEST)     | .000      | .217        | .060      | .277   |
| INDICATED (POST-TEST)    | .000      | .221        | .061      | .282   |
| PRES. ON RATE LEVEL      | .285      | .140        | .067      | .492   |
| DERIVED BY FORMULA       | .251      | .163        | .064      | .478   |
| UNDERLYING PRES. RATE    | .302      | .149        | .071      | .522   |
| PROPOSED                 | .251      | .163        | .064      | .478   |
| YEAR                     | 4-1-11    | 4-1-12      | 4-1-13    | 4-1-14 |
| IND. RATES               |           |             |           | .47    |
| MAN. RATES               | .62       | .57         | .53       | + .47  |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |           |            |            |             |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|------------|------------|-------------|
|              |                  |                    |                     | DEATH           | P . T .  | MAJOR     | MINOR      | TEMP       | ALL         |
| 2006         | 686,323          | 8,938,971          | 1.302               |                 |          | 12        | 30         | 157        | 199         |
| 2007         | 729,759          | 7,415,317          | 1.016               |                 |          | 10        | 39         | 142        | 191         |
| 2008         | 777,798          | 8,617,262          | 1.107               |                 |          | 11        | 51         | 159        | 221         |
| 2009         | 799,371          | 6,067,911          | .759                |                 | 1        | 4         | 25         | 154        | 184         |
| 2010         | 841,417          | 5,774,259          | .686                |                 |          | 1         | 16         | 195        | 212         |
| <b>TOTAL</b> | <b>3,834,668</b> | <b>36,813,720</b>  | <b>.960</b>         |                 | <b>1</b> | <b>38</b> | <b>161</b> | <b>807</b> | <b>1007</b> |
| O.D.         |                  | 3,656              |                     |                 |          |           |            | 1          | 1           |

| REPORTED LOSSES |                |         |                  |                  |                  |              |         |                  |                  |                  |                  |
|-----------------|----------------|---------|------------------|------------------|------------------|--------------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY      |         |                  |                  |                  | MEDICAL      |         |                  |                  |                  |                  |
|                 | DEATH          | P . T . | MAJOR            | MINOR            | TEMP             | DEATH        | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            |                |         | 1,958,000        | 1,387,281        | 1,107,095        |              |         | 1,250,274        | 1,028,862        | 1,410,977        | 796,482          |
| 2007            |                |         | 1,487,132        | 1,458,187        | 684,847          |              |         | 940,589          | 972,176          | 1,059,817        | 812,569          |
| 2008            |                |         | 1,749,515        | 2,079,967        | 774,713          |              |         | 756,941          | 1,151,750        | 1,063,641        | 1,040,735        |
| 2009            | 146,092        |         | 640,439          | 1,056,587        | 1,021,508        | 5,362        |         | 222,495          | 599,995          | 1,468,976        | 906,457          |
| 2010            |                |         | 120,093          | 723,097          | 1,344,844        |              |         | 85,408           | 383,245          | 1,944,337        | 1,173,235        |
| <b>TOTAL</b>    | <b>146,092</b> |         | <b>5,955,179</b> | <b>6,705,119</b> | <b>4,933,007</b> | <b>5,362</b> |         | <b>3,255,707</b> | <b>4,136,028</b> | <b>6,947,748</b> | <b>4,729,478</b> |
| O.D.            |                |         |                  |                  | 478              |              |         |                  |                  |                  | 3,178            |

| TRANSLATED LOSSES |                |                |                   |                  |                  |               |                |                  |                  |                  |                  |
|-------------------|----------------|----------------|-------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY      |                |                   |                  |                  | MEDICAL       |                |                  |                  |                  |                  |
|                   | DEATH          | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH         | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |                |                | 2,563,693         | 1,835,373        | 1,676,144        |               |                | 2,636,691        | 1,499,052        | 2,212,410        | 791,703          |
| 2007              | 1,781          | 29,189         | 2,046,076         | 1,840,723        | 949,038          | 527           | 13,526         | 1,954,070        | 1,360,401        | 1,547,054        | 776,816          |
| 2008              | 2,443          | 79,614         | 2,914,143         | 2,433,854        | 962,546          | 1,198         | 54,496         | 2,044,165        | 1,534,822        | 1,400,791        | 1,028,246        |
| 2009              | 196,767        | 65,926         | 1,958,891         | 1,245,557        | 1,110,903        | 12,343        | 63,591         | 1,200,274        | 825,796          | 1,672,890        | 919,147          |
| 2010              | 1,695          | 98,031         | 2,650,962         | 1,219,449        | 1,207,333        | 3,503         | 79,484         | 1,688,657        | 882,354          | 1,573,110        | 1,168,542        |
| <b>TOTAL</b>      | <b>202,686</b> | <b>272,760</b> | <b>12,133,765</b> | <b>8,574,956</b> | <b>5,905,964</b> | <b>17,571</b> | <b>211,097</b> | <b>9,523,857</b> | <b>6,102,425</b> | <b>8,406,255</b> | <b>4,684,454</b> |
| O.D.              |                | 5              | 147               | 81               | 490              |               |                |                  |                  |                  | 3,166            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |
|--------------------------|------------|-------------|-----------|--------|-----------------|
| TOTAL TRANS. LOSSES PG B | 22,361,888 | 28,990,171  | 4,687,620 |        |                 |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |
| IBNR + FREQUENCY ADJUST. | -7,011,254 | -4,729,396  | 21,806    |        |                 |
| TOTAL LOSSES             | 15,350,634 | 24,260,775  | 4,709,426 |        |                 |
| EXPECTED LOSSES          | 19,518,460 | 23,276,435  | 4,448,215 |        |                 |
| CREDIBILITY              | .46        | 1.00        | 1.00      |        |                 |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |
| INDICATED (PRE-TEST)     | .400       | .633        | .123      | 1.156  |                 |
| INDICATED (POST-TEST)    | .408       | .646        | .125      | 1.179  |                 |
| PRES. ON RATE LEVEL      | .480       | .573        | .109      | 1.162  |                 |
| DERIVED BY FORMULA       | .447       | .646        | .125      | 1.218  |                 |
| UNDERLYING PRES. RATE    | .509       | .607        | .116      | 1.232  |                 |
| PROPOSED                 | .433       | .625        | .121      | 1.179  |                 |
| <b>IND. RATES</b>        |            |             |           |        |                 |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       |
| IND. RATES               |            |             |           | 1.17   | MINIMUM PREMIUM |
| MAN. RATES               | 1.11       | 1.22        | 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       |
| 2006         | 66,229           | 227,687            | .343                |                 |         |       | 1        | 9         | 10        |
| 2007         | 69,036           | 252,959            | .366                |                 |         |       |          | 10        | 10        |
| 2008         | 71,282           | 661,699            | .928                |                 |         |       | 1        | 16        | 17        |
| 2009         | 73,237           | 980,026            | 1.338               |                 |         |       | 3        | 22        | 25        |
| 2010         | 71,612           | 416,773            | .581                |                 |         |       | 1        | 9         | 10        |
| <b>TOTAL</b> | <b>351,396</b>   | <b>2,539,144</b>   | <b>.723</b>         |                 |         |       | <b>6</b> | <b>66</b> | <b>72</b> |

| REPORTED LOSSES |           |         |       |                |                |         |         |       |                |                  |                |
|-----------------|-----------|---------|-------|----------------|----------------|---------|---------|-------|----------------|------------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |       |                |                | MEDICAL |         |       |                |                  |                |
|                 | DEATH     | P . T . | MAJOR | MINOR          | TEMP           | DEATH   | P . T . | MAJOR | MINOR          | TEMP             | MED. ONLY      |
| 2006            |           |         |       | 759            | 56,819         |         |         |       | 34,904         | 64,347           | 70,858         |
| 2007            |           |         |       |                | 102,951        |         |         |       |                | 81,789           | 68,219         |
| 2008            |           |         |       | 15,406         | 185,918        |         |         |       | 14,779         | 303,782          | 141,814        |
| 2009            |           |         |       | 141,517        | 350,048        |         |         |       | 68,570         | 340,310          | 79,581         |
| 2010            |           |         |       | 615            | 56,046         |         |         |       | 23,708         | 262,465          | 73,939         |
| <b>TOTAL</b>    |           |         |       | <b>158,297</b> | <b>751,782</b> |         |         |       | <b>141,961</b> | <b>1,052,693</b> | <b>434,411</b> |

| TRANSLATED LOSSES |            |              |                |                |                |            |               |                |                |                  |                |
|-------------------|------------|--------------|----------------|----------------|----------------|------------|---------------|----------------|----------------|------------------|----------------|
| MANUAL YEAR       | INDEMNITY  |              |                |                |                | MEDICAL    |               |                |                |                  |                |
|                   | DEATH      | P . T .      | MAJOR          | MINOR          | TEMP           | DEATH      | P . T .       | MAJOR          | MINOR          | TEMP             | MED. ONLY      |
| 2006              |            |              |                | 1,004          | 86,024         |            |               |                | 50,855         | 100,896          | 70,433         |
| 2007              |            |              | 3,741          | 2,504          | 139,441        |            |               | 2,053          | 2,308          | 117,656          | 65,217         |
| 2008              | 24         | 512          | 24,701         | 30,340         | 215,103        | 17         | 355           | 26,185         | 41,163         | 383,440          | 140,112        |
| 2009              | 241        | 7,252        | 221,536        | 197,317        | 365,717        | 308        | 7,475         | 118,661        | 117,041        | 381,078          | 80,695         |
| 2010              | 39         | 2,036        | 60,392         | 27,384         | 47,892         | 316        | 7,558         | 173,664        | 98,185         | 209,179          | 73,643         |
| <b>TOTAL</b>      | <b>304</b> | <b>9,800</b> | <b>310,370</b> | <b>258,549</b> | <b>854,177</b> | <b>641</b> | <b>15,388</b> | <b>320,563</b> | <b>309,552</b> | <b>1,192,249</b> | <b>430,100</b> |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 657,066   | 2,614,527   | 430,100   |       |
| TOTAL TRANS. LOSSES PG A |           |             |           |       |
| IBNR + FREQUENCY ADJUST. | -495,271  | -259,439    | 1,822     |       |
| TOTAL LOSSES             | 161,795   | 2,355,088   | 431,922   |       |
| EXPECTED LOSSES          | 1,363,418 | 1,261,511   | 386,536   |       |
| CREDIBILITY              | .09       | .22         | .34       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | .046      | .670        | .123      | .839  |
| INDICATED (POST-TEST)    | .047      | .683        | .125      | .855  |
| PRES. ON RATE LEVEL      | .366      | .339        | .103      | .808  |
| DERIVED BY FORMULA       | .337      | .415        | .110      | .862  |
| UNDERLYING PRES. RATE    | .388      | .359        | .110      | .857  |
| PROPOSED                 | .334      | .412        | .109      | .855  |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | TOTAL |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | .85    | MINIMUM PREMIUM | .848  |
| MAN. RATES | .96    | .91    | .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        |
| 2006         | 388,882          | 2,901,417          | .746                |                 |         | 7         | 35        | 14         | 56         |
| 2007         | 481,171          | 3,581,491          | .744                |                 |         | 5         | 36        | 25         | 66         |
| 2008         | 502,281          | 2,296,181          | .457                |                 |         | 1         | 2         | 85         | 88         |
| 2009         | 528,273          | 2,628,284          | .497                |                 |         | 2         | 5         | 65         | 72         |
| 2010         | 537,595          | 2,129,419          | .396                |                 |         |           |           | 60         | 60         |
| <b>TOTAL</b> | <b>2,438,202</b> | <b>13,536,792</b>  | <b>.555</b>         |                 |         | <b>15</b> | <b>78</b> | <b>249</b> | <b>342</b> |
| O.D.         |                  | 131,960            | .005                |                 |         |           |           | 7          | 7          |

| REPORTED LOSSES |           |         |                  |                  |                  |         |         |                  |                  |                  |                  |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                  |                  | MEDICAL |         |                  |                  |                  |                  |
|                 | DEATH     | P . T . | MAJOR            | MINOR            | TEMP             | DEATH   | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            |           |         | 1,038,503        | 299,782          | 41,356           |         |         | 489,858          | 503,661          | 13,763           | 514,494          |
| 2007            |           |         | 815,773          | 552,715          | 91,759           |         |         | 532,908          | 859,470          | 124,295          | 604,571          |
| 2008            |           |         | 121,518          | 57,240           | 470,026          |         |         | 20,000           | 32,303           | 962,778          | 632,316          |
| 2009            |           |         | 255,073          | 290,506          | 565,432          |         |         | 76,873           | 132,519          | 687,911          | 619,970          |
| 2010            |           |         |                  |                  | 638,375          |         |         |                  |                  | 816,433          | 674,611          |
| <b>TOTAL</b>    |           |         | <b>2,230,867</b> | <b>1,200,243</b> | <b>1,806,948</b> |         |         | <b>1,119,639</b> | <b>1,527,953</b> | <b>2,605,180</b> | <b>3,045,962</b> |
| O.D.            |           |         |                  |                  | 42,863           |         |         |                  |                  | 25,679           | 63,418           |

| TRANSLATED LOSSES |              |               |                  |                  |                  |              |               |                  |                  |                  |                  |
|-------------------|--------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY    |               |                  |                  |                  | MEDICAL      |               |                  |                  |                  |                  |
|                   | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |              |               | 1,371,864        | 396,609          | 62,611           |              |               | 1,065,442        | 733,833          | 21,580           | 511,407          |
| 2007              | 673          | 15,880        | 1,107,316        | 695,736          | 133,767          | 462          | 8,414         | 1,209,442        | 1,174,657        | 197,557          | 577,970          |
| 2008              | 79           | 5,563         | 220,014          | 100,321          | 545,608          | 38           | 1,991         | 119,435          | 113,979          | 1,214,966        | 624,728          |
| 2009              | 479          | 24,493        | 724,410          | 394,186          | 598,889          | 631          | 21,982        | 389,163          | 239,002          | 771,993          | 628,650          |
| 2010              | 428          | 22,632        | 677,256          | 306,457          | 544,966          | 786          | 19,003        | 449,526          | 255,088          | 643,672          | 671,913          |
| <b>TOTAL</b>      | <b>1,659</b> | <b>68,568</b> | <b>4,100,860</b> | <b>1,893,309</b> | <b>1,885,841</b> | <b>1,917</b> | <b>51,390</b> | <b>3,233,008</b> | <b>2,516,559</b> | <b>2,849,768</b> | <b>3,014,668</b> |
| O.D.              | 2            | 246           | 9,164            | 4,978            | 47,986           | 4            | 200           | 5,418            | 3,757            | 28,752           | 63,168           |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |
|--------------------------|------------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B | 7,472,436  | 9,230,950   | 3,077,836 |        |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |
| IBNR + FREQUENCY ADJUST. | -2,514,647 | -1,449,821  | 15,203    |        |
| TOTAL LOSSES             | 4,957,789  | 7,781,129   | 3,093,039 |        |
| EXPECTED LOSSES          | 7,046,404  | 7,168,314   | 3,072,134 |        |
| CREDIBILITY              | .34        | .80         | 1.00      |        |
| <b>PURE PREMIUMS</b>     |            |             |           |        |
| INDICATED (PRE-TEST)     | .203       | .319        | .127      | .649   |
| INDICATED (POST-TEST)    | .207       | .325        | .130      | .662   |
| PRES. ON RATE LEVEL      | .273       | .277        | .119      | .669   |
| DERIVED BY FORMULA       | .251       | .315        | .130      | .696   |
| UNDERLYING PRES. RATE    | .289       | .294        | .126      | .709   |
| PROPOSED                 | .241       | .303        | .125      | .669   |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 |
| IND. RATES               |            |             |           | .66    |
| MAN. RATES               | .78        | .76         | .72       | + .66  |

+PROPOSED



| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |           |            |            |  |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|------------|------------|--|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR     | TEMP       | ALL        |  |
| 2006         | 136,438          | 1,936,546          | 1.419               | 1               |         | 4        | 4         | 29         | 38         |  |
| 2007         | 132,908          | 1,424,712          | 1.071               |                 |         | 1        | 2         | 28         | 31         |  |
| 2008         | 115,027          | 822,153            | .714                |                 |         |          | 3         | 17         | 20         |  |
| 2009         | 128,689          | 1,819,872          | 1.414               |                 |         | 1        | 5         | 19         | 25         |  |
| 2010         | 133,266          | 1,012,229          | .759                |                 |         |          | 1         | 27         | 28         |  |
| <b>TOTAL</b> | <b>646,328</b>   | <b>7,015,512</b>   | <b>1.085</b>        | <b>1</b>        |         | <b>6</b> | <b>15</b> | <b>120</b> | <b>142</b> |  |
| O.D.         |                  | 18,971             | .002                |                 |         |          |           | 2          | 2          |  |

| REPORTED LOSSES |              |         |                  |                |                  |         |         |                |                |                  |                  |
|-----------------|--------------|---------|------------------|----------------|------------------|---------|---------|----------------|----------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY    |         |                  |                |                  | MEDICAL |         |                |                |                  |                  |
|                 | DEATH        | P . T . | MAJOR            | MINOR          | TEMP             | DEATH   | P . T . | MAJOR          | MINOR          | TEMP             | MED. ONLY        |
| 2006            | 5,000        |         | 556,096          | 296,595        | 205,845          |         |         | 240,985        | 133,245        | 185,731          | 313,049          |
| 2007            |              |         | 180,203          | 147,141        | 234,275          |         |         | 24,682         | 309,555        | 307,732          | 221,124          |
| 2008            |              |         |                  | 49,912         | 233,187          |         |         |                | 105,884        | 202,050          | 231,120          |
| 2009            |              |         | 297,749          | 157,345        | 116,315          |         |         | 563,858        | 169,711        | 203,591          | 311,303          |
| 2010            |              |         |                  | 40,380         | 271,713          |         |         |                | 8,577          | 457,018          | 234,541          |
| <b>TOTAL</b>    | <b>5,000</b> |         | <b>1,034,048</b> | <b>691,373</b> | <b>1,061,335</b> |         |         | <b>829,525</b> | <b>726,972</b> | <b>1,356,122</b> | <b>1,311,137</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        |
| 2006              | 6,250        |               | 734,603          | 392,396        | 311,648          |              |               | 524,143          | 194,138          | 291,226          | 311,171          |
| 2007              | 179          | 3,548         | 254,863          | 190,023        | 319,645          | 168          | 563           | 95,511           | 426,940          | 448,639          | 211,395          |
| 2008              | 67           | 911           | 40,452           | 72,412         | 270,492          | 96           | 1,464         | 50,713           | 144,609          | 259,006          | 228,347          |
| 2009              | 234          | 11,692        | 344,198          | 182,460        | 129,745          | 819          | 34,813        | 729,755          | 225,650          | 244,854          | 315,661          |
| 2010              | 232          | 12,096        | 349,185          | 161,815        | 235,040          | 463          | 11,150        | 262,172          | 148,645          | 361,133          | 233,603          |
| <b>TOTAL</b>      | <b>6,962</b> | <b>28,247</b> | <b>1,723,301</b> | <b>999,106</b> | <b>1,266,570</b> | <b>1,546</b> | <b>47,990</b> | <b>1,662,294</b> | <b>1,139,982</b> | <b>1,604,858</b> | <b>1,300,177</b> |
| O.D.              | 2            | 165           | 4,977            | 2,679          | 16,567           |              | 29            | 348              | 276              | 2,051            | 943              |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 3,475,861  | 5,032,089   | 1,301,120 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |       |
| IBNR + FREQUENCY ADJUST. | -1,294,699 | -646,152    | 5,632     |       |
| TOTAL LOSSES             | 2,181,162  | 4,385,937   | 1,306,752 |       |
| EXPECTED LOSSES          | 3,522,488  | 3,108,837   | 1,202,171 |       |
| CREDIBILITY              | .14        | .33         | .51       |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | .337       | .679        | .202      | 1.218 |
| INDICATED (POST-TEST)    | .344       | .693        | .206      | 1.243 |
| PRES. ON RATE LEVEL      | .514       | .454        | .175      | 1.143 |
| DERIVED BY FORMULA       | .490       | .533        | .191      | 1.214 |
| UNDERLYING PRES. RATE    | .545       | .481        | .186      | 1.212 |
| PROPOSED                 | .490       | .533        | .191      | 1.214 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 1.204 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 1.20   | MINIMUM PREMIUM |       |
| MAN. RATES | 1.25   | 1.21   | 1.23   | + 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       |
| 2006         | 44,081           | 148,293            | .336                |                 |         |       | 1        | 2         | 3         |
| 2007         | 46,676           | 473,051            | 1.013               |                 |         |       | 3        | 10        | 13        |
| 2008         | 29,200           | 124,841            | .427                |                 |         |       | 1        | 3         | 4         |
| 2009         | 28,496           | 28,553             | .100                |                 |         |       |          | 3         | 3         |
| 2010         | 30,700           | 155,531            | .506                |                 |         |       |          | 5         | 5         |
| <b>TOTAL</b> | <b>179,153</b>   | <b>930,269</b>     | <b>.519</b>         |                 |         |       | <b>5</b> | <b>23</b> | <b>28</b> |
| O.D.         |                  | 225                |                     |                 |         |       |          |           |           |

| REPORTED LOSSES |           |         |       |                |                |         |         |       |                |                |                |
|-----------------|-----------|---------|-------|----------------|----------------|---------|---------|-------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |       |                |                | MEDICAL |         |       |                |                |                |
|                 | DEATH     | P . T . | MAJOR | MINOR          | TEMP           | DEATH   | P . T . | MAJOR | MINOR          | TEMP           | MED. ONLY      |
| 2006            |           |         |       | 75,983         | 2,326          |         |         |       | 35,000         | 11,977         | 23,007         |
| 2007            |           |         |       | 164,506        | 89,838         |         |         |       | 108,179        | 81,408         | 29,120         |
| 2008            |           |         |       | 33,554         | 3,710          |         |         |       | 57,780         | 12,855         | 16,942         |
| 2009            |           |         |       |                | 1,246          |         |         |       |                | 7,043          | 20,264         |
| 2010            |           |         |       |                | 67,605         |         |         |       |                | 70,600         | 17,326         |
| <b>TOTAL</b>    |           |         |       | <b>274,043</b> | <b>164,725</b> |         |         |       | <b>200,959</b> | <b>183,883</b> | <b>106,659</b> |
| O.D.            |           |         |       |                |                |         |         |       |                |                | 225            |

| TRANSLATED LOSSES |            |              |                |                |                |            |              |               |                |                |                |
|-------------------|------------|--------------|----------------|----------------|----------------|------------|--------------|---------------|----------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY  |              |                |                |                | MEDICAL    |              |               |                |                |                |
|                   | DEATH      | P . T .      | MAJOR          | MINOR          | TEMP           | DEATH      | P . T .      | MAJOR         | MINOR          | TEMP           | MED. ONLY      |
| 2006              |            |              |                | 100,526        | 3,522          |            |              |               | 50,995         | 18,780         | 22,869         |
| 2007              | 200        | 274          | 19,531         | 206,649        | 123,254        | 60         | 70           | 14,838        | 148,282        | 119,150        | 27,839         |
| 2008              | 38         | 309          | 10,789         | 37,939         | 5,055          | 50         | 745          | 20,921        | 71,493         | 18,592         | 16,739         |
| 2009              |            | 13           | 384            | 208            | 1,279          |            | 101          | 1,324         | 1,039          | 7,783          | 20,548         |
| 2010              | 46         | 2,394        | 71,721         | 32,461         | 57,713         | 70         | 1,644        | 38,870        | 22,061         | 55,665         | 17,257         |
| <b>TOTAL</b>      | <b>284</b> | <b>2,990</b> | <b>102,425</b> | <b>377,783</b> | <b>190,823</b> | <b>180</b> | <b>2,560</b> | <b>75,953</b> | <b>293,870</b> | <b>219,970</b> | <b>105,252</b> |
| O.D.              |            |              |                |                |                |            |              |               |                |                | 222            |

|                          | SERIOUS  | NON-SERIOUS | MED. ONLY | TOTAL  |
|--------------------------|----------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B | 184,392  | 1,082,446   | 105,474   |        |
| TOTAL TRANS. LOSSES PG A |          |             |           |        |
| IBNR + FREQUENCY ADJUST. | -203,086 | -148,693    | 341       |        |
| TOTAL LOSSES             |          | 933,753     | 105,815   |        |
| EXPECTED LOSSES          | 526,709  | 678,990     | 82,410    |        |
| CREDIBILITY              | .06      | .14         | .22       |        |
| PURE PREMIUMS            |          |             |           |        |
| INDICATED (PRE-TEST)     | .000     | .521        | .059      | .580   |
| INDICATED (POST-TEST)    | .000     | .531        | .060      | .591   |
| PRES. ON RATE LEVEL      | .277     | .358        | .043      | .678   |
| DERIVED BY FORMULA       | .260     | .382        | .047      | .689   |
| UNDERLYING PRES. RATE    | .294     | .379        | .046      | .719   |
| PROPOSED                 | .256     | .376        | .046      | .678   |
| YEAR                     | 4-1-11   | 4-1-12      | 4-1-13    | 4-1-14 |
| IND. RATES               |          |             |           | .67    |
| MAN. RATES               | .75      | .72         | .73       | + .67  |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |           |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR     | TEMP       | ALL        |
| 2006         | 150,283          | 1,766,671          | 1.175               |                 |         | 2        | 8         | 39         | 49         |
| 2007         | 156,853          | 1,762,774          | 1.123               |                 |         | 1        | 12        | 54         | 67         |
| 2008         | 160,598          | 2,221,598          | 1.383               |                 |         | 3        | 11        | 53         | 67         |
| 2009         | 162,208          | 1,531,357          | .944                |                 |         |          | 7         | 45         | 52         |
| 2010         | 160,286          | 1,585,242          | .989                |                 |         | 2        | 2         | 44         | 48         |
| <b>TOTAL</b> | <b>790,228</b>   | <b>8,867,642</b>   | <b>1.122</b>        |                 |         | <b>8</b> | <b>40</b> | <b>235</b> | <b>283</b> |
| O.D.         |                  | 954                |                     |                 |         |          |           |            |            |

| REPORTED LOSSES |           |         |                  |                  |                  |         |         |                |                |                  |                  |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|----------------|----------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                  |                  | MEDICAL |         |                |                |                  |                  |
|                 | DEATH     | P . T . | MAJOR            | MINOR            | TEMP             | DEATH   | P . T . | MAJOR          | MINOR          | TEMP             | MED. ONLY        |
| 2006            |           |         | 376,849          | 323,962          | 168,578          |         |         | 122,401        | 277,024        | 294,553          | 203,304          |
| 2007            |           |         | 121,210          | 331,678          | 412,235          |         |         | 60,444         | 197,979        | 463,458          | 175,770          |
| 2008            |           |         | 515,276          | 437,134          | 352,855          |         |         | 174,059        | 158,993        | 396,136          | 187,145          |
| 2009            |           |         |                  | 396,738          | 236,213          |         |         |                | 146,205        | 391,357          | 360,844          |
| 2010            |           |         | 286,743          | 23,716           | 384,950          |         |         | 51,189         | 48,114         | 591,868          | 198,662          |
| <b>TOTAL</b>    |           |         | <b>1,300,078</b> | <b>1,513,228</b> | <b>1,554,831</b> |         |         | <b>408,093</b> | <b>828,315</b> | <b>2,137,372</b> | <b>1,125,725</b> |
| O.D.            |           |         |                  |                  |                  |         |         |                |                |                  | 954              |

| TRANSLATED LOSSES |              |               |                  |                  |                  |              |               |                  |                  |                  |                  |
|-------------------|--------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY    |               |                  |                  |                  | MEDICAL      |               |                  |                  |                  |                  |
|                   | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |              |               | 497,818          | 428,602          | 255,227          |              |               | 266,222          | 403,623          | 461,861          | 202,084          |
| 2007              | 405          | 2,770         | 203,683          | 423,244          | 562,133          | 110          | 1,022         | 160,347          | 281,525          | 670,715          | 168,036          |
| 2008              | 522          | 22,117        | 817,331          | 528,547          | 423,455          | 177          | 11,269        | 443,877          | 235,283          | 508,703          | 184,899          |
| 2009              | 560          | 12,706        | 391,428          | 429,517          | 261,123          | 612          | 10,957        | 190,047          | 200,255          | 443,091          | 365,896          |
| 2010              | 354          | 30,120        | 762,466          | 231,587          | 340,205          | 1,026        | 23,236        | 473,107          | 225,749          | 473,507          | 197,867          |
| <b>TOTAL</b>      | <b>1,841</b> | <b>67,713</b> | <b>2,672,726</b> | <b>2,041,497</b> | <b>1,842,143</b> | <b>1,925</b> | <b>46,484</b> | <b>1,533,600</b> | <b>1,346,435</b> | <b>2,557,877</b> | <b>1,118,782</b> |
| O.D.              |              |               |                  |                  |                  |              |               |                  |                  |                  | 912              |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 4,324,289  | 7,787,952   | 1,119,694 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |       |
| IBNR + FREQUENCY ADJUST. | -2,525,713 | -1,180,912  | 4,489     |       |
| TOTAL LOSSES             | 1,798,576  | 6,607,040   | 1,124,183 |       |
| EXPECTED LOSSES          | 6,938,201  | 5,729,154   | 956,176   |       |
| CREDIBILITY              | .16        | .38         | .58       |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | .228       | .836        | .142      | 1.206 |
| INDICATED (POST-TEST)    | .233       | .853        | .145      | 1.231 |
| PRES. ON RATE LEVEL      | .828       | .684        | .114      | 1.626 |
| DERIVED BY FORMULA       | .733       | .748        | .132      | 1.613 |
| UNDERLYING PRES. RATE    | .878       | .725        | .121      | 1.724 |
| PROPOSED                 | .733       | .748        | .132      | 1.613 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 1.599 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 1.60   | MINIMUM PREMIUM |       |
| MAN. RATES | 2.04   | 1.91   | 1.75   | + 1.60 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |           |            |             |             |  |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|------------|-------------|-------------|--|
|              |                  |                    |                     | DEATH           | P . T .  | MAJOR     | MINOR      | TEMP        | ALL         |  |
| 2006         | 1,066,452        | 13,477,147         | 1.263               | 2               |          | 9         | 59         | 445         | 515         |  |
| 2007         | 1,126,424        | 14,658,120         | 1.301               | 2               |          | 10        | 76         | 377         | 465         |  |
| 2008         | 1,167,850        | 16,212,050         | 1.388               | 1               | 1        | 10        | 74         | 396         | 482         |  |
| 2009         | 1,222,857        | 12,671,748         | 1.036               | 1               |          | 5         | 70         | 409         | 485         |  |
| 2010         | 1,277,241        | 11,812,494         | .924                |                 |          | 4         | 34         | 444         | 482         |  |
| <b>TOTAL</b> | <b>5,860,824</b> | <b>68,831,559</b>  | <b>1.174</b>        | <b>6</b>        | <b>1</b> | <b>38</b> | <b>313</b> | <b>2071</b> | <b>2429</b> |  |
| O.D.         |                  | 90,887             | .001                |                 |          |           | 2          | 2           | 4           |  |

| REPORTED LOSSES |                |                |                  |                   |                   |                |                  |                  |                  |                   |                   |
|-----------------|----------------|----------------|------------------|-------------------|-------------------|----------------|------------------|------------------|------------------|-------------------|-------------------|
| MANUAL YEAR     | INDEMNITY      |                |                  |                   |                   | MEDICAL        |                  |                  |                  |                   |                   |
|                 | DEATH          | P . T .        | MAJOR            | MINOR             | TEMP              | DEATH          | P . T .          | MAJOR            | MINOR            | TEMP              | MED. ONLY         |
| 2006            | 259,426        |                | 1,467,605        | 2,470,099         | 2,296,854         | 33,417         |                  | 499,968          | 1,748,034        | 2,652,179         | 2,049,565         |
| 2007            | 307,377        |                | 1,701,236        | 2,580,674         | 2,312,447         | 33,524         |                  | 791,358          | 2,129,921        | 2,574,232         | 2,227,351         |
| 2008            | 25,113         | 289,904        | 1,465,851        | 2,514,636         | 2,247,171         | 12,430         | 1,997,769        | 502,897          | 2,100,260        | 2,764,608         | 2,291,411         |
| 2009            | 3,000          |                | 855,013          | 2,284,862         | 1,859,926         | 197,000        |                  | 223,281          | 2,182,760        | 2,883,638         | 2,182,268         |
| 2010            |                |                | 501,328          | 912,537           | 2,427,918         |                |                  | 1,253,947        | 995,303          | 3,676,445         | 2,045,016         |
| <b>TOTAL</b>    | <b>594,916</b> | <b>289,904</b> | <b>5,991,033</b> | <b>10,762,808</b> | <b>11,144,316</b> | <b>276,371</b> | <b>1,997,769</b> | <b>3,271,451</b> | <b>9,156,278</b> | <b>14,551,102</b> | <b>10,795,611</b> |
| O.D.            |                |                |                  | 1,300             | 11,047            |                |                  |                  | 3,679            | 3,400             | 71,461            |

| TRANSLATED LOSSES |                |                |                   |                   |                   |                |                  |                   |                   |                   |                   |
|-------------------|----------------|----------------|-------------------|-------------------|-------------------|----------------|------------------|-------------------|-------------------|-------------------|-------------------|
| MANUAL YEAR       | INDEMNITY      |                |                   |                   |                   | MEDICAL        |                  |                   |                   |                   |                   |
|                   | DEATH          | P . T .        | MAJOR             | MINOR             | TEMP              | DEATH          | P . T .          | MAJOR             | MINOR             | TEMP              | MED. ONLY         |
| 2006              | 324,283        |                | 1,938,705         | 3,267,943         | 3,477,444         | 60,886         |                  | 1,087,429         | 2,546,889         | 4,158,617         | 2,037,268         |
| 2007              | 380,992        | 35,485         | 2,527,488         | 3,277,389         | 3,165,479         | 59,783         | 13,045           | 1,956,955         | 2,963,715         | 3,747,043         | 2,129,348         |
| 2008              | 31,725         | 160,617        | 2,860,295         | 3,018,363         | 2,670,102         | 33,689         | 689,860          | 2,001,206         | 2,811,942         | 3,579,379         | 2,263,914         |
| 2009              | 7,366          | 115,765        | 3,470,312         | 2,605,369         | 2,033,511         | 366,005        | 140,626          | 2,727,639         | 2,577,561         | 3,350,309         | 2,212,820         |
| 2010              | 2,661          | 163,485        | 4,416,547         | 1,916,067         | 2,156,510         | 9,925          | 219,695          | 4,240,896         | 1,918,080         | 3,018,952         | 2,036,836         |
| <b>TOTAL</b>      | <b>747,027</b> | <b>475,352</b> | <b>15,213,347</b> | <b>14,085,131</b> | <b>13,503,046</b> | <b>530,288</b> | <b>1,063,226</b> | <b>12,014,125</b> | <b>12,818,187</b> | <b>17,854,300</b> | <b>10,680,186</b> |
| O.D.              | 3              | 182            | 5,609             | 3,823             | 13,509            | 2              | 51               | 1,428             | 4,780             | 4,994             | 70,847            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY  | TOTAL  |                 |       |
|--------------------------|------------|-------------|------------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 30,050,640 | 58,287,770  | 10,751,033 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |            |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -9,516,064 | -9,345,181  | 52,919     |        |                 |       |
| TOTAL LOSSES             | 20,534,576 | 48,942,589  | 10,803,952 |        |                 |       |
| EXPECTED LOSSES          | 26,432,317 | 45,890,252  | 10,842,524 |        |                 |       |
| CREDIBILITY              | .61        | 1.00        | 1.00       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |            |        |                 |       |
| INDICATED (PRE-TEST)     | .350       | .835        | .184       | 1.369  |                 |       |
| INDICATED (POST-TEST)    | .357       | .852        | .188       | 1.397  |                 |       |
| PRES. ON RATE LEVEL      | .425       | .738        | .175       | 1.338  |                 |       |
| DERIVED BY FORMULA       | .384       | .852        | .188       | 1.424  |                 |       |
| UNDERLYING PRES. RATE    | .451       | .783        | .185       | 1.419  |                 |       |
| PROPOSED                 | .377       | .836        | .184       | 1.397  |                 |       |
| <b>IND. RATES</b>        |            |             |            |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13     | 4-1-14 | IND. RATE       | 1.385 |
| IND. RATES               |            |             |            | 1.39   | MINIMUM PREMIUM |       |
| MAN. RATES               | 1.61       | 1.51        | 1.44       | + 1.39 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |            |            |             |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|------------|------------|-------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR      | TEMP       | ALL         |
| 2006         | 496,290          | 11,417,060         | 2.300               | 1               |         | 18        | 51         | 177        | 247         |
| 2007         | 546,679          | 11,418,076         | 2.088               |                 |         | 15        | 75         | 189        | 279         |
| 2008         | 528,742          | 8,639,929          | 1.634               |                 |         | 6         | 71         | 145        | 222         |
| 2009         | 547,919          | 10,161,582         | 1.854               |                 |         | 9         | 86         | 128        | 223         |
| 2010         | 573,641          | 5,932,787          | 1.034               |                 |         | 1         | 35         | 162        | 198         |
| <b>TOTAL</b> | <b>2,693,271</b> | <b>47,569,434</b>  | <b>1.766</b>        | <b>1</b>        |         | <b>49</b> | <b>318</b> | <b>801</b> | <b>1169</b> |
| O.D.         |                  | 259,423            | .009                |                 |         | 1         | 2          | 5          | 8           |

| REPORTED LOSSES |               |         |                  |                   |                  |         |         |                  |                  |                  |                  |
|-----------------|---------------|---------|------------------|-------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY     |         |                  |                   |                  | MEDICAL |         |                  |                  |                  |                  |
|                 | DEATH         | P . T . | MAJOR            | MINOR             | TEMP             | DEATH   | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            | 17,449        |         | 2,584,112        | 2,104,147         | 842,488          |         |         | 964,303          | 2,159,285        | 1,434,893        | 1,310,383        |
| 2007            |               |         | 2,055,019        | 2,599,492         | 1,034,642        |         |         | 1,141,622        | 1,588,699        | 1,316,118        | 1,682,484        |
| 2008            |               |         | 746,484          | 1,918,482         | 1,114,273        |         |         | 730,147          | 1,244,206        | 1,645,957        | 1,240,380        |
| 2009            |               |         | 1,516,767        | 2,601,824         | 886,916          |         |         | 1,003,779        | 2,010,870        | 964,530          | 1,176,896        |
| 2010            |               |         | 116,899          | 1,379,779         | 854,573          |         |         | 71,687           | 946,544          | 1,442,190        | 1,121,115        |
| <b>TOTAL</b>    | <b>17,449</b> |         | <b>7,019,281</b> | <b>10,603,724</b> | <b>4,732,892</b> |         |         | <b>3,911,538</b> | <b>7,949,604</b> | <b>6,803,688</b> | <b>6,531,258</b> |
| O.D.            |               |         | 157,954          | 9,147             | 8,081            |         |         | 19,627           | 19,511           | 21,930           | 23,173           |

| TRANSLATED LOSSES |               |                |                   |                   |                  |               |                |                   |                   |                  |                  |
|-------------------|---------------|----------------|-------------------|-------------------|------------------|---------------|----------------|-------------------|-------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY     |                |                   |                   |                  | MEDICAL       |                |                   |                   |                  |                  |
|                   | DEATH         | P . T .        | MAJOR             | MINOR             | TEMP             | DEATH         | P . T .        | MAJOR             | MINOR             | TEMP             | MED. ONLY        |
| 2006              | 21,811        |                | 3,413,611         | 2,783,787         | 1,275,527        |               |                | 2,097,359         | 3,146,078         | 2,249,914        | 1,302,521        |
| 2007              | 3,164         | 42,020         | 2,938,004         | 3,272,531         | 1,436,808        | 866           | 17,863         | 2,587,383         | 2,205,284         | 1,928,675        | 1,608,455        |
| 2008              | 2,248         | 43,872         | 1,613,143         | 2,250,482         | 1,339,373        | 1,244         | 48,873         | 1,831,488         | 1,683,271         | 2,136,179        | 1,225,495        |
| 2009              | 3,693         | 138,341        | 4,113,956         | 2,787,472         | 1,062,053        | 8,357         | 153,358        | 3,244,251         | 2,182,002         | 1,230,708        | 1,193,373        |
| 2010              | 2,035         | 120,523        | 3,117,986         | 1,494,124         | 838,815          | 4,521         | 100,389        | 2,081,136         | 1,107,654         | 1,230,107        | 1,116,631        |
| <b>TOTAL</b>      | <b>32,951</b> | <b>344,756</b> | <b>15,196,700</b> | <b>12,588,396</b> | <b>5,952,576</b> | <b>14,988</b> | <b>320,483</b> | <b>11,841,617</b> | <b>10,324,289</b> | <b>8,775,583</b> | <b>6,446,475</b> |
| O.D.              | 11            | 2,919          | 204,602           | 12,980            | 11,356           | 11            | 309            | 44,077            | 27,939            | 29,998           | 22,501           |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 28,003,424 | 37,723,117  | 6,468,976 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -9,744,995 | -5,634,397  | 31,061    |        |                 |       |
| TOTAL LOSSES             | 18,258,429 | 32,088,720  | 6,500,037 |        |                 |       |
| EXPECTED LOSSES          | 26,878,844 | 27,444,432  | 6,463,851 |        |                 |       |
| CREDIBILITY              | .37        | .86         | 1.00      |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | .678       | 1.191       | .241      | 2.110  |                 |       |
| INDICATED (POST-TEST)    | .692       | 1.215       | .246      | 2.153  |                 |       |
| PRES. ON RATE LEVEL      | .941       | .961        | .226      | 2.128  |                 |       |
| DERIVED BY FORMULA       | .849       | 1.179       | .246      | 2.274  |                 |       |
| UNDERLYING PRES. RATE    | .998       | 1.019       | .240      | 2.257  |                 |       |
| PROPOSED                 | .804       | 1.116       | .233      | 2.153  |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 2.135 |
| IND. RATES               |            |             |           | 2.14   | MINIMUM PREMIUM |       |
| MAN. RATES               | 2.52       | 2.42        | 2.29      | + 2.14 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |           |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR     | TEMP       | ALL        |
| 2006         | 145,832          | 1,280,123          | .877                |                 |         | 1        | 4         | 34         | 39         |
| 2007         | 156,504          | 1,548,054          | .989                |                 |         | 3        | 6         | 35         | 44         |
| 2008         | 161,967          | 2,047,668          | 1.264               |                 |         | 3        | 4         | 47         | 54         |
| 2009         | 165,663          | 2,055,561          | 1.240               |                 |         | 2        | 4         | 40         | 46         |
| 2010         | 172,476          | 1,603,761          | .929                |                 |         |          | 6         | 54         | 60         |
| <b>TOTAL</b> | <b>802,442</b>   | <b>8,535,167</b>   | <b>1.064</b>        |                 |         | <b>9</b> | <b>24</b> | <b>210</b> | <b>243</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        |
| 2006            |           |         | 119,237          | 126,042        | 308,143          |         |         | 39,318         | 89,590         | 396,347          | 201,446          |
| 2007            |           |         | 372,349          | 272,391        | 220,473          |         |         | 60,648         | 118,100        | 309,075          | 195,018          |
| 2008            |           |         | 446,075          | 170,040        | 426,349          |         |         | 187,715        | 115,835        | 399,541          | 302,113          |
| 2009            |           |         | 639,570          | 162,808        | 310,070          |         |         | 201,804        | 155,616        | 378,759          | 206,934          |
| 2010            |           |         |                  | 183,037        | 375,782          |         |         |                | 176,212        | 600,947          | 267,783          |
| <b>TOTAL</b>    |           |         | <b>1,577,231</b> | <b>914,318</b> | <b>1,640,817</b> |         |         | <b>489,485</b> | <b>655,353</b> | <b>2,084,669</b> | <b>1,173,294</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        |
| 2006              |              |               | 157,512          | 166,754          | 466,527          |              |               | 85,517           | 130,533          | 621,469          | 200,237          |
| 2007              | 333          | 7,279         | 513,899          | 346,906          | 303,139          | 64           | 973           | 147,444          | 169,385          | 447,126          | 186,437          |
| 2008              | 218          | 17,542        | 655,994          | 232,052          | 501,434          | 154          | 11,418        | 457,498          | 183,742          | 511,450          | 298,488          |
| 2009              | 302          | 35,389        | 1,020,734        | 248,124          | 338,767          | 749          | 29,830        | 599,867          | 229,520          | 435,376          | 209,831          |
| 2010              | 443          | 24,499        | 674,798          | 322,648          | 334,763          | 1,086        | 24,738        | 547,487          | 307,980          | 490,499          | 266,712          |
| <b>TOTAL</b>      | <b>1,296</b> | <b>84,709</b> | <b>3,022,937</b> | <b>1,316,484</b> | <b>1,944,630</b> | <b>2,053</b> | <b>66,959</b> | <b>1,837,813</b> | <b>1,021,160</b> | <b>2,505,920</b> | <b>1,161,705</b> |
| O.D.              |              |               |                  |                  |                  |              |               |                  |                  |                  | 1,003            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 5,015,767  | 6,788,194   | 1,162,708 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -1,633,096 | -929,136    | 5,051     |        |                 |       |
| TOTAL LOSSES             | 3,382,671  | 5,859,058   | 1,167,759 |        |                 |       |
| EXPECTED LOSSES          | 4,525,773  | 4,549,846   | 1,043,175 |        |                 |       |
| CREDIBILITY              | .16        | .38         | .59       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | .422       | .730        | .146      | 1.298  |                 |       |
| INDICATED (POST-TEST)    | .430       | .745        | .149      | 1.324  |                 |       |
| PRES. ON RATE LEVEL      | .532       | .535        | .122      | 1.189  |                 |       |
| DERIVED BY FORMULA       | .516       | .615        | .138      | 1.269  |                 |       |
| UNDERLYING PRES. RATE    | .564       | .567        | .130      | 1.261  |                 |       |
| PROPOSED                 | .516       | .615        | .138      | 1.269  |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 1.258 |
| IND. RATES               |            |             |           | 1.26   | MINIMUM PREMIUM |       |
| MAN. RATES               | 1.42       | 1.34        | 1.28      | + 1.26 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PERSONS REPORTED | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |       |       |      |          |          |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|------|----------|----------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR | MINOR | TEMP | ALL      |          |
| 2006         | 417              | 5,090              | 12.206              |                 |         |       |       |      | 1        | 1        |
| 2007         | 395              | 51                 | .129                |                 |         |       |       |      |          |          |
| 2008         | 389              |                    |                     |                 |         |       |       |      |          |          |
| 2009         | 382              |                    |                     |                 |         |       |       |      |          |          |
| 2010         | 363              | 8,145              | 22.438              |                 |         |       |       |      |          |          |
| <b>TOTAL</b> | <b>1,946</b>     | <b>13,286</b>      | <b>6.827</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            |           |         |       |       | 101        |         |         |       |       | 1,208        | 3,781         |
| 2007            |           |         |       |       |            |         |         |       |       |              | 51            |
| 2010            |           |         |       |       |            |         |         |       |       |              | 8,145         |
| <b>TOTAL</b>    |           |         |       |       | <b>101</b> |         |         |       |       | <b>1,208</b> | <b>11,977</b> |

| TRANSLATED LOSSES |           |         |       |       |            |         |         |       |       |              |               |
|-------------------|-----------|---------|-------|-------|------------|---------|---------|-------|-------|--------------|---------------|
| MANUAL YEAR       | INDEMNITY |         |       |       |            | MEDICAL |         |       |       |              |               |
|                   | DEATH     | P . T . | MAJOR | MINOR | TEMP       | DEATH   | P . T . | MAJOR | MINOR | TEMP         | MED. ONLY     |
| 2006              |           |         |       |       | 153        |         |         |       |       | 1,894        | 3,758         |
| 2007              |           |         |       |       |            |         |         |       |       |              | 49            |
| 2010              |           |         |       |       |            |         |         |       |       |              | 8,112         |
| <b>TOTAL</b>      |           |         |       |       | <b>153</b> |         |         |       |       | <b>1,894</b> | <b>11,919</b> |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL  |
|--------------------------|---------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B |         | 2,047       | 11,919    |        |
| TOTAL TRANS. LOSSES PG A |         |             |           |        |
| IBNR + FREQUENCY ADJUST. | -1,240  | -5,387      | 96        |        |
| TOTAL LOSSES             |         |             | 12,015    |        |
| EXPECTED LOSSES          | 3,346   | 25,695      | 21,411    |        |
| CREDIBILITY              | .00     | .01         | .06       |        |
| <b>PURE PREMIUMS</b>     |         |             |           |        |
| INDICATED (PRE-TEST)     | .000    | .000        | 6.174     | 6.174  |
| INDICATED (POST-TEST)    | .000    | .000        | 6.297     | 6.297  |
| PRES. ON RATE LEVEL      | 1.622   | 12.451      | 10.375    | 24.448 |
| DERIVED BY FORMULA       | 1.622   | 12.326      | 10.130    | 24.078 |
| UNDERLYING PRES. RATE    | 1.720   | 13.204      | 11.002    | 25.926 |
| PROPOSED                 | 1.622   | 12.326      | 10.130    | 24.078 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14  | IND. RATE       | 23.882 |
|------------|--------|--------|--------|---------|-----------------|--------|
| IND. RATES |        |        |        | 23.88   | MINIMUM PREMIUM |        |
| MAN. RATES | 31.30  | 28.55  | 26.31  | + 23.88 | PRESENT         |        |

+PROPOSED

| MANUAL YEAR  | PERSONS REPORTED | TOTAL REPT. LOSSES | PURE PREM. REPORTED |  |  |  |  | NUMBER OF CASES |         |       |       |      |     |
|--------------|------------------|--------------------|---------------------|--|--|--|--|-----------------|---------|-------|-------|------|-----|
|              |                  |                    |                     |  |  |  |  | DEATH           | P . T . | MAJOR | MINOR | TEMP | ALL |
| 2006         | 5                |                    |                     |  |  |  |  |                 |         |       |       |      |     |
| 2007         | 6                |                    |                     |  |  |  |  |                 |         |       |       |      |     |
| 2008         | 4                |                    |                     |  |  |  |  |                 |         |       |       |      |     |
| 2009         | 2                |                    |                     |  |  |  |  |                 |         |       |       |      |     |
| 2010         | 1                |                    |                     |  |  |  |  |                 |         |       |       |      |     |
| <b>TOTAL</b> | <b>18</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          |         | 3           | 20        |       |
| CREDIBILITY              | .00     | .00         | .00       |       |
| PURE PREMIUMS            |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .000        | .000      | .000  |
| INDICATED (POST-TEST)    | .000    | .000        | .000      | .000  |
| PRES. ON RATE LEVEL      | .029    | .150        | 1.038     | 1.217 |
| DERIVED BY FORMULA       | .029    | .150        | 1.038     | 1.217 |
| UNDERLYING PRES. RATE    | .031    | .159        | 1.101     | 1.291 |
| PROPOSED                 | .029    | .150        | 1.038     | 1.217 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 1.207 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 1.21   | MINIMUM PREMIUM |       |
| MAN. RATES | 1.47   | 1.39   | 1.31   | + 1.21 | PRESENT         |       |

+PROPOSED



| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |           |           |           |  |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|-----------|--|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR     | TEMP      | ALL       |  |
| 2006         | 215,061          | 778,164            | .361                |                 |         | 1        | 2         | 7         | 10        |  |
| 2007         | 229,818          | 296,954            | .129                |                 |         |          | 4         | 1         | 5         |  |
| 2008         | 241,546          | 567,056            | .234                |                 |         | 1        | 2         | 5         | 8         |  |
| 2009         | 239,069          | 104,355            | .043                |                 |         |          | 1         | 6         | 7         |  |
| 2010         | 241,309          | 373,994            | .154                |                 |         |          | 2         | 1         | 3         |  |
| <b>TOTAL</b> | <b>1,166,803</b> | <b>2,120,523</b>   | <b>.182</b>         |                 |         | <b>2</b> | <b>11</b> | <b>20</b> | <b>33</b> |  |

| REPORTED LOSSES |           |         |                |                |                |         |         |                |                |                |                |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                |                |                | MEDICAL |         |                |                |                |                |
|                 | DEATH     | P . T . | MAJOR          | MINOR          | TEMP           | DEATH   | P . T . | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006            |           |         | 433,057        | 101,859        | 64,283         |         |         | 40,000         | 2,853          | 71,054         | 65,058         |
| 2007            |           |         |                | 52,387         | 320            |         |         |                | 177,881        | 3,834          | 62,532         |
| 2008            |           |         | 149,846        | 145,768        | 50,290         |         |         | 71,867         | 16,994         | 27,003         | 105,288        |
| 2009            |           |         |                | 10,286         | 11,971         |         |         |                | 24,434         | 12,626         | 45,038         |
| 2010            |           |         |                | 123,673        | 45,910         |         |         |                | 85,747         | 30,000         | 88,664         |
| <b>TOTAL</b>    |           |         | <b>582,903</b> | <b>433,973</b> | <b>172,774</b> |         |         | <b>111,867</b> | <b>307,909</b> | <b>144,517</b> | <b>366,580</b> |

| TRANSLATED LOSSES |            |               |                  |                |                |            |               |                |                |                |                |
|-------------------|------------|---------------|------------------|----------------|----------------|------------|---------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY  |               |                  |                |                | MEDICAL    |               |                |                |                |                |
|                   | DEATH      | P . T .       | MAJOR            | MINOR          | TEMP           | DEATH      | P . T .       | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006              |            |               | 572,068          | 134,760        | 97,324         |            |               | 87,000         | 4,157          | 111,412        | 64,668         |
| 2007              | 62         | 89            | 5,191            | 65,119         | 934            | 96         | 114           | 21,143         | 240,154        | 8,876          | 59,781         |
| 2008              | 172        | 6,498         | 237,850          | 170,971        | 63,144         | 37         | 3,953         | 156,936        | 27,375         | 35,942         | 104,025        |
| 2009              | 15         | 393           | 11,949           | 12,102         | 12,773         | 97         | 1,061         | 21,816         | 25,683         | 15,708         | 45,669         |
| 2010              | 164        | 9,172         | 235,285          | 118,157        | 48,629         | 274        | 5,928         | 121,941        | 67,875         | 31,796         | 88,309         |
| <b>TOTAL</b>      | <b>413</b> | <b>16,152</b> | <b>1,062,343</b> | <b>501,109</b> | <b>222,804</b> | <b>504</b> | <b>11,056</b> | <b>408,836</b> | <b>365,244</b> | <b>203,734</b> | <b>362,452</b> |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL  |                 |
|--------------------------|-----------|-------------|-----------|--------|-----------------|
| TOTAL TRANS. LOSSES PG B | 1,499,304 | 1,292,891   | 362,452   |        |                 |
| TOTAL TRANS. LOSSES PG A |           |             |           |        |                 |
| IBNR + FREQUENCY ADJUST. | -960,325  | -189,250    | 1,606     |        |                 |
| TOTAL LOSSES             | 538,979   | 1,103,641   | 364,058   |        |                 |
| EXPECTED LOSSES          | 2,648,642 | 921,774     | 338,373   |        |                 |
| CREDIBILITY              | .21       | .49         | .75       |        |                 |
| <b>PURE PREMIUMS</b>     |           |             |           |        |                 |
| INDICATED (PRE-TEST)     | .046      | .095        | .031      | .172   |                 |
| INDICATED (POST-TEST)    | .047      | .097        | .032      | .176   |                 |
| PRES. ON RATE LEVEL      | .214      | .075        | .027      | .316   |                 |
| DERIVED BY FORMULA       | .179      | .086        | .031      | .296   |                 |
| UNDERLYING PRES. RATE    | .227      | .079        | .029      | .335   |                 |
| PROPOSED                 | .179      | .086        | .031      | .296   |                 |
| <b>IND. RATES</b>        |           |             |           |        |                 |
| YEAR                     | 4-1-11    | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       |
| IND. RATES               |           |             |           | .29    | MINIMUM PREMIUM |
| MAN. RATES               | .49       | .42         | .34       | + .29  | PRESENT         |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |          |      |          |           |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|----------|------|----------|-----------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR    | TEMP | ALL      |           |
| 2006         | 16,872           | 2,785              | .016                |                 |         |          |          |      |          |           |
| 2007         | 16,994           | 179,370            | 1.055               |                 |         | 1        |          |      |          | 1         |
| 2008         | 17,255           | 112,971            | .654                |                 |         |          |          |      | 3        | 4         |
| 2009         | 17,253           | 670,581            | 3.886               |                 |         | 1        | 1        |      | 4        | 6         |
| 2010         | 17,791           | 43,968             | .247                |                 |         |          | 1        |      | 1        | 2         |
| <b>TOTAL</b> | <b>86,165</b>    | <b>1,009,675</b>   | <b>1.172</b>        |                 |         | <b>2</b> | <b>3</b> |      | <b>8</b> | <b>13</b> |

| REPORTED LOSSES |           |         |                |               |                |         |         |                |               |                |               |
|-----------------|-----------|---------|----------------|---------------|----------------|---------|---------|----------------|---------------|----------------|---------------|
| MANUAL YEAR     | INDEMNITY |         |                |               |                | MEDICAL |         |                |               |                |               |
|                 | DEATH     | P . T . | MAJOR          | MINOR         | TEMP           | DEATH   | P . T . | MAJOR          | MINOR         | TEMP           | MED. ONLY     |
| 2006            |           |         |                |               |                |         |         |                |               |                | 2,785         |
| 2007            |           |         | 138,143        |               |                |         |         | 26,892         |               |                | 14,335        |
| 2008            |           |         |                | 11,432        | 16,562         |         |         |                | 58,059        | 13,773         | 13,145        |
| 2009            |           |         | 203,408        | 37,834        | 124,803        |         |         | 108,736        | 18,837        | 127,037        | 49,926        |
| 2010            |           |         |                | 7,500         | 3,432          |         |         |                | 11,332        | 2,679          | 19,025        |
| <b>TOTAL</b>    |           |         | <b>341,551</b> | <b>56,766</b> | <b>144,797</b> |         |         | <b>135,628</b> | <b>88,228</b> | <b>143,489</b> | <b>99,216</b> |

| TRANSLATED LOSSES |            |               |                |               |                |            |               |                |                |                |               |
|-------------------|------------|---------------|----------------|---------------|----------------|------------|---------------|----------------|----------------|----------------|---------------|
| MANUAL YEAR       | INDEMNITY  |               |                |               |                | MEDICAL    |               |                |                |                |               |
|                   | DEATH      | P . T .       | MAJOR          | MINOR         | TEMP           | DEATH      | P . T .       | MAJOR          | MINOR          | TEMP           | MED. ONLY     |
| 2006              |            |               |                |               |                |            |               |                |                |                | 2,768         |
| 2007              |            | 2,534         | 177,695        | 1,108         | 710            |            | 396           | 55,743         | 571            | 127            | 13,704        |
| 2008              | 12         | 134           | 5,311          | 14,000        | 19,396         | 52         | 753           | 21,081         | 71,907         | 19,760         | 12,987        |
| 2009              | 83         | 11,159        | 321,505        | 69,535        | 133,927        | 143        | 12,646        | 256,981        | 48,925         | 144,752        | 50,625        |
| 2010              | 9          | 582           | 14,954         | 7,474         | 3,504          | 34         | 749           | 15,403         | 8,570          | 3,187          | 18,949        |
| <b>TOTAL</b>      | <b>104</b> | <b>14,409</b> | <b>519,465</b> | <b>92,117</b> | <b>157,537</b> | <b>229</b> | <b>14,544</b> | <b>349,208</b> | <b>129,973</b> | <b>167,826</b> | <b>99,033</b> |

|                          | SERIOUS  | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 897,959  | 547,453     | 99,033    |       |
| TOTAL TRANS. LOSSES PG A |          |             |           |       |
| IBNR + FREQUENCY ADJUST. | -193,744 | -84,748     | 357       |       |
| TOTAL LOSSES             | 704,215  | 462,705     | 99,390    |       |
| EXPECTED LOSSES          | 531,637  | 411,006     | 75,825    |       |
| CREDIBILITY              | .04      | .09         | .13       |       |
| <b>PURE PREMIUMS</b>     |          |             |           |       |
| INDICATED (PRE-TEST)     | .817     | .537        | .115      | 1.469 |
| INDICATED (POST-TEST)    | .833     | .548        | .117      | 1.498 |
| PRES. ON RATE LEVEL      | .582     | .450        | .083      | 1.115 |
| DERIVED BY FORMULA       | .592     | .459        | .087      | 1.138 |
| UNDERLYING PRES. RATE    | .617     | .477        | .088      | 1.182 |
| PROPOSED                 | .592     | .459        | .087      | 1.138 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | TOTAL |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 1.13   | MINIMUM PREMIUM |       |
| MAN. RATES | 1.39   | 1.26   | 1.20   | + 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      |           |
| 2006         | 347,190          | 120,535            | .034                |                 |         |       | 2        | 1        |          | 3         |
| 2007         | 370,490          | 116,950            | .031                |                 |         |       | 1        | 1        |          | 2         |
| 2008         | 349,665          | 74,851             | .021                |                 |         |       | 1        | 1        |          | 2         |
| 2009         | 287,773          | 590,711            | .205                |                 |         | 1     |          |          | 2        | 3         |
| 2010         | 277,368          | 199,540            | .071                |                 |         |       |          |          | 4        | 4         |
| <b>TOTAL</b> | <b>1,632,486</b> | <b>1,102,587</b>   | <b>.068</b>         |                 |         |       | <b>1</b> | <b>4</b> | <b>9</b> | <b>14</b> |

| REPORTED LOSSES |           |         |                |               |               |         |         |                |               |                |                |
|-----------------|-----------|---------|----------------|---------------|---------------|---------|---------|----------------|---------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                |               |               | MEDICAL |         |                |               |                |                |
|                 | DEATH     | P . T . | MAJOR          | MINOR         | TEMP          | DEATH   | P . T . | MAJOR          | MINOR         | TEMP           | MED. ONLY      |
| 2006            |           |         |                | 6,234         | 2,980         |         |         |                | 33,213        | 25,882         | 52,226         |
| 2007            |           |         |                | 3,940         | 2,510         |         |         |                | 10,910        | 2,540          | 97,050         |
| 2008            |           |         |                | 1,787         | 741           |         |         |                | 18,095        | 123            | 54,105         |
| 2009            |           |         | 173,000        |               | 15,790        |         |         | 259,000        |               | 95,647         | 47,274         |
| 2010            |           |         |                |               | 27,700        |         |         |                |               | 122,735        | 49,105         |
| <b>TOTAL</b>    |           |         | <b>173,000</b> | <b>11,961</b> | <b>49,721</b> |         |         | <b>259,000</b> | <b>62,218</b> | <b>246,927</b> | <b>299,760</b> |

| TRANSLATED LOSSES |           |              |                |               |               |            |               |                |                |                |                |
|-------------------|-----------|--------------|----------------|---------------|---------------|------------|---------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY |              |                |               |               | MEDICAL    |               |                |                |                |                |
|                   | DEATH     | P . T .      | MAJOR          | MINOR         | TEMP          | DEATH      | P . T .       | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006              |           |              |                | 8,247         | 4,512         |            |               |                | 48,391         | 40,583         | 51,913         |
| 2007              | 5         | 6            | 480            | 4,957         | 3,438         | 5          | 6             | 1,354          | 14,794         | 3,860          | 92,780         |
| 2008              | 2         | 16           | 633            | 2,057         | 895           | 17         | 231           | 6,278          | 22,093         | 904            | 53,456         |
| 2009              | 13        | 7,732        | 219,756        | 12,492        | 19,716        | 135        | 25,472        | 537,429        | 42,269         | 112,833        | 47,936         |
| 2010              | 19        | 983          | 29,383         | 13,295        | 23,642        | 120        | 2,854         | 67,578         | 38,347         | 96,763         | 48,909         |
| <b>TOTAL</b>      | <b>39</b> | <b>8,737</b> | <b>250,252</b> | <b>41,048</b> | <b>52,203</b> | <b>277</b> | <b>28,563</b> | <b>612,639</b> | <b>165,894</b> | <b>254,943</b> | <b>294,994</b> |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL  |
|--------------------------|-----------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B | 900,507   | 514,088     | 294,994   |        |
| TOTAL TRANS. LOSSES PG A |           |             |           |        |
| IBNR + FREQUENCY ADJUST. | -995,380  | -129,133    | 1,244     |        |
| TOTAL LOSSES             |           | 384,955     | 296,238   |        |
| EXPECTED LOSSES          | 2,644,627 | 604,019     | 293,847   |        |
| CREDIBILITY              | .26       | .61         | .94       |        |
| <b>PURE PREMIUMS</b>     |           |             |           |        |
| INDICATED (PRE-TEST)     | .000      | .024        | .018      | .042   |
| INDICATED (POST-TEST)    | .000      | .024        | .018      | .042   |
| PRES. ON RATE LEVEL      | .153      | .035        | .017      | .205   |
| DERIVED BY FORMULA       | .113      | .028        | .018      | .159   |
| UNDERLYING PRES. RATE    | .162      | .037        | .018      | .217   |
| PROPOSED                 | .113      | .028        | .018      | .159   |
| YEAR                     | 4-1-11    | 4-1-12      | 4-1-13    | 4-1-14 |
| IND. RATES               |           |             |           | .16    |
| MAN. RATES               | .34       | .31         | .22       | + .16  |

+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        |
| 2006         | 106,783          | 2,874,768          | 2.692               |  |  | 106,783                       |                 |         | 7         | 11        | 57         | 75         |
| 2007         | 118,260          | 3,947,933          | 3.338               |  |  | 118,260                       |                 |         | 5         | 10        | 63         | 78         |
| 2008         | 122,760          | 3,610,698          | 2.941               |  |  | 122,760                       | 2               |         | 4         | 13        | 50         | 69         |
| 2009         | 126,702          | 2,710,465          | 2.139               |  |  | 126,702                       |                 |         | 3         | 12        | 50         | 65         |
| 2010         | 113,779          | 2,934,373          | 2.579               |  |  | 113,779                       | 1               |         |           | 6         | 54         | 61         |
| <b>TOTAL</b> | <b>588,284</b>   | <b>16,078,237</b>  | <b>2.733</b>        |  |  | <b>588,284</b>                | <b>3</b>        |         | <b>19</b> | <b>52</b> | <b>274</b> | <b>348</b> |
| O.D.         |                  | 368                |                     |  |  |                               |                 |         |           |           |            |            |

REPORTED LOSSES

| MANUAL YEAR  | INDEMNITY        |         |                  |                  |                  | MEDICAL       |         |                  |                  |                  |                  |
|--------------|------------------|---------|------------------|------------------|------------------|---------------|---------|------------------|------------------|------------------|------------------|
|              | DEATH            | P . T . | MAJOR            | MINOR            | TEMP             | DEATH         | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006         |                  |         | 1,105,877        | 468,396          | 240,309          |               |         | 338,090          | 181,187          | 321,562          | 219,347          |
| 2007         |                  |         | 947,997          | 502,679          | 402,280          |               |         | 1,007,414        | 240,397          | 552,697          | 294,469          |
| 2008         | 358,769          |         | 769,944          | 644,573          | 330,321          |               |         | 286,485          | 545,142          | 412,610          | 262,854          |
| 2009         |                  |         | 545,631          | 501,875          | 537,579          |               |         | 101,048          | 218,072          | 601,701          | 204,559          |
| 2010         | 680,000          |         |                  | 297,631          | 655,253          | 15,000        |         |                  | 256,996          | 814,460          | 215,033          |
| <b>TOTAL</b> | <b>1,038,769</b> |         | <b>3,369,449</b> | <b>2,415,154</b> | <b>2,165,742</b> | <b>15,000</b> |         | <b>1,733,037</b> | <b>1,441,794</b> | <b>2,703,030</b> | <b>1,196,262</b> |
| O.D.         |                  |         |                  |                  |                  |               |         |                  |                  |                  | 368              |

TRANSLATED LOSSES

| MANUAL YEAR  | INDEMNITY        |                |                  |                  |                  | MEDICAL       |               |                  |                  |                  |                  |
|--------------|------------------|----------------|------------------|------------------|------------------|---------------|---------------|------------------|------------------|------------------|------------------|
|              | DEATH            | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH         | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006         |                  |                | 1,460,863        | 619,688          | 363,828          |               |               | 735,345          | 263,990          | 504,205          | 218,031          |
| 2007         | 611              | 17,121         | 1,207,011        | 641,692          | 554,235          | 130           | 11,772        | 1,674,206        | 356,715          | 803,321          | 281,512          |
| 2008         | 411,119          | 32,588         | 1,197,503        | 766,293          | 405,103          | 557           | 22,018        | 812,238          | 714,982          | 547,366          | 259,700          |
| 2009         | 787              | 42,429         | 1,246,484        | 614,112          | 586,287          | 975           | 26,009        | 489,461          | 312,339          | 683,535          | 207,423          |
| 2010         | 801,559          | 41,342         | 1,144,173        | 545,870          | 582,081          | 20,500        | 34,583        | 764,398          | 429,820          | 666,516          | 214,173          |
| <b>TOTAL</b> | <b>1,214,076</b> | <b>133,480</b> | <b>6,256,034</b> | <b>3,187,655</b> | <b>2,491,534</b> | <b>22,162</b> | <b>94,382</b> | <b>4,475,648</b> | <b>2,077,846</b> | <b>3,204,943</b> | <b>1,180,839</b> |
| O.D.         |                  |                |                  |                  |                  |               |               |                  |                  |                  | 366              |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 12,195,782 | 10,961,978  | 1,181,205 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -5,505,320 | -1,639,820  | 5,870     |        |                 |       |
| TOTAL LOSSES             | 6,690,462  | 9,322,158   | 1,187,075 |        |                 |       |
| EXPECTED LOSSES          | 15,130,664 | 7,947,717   | 1,270,694 |        |                 |       |
| CREDIBILITY              | .13        | .31         | .48       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.137      | 1.585       | .202      | 2.924  |                 |       |
| INDICATED (POST-TEST)    | 1.160      | 1.617       | .206      | 2.983  |                 |       |
| PRES. ON RATE LEVEL      | 2.425      | 1.274       | .204      | 3.903  |                 |       |
| DERIVED BY FORMULA       | 2.261      | 1.380       | .205      | 3.846  |                 |       |
| UNDERLYING PRES. RATE    | 2.572      | 1.351       | .216      | 4.139  |                 |       |
| PROPOSED                 | 2.261      | 1.380       | .205      | 3.846  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 3.814 |
| IND. RATES               |            |             |           | 3.81   | MINIMUM PREMIUM |       |
| MAN. RATES               | 4.89       | 4.53        | 4.20      | + 3.81 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PERSONS REPORTED | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |          |           |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|----------|----------|-----------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T .  | MAJOR    | MINOR     | TEMP       | ALL        |
| 2006         | 9,015            | 2,128,209          | 236.074             |                 | 1        | 3        | 11        | 19         | 34         |
| 2007         | 10,216           | 3,228,676          | 316.041             |                 | 1        | 3        | 18        | 31         | 53         |
| 2008         | 10,724           | 2,058,357          | 191.939             |                 | 1        | 1        | 13        | 25         | 40         |
| 2009         | 11,322           | 868,942            | 76.748              |                 |          | 1        | 2         | 31         | 34         |
| 2010         | 11,710           | 1,159,634          | 99.029              | 1               |          | 1        | 1         | 19         | 22         |
| <b>TOTAL</b> | <b>52,987</b>    | <b>9,443,818</b>   | <b>178.229</b>      | <b>1</b>        | <b>3</b> | <b>9</b> | <b>45</b> | <b>125</b> | <b>183</b> |

| REPORTED LOSSES |                |                |                  |                  |                |               |                |                |                  |                  |                |
|-----------------|----------------|----------------|------------------|------------------|----------------|---------------|----------------|----------------|------------------|------------------|----------------|
| MANUAL YEAR     | INDEMNITY      |                |                  |                  |                | MEDICAL       |                |                |                  |                  |                |
|                 | DEATH          | P . T .        | MAJOR            | MINOR            | TEMP           | DEATH         | P . T .        | MAJOR          | MINOR            | TEMP             | MED. ONLY      |
| 2006            |                | 231,497        | 446,381          | 477,176          | 43,283         |               | 6,231          | 495,000        | 268,991          | 113,495          | 46,155         |
| 2007            |                | 307,474        | 588,574          | 962,391          | 125,665        |               | 325,000        | 231,553        | 455,222          | 183,696          | 49,101         |
| 2008            |                | 133,944        | 154,440          | 721,440          | 113,697        |               | 50,000         | 33,500         | 277,919          | 384,847          | 188,570        |
| 2009            |                |                | 135,574          | 187,860          | 274,216        |               |                | 9,436          | 43,127           | 181,642          | 37,087         |
| 2010            | 176,924        |                | 134,114          | 99,327           | 262,822        | 66,279        |                | 135,000        | 30,000           | 219,434          | 35,734         |
| <b>TOTAL</b>    | <b>176,924</b> | <b>672,915</b> | <b>1,459,083</b> | <b>2,448,194</b> | <b>819,683</b> | <b>66,279</b> | <b>381,231</b> | <b>904,489</b> | <b>1,075,259</b> | <b>1,083,114</b> | <b>356,647</b> |

| TRANSLATED LOSSES |                |                  |                  |                  |                |               |                |                  |                  |                  |                |
|-------------------|----------------|------------------|------------------|------------------|----------------|---------------|----------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR       | INDEMNITY      |                  |                  |                  |                | MEDICAL       |                |                  |                  |                  |                |
|                   | DEATH          | P . T .          | MAJOR            | MINOR            | TEMP           | DEATH         | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006              |                | 532,675          | 589,669          | 631,305          | 65,529         |               | 22,326         | 1,076,625        | 391,920          | 177,962          | 45,878         |
| 2007              | 1,346          | 513,989          | 875,095          | 1,205,328        | 182,454        | 4,775         | 319,815        | 555,388          | 629,746          | 273,952          | 46,941         |
| 2008              | 934            | 308,713          | 458,129          | 822,897          | 149,743        | 1,414         | 127,255        | 199,762          | 371,796          | 497,056          | 186,307        |
| 2009              | 294            | 13,601           | 403,785          | 238,066          | 292,911        | 179           | 5,083          | 87,435           | 69,857           | 204,130          | 37,606         |
| 2010              | 219,932        | 22,386           | 577,549          | 216,630          | 236,505        | 89,626        | 24,167         | 389,976          | 110,157          | 181,922          | 35,591         |
| <b>TOTAL</b>      | <b>222,506</b> | <b>1,391,364</b> | <b>2,904,227</b> | <b>3,114,226</b> | <b>927,142</b> | <b>95,994</b> | <b>498,646</b> | <b>2,309,186</b> | <b>1,573,476</b> | <b>1,335,022</b> | <b>352,323</b> |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL   |
|--------------------------|------------|-------------|-----------|---------|
| TOTAL TRANS. LOSSES PG B | 7,421,923  | 6,949,866   | 352,323   |         |
| TOTAL TRANS. LOSSES PG A |            |             |           |         |
| IBNR + FREQUENCY ADJUST. | -1,996,105 | -1,053,495  | 1,517     |         |
| TOTAL LOSSES             | 5,425,818  | 5,896,371   | 353,840   |         |
| EXPECTED LOSSES          | 5,578,260  | 5,201,097   | 307,112   |         |
| CREDIBILITY              | .17        | .46         | .33       |         |
| <b>PURE PREMIUMS</b>     |            |             |           |         |
| INDICATED (PRE-TEST)     | 102.399    | 111.280     | 6.678     | 220.357 |
| INDICATED (POST-TEST)    | 104.447    | 113.506     | 6.812     | 224.765 |
| PRES. ON RATE LEVEL      | 99.275     | 92.563      | 5.466     | 197.304 |
| DERIVED BY FORMULA       | 100.154    | 102.197     | 5.910     | 208.261 |
| UNDERLYING PRES. RATE    | 105.276    | 98.158      | 5.796     | 209.230 |
| PROPOSED                 | 100.154    | 102.197     | 5.910     | 208.261 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14  | IND. RATE       | 206.574 |
|------------|--------|--------|--------|---------|-----------------|---------|
| IND. RATES |        |        |        | 206.57  | MINIMUM PREMIUM |         |
| MAN. RATES | 204.51 | 233.50 | 212.33 | +206.57 | PRESENT         |         |

+PROPOSED

| MANUAL YEAR  | PERSONS REPORTED | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |       |          |      |          |          |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|----------|------|----------|----------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR | MINOR    | TEMP | ALL      |          |
| 2006         | 317              | 7,212              | 22.750              |                 |         |       |          |      |          |          |
| 2007         | 292              | 33,522             | 114.801             |                 |         |       | 1        |      |          | 1        |
| 2008         | 289              | 78                 | .269                |                 |         |       |          |      |          |          |
| 2009         | 277              | 9,360              | 33.790              |                 |         |       |          |      |          |          |
| 2010         | 297              | 11,057             | 37.228              |                 |         |       |          |      | 2        | 2        |
| <b>TOTAL</b> | <b>1,472</b>     | <b>61,229</b>      | <b>41.596</b>       |                 |         |       | <b>1</b> |      | <b>2</b> | <b>3</b> |

| REPORTED LOSSES |           |         |       |               |              |         |         |       |            |              |               |
|-----------------|-----------|---------|-------|---------------|--------------|---------|---------|-------|------------|--------------|---------------|
| MANUAL YEAR     | INDEMNITY |         |       |               |              | MEDICAL |         |       |            |              |               |
|                 | DEATH     | P . T . | MAJOR | MINOR         | TEMP         | DEATH   | P . T . | MAJOR | MINOR      | TEMP         | MED. ONLY     |
| 2006            |           |         |       |               |              |         |         |       |            |              | 7,212         |
| 2007            |           |         |       | 32,000        |              |         |         |       | 607        |              | 915           |
| 2008            |           |         |       |               |              |         |         |       |            |              | 78            |
| 2009            |           |         |       |               |              |         |         |       |            |              | 9,360         |
| 2010            |           |         |       |               | 3,035        |         |         |       |            | 6,573        | 1,449         |
| <b>TOTAL</b>    |           |         |       | <b>32,000</b> | <b>3,035</b> |         |         |       | <b>607</b> | <b>6,573</b> | <b>19,014</b> |

| TRANSLATED LOSSES |           |            |              |               |              |          |            |              |              |              |               |
|-------------------|-----------|------------|--------------|---------------|--------------|----------|------------|--------------|--------------|--------------|---------------|
| MANUAL YEAR       | INDEMNITY |            |              |               |              | MEDICAL  |            |              |              |              |               |
|                   | DEATH     | P . T .    | MAJOR        | MINOR         | TEMP         | DEATH    | P . T .    | MAJOR        | MINOR        | TEMP         | MED. ONLY     |
| 2006              |           |            |              |               |              |          |            |              |              |              | 7,169         |
| 2007              | 39        | 53         | 3,164        | 39,772        | 307          |          |            | 71           | 819          | 12           | 875           |
| 2008              |           |            |              |               |              |          |            |              |              |              | 77            |
| 2009              |           |            |              |               |              |          |            |              |              |              | 9,491         |
| 2010              | 1         | 110        | 3,219        | 1,455         | 2,589        | 7        | 154        | 3,618        | 2,052        | 5,180        | 1,443         |
| <b>TOTAL</b>      | <b>40</b> | <b>163</b> | <b>6,383</b> | <b>41,227</b> | <b>2,896</b> | <b>7</b> | <b>154</b> | <b>3,689</b> | <b>2,871</b> | <b>5,192</b> | <b>19,055</b> |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL  |
|--------------------------|---------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B | 10,436  | 52,186      | 19,055    |        |
| TOTAL TRANS. LOSSES PG A |         |             |           |        |
| IBNR + FREQUENCY ADJUST. | -26,657 | -8,470      | 21        |        |
| TOTAL LOSSES             |         | 43,716      | 19,076    |        |
| EXPECTED LOSSES          | 72,350  | 40,668      | 4,561     |        |
| CREDIBILITY              | .01     | .02         | .02       |        |
| <b>PURE PREMIUMS</b>     |         |             |           |        |
| INDICATED (PRE-TEST)     | .000    | 29.698      | 12.959    | 42.657 |
| INDICATED (POST-TEST)    | .000    | 30.292      | 13.218    | 43.510 |
| PRES. ON RATE LEVEL      | 46.349  | 26.053      | 2.922     | 75.324 |
| DERIVED BY FORMULA       | 45.886  | 26.138      | 3.128     | 75.152 |
| UNDERLYING PRES. RATE    | 49.150  | 27.628      | 3.099     | 79.877 |
| PROPOSED                 | 45.886  | 26.138      | 3.128     | 75.152 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14  | IND. RATE       | 74.543 |
|------------|--------|--------|--------|---------|-----------------|--------|
| IND. RATES |        |        |        | 74.54   | MINIMUM PREMIUM |        |
| MAN. RATES | 83.15  | 81.85  | 81.06  | + 74.54 | PRESENT         |        |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED |  |  | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES |         |          |           |           |            |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|----------|-----------|-----------|------------|
|              |                  |                    |                     |  |  |                               | DEATH           | P . T . | MAJOR    | MINOR     | TEMP      | ALL        |
| 2006         | 50,190           | 3,462,378          | 6.898               |  |  | 50,190                        |                 |         | 4        | 24        | 29        | 57         |
| 2007         | 48,936           | 1,071,422          | 2.189               |  |  | 48,936                        |                 |         | 1        | 6         | 15        | 22         |
| 2008         | 46,943           | 476,135            | 1.014               |  |  | 46,943                        |                 |         | 1        | 3         | 10        | 14         |
| 2009         | 46,105           | 1,448,286          | 3.141               |  |  | 46,105                        |                 |         | 1        | 21        | 8         | 30         |
| 2010         | 51,829           | 1,436,037          | 2.770               |  |  | 51,829                        |                 |         |          | 5         | 30        | 35         |
| <b>TOTAL</b> | <b>244,003</b>   | <b>7,894,258</b>   | <b>3.235</b>        |  |  | <b>244,003</b>                |                 |         | <b>7</b> | <b>59</b> | <b>92</b> | <b>158</b> |
| O.D.         |                  | 63,373             | .025                |  |  |                               |                 |         |          |           | 1         | 1          |

REPORTED LOSSES

| MANUAL YEAR  | INDEMNITY |         |                  |                  |                | MEDICAL |         |                |                  |                  |                  |
|--------------|-----------|---------|------------------|------------------|----------------|---------|---------|----------------|------------------|------------------|------------------|
|              | DEATH     | P . T . | MAJOR            | MINOR            | TEMP           | DEATH   | P . T . | MAJOR          | MINOR            | TEMP             | MED. ONLY        |
| 2006         |           |         | 749,217          | 760,190          | 231,285        |         |         | 487,893        | 549,661          | 229,414          | 454,718          |
| 2007         |           |         | 155,279          | 339,299          | 106,726        |         |         | 151,139        | 113,514          | 159,866          | 45,599           |
| 2008         |           |         | 123,827          | 87,755           | 64,629         |         |         | 28,841         | 33,387           | 101,730          | 35,966           |
| 2009         |           |         | 134,113          | 565,948          | 94,274         |         |         | 43,673         | 276,479          | 150,468          | 183,331          |
| 2010         |           |         |                  | 188,796          | 352,983        |         |         |                | 160,830          | 451,024          | 282,404          |
| <b>TOTAL</b> |           |         | <b>1,162,436</b> | <b>1,941,988</b> | <b>849,897</b> |         |         | <b>711,546</b> | <b>1,133,871</b> | <b>1,092,502</b> | <b>1,002,018</b> |
| O.D.         |           |         |                  |                  | 33,037         |         |         |                |                  | 22,067           | 8,269            |

TRANSLATED LOSSES

| MANUAL YEAR  | INDEMNITY    |               |                  |                  |                  | MEDICAL      |               |                  |                  |                  |                |
|--------------|--------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|----------------|
|              | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006         |              |               | 989,716          | 1,005,732        | 350,166          |              |               | 1,061,168        | 800,854          | 359,723          | 451,990        |
| 2007         | 411          | 3,413         | 237,161          | 425,552          | 148,601          | 63           | 2,301         | 330,727          | 160,904          | 232,828          | 43,593         |
| 2008         | 105          | 5,130         | 188,893          | 106,183          | 78,081           | 35           | 1,972         | 78,494           | 50,325           | 130,073          | 35,534         |
| 2009         | 785          | 21,553        | 650,197          | 580,131          | 126,348          | 1,127        | 16,106        | 335,927          | 296,492          | 187,392          | 185,898        |
| 2010         | 446          | 24,027        | 659,307          | 316,185          | 315,739          | 896          | 20,299        | 446,085          | 250,650          | 370,853          | 281,274        |
| <b>TOTAL</b> | <b>1,747</b> | <b>54,123</b> | <b>2,725,274</b> | <b>2,433,783</b> | <b>1,018,935</b> | <b>2,121</b> | <b>40,678</b> | <b>2,252,401</b> | <b>1,559,225</b> | <b>1,280,869</b> | <b>998,289</b> |
| O.D.         | 22           | 1,176         | 35,049           | 15,859           | 28,202           | 25           | 511           | 12,151           | 6,893            | 17,398           | 8,219          |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 5,125,278  | 6,361,164   | 1,006,508 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -2,601,423 | -966,801    | 3,881     |        |                 |       |
| TOTAL LOSSES             | 2,523,855  | 5,394,363   | 1,010,389 |        |                 |       |
| EXPECTED LOSSES          | 7,107,809  | 4,672,657   | 817,411   |        |                 |       |
| CREDIBILITY              | .07        | .17         | .27       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.034      | 2.211       | .414      | 3.659  |                 |       |
| INDICATED (POST-TEST)    | 1.055      | 2.255       | .422      | 3.732  |                 |       |
| PRES. ON RATE LEVEL      | 2.747      | 1.806       | .316      | 4.869  |                 |       |
| DERIVED BY FORMULA       | 2.629      | 1.882       | .345      | 4.856  |                 |       |
| UNDERLYING PRES. RATE    | 2.913      | 1.915       | .335      | 5.163  |                 |       |
| PROPOSED                 | 2.629      | 1.882       | .345      | 4.856  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 4.816 |
| IND. RATES               |            |             |           | 4.82   | MINIMUM PREMIUM |       |
| MAN. RATES               | 6.32       | 5.72        | 5.24      | + 4.82 | 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         |
| 2006         | 284,594          | 15,474,846         | 5.437               |  |  | 284,594                       |                 |         | 36         | 65         | 283         | 384         |
| 2007         | 332,448          | 14,036,532         | 4.222               |  |  | 332,448                       |                 |         | 33         | 48         | 257         | 338         |
| 2008         | 339,574          | 12,305,342         | 3.623               |  |  | 339,574                       |                 |         | 19         | 77         | 194         | 290         |
| 2009         | 362,804          | 19,695,229         | 5.428               |  |  | 362,804                       | 1               |         | 28         | 109        | 288         | 426         |
| 2010         | 371,610          | 12,715,426         | 3.421               |  |  | 371,610                       | 1               |         | 10         | 41         | 347         | 399         |
| <b>TOTAL</b> | <b>1,691,030</b> | <b>74,227,375</b>  | <b>4.389</b>        |  |  | <b>1,691,030</b>              | <b>2</b>        |         | <b>126</b> | <b>340</b> | <b>1369</b> | <b>1837</b> |
| O.D.         |                  | 110,332            | .006                |  |  |                               |                 |         |            | 4          | 2           | 6           |

REPORTED LOSSES

| MANUAL YEAR  | INDEMNITY      |         |                   |                   |                  | MEDICAL       |         |                  |                  |                  |                  |
|--------------|----------------|---------|-------------------|-------------------|------------------|---------------|---------|------------------|------------------|------------------|------------------|
|              | DEATH          | P . T . | MAJOR             | MINOR             | TEMP             | DEATH         | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006         |                |         | 6,011,255         | 1,612,408         | 1,477,198        |               |         | 2,813,530        | 810,669          | 1,841,998        | 907,788          |
| 2007         |                |         | 5,556,651         | 1,764,410         | 1,397,875        |               |         | 1,839,382        | 1,002,809        | 1,660,922        | 814,483          |
| 2008         |                |         | 3,165,082         | 3,290,278         | 1,109,688        |               |         | 829,953          | 1,821,268        | 1,230,943        | 858,130          |
| 2009         | 305,046        |         | 4,799,471         | 3,738,440         | 2,094,464        | 47,000        |         | 2,854,736        | 2,659,699        | 1,935,915        | 1,260,458        |
| 2010         | 142,840        |         | 1,731,951         | 1,794,941         | 2,598,650        | 8,000         |         | 586,768          | 1,038,012        | 3,169,058        | 1,645,206        |
| <b>TOTAL</b> | <b>447,886</b> |         | <b>21,264,410</b> | <b>12,200,477</b> | <b>8,677,875</b> | <b>55,000</b> |         | <b>8,924,369</b> | <b>7,332,457</b> | <b>9,838,836</b> | <b>5,486,065</b> |
| O.D.         |                |         |                   | 21,961            | 9,947            |               |         |                  |                  | 30,020           | 40,328           |

TRANSLATED LOSSES

| MANUAL YEAR  | INDEMNITY      |                |                   |                   |                   | MEDICAL        |                |                   |                  |                   |                  |
|--------------|----------------|----------------|-------------------|-------------------|-------------------|----------------|----------------|-------------------|------------------|-------------------|------------------|
|              | DEATH          | P . T .        | MAJOR             | MINOR             | TEMP              | DEATH          | P . T .        | MAJOR             | MINOR            | TEMP              | MED. ONLY        |
| 2006         |                |                | 7,674,999         | 2,133,213         | 2,236,474         |                |                | 5,505,536         | 1,181,146        | 2,888,248         | 902,341          |
| 2007         | 2,142          | 104,813        | 7,372,830         | 2,271,546         | 1,938,758         | 541            | 27,798         | 3,973,060         | 1,439,186        | 2,416,892         | 778,646          |
| 2008         | 3,871          | 139,236        | 5,094,413         | 3,851,914         | 1,393,349         | 1,802          | 66,877         | 2,439,485         | 2,369,331        | 1,640,563         | 847,832          |
| 2009         | 413,135        | 318,816        | 9,335,217         | 4,286,928         | 2,419,022         | 96,685         | 289,227        | 6,070,348         | 3,073,156        | 2,380,191         | 1,278,104        |
| 2010         | 181,348        | 292,261        | 7,387,391         | 2,813,743         | 2,414,378         | 20,309         | 211,752        | 4,030,507         | 1,790,180        | 2,623,434         | 1,638,625        |
| <b>TOTAL</b> | <b>600,496</b> | <b>855,126</b> | <b>36,864,850</b> | <b>15,357,344</b> | <b>10,401,981</b> | <b>119,337</b> | <b>595,654</b> | <b>22,018,936</b> | <b>9,852,999</b> | <b>11,949,328</b> | <b>5,445,548</b> |
| O.D.         | 29             | 710            | 22,152            | 25,252            | 11,503            | 102            | 1,017          | 22,945            | 33,411           | 9,941             | 40,250           |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 61,101,354  | 47,641,759  | 5,485,798 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |             |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -16,673,773 | -6,482,948  | 23,655    |        |                 |       |
| TOTAL LOSSES             | 44,427,581  | 41,158,811  | 5,509,453 |        |                 |       |
| EXPECTED LOSSES          | 46,554,055  | 31,960,468  | 4,802,524 |        |                 |       |
| CREDIBILITY              | .27         | .63         | .96       |        |                 |       |
| <b>PURE PREMIUMS</b>     |             |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 2.627       | 2.434       | .326      | 5.387  |                 |       |
| INDICATED (POST-TEST)    | 2.680       | 2.483       | .333      | 5.496  |                 |       |
| PRES. ON RATE LEVEL      | 2.596       | 1.782       | .268      | 4.646  |                 |       |
| DERIVED BY FORMULA       | 2.619       | 2.224       | .330      | 5.173  |                 |       |
| UNDERLYING PRES. RATE    | 2.753       | 1.890       | .284      | 4.927  |                 |       |
| PROPOSED                 | 2.619       | 2.224       | .330      | 5.173  |                 |       |
| YEAR                     | 4-1-11      | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 5.131 |
| IND. RATES               |             |             |           | 5.13   | MINIMUM PREMIUM |       |
| MAN. RATES               | 5.01        | 4.87        | 5.00      | + 5.13 | PRESENT         |       |

+PROPOSED



| MANUAL YEAR  | PERSONS REPORTED | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |          |           |           |  |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|----------|-----------|-----------|--|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR    | TEMP      | ALL       |  |
| 2006         | 549              | 87,914             | 160.134             |                 |         |          | 1        | 6         | 7         |  |
| 2007         | 555              | 654,803            | 1179.825            |                 |         | 2        | 2        | 3         | 7         |  |
| 2008         | 515              | 191,158            | 371.180             |                 |         |          | 3        | 2         | 5         |  |
| 2009         | 493              | 99,551             | 201.929             |                 |         |          | 2        |           | 2         |  |
| 2010         | 479              | 133,309            | 278.306             |                 |         |          |          | 7         | 7         |  |
| <b>TOTAL</b> | <b>2,591</b>     | <b>1,166,735</b>   | <b>450.303</b>      |                 |         | <b>2</b> | <b>8</b> | <b>18</b> | <b>28</b> |  |

| REPORTED LOSSES |           |         |                |                |               |         |         |                |                |                |                |
|-----------------|-----------|---------|----------------|----------------|---------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                |                |               | MEDICAL |         |                |                |                |                |
|                 | DEATH     | P . T . | MAJOR          | MINOR          | TEMP          | DEATH   | P . T . | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006            |           |         |                | 4,370          | 20,120        |         |         |                | 18,964         | 26,349         | 18,111         |
| 2007            |           |         | 330,827        | 32,406         | 9,565         |         |         | 121,371        | 84,785         | 27,086         | 48,763         |
| 2008            |           |         |                | 108,427        | 2,885         |         |         |                | 27,307         | 17,044         | 35,495         |
| 2009            |           |         |                | 26,935         |               |         |         |                | 62,132         |                | 10,484         |
| 2010            |           |         |                |                | 32,328        |         |         |                |                | 57,582         | 43,399         |
| <b>TOTAL</b>    |           |         | <b>330,827</b> | <b>172,138</b> | <b>64,898</b> |         |         | <b>121,371</b> | <b>193,188</b> | <b>128,061</b> | <b>156,252</b> |

| TRANSLATED LOSSES |            |              |                |                |               |            |              |                |                |                |                |
|-------------------|------------|--------------|----------------|----------------|---------------|------------|--------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY  |              |                |                |               | MEDICAL    |              |                |                |                |                |
|                   | DEATH      | P . T .      | MAJOR          | MINOR          | TEMP          | DEATH      | P . T .      | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006              |            |              |                | 5,782          | 30,463        |            |              |                | 27,631         | 41,316         | 18,002         |
| 2007              | 40         | 6,122        | 429,098        | 43,164         | 14,965        | 45         | 1,847        | 262,294        | 117,759        | 41,138         | 46,617         |
| 2008              | 124        | 981          | 33,884         | 121,953        | 5,825         | 24         | 356          | 10,650         | 34,623         | 22,609         | 35,069         |
| 2009              | 36         | 705          | 21,635         | 26,502         | 1,283         | 246        | 2,205        | 49,443         | 60,573         | 4,467          | 10,631         |
| 2010              | 19         | 1,148        | 34,301         | 15,521         | 27,600        | 52         | 1,339        | 31,703         | 17,994         | 45,396         | 43,225         |
| <b>TOTAL</b>      | <b>219</b> | <b>8,956</b> | <b>518,918</b> | <b>212,922</b> | <b>80,136</b> | <b>367</b> | <b>5,747</b> | <b>354,090</b> | <b>258,580</b> | <b>154,926</b> | <b>153,544</b> |

|                          | SERIOUS  | NON-SERIOUS | MED. ONLY | TOTAL   |
|--------------------------|----------|-------------|-----------|---------|
| TOTAL TRANS. LOSSES PG B | 888,297  | 706,564     | 153,544   |         |
| TOTAL TRANS. LOSSES PG A |          |             |           |         |
| IBNR + FREQUENCY ADJUST. | -131,887 | -63,818     | 343       |         |
| TOTAL LOSSES             | 756,410  | 642,746     | 153,887   |         |
| EXPECTED LOSSES          | 354,546  | 302,685     | 77,445    |         |
| CREDIBILITY              | .03      | .07         | .13       |         |
| <b>PURE PREMIUMS</b>     |          |             |           |         |
| INDICATED (PRE-TEST)     | 291.937  | 248.069     | 59.393    | 599.399 |
| INDICATED (POST-TEST)    | 297.776  | 253.030     | 60.581    | 611.387 |
| PRES. ON RATE LEVEL      | 129.038  | 110.163     | 28.186    | 267.387 |
| DERIVED BY FORMULA       | 134.100  | 120.164     | 32.397    | 286.661 |
| UNDERLYING PRES. RATE    | 136.837  | 116.822     | 29.890    | 283.549 |
| PROPOSED                 | 134.100  | 120.164     | 32.397    | 286.661 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14  | IND. RATE       | TOTAL |
|------------|--------|--------|--------|---------|-----------------|-------|
| IND. RATES |        |        |        | 284.34  | MINIMUM PREMIUM |       |
| MAN. RATES | 279.23 | 285.76 | 287.75 | +284.34 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PERSONS REPORTED | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |           |           |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|-----------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T .  | MAJOR     | MINOR     | TEMP       | ALL        |
| 2006         | 7,074            | 3,575,643          | 505.462             |                 | 1        | 6         | 14        | 16         | 37         |
| 2007         | 7,918            | 3,643,885          | 460.202             |                 |          | 10        | 12        | 22         | 44         |
| 2008         | 9,031            | 3,413,912          | 378.021             |                 | 1        | 5         | 13        | 34         | 53         |
| 2009         | 13,779           | 3,407,179          | 247.273             |                 |          | 3         | 5         | 56         | 64         |
| 2010         | 14,113           | 2,418,060          | 171.335             |                 |          | 1         | 3         | 70         | 74         |
| <b>TOTAL</b> | <b>51,915</b>    | <b>16,458,679</b>  | <b>317.031</b>      |                 | <b>2</b> | <b>25</b> | <b>47</b> | <b>198</b> | <b>272</b> |

| REPORTED LOSSES |           |                |                  |                  |                  |         |                |                  |                  |                  |                |
|-----------------|-----------|----------------|------------------|------------------|------------------|---------|----------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR     | INDEMNITY |                |                  |                  |                  | MEDICAL |                |                  |                  |                  |                |
|                 | DEATH     | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH   | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006            |           | 119,555        | 1,055,106        | 941,662          | 71,220           |         | 70,000         | 353,028          | 721,444          | 104,727          | 138,901        |
| 2007            |           |                | 1,858,064        | 590,079          | 106,315          |         |                | 516,890          | 268,102          | 194,375          | 110,060        |
| 2008            |           | 422,715        | 656,553          | 659,141          | 377,019          |         | 300,000        | 237,502          | 394,808          | 210,491          | 155,683        |
| 2009            |           |                | 537,021          | 161,654          | 1,508,976        |         |                | 161,890          | 135,162          | 773,680          | 128,796        |
| 2010            |           |                | 116,179          | 97,982           | 1,185,437        |         |                | 9,604            | 76,191           | 813,291          | 119,376        |
| <b>TOTAL</b>    |           | <b>542,270</b> | <b>4,222,923</b> | <b>2,450,518</b> | <b>3,248,967</b> |         | <b>370,000</b> | <b>1,278,914</b> | <b>1,595,707</b> | <b>2,096,564</b> | <b>652,816</b> |

| TRANSLATED LOSSES |              |                |                  |                  |                  |              |                |                  |                  |                  |                |
|-------------------|--------------|----------------|------------------|------------------|------------------|--------------|----------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR       | INDEMNITY    |                |                  |                  |                  | MEDICAL      |                |                  |                  |                  |                |
|                   | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006              |              | 275,096        | 1,393,794        | 1,245,818        | 107,827          |              | 250,810        | 767,836          | 1,051,142        | 164,210          | 138,068        |
| 2007              | 716          | 35,053         | 2,452,251        | 750,898          | 159,196          | 147          | 7,803          | 1,108,034        | 378,256          | 287,117          | 105,217        |
| 2008              | 932          | 473,538        | 1,109,438        | 784,496          | 458,194          | 3,699        | 364,212        | 664,987          | 516,347          | 285,611          | 153,815        |
| 2009              | 472          | 43,156         | 1,261,872        | 440,057          | 1,566,127        | 706          | 31,253         | 577,945          | 263,477          | 869,301          | 130,599        |
| 2010              | 969          | 54,106         | 1,534,396        | 656,711          | 1,023,410        | 1,073        | 24,753         | 557,962          | 307,608          | 648,847          | 118,898        |
| <b>TOTAL</b>      | <b>3,089</b> | <b>880,949</b> | <b>7,751,751</b> | <b>3,877,980</b> | <b>3,314,754</b> | <b>5,625</b> | <b>678,831</b> | <b>3,676,764</b> | <b>2,516,830</b> | <b>2,255,086</b> | <b>646,597</b> |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL   |                 |         |
|--------------------------|------------|-------------|-----------|---------|-----------------|---------|
| TOTAL TRANS. LOSSES PG B | 12,997,009 | 11,964,650  | 646,597   |         |                 |         |
| TOTAL TRANS. LOSSES PG A |            |             |           |         |                 |         |
| IBNR + FREQUENCY ADJUST. | -5,088,341 | -1,550,673  | 3,596     |         |                 |         |
| TOTAL LOSSES             | 7,908,668  | 10,413,977  | 650,193   |         |                 |         |
| EXPECTED LOSSES          | 15,013,351 | 8,126,357   | 635,544   |         |                 |         |
| CREDIBILITY              | .33        | .63         | .53       |         |                 |         |
| <b>PURE PREMIUMS</b>     |            |             |           |         |                 |         |
| INDICATED (PRE-TEST)     | 152.339    | 200.597     | 12.524    | 365.460 |                 |         |
| INDICATED (POST-TEST)    | 155.386    | 204.609     | 12.774    | 372.769 |                 |         |
| PRES. ON RATE LEVEL      | 272.707    | 147.610     | 11.544    | 431.861 |                 |         |
| DERIVED BY FORMULA       | 233.991    | 183.519     | 12.196    | 429.706 |                 |         |
| UNDERLYING PRES. RATE    | 289.191    | 156.532     | 12.242    | 457.965 |                 |         |
| PROPOSED                 | 233.991    | 183.519     | 12.196    | 429.706 |                 |         |
| <b>IND. RATES</b>        |            |             |           |         |                 |         |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14  | IND. RATE       | 426.225 |
| IND. RATES               |            |             |           | 426.23  | MINIMUM PREMIUM |         |
| MAN. RATES               | 525.68     | 523.99      | 464.75    | +426.23 | PRESENT         |         |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |            |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|------------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR      | TEMP       | ALL        |
| 2006         | 495,513          | 7,341,234          | 1.481               |                 |         | 14        | 31         | 148        | 193        |
| 2007         | 539,372          | 9,028,182          | 1.673               |                 |         | 11        | 28         | 165        | 204        |
| 2008         | 508,629          | 5,303,550          | 1.042               |                 |         | 3         | 34         | 123        | 160        |
| 2009         | 452,484          | 4,830,559          | 1.067               |                 |         | 3         | 29         | 79         | 111        |
| 2010         | 442,704          | 4,348,700          | .982                |                 |         | 1         | 21         | 124        | 146        |
| <b>TOTAL</b> | <b>2,438,702</b> | <b>30,852,225</b>  | <b>1.265</b>        |                 |         | <b>32</b> | <b>143</b> | <b>639</b> | <b>814</b> |
| O.D.         |                  | 589,303            | .024                |                 |         |           | 5          | 6          | 11         |

| REPORTED LOSSES |           |         |                  |                  |                  |         |         |                  |                  |                  |                  |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                  |                  | MEDICAL |         |                  |                  |                  |                  |
|                 | DEATH     | P . T . | MAJOR            | MINOR            | TEMP             | DEATH   | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            |           |         | 2,259,068        | 1,419,991        | 563,006          |         |         | 822,787          | 631,271          | 936,918          | 708,193          |
| 2007            |           |         | 1,891,730        | 1,620,299        | 780,845          |         |         | 1,383,656        | 1,294,322        | 1,120,108        | 937,222          |
| 2008            |           |         | 493,203          | 1,191,927        | 864,890          |         |         | 300,077          | 763,235          | 958,238          | 731,980          |
| 2009            |           |         | 522,446          | 1,082,775        | 372,888          |         |         | 134,617          | 1,637,926        | 515,834          | 564,073          |
| 2010            |           |         | 119,913          | 1,003,226        | 739,306          |         |         | 32,588           | 581,375          | 1,240,600        | 631,692          |
| <b>TOTAL</b>    |           |         | <b>5,286,360</b> | <b>6,318,218</b> | <b>3,320,935</b> |         |         | <b>2,673,725</b> | <b>4,908,129</b> | <b>4,771,698</b> | <b>3,573,160</b> |
| O.D.            |           |         |                  | 202,456          | 60,348           |         |         |                  | 123,009          | 97,000           | 106,490          |

| TRANSLATED LOSSES |              |                |                   |                  |                  |              |                |                  |                  |                  |                  |
|-------------------|--------------|----------------|-------------------|------------------|------------------|--------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY    |                |                   |                  |                  | MEDICAL      |                |                  |                  |                  |                  |
|                   | DEATH        | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |              |                | 2,984,229         | 1,878,647        | 852,393          |              |                | 1,789,564        | 919,765          | 1,469,088        | 703,944          |
| 2007              | 1,974        | 34,978         | 2,453,223         | 2,046,975        | 1,082,179        | 701          | 16,014         | 2,314,722        | 1,800,106        | 1,640,602        | 895,984          |
| 2008              | 1,408        | 29,146         | 1,078,330         | 1,411,462        | 1,032,036        | 747          | 25,801         | 953,899          | 1,023,566        | 1,244,195        | 723,196          |
| 2009              | 1,468        | 53,588         | 1,595,786         | 1,110,785        | 442,337          | 5,197        | 65,932         | 1,395,090        | 1,350,266        | 666,744          | 571,970          |
| 2010              | 1,573        | 93,647         | 2,430,939         | 1,146,442        | 711,732          | 3,038        | 68,470         | 1,453,845        | 789,379          | 1,034,750        | 629,165          |
| <b>TOTAL</b>      | <b>6,423</b> | <b>211,359</b> | <b>10,542,507</b> | <b>7,594,311</b> | <b>4,120,677</b> | <b>9,683</b> | <b>176,217</b> | <b>7,907,120</b> | <b>5,883,082</b> | <b>6,055,379</b> | <b>3,524,259</b> |
| O.D.              | 283          | 4,421          | 140,726           | 242,822          | 64,370           | 452          | 4,997          | 118,979          | 157,058          | 93,980           | 105,494          |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |
|--------------------------|------------|-------------|-----------|--------|-----------------|
| TOTAL TRANS. LOSSES PG B | 19,123,167 | 24,211,679  | 3,629,753 |        |                 |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |
| IBNR + FREQUENCY ADJUST. | -6,465,808 | -3,984,822  | 16,176    |        |                 |
| TOTAL LOSSES             | 12,657,359 | 20,226,857  | 3,645,929 |        |                 |
| EXPECTED LOSSES          | 17,363,558 | 18,851,166  | 3,682,441 |        |                 |
| CREDIBILITY              | .34        | .80         | 1.00      |        |                 |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |
| INDICATED (PRE-TEST)     | .519       | .829        | .150      | 1.498  |                 |
| INDICATED (POST-TEST)    | .529       | .846        | .153      | 1.528  |                 |
| PRES. ON RATE LEVEL      | .672       | .729        | .142      | 1.543  |                 |
| DERIVED BY FORMULA       | .623       | .823        | .153      | 1.599  |                 |
| UNDERLYING PRES. RATE    | .712       | .773        | .151      | 1.636  |                 |
| PROPOSED                 | .601       | .794        | .148      | 1.543  |                 |
| <b>IND. RATES</b>        |            |             |           |        |                 |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       |
| IND. RATES               |            |             |           | 1.53   | MINIMUM PREMIUM |
| MAN. RATES               | 1.82       | 1.74        | 1.66      | + 1.53 | PRESENT         |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED |  |  | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES |         |          |           |            |            |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|----------|-----------|------------|------------|
|              |                  |                    |                     |  |  |                               | DEATH           | P . T . | MAJOR    | MINOR     | TEMP       | ALL        |
| 2006         | 40,082           | 711,039            | 1.773               |  |  | 40,082                        |                 |         | 2        |           | 23         | 25         |
| 2007         | 39,965           | 346,893            | .867                |  |  | 39,965                        |                 |         |          | 2         | 25         | 27         |
| 2008         | 41,525           | 684,163            | 1.647               |  |  | 41,525                        |                 |         |          | 4         | 24         | 28         |
| 2009         | 42,747           | 1,233,649          | 2.885               |  |  | 42,747                        |                 |         | 1        | 7         | 23         | 31         |
| 2010         | 41,373           | 394,428            | .953                |  |  | 41,373                        |                 |         |          | 2         | 13         | 15         |
| <b>TOTAL</b> | <b>205,692</b>   | <b>3,370,172</b>   | <b>1.638</b>        |  |  | <b>205,692</b>                |                 |         | <b>3</b> | <b>15</b> | <b>108</b> | <b>126</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      |
| 2006         |           |         | 287,591        |                | 106,096        |         |         | 155,031        |                | 107,336        | 54,985         |
| 2007         |           |         |                | 53,238         | 105,750        |         |         |                | 10,285         | 93,719         | 83,901         |
| 2008         |           |         |                | 83,578         | 116,327        |         |         |                | 171,362        | 198,825        | 114,071        |
| 2009         |           |         | 135,693        | 305,438        | 199,543        |         |         | 98,206         | 256,225        | 191,413        | 47,131         |
| 2010         |           |         |                | 26,314         | 96,161         |         |         |                | 28,270         | 167,972        | 75,711         |
| <b>TOTAL</b> |           |         | <b>423,284</b> | <b>468,568</b> | <b>623,877</b> |         |         | <b>253,237</b> | <b>466,142</b> | <b>759,265</b> | <b>375,799</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      |
| 2006         |            |               | 379,908          |                | 160,628        |              |               | 337,192        |                | 168,303        | 54,655         |
| 2007         | 64         | 89            | 9,105            | 68,739         | 143,741        | 6            | 6             | 3,575          | 16,520         | 135,011        | 80,209         |
| 2008         | 98         | 975           | 38,348           | 102,015        | 136,288        | 153          | 2,303         | 73,184         | 224,279        | 257,648        | 112,702        |
| 2009         | 446        | 15,911        | 475,363          | 341,359        | 221,942        | 1,066        | 21,030        | 436,863        | 288,718        | 232,689        | 47,791         |
| 2010         | 90         | 5,011         | 141,720          | 66,615         | 84,099         | 241          | 5,631         | 127,241        | 71,772         | 135,119        | 75,408         |
| <b>TOTAL</b> | <b>698</b> | <b>21,986</b> | <b>1,044,444</b> | <b>578,728</b> | <b>746,698</b> | <b>1,466</b> | <b>28,970</b> | <b>978,055</b> | <b>601,289</b> | <b>928,770</b> | <b>370,765</b> |
| O.D.         |            |               |                  |                |                |              |               |                |                |                | 1,217          |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 2,075,619 | 2,855,485   | 371,982   |       |
| TOTAL TRANS. LOSSES PG A |           |             |           |       |
| IBNR + FREQUENCY ADJUST. | -980,681  | -438,363    | 1,818     |       |
| TOTAL LOSSES             | 1,094,938 | 2,417,122   | 373,800   |       |
| EXPECTED LOSSES          | 2,692,508 | 2,126,856   | 388,758   |       |
| CREDIBILITY              | .07       | .15         | .24       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | .532      | 1.175       | .182      | 1.889 |
| INDICATED (POST-TEST)    | .543      | 1.199       | .186      | 1.928 |
| PRES. ON RATE LEVEL      | 1.235     | .975        | .178      | 2.388 |
| DERIVED BY FORMULA       | 1.187     | 1.009       | .180      | 2.376 |
| UNDERLYING PRES. RATE    | 1.309     | 1.034       | .189      | 2.532 |
| PROPOSED                 | 1.187     | 1.009       | .180      | 2.376 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | TOTAL |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 2.36   | MINIMUM PREMIUM |       |
| MAN. RATES | 3.02   | 2.77   | 2.57   | + 2.36 | 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         |
| 2006         | 994,890          | 16,133,274         | 1.621               |  |  | 994,890                       | 1               |          | 26        | 73         | 269         | 369         |
| 2007         | 1,055,191        | 13,935,002         | 1.320               |  |  | 1,055,191                     | 1               |          | 21        | 79         | 235         | 336         |
| 2008         | 1,052,299        | 15,131,192         | 1.437               |  |  | 1,052,299                     |                 | 3        | 13        | 75         | 232         | 323         |
| 2009         | 1,014,226        | 13,613,589         | 1.342               |  |  | 1,014,226                     |                 |          | 14        | 82         | 200         | 296         |
| 2010         | 1,040,821        | 11,439,639         | 1.099               |  |  | 1,040,821                     |                 |          | 1         | 33         | 272         | 306         |
| <b>TOTAL</b> | <b>5,157,427</b> | <b>70,252,696</b>  | <b>1.362</b>        |  |  | <b>5,157,427</b>              | <b>2</b>        | <b>3</b> | <b>75</b> | <b>342</b> | <b>1208</b> | <b>1630</b> |
| O.D.         |                  | 101,904            | .001                |  |  |                               |                 |          |           | 1          | 3           | 4           |

REPORTED LOSSES

| MANUAL YEAR  | INDEMNITY      |                |                   |                   |                   | MEDICAL |                |                  |                  |                   |                  |
|--------------|----------------|----------------|-------------------|-------------------|-------------------|---------|----------------|------------------|------------------|-------------------|------------------|
|              | DEATH          | P. T.          | MAJOR             | MINOR             | TEMP              | DEATH   | P. T.          | MAJOR            | MINOR            | TEMP              | MED. ONLY        |
| 2006         | 195,634        |                | 3,749,481         | 3,007,453         | 1,924,656         |         |                | 1,950,030        | 1,895,897        | 1,807,207         | 1,602,916        |
| 2007         | 78,310         |                | 3,240,771         | 1,808,178         | 2,136,963         |         |                | 1,317,016        | 1,625,856        | 2,238,141         | 1,489,767        |
| 2008         |                | 331,785        | 2,209,190         | 2,860,512         | 2,756,383         |         | 576,044        | 805,516          | 1,935,387        | 2,058,264         | 1,598,111        |
| 2009         |                |                | 1,978,837         | 2,900,366         | 1,735,521         |         |                | 984,076          | 2,691,903        | 1,678,166         | 1,644,720        |
| 2010         |                |                | 342,763           | 1,502,118         | 3,075,577         |         |                | 150,001          | 928,922          | 4,178,291         | 1,261,967        |
| <b>TOTAL</b> | <b>273,944</b> | <b>331,785</b> | <b>11,521,042</b> | <b>12,078,627</b> | <b>11,629,100</b> |         | <b>576,044</b> | <b>5,206,639</b> | <b>9,077,965</b> | <b>11,960,069</b> | <b>7,597,481</b> |
| O.D.         |                |                |                   | 31,696            | 19,374            |         |                |                  | 2,607            | 33,966            | 14,261           |

TRANSLATED LOSSES

| MANUAL YEAR  | INDEMNITY      |                  |                   |                   |                   | MEDICAL       |                  |                   |                   |                   |                  |
|--------------|----------------|------------------|-------------------|-------------------|-------------------|---------------|------------------|-------------------|-------------------|-------------------|------------------|
|              | DEATH          | P. T.            | MAJOR             | MINOR             | TEMP              | DEATH         | P. T.            | MAJOR             | MINOR             | TEMP              | MED. ONLY        |
| 2006         | 244,543        |                  | 4,950,955         | 3,978,857         | 2,913,927         |               |                  | 4,234,212         | 2,762,321         | 2,833,709         | 1,593,299        |
| 2007         | 98,462         | 62,433           | 4,425,061         | 2,325,355         | 2,928,306         | 882           | 20,470           | 2,978,490         | 2,285,155         | 3,256,526         | 1,424,217        |
| 2008         | 3,646          | 728,501          | 4,004,760         | 3,462,896         | 3,274,844         | 11,295        | 1,055,643        | 2,544,146         | 2,579,628         | 2,687,550         | 1,578,934        |
| 2009         | 4,250          | 179,681          | 5,322,313         | 3,254,479         | 1,958,116         | 11,279        | 211,647          | 4,431,520         | 2,978,955         | 2,075,454         | 1,667,746        |
| 2010         | 3,759          | 217,283          | 5,869,466         | 2,659,614         | 2,719,605         | 7,585         | 172,448          | 3,689,206         | 1,956,207         | 3,372,650         | 1,256,919        |
| <b>TOTAL</b> | <b>354,660</b> | <b>1,187,898</b> | <b>24,572,555</b> | <b>15,681,201</b> | <b>13,794,798</b> | <b>31,041</b> | <b>1,460,208</b> | <b>17,877,574</b> | <b>12,562,266</b> | <b>14,225,889</b> | <b>7,521,115</b> |
| O.D.         | 5              | 337              | 10,092            | 46,798            | 19,701            | 8             | 409              | 6,414             | 8,280             | 40,111            | 14,145           |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 45,501,201  | 56,379,044  | 7,535,260 |       |
| TOTAL TRANS. LOSSES PG A |             |             |           |       |
| IBNR + FREQUENCY ADJUST. | -14,184,948 | -8,772,773  | 34,125    |       |
| TOTAL LOSSES             | 31,316,253  | 47,606,271  | 7,569,385 |       |
| EXPECTED LOSSES          | 38,783,851  | 42,342,475  | 7,323,547 |       |
| CREDIBILITY              | .56         | 1.00        | 1.00      |       |
| <b>PURE PREMIUMS</b>     |             |             |           |       |
| INDICATED (PRE-TEST)     | .607        | .923        | .147      | 1.677 |
| INDICATED (POST-TEST)    | .619        | .941        | .150      | 1.710 |
| PRES. ON RATE LEVEL      | .709        | .774        | .134      | 1.617 |
| DERIVED BY FORMULA       | .659        | .941        | .150      | 1.750 |
| UNDERLYING PRES. RATE    | .752        | .821        | .142      | 1.715 |
| PROPOSED                 | .644        | .919        | .147      | 1.710 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 1.696 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 1.70   | MINIMUM PREMIUM |       |
| MAN. RATES | 1.89   | 1.84   | 1.74   | + 1.70 | 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         |
| 2006         | 1,657,200        | 25,446,286         | 1.535               |  |  | 1,657,200                     | 2               |          | 36         | 94         | 681         | 813         |
| 2007         | 1,768,771        | 32,565,768         | 1.841               |  |  | 1,768,771                     | 1               |          | 38         | 162        | 713         | 914         |
| 2008         | 1,861,184        | 26,262,776         | 1.411               |  |  | 1,861,184                     |                 | 1        | 21         | 131        | 590         | 743         |
| 2009         | 1,902,298        | 25,412,041         | 1.335               |  |  | 1,902,298                     | 2               |          | 18         | 126        | 585         | 731         |
| 2010         | 1,933,797        | 20,244,473         | 1.046               |  |  | 1,933,797                     |                 |          | 5          | 100        | 606         | 711         |
| <b>TOTAL</b> | <b>9,123,250</b> | <b>129,931,344</b> | <b>1.424</b>        |  |  | <b>9,123,250</b>              | <b>5</b>        | <b>1</b> | <b>118</b> | <b>613</b> | <b>3175</b> | <b>3912</b> |
| O.D.         |                  | 639,531            | .007                |  |  |                               |                 |          |            | 5          | 25          | 30          |

REPORTED LOSSES

| MANUAL YEAR  | INDEMNITY      |               |                   |                   |                   | MEDICAL        |                |                  |                   |                   |                   |
|--------------|----------------|---------------|-------------------|-------------------|-------------------|----------------|----------------|------------------|-------------------|-------------------|-------------------|
|              | DEATH          | P . T .       | MAJOR             | MINOR             | TEMP              | DEATH          | P . T .        | MAJOR            | MINOR             | TEMP              | MED. ONLY         |
| 2006         | 340,233        |               | 5,769,883         | 3,096,421         | 3,060,182         | 10,000         |                | 2,935,887        | 2,072,358         | 4,648,271         | 3,513,051         |
| 2007         | 24,559         |               | 5,998,786         | 5,462,195         | 3,886,634         | 892,288        |                | 2,904,770        | 3,921,118         | 5,706,182         | 3,769,236         |
| 2008         |                | 36,828        | 3,003,775         | 4,004,063         | 3,155,121         |                | 101,327        | 999,513          | 6,119,415         | 4,890,011         | 3,952,723         |
| 2009         | 252,876        |               | 2,693,221         | 4,160,053         | 3,848,334         |                |                | 1,948,482        | 3,614,449         | 5,091,328         | 3,803,298         |
| 2010         |                |               | 820,960           | 2,717,354         | 3,815,674         |                |                | 980,133          | 2,271,744         | 6,187,335         | 3,451,273         |
| <b>TOTAL</b> | <b>617,668</b> | <b>36,828</b> | <b>18,286,625</b> | <b>19,440,086</b> | <b>17,765,945</b> | <b>902,288</b> | <b>101,327</b> | <b>9,768,785</b> | <b>17,999,084</b> | <b>26,523,127</b> | <b>18,489,581</b> |
| O.D.         |                |               |                   | 140,214           | 112,231           |                |                |                  | 73,504            | 144,876           | 168,706           |

TRANSLATED LOSSES

| MANUAL YEAR  | INDEMNITY      |                |                   |                   |                   | MEDICAL        |                  |                   |                   |                   |                   |
|--------------|----------------|----------------|-------------------|-------------------|-------------------|----------------|------------------|-------------------|-------------------|-------------------|-------------------|
|              | DEATH          | P . T .        | MAJOR             | MINOR             | TEMP              | DEATH          | P . T .          | MAJOR             | MINOR             | TEMP              | MED. ONLY         |
| 2006         | 425,291        |                | 7,586,193         | 4,096,565         | 4,633,107         | 18,220         |                  | 6,343,993         | 3,019,428         | 7,288,490         | 3,491,973         |
| 2007         | 23,050         | 119,063        | 8,397,558         | 6,931,596         | 5,347,295         | 850,093        | 45,379           | 6,628,262         | 5,514,169         | 8,296,216         | 3,603,390         |
| 2008         | 4,745          | 225,490        | 5,331,524         | 4,758,340         | 3,769,837         | 6,498          | 357,805          | 3,966,559         | 5,853,824         | 6,362,898         | 3,905,290         |
| 2009         | 344,099        | 261,010        | 7,753,940         | 4,879,705         | 4,197,367         | 15,408         | 334,445          | 6,669,148         | 4,428,380         | 5,926,100         | 3,856,544         |
| 2010         | 5,535          | 339,615        | 8,967,796         | 4,016,685         | 3,489,954         | 17,201         | 380,713          | 7,526,004         | 3,603,778         | 5,128,440         | 3,437,468         |
| <b>TOTAL</b> | <b>802,720</b> | <b>945,178</b> | <b>38,037,011</b> | <b>24,682,891</b> | <b>21,437,560</b> | <b>907,420</b> | <b>1,118,342</b> | <b>31,133,966</b> | <b>22,419,579</b> | <b>33,002,144</b> | <b>18,294,665</b> |
| O.D.         | 73             | 1,300          | 41,615            | 199,317           | 127,575           | 61             | 1,378            | 34,200            | 117,077           | 178,208           | 168,085           |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY  | TOTAL |
|--------------------------|-------------|-------------|------------|-------|
| TOTAL TRANS. LOSSES PG B | 73,023,264  | 102,164,351 | 18,462,750 |       |
| TOTAL TRANS. LOSSES PG A |             |             |            |       |
| IBNR + FREQUENCY ADJUST. | -23,381,689 | -17,036,422 | 91,808     |       |
| TOTAL LOSSES             | 49,641,575  | 85,127,929  | 18,554,558 |       |
| EXPECTED LOSSES          | 64,775,075  | 83,386,506  | 19,067,593 |       |
| CREDIBILITY              | .82         | 1.00        | 1.00       |       |
| <b>PURE PREMIUMS</b>     |             |             |            |       |
| INDICATED (PRE-TEST)     | .544        | .933        | .203       | 1.680 |
| INDICATED (POST-TEST)    | .555        | .952        | .207       | 1.714 |
| PRES. ON RATE LEVEL      | .670        | .862        | .197       | 1.729 |
| DERIVED BY FORMULA       | .576        | .952        | .207       | 1.735 |
| UNDERLYING PRES. RATE    | .710        | .914        | .209       | 1.833 |
| PROPOSED                 | .574        | .949        | .206       | 1.729 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 1.714 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 1.71   | MINIMUM PREMIUM |       |
| MAN. RATES | 2.07   | 1.96   | 1.86   | + 1.71 | 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        |
| 2006         | 80,798           | 1,909,880          | 2.363               |  |  | 80,798                        |                 |         | 1        | 5         | 50         | 56         |
| 2007         | 85,985           | 1,297,401          | 1.508               |  |  | 85,985                        |                 |         | 1        | 9         | 31         | 41         |
| 2008         | 85,874           | 1,278,744          | 1.489               |  |  | 85,874                        | 1               |         | 1        | 5         | 36         | 43         |
| 2009         | 77,691           | 1,438,159          | 1.851               |  |  | 77,691                        |                 |         | 1        | 6         | 32         | 39         |
| 2010         | 90,215           | 1,495,748          | 1.657               |  |  | 90,215                        |                 |         | 1        | 5         | 27         | 33         |
| <b>TOTAL</b> | <b>420,563</b>   | <b>7,419,932</b>   | <b>1.764</b>        |  |  | <b>420,563</b>                | <b>1</b>        |         | <b>5</b> | <b>30</b> | <b>176</b> | <b>212</b> |
| O.D.         |                  | 251,925            | .059                |  |  |                               |                 |         | 1        | 1         | 1          | 3          |

REPORTED LOSSES

| MANUAL YEAR  | INDEMNITY     |         |                |                  |                  | MEDICAL    |         |                |                |                  |                |
|--------------|---------------|---------|----------------|------------------|------------------|------------|---------|----------------|----------------|------------------|----------------|
|              | DEATH         | P . T . | MAJOR          | MINOR            | TEMP             | DEATH      | P . T . | MAJOR          | MINOR          | TEMP             | MED. ONLY      |
| 2006         |               |         | 395,126        | 209,310          | 510,275          |            |         | 38,803         | 146,536        | 430,665          | 179,165        |
| 2007         |               |         | 120,785        | 367,155          | 229,686          |            |         | 21,296         | 165,033        | 202,727          | 190,719        |
| 2008         | 75,363        |         | 122,459        | 89,824           | 366,067          | 994        |         | 128,562        | 102,113        | 271,159          | 122,203        |
| 2009         |               |         | 127,220        | 236,920          | 446,923          |            |         | 37,593         | 95,158         | 386,433          | 107,912        |
| 2010         |               |         | 182,795        | 287,776          | 350,598          |            |         | 127,177        | 159,395        | 257,734          | 130,273        |
| <b>TOTAL</b> | <b>75,363</b> |         | <b>948,385</b> | <b>1,190,985</b> | <b>1,903,549</b> | <b>994</b> |         | <b>353,431</b> | <b>668,235</b> | <b>1,548,718</b> | <b>730,272</b> |
| O.D.         |               |         | 196,422        | 12,000           | 1,613            |            |         | 34,365         | 4,982          | 877              | 1,666          |

TRANSLATED LOSSES

| MANUAL YEAR  | INDEMNITY     |               |                  |                  |                  | MEDICAL      |               |                  |                |                  |                |
|--------------|---------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|----------------|------------------|----------------|
|              | DEATH         | P . T .       | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .       | MAJOR            | MINOR          | TEMP             | MED. ONLY      |
| 2006         |               |               | 521,961          | 276,918          | 772,558          |              |               | 84,397           | 213,503        | 675,280          | 178,090        |
| 2007         | 449           | 2,829         | 200,017          | 462,888          | 315,229          | 90           | 419           | 68,757           | 228,882        | 294,847          | 182,327        |
| 2008         | 86,314        | 5,723         | 220,147          | 129,638          | 426,281          | 2,178        | 8,106         | 321,050          | 153,453        | 348,108          | 120,737        |
| 2009         | 388           | 16,285        | 486,026          | 314,502          | 472,198          | 440          | 12,561        | 223,876          | 153,845        | 434,994          | 109,423        |
| 2010         | 585           | 39,567        | 1,009,016        | 410,036          | 327,486          | 1,489        | 31,938        | 556,691          | 209,180        | 224,056          | 129,752        |
| <b>TOTAL</b> | <b>87,736</b> | <b>64,404</b> | <b>2,437,167</b> | <b>1,593,982</b> | <b>2,313,752</b> | <b>4,197</b> | <b>53,024</b> | <b>1,254,771</b> | <b>958,863</b> | <b>1,977,285</b> | <b>720,329</b> |
| O.D.         | 16            | 3,674         | 255,557          | 17,267           | 2,501            | 2            | 528           | 72,306           | 7,727          | 949              | 1,644          |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 4,233,382  | 6,872,326   | 721,973   |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |       |
| IBNR + FREQUENCY ADJUST. | -1,614,784 | -1,160,594  | 3,456     |       |
| TOTAL LOSSES             | 2,618,598  | 5,711,732   | 725,429   |       |
| EXPECTED LOSSES          | 4,428,528  | 5,622,927   | 723,369   |       |
| CREDIBILITY              | .11        | .25         | .38       |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | .623       | 1.358       | .172      | 2.153 |
| INDICATED (POST-TEST)    | .635       | 1.385       | .175      | 2.195 |
| PRES. ON RATE LEVEL      | .993       | 1.261       | .162      | 2.416 |
| DERIVED BY FORMULA       | .954       | 1.292       | .167      | 2.413 |
| UNDERLYING PRES. RATE    | 1.053      | 1.337       | .172      | 2.562 |
| PROPOSED                 | .954       | 1.292       | .167      | 2.413 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 2.393 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 2.39   | MINIMUM PREMIUM |       |
| MAN. RATES | 2.84   | 2.72   | 2.60   | + 2.39 | 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        |
| 2006         | 85,610           | 2,599,659          | 3.036               |  |  | 85,610                        |                 |         | 3        | 13        | 42         | 58         |
| 2007         | 85,875           | 1,999,615          | 2.328               |  |  | 85,875                        | 2               |         | 2        | 13        | 38         | 55         |
| 2008         | 77,122           | 1,491,470          | 1.933               |  |  | 77,122                        |                 |         | 2        | 3         | 34         | 39         |
| 2009         | 73,205           | 1,067,605          | 1.458               |  |  | 73,205                        | 1               |         |          | 6         | 35         | 42         |
| 2010         | 70,939           | 848,676            | 1.196               |  |  | 70,939                        |                 |         |          | 2         | 28         | 30         |
| <b>TOTAL</b> | <b>392,751</b>   | <b>8,007,025</b>   | <b>2.039</b>        |  |  | <b>392,751</b>                | <b>3</b>        |         | <b>7</b> | <b>37</b> | <b>177</b> | <b>224</b> |

| REPORTED LOSSES |                |         |                  |                  |                |                |         |                |                  |                  |                |
|-----------------|----------------|---------|------------------|------------------|----------------|----------------|---------|----------------|------------------|------------------|----------------|
| MANUAL YEAR     | INDEMNITY      |         |                  |                  |                | MEDICAL        |         |                |                  |                  |                |
|                 | DEATH          | P . T . | MAJOR            | MINOR            | TEMP           | DEATH          | P . T . | MAJOR          | MINOR            | TEMP             | MED. ONLY      |
| 2006            |                |         | 433,863          | 538,138          | 189,584        |                |         | 178,526        | 833,667          | 294,044          | 131,837        |
| 2007            | 207,553        |         | 355,333          | 383,434          | 122,654        |                |         | 189,089        | 206,626          | 334,359          | 200,567        |
| 2008            |                |         | 307,131          | 146,707          | 322,151        |                |         | 161,244        | 36,830           | 380,485          | 136,922        |
| 2009            | 1,070          |         |                  | 262,141          | 109,228        | 188,393        |         |                | 169,787          | 207,053          | 129,933        |
| 2010            |                |         |                  | 168,011          | 144,825        |                |         |                | 83,450           | 326,985          | 125,405        |
| <b>TOTAL</b>    | <b>208,623</b> |         | <b>1,096,327</b> | <b>1,498,431</b> | <b>888,442</b> | <b>188,393</b> |         | <b>528,859</b> | <b>1,330,360</b> | <b>1,542,926</b> | <b>724,664</b> |

| TRANSLATED LOSSES |                |               |                  |                  |                  |                |               |                  |                  |                  |                |
|-------------------|----------------|---------------|------------------|------------------|------------------|----------------|---------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR       | INDEMNITY      |               |                  |                  |                  | MEDICAL        |               |                  |                  |                  |                |
|                   | DEATH          | P . T .       | MAJOR            | MINOR            | TEMP             | DEATH          | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006              |                |               | 573,133          | 711,958          | 287,033          |                |               | 388,295          | 1,214,653        | 461,058          | 131,046        |
| 2007              | 255,608        | 7,156         | 499,433          | 482,399          | 171,630          | 115            | 2,923         | 424,789          | 292,281          | 485,775          | 191,742        |
| 2008              | 184            | 12,385        | 463,903          | 195,048          | 378,966          | 81             | 9,037         | 373,845          | 84,186           | 483,729          | 135,279        |
| 2009              | 1,789          | 7,929         | 244,215          | 276,043          | 124,487          | 342,116        | 9,060         | 174,093          | 196,071          | 241,063          | 131,752        |
| 2010              | 270            | 15,386        | 407,117          | 200,104          | 136,460          | 569            | 12,689        | 282,627          | 159,094          | 265,716          | 124,903        |
| <b>TOTAL</b>      | <b>257,851</b> | <b>42,856</b> | <b>2,187,801</b> | <b>1,865,552</b> | <b>1,098,576</b> | <b>342,881</b> | <b>33,709</b> | <b>1,643,649</b> | <b>1,946,285</b> | <b>1,937,341</b> | <b>714,722</b> |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 4,508,747  | 6,847,754   | 714,722   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -1,357,620 | -886,265    | 2,744     |        |                 |       |
| TOTAL LOSSES             | 3,151,127  | 5,961,489   | 717,466   |        |                 |       |
| EXPECTED LOSSES          | 3,629,018  | 4,178,870   | 628,401   |        |                 |       |
| CREDIBILITY              | .10        | .24         | .36       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | .802       | 1.518       | .183      | 2.503  |                 |       |
| INDICATED (POST-TEST)    | .818       | 1.548       | .187      | 2.553  |                 |       |
| PRES. ON RATE LEVEL      | .871       | 1.004       | .151      | 2.026  |                 |       |
| DERIVED BY FORMULA       | .866       | 1.135       | .164      | 2.165  |                 |       |
| UNDERLYING PRES. RATE    | .924       | 1.064       | .160      | 2.148  |                 |       |
| PROPOSED                 | .866       | 1.135       | .164      | 2.165  |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 2.147 |
| IND. RATES               |            |             |           | 2.15   | MINIMUM PREMIUM |       |
| MAN. RATES               | 2.18       | 2.17        | 2.18      | + 2.15 | 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       |
| 2006         | 248,789          | 452,927            | .182                |  |  | 248,789                       |                 |         | 1        | 3         | 13        | 17        |
| 2007         | 250,760          | 1,863,337          | .743                |  |  | 250,760                       |                 |         | 3        | 8         | 10        | 21        |
| 2008         | 242,783          | 590,615            | .243                |  |  | 242,783                       |                 |         | 1        | 2         | 12        | 15        |
| 2009         | 233,986          | 769,776            | .328                |  |  | 233,986                       | 1               |         |          | 10        | 13        | 24        |
| 2010         | 246,805          | 661,007            | .267                |  |  | 246,805                       |                 |         | 1        | 2         | 10        | 13        |
| <b>TOTAL</b> | <b>1,223,123</b> | <b>4,337,662</b>   | <b>.355</b>         |  |  | <b>1,223,123</b>              | <b>1</b>        |         | <b>6</b> | <b>25</b> | <b>58</b> | <b>90</b> |
| O.D.         |                  | 672                |                     |  |  |                               |                 |         |          |           |           |           |

| REPORTED LOSSES |                |         |                  |                |                |               |         |                |                |                |                |
|-----------------|----------------|---------|------------------|----------------|----------------|---------------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY      |         |                  |                |                | MEDICAL       |         |                |                |                |                |
|                 | DEATH          | P . T . | MAJOR            | MINOR          | TEMP           | DEATH         | P . T . | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006            |                |         | 149,558          | 19,442         | 86,258         |               |         | 58,964         | 4,957          | 67,978         | 65,770         |
| 2007            |                |         | 771,043          | 279,882        | 90,574         |               |         | 323,502        | 227,392        | 94,335         | 76,609         |
| 2008            |                |         | 196,309          | 16,504         | 112,666        |               |         | 69,933         | 26,500         | 111,426        | 57,277         |
| 2009            | 155,631        |         |                  | 232,709        | 112,841        | 10,102        |         |                | 118,656        | 79,006         | 60,831         |
| 2010            |                |         | 247,143          | 71,793         | 72,582         |               |         | 32,962         | 65,559         | 126,839        | 44,129         |
| <b>TOTAL</b>    | <b>155,631</b> |         | <b>1,364,053</b> | <b>620,330</b> | <b>474,921</b> | <b>10,102</b> |         | <b>485,361</b> | <b>443,064</b> | <b>479,584</b> | <b>304,616</b> |
| O.D.            |                |         |                  |                |                |               |         |                |                |                | 672            |

| TRANSLATED LOSSES |                |               |                  |                |                |               |               |                  |                |                |                |
|-------------------|----------------|---------------|------------------|----------------|----------------|---------------|---------------|------------------|----------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY      |               |                  |                |                | MEDICAL       |               |                  |                |                |                |
|                   | DEATH          | P . T .       | MAJOR            | MINOR          | TEMP           | DEATH         | P . T .       | MAJOR            | MINOR          | TEMP           | MED. ONLY      |
| 2006              |                |               | 197,566          | 25,722         | 130,596        |               |               | 128,247          | 7,222          | 106,591        | 65,375         |
| 2007              | 343            | 14,601        | 1,022,764        | 356,255        | 129,324        | 124           | 4,918         | 699,839          | 316,391        | 141,523        | 73,238         |
| 2008              | 26             | 7,037         | 262,590          | 31,368         | 132,742        | 44            | 4,020         | 162,072          | 45,272         | 142,690        | 56,590         |
| 2009              | 208,256        | 7,194         | 221,682          | 247,685        | 126,796        | 18,772        | 5,371         | 109,287          | 127,328        | 95,862         | 61,683         |
| 2010              | 188            | 19,903        | 459,646          | 115,078        | 75,857         | 518           | 11,152        | 207,148          | 89,528         | 107,704        | 43,952         |
| <b>TOTAL</b>      | <b>208,813</b> | <b>48,735</b> | <b>2,164,248</b> | <b>776,108</b> | <b>595,315</b> | <b>19,458</b> | <b>25,461</b> | <b>1,306,593</b> | <b>585,741</b> | <b>594,370</b> | <b>300,838</b> |
| O.D.              |                |               |                  |                |                |               |               |                  |                |                | 668            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |      |
|--------------------------|------------|-------------|-----------|--------|-----------------|------|
| TOTAL TRANS. LOSSES PG B | 3,773,308  | 2,551,534   | 301,506   |        |                 |      |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |      |
| IBNR + FREQUENCY ADJUST. | -1,299,008 | -381,652    | 1,360     |        |                 |      |
| TOTAL LOSSES             | 2,474,300  | 2,169,882   | 302,866   |        |                 |      |
| EXPECTED LOSSES          | 3,534,825  | 1,834,686   | 293,549   |        |                 |      |
| CREDIBILITY              | .22        | .51         | .78       |        |                 |      |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |      |
| INDICATED (PRE-TEST)     | .202       | .177        | .025      | .404   |                 |      |
| INDICATED (POST-TEST)    | .206       | .181        | .026      | .413   |                 |      |
| PRES. ON RATE LEVEL      | .273       | .141        | .023      | .437   |                 |      |
| DERIVED BY FORMULA       | .258       | .161        | .025      | .444   |                 |      |
| UNDERLYING PRES. RATE    | .289       | .150        | .024      | .463   |                 |      |
| PROPOSED                 | .254       | .158        | .025      | .437   |                 |      |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | .433 |
| IND. RATES               |            |             |           | .43    | MINIMUM PREMIUM |      |
| MAN. RATES               | .54        | .50         | .47       | + .43  | PRESENT         |      |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |           |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR     | TEMP       | ALL        |
| 2006         | 52,741           | 2,979,372          | 5,649               |                 |         | 7         | 4         | 37         | 48         |
| 2007         | 50,938           | 3,874,926          | 7,607               |                 |         | 11        | 9         | 31         | 51         |
| 2008         | 51,078           | 3,212,967          | 6,290               |                 |         | 8         | 4         | 35         | 47         |
| 2009         | 44,047           | 1,787,523          | 4,058               |                 |         | 4         | 4         | 28         | 36         |
| 2010         | 41,529           | 1,156,718          | 2,785               |                 |         |           | 2         | 24         | 26         |
| <b>TOTAL</b> | <b>240,333</b>   | <b>13,011,506</b>  | <b>5,414</b>        |                 |         | <b>30</b> | <b>23</b> | <b>155</b> | <b>208</b> |
| O.D.         |                  | 682                |                     |                 |         |           |           | 1          | 1          |

| REPORTED LOSSES |           |         |                  |                  |                  |         |         |                  |                |                  |                |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|----------------|------------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                  |                  | MEDICAL |         |                  |                |                  |                |
|                 | DEATH     | P . T . | MAJOR            | MINOR            | TEMP             | DEATH   | P . T . | MAJOR            | MINOR          | TEMP             | MED. ONLY      |
| 2006            |           |         | 1,297,525        | 220,190          | 281,692          |         |         | 782,158          | 44,989         | 240,332          | 112,486        |
| 2007            |           |         | 2,094,675        | 339,782          | 194,383          |         |         | 570,513          | 243,970        | 282,546          | 149,057        |
| 2008            |           |         | 1,334,422        | 342,853          | 398,863          |         |         | 346,459          | 216,009        | 450,720          | 123,641        |
| 2009            |           |         | 768,226          | 139,757          | 156,840          |         |         | 265,540          | 112,191        | 219,275          | 125,694        |
| 2010            |           |         | 146,564          | 146,564          | 384,228          |         |         |                  | 79,829         | 452,359          | 93,738         |
| <b>TOTAL</b>    |           |         | <b>5,494,848</b> | <b>1,189,146</b> | <b>1,416,006</b> |         |         | <b>1,964,670</b> | <b>696,988</b> | <b>1,645,232</b> | <b>604,616</b> |
| O.D.            |           |         |                  |                  | 480              |         |         |                  |                | 202              |                |

| TRANSLATED LOSSES |              |                |                  |                  |                  |              |               |                  |                  |                  |                |
|-------------------|--------------|----------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR       | INDEMNITY    |                |                  |                  |                  | MEDICAL      |               |                  |                  |                  |                |
|                   | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006              |              |                | 1,654,355        | 291,312          | 426,482          |              |               | 1,632,992        | 65,549           | 376,841          | 111,811        |
| 2007              | 414          | 38,970         | 2,735,063        | 443,846          | 277,293          | 132          | 8,573         | 1,218,547        | 349,320          | 413,749          | 142,498        |
| 2008              | 436          | 49,203         | 1,817,071        | 446,485          | 483,744          | 278          | 20,947        | 825,286          | 320,005          | 582,770          | 122,157        |
| 2009              | 251          | 38,846         | 1,114,818        | 207,357          | 183,124          | 587          | 31,885        | 663,102          | 170,585          | 257,726          | 127,454        |
| 2010              | 426          | 22,559         | 628,734          | 298,359          | 339,181          | 668          | 15,378        | 347,225          | 195,806          | 364,212          | 93,363         |
| <b>TOTAL</b>      | <b>1,527</b> | <b>149,578</b> | <b>7,950,041</b> | <b>1,687,359</b> | <b>1,709,824</b> | <b>1,665</b> | <b>76,783</b> | <b>4,687,152</b> | <b>1,101,265</b> | <b>1,995,298</b> | <b>597,283</b> |
| O.D.              |              | 14             | 511              | 231              | 410              |              | 3             | 114              | 63               | 159              |                |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |
|--------------------------|------------|-------------|-----------|--------|-----------------|
| TOTAL TRANS. LOSSES PG B | 12,867,388 | 6,494,609   | 597,283   |        |                 |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |
| IBNR + FREQUENCY ADJUST. | -2,764,658 | -962,354    | 2,243     |        |                 |
| TOTAL LOSSES             | 10,102,730 | 5,532,255   | 599,526   |        |                 |
| EXPECTED LOSSES          | 7,378,224  | 4,530,277   | 523,925   |        |                 |
| CREDIBILITY              | .07        | .17         | .26       |        |                 |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |
| INDICATED (PRE-TEST)     | 4.204      | 2.302       | .249      | 6.755  |                 |
| INDICATED (POST-TEST)    | 4.288      | 2.348       | .254      | 6.890  |                 |
| PRES. ON RATE LEVEL      | 2.894      | 1.778       | .206      | 4.878  |                 |
| DERIVED BY FORMULA       | 2.992      | 1.875       | .218      | 5.085  |                 |
| UNDERLYING PRES. RATE    | 3.070      | 1.885       | .218      | 5.173  |                 |
| PROPOSED                 | 2.992      | 1.875       | .218      | 5.085  |                 |
| <b>IND. RATES</b>        |            |             |           |        |                 |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       |
| IND. RATES               |            |             |           | 5.04   | MINIMUM PREMIUM |
| MAN. RATES               | 5.56       | 5.39        | 5.25      | + 5.04 | 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         |
| 2006         | 437,991          | 9,125,381          | 2.083               |  |  | 437,991                       | 1               |          | 19        | 33         | 208        | 261         |
| 2007         | 450,186          | 12,509,911         | 2.778               |  |  | 450,186                       |                 |          | 25        | 41         | 194        | 260         |
| 2008         | 407,361          | 10,862,542         | 2.666               |  |  | 407,361                       |                 |          | 21        | 36         | 189        | 246         |
| 2009         | 373,997          | 11,478,149         | 3.069               |  |  | 373,997                       |                 | 2        | 13        | 32         | 184        | 231         |
| 2010         | 400,077          | 6,752,812          | 1.687               |  |  | 400,077                       |                 |          | 5         | 20         | 189        | 214         |
| <b>TOTAL</b> | <b>2,069,612</b> | <b>50,728,795</b>  | <b>2.451</b>        |  |  | <b>2,069,612</b>              | <b>1</b>        | <b>2</b> | <b>83</b> | <b>162</b> | <b>964</b> | <b>1212</b> |
| O.D.         |                  | 113,777            | .005                |  |  |                               |                 |          |           | 1          | 2          | 3           |

REPORTED LOSSES

| MANUAL YEAR  | INDEMNITY    |                |                   |                  |                  | MEDICAL |                |                  |                  |                  |                  |
|--------------|--------------|----------------|-------------------|------------------|------------------|---------|----------------|------------------|------------------|------------------|------------------|
|              | DEATH        | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH   | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006         | 1,125        |                | 2,444,694         | 1,554,183        | 1,344,480        |         |                | 1,075,030        | 526,760          | 1,338,958        | 840,151          |
| 2007         |              |                | 4,064,884         | 2,018,375        | 1,059,952        |         |                | 2,175,635        | 985,920          | 1,236,757        | 968,388          |
| 2008         |              |                | 3,488,102         | 1,912,174        | 1,212,298        |         |                | 1,117,957        | 901,728          | 1,367,711        | 862,572          |
| 2009         |              | 162,748        | 2,197,823         | 1,332,547        | 1,979,401        |         | 975,000        | 931,392          | 1,157,059        | 1,921,517        | 820,662          |
| 2010         |              |                | 918,545           | 928,919          | 1,433,778        |         |                | 217,261          | 687,383          | 1,920,431        | 646,495          |
| <b>TOTAL</b> | <b>1,125</b> | <b>162,748</b> | <b>13,114,048</b> | <b>7,746,198</b> | <b>7,029,909</b> |         | <b>975,000</b> | <b>5,517,275</b> | <b>4,258,850</b> | <b>7,785,374</b> | <b>4,138,268</b> |
| O.D.         |              |                |                   | 50,000           | 4,600            |         |                |                  | 50,000           | 3,877            | 5,300            |

TRANSLATED LOSSES

| MANUAL YEAR  | INDEMNITY     |                |                   |                   |                  | MEDICAL       |                  |                   |                  |                  |                  |
|--------------|---------------|----------------|-------------------|-------------------|------------------|---------------|------------------|-------------------|------------------|------------------|------------------|
|              | DEATH         | P . T .        | MAJOR             | MINOR             | TEMP             | DEATH         | P . T .          | MAJOR             | MINOR            | TEMP             | MED. ONLY        |
| 2006         | 1,406         |                | 3,229,441         | 2,056,182         | 2,035,538        |               |                  | 2,338,191         | 767,488          | 2,099,488        | 835,110          |
| 2007         | 2,457         | 75,519         | 5,300,730         | 2,565,966         | 1,475,193        | 532           | 27,450           | 3,915,061         | 1,403,949        | 1,806,302        | 925,779          |
| 2008         | 2,311         | 138,010        | 5,082,518         | 2,319,779         | 1,483,841        | 1,073         | 70,143           | 2,727,980         | 1,275,842        | 1,779,717        | 852,221          |
| 2009         | 2,253         | 278,440        | 4,409,523         | 1,764,712         | 2,137,826        | 14,077        | 1,420,342        | 3,187,296         | 1,523,659        | 2,232,326        | 832,151          |
| 2010         | 2,160         | 155,596        | 3,942,175         | 1,501,055         | 1,326,161        | 5,189         | 114,268          | 2,276,233         | 1,103,008        | 1,589,125        | 643,909          |
| <b>TOTAL</b> | <b>10,587</b> | <b>647,565</b> | <b>21,964,387</b> | <b>10,207,694</b> | <b>8,458,559</b> | <b>20,871</b> | <b>1,632,203</b> | <b>14,444,761</b> | <b>6,073,946</b> | <b>9,506,958</b> | <b>4,089,170</b> |
| O.D.         | 54            | 3,048          | 75,541            | 38,931            | 10,301           | 142           | 3,047            | 61,542            | 34,190           | 10,473           | 5,245            |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL  |                 |
|--------------------------|-------------|-------------|-----------|--------|-----------------|
| TOTAL TRANS. LOSSES PG B | 38,863,748  | 34,341,052  | 4,094,415 |        |                 |
| TOTAL TRANS. LOSSES PG A |             |             |           |        |                 |
| IBNR + FREQUENCY ADJUST. | -12,618,953 | -5,533,076  | 20,036    |        |                 |
| TOTAL LOSSES             | 26,244,795  | 28,807,976  | 4,114,451 |        |                 |
| EXPECTED LOSSES          | 33,941,636  | 26,263,376  | 4,449,667 |        |                 |
| CREDIBILITY              | .31         | .72         | 1.00      |        |                 |
| <b>PURE PREMIUMS</b>     |             |             |           |        |                 |
| INDICATED (PRE-TEST)     | 1.268       | 1.392       | .199      | 2.859  |                 |
| INDICATED (POST-TEST)    | 1.293       | 1.420       | .203      | 2.916  |                 |
| PRES. ON RATE LEVEL      | 1.546       | 1.197       | .203      | 2.946  |                 |
| DERIVED BY FORMULA       | 1.468       | 1.358       | .203      | 3.029  |                 |
| UNDERLYING PRES. RATE    | 1.640       | 1.269       | .215      | 3.124  |                 |
| PROPOSED                 | 1.428       | 1.321       | .197      | 2.946  |                 |
| <b>IND. RATES</b>        |             |             |           |        |                 |
| YEAR                     | 4-1-11      | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       |
| IND. RATES               |             |             |           | 2.92   | MINIMUM PREMIUM |
| MAN. RATES               | 3.61        | 3.35        | 3.17      | + 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        |
| 2006         | 88,259           | 988,773            | 1.120               |                 |         | 1         | 3         | 30         | 34         |
| 2007         | 113,820          | 2,319,803          | 2.038               |                 |         | 4         | 7         | 34         | 45         |
| 2008         | 100,654          | 1,717,327          | 1.706               |                 |         | 2         | 11        | 28         | 41         |
| 2009         | 92,535           | 2,534,854          | 2.739               |                 |         | 6         | 10        | 22         | 38         |
| 2010         | 99,599           | 1,303,581          | 1.308               |                 |         |           | 1         | 50         | 51         |
| <b>TOTAL</b> | <b>494,867</b>   | <b>8,864,338</b>   | <b>1.791</b>        |                 |         | <b>13</b> | <b>32</b> | <b>164</b> | <b>209</b> |
| O.D.         |                  | 139,598            | .028                |                 |         | 1         |           | 1          | 2          |

| REPORTED LOSSES |           |         |                  |                  |                  |         |         |                |                |                  |                  |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|----------------|----------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                  |                  | MEDICAL |         |                |                |                  |                  |
|                 | DEATH     | P . T . | MAJOR            | MINOR            | TEMP             | DEATH   | P . T . | MAJOR          | MINOR          | TEMP             | MED. ONLY        |
| 2006            |           |         | 115,199          | 93,578           | 58,521           |         |         | 47,578         | 197,640        | 233,058          | 243,199          |
| 2007            |           |         | 765,555          | 254,690          | 241,461          |         |         | 364,980        | 112,059        | 319,539          | 261,519          |
| 2008            |           |         | 244,822          | 369,531          | 343,561          |         |         | 59,124         | 267,928        | 186,002          | 246,359          |
| 2009            |           |         | 875,347          | 479,223          | 247,465          |         |         | 246,945        | 240,146        | 158,501          | 287,227          |
| 2010            |           |         |                  | 25,388           | 404,539          |         |         |                | 125,942        | 587,731          | 159,981          |
| <b>TOTAL</b>    |           |         | <b>2,000,923</b> | <b>1,222,410</b> | <b>1,295,547</b> |         |         | <b>718,627</b> | <b>943,715</b> | <b>1,484,831</b> | <b>1,198,285</b> |
| O.D.            |           |         | 114,271          |                  | 3,380            |         |         | 15,350         |                | 6,166            | 431              |

| TRANSLATED LOSSES |              |               |                  |                  |                  |              |               |                  |                  |                  |                  |
|-------------------|--------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY    |               |                  |                  |                  | MEDICAL      |               |                  |                  |                  |                  |
|                   | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |              |               | 152,178          | 123,804          | 88,601           |              |               | 103,482          | 287,961          | 365,433          | 241,740          |
| 2007              | 309          | 14,462        | 1,018,697        | 328,561          | 333,409          | 60           | 5,454         | 777,824          | 167,989          | 463,508          | 250,012          |
| 2008              | 442          | 12,329        | 457,308          | 445,199          | 408,120          | 253          | 6,574         | 228,503          | 344,917          | 246,480          | 243,403          |
| 2009              | 730          | 53,308        | 1,548,454        | 562,508          | 294,409          | 1,071        | 33,799        | 716,179          | 284,345          | 199,253          | 291,248          |
| 2010              | 302          | 15,899        | 467,469          | 213,942          | 347,284          | 925          | 21,373        | 478,456          | 269,553          | 475,313          | 159,341          |
| <b>TOTAL</b>      | <b>1,783</b> | <b>95,998</b> | <b>3,644,106</b> | <b>1,674,014</b> | <b>1,471,823</b> | <b>2,309</b> | <b>67,200</b> | <b>2,304,444</b> | <b>1,354,765</b> | <b>1,749,987</b> | <b>1,185,744</b> |
| O.D.              | 4            | 4,006         | 146,435          | 4,490            | 4,181            | 8            | 940           | 35,256           | 2,905            | 5,121            | 435              |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 6,302,489  | 6,267,286   | 1,186,179 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -2,218,565 | -935,326    | 5,735     |        |                 |       |
| TOTAL LOSSES             | 4,083,924  | 5,331,960   | 1,191,914 |        |                 |       |
| EXPECTED LOSSES          | 6,037,378  | 4,478,547   | 1,237,169 |        |                 |       |
| CREDIBILITY              | .12        | .28         | .42       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | .825       | 1.077       | .241      | 2.143  |                 |       |
| INDICATED (POST-TEST)    | .842       | 1.099       | .246      | 2.187  |                 |       |
| PRES. ON RATE LEVEL      | 1.151      | .853        | .236      | 2.240  |                 |       |
| DERIVED BY FORMULA       | 1.114      | .922        | .240      | 2.276  |                 |       |
| UNDERLYING PRES. RATE    | 1.220      | .905        | .250      | 2.375  |                 |       |
| PROPOSED                 | 1.096      | .908        | .236      | 2.240  |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 2.221 |
| IND. RATES               |            |             |           | 2.22   | MINIMUM PREMIUM |       |
| MAN. RATES               | 2.73       | 2.51        | 2.41      | + 2.22 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED |  |  | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES |          |            |            |             |             |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|----------|------------|------------|-------------|-------------|
|              |                  |                    |                     |  |  |                               | DEATH           | P . T .  | MAJOR      | MINOR      | TEMP        | ALL         |
| 2006         | 763,091          | 24,182,099         | 3.168               |  |  | 763,091                       |                 | 2        | 43         | 96         | 350         | 491         |
| 2007         | 780,737          | 27,500,859         | 3.522               |  |  | 780,737                       |                 | 1        | 48         | 92         | 340         | 481         |
| 2008         | 865,530          | 26,162,480         | 3.022               |  |  | 865,530                       |                 |          | 47         | 112        | 338         | 497         |
| 2009         | 817,914          | 25,071,966         | 3.065               |  |  | 817,914                       |                 |          | 35         | 111        | 297         | 443         |
| 2010         | 888,834          | 16,669,693         | 1.875               |  |  | 888,834                       |                 |          | 6          | 60         | 388         | 454         |
| <b>TOTAL</b> | <b>4,116,106</b> | <b>119,587,097</b> | <b>2.905</b>        |  |  | <b>4,116,106</b>              |                 | <b>3</b> | <b>179</b> | <b>471</b> | <b>1713</b> | <b>2366</b> |
| O.D.         |                  | 367,393            | .008                |  |  |                               |                 |          |            | 4          | 4           | 8           |

REPORTED LOSSES

| MANUAL YEAR  | INDEMNITY |                |                   |                   |                   | MEDICAL |                  |                   |                   |                   |                   |
|--------------|-----------|----------------|-------------------|-------------------|-------------------|---------|------------------|-------------------|-------------------|-------------------|-------------------|
|              | DEATH     | P . T .        | MAJOR             | MINOR             | TEMP              | DEATH   | P . T .          | MAJOR             | MINOR             | TEMP              | MED. ONLY         |
| 2006         |           | 252,954        | 6,991,977         | 3,637,821         | 1,988,882         |         | 1,560,144        | 2,531,973         | 2,261,373         | 2,674,358         | 2,282,617         |
| 2007         |           | 693,122        | 7,626,757         | 3,159,313         | 1,940,785         |         | 4,173,867        | 3,429,309         | 1,743,639         | 2,931,569         | 1,802,498         |
| 2008         |           |                | 7,832,406         | 3,594,596         | 2,450,461         |         |                  | 3,537,312         | 3,688,885         | 2,601,629         | 2,457,191         |
| 2009         |           |                | 6,241,688         | 3,855,411         | 2,494,702         |         |                  | 3,571,389         | 2,874,202         | 4,117,208         | 1,917,366         |
| 2010         |           |                | 927,225           | 2,466,882         | 4,087,174         |         |                  | 370,824           | 1,374,916         | 5,028,925         | 2,413,747         |
| <b>TOTAL</b> |           | <b>946,076</b> | <b>29,620,053</b> | <b>16,714,023</b> | <b>12,962,004</b> |         | <b>5,734,011</b> | <b>13,440,807</b> | <b>11,943,015</b> | <b>17,353,689</b> | <b>10,873,419</b> |
| O.D.         |           |                |                   | 142,566           | 10,324            |         |                  |                   | 136,615           | 25,989            | 51,899            |

TRANSLATED LOSSES

| MANUAL YEAR  | INDEMNITY     |                  |                   |                   |                   | MEDICAL       |                  |                   |                   |                   |                   |
|--------------|---------------|------------------|-------------------|-------------------|-------------------|---------------|------------------|-------------------|-------------------|-------------------|-------------------|
|              | DEATH         | P . T .          | MAJOR             | MINOR             | TEMP              | DEATH         | P . T .          | MAJOR             | MINOR             | TEMP              | MED. ONLY         |
| 2006         |               | 138,444          | 9,136,647         | 4,812,839         | 3,011,171         |               | 1,501,144        | 5,281,416         | 3,294,823         | 4,193,398         | 2,268,921         |
| 2007         | 3,912         | 311,253          | 10,199,328        | 4,035,545         | 2,698,108         | 9,490         | 648,200          | 7,420,251         | 2,518,588         | 4,266,244         | 1,723,188         |
| 2008         | 4,370         | 300,756          | 11,078,658        | 4,403,137         | 3,001,174         | 3,841         | 224,246          | 8,553,547         | 4,547,696         | 3,476,970         | 2,427,705         |
| 2009         | 5,888         | 390,107          | 11,373,443        | 4,546,664         | 2,828,811         | 13,143        | 436,261          | 9,056,597         | 3,641,181         | 4,090,817         | 1,944,209         |
| 2010         | 5,643         | 343,961          | 9,087,043         | 3,971,015         | 3,708,972         | 11,075        | 248,073          | 5,097,355         | 2,567,424         | 4,112,023         | 2,404,092         |
| <b>TOTAL</b> | <b>19,813</b> | <b>1,484,521</b> | <b>50,875,119</b> | <b>21,769,200</b> | <b>15,248,236</b> | <b>37,549</b> | <b>3,057,924</b> | <b>35,409,166</b> | <b>16,569,712</b> | <b>20,139,452</b> | <b>10,768,115</b> |
| O.D.         | 54            | 940              | 29,568            | 181,877           | 11,151            | 139           | 1,613            | 40,111            | 182,513           | 30,801            | 51,324            |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY  | TOTAL  |                 |       |
|--------------------------|-------------|-------------|------------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 90,956,517  | 74,132,942  | 10,819,439 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |             |             |            |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -24,264,862 | -11,773,376 | 53,189     |        |                 |       |
| TOTAL LOSSES             | 66,691,655  | 62,359,566  | 10,872,628 |        |                 |       |
| EXPECTED LOSSES          | 67,216,011  | 57,666,644  | 10,990,003 |        |                 |       |
| CREDIBILITY              | .49         | 1.00        | 1.00       |        |                 |       |
| <b>PURE PREMIUMS</b>     |             |             |            |        |                 |       |
| INDICATED (PRE-TEST)     | 1.620       | 1.515       | .264       | 3.399  |                 |       |
| INDICATED (POST-TEST)    | 1.652       | 1.545       | .269       | 3.466  |                 |       |
| PRES. ON RATE LEVEL      | 1.540       | 1.321       | .252       | 3.113  |                 |       |
| DERIVED BY FORMULA       | 1.595       | 1.545       | .269       | 3.409  |                 |       |
| UNDERLYING PRES. RATE    | 1.633       | 1.401       | .267       | 3.301  |                 |       |
| PROPOSED                 | 1.595       | 1.545       | .269       | 3.409  |                 |       |
| <b>IND. RATES</b>        |             |             |            |        |                 |       |
| YEAR                     | 4-1-11      | 4-1-12      | 4-1-13     | 4-1-14 | IND. RATE       | 3.381 |
| IND. RATES               |             |             |            | 3.38   | MINIMUM PREMIUM |       |
| MAN. RATES               | 3.50        | 3.39        | 3.35       | + 3.38 | 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        |
| 2006         | 380,608          | 8,175,782          | 2.148               |  |  | 380,608                       |                 | 1        | 20        | 30         | 116        | 167        |
| 2007         | 367,823          | 8,313,866          | 2.260               |  |  | 367,823                       | 1               |          | 11        | 28         | 104        | 144        |
| 2008         | 328,269          | 7,939,681          | 2.418               |  |  | 328,269                       |                 |          | 10        | 32         | 74         | 116        |
| 2009         | 302,954          | 5,561,424          | 1.835               |  |  | 302,954                       |                 |          | 8         | 24         | 65         | 97         |
| 2010         | 312,425          | 4,159,232          | 1.331               |  |  | 312,425                       |                 |          | 4         | 23         | 83         | 110        |
| <b>TOTAL</b> | <b>1,692,079</b> | <b>34,149,985</b>  | <b>2.018</b>        |  |  | <b>1,692,079</b>              | <b>1</b>        | <b>1</b> | <b>53</b> | <b>137</b> | <b>442</b> | <b>634</b> |
| O.D.         |                  | 2,017              |                     |  |  |                               |                 |          |           |            |            |            |

REPORTED LOSSES

| MANUAL YEAR  | INDEMNITY      |                |                   |                  |                  | MEDICAL    |               |                  |                  |                  |                  |
|--------------|----------------|----------------|-------------------|------------------|------------------|------------|---------------|------------------|------------------|------------------|------------------|
|              | DEATH          | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH      | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006         |                | 291,716        | 3,796,852         | 549,966          | 429,859          |            | 32,686        | 1,548,534        | 395,788          | 589,599          | 540,782          |
| 2007         | 399,625        |                | 2,163,734         | 957,679          | 684,116          | 220        |               | 2,052,800        | 527,976          | 787,666          | 740,050          |
| 2008         |                |                | 2,213,551         | 1,086,148        | 586,554          |            |               | 981,048          | 1,007,187        | 1,251,205        | 813,988          |
| 2009         |                |                | 1,482,345         | 924,836          | 618,143          |            |               | 612,343          | 531,277          | 935,085          | 457,395          |
| 2010         |                |                | 580,272           | 820,539          | 576,328          |            |               | 165,093          | 732,913          | 751,923          | 532,164          |
| <b>TOTAL</b> | <b>399,625</b> | <b>291,716</b> | <b>10,236,754</b> | <b>4,339,168</b> | <b>2,895,000</b> | <b>220</b> | <b>32,686</b> | <b>5,359,818</b> | <b>3,195,141</b> | <b>4,315,478</b> | <b>3,084,379</b> |
| O.D.         |                |                |                   |                  |                  |            |               |                  |                  |                  | 2,017            |

TRANSLATED LOSSES

| MANUAL YEAR  | INDEMNITY      |                |                   |                  |                  | MEDICAL      |                |                   |                  |                  |                  |
|--------------|----------------|----------------|-------------------|------------------|------------------|--------------|----------------|-------------------|------------------|------------------|------------------|
|              | DEATH          | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH        | P . T .        | MAJOR             | MINOR            | TEMP             | MED. ONLY        |
| 2006         |                | 671,239        | 4,639,450         | 727,605          | 650,810          |              | 117,114        | 2,879,994         | 576,663          | 924,483          | 537,537          |
| 2007         | 492,420        | 33,137         | 2,331,552         | 1,220,736        | 944,581          | 668          | 13,996         | 2,000,248         | 754,369          | 1,147,407        | 707,488          |
| 2008         | 1,306          | 75,819         | 2,788,148         | 1,308,133        | 713,599          | 1,055        | 46,413         | 1,748,368         | 1,357,788        | 1,510,455        | 804,220          |
| 2009         | 1,418          | 95,229         | 2,774,549         | 1,097,057        | 708,112          | 2,495        | 89,538         | 1,826,844         | 722,437          | 1,088,574        | 463,799          |
| 2010         | 1,393          | 100,779        | 2,493,471         | 971,763          | 574,372          | 3,832        | 83,221         | 1,599,142         | 760,833          | 669,821          | 530,035          |
| <b>TOTAL</b> | <b>496,537</b> | <b>976,203</b> | <b>15,027,170</b> | <b>5,325,294</b> | <b>3,591,474</b> | <b>8,050</b> | <b>350,282</b> | <b>10,054,596</b> | <b>4,172,090</b> | <b>5,340,740</b> | <b>3,043,079</b> |
| O.D.         |                |                |                   |                  |                  |              |                |                   |                  |                  | 2,012            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 26,912,838 | 18,429,598  | 3,045,091 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -7,184,608 | -2,977,678  | 14,553    |        |                 |       |
| TOTAL LOSSES             | 19,728,230 | 15,451,920  | 3,059,644 |        |                 |       |
| EXPECTED LOSSES          | 19,171,256 | 14,027,335  | 3,316,475 |        |                 |       |
| CREDIBILITY              | .27        | .63         | .96       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.166      | .913        | .181      | 2.260  |                 |       |
| INDICATED (POST-TEST)    | 1.189      | .931        | .185      | 2.305  |                 |       |
| PRES. ON RATE LEVEL      | 1.068      | .782        | .185      | 2.035  |                 |       |
| DERIVED BY FORMULA       | 1.101      | .876        | .185      | 2.162  |                 |       |
| UNDERLYING PRES. RATE    | 1.133      | .829        | .196      | 2.158  |                 |       |
| PROPOSED                 | 1.101      | .876        | .185      | 2.162  |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 2.144 |
| IND. RATES               |            |             |           | 2.14   | MINIMUM PREMIUM |       |
| MAN. RATES               | 2.26       | 2.17        | 2.19      | + 2.14 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED |  |  | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES |         |           |            |            |            |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|-----------|------------|------------|------------|
|              |                  |                    |                     |  |  |                               | DEATH           | P . T . | MAJOR     | MINOR      | TEMP       | ALL        |
| 2006         | 339,148          | 11,336,239         | 3.342               |  |  | 339,148                       | 1               |         | 19        | 29         | 122        | 171        |
| 2007         | 331,374          | 9,776,806          | 2.950               |  |  | 331,374                       | 1               |         | 16        | 38         | 84         | 139        |
| 2008         | 315,654          | 9,567,902          | 3.031               |  |  | 315,654                       |                 |         | 21        | 30         | 102        | 153        |
| 2009         | 316,883          | 5,817,291          | 1.835               |  |  | 316,883                       | 1               |         | 8         | 36         | 75         | 120        |
| 2010         | 335,163          | 4,375,320          | 1.305               |  |  | 335,163                       |                 |         | 2         | 8          | 110        | 120        |
| <b>TOTAL</b> | <b>1,638,222</b> | <b>40,873,558</b>  | <b>2.495</b>        |  |  | <b>1,638,222</b>              | <b>3</b>        |         | <b>66</b> | <b>141</b> | <b>493</b> | <b>703</b> |
| O.D.         |                  | 32,811             | .002                |  |  |                               |                 |         |           | 1          | 1          | 2          |

REPORTED LOSSES

| MANUAL YEAR  | INDEMNITY      |         |                   |                  |                  | MEDICAL      |         |                  |                  |                  |                  |
|--------------|----------------|---------|-------------------|------------------|------------------|--------------|---------|------------------|------------------|------------------|------------------|
|              | DEATH          | P . T . | MAJOR             | MINOR            | TEMP             | DEATH        | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006         | 215,000        |         | 3,529,738         | 899,662          | 854,769          |              |         | 3,078,837        | 457,292          | 1,599,017        | 701,924          |
| 2007         | 83,000         |         | 2,477,948         | 1,255,083        | 550,530          | 2,817        |         | 1,517,922        | 2,467,049        | 840,505          | 581,952          |
| 2008         |                |         | 3,337,317         | 1,103,089        | 1,133,521        |              |         | 1,570,510        | 708,842          | 1,146,289        | 568,334          |
| 2009         | 419,399        |         | 1,226,135         | 826,080          | 651,417          | 32           |         | 570,425          | 530,501          | 1,090,608        | 502,694          |
| 2010         |                |         | 284,753           | 445,744          | 1,189,472        |              |         | 87,500           | 227,480          | 1,452,551        | 687,820          |
| <b>TOTAL</b> | <b>717,399</b> |         | <b>10,855,891</b> | <b>4,529,658</b> | <b>4,379,709</b> | <b>2,849</b> |         | <b>6,825,194</b> | <b>4,391,164</b> | <b>6,128,970</b> | <b>3,042,724</b> |
| O.D.         |                |         |                   | 21,336           | 1,377            |              |         |                  | 839              | 1,736            | 7,523            |

TRANSLATED LOSSES

| MANUAL YEAR  | INDEMNITY      |                |                   |                  |                  | MEDICAL       |                |                   |                  |                  |                  |
|--------------|----------------|----------------|-------------------|------------------|------------------|---------------|----------------|-------------------|------------------|------------------|------------------|
|              | DEATH          | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH         | P . T .        | MAJOR             | MINOR            | TEMP             | MED. ONLY        |
| 2006         | 268,750        |                | 4,183,059         | 1,190,250        | 1,294,116        |               |                | 4,516,723         | 666,276          | 2,507,260        | 697,712          |
| 2007         | 103,494        | 47,437         | 3,326,482         | 1,530,094        | 769,922          | 5,724         | 23,350         | 3,342,291         | 2,049,471        | 1,244,149        | 556,346          |
| 2008         | 1,371          | 124,711        | 4,605,317         | 1,401,384        | 1,372,255        | 1,009         | 88,207         | 3,473,478         | 1,048,952        | 1,499,409        | 561,514          |
| 2009         | 561,597        | 81,789         | 2,387,250         | 990,787          | 732,315          | 2,546         | 87,920         | 1,771,505         | 740,077          | 1,259,260        | 509,732          |
| 2010         | 1,349          | 84,297         | 2,250,481         | 945,607          | 1,059,129        | 2,619         | 58,799         | 1,230,012         | 622,732          | 1,170,708        | 685,069          |
| <b>TOTAL</b> | <b>936,561</b> | <b>338,234</b> | <b>16,752,589</b> | <b>6,058,122</b> | <b>5,227,737</b> | <b>11,898</b> | <b>258,276</b> | <b>14,334,009</b> | <b>5,127,508</b> | <b>7,680,786</b> | <b>3,010,373</b> |
| O.D.         | 26             | 49             | 2,534             | 26,746           | 1,615            |               | 25             | 428               | 1,389            | 1,934            | 7,403            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 32,634,629 | 24,125,837  | 3,017,776 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -9,725,800 | -3,735,571  | 16,895    |        |                 |       |
| TOTAL LOSSES             | 22,908,829 | 20,390,266  | 3,034,671 |        |                 |       |
| EXPECTED LOSSES          | 26,490,050 | 17,987,678  | 3,620,470 |        |                 |       |
| CREDIBILITY              | .26        | .62         | .94       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.398      | 1.245       | .185      | 2.828  |                 |       |
| INDICATED (POST-TEST)    | 1.426      | 1.270       | .189      | 2.885  |                 |       |
| PRES. ON RATE LEVEL      | 1.525      | 1.036       | .208      | 2.769  |                 |       |
| DERIVED BY FORMULA       | 1.499      | 1.181       | .190      | 2.870  |                 |       |
| UNDERLYING PRES. RATE    | 1.617      | 1.098       | .221      | 2.936  |                 |       |
| PROPOSED                 | 1.499      | 1.181       | .190      | 2.870  |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 2.846 |
| IND. RATES               |            |             |           | 2.85   | MINIMUM PREMIUM |       |
| MAN. RATES               | 2.75       | 2.92        | 2.98      | + 2.85 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |            |            |             |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|------------|------------|-------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR      | TEMP       | ALL         |
| 2006         | 1,162,235        | 8,929,002          | .768                |                 |         | 15        | 25         | 181        | 221         |
| 2007         | 1,234,523        | 8,747,487          | .708                | 1               |         | 9         | 21         | 173        | 204         |
| 2008         | 1,335,344        | 10,691,649         | .800                | 1               |         | 17        | 41         | 182        | 241         |
| 2009         | 1,351,235        | 8,798,088          | .651                |                 |         | 10        | 48         | 199        | 257         |
| 2010         | 1,337,078        | 8,089,445          | .605                |                 |         | 7         | 8          | 199        | 214         |
| <b>TOTAL</b> | <b>6,420,415</b> | <b>45,255,671</b>  | <b>.705</b>         | <b>2</b>        |         | <b>58</b> | <b>143</b> | <b>934</b> | <b>1137</b> |
| O.D.         |                  | 654,595            | .010                |                 |         | 1         | 3          | 8          | 12          |

| REPORTED LOSSES |                |         |                  |                  |                  |              |         |                  |                  |                  |                  |
|-----------------|----------------|---------|------------------|------------------|------------------|--------------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY      |         |                  |                  |                  | MEDICAL      |         |                  |                  |                  |                  |
|                 | DEATH          | P . T . | MAJOR            | MINOR            | TEMP             | DEATH        | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            |                |         | 2,143,311        | 1,104,164        | 1,512,881        |              |         | 1,029,679        | 603,000          | 1,583,670        | 952,297          |
| 2007            | 93,092         |         | 1,525,578        | 893,278          | 1,311,011        | 3,120        |         | 1,936,399        | 760,766          | 1,432,100        | 792,143          |
| 2008            | 25,000         |         | 2,695,354        | 1,402,635        | 1,565,911        | 170          |         | 1,100,737        | 1,021,131        | 1,852,536        | 1,028,175        |
| 2009            |                |         | 1,353,337        | 1,705,983        | 1,704,322        |              |         | 425,403          | 1,023,781        | 1,589,874        | 995,388          |
| 2010            |                |         | 1,119,893        | 495,959          | 1,929,593        |              |         | 363,892          | 332,323          | 2,839,400        | 1,008,385        |
| <b>TOTAL</b>    | <b>118,092</b> |         | <b>8,837,473</b> | <b>5,602,019</b> | <b>8,023,718</b> | <b>3,290</b> |         | <b>4,856,110</b> | <b>3,741,001</b> | <b>9,297,580</b> | <b>4,776,388</b> |
| O.D.            |                |         | 190,897          | 163,645          | 34,863           |              |         | 44,119           | 82,343           | 95,182           | 43,546           |

| TRANSLATED LOSSES |                |                |                   |                  |                  |               |                |                   |                  |                   |                  |
|-------------------|----------------|----------------|-------------------|------------------|------------------|---------------|----------------|-------------------|------------------|-------------------|------------------|
| MANUAL YEAR       | INDEMNITY      |                |                   |                  |                  | MEDICAL       |                |                   |                  |                   |                  |
|                   | DEATH          | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH         | P . T .        | MAJOR             | MINOR            | TEMP              | MED. ONLY        |
| 2006              |                |                | 2,831,314         | 1,460,808        | 2,290,499        |               |                | 2,239,553         | 878,570          | 2,483,202         | 946,583          |
| 2007              | 115,523        | 26,534         | 1,892,856         | 1,153,091        | 1,791,241        | 5,864         | 20,100         | 2,880,621         | 1,095,252        | 2,080,742         | 757,289          |
| 2008              | 30,302         | 107,228        | 3,971,616         | 1,752,571        | 1,871,572        | 1,551         | 71,060         | 2,767,225         | 1,457,382        | 2,395,336         | 1,015,837        |
| 2009              | 2,604          | 120,925        | 3,576,407         | 2,038,486        | 1,856,592        | 4,414         | 99,291         | 1,967,178         | 1,278,854        | 1,842,601         | 1,009,323        |
| 2010              | 2,096          | 155,212        | 3,992,349         | 1,416,267        | 1,717,269        | 5,704         | 127,704        | 2,505,649         | 1,135,128        | 2,203,569         | 1,004,351        |
| <b>TOTAL</b>      | <b>150,525</b> | <b>409,899</b> | <b>16,264,542</b> | <b>7,821,223</b> | <b>9,527,173</b> | <b>17,533</b> | <b>318,155</b> | <b>12,360,226</b> | <b>5,845,186</b> | <b>11,005,450</b> | <b>4,733,383</b> |
| O.D.              | 274            | 14,431         | 349,613           | 189,041          | 55,944           | 543           | 8,654          | 148,780           | 112,770          | 116,489           | 42,606           |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |
|--------------------------|------------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B | 30,043,175 | 34,673,276  | 4,775,989 |        |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |
| IBNR + FREQUENCY ADJUST. | -7,766,079 | -5,630,021  | 22,712    |        |
| TOTAL LOSSES             | 22,277,096 | 29,043,255  | 4,798,701 |        |
| EXPECTED LOSSES          | 21,508,389 | 27,543,581  | 4,751,108 |        |
| CREDIBILITY              | .65        | 1.00        | 1.00      |        |
| <b>PURE PREMIUMS</b>     |            |             |           |        |
| INDICATED (PRE-TEST)     | .347       | .452        | .075      | .874   |
| INDICATED (POST-TEST)    | .354       | .461        | .077      | .892   |
| PRES. ON RATE LEVEL      | .316       | .405        | .069      | .790   |
| DERIVED BY FORMULA       | .341       | .461        | .077      | .879   |
| UNDERLYING PRES. RATE    | .335       | .429        | .074      | .838   |
| PROPOSED                 | .341       | .461        | .077      | .879   |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 |
| IND. RATES               |            |             |           | .87    |
| MAN. RATES               | .96        | .89         | .85       | + .87  |

+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         |
| 2006         | 2,518,271         | 51,134,045         | 2.030               |  |  | 2,518,271                     | 4               | 1        | 87         | 197         | 856         | 1145        |
| 2007         | 3,230,677         | 66,791,112         | 2.067               |  |  | 3,230,677                     | 1               |          | 101        | 365         | 964         | 1431        |
| 2008         | 2,708,062         | 47,515,885         | 1.754               |  |  | 2,708,062                     |                 |          | 63         | 358         | 694         | 1115        |
| 2009         | 2,694,843         | 40,332,380         | 1.496               |  |  | 2,694,843                     | 1               |          | 25         | 350         | 721         | 1097        |
| 2010         | 2,770,983         | 27,862,236         | 1.005               |  |  | 2,770,983                     | 2               |          | 10         | 66          | 794         | 872         |
| <b>TOTAL</b> | <b>13,922,836</b> | <b>233,635,658</b> | <b>1.678</b>        |  |  | <b>13,922,836</b>             | <b>8</b>        | <b>1</b> | <b>286</b> | <b>1336</b> | <b>4029</b> | <b>5660</b> |
| O.D.         |                   | 1,876,736          | .013                |  |  |                               |                 |          | 3          | 22          | 24          | 49          |

REPORTED LOSSES

| MANUAL YEAR  | INDEMNITY      |               |                   |                   |                   | MEDICAL        |           |                   |                   |                   |                   |
|--------------|----------------|---------------|-------------------|-------------------|-------------------|----------------|-----------|-------------------|-------------------|-------------------|-------------------|
|              | DEATH          | P . T .       | MAJOR             | MINOR             | TEMP              | DEATH          | P . T .   | MAJOR             | MINOR             | TEMP              | MED. ONLY         |
| 2006         | 539,399        | 10,000        | 13,711,010        | 8,112,100         | 3,675,186         | 22,267         | 26        | 6,428,235         | 6,084,891         | 6,714,862         | 5,836,069         |
| 2007         | 39,368         |               | 15,344,013        | 14,021,593        | 5,255,270         | 100,121        |           | 7,933,126         | 9,200,761         | 7,209,161         | 7,687,699         |
| 2008         |                |               | 9,332,335         | 11,017,952        | 4,069,200         |                |           | 4,144,754         | 7,471,469         | 5,498,127         | 5,982,048         |
| 2009         | 63,921         |               | 3,650,726         | 10,721,862        | 4,156,412         |                |           | 1,665,848         | 8,607,342         | 5,682,826         | 5,783,443         |
| 2010         | 336,356        |               | 1,411,745         | 2,371,538         | 7,582,395         | 13,931         |           | 465,911           | 1,805,303         | 8,967,301         | 4,907,756         |
| <b>TOTAL</b> | <b>979,044</b> | <b>10,000</b> | <b>43,449,829</b> | <b>46,245,045</b> | <b>24,738,463</b> | <b>136,319</b> | <b>26</b> | <b>20,637,874</b> | <b>33,169,766</b> | <b>34,072,277</b> | <b>30,197,015</b> |
| O.D.         |                |               | 425,842           | 650,305           | 91,418            |                |           | 114,271           | 347,096           | 106,990           | 140,814           |

TRANSLATED LOSSES

| MANUAL YEAR  | INDEMNITY        |                  |                   |                   |                   | MEDICAL        |                  |                   |                   |                   |                   |
|--------------|------------------|------------------|-------------------|-------------------|-------------------|----------------|------------------|-------------------|-------------------|-------------------|-------------------|
|              | DEATH            | P . T .          | MAJOR             | MINOR             | TEMP              | DEATH          | P . T .          | MAJOR             | MINOR             | TEMP              | MED. ONLY         |
| 2006         | 674,249          | 23,010           | 17,986,140        | 10,732,305        | 5,564,190         | 40,570         | 93               | 13,602,139        | 8,865,688         | 10,525,825        | 5,801,053         |
| 2007         | 65,447           | 302,965          | 21,190,670        | 17,677,414        | 7,330,543         | 180,038        | 119,535          | 17,231,092        | 12,783,107        | 10,580,614        | 7,349,440         |
| 2008         | 12,962           | 421,690          | 15,437,141        | 12,890,026        | 5,058,805         | 7,536          | 295,609          | 10,876,499        | 9,779,778         | 7,302,102         | 5,910,263         |
| 2009         | 100,595          | 479,585          | 14,395,013        | 11,445,422        | 4,846,523         | 35,212         | 540,996          | 11,196,767        | 9,407,377         | 6,945,046         | 5,864,411         |
| 2010         | 425,519          | 487,368          | 13,189,143        | 5,622,734         | 6,701,945         | 35,209         | 378,060          | 7,958,473         | 4,106,411         | 7,262,087         | 4,888,125         |
| <b>TOTAL</b> | <b>1,278,772</b> | <b>1,714,618</b> | <b>82,198,107</b> | <b>58,367,901</b> | <b>29,502,006</b> | <b>298,565</b> | <b>1,334,293</b> | <b>60,864,970</b> | <b>44,942,361</b> | <b>42,615,674</b> | <b>29,813,292</b> |
| O.D.         | 630              | 15,590           | 745,579           | 801,973           | 115,413           | 452            | 10,003           | 358,964           | 466,346           | 133,638           | 138,742           |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY  | TOTAL  |                 |       |
|--------------------------|-------------|-------------|------------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 148,820,543 | 176,945,312 | 29,952,034 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |             |             |            |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -45,442,389 | -31,126,106 | 142,689    |        |                 |       |
| TOTAL LOSSES             | 103,378,154 | 145,819,206 | 30,094,723 |        |                 |       |
| EXPECTED LOSSES          | 123,495,555 | 148,835,117 | 30,908,696 |        |                 |       |
| CREDIBILITY              | 1.00        | 1.00        | 1.00       |        |                 |       |
| <b>PURE PREMIUMS</b>     |             |             |            |        |                 |       |
| INDICATED (PRE-TEST)     | .743        | 1.047       | .216       | 2.006  |                 |       |
| INDICATED (POST-TEST)    | .758        | 1.068       | .220       | 2.046  |                 |       |
| PRES. ON RATE LEVEL      | .837        | 1.008       | .209       | 2.054  |                 |       |
| DERIVED BY FORMULA       | .758        | 1.068       | .220       | 2.046  |                 |       |
| UNDERLYING PRES. RATE    | .887        | 1.069       | .222       | 2.178  |                 |       |
| PROPOSED                 | .758        | 1.068       | .220       | 2.046  |                 |       |
| YEAR                     | 4-1-11      | 4-1-12      | 4-1-13     | 4-1-14 | IND. RATE       | 2.029 |
| IND. RATES               |             |             |            | 2.03   | MINIMUM PREMIUM |       |
| MAN. RATES               | 2.32        | 2.28        | 2.21       | + 2.03 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |           |           |           |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|-----------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR     | TEMP      | ALL       |
| 2006         | 19,724           | 444,797            | 2.255               |                 |         | 1        | 2         | 6         | 9         |
| 2007         | 23,260           | 301,121            | 1.294               |                 |         |          | 4         | 5         | 9         |
| 2008         | 20,156           | 313,425            | 1.554               |                 |         |          | 3         | 10        | 13        |
| 2009         | 23,847           | 1,039,291          | 4.358               |                 |         |          | 9         | 14        | 23        |
| 2010         | 25,049           | 748,238            | 2.987               |                 |         |          | 3         | 22        | 25        |
| <b>TOTAL</b> | <b>112,036</b>   | <b>2,846,872</b>   | <b>2.541</b>        |                 |         | <b>1</b> | <b>21</b> | <b>57</b> | <b>79</b> |
| O.D.         |                  | 18,639             | .016                |                 |         |          |           | 1         | 1         |

| REPORTED LOSSES |           |         |                |                  |                |         |         |               |                |                |                |
|-----------------|-----------|---------|----------------|------------------|----------------|---------|---------|---------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                |                  |                | MEDICAL |         |               |                |                |                |
|                 | DEATH     | P . T . | MAJOR          | MINOR            | TEMP           | DEATH   | P . T . | MAJOR         | MINOR          | TEMP           | MED. ONLY      |
| 2006            |           |         | 115,614        | 115,424          | 29,923         |         |         | 26,264        | 78,181         | 42,488         | 36,903         |
| 2007            |           |         |                | 141,100          | 23,767         |         |         |               | 85,230         | 30,826         | 20,198         |
| 2008            |           |         |                | 121,241          | 90,966         |         |         |               | 25,759         | 54,278         | 21,181         |
| 2009            |           |         |                | 519,387          | 115,316        |         |         |               | 306,146        | 50,247         | 48,195         |
| 2010            |           |         |                | 161,403          | 260,973        |         |         |               | 41,923         | 188,003        | 95,936         |
| <b>TOTAL</b>    |           |         | <b>115,614</b> | <b>1,058,555</b> | <b>520,945</b> |         |         | <b>26,264</b> | <b>537,239</b> | <b>365,842</b> | <b>222,413</b> |
| O.D.            |           |         |                |                  | 13,000         |         |         |               |                | 4,960          | 679            |

| TRANSLATED LOSSES |              |               |                  |                  |                |              |               |                |                |                |                |
|-------------------|--------------|---------------|------------------|------------------|----------------|--------------|---------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY    |               |                  |                  |                | MEDICAL      |               |                |                |                |                |
|                   | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP           | DEATH        | P . T .       | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006              |              |               | 152,726          | 152,706          | 45,303         |              |               | 57,124         | 113,909        | 66,621         | 36,682         |
| 2007              | 173          | 236           | 14,810           | 175,949          | 33,543         | 45           | 55            | 10,855         | 115,889        | 45,951         | 19,309         |
| 2008              | 141          | 1,273         | 47,289           | 142,522          | 107,863        | 20           | 357           | 12,694         | 35,571         | 69,470         | 20,927         |
| 2009              | 714          | 14,692        | 452,707          | 530,146          | 142,984        | 1,205        | 11,586        | 253,046        | 305,875        | 77,543         | 48,870         |
| 2010              | 343          | 19,105        | 520,361          | 250,718          | 235,099        | 305          | 6,913         | 155,062        | 87,332         | 152,192        | 95,552         |
| <b>TOTAL</b>      | <b>1,371</b> | <b>35,306</b> | <b>1,187,893</b> | <b>1,252,041</b> | <b>564,792</b> | <b>1,575</b> | <b>18,911</b> | <b>488,781</b> | <b>658,576</b> | <b>411,777</b> | <b>221,340</b> |
| O.D.              |              |               | 473              | 316              | 17,607         |              |               | 124            | 140            | 7,135          | 663            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 1,734,434  | 2,912,384   | 222,003   |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |       |
| IBNR + FREQUENCY ADJUST. | -1,021,076 | -402,100    | 1,286     |       |
| TOTAL LOSSES             | 713,358    | 2,510,284   | 223,289   |       |
| EXPECTED LOSSES          | 2,835,631  | 1,971,833   | 259,924   |       |
| CREDIBILITY              | .04        | .10         | .16       |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | .637       | 2.241       | .199      | 3.077 |
| INDICATED (POST-TEST)    | .650       | 2.286       | .203      | 3.139 |
| PRES. ON RATE LEVEL      | 2.387      | 1.659       | .219      | 4.265 |
| DERIVED BY FORMULA       | 2.318      | 1.722       | .216      | 4.256 |
| UNDERLYING PRES. RATE    | 2.531      | 1.760       | .232      | 4.523 |
| PROPOSED                 | 2.318      | 1.722       | .216      | 4.256 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 4.221 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 4.22   | MINIMUM PREMIUM |       |
| MAN. RATES | 4.66   | 4.47   | 4.59   | + 4.22 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |           |           |            |  |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|------------|--|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR     | TEMP      | ALL        |  |
| 2006         | 222,453          | 1,515,226          | .681                |                 |         | 4        | 6         | 16        | 26         |  |
| 2007         | 174,454          | 1,037,029          | .594                |                 |         | 2        | 5         | 20        | 27         |  |
| 2008         | 162,474          | 1,012,448          | .623                |                 |         | 2        | 2         | 19        | 23         |  |
| 2009         | 148,875          | 934,974            | .628                |                 |         |          | 6         | 14        | 20         |  |
| 2010         | 140,469          | 620,765            | .441                |                 |         |          | 3         | 16        | 19         |  |
| <b>TOTAL</b> | <b>848,725</b>   | <b>5,120,442</b>   | <b>.603</b>         |                 |         | <b>8</b> | <b>22</b> | <b>85</b> | <b>115</b> |  |
| O.D.         |                  | 26,835             | .003                |                 |         |          | 1         |           | 1          |  |

| REPORTED LOSSES |           |         |                  |                  |                |         |         |                |                |                |                |
|-----------------|-----------|---------|------------------|------------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                  |                | MEDICAL |         |                |                |                |                |
|                 | DEATH     | P . T . | MAJOR            | MINOR            | TEMP           | DEATH   | P . T . | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006            |           |         | 652,436          | 247,182          | 60,300         |         |         | 159,592        | 153,135        | 88,844         | 153,737        |
| 2007            |           |         | 385,231          | 201,903          | 70,459         |         |         | 97,199         | 74,564         | 109,266        | 98,407         |
| 2008            |           |         | 400,268          | 66,918           | 110,867        |         |         | 145,409        | 38,126         | 117,850        | 133,010        |
| 2009            |           |         |                  | 318,898          | 146,587        |         |         |                | 219,715        | 180,435        | 69,339         |
| 2010            |           |         |                  | 255,242          | 78,716         |         |         |                | 101,217        | 127,614        | 57,976         |
| <b>TOTAL</b>    |           |         | <b>1,437,935</b> | <b>1,090,143</b> | <b>466,929</b> |         |         | <b>402,200</b> | <b>586,757</b> | <b>624,009</b> | <b>512,469</b> |
| O.D.            |           |         |                  | 21,835           |                |         |         |                | 5,000          |                |                |

| TRANSLATED LOSSES |              |               |                  |                  |                |              |               |                  |                |                |                |
|-------------------|--------------|---------------|------------------|------------------|----------------|--------------|---------------|------------------|----------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY    |               |                  |                  |                | MEDICAL      |               |                  |                |                |                |
|                   | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP           | DEATH        | P . T .       | MAJOR            | MINOR          | TEMP           | MED. ONLY      |
| 2006              |              |               | 861,868          | 327,021          | 91,292         |              |               | 347,114          | 223,119        | 139,308        | 152,815        |
| 2007              | 245          | 7,401         | 518,047          | 255,747          | 99,346         | 40           | 1,484         | 213,044          | 105,767        | 159,048        | 94,077         |
| 2008              | 88           | 14,428        | 532,977          | 92,973           | 134,140        | 74           | 8,079         | 323,203          | 64,757         | 152,536        | 131,414        |
| 2009              | 452          | 9,784         | 301,306          | 338,074          | 165,501        | 889          | 10,455        | 208,810          | 240,818        | 215,234        | 70,310         |
| 2010              | 318          | 18,334        | 468,584          | 236,160          | 86,688         | 412          | 9,147         | 194,717          | 108,925        | 110,219        | 57,744         |
| <b>TOTAL</b>      | <b>1,103</b> | <b>49,947</b> | <b>2,682,782</b> | <b>1,249,975</b> | <b>576,967</b> | <b>1,415</b> | <b>29,165</b> | <b>1,286,888</b> | <b>743,386</b> | <b>776,345</b> | <b>506,360</b> |
| O.D.              | 23           | 1,334         | 32,940           | 16,970           | 1,667          | 14           | 308           | 6,147            | 3,413          | 474            |                |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |      |
|--------------------------|------------|-------------|-----------|--------|-----------------|------|
| TOTAL TRANS. LOSSES PG B | 4,092,066  | 3,369,197   | 506,360   |        |                 |      |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |      |
| IBNR + FREQUENCY ADJUST. | -1,231,959 | -411,148    | 1,894     |        |                 |      |
| TOTAL LOSSES             | 2,860,107  | 2,958,049   | 508,254   |        |                 |      |
| EXPECTED LOSSES          | 3,233,643  | 1,909,632   | 458,312   |        |                 |      |
| CREDIBILITY              | .17        | .40         | .61       |        |                 |      |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |      |
| INDICATED (PRE-TEST)     | .337       | .349        | .060      | .746   |                 |      |
| INDICATED (POST-TEST)    | .344       | .356        | .061      | .761   |                 |      |
| PRES. ON RATE LEVEL      | .359       | .212        | .051      | .622   |                 |      |
| DERIVED BY FORMULA       | .356       | .270        | .057      | .683   |                 |      |
| UNDERLYING PRES. RATE    | .381       | .225        | .054      | .660   |                 |      |
| PROPOSED                 | .356       | .270        | .057      | .683   |                 |      |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | .677 |
| IND. RATES               |            |             |           | .68    | MINIMUM PREMIUM |      |
| MAN. RATES               | .82        | .71         | .67       | + .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        |
| 2006         | 102,143          | 3,104,156          | 3.039               |  |  | 102,143                       |                 |         | 5         | 12        | 46         | 63         |
| 2007         | 107,693          | 3,222,748          | 2.992               |  |  | 107,693                       |                 |         | 7         | 6         | 45         | 58         |
| 2008         | 104,978          | 2,636,846          | 2.511               |  |  | 104,978                       | 1               |         | 3         | 13        | 44         | 61         |
| 2009         | 100,593          | 3,260,552          | 3.241               |  |  | 100,593                       |                 |         | 7         | 13        | 35         | 55         |
| 2010         | 99,731           | 1,922,006          | 1.927               |  |  | 99,731                        |                 |         | 1         | 9         | 46         | 56         |
| <b>TOTAL</b> | <b>515,138</b>   | <b>14,146,308</b>  | <b>2.746</b>        |  |  | <b>515,138</b>                | <b>1</b>        |         | <b>23</b> | <b>53</b> | <b>216</b> | <b>293</b> |
| O.D.         |                  | 109,528            | .021                |  |  |                               |                 |         |           | 1         | 1          | 2          |

REPORTED LOSSES

| MANUAL YEAR  | INDEMNITY      |         |                  |                  |                  | MEDICAL |         |                  |                  |                  |                  |
|--------------|----------------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
|              | DEATH          | P . T . | MAJOR            | MINOR            | TEMP             | DEATH   | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006         |                |         | 857,674          | 565,818          | 197,651          |         |         | 420,126          | 493,279          | 294,193          | 275,415          |
| 2007         |                |         | 1,276,874        | 224,395          | 454,354          |         |         | 504,048          | 135,625          | 391,845          | 235,607          |
| 2008         | 116,432        |         | 562,966          | 419,582          | 358,276          |         |         | 246,156          | 349,801          | 383,443          | 200,190          |
| 2009         |                |         | 1,009,657        | 624,260          | 311,357          |         |         | 355,151          | 288,773          | 423,786          | 247,568          |
| 2010         |                |         | 143,249          | 303,725          | 388,629          |         |         | 72,670           | 272,696          | 553,509          | 187,528          |
| <b>TOTAL</b> | <b>116,432</b> |         | <b>3,850,420</b> | <b>2,137,780</b> | <b>1,710,267</b> |         |         | <b>1,598,151</b> | <b>1,540,174</b> | <b>2,046,776</b> | <b>1,146,308</b> |
| O.D.         |                |         |                  | 59,968           | 25,231           |         |         |                  | 20,504           | 2,500            | 1,325            |

TRANSLATED LOSSES

| MANUAL YEAR  | INDEMNITY      |                |                  |                  |                  | MEDICAL      |                |                  |                  |                  |                  |
|--------------|----------------|----------------|------------------|------------------|------------------|--------------|----------------|------------------|------------------|------------------|------------------|
|              | DEATH          | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006         |                |                | 1,132,987        | 748,578          | 299,244          |              |                | 913,774          | 718,708          | 461,295          | 273,763          |
| 2007         | 272            | 23,785         | 1,681,147        | 300,194          | 624,096          | 73           | 7,526          | 1,070,686        | 204,780          | 568,612          | 225,240          |
| 2008         | 133,676        | 23,581         | 872,098          | 510,410          | 429,869          | 376          | 17,401         | 658,780          | 471,785          | 501,837          | 197,788          |
| 2009         | 943            | 63,571         | 1,851,477        | 723,456          | 369,567          | 1,351        | 49,466         | 1,021,852        | 382,659          | 498,940          | 251,034          |
| 2010         | 609            | 39,792         | 1,029,536        | 436,779          | 359,823          | 1,745        | 38,769         | 765,050          | 370,387          | 465,540          | 186,778          |
| <b>TOTAL</b> | <b>135,500</b> | <b>150,729</b> | <b>6,567,245</b> | <b>2,719,417</b> | <b>2,082,599</b> | <b>3,545</b> | <b>113,162</b> | <b>4,430,142</b> | <b>2,148,319</b> | <b>2,496,224</b> | <b>1,134,603</b> |
| O.D.         | 4              | 260            | 7,775            | 83,523           | 25,874           |              | 36             | 471              | 30,243           | 2,764            | 1,316            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 11,408,869 | 9,588,963   | 1,135,919 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |       |
| IBNR + FREQUENCY ADJUST. | -5,437,122 | -1,549,975  | 5,493     |       |
| TOTAL LOSSES             | 5,971,747  | 8,038,988   | 1,141,412 |       |
| EXPECTED LOSSES          | 14,769,006 | 7,428,290   | 1,205,425 |       |
| CREDIBILITY              | .12        | .28         | .44       |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | 1.159      | 1.561       | .222      | 2.942 |
| INDICATED (POST-TEST)    | 1.182      | 1.592       | .226      | 3.000 |
| PRES. ON RATE LEVEL      | 2.703      | 1.360       | .221      | 4.284 |
| DERIVED BY FORMULA       | 2.520      | 1.425       | .223      | 4.168 |
| UNDERLYING PRES. RATE    | 2.867      | 1.442       | .234      | 4.543 |
| PROPOSED                 | 2.520      | 1.425       | .223      | 4.168 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 4.134 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 4.13   | MINIMUM PREMIUM |       |
| MAN. RATES | 5.62   | 5.07   | 4.61   | + 4.13 | 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        |
| 2006         | 331,998          | 8,188,692          | 2.466               |  |  | 331,998                       | 1               |          | 15        | 32         | 142        | 190        |
| 2007         | 344,211          | 9,455,998          | 2.747               |  |  | 344,211                       |                 | 1        | 16        | 43         | 128        | 188        |
| 2008         | 344,246          | 9,257,941          | 2.689               |  |  | 344,246                       | 1               | 1        | 11        | 55         | 112        | 180        |
| 2009         | 362,017          | 8,864,240          | 2.448               |  |  | 362,017                       | 2               | 1        | 9         | 45         | 134        | 191        |
| 2010         | 383,149          | 7,437,254          | 1.941               |  |  | 383,149                       | 1               |          | 1         | 32         | 171        | 205        |
| <b>TOTAL</b> | <b>1,765,621</b> | <b>43,204,125</b>  | <b>2.447</b>        |  |  | <b>1,765,621</b>              | <b>5</b>        | <b>3</b> | <b>52</b> | <b>207</b> | <b>687</b> | <b>954</b> |
| O.D.         |                  | 152,014            | .008                |  |  |                               |                 |          | 1         |            | 1          | 2          |

REPORTED LOSSES

| MANUAL YEAR  | INDEMNITY      |                |                  |                  |                  | MEDICAL        |                  |                  |                  |                  |                  |
|--------------|----------------|----------------|------------------|------------------|------------------|----------------|------------------|------------------|------------------|------------------|------------------|
|              | DEATH          | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH          | P . T .          | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006         | 80,580         |                | 2,300,738        | 1,197,171        | 803,241          |                |                  | 729,819          | 1,099,674        | 1,328,790        | 648,679          |
| 2007         |                | 22,751         | 2,588,486        | 1,735,854        | 765,364          |                | 17,227           | 1,138,374        | 1,311,118        | 1,186,984        | 689,840          |
| 2008         | 160,864        | 136,517        | 1,598,385        | 1,879,781        | 970,829          | 425            | 987,258          | 549,698          | 1,001,291        | 1,282,209        | 690,684          |
| 2009         | 222,984        | 123,677        | 1,238,760        | 1,346,303        | 1,113,086        | 119,976        | 78,337           | 654,940          | 1,453,138        | 1,632,171        | 880,868          |
| 2010         | 97,127         |                | 127,335          | 1,235,222        | 1,124,246        | 1,000          |                  | 38,851           | 1,417,989        | 2,454,849        | 940,635          |
| <b>TOTAL</b> | <b>561,555</b> | <b>282,945</b> | <b>7,853,704</b> | <b>7,394,331</b> | <b>4,776,766</b> | <b>121,401</b> | <b>1,082,822</b> | <b>3,111,682</b> | <b>6,283,210</b> | <b>7,885,003</b> | <b>3,850,706</b> |
| O.D.         |                |                | 120,568          |                  | 4,273            |                |                  | 19,577           |                  | 1,756            | 5,840            |

TRANSLATED LOSSES

| MANUAL YEAR  | INDEMNITY      |                |                   |                  |                  | MEDICAL        |                  |                   |                  |                  |                  |
|--------------|----------------|----------------|-------------------|------------------|------------------|----------------|------------------|-------------------|------------------|------------------|------------------|
|              | DEATH          | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH          | P . T .          | MAJOR             | MINOR            | TEMP             | MED. ONLY        |
| 2006         | 100,725        |                | 3,039,273         | 1,583,858        | 1,216,107        |                |                  | 1,587,356         | 1,602,228        | 2,083,543        | 644,787          |
| 2007         | 2,130          | 104,820        | 3,531,008         | 2,197,009        | 1,066,557        | 1,057          | 42,235           | 2,545,922         | 1,827,407        | 1,737,624        | 659,487          |
| 2008         | 186,244        | 162,445        | 2,693,151         | 2,219,310        | 1,182,773        | 8,641          | 752,087          | 1,619,088         | 1,361,527        | 1,666,577        | 682,396          |
| 2009         | 300,037        | 344,765        | 2,996,743         | 1,581,269        | 1,230,908        | 225,278        | 370,586          | 2,793,878         | 1,731,202        | 1,926,591        | 893,200          |
| 2010         | 122,630        | 121,447        | 3,187,638         | 1,507,155        | 1,057,864        | 7,814          | 145,099          | 3,093,083         | 1,702,407        | 2,066,441        | 936,872          |
| <b>TOTAL</b> | <b>711,766</b> | <b>733,477</b> | <b>15,447,813</b> | <b>9,088,601</b> | <b>5,754,209</b> | <b>242,790</b> | <b>1,310,007</b> | <b>11,639,327</b> | <b>8,224,771</b> | <b>9,480,776</b> | <b>3,816,742</b> |
| O.D.         | 2              | 2,365          | 159,622           | 3,019            | 4,267            | 2              | 328              | 41,546            | 966              | 1,479            | 5,810            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 30,289,045 | 32,558,088  | 3,822,552 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |       |
| IBNR + FREQUENCY ADJUST. | -9,311,715 | -4,887,300  | 16,454    |       |
| TOTAL LOSSES             | 20,977,330 | 27,670,788  | 3,839,006 |       |
| EXPECTED LOSSES          | 25,760,410 | 23,906,508  | 3,389,992 |       |
| CREDIBILITY              | .28        | .65         | .99       |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | 1.188      | 1.567       | .217      | 2.972 |
| INDICATED (POST-TEST)    | 1.212      | 1.598       | .221      | 3.031 |
| PRES. ON RATE LEVEL      | 1.376      | 1.277       | .181      | 2.834 |
| DERIVED BY FORMULA       | 1.330      | 1.486       | .221      | 3.037 |
| UNDERLYING PRES. RATE    | 1.459      | 1.354       | .192      | 3.005 |
| PROPOSED                 | 1.327      | 1.483       | .221      | 3.031 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 3.006 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 3.01   | MINIMUM PREMIUM |       |
| MAN. RATES | 3.22   | 3.05   | 3.05   | + 3.01 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED |  |  | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES |         |          |          |           |           |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|----------|----------|-----------|-----------|
|              |                  |                    |                     |  |  |                               | DEATH           | P . T . | MAJOR    | MINOR    | TEMP      | ALL       |
| 2006         | 53,989           | 1,046,807          | 1,938               |  |  | 53,989                        |                 |         | 3        | 3        | 17        | 23        |
| 2007         | 53,418           | 315,533            | .590                |  |  | 53,418                        |                 |         |          | 2        | 13        | 15        |
| 2008         | 46,560           | 284,126            | .610                |  |  | 46,560                        |                 |         |          | 3        | 4         | 7         |
| 2009         | 45,576           | 287,603            | .631                |  |  | 45,576                        |                 |         |          |          | 14        | 14        |
| 2010         | 45,207           | 206,530            | .456                |  |  | 45,207                        |                 |         |          |          | 11        | 11        |
| <b>TOTAL</b> | <b>244,750</b>   | <b>2,140,599</b>   | <b>.875</b>         |  |  | <b>244,750</b>                |                 |         | <b>3</b> | <b>8</b> | <b>59</b> | <b>70</b> |
| O.D.         |                  | 25,711             | .010                |  |  |                               |                 |         |          | 1        | 1         | 2         |

REPORTED LOSSES

| MANUAL YEAR  | INDEMNITY |         |                |                |                | MEDICAL |         |                |                |                |                |
|--------------|-----------|---------|----------------|----------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
|              | DEATH     | P . T . | MAJOR          | MINOR          | TEMP           | DEATH   | P . T . | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006         |           |         | 414,937        | 155,697        | 43,429         |         |         | 159,109        | 80,975         | 85,429         | 107,231        |
| 2007         |           |         |                | 48,027         | 55,458         |         |         |                | 35,528         | 128,965        | 47,555         |
| 2008         |           |         |                | 33,823         | 86,624         |         |         |                | 21,843         | 80,630         | 61,206         |
| 2009         |           |         |                |                | 51,399         |         |         |                |                | 145,713        | 90,491         |
| 2010         |           |         |                |                | 74,743         |         |         |                |                | 93,608         | 38,179         |
| <b>TOTAL</b> |           |         | <b>414,937</b> | <b>237,547</b> | <b>311,653</b> |         |         | <b>159,109</b> | <b>138,346</b> | <b>534,345</b> | <b>344,662</b> |
| O.D.         |           |         |                | 11,585         | 40             |         |         |                | 12,938         | 1,148          |                |

TRANSLATED LOSSES

| MANUAL YEAR  | INDEMNITY  |              |                |                |                | MEDICAL    |              |                |                |                |                |
|--------------|------------|--------------|----------------|----------------|----------------|------------|--------------|----------------|----------------|----------------|----------------|
|              | DEATH      | P . T .      | MAJOR          | MINOR          | TEMP           | DEATH      | P . T .      | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006         |            |              | 548,132        | 205,987        | 65,751         |            |              | 346,061        | 117,981        | 133,953        | 106,588        |
| 2007         | 58         | 77           | 6,765          | 61,046         | 75,575         | 18         | 22           | 7,436          | 51,584         | 186,190        | 45,463         |
| 2008         | 43         | 481          | 19,759         | 44,055         | 100,837        | 19         | 324          | 13,156         | 32,795         | 102,513        | 60,472         |
| 2009         | 6          | 520          | 15,840         | 8,522          | 52,713         | 16         | 2,154        | 27,440         | 21,485         | 161,050        | 91,758         |
| 2010         | 50         | 2,648        | 79,296         | 35,883         | 63,809         | 92         | 2,159        | 51,533         | 29,244         | 73,802         | 38,026         |
| <b>TOTAL</b> | <b>157</b> | <b>3,726</b> | <b>669,792</b> | <b>355,493</b> | <b>358,685</b> | <b>145</b> | <b>4,659</b> | <b>445,626</b> | <b>253,089</b> | <b>657,508</b> | <b>342,307</b> |
| O.D.         | 14         | 104          | 3,587          | 13,009         | 329            | 9          | 166          | 4,485          | 15,792         | 2,337          |                |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 1,132,470 | 1,656,242   | 342,307   |       |
| TOTAL TRANS. LOSSES PG A |           |             |           |       |
| IBNR + FREQUENCY ADJUST. | -515,172  | -349,969    | 1,316     |       |
| TOTAL LOSSES             | 617,298   | 1,306,273   | 343,623   |       |
| EXPECTED LOSSES          | 1,377,942 | 1,652,063   | 298,596   |       |
| CREDIBILITY              | .07       | .17         | .27       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | .252      | .534        | .140      | .926  |
| INDICATED (POST-TEST)    | .257      | .545        | .143      | .945  |
| PRES. ON RATE LEVEL      | .531      | .637        | .114      | 1.282 |
| DERIVED BY FORMULA       | .512      | .621        | .122      | 1.255 |
| UNDERLYING PRES. RATE    | .563      | .675        | .122      | 1.360 |
| PROPOSED                 | .512      | .621        | .122      | 1.255 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 1.244 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 1.24   | MINIMUM PREMIUM |       |
| MAN. RATES | 1.59   | 1.48   | 1.38   | + 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        |
| 2006         | 606,295          | 1,363,146          | .224                |                 |         | 3         | 10        | 20         | 33         |
| 2007         | 661,456          | 4,498,098          | .680                |                 |         | 13        | 21        | 29         | 63         |
| 2008         | 649,458          | 4,877,920          | .751                |                 |         | 10        | 25        | 32         | 67         |
| 2009         | 666,741          | 2,261,143          | .339                |                 |         | 4         | 8         | 17         | 29         |
| 2010         | 641,476          | 1,597,760          | .249                |                 |         |           | 9         | 37         | 46         |
| <b>TOTAL</b> | <b>3,225,426</b> | <b>14,598,067</b>  | <b>.453</b>         |                 |         | <b>30</b> | <b>73</b> | <b>135</b> | <b>238</b> |
| O.D.         |                  | 6,873              |                     |                 |         |           |           |            |            |

| REPORTED LOSSES |           |         |                  |                  |                  |         |         |                  |                  |                |                  |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|----------------|------------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                  |                  | MEDICAL |         |                  |                  |                |                  |
|                 | DEATH     | P . T . | MAJOR            | MINOR            | TEMP             | DEATH   | P . T . | MAJOR            | MINOR            | TEMP           | MED. ONLY        |
| 2006            |           |         | 599,107          | 174,052          | 75,310           |         |         | 95,819           | 106,696          | 109,387        | 202,775          |
| 2007            |           |         | 2,732,614        | 225,353          | 149,988          |         |         | 749,755          | 171,157          | 221,504        | 247,727          |
| 2008            |           |         | 2,373,637        | 542,878          | 486,514          |         |         | 678,044          | 366,726          | 210,347        | 219,774          |
| 2009            |           |         | 1,061,815        | 237,145          | 104,065          |         |         | 195,015          | 115,375          | 106,831        | 440,897          |
| 2010            |           |         | 441,239          | 441,239          | 271,300          |         |         |                  | 266,101          | 332,672        | 286,448          |
| <b>TOTAL</b>    |           |         | <b>6,767,173</b> | <b>1,620,667</b> | <b>1,087,177</b> |         |         | <b>1,718,633</b> | <b>1,026,055</b> | <b>980,741</b> | <b>1,397,621</b> |
| O.D.            |           |         |                  |                  |                  |         |         |                  |                  |                | 6,873            |

| TRANSLATED LOSSES |              |                |                  |                  |                  |              |               |                  |                  |                  |                  |
|-------------------|--------------|----------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY    |                |                  |                  |                  | MEDICAL      |               |                  |                  |                  |                  |
|                   | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |              |                | 791,420          | 230,271          | 114,021          |              |               | 208,405          | 155,456          | 171,518          | 201,558          |
| 2007              | 273          | 49,559         | 3,478,269        | 305,260          | 219,090          | 96           | 10,807        | 1,528,477        | 252,610          | 325,294          | 236,827          |
| 2008              | 693          | 85,359         | 3,146,684        | 702,499          | 600,999          | 488          | 39,125        | 1,517,959        | 505,808          | 291,413          | 217,137          |
| 2009              | 398          | 53,709         | 1,541,450        | 311,170          | 139,607          | 548          | 23,767        | 503,008          | 149,442          | 131,735          | 447,070          |
| 2010              | 650          | 36,534         | 953,518          | 473,169          | 265,280          | 1,066        | 23,940        | 510,309          | 285,498          | 287,550          | 285,302          |
| <b>TOTAL</b>      | <b>2,014</b> | <b>225,161</b> | <b>9,911,341</b> | <b>2,022,369</b> | <b>1,338,997</b> | <b>2,198</b> | <b>97,639</b> | <b>4,268,158</b> | <b>1,348,814</b> | <b>1,207,510</b> | <b>1,387,894</b> |
| O.D.              |              |                |                  |                  |                  |              |               |                  |                  |                  | 6,807            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |
|--------------------------|------------|-------------|-----------|--------|-----------------|
| TOTAL TRANS. LOSSES PG B | 14,506,511 | 5,917,690   | 1,394,701 |        |                 |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |
| IBNR + FREQUENCY ADJUST. | -4,072,954 | -853,985    | 5,700     |        |                 |
| TOTAL LOSSES             | 10,433,557 | 5,063,705   | 1,400,401 |        |                 |
| EXPECTED LOSSES          | 11,159,975 | 4,128,545   | 1,225,662 |        |                 |
| CREDIBILITY              | .41        | .97         | 1.00      |        |                 |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |
| INDICATED (PRE-TEST)     | .323       | .157        | .043      | .523   |                 |
| INDICATED (POST-TEST)    | .329       | .160        | .044      | .533   |                 |
| PRES. ON RATE LEVEL      | .326       | .121        | .036      | .483   |                 |
| DERIVED BY FORMULA       | .327       | .159        | .044      | .530   |                 |
| UNDERLYING PRES. RATE    | .346       | .128        | .038      | .512   |                 |
| PROPOSED                 | .327       | .159        | .044      | .530   |                 |
| <b>IND. RATES</b>        |            |             |           |        |                 |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       |
| IND. RATES               |            |             |           | .53    | MINIMUM PREMIUM |
| MAN. RATES               | .43        | .51         | .52       | + .53  | PRESENT         |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |           |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR     | TEMP       | ALL        |
| 2006         | 21,217           | 3,051,278          | 14.381              |                 |         | 4         | 13        | 58         | 75         |
| 2007         | 28,182           | 1,631,255          | 5.788               |                 |         | 3         | 8         | 18         | 29         |
| 2008         | 34,592           | 1,153,176          | 3.333               |                 |         | 2         | 9         | 16         | 27         |
| 2009         | 40,349           | 2,258,546          | 5.597               |                 |         | 1         | 25        | 44         | 70         |
| 2010         | 55,292           | 1,216,349          | 2.199               |                 |         |           | 6         | 32         | 38         |
| <b>TOTAL</b> | <b>179,632</b>   | <b>9,310,604</b>   | <b>5.183</b>        |                 |         | <b>10</b> | <b>61</b> | <b>168</b> | <b>239</b> |
| O.D.         |                  | 232,063            | .129                |                 |         |           | 4         | 4          | 8          |

| REPORTED LOSSES |           |         |                  |                  |                |         |         |                |                  |                  |                |
|-----------------|-----------|---------|------------------|------------------|----------------|---------|---------|----------------|------------------|------------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                  |                | MEDICAL |         |                |                  |                  |                |
|                 | DEATH     | P . T . | MAJOR            | MINOR            | TEMP           | DEATH   | P . T . | MAJOR          | MINOR            | TEMP             | MED. ONLY      |
| 2006            |           |         | 698,879          | 619,559          | 281,195        |         |         | 346,301        | 591,465          | 266,472          | 247,407        |
| 2007            |           |         | 643,701          | 428,072          | 47,629         |         |         | 241,784        | 110,504          | 129,110          | 30,455         |
| 2008            |           |         | 312,047          | 395,343          | 93,356         |         |         | 26,659         | 251,828          | 52,984           | 20,959         |
| 2009            |           |         | 161,940          | 907,309          | 234,556        |         |         | 24,800         | 439,282          | 260,548          | 230,111        |
| 2010            |           |         |                  | 244,734          | 276,487        |         |         |                | 128,831          | 369,433          | 196,864        |
| <b>TOTAL</b>    |           |         | <b>1,816,567</b> | <b>2,595,017</b> | <b>933,223</b> |         |         | <b>639,544</b> | <b>1,521,910</b> | <b>1,078,547</b> | <b>725,796</b> |
| O.D.            |           |         |                  | 153,722          | 19,228         |         |         |                | 36,069           | 8,057            | 14,987         |

| TRANSLATED LOSSES |              |               |                  |                  |                  |              |               |                  |                  |                  |                |
|-------------------|--------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR       | INDEMNITY    |               |                  |                  |                  | MEDICAL      |               |                  |                  |                  |                |
|                   | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006              |              |               | 923,220          | 819,678          | 425,726          |              |               | 753,204          | 861,765          | 417,826          | 245,923        |
| 2007              | 521          | 12,512        | 872,054          | 538,367          | 71,918           | 63           | 3,637         | 517,498          | 157,899          | 188,952          | 29,115         |
| 2008              | 466          | 14,334        | 522,512          | 458,308          | 120,465          | 228          | 4,622         | 146,312          | 313,078          | 77,638           | 20,707         |
| 2009              | 1,259        | 33,071        | 1,002,177        | 940,836          | 287,025          | 1,754        | 21,756        | 448,330          | 469,387          | 320,237          | 233,333        |
| 2010              | 443          | 24,747        | 662,549          | 322,937          | 254,702          | 725          | 16,454        | 361,800          | 203,331          | 303,494          | 196,077        |
| <b>TOTAL</b>      | <b>2,689</b> | <b>84,664</b> | <b>3,982,512</b> | <b>3,080,126</b> | <b>1,159,836</b> | <b>2,770</b> | <b>46,469</b> | <b>2,227,144</b> | <b>2,005,460</b> | <b>1,308,147</b> | <b>725,155</b> |
| O.D.              | 93           | 1,687         | 52,391           | 180,852          | 31,838           | 77           | 681           | 15,593           | 43,712           | 12,422           | 14,941         |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 6,416,770  | 7,822,393   | 740,096   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -3,618,778 | -1,116,053  | 4,603     |        |                 |       |
| TOTAL LOSSES             | 2,797,992  | 6,706,340   | 744,699   |        |                 |       |
| EXPECTED LOSSES          | 10,813,845 | 5,926,060   | 767,029   |        |                 |       |
| CREDIBILITY              | .06        | .14         | .22       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.558      | 3.733       | .415      | 5.706  |                 |       |
| INDICATED (POST-TEST)    | 1.589      | 3.808       | .423      | 5.820  |                 |       |
| PRES. ON RATE LEVEL      | 5.677      | 3.111       | .402      | 9.190  |                 |       |
| DERIVED BY FORMULA       | 5.432      | 3.209       | .407      | 9.048  |                 |       |
| UNDERLYING PRES. RATE    | 6.020      | 3.299       | .427      | 9.746  |                 |       |
| PROPOSED                 | 5.432      | 3.209       | .407      | 9.048  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 8.974 |
| IND. RATES               |            |             |           | 8.97   | MINIMUM PREMIUM |       |
| MAN. RATES               | 10.02      | 9.63        | 9.89      | + 8.97 | 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       |
| 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            | 415,801            | 10,780              |  |  | 3,857                         |                 |         |       | 1        | 9         | 10        |
| 2009         | 4,303            | 57,985             | 1,347               |  |  | 4,303                         |                 |         |       |          | 1         | 1         |
| 2010         | 4,243            | 215,280            | 5,073               |  |  | 4,243                         |                 |         |       | 1        | 3         | 4         |
| <b>TOTAL</b> | <b>19,340</b>    | <b>1,423,808</b>   | <b>7,362</b>        |  |  | <b>19,340</b>                 |                 |         |       | <b>3</b> | <b>18</b> | <b>21</b> |
| O.D.         |                  | 82                 |                     |  |  |                               |                 |         |       |          |           |           |

REPORTED LOSSES

| MANUAL YEAR  | INDEMNITY |         |       |               |                | MEDICAL |         |       |               |                |                |
|--------------|-----------|---------|-------|---------------|----------------|---------|---------|-------|---------------|----------------|----------------|
|              | DEATH     | P . T . | MAJOR | MINOR         | TEMP           | DEATH   | P . T . | MAJOR | MINOR         | TEMP           | MED. ONLY      |
| 2006         |           |         |       | 2,048         | 58,114         |         |         |       | 3,129         | 578,315        | 67,002         |
| 2007         |           |         |       |               | 836            |         |         |       |               | 4,205          | 21,093         |
| 2008         |           |         |       | 28,013        | 116,927        |         |         |       | 2,261         | 162,961        | 105,639        |
| 2009         |           |         |       |               | 6,851          |         |         |       |               | 11,595         | 39,539         |
| 2010         |           |         |       | 14,452        | 41,999         |         |         |       | 22,000        | 111,840        | 24,989         |
| <b>TOTAL</b> |           |         |       | <b>44,513</b> | <b>224,727</b> |         |         |       | <b>27,390</b> | <b>868,916</b> | <b>258,262</b> |
| O.D.         |           |         |       |               |                |         |         |       |               |                | 82             |

TRANSLATED LOSSES

| MANUAL YEAR  | INDEMNITY |              |               |               |                | MEDICAL    |              |                |               |                  |                |
|--------------|-----------|--------------|---------------|---------------|----------------|------------|--------------|----------------|---------------|------------------|----------------|
|              | DEATH     | P . T .      | MAJOR         | MINOR         | TEMP           | DEATH      | P . T .      | MAJOR          | MINOR         | TEMP             | MED. ONLY      |
| 2006         |           |              |               | 2,710         | 87,984         |            |              |                | 4,559         | 906,798          | 66,600         |
| 2007         |           |              | 30            | 20            | 1,134          |            |              | 106            | 120           | 6,049            | 20,165         |
| 2008         | 36        | 489          | 21,208        | 39,662        | 135,705        | 4          | 117          | 12,075         | 15,164        | 205,455          | 104,371        |
| 2009         | 1         | 71           | 2,111         | 1,136         | 7,025          |            | 168          | 2,185          | 1,708         | 12,815           | 40,093         |
| 2010         | 47        | 2,375        | 66,360        | 31,392        | 36,957         | 171        | 3,948        | 88,626         | 49,953        | 90,264           | 24,889         |
| <b>TOTAL</b> | <b>84</b> | <b>2,935</b> | <b>89,709</b> | <b>74,920</b> | <b>268,805</b> | <b>175</b> | <b>4,233</b> | <b>102,992</b> | <b>71,504</b> | <b>1,221,381</b> | <b>256,118</b> |
| O.D.         |           |              |               |               |                |            |              |                |               |                  | 82             |

|                          | SERIOUS  | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 200,128  | 1,636,610   | 256,200   |       |
| TOTAL TRANS. LOSSES PG A |          |             |           |       |
| IBNR + FREQUENCY ADJUST. | -147,037 | -91,427     | 768       |       |
| TOTAL LOSSES             | 53,091   | 1,545,183   | 256,968   |       |
| EXPECTED LOSSES          | 411,362  | 454,296     | 155,881   |       |
| CREDIBILITY              | .01      | .03         | .05       |       |
| <b>PURE PREMIUMS</b>     |          |             |           |       |
| INDICATED (PRE-TEST)     | .275     | 7.990       | 1.329     | 9.594 |
| INDICATED (POST-TEST)    | .281     | 8.150       | 1.356     | 9.787 |
| PRES. ON RATE LEVEL      | 2.006    | 2.215       | .760      | 4.981 |
| DERIVED BY FORMULA       | 1.989    | 2.393       | .790      | 5.172 |
| UNDERLYING PRES. RATE    | 2.127    | 2.349       | .806      | 5.282 |
| PROPOSED                 | 1.989    | 2.393       | .790      | 5.172 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       |
|------------|--------|--------|--------|--------|-----------------|
| IND. RATES |        |        |        | 5.13   | MINIMUM PREMIUM |
| MAN. RATES | 5.55   | 5.44   | 5.36   | + 5.13 | PRESENT         |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |           |           |      |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|-----------|------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T .  | MAJOR     | MINOR     | TEMP | ALL        |            |
| 2006         | 97,847           | 4,039,265          | 4.128               |                 |          | 6         | 7         |      | 69         | 82         |
| 2007         | 101,078          | 3,362,265          | 3.326               |                 |          | 8         | 3         |      | 90         | 101        |
| 2008         | 106,066          | 3,608,198          | 3.401               |                 | 1        | 2         | 3         |      | 121        | 127        |
| 2009         | 111,274          | 7,770,760          | 6.983               |                 |          | 2         | 4         |      | 118        | 124        |
| 2010         | 116,330          | 3,522,579          | 3.028               |                 |          | 2         |           |      | 153        | 155        |
| <b>TOTAL</b> | <b>532,595</b>   | <b>22,303,067</b>  | <b>4.188</b>        |                 | <b>1</b> | <b>20</b> | <b>17</b> |      | <b>551</b> | <b>589</b> |
| O.D.         |                  | 2,460              |                     |                 |          |           |           |      |            |            |

| REPORTED LOSSES |           |               |                  |                |                  |         |               |                  |                |                  |                  |
|-----------------|-----------|---------------|------------------|----------------|------------------|---------|---------------|------------------|----------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY |               |                  |                |                  | MEDICAL |               |                  |                |                  |                  |
|                 | DEATH     | P . T .       | MAJOR            | MINOR          | TEMP             | DEATH   | P . T .       | MAJOR            | MINOR          | TEMP             | MED. ONLY        |
| 2006            |           |               | 1,050,074        | 422,355        | 612,440          |         |               | 444,578          | 279,305        | 579,662          | 650,851          |
| 2007            |           |               | 1,151,292        | 57,385         | 752,654          |         |               | 254,214          | 55,031         | 617,138          | 474,551          |
| 2008            |           | 15,167        | 237,867          | 122,906        | 1,419,406        |         | 28,928        | 91,867           | 71,650         | 977,810          | 642,597          |
| 2009            |           |               | 544,872          | 333,318        | 1,026,348        |         |               | 4,313,673        | 208,553        | 889,711          | 454,285          |
| 2010            |           |               | 357,119          |                | 1,063,743        |         |               | 90,600           |                | 1,284,188        | 726,929          |
| <b>TOTAL</b>    |           | <b>15,167</b> | <b>3,341,224</b> | <b>935,964</b> | <b>4,874,591</b> |         | <b>28,928</b> | <b>5,194,932</b> | <b>614,539</b> | <b>4,348,509</b> | <b>2,949,213</b> |
| O.D.            |           |               |                  |                |                  |         |               |                  |                |                  | 2,460            |

| TRANSLATED LOSSES |              |                |                  |                  |                  |              |                |                  |                  |                  |                  |
|-------------------|--------------|----------------|------------------|------------------|------------------|--------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY    |                |                  |                  |                  | MEDICAL      |                |                  |                  |                  |                  |
|                   | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |              |                | 1,387,149        | 558,775          | 927,231          |              |                | 966,958          | 406,948          | 908,908          | 646,946          |
| 2007              | 71           | 21,200         | 1,513,943        | 98,865           | 1,025,870        | 31           | 3,786          | 548,935          | 97,068           | 890,000          | 453,671          |
| 2008              | 211          | 45,600         | 490,929          | 243,712          | 1,645,061        | 761          | 76,646         | 287,472          | 168,405          | 1,236,746        | 634,886          |
| 2009              | 597          | 25,926         | 777,368          | 507,108          | 1,071,567        | 1,106        | 59,568         | 1,176,331        | 380,230          | 1,009,935        | 460,645          |
| 2010              | 803          | 56,408         | 1,524,925        | 545,939          | 920,266          | 1,768        | 41,425         | 862,915          | 415,392          | 1,016,530        | 724,021          |
| <b>TOTAL</b>      | <b>1,682</b> | <b>149,134</b> | <b>5,694,314</b> | <b>1,954,399</b> | <b>5,589,995</b> | <b>3,666</b> | <b>181,425</b> | <b>3,842,611</b> | <b>1,468,043</b> | <b>5,062,119</b> | <b>2,920,169</b> |
| O.D.              |              |                |                  |                  |                  |              |                |                  |                  |                  | 2,447            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 9,872,832  | 14,074,556  | 2,922,616 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -3,359,980 | -1,786,055  | 13,038    |        |                 |       |
| TOTAL LOSSES             | 6,512,852  | 12,288,501  | 2,935,654 |        |                 |       |
| EXPECTED LOSSES          | 9,336,390  | 8,777,166   | 2,668,301 |        |                 |       |
| CREDIBILITY              | .12        | .29         | .45       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.223      | 2.307       | .551      | 4.081  |                 |       |
| INDICATED (POST-TEST)    | 1.247      | 2.353       | .562      | 4.162  |                 |       |
| PRES. ON RATE LEVEL      | 1.653      | 1.554       | .473      | 3.680  |                 |       |
| DERIVED BY FORMULA       | 1.604      | 1.786       | .513      | 3.903  |                 |       |
| UNDERLYING PRES. RATE    | 1.753      | 1.648       | .501      | 3.902  |                 |       |
| PROPOSED                 | 1.604      | 1.786       | .513      | 3.903  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 3.871 |
| IND. RATES               |            |             |           | 3.87   | MINIMUM PREMIUM |       |
| MAN. RATES               | 4.21       | 3.98        | 3.96      | + 3.87 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |            |             |             |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|------------|-------------|-------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR      | TEMP        | ALL         |
| 2006         | 729,543          | 12,331,932         | 1.690               |                 |         | 14        | 25         | 305         | 344         |
| 2007         | 787,166          | 14,163,456         | 1.799               | 1               |         | 17        | 32         | 320         | 370         |
| 2008         | 844,656          | 13,575,008         | 1.607               | 2               |         | 15        | 42         | 290         | 349         |
| 2009         | 886,495          | 15,526,625         | 1.751               |                 |         | 17        | 50         | 318         | 385         |
| 2010         | 961,992          | 12,573,697         | 1.307               | 1               |         | 5         | 20         | 377         | 403         |
| <b>TOTAL</b> | <b>4,209,852</b> | <b>68,170,718</b>  | <b>1.619</b>        | <b>4</b>        |         | <b>68</b> | <b>169</b> | <b>1610</b> | <b>1851</b> |
| O.D.         |                  | 214,791            | .005                |                 |         |           | 3          | 2           | 5           |

| REPORTED LOSSES |                |         |                  |                  |                   |               |         |                  |                  |                   |                   |
|-----------------|----------------|---------|------------------|------------------|-------------------|---------------|---------|------------------|------------------|-------------------|-------------------|
| MANUAL YEAR     | INDEMNITY      |         |                  |                  |                   | MEDICAL       |         |                  |                  |                   |                   |
|                 | DEATH          | P . T . | MAJOR            | MINOR            | TEMP              | DEATH         | P . T . | MAJOR            | MINOR            | TEMP              | MED. ONLY         |
| 2006            |                |         | 2,169,032        | 1,019,775        | 2,100,535         |               |         | 1,021,620        | 1,382,489        | 2,451,520         | 2,186,961         |
| 2007            | 3,000          |         | 2,293,076        | 1,490,870        | 2,255,019         | 9,149         |         | 1,882,893        | 1,205,095        | 2,718,118         | 2,306,236         |
| 2008            | 425,135        |         | 2,155,318        | 1,858,636        | 2,368,508         | 5,000         |         | 758,770          | 1,200,225        | 2,556,694         | 2,246,722         |
| 2009            |                |         | 2,669,324        | 1,779,214        | 2,765,654         |               |         | 953,984          | 1,269,237        | 3,715,580         | 2,373,632         |
| 2010            | 3,000          |         | 670,229          | 726,631          | 3,223,455         |               |         | 194,932          | 746,716          | 4,309,603         | 2,699,131         |
| <b>TOTAL</b>    | <b>431,135</b> |         | <b>9,956,979</b> | <b>6,875,126</b> | <b>12,713,171</b> | <b>14,149</b> |         | <b>4,812,199</b> | <b>5,803,762</b> | <b>15,751,515</b> | <b>11,812,682</b> |
| O.D.            |                |         |                  | 58,165           | 95,316            |               |         |                  | 37,069           | 12,326            | 11,915            |

| TRANSLATED LOSSES |                |                |                   |                   |                   |               |                |                   |                  |                   |                   |
|-------------------|----------------|----------------|-------------------|-------------------|-------------------|---------------|----------------|-------------------|------------------|-------------------|-------------------|
| MANUAL YEAR       | INDEMNITY      |                |                   |                   |                   | MEDICAL       |                |                   |                  |                   |                   |
|                   | DEATH          | P . T .        | MAJOR             | MINOR             | TEMP              | DEATH         | P . T .        | MAJOR             | MINOR            | TEMP              | MED. ONLY         |
| 2006              |                |                | 2,851,173         | 1,349,162         | 3,180,214         |               |                | 2,176,138         | 2,014,286        | 3,843,988         | 2,173,839         |
| 2007              | 5,500          | 43,314         | 3,094,008         | 1,925,706         | 3,079,958         | 16,651        | 24,887         | 3,597,472         | 1,737,648        | 3,940,533         | 2,204,762         |
| 2008              | 488,489        | 94,469         | 3,520,393         | 2,295,141         | 2,802,754         | 11,538        | 55,342         | 2,150,435         | 1,644,955        | 3,282,271         | 2,219,761         |
| 2009              | 2,950          | 191,283        | 5,596,866         | 2,361,687         | 2,975,242         | 5,863         | 188,539        | 3,622,834         | 1,889,159        | 4,224,286         | 2,406,863         |
| 2010              | 6,813          | 193,729        | 5,259,990         | 2,178,430         | 2,830,067         | 7,464         | 170,559        | 3,626,234         | 1,886,458        | 3,477,337         | 2,688,334         |
| <b>TOTAL</b>      | <b>503,752</b> | <b>522,795</b> | <b>20,322,430</b> | <b>10,110,126</b> | <b>14,868,235</b> | <b>41,516</b> | <b>439,327</b> | <b>15,173,113</b> | <b>9,172,506</b> | <b>18,768,415</b> | <b>11,693,559</b> |
| O.D.              | 129            | 3,863          | 117,528           | 109,403           | 83,694            | 59            | 870            | 21,136            | 47,142           | 12,428            | 11,839            |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY  | TOTAL  |                 |       |
|--------------------------|-------------|-------------|------------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 37,146,518  | 53,171,949  | 11,705,398 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |             |             |            |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -11,293,978 | -8,346,221  | 58,058     |        |                 |       |
| TOTAL LOSSES             | 25,852,540  | 44,825,728  | 11,763,456 |        |                 |       |
| EXPECTED LOSSES          | 31,658,086  | 41,382,845  | 11,577,093 |        |                 |       |
| CREDIBILITY              | .49         | 1.00        | 1.00       |        |                 |       |
| <b>PURE PREMIUMS</b>     |             |             |            |        |                 |       |
| INDICATED (PRE-TEST)     | .614        | 1.065       | .279       | 1.958  |                 |       |
| INDICATED (POST-TEST)    | .626        | 1.086       | .285       | 1.997  |                 |       |
| PRES. ON RATE LEVEL      | .709        | .927        | .259       | 1.895  |                 |       |
| DERIVED BY FORMULA       | .668        | 1.086       | .285       | 2.039  |                 |       |
| UNDERLYING PRES. RATE    | .752        | .983        | .275       | 2.010  |                 |       |
| PROPOSED                 | .654        | 1.064       | .279       | 1.997  |                 |       |
| <b>IND. RATES</b>        |             |             |            |        |                 |       |
| YEAR                     | 4-1-11      | 4-1-12      | 4-1-13     | 4-1-14 | IND. RATE       | 1.980 |
| IND. RATES               |             |             |            | 1.98   | MINIMUM PREMIUM |       |
| MAN. RATES               | 2.34        | 2.16        | 2.04       | + 1.98 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |           |            |            |             |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|------------|------------|-------------|
|              |                  |                    |                     | DEATH           | P . T .  | MAJOR     | MINOR      | TEMP       | ALL         |
| 2006         | 367,330          | 12,704,609         | 3.458               |                 | 1        | 22        | 40         | 148        | 211         |
| 2007         | 397,237          | 13,114,972         | 3.301               | 1               | 1        | 24        | 36         | 200        | 262         |
| 2008         | 443,751          | 11,514,398         | 2.594               |                 |          | 15        | 45         | 192        | 252         |
| 2009         | 475,626          | 10,376,118         | 2.181               |                 |          | 13        | 37         | 173        | 223         |
| 2010         | 533,124          | 9,363,593          | 1.756               |                 |          | 7         | 16         | 231        | 254         |
| <b>TOTAL</b> | <b>2,217,068</b> | <b>57,073,690</b>  | <b>2.574</b>        | <b>1</b>        | <b>2</b> | <b>81</b> | <b>174</b> | <b>944</b> | <b>1202</b> |
| O.D.         |                  | 103,946            | .004                |                 |          |           |            | 2          | 2           |

| REPORTED LOSSES |                |                |                   |                  |                  |               |               |                  |                  |                  |                  |
|-----------------|----------------|----------------|-------------------|------------------|------------------|---------------|---------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY      |                |                   |                  |                  | MEDICAL       |               |                  |                  |                  |                  |
|                 | DEATH          | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH         | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            |                | 189,576        | 4,416,578         | 1,570,879        | 1,338,780        |               | 35,146        | 1,982,131        | 952,056          | 1,369,661        | 849,802          |
| 2007            | 391,879        | 136,626        | 4,326,212         | 1,593,078        | 1,694,492        | 28,927        | 30,000        | 1,772,920        | 755,635          | 1,604,983        | 780,220          |
| 2008            |                |                | 2,867,460         | 1,887,192        | 1,702,995        |               |               | 1,368,808        | 1,097,498        | 1,765,878        | 824,567          |
| 2009            |                |                | 1,993,016         | 1,306,986        | 1,788,336        |               |               | 700,986          | 1,291,745        | 2,293,345        | 1,001,704        |
| 2010            |                |                | 1,538,974         | 743,898          | 2,272,056        |               |               | 377,162          | 306,438          | 2,626,641        | 1,498,424        |
| <b>TOTAL</b>    | <b>391,879</b> | <b>326,202</b> | <b>15,142,240</b> | <b>7,102,033</b> | <b>8,796,659</b> | <b>28,927</b> | <b>65,146</b> | <b>6,202,007</b> | <b>4,403,372</b> | <b>9,660,508</b> | <b>4,954,717</b> |
| O.D.            |                |                |                   |                  | 21,977           |               |               |                  |                  | 77,067           | 4,902            |

| TRANSLATED LOSSES |                |                  |                   |                  |                   |               |                |                   |                  |                   |                  |
|-------------------|----------------|------------------|-------------------|------------------|-------------------|---------------|----------------|-------------------|------------------|-------------------|------------------|
| MANUAL YEAR       | INDEMNITY      |                  |                   |                  |                   | MEDICAL       |                |                   |                  |                   |                  |
|                   | DEATH          | P . T .          | MAJOR             | MINOR            | TEMP              | DEATH         | P . T .        | MAJOR             | MINOR            | TEMP              | MED. ONLY        |
| 2006              |                | 436,214          | 5,763,501         | 2,078,270        | 2,026,914         |               | 125,928        | 4,123,289         | 1,387,141        | 2,147,632         | 844,703          |
| 2007              | 483,786        | 409,026          | 5,795,854         | 2,056,873        | 2,332,556         | 51,604        | 69,467         | 3,806,954         | 1,103,366        | 2,331,425         | 745,890          |
| 2008              | 2,277          | 114,995          | 4,252,061         | 2,308,608        | 2,042,122         | 1,272         | 76,475         | 2,968,577         | 1,549,519        | 2,290,780         | 814,672          |
| 2009              | 2,127          | 139,386          | 4,076,185         | 1,696,089        | 1,936,719         | 5,621         | 144,151        | 2,850,101         | 1,654,904        | 2,645,581         | 1,015,728        |
| 2010              | 2,714          | 206,475          | 5,241,059         | 1,821,064        | 2,048,770         | 5,729         | 127,850        | 2,471,852         | 1,088,794        | 2,116,897         | 1,492,430        |
| <b>TOTAL</b>      | <b>490,904</b> | <b>1,306,096</b> | <b>25,128,660</b> | <b>9,960,904</b> | <b>10,387,081</b> | <b>64,226</b> | <b>543,871</b> | <b>16,220,773</b> | <b>6,783,724</b> | <b>11,532,315</b> | <b>4,913,423</b> |
| O.D.              | 15             | 750              | 22,412            | 10,141           | 19,324            | 73            | 1,779          | 42,128            | 23,906           | 61,195            | 4,837            |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 43,821,687  | 38,778,590  | 4,918,260 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |             |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -14,565,267 | -6,219,302  | 23,032    |        |                 |       |
| TOTAL LOSSES             | 29,256,420  | 32,559,288  | 4,941,292 |        |                 |       |
| EXPECTED LOSSES          | 41,259,636  | 31,194,148  | 4,456,306 |        |                 |       |
| CREDIBILITY              | .32         | .75         | 1.00      |        |                 |       |
| <b>PURE PREMIUMS</b>     |             |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.320       | 1.469       | .223      | 3.012  |                 |       |
| INDICATED (POST-TEST)    | 1.346       | 1.498       | .227      | 3.071  |                 |       |
| PRES. ON RATE LEVEL      | 1.755       | 1.327       | .189      | 3.271  |                 |       |
| DERIVED BY FORMULA       | 1.624       | 1.455       | .227      | 3.306  |                 |       |
| UNDERLYING PRES. RATE    | 1.861       | 1.407       | .201      | 3.469  |                 |       |
| PROPOSED                 | 1.607       | 1.440       | .224      | 3.271  |                 |       |
| <b>IND. RATES</b>        |             |             |           |        |                 |       |
| YEAR                     | 4-1-11      | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 3.244 |
| IND. RATES               |             |             |           | 3.24   | MINIMUM PREMIUM |       |
| MAN. RATES               | 3.62        | 3.54        | 3.52      | + 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         |  |
| 2006         | 255,113          | 11,759,269         | 4.609               |                 |         | 21        | 59         | 183         | 263         |  |
| 2007         | 273,640          | 6,989,965          | 2.554               |                 |         | 9         | 31         | 198         | 238         |  |
| 2008         | 334,208          | 9,850,364          | 2.947               |                 |         | 11        | 41         | 224         | 276         |  |
| 2009         | 330,686          | 9,285,930          | 2.808               |                 |         | 6         | 42         | 219         | 267         |  |
| 2010         | 370,834          | 6,253,618          | 1.686               |                 |         | 2         | 12         | 241         | 255         |  |
| <b>TOTAL</b> | <b>1,564,481</b> | <b>44,139,146</b>  | <b>2.821</b>        |                 |         | <b>49</b> | <b>185</b> | <b>1065</b> | <b>1299</b> |  |
| O.D.         |                  | 4,256              |                     |                 |         |           | 1          |             | 1           |  |

| REPORTED LOSSES |           |         |                  |                  |                  |         |         |                  |                  |                  |                  |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                  |                  | MEDICAL |         |                  |                  |                  |                  |
|                 | DEATH     | P . T . | MAJOR            | MINOR            | TEMP             | DEATH   | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            |           |         | 3,445,136        | 2,336,324        | 701,804          |         |         | 1,924,812        | 1,729,576        | 1,023,927        | 597,690          |
| 2007            |           |         | 1,223,667        | 1,484,801        | 1,236,516        |         |         | 454,717          | 687,383          | 1,312,889        | 589,992          |
| 2008            |           |         | 1,980,830        | 1,759,538        | 1,639,737        |         |         | 715,762          | 1,329,791        | 1,699,872        | 724,834          |
| 2009            |           |         | 918,962          | 1,450,608        | 2,589,320        |         |         | 407,695          | 819,943          | 2,397,694        | 701,708          |
| 2010            |           |         | 273,309          | 508,934          | 1,742,953        |         |         | 131,343          | 367,613          | 2,258,225        | 971,241          |
| <b>TOTAL</b>    |           |         | <b>7,841,904</b> | <b>7,540,205</b> | <b>7,910,330</b> |         |         | <b>3,634,329</b> | <b>4,934,306</b> | <b>8,692,607</b> | <b>3,585,465</b> |
| O.D.            |           |         |                  | 396              |                  |         |         |                  | 350              |                  | 3,510            |

| TRANSLATED LOSSES |              |                |                   |                   |                  |              |                |                   |                  |                   |                  |
|-------------------|--------------|----------------|-------------------|-------------------|------------------|--------------|----------------|-------------------|------------------|-------------------|------------------|
| MANUAL YEAR       | INDEMNITY    |                |                   |                   |                  | MEDICAL      |                |                   |                  |                   |                  |
|                   | DEATH        | P . T .        | MAJOR             | MINOR             | TEMP             | DEATH        | P . T .        | MAJOR             | MINOR            | TEMP              | MED. ONLY        |
| 2006              |              |                | 4,495,381         | 3,090,956         | 1,062,525        |              |                | 4,017,343         | 2,519,996        | 1,605,511         | 594,104          |
| 2007              | 1,806        | 24,911         | 1,765,743         | 1,885,339         | 1,695,266        | 373          | 7,150          | 1,056,821         | 974,317          | 1,903,730         | 564,032          |
| 2008              | 2,120        | 86,282         | 3,196,842         | 2,140,556         | 1,956,948        | 1,375        | 54,954         | 2,064,571         | 1,797,964        | 2,209,252         | 716,136          |
| 2009              | 2,379        | 104,396        | 3,104,470         | 1,909,261         | 2,743,196        | 3,692        | 102,318        | 1,921,598         | 1,197,330        | 2,720,308         | 711,532          |
| 2010              | 1,778        | 107,151        | 2,920,321         | 1,259,265         | 1,536,070        | 4,009        | 91,615         | 1,921,280         | 976,939          | 1,821,167         | 967,356          |
| <b>TOTAL</b>      | <b>8,083</b> | <b>322,740</b> | <b>15,482,757</b> | <b>10,285,377</b> | <b>8,994,005</b> | <b>9,449</b> | <b>256,037</b> | <b>10,981,613</b> | <b>7,466,546</b> | <b>10,259,968</b> | <b>3,553,160</b> |
| O.D.              |              |                | 39                | 492               | 4                |              |                | 41                | 472              | 6                 | 3,494            |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 27,060,759  | 37,006,870  | 3,556,654 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |             |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -10,332,287 | -5,113,273  | 17,107    |        |                 |       |
| TOTAL LOSSES             | 16,728,472  | 31,893,597  | 3,573,761 |        |                 |       |
| EXPECTED LOSSES          | 29,287,084  | 25,657,488  | 3,332,344 |        |                 |       |
| CREDIBILITY              | .25         | .60         | .92       |        |                 |       |
| <b>PURE PREMIUMS</b>     |             |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.069       | 2.039       | .228      | 3.336  |                 |       |
| INDICATED (POST-TEST)    | 1.090       | 2.080       | .233      | 3.403  |                 |       |
| PRES. ON RATE LEVEL      | 1.765       | 1.547       | .201      | 3.513  |                 |       |
| DERIVED BY FORMULA       | 1.596       | 1.867       | .230      | 3.693  |                 |       |
| UNDERLYING PRES. RATE    | 1.872       | 1.640       | .213      | 3.725  |                 |       |
| PROPOSED                 | 1.518       | 1.776       | .219      | 3.513  |                 |       |
| <b>IND. RATES</b>        |             |             |           |        |                 |       |
| YEAR                     | 4-1-11      | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 3.484 |
| IND. RATES               |             |             |           | 3.48   | MINIMUM PREMIUM |       |
| MAN. RATES               | 4.54        | 4.17        | 3.78      | + 3.48 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED |  |  | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES |         |           |           |            |            |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|-----------|-----------|------------|------------|
|              |                  |                    |                     |  |  |                               | DEATH           | P . T . | MAJOR     | MINOR     | TEMP       | ALL        |
| 2006         | 349,420          | 3,928,940          | 1.124               |  |  | 349,420                       |                 |         | 5         | 14        | 112        | 131        |
| 2007         | 364,193          | 3,908,441          | 1.073               |  |  | 364,193                       |                 |         | 2         | 16        | 110        | 128        |
| 2008         | 355,916          | 4,779,465          | 1.342               |  |  | 355,916                       |                 |         | 7         | 10        | 97         | 114        |
| 2009         | 354,250          | 5,323,795          | 1.502               |  |  | 354,250                       |                 |         | 6         | 13        | 97         | 116        |
| 2010         | 353,702          | 3,727,893          | 1.053               |  |  | 353,702                       |                 |         | 1         | 9         | 89         | 99         |
| <b>TOTAL</b> | <b>1,777,481</b> | <b>21,668,534</b>  | <b>1.219</b>        |  |  | <b>1,777,481</b>              |                 |         | <b>21</b> | <b>62</b> | <b>505</b> | <b>588</b> |
| O.D.         |                  | 121,352            | .006                |  |  |                               |                 |         |           |           | 1          | 1          |

| REPORTED LOSSES |           |         |                  |                  |                  |         |         |                  |                  |                  |                  |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                  |                  | MEDICAL |         |                  |                  |                  |                  |
|                 | DEATH     | P . T . | MAJOR            | MINOR            | TEMP             | DEATH   | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            |           |         | 785,510          | 479,560          | 507,298          |         |         | 452,348          | 347,549          | 656,923          | 699,752          |
| 2007            |           |         | 372,651          | 760,991          | 549,440          |         |         | 164,245          | 500,244          | 897,674          | 663,196          |
| 2008            |           |         | 1,154,806        | 535,042          | 588,117          |         |         | 474,089          | 331,925          | 1,110,471        | 585,015          |
| 2009            |           |         | 1,358,670        | 663,166          | 573,230          |         |         | 421,633          | 748,950          | 910,667          | 647,479          |
| 2010            |           |         | 140,933          | 272,701          | 662,313          |         |         | 59,303           | 459,184          | 1,529,309        | 604,150          |
| <b>TOTAL</b>    |           |         | <b>3,812,570</b> | <b>2,711,460</b> | <b>2,880,398</b> |         |         | <b>1,571,618</b> | <b>2,387,852</b> | <b>5,105,044</b> | <b>3,199,592</b> |
| O.D.            |           |         |                  |                  | 77,234           |         |         |                  |                  | 25,850           | 18,268           |

| TRANSLATED LOSSES |              |                |                  |                  |                  |              |                |                  |                  |                  |                  |
|-------------------|--------------|----------------|------------------|------------------|------------------|--------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY    |                |                  |                  |                  | MEDICAL      |                |                  |                  |                  |                  |
|                   | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |              |                | 1,037,658        | 634,459          | 768,054          |              |                | 983,857          | 506,378          | 1,030,053        | 695,553          |
| 2007              | 927          | 8,101          | 574,549          | 962,175          | 753,375          | 271          | 2,744          | 422,185          | 703,877          | 1,301,545        | 634,015          |
| 2008              | 652          | 45,175         | 1,672,330        | 671,046          | 704,726          | 423          | 29,395         | 1,176,124        | 519,815          | 1,421,126        | 577,995          |
| 2009              | 1,038        | 82,356         | 2,391,096        | 817,963          | 646,725          | 3,133        | 78,225         | 1,591,670        | 884,176          | 1,070,090        | 656,544          |
| 2010              | 774          | 47,493         | 1,270,517        | 543,831          | 591,014          | 3,143        | 71,148         | 1,508,597        | 800,392          | 1,251,974        | 601,733          |
| <b>TOTAL</b>      | <b>3,391</b> | <b>183,125</b> | <b>6,946,150</b> | <b>3,629,474</b> | <b>3,463,894</b> | <b>6,970</b> | <b>181,512</b> | <b>5,682,433</b> | <b>3,414,638</b> | <b>6,074,788</b> | <b>3,165,840</b> |
| O.D.              | 56           | 2,741          | 81,938           | 37,077           | 65,931           | 27           | 603            | 14,233           | 8,075            | 20,380           | 18,156           |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 13,103,179 | 16,714,257  | 3,183,996 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -3,986,684 | -2,542,257  | 16,207    |        |                 |       |
| TOTAL LOSSES             | 9,116,495  | 14,172,000  | 3,200,203 |        |                 |       |
| EXPECTED LOSSES          | 10,878,183 | 12,246,845  | 3,501,638 |        |                 |       |
| CREDIBILITY              | .28        | .65         | 1.00      |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | .513       | .797        | .180      | 1.490  |                 |       |
| INDICATED (POST-TEST)    | .523       | .813        | .184      | 1.520  |                 |       |
| PRES. ON RATE LEVEL      | .577       | .650        | .186      | 1.413  |                 |       |
| DERIVED BY FORMULA       | .562       | .756        | .184      | 1.502  |                 |       |
| UNDERLYING PRES. RATE    | .612       | .689        | .197      | 1.498  |                 |       |
| PROPOSED                 | .562       | .756        | .184      | 1.502  |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 1.489 |
| IND. RATES               |            |             |           | 1.49   | MINIMUM PREMIUM |       |
| MAN. RATES               | 1.75       | 1.61        | 1.52      | + 1.49 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED |  |  | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES |         |           |           |            |            |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|-----------|-----------|------------|------------|
|              |                  |                    |                     |  |  |                               | DEATH           | P . T . | MAJOR     | MINOR     | TEMP       | ALL        |
| 2006         | 205,986          | 5,464,533          | 2.652               |  |  | 205,986                       | 1               |         | 9         | 23        | 125        | 158        |
| 2007         | 232,419          | 5,576,946          | 2.399               |  |  | 232,419                       |                 |         | 9         | 14        | 117        | 140        |
| 2008         | 210,087          | 4,950,086          | 2.356               |  |  | 210,087                       |                 |         | 7         | 13        | 101        | 121        |
| 2009         | 204,915          | 5,162,557          | 2.519               |  |  | 204,915                       |                 |         | 6         | 23        | 93         | 122        |
| 2010         | 216,260          | 2,390,413          | 1.105               |  |  | 216,260                       |                 |         |           | 7         | 81         | 88         |
| <b>TOTAL</b> | <b>1,069,667</b> | <b>23,544,535</b>  | <b>2.201</b>        |  |  | <b>1,069,667</b>              | <b>1</b>        |         | <b>31</b> | <b>80</b> | <b>517</b> | <b>629</b> |
| O.D.         |                  | 39,267             | .003                |  |  |                               |                 |         |           |           | 2          | 2          |

REPORTED LOSSES

| MANUAL YEAR  | INDEMNITY     |         |                  |                  |                  | MEDICAL |         |                  |                  |                  |                  |
|--------------|---------------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
|              | DEATH         | P . T . | MAJOR            | MINOR            | TEMP             | DEATH   | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006         | 63,946        |         | 1,456,910        | 594,157          | 886,465          |         |         | 706,718          | 384,457          | 873,642          | 498,238          |
| 2007         |               |         | 1,549,377        | 543,672          | 921,246          |         |         | 792,195          | 421,818          | 852,264          | 496,374          |
| 2008         |               |         | 1,259,212        | 646,031          | 499,384          |         |         | 786,322          | 476,909          | 710,358          | 571,870          |
| 2009         |               |         | 838,028          | 1,024,502        | 881,951          |         |         | 266,296          | 686,250          | 959,054          | 506,476          |
| 2010         |               |         |                  | 213,727          | 725,941          |         |         |                  | 108,996          | 799,468          | 542,281          |
| <b>TOTAL</b> | <b>63,946</b> |         | <b>5,103,527</b> | <b>3,022,089</b> | <b>3,914,987</b> |         |         | <b>2,551,531</b> | <b>2,078,430</b> | <b>4,194,786</b> | <b>2,615,239</b> |
| O.D.         |               |         |                  |                  | 15,635           |         |         |                  |                  | 13,142           | 10,490           |

TRANSLATED LOSSES

| MANUAL YEAR  | INDEMNITY     |                |                  |                  |                  | MEDICAL      |                |                  |                  |                  |                  |
|--------------|---------------|----------------|------------------|------------------|------------------|--------------|----------------|------------------|------------------|------------------|------------------|
|              | DEATH         | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006         | 79,933        |                | 1,924,579        | 786,069          | 1,342,107        |              |                | 1,537,112        | 560,153          | 1,369,870        | 495,249          |
| 2007         | 662           | 29,313         | 2,080,206        | 710,568          | 1,260,922        | 231          | 11,958         | 1,713,388        | 610,097          | 1,237,703        | 474,534          |
| 2008         | 779           | 47,307         | 1,746,126        | 790,428          | 605,215          | 605          | 43,086         | 1,682,106        | 681,147          | 926,829          | 565,008          |
| 2009         | 1,552         | 72,296         | 2,135,590        | 1,202,128        | 970,266          | 2,919        | 63,244         | 1,260,715        | 839,459          | 1,116,684        | 513,567          |
| 2010         | 720           | 38,788         | 1,092,576        | 514,591          | 636,022          | 1,087        | 25,237         | 574,164          | 324,165          | 640,646          | 540,112          |
| <b>TOTAL</b> | <b>83,646</b> | <b>187,704</b> | <b>8,979,077</b> | <b>4,003,784</b> | <b>4,814,532</b> | <b>4,842</b> | <b>143,525</b> | <b>6,767,485</b> | <b>3,015,021</b> | <b>5,291,732</b> | <b>2,588,470</b> |
| O.D.         | 1             | 67             | 2,022            | 915              | 22,413           | 4            | 99             | 2,354            | 1,339            | 17,272           | 10,488           |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 16,170,826 | 17,167,008  | 2,598,958 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -4,457,210 | -2,489,617  | 11,524    |        |                 |       |
| TOTAL LOSSES             | 11,713,616 | 14,677,391  | 2,610,482 |        |                 |       |
| EXPECTED LOSSES          | 12,130,023 | 11,948,181  | 2,481,628 |        |                 |       |
| CREDIBILITY              | .20        | .46         | .71       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.095      | 1.372       | .244      | 2.711  |                 |       |
| INDICATED (POST-TEST)    | 1.117      | 1.399       | .249      | 2.765  |                 |       |
| PRES. ON RATE LEVEL      | 1.069      | 1.053       | .219      | 2.341  |                 |       |
| DERIVED BY FORMULA       | 1.079      | 1.212       | .240      | 2.531  |                 |       |
| UNDERLYING PRES. RATE    | 1.134      | 1.117       | .232      | 2.483  |                 |       |
| PROPOSED                 | 1.079      | 1.212       | .240      | 2.531  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 2.510 |
| IND. RATES               |            |             |           | 2.51   | MINIMUM PREMIUM |       |
| MAN. RATES               | 2.47       | 2.44        | 2.52      | + 2.51 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |           |           |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|-----------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T .  | MAJOR     | MINOR     | TEMP       | ALL        |
| 2006         | 235,993          | 5,927,975          | 2,511               |                 |          | 9         | 17        | 73         | 99         |
| 2007         | 246,636          | 5,808,838          | 2,355               |                 | 1        | 13        | 15        | 92         | 121        |
| 2008         | 188,889          | 3,483,407          | 1,844               |                 |          | 9         | 12        | 58         | 79         |
| 2009         | 166,644          | 3,454,949          | 2,073               |                 |          | 4         | 20        | 75         | 99         |
| 2010         | 173,529          | 2,718,127          | 1,566               |                 |          | 2         | 14        | 67         | 83         |
| <b>TOTAL</b> | <b>1,011,691</b> | <b>21,393,296</b>  | <b>2,115</b>        |                 | <b>1</b> | <b>37</b> | <b>78</b> | <b>365</b> | <b>481</b> |
| O.D.         |                  | 4,295              |                     |                 |          |           |           | 2          | 2          |

| REPORTED LOSSES |           |               |                  |                  |                  |         |              |                  |                  |                  |                |
|-----------------|-----------|---------------|------------------|------------------|------------------|---------|--------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR     | INDEMNITY |               |                  |                  |                  | MEDICAL |              |                  |                  |                  |                |
|                 | DEATH     | P . T .       | MAJOR            | MINOR            | TEMP             | DEATH   | P . T .      | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006            |           |               | 1,798,490        | 899,977          | 327,957          |         |              | 1,698,109        | 624,486          | 345,909          | 233,047        |
| 2007            |           | 20,000        | 2,568,921        | 707,152          | 351,918          |         | 4,825        | 1,072,540        | 394,047          | 447,021          | 242,414        |
| 2008            |           |               | 1,562,797        | 405,065          | 305,412          |         |              | 513,589          | 291,287          | 239,669          | 165,588        |
| 2009            |           |               | 730,807          | 957,867          | 375,409          |         |              | 308,767          | 520,605          | 381,437          | 180,057        |
| 2010            |           |               | 249,715          | 711,822          | 540,654          |         |              | 37,704           | 450,384          | 570,876          | 156,972        |
| <b>TOTAL</b>    |           | <b>20,000</b> | <b>6,910,730</b> | <b>3,681,883</b> | <b>1,901,350</b> |         | <b>4,825</b> | <b>3,630,709</b> | <b>2,280,809</b> | <b>1,984,912</b> | <b>978,078</b> |
| O.D.            |           |               |                  |                  | 508              |         |              |                  |                  | 1,737            | 2,050          |

| TRANSLATED LOSSES |              |                |                   |                  |                  |              |                |                  |                  |                  |                |
|-------------------|--------------|----------------|-------------------|------------------|------------------|--------------|----------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR       | INDEMNITY    |                |                   |                  |                  | MEDICAL      |                |                  |                  |                  |                |
|                   | DEATH        | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006              |              |                | 2,204,205         | 1,190,671        | 496,525          |              |                | 2,185,477        | 909,875          | 542,388          | 231,649        |
| 2007              | 877          | 94,295         | 3,258,454         | 907,398          | 496,105          | 312          | 21,964         | 2,141,026        | 565,816          | 655,240          | 231,748        |
| 2008              | 509          | 57,315         | 2,111,798         | 515,509          | 379,804          | 385          | 30,424         | 1,183,655        | 406,452          | 322,731          | 163,601        |
| 2009              | 1,384        | 60,685         | 1,792,767         | 1,046,407        | 445,432          | 2,214        | 52,772         | 1,105,300        | 597,403          | 467,533          | 182,578        |
| 2010              | 1,174        | 75,633         | 1,924,680         | 837,443          | 524,364          | 2,055        | 45,569         | 932,910          | 491,555          | 494,545          | 156,344        |
| <b>TOTAL</b>      | <b>3,944</b> | <b>287,928</b> | <b>11,291,904</b> | <b>4,497,428</b> | <b>2,342,230</b> | <b>4,966</b> | <b>150,729</b> | <b>7,548,368</b> | <b>2,971,101</b> | <b>2,482,437</b> | <b>965,920</b> |
| O.D.              |              | 12             | 355               | 160              | 524              | 2            | 39             | 953              | 541              | 1,370            | 2,025          |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 19,289,200 | 12,295,791  | 967,945   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -5,504,484 | -1,597,808  | 3,897     |        |                 |       |
| TOTAL LOSSES             | 13,784,716 | 10,697,983  | 971,842   |        |                 |       |
| EXPECTED LOSSES          | 14,426,713 | 7,375,227   | 930,756   |        |                 |       |
| CREDIBILITY              | .19        | .45         | .68       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.363      | 1.057       | .096      | 2.516  |                 |       |
| INDICATED (POST-TEST)    | 1.390      | 1.078       | .098      | 2.566  |                 |       |
| PRES. ON RATE LEVEL      | 1.345      | .687        | .087      | 2.119  |                 |       |
| DERIVED BY FORMULA       | 1.354      | .863        | .094      | 2.311  |                 |       |
| UNDERLYING PRES. RATE    | 1.426      | .729        | .092      | 2.247  |                 |       |
| PROPOSED                 | 1.354      | .863        | .094      | 2.311  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 2.292 |
| IND. RATES               |            |             |           | 2.29   | MINIMUM PREMIUM |       |
| MAN. RATES               | 2.45       | 2.41        | 2.28      | + 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        |
| 2006         | 86,082           | 5,556,685          | 6.455               |                 |         | 13        | 28        | 111        | 152        |
| 2007         | 57,345           | 1,098,094          | 1.914               |                 |         | 2         | 4         | 22         | 28         |
| 2008         | 65,359           | 1,705,442          | 2.609               |                 |         | 1         | 19        | 23         | 43         |
| 2009         | 70,931           | 1,266,653          | 1.785               |                 |         | 1         | 10        | 12         | 23         |
| 2010         | 85,045           | 759,411            | .892                |                 |         |           | 6         | 22         | 28         |
| <b>TOTAL</b> | <b>364,762</b>   | <b>10,386,285</b>  | <b>2.847</b>        |                 |         | <b>17</b> | <b>67</b> | <b>190</b> | <b>274</b> |
| O.D.         |                  | 238,250            | .065                |                 |         |           | 2         | 6          | 8          |

| REPORTED LOSSES |           |         |                  |                  |                |         |         |                |                  |                  |                |
|-----------------|-----------|---------|------------------|------------------|----------------|---------|---------|----------------|------------------|------------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                  |                | MEDICAL |         |                |                  |                  |                |
|                 | DEATH     | P . T . | MAJOR            | MINOR            | TEMP           | DEATH   | P . T . | MAJOR          | MINOR            | TEMP             | MED. ONLY      |
| 2006            |           |         | 1,871,693        | 1,227,584        | 447,584        |         |         | 642,420        | 496,118          | 470,229          | 401,057        |
| 2007            |           |         | 324,552          | 227,056          | 113,640        |         |         | 135,824        | 76,620           | 146,780          | 73,622         |
| 2008            |           |         | 127,440          | 640,502          | 105,652        |         |         | 95,179         | 317,300          | 166,855          | 252,514        |
| 2009            |           |         | 226,690          | 329,893          | 96,438         |         |         | 70,783         | 325,894          | 81,433           | 135,522        |
| 2010            |           |         |                  | 168,983          | 191,699        |         |         |                | 95,992           | 208,484          | 94,253         |
| <b>TOTAL</b>    |           |         | <b>2,550,375</b> | <b>2,594,018</b> | <b>955,013</b> |         |         | <b>944,206</b> | <b>1,311,924</b> | <b>1,073,781</b> | <b>956,968</b> |
| O.D.            |           |         |                  | 133,210          | 21,783         |         |         |                | 43,996           | 20,423           | 18,838         |

| TRANSLATED LOSSES |              |               |                  |                  |                  |              |               |                  |                  |                  |                |
|-------------------|--------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR       | INDEMNITY    |               |                  |                  |                  | MEDICAL      |               |                  |                  |                  |                |
|                   | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006              |              |               | 2,472,507        | 1,624,092        | 677,640          |              |               | 1,397,264        | 722,843          | 737,319          | 398,651        |
| 2007              | 276          | 6,331         | 444,055          | 287,573          | 157,763          | 41           | 2,053         | 294,289          | 110,422          | 213,234          | 70,383         |
| 2008              | 742          | 10,279        | 368,965          | 729,816          | 138,213          | 308          | 9,080         | 319,131          | 406,026          | 225,012          | 249,484        |
| 2009              | 472          | 19,475        | 576,266          | 353,517          | 119,210          | 1,324        | 19,324        | 416,593          | 337,444          | 115,381          | 137,419        |
| 2010              | 305          | 17,087        | 458,300          | 223,357          | 176,545          | 484          | 10,697        | 232,813          | 130,639          | 173,477          | 93,876         |
| <b>TOTAL</b>      | <b>1,795</b> | <b>53,172</b> | <b>4,320,093</b> | <b>3,218,355</b> | <b>1,269,371</b> | <b>2,157</b> | <b>41,154</b> | <b>2,660,090</b> | <b>1,707,374</b> | <b>1,464,423</b> | <b>949,813</b> |
| O.D.              |              |               |                  | 176,237          | 32,979           |              |               |                  | 64,102           | 32,022           | 18,807         |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 7,078,461  | 7,964,863   | 968,620   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -2,862,360 | -1,266,882  | 5,227     |        |                 |       |
| TOTAL LOSSES             | 4,216,101  | 6,697,981   | 973,847   |        |                 |       |
| EXPECTED LOSSES          | 7,911,688  | 6,241,077   | 1,050,515 |        |                 |       |
| CREDIBILITY              | .10        | .23         | .35       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.156      | 1.836       | .267      | 3.259  |                 |       |
| INDICATED (POST-TEST)    | 1.179      | 1.873       | .272      | 3.324  |                 |       |
| PRES. ON RATE LEVEL      | 2.045      | 1.613       | .272      | 3.930  |                 |       |
| DERIVED BY FORMULA       | 1.958      | 1.673       | .272      | 3.903  |                 |       |
| UNDERLYING PRES. RATE    | 2.169      | 1.711       | .288      | 4.168  |                 |       |
| PROPOSED                 | 1.958      | 1.673       | .272      | 3.903  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 3.871 |
| IND. RATES               |            |             |           | 3.87   | MINIMUM PREMIUM |       |
| MAN. RATES               | 4.30       | 4.12        | 4.23      | + 3.87 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |            |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|------------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR      | TEMP       | ALL        |
| 2006         | 193,467          | 2,817,084          | 1.456               |                 |         | 4         | 26         | 44         | 74         |
| 2007         | 201,001          | 3,996,515          | 1.988               |                 |         | 4         | 30         | 45         | 79         |
| 2008         | 190,081          | 1,913,261          | 1.006               |                 |         | 3         | 19         | 20         | 42         |
| 2009         | 170,812          | 1,032,763          | .604                |                 |         |           | 9          | 23         | 32         |
| 2010         | 170,042          | 2,587,790          | 1.521               |                 |         |           | 17         | 47         | 64         |
| <b>TOTAL</b> | <b>925,403</b>   | <b>12,347,413</b>  | <b>1.334</b>        |                 |         | <b>11</b> | <b>101</b> | <b>179</b> | <b>291</b> |
| O.D.         |                  | 4,234              |                     |                 |         |           |            |            |            |

| REPORTED LOSSES |           |         |                  |                  |                  |         |         |                |                  |                  |                  |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|----------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                  |                  | MEDICAL |         |                |                  |                  |                  |
|                 | DEATH     | P . T . | MAJOR            | MINOR            | TEMP             | DEATH   | P . T . | MAJOR          | MINOR            | TEMP             | MED. ONLY        |
| 2006            |           |         | 487,476          | 699,177          | 195,387          |         |         | 463,195        | 431,037          | 257,256          | 283,556          |
| 2007            |           |         | 615,816          | 1,295,907        | 320,663          |         |         | 189,538        | 796,893          | 371,464          | 406,234          |
| 2008            |           |         | 332,707          | 410,322          | 152,392          |         |         | 114,876        | 446,755          | 206,520          | 249,689          |
| 2009            |           |         |                  | 147,128          | 145,523          |         |         |                | 230,509          | 336,548          | 173,055          |
| 2010            |           |         |                  | 714,320          | 387,502          |         |         |                | 380,287          | 695,258          | 410,423          |
| <b>TOTAL</b>    |           |         | <b>1,435,999</b> | <b>3,266,854</b> | <b>1,201,467</b> |         |         | <b>767,609</b> | <b>2,285,481</b> | <b>1,867,046</b> | <b>1,522,957</b> |
| O.D.            |           |         |                  |                  |                  |         |         |                |                  |                  | 4,234            |

| TRANSLATED LOSSES |              |               |                  |                  |                  |              |               |                  |                  |                  |                  |
|-------------------|--------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY    |               |                  |                  |                  | MEDICAL      |               |                  |                  |                  |                  |
|                   | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |              |               | 643,955          | 925,012          | 295,818          |              |               | 1,007,449        | 628,022          | 403,378          | 281,855          |
| 2007              | 1,580        | 13,443        | 931,912          | 1,623,415        | 449,887          | 432          | 3,310         | 496,489          | 1,089,891        | 550,312          | 388,360          |
| 2008              | 485          | 15,279        | 559,311          | 479,778          | 189,231          | 422          | 11,766        | 407,639          | 568,283          | 280,680          | 246,693          |
| 2009              | 214          | 5,320         | 163,024          | 168,908          | 156,231          | 956          | 13,172        | 246,817          | 274,358          | 388,569          | 175,478          |
| 2010              | 1,014        | 57,293        | 1,488,774        | 741,174          | 385,309          | 1,766        | 39,372        | 850,365          | 476,695          | 584,250          | 408,781          |
| <b>TOTAL</b>      | <b>3,293</b> | <b>91,335</b> | <b>3,786,976</b> | <b>3,938,287</b> | <b>1,476,476</b> | <b>3,576</b> | <b>67,620</b> | <b>3,008,759</b> | <b>3,037,249</b> | <b>2,207,189</b> | <b>1,501,167</b> |
| O.D.              |              |               |                  |                  |                  |              |               |                  |                  |                  | 4,198            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 6,961,559  | 10,659,201  | 1,505,365 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -3,198,455 | -1,350,701  | 6,734     |        |                 |       |
| TOTAL LOSSES             | 3,763,104  | 9,308,500   | 1,512,099 |        |                 |       |
| EXPECTED LOSSES          | 8,587,740  | 6,394,535   | 1,526,916 |        |                 |       |
| CREDIBILITY              | .18        | .42         | .64       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | .407       | 1.006       | .163      | 1.576  |                 |       |
| INDICATED (POST-TEST)    | .415       | 1.026       | .166      | 1.607  |                 |       |
| PRES. ON RATE LEVEL      | .874       | .652        | .156      | 1.682  |                 |       |
| DERIVED BY FORMULA       | .791       | .809        | .162      | 1.762  |                 |       |
| UNDERLYING PRES. RATE    | .928       | .691        | .165      | 1.784  |                 |       |
| PROPOSED                 | .755       | .772        | .155      | 1.682  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 1.668 |
| IND. RATES               |            |             |           | 1.67   | MINIMUM PREMIUM |       |
| MAN. RATES               | 2.06       | 1.94        | 1.81      | + 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       |
| 2006         | 88,626           | 191,469            | .216                |                 |         |       | 2         | 5         | 7         |
| 2007         | 108,275          | 32,504             | .030                |                 |         |       | 1         |           | 1         |
| 2008         | 91,266           | 1,072,471          | 1.175               |                 |         |       | 7         | 25        | 32        |
| 2009         | 89,921           | 127,715            | .142                |                 |         |       | 1         |           | 1         |
| 2010         | 101,139          | 102,009            | .100                |                 |         |       | 1         | 7         | 8         |
| <b>TOTAL</b> | <b>479,227</b>   | <b>1,526,168</b>   | <b>.318</b>         |                 |         |       | <b>12</b> | <b>37</b> | <b>49</b> |
| O.D.         |                  | 144,801            | .030                |                 |         |       | 1         | 3         | 4         |

| REPORTED LOSSES |           |         |       |                |                |         |         |       |                |                |                |
|-----------------|-----------|---------|-------|----------------|----------------|---------|---------|-------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |       |                |                | MEDICAL |         |       |                |                |                |
|                 | DEATH     | P . T . | MAJOR | MINOR          | TEMP           | DEATH   | P . T . | MAJOR | MINOR          | TEMP           | MED. ONLY      |
| 2006            |           |         |       | 4,719          | 19,997         |         |         |       | 127,583        | 33,078         | 6,092          |
| 2007            |           |         |       | 11,280         |                |         |         |       | 9,107          |                | 12,117         |
| 2008            |           |         |       | 381,458        | 93,703         |         |         |       | 207,467        | 186,660        | 203,183        |
| 2009            |           |         |       | 101,369        |                |         |         |       | 18,973         |                | 7,373          |
| 2010            |           |         |       | 10,985         | 30,296         |         |         |       | 21,446         | 28,400         | 10,882         |
| <b>TOTAL</b>    |           |         |       | <b>509,811</b> | <b>143,996</b> |         |         |       | <b>384,576</b> | <b>248,138</b> | <b>239,647</b> |
| O.D.            |           |         |       | 94,549         | 4,592          |         |         |       | 13,599         | 26,523         | 5,538          |

| TRANSLATED LOSSES |            |              |                |                |                |            |              |                |                |                |                |
|-------------------|------------|--------------|----------------|----------------|----------------|------------|--------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY  |              |                |                |                | MEDICAL    |              |                |                |                |                |
|                   | DEATH      | P . T .      | MAJOR          | MINOR          | TEMP           | DEATH      | P . T .      | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006              |            |              |                | 6,244          | 30,275         |            |              |                | 185,889        | 51,867         | 6,055          |
| 2007              | 13         | 19           | 1,116          | 14,019         | 108            | 5          | 6            | 1,077          | 12,289         | 173            | 11,584         |
| 2008              | 439        | 3,612        | 128,164        | 434,908        | 117,001        | 186        | 2,751        | 84,851         | 267,409        | 243,819        | 200,745        |
| 2009              | 136        | 2,638        | 81,419         | 99,735         | 4,825          | 75         | 670          | 15,096         | 18,497         | 1,363          | 7,476          |
| 2010              | 31         | 1,737        | 48,717         | 23,077         | 26,702         | 81         | 1,975        | 42,008         | 23,512         | 24,428         | 10,838         |
| <b>TOTAL</b>      | <b>619</b> | <b>8,006</b> | <b>259,416</b> | <b>577,983</b> | <b>178,911</b> | <b>347</b> | <b>5,402</b> | <b>143,032</b> | <b>507,596</b> | <b>321,650</b> | <b>236,698</b> |
| O.D.              | 108        | 854          | 29,771         | 106,487        | 7,479          | 13         | 190          | 6,557          | 18,616         | 33,986         | 5,533          |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL  |
|--------------------------|-----------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B | 454,315   | 1,752,708   | 242,231   |        |
| TOTAL TRANS. LOSSES PG A |           |             |           |        |
| IBNR + FREQUENCY ADJUST. | -560,332  | -235,224    | 1,044     |        |
| TOTAL LOSSES             |           | 1,517,484   | 243,275   |        |
| EXPECTED LOSSES          | 1,528,734 | 1,130,976   | 220,445   |        |
| CREDIBILITY              | .12       | .27         | .42       |        |
| <b>PURE PREMIUMS</b>     |           |             |           |        |
| INDICATED (PRE-TEST)     | .000      | .317        | .051      | .368   |
| INDICATED (POST-TEST)    | .000      | .323        | .052      | .375   |
| PRES. ON RATE LEVEL      | .301      | .223        | .043      | .567   |
| DERIVED BY FORMULA       | .265      | .250        | .047      | .562   |
| UNDERLYING PRES. RATE    | .319      | .236        | .046      | .601   |
| PROPOSED                 | .265      | .250        | .047      | .562   |
| YEAR                     | 4-1-11    | 4-1-12      | 4-1-13    | 4-1-14 |
| IND. RATES               |           |             |           | .56    |
| MAN. RATES               | .74       | .68         | .61       | + .56  |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS  | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |            |            |             |             |
|--------------|-------------------|--------------------|---------------------|-----------------|----------|------------|------------|-------------|-------------|
|              |                   |                    |                     | DEATH           | P . T .  | MAJOR      | MINOR      | TEMP        | ALL         |
| 2006         | 12,242,727        | 35,216,695         | .287                | 4               | 2        | 53         | 119        | 471         | 649         |
| 2007         | 12,967,566        | 48,353,594         | .372                | 4               | 1        | 71         | 127        | 458         | 661         |
| 2008         | 12,840,352        | 46,348,253         | .360                | 5               | 1        | 66         | 148        | 426         | 646         |
| 2009         | 12,587,505        | 33,132,884         | .263                | 3               |          | 52         | 134        | 352         | 541         |
| 2010         | 13,001,871        | 22,609,426         | .173                | 2               |          | 13         | 80         | 408         | 503         |
| <b>TOTAL</b> | <b>63,640,021</b> | <b>185,660,852</b> | <b>.292</b>         | <b>18</b>       | <b>4</b> | <b>255</b> | <b>608</b> | <b>2115</b> | <b>3000</b> |
| O.D.         |                   | 1,565,652          | .002                |                 |          | 4          | 9          | 6           | 19          |

REPORTED LOSSES

| MANUAL YEAR  | INDEMNITY        |                  |                   |                   |                   | MEDICAL          |                   |                   |                   |                   |                   |
|--------------|------------------|------------------|-------------------|-------------------|-------------------|------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
|              | DEATH            | P . T .          | MAJOR             | MINOR             | TEMP              | DEATH            | P . T .           | MAJOR             | MINOR             | TEMP              | MED. ONLY         |
| 2006         | 647,538          | 801,995          | 8,667,932         | 3,801,195         | 3,284,828         | 1,046,987        | 2,147,943         | 4,491,918         | 2,626,821         | 4,007,516         | 3,692,022         |
| 2007         | 1,527,372        | 499,541          | 13,263,488        | 4,564,786         | 2,362,299         | 8,000            | 7,884,167         | 4,060,183         | 5,525,304         | 4,128,726         | 4,529,728         |
| 2008         | 2,457,944        | 63,415           | 12,718,253        | 5,119,346         | 3,841,198         | 38,308           | 62,365            | 7,388,703         | 5,030,885         | 5,490,171         | 4,137,665         |
| 2009         | 296,337          |                  | 8,772,390         | 4,275,400         | 2,677,097         |                  |                   | 3,776,017         | 5,359,991         | 4,434,063         | 3,541,589         |
| 2010         | 149,720          |                  | 2,321,900         | 2,731,364         | 4,232,720         | 1,599            |                   | 1,173,357         | 2,234,160         | 6,360,028         | 3,404,578         |
| <b>TOTAL</b> | <b>5,078,911</b> | <b>1,364,951</b> | <b>45,743,963</b> | <b>20,492,091</b> | <b>16,398,142</b> | <b>1,094,894</b> | <b>10,094,475</b> | <b>20,890,178</b> | <b>20,777,161</b> | <b>24,420,504</b> | <b>19,305,582</b> |
| O.D.         |                  |                  | 709,708           | 255,442           | 86,211            |                  |                   | 81,039            | 330,314           | 45,708            | 57,230            |

TRANSLATED LOSSES

| MANUAL YEAR  | INDEMNITY        |                  |                   |                   |                   | MEDICAL          |                  |                   |                   |                   |                   |
|--------------|------------------|------------------|-------------------|-------------------|-------------------|------------------|------------------|-------------------|-------------------|-------------------|-------------------|
|              | DEATH            | P . T .          | MAJOR             | MINOR             | TEMP              | DEATH            | P . T .          | MAJOR             | MINOR             | TEMP              | MED. ONLY         |
| 2006         | 786,506          | 728,245          | 11,282,364        | 5,028,980         | 4,973,234         | 940,787          | 1,191,583        | 9,439,695         | 3,827,276         | 6,283,787         | 3,669,870         |
| 2007         | 1,707,158        | 336,120          | 17,599,419        | 5,814,662         | 3,311,268         | 26,939           | 865,690          | 9,058,872         | 5,874,638         | 6,037,597         | 4,330,420         |
| 2008         | 2,802,634        | 618,048          | 17,616,151        | 6,283,354         | 4,695,372         | 85,152           | 503,463          | 13,607,313        | 6,333,257         | 7,201,584         | 4,088,013         |
| 2009         | 402,541          | 520,171          | 15,094,191        | 5,146,224         | 3,126,329         | 23,225           | 597,566          | 12,479,731        | 6,250,858         | 5,385,611         | 3,591,171         |
| 2010         | 192,192          | 433,525          | 11,089,254        | 4,375,504         | 3,897,798         | 21,233           | 418,907          | 8,066,037         | 3,676,836         | 5,273,831         | 3,390,960         |
| <b>TOTAL</b> | <b>5,891,031</b> | <b>2,636,109</b> | <b>72,681,379</b> | <b>26,648,724</b> | <b>20,004,001</b> | <b>1,097,336</b> | <b>3,577,209</b> | <b>52,651,648</b> | <b>25,962,865</b> | <b>30,182,410</b> | <b>19,070,434</b> |
| O.D.         | 204              | 8,763            | 998,014           | 327,714           | 101,946           | 635              | 7,399            | 330,493           | 401,660           | 62,561            | 56,945            |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY  | TOTAL  |                 |      |
|--------------------------|-------------|-------------|------------|--------|-----------------|------|
| TOTAL TRANS. LOSSES PG B | 139,880,220 | 103,691,881 | 19,127,379 |        |                 |      |
| TOTAL TRANS. LOSSES PG A |             |             |            |        |                 |      |
| IBNR + FREQUENCY ADJUST. | -44,156,305 | -17,637,193 | 92,526     |        |                 |      |
| TOTAL LOSSES             | 95,723,915  | 86,054,688  | 19,219,905 |        |                 |      |
| EXPECTED LOSSES          | 120,916,040 | 85,277,628  | 19,728,406 |        |                 |      |
| CREDIBILITY              | 1.00        | 1.00        | 1.00       |        |                 |      |
| <b>PURE PREMIUMS</b>     |             |             |            |        |                 |      |
| INDICATED (PRE-TEST)     | .150        | .135        | .030       | .315   |                 |      |
| INDICATED (POST-TEST)    | .153        | .138        | .031       | .322   |                 |      |
| PRES. ON RATE LEVEL      | .179        | .127        | .029       | .335   |                 |      |
| DERIVED BY FORMULA       | .153        | .138        | .031       | .322   |                 |      |
| UNDERLYING PRES. RATE    | .190        | .134        | .031       | .355   |                 |      |
| PROPOSED                 | .153        | .138        | .031       | .322   |                 |      |
| YEAR                     | 4-1-11      | 4-1-12      | 4-1-13     | 4-1-14 | IND. RATE       | .319 |
| IND. RATES               |             |             |            | .32    | MINIMUM PREMIUM |      |
| MAN. RATES               | .43         | .41         | .36        | + .32  | PRESENT         |      |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |           |            |            |  |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|--|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR     | TEMP       | ALL        |  |
| 2006         | 652,219          | 4,241,316          | .650                | 1               |         | 6         | 12        | 68         | 87         |  |
| 2007         | 707,064          | 4,424,295          | .625                |                 |         | 6         | 12        | 62         | 80         |  |
| 2008         | 690,180          | 4,941,323          | .715                |                 |         | 11        | 22        | 61         | 94         |  |
| 2009         | 721,767          | 5,683,177          | .787                | 1               |         | 10        | 22        | 57         | 90         |  |
| 2010         | 672,867          | 3,232,315          | .480                |                 |         | 1         | 6         | 57         | 64         |  |
| <b>TOTAL</b> | <b>3,444,097</b> | <b>22,522,426</b>  | <b>.654</b>         | <b>2</b>        |         | <b>34</b> | <b>74</b> | <b>305</b> | <b>415</b> |  |
| O.D.         |                  | 6,234              |                     |                 |         |           |           |            |            |  |

| REPORTED LOSSES |                |         |                  |                  |                  |              |         |                  |                  |                  |                  |
|-----------------|----------------|---------|------------------|------------------|------------------|--------------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY      |         |                  |                  |                  | MEDICAL      |         |                  |                  |                  |                  |
|                 | DEATH          | P . T . | MAJOR            | MINOR            | TEMP             | DEATH        | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            | 591,116        |         | 1,349,787        | 305,034          | 441,876          | 86           |         | 426,983          | 131,419          | 530,480          | 464,535          |
| 2007            |                |         | 1,332,095        | 418,945          | 438,037          |              |         | 1,050,354        | 477,746          | 388,476          | 318,642          |
| 2008            |                |         | 1,987,697        | 632,347          | 266,921          |              |         | 675,514          | 507,931          | 417,082          | 453,831          |
| 2009            | 285,866        |         | 1,831,876        | 779,327          | 669,321          | 6,505        |         | 697,389          | 367,979          | 685,560          | 359,354          |
| 2010            |                |         | 118,904          | 168,835          | 626,083          |              |         | 45,888           | 317,960          | 1,578,784        | 375,861          |
| <b>TOTAL</b>    | <b>876,982</b> |         | <b>6,620,359</b> | <b>2,304,488</b> | <b>2,442,238</b> | <b>6,591</b> |         | <b>2,896,128</b> | <b>1,803,035</b> | <b>3,600,382</b> | <b>1,972,223</b> |
| O.D.            |                |         |                  |                  |                  |              |         |                  |                  |                  | 6,234            |

| TRANSLATED LOSSES |                  |                |                   |                  |                  |               |                |                  |                  |                  |                  |
|-------------------|------------------|----------------|-------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY        |                |                   |                  |                  | MEDICAL       |                |                  |                  |                  |                  |
|                   | DEATH            | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH         | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              | 738,895          |                | 1,783,068         | 403,561          | 669,001          | 157           |                | 928,688          | 191,477          | 831,790          | 461,748          |
| 2007              | 510              | 21,668         | 1,528,009         | 540,534          | 603,175          | 259           | 8,967          | 1,282,444        | 668,127          | 570,626          | 304,622          |
| 2008              | 768              | 73,718         | 2,709,209         | 778,697          | 345,395          | 623           | 41,693         | 1,607,180        | 694,660          | 558,006          | 448,385          |
| 2009              | 383,180          | 105,594        | 3,060,399         | 980,166          | 760,016          | 13,634        | 85,114         | 1,758,789        | 532,367          | 802,526          | 364,385          |
| 2010              | 623              | 38,019         | 1,028,818         | 433,526          | 533,627          | 2,431         | 55,305         | 1,181,341        | 627,836          | 1,051,001        | 374,358          |
| <b>TOTAL</b>      | <b>1,123,976</b> | <b>238,999</b> | <b>10,109,503</b> | <b>3,136,484</b> | <b>2,911,214</b> | <b>17,104</b> | <b>191,079</b> | <b>6,758,442</b> | <b>2,714,467</b> | <b>3,813,949</b> | <b>1,953,498</b> |
| O.D.              |                  |                |                   |                  |                  |               |                |                  |                  |                  | 6,139            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |
|--------------------------|------------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B | 18,439,103 | 12,576,114  | 1,959,637 |        |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |
| IBNR + FREQUENCY ADJUST. | -4,871,241 | -2,104,809  | 9,062     |        |
| TOTAL LOSSES             | 13,567,862 | 10,471,305  | 1,968,699 |        |
| EXPECTED LOSSES          | 13,328,656 | 10,160,087  | 1,963,135 |        |
| CREDIBILITY              | .43        | 1.00        | 1.00      |        |
| <b>PURE PREMIUMS</b>     |            |             |           |        |
| INDICATED (PRE-TEST)     | .394       | .304        | .057      | .755   |
| INDICATED (POST-TEST)    | .402       | .310        | .058      | .770   |
| PRES. ON RATE LEVEL      | .365       | .278        | .054      | .697   |
| DERIVED BY FORMULA       | .381       | .310        | .058      | .749   |
| UNDERLYING PRES. RATE    | .387       | .295        | .057      | .739   |
| PROPOSED                 | .381       | .310        | .058      | .749   |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 |
| IND. RATES               |            |             |           | .74    |
| MAN. RATES               | .84        | .79         | .75       | + .74  |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS   | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |            |             |             |             |  |
|--------------|--------------------|--------------------|---------------------|-----------------|----------|------------|-------------|-------------|-------------|--|
|              |                    |                    |                     | DEATH           | P . T .  | MAJOR      | MINOR       | TEMP        | ALL         |  |
| 2006         | 44,625,143         | 69,783,958         | .156                | 3               | 2        | 128        | 235         | 930         | 1298        |  |
| 2007         | 47,953,512         | 82,905,478         | .172                | 3               | 2        | 117        | 277         | 934         | 1333        |  |
| 2008         | 48,040,079         | 68,685,202         | .142                | 4               | 1        | 107        | 299         | 849         | 1260        |  |
| 2009         | 47,487,230         | 50,373,214         | .106                | 2               |          | 67         | 252         | 673         | 994         |  |
| 2010         | 48,792,398         | 42,382,133         | .086                | 1               |          | 23         | 134         | 803         | 961         |  |
| <b>TOTAL</b> | <b>236,898,362</b> | <b>314,129,985</b> | <b>.133</b>         | <b>13</b>       | <b>5</b> | <b>442</b> | <b>1197</b> | <b>4189</b> | <b>5846</b> |  |
| O.D.         |                    | 3,310,571          | .001                |                 |          | 5          | 24          | 39          | 68          |  |

REPORTED LOSSES

| MANUAL YEAR  | INDEMNITY        |                  |                   |                   |                   | MEDICAL        |                  |                   |                   |                   |                   |
|--------------|------------------|------------------|-------------------|-------------------|-------------------|----------------|------------------|-------------------|-------------------|-------------------|-------------------|
|              | DEATH            | P . T .          | MAJOR             | MINOR             | TEMP              | DEATH          | P . T .          | MAJOR             | MINOR             | TEMP              | MED. ONLY         |
| 2006         | 1,268,552        | 548,568          | 23,220,041        | 8,230,503         | 6,088,655         | 76,581         | 114,616          | 8,467,874         | 6,465,033         | 7,718,427         | 7,585,108         |
| 2007         | 962,789          | 684,575          | 21,466,337        | 8,454,825         | 7,337,564         | 241,798        | 6,317,688        | 13,588,920        | 7,149,614         | 7,965,939         | 8,735,429         |
| 2008         | 1,502,691        | 112,557          | 17,381,059        | 9,214,840         | 6,726,957         | 42,923         | 99,874           | 8,636,049         | 7,640,467         | 8,698,033         | 8,629,752         |
| 2009         | 156,841          |                  | 11,304,115        | 8,117,492         | 4,865,769         |                |                  | 4,430,229         | 7,087,364         | 7,303,030         | 7,108,374         |
| 2010         | 829,445          |                  | 4,339,963         | 3,706,163         | 7,346,245         | 10             |                  | 4,141,994         | 3,033,778         | 11,575,205        | 7,409,330         |
| <b>TOTAL</b> | <b>4,720,318</b> | <b>1,345,700</b> | <b>77,711,515</b> | <b>37,723,823</b> | <b>32,365,190</b> | <b>361,312</b> | <b>6,532,178</b> | <b>39,265,066</b> | <b>31,376,256</b> | <b>43,260,634</b> | <b>39,467,993</b> |
| O.D.         |                  |                  | 986,918           | 807,393           | 400,840           |                |                  | 195,064           | 273,471           | 292,387           | 354,498           |

TRANSLATED LOSSES

| MANUAL YEAR  | INDEMNITY        |                  |                    |                   |                   | MEDICAL        |                  |                   |                   |                   |                   |
|--------------|------------------|------------------|--------------------|-------------------|-------------------|----------------|------------------|-------------------|-------------------|-------------------|-------------------|
|              | DEATH            | P . T .          | MAJOR              | MINOR             | TEMP              | DEATH          | P . T .          | MAJOR             | MINOR             | TEMP              | MED. ONLY         |
| 2006         | 1,438,341        | 967,907          | 30,286,148         | 10,888,959        | 9,218,225         | 136,836        | 309,423          | 17,606,448        | 9,419,552         | 12,102,489        | 7,539,597         |
| 2007         | 1,194,109        | 1,120,054        | 27,463,732         | 10,853,180        | 10,124,377        | 437,780        | 915,672          | 20,112,877        | 10,080,972        | 11,637,486        | 8,351,070         |
| 2008         | 1,616,397        | 924,811          | 24,925,177         | 11,247,691        | 8,175,667         | 99,682         | 744,642          | 19,263,303        | 10,471,933        | 11,407,024        | 8,526,195         |
| 2009         | 221,730          | 746,560          | 21,812,072         | 9,402,401         | 5,601,363         | 30,023         | 739,866          | 15,224,804        | 8,275,129         | 8,683,814         | 7,207,891         |
| 2010         | 874,281          | 694,172          | 17,783,836         | 6,794,432         | 6,679,830         | 31,748         | 698,690          | 13,368,380        | 5,947,309         | 9,392,352         | 7,379,693         |
| <b>TOTAL</b> | <b>5,344,858</b> | <b>4,453,504</b> | <b>122,270,965</b> | <b>49,186,663</b> | <b>39,799,462</b> | <b>736,069</b> | <b>3,408,293</b> | <b>85,575,812</b> | <b>44,194,895</b> | <b>53,223,165</b> | <b>39,004,446</b> |
| O.D.         | 778              | 32,150           | 1,564,677          | 1,053,270         | 497,931           | 947            | 19,068           | 528,876           | 425,931           | 323,464           | 351,329           |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY  | TOTAL  |                 |      |
|--------------------------|-------------|-------------|------------|--------|-----------------|------|
| TOTAL TRANS. LOSSES PG B | 223,935,997 | 188,704,781 | 39,355,775 |        |                 |      |
| TOTAL TRANS. LOSSES PG A |             |             |            |        |                 |      |
| IBNR + FREQUENCY ADJUST. | -69,870,708 | -33,710,899 | 201,238    |        |                 |      |
| TOTAL LOSSES             | 154,065,289 | 154,993,882 | 39,557,013 |        |                 |      |
| EXPECTED LOSSES          | 191,887,673 | 163,459,871 | 42,641,705 |        |                 |      |
| CREDIBILITY              | 1.00        | 1.00        | 1.00       |        |                 |      |
| <b>PURE PREMIUMS</b>     |             |             |            |        |                 |      |
| INDICATED (PRE-TEST)     | .065        | .065        | .017       | .147   |                 |      |
| INDICATED (POST-TEST)    | .066        | .066        | .017       | .149   |                 |      |
| PRES. ON RATE LEVEL      | .076        | .065        | .017       | .158   |                 |      |
| DERIVED BY FORMULA       | .066        | .066        | .017       | .149   |                 |      |
| UNDERLYING PRES. RATE    | .081        | .069        | .018       | .168   |                 |      |
| PROPOSED                 | .066        | .066        | .017       | .149   |                 |      |
| YEAR                     | 4-1-11      | 4-1-12      | 4-1-13     | 4-1-14 | IND. RATE       | .147 |
| IND. RATES               |             |             |            | .15    | MINIMUM PREMIUM |      |
| MAN. RATES               | .23         | .19         | .17        | + .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        |
| 2006         | 379,830          | 6,016,662          | 1.584               |  |  | 379,830                       |                 | 2        | 8         | 24         | 148        | 182        |
| 2007         | 398,977          | 7,799,107          | 1.954               |  |  | 398,977                       |                 |          | 11        | 27         | 147        | 185        |
| 2008         | 410,879          | 7,289,533          | 1.774               |  |  | 410,879                       |                 |          | 13        | 37         | 116        | 166        |
| 2009         | 463,650          | 6,585,085          | 1.420               |  |  | 463,650                       | 1               |          | 6         | 28         | 103        | 138        |
| 2010         | 438,758          | 5,504,531          | 1.254               |  |  | 438,758                       |                 |          | 2         | 14         | 144        | 160        |
| <b>TOTAL</b> | <b>2,092,094</b> | <b>33,194,918</b>  | <b>1.587</b>        |  |  | <b>2,092,094</b>              | <b>1</b>        | <b>2</b> | <b>40</b> | <b>130</b> | <b>658</b> | <b>831</b> |
| O.D.         |                  | 14,000             |                     |  |  |                               |                 |          |           |            | 2          | 2          |

REPORTED LOSSES

| MANUAL YEAR  | INDEMNITY    |                |                  |                  |                  | MEDICAL |               |                  |                  |                  |                  |
|--------------|--------------|----------------|------------------|------------------|------------------|---------|---------------|------------------|------------------|------------------|------------------|
|              | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH   | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006         |              | 187,344        | 1,108,560        | 1,094,538        | 898,946          |         | 62,195        | 384,070          | 802,584          | 928,393          | 550,032          |
| 2007         |              |                | 1,799,085        | 1,210,696        | 962,086          |         |               | 869,311          | 1,046,577        | 1,417,284        | 494,068          |
| 2008         |              |                | 2,056,874        | 1,524,274        | 825,362          |         |               | 553,867          | 855,275          | 974,278          | 499,603          |
| 2009         | 2,634        |                | 817,780          | 1,233,480        | 1,208,400        |         |               | 301,386          | 978,398          | 1,683,197        | 359,810          |
| 2010         |              |                | 281,383          | 662,386          | 1,337,239        |         |               | 168,603          | 655,573          | 1,987,244        | 412,103          |
| <b>TOTAL</b> | <b>2,634</b> | <b>187,344</b> | <b>6,063,682</b> | <b>5,725,374</b> | <b>5,232,033</b> |         | <b>62,195</b> | <b>2,277,237</b> | <b>4,338,407</b> | <b>6,990,396</b> | <b>2,315,616</b> |
| O.D.         |              |                |                  |                  | 1,813            |         |               |                  |                  | 6,513            | 5,674            |

TRANSLATED LOSSES

| MANUAL YEAR  | INDEMNITY     |                |                   |                  |                  | MEDICAL       |                |                  |                  |                  |                  |
|--------------|---------------|----------------|-------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|------------------|
|              | DEATH         | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH         | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006         |               | 431,079        | 1,464,408         | 1,448,074        | 1,361,000        |               | 222,845        | 835,353          | 1,169,363        | 1,455,722        | 546,732          |
| 2007         | 1,476         | 35,001         | 2,468,840         | 1,542,616        | 1,323,915        | 567           | 13,499         | 1,961,336        | 1,470,778        | 2,062,648        | 472,329          |
| 2008         | 1,815         | 85,178         | 3,131,745         | 1,821,163        | 1,011,738        | 889           | 40,121         | 1,513,707        | 1,153,277        | 1,272,493        | 493,608          |
| 2009         | 5,399         | 80,217         | 2,378,878         | 1,460,742        | 1,314,596        | 4,210         | 87,562         | 1,699,953        | 1,234,901        | 1,939,057        | 364,847          |
| 2010         | 1,679         | 102,577        | 2,730,302         | 1,184,573        | 1,201,699        | 4,846         | 107,671        | 2,190,257        | 1,094,568        | 1,636,542        | 410,455          |
| <b>TOTAL</b> | <b>10,369</b> | <b>734,052</b> | <b>12,174,173</b> | <b>7,457,168</b> | <b>6,212,948</b> | <b>10,512</b> | <b>471,698</b> | <b>8,200,606</b> | <b>6,122,887</b> | <b>8,366,462</b> | <b>2,287,971</b> |
| O.D.         | 1             | 63             | 1,924             | 870              | 1,549            | 7             | 154            | 3,585            | 2,037            | 5,136            | 5,656            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 21,607,144 | 28,169,057  | 2,293,627 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |       |
| IBNR + FREQUENCY ADJUST. | -7,225,244 | -4,293,040  | 11,385    |       |
| TOTAL LOSSES             | 14,381,900 | 23,876,017  | 2,305,012 |       |
| EXPECTED LOSSES          | 20,063,182 | 21,067,387  | 2,364,067 |       |
| CREDIBILITY              | .31        | .72         | 1.00      |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | .687       | 1.141       | .110      | 1.938 |
| INDICATED (POST-TEST)    | .701       | 1.164       | .112      | 1.977 |
| PRES. ON RATE LEVEL      | .903       | .950        | .107      | 1.960 |
| DERIVED BY FORMULA       | .840       | 1.104       | .112      | 2.056 |
| UNDERLYING PRES. RATE    | .959       | 1.007       | .113      | 2.079 |
| PROPOSED                 | .808       | 1.062       | .107      | 1.977 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 1.960 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 1.96   | MINIMUM PREMIUM |       |
| MAN. RATES | 2.36   | 2.19   | 2.11   | + 1.96 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS  | TOTAL REPT. LOSSES | PURE PREM. REPORTED |  |  | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES |          |           |            |            |            |
|--------------|-------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|----------|-----------|------------|------------|------------|
|              |                   |                    |                     |  |  |                               | DEATH           | P . T .  | MAJOR     | MINOR      | TEMP       | ALL        |
| 2006         | 3,520,302         | 7,654,195          | .217                |  |  | 3,520,302                     |                 |          | 10        | 25         | 98         | 133        |
| 2007         | 3,604,648         | 11,157,833         | .309                |  |  | 3,604,648                     | 2               |          | 16        | 33         | 117        | 168        |
| 2008         | 3,562,964         | 11,073,042         | .310                |  |  | 3,562,964                     | 3               | 1        | 17        | 23         | 79         | 123        |
| 2009         | 3,889,442         | 7,852,410          | .201                |  |  | 3,889,442                     |                 |          | 10        | 34         | 90         | 134        |
| 2010         | 4,122,423         | 6,193,017          | .150                |  |  | 4,122,423                     |                 |          | 5         | 18         | 111        | 134        |
| <b>TOTAL</b> | <b>18,699,779</b> | <b>43,930,497</b>  | <b>.235</b>         |  |  | <b>18,699,779</b>             | <b>5</b>        | <b>1</b> | <b>58</b> | <b>133</b> | <b>495</b> | <b>692</b> |
| O.D.         |                   | 32,388             |                     |  |  |                               |                 |          |           |            | 1          | 1          |

REPORTED LOSSES

| MANUAL YEAR  | INDEMNITY        |                |                   |                  |                  | MEDICAL       |         |               |                  |                  |                  |
|--------------|------------------|----------------|-------------------|------------------|------------------|---------------|---------|---------------|------------------|------------------|------------------|
|              | DEATH            | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH         | P . T . | MAJOR         | MINOR            | TEMP             | MED. ONLY        |
| 2006         |                  |                | 2,185,565         | 711,884          | 485,109          |               |         | 982,314       | 1,636,566        | 699,459          | 953,298          |
| 2007         | 1,359,188        |                | 3,218,330         | 1,245,297        | 811,907          | 17,583        |         | 1,757,555     | 950,965          | 996,965          | 800,043          |
| 2008         | 621,941          | 102,645        | 3,478,022         | 791,896          | 608,255          |               | 1       | 28,500        | 3,113,665        | 529,979          | 801,877          |
| 2009         |                  |                | 1,765,551         | 1,148,578        | 612,089          |               |         | 575,685       | 1,727,060        | 988,358          | 1,035,089        |
| 2010         |                  |                | 936,123           | 654,941          | 932,204          |               |         | 904,713       | 511,208          | 1,359,916        | 893,912          |
| <b>TOTAL</b> | <b>1,981,129</b> | <b>102,645</b> | <b>11,583,591</b> | <b>4,552,596</b> | <b>3,449,564</b> | <b>17,584</b> |         | <b>28,500</b> | <b>7,333,932</b> | <b>5,355,778</b> | <b>4,484,219</b> |
| O.D.         |                  |                |                   |                  | 3,571            |               |         |               |                  | 3,316            | 25,501           |

TRANSLATED LOSSES

| MANUAL YEAR  | INDEMNITY        |                |                   |                  |                  | MEDICAL       |                |                   |                  |                  |                  |
|--------------|------------------|----------------|-------------------|------------------|------------------|---------------|----------------|-------------------|------------------|------------------|------------------|
|              | DEATH            | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH         | P . T .        | MAJOR             | MINOR            | TEMP             | MED. ONLY        |
| 2006         |                  |                | 2,887,131         | 941,821          | 734,455          |               |                | 2,136,533         | 2,384,476        | 1,096,750        | 947,578          |
| 2007         | 897,264          | 59,165         | 4,157,910         | 1,592,491        | 1,127,580        | 16,987        | 23,453         | 3,346,145         | 1,344,305        | 1,459,424        | 764,841          |
| 2008         | 712,429          | 338,578        | 4,118,973         | 1,008,647        | 755,197          | 1,536         | 159,211        | 3,563,506         | 824,765          | 1,304,237        | 792,254          |
| 2009         | 1,722            | 113,152        | 3,298,319         | 1,325,141        | 717,960          | 6,300         | 121,541        | 2,538,709         | 1,676,299        | 1,216,509        | 1,049,580        |
| 2010         | 1,519            | 114,059        | 2,847,999         | 1,034,085        | 872,509          | 6,452         | 137,898        | 2,389,952         | 865,824          | 1,147,180        | 890,336          |
| <b>TOTAL</b> | <b>1,612,934</b> | <b>624,954</b> | <b>17,310,332</b> | <b>5,902,185</b> | <b>4,207,701</b> | <b>31,275</b> | <b>442,103</b> | <b>13,974,845</b> | <b>7,095,669</b> | <b>6,224,100</b> | <b>4,444,589</b> |
| O.D.         |                  | 5              | 382               | 250              | 4,125            |               | 3              | 231               | 253              | 4,179            | 25,304           |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL  |                 |      |
|--------------------------|-------------|-------------|-----------|--------|-----------------|------|
| TOTAL TRANS. LOSSES PG B | 33,997,064  | 23,438,462  | 4,469,893 |        |                 |      |
| TOTAL TRANS. LOSSES PG A |             |             |           |        |                 |      |
| IBNR + FREQUENCY ADJUST. | -10,857,047 | -4,498,073  | 23,811    |        |                 |      |
| TOTAL LOSSES             | 23,140,017  | 18,940,389  | 4,493,704 |        |                 |      |
| EXPECTED LOSSES          | 30,106,644  | 22,065,740  | 4,861,943 |        |                 |      |
| CREDIBILITY              | 1.00        | 1.00        | 1.00      |        |                 |      |
| <b>PURE PREMIUMS</b>     |             |             |           |        |                 |      |
| INDICATED (PRE-TEST)     | .124        | .101        | .024      | .249   |                 |      |
| INDICATED (POST-TEST)    | .126        | .103        | .024      | .253   |                 |      |
| PRES. ON RATE LEVEL      | .152        | .111        | .025      | .288   |                 |      |
| DERIVED BY FORMULA       | .126        | .103        | .024      | .253   |                 |      |
| UNDERLYING PRES. RATE    | .161        | .118        | .026      | .305   |                 |      |
| PROPOSED                 | .126        | .103        | .024      | .253   |                 |      |
| YEAR                     | 4-1-11      | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | .250 |
| IND. RATES               |             |             |           | .25    | MINIMUM PREMIUM |      |
| MAN. RATES               | .48         | .46         | .31       | + .25  | PRESENT         |      |

+PROPOSED



| MANUAL YEAR  | PAYROLL IN THOUS  | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |           |           |            |            |  |
|--------------|-------------------|--------------------|---------------------|-----------------|----------|-----------|-----------|------------|------------|--|
|              |                   |                    |                     | DEATH           | P . T .  | MAJOR     | MINOR     | TEMP       | ALL        |  |
| 2006         | 2,989,407         | 2,997,717          | .100                | 1               | 1        | 4         | 11        | 37         | 54         |  |
| 2007         | 3,060,354         | 5,366,403          | .175                | 1               |          | 7         | 30        | 37         | 75         |  |
| 2008         | 3,124,650         | 5,301,536          | .169                | 1               |          | 7         | 21        | 31         | 60         |  |
| 2009         | 3,086,366         | 3,257,448          | .105                | 2               |          | 1         | 15        | 33         | 51         |  |
| 2010         | 3,159,191         | 1,705,748          | .053                |                 |          | 1         |           | 39         | 40         |  |
| <b>TOTAL</b> | <b>15,419,968</b> | <b>18,628,852</b>  | <b>.121</b>         | <b>5</b>        | <b>1</b> | <b>20</b> | <b>77</b> | <b>177</b> | <b>280</b> |  |
| O.D.         |                   | 243,032            | .001                |                 |          | 1         |           | 1          | 2          |  |

| REPORTED LOSSES |                  |                |                  |                  |                  |                |               |                  |                  |                  |                  |
|-----------------|------------------|----------------|------------------|------------------|------------------|----------------|---------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY        |                |                  |                  |                  | MEDICAL        |               |                  |                  |                  |                  |
|                 | DEATH            | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH          | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            | 127,399          | 758,964        | 888,320          | 246,798          | 163,416          |                | 25,100        | 107,798          | 139,852          | 275,215          | 264,855          |
| 2007            | 3,000            |                | 1,274,075        | 578,347          | 197,977          | 71,736         |               | 2,154,060        | 443,592          | 264,945          | 378,671          |
| 2008            |                  |                | 1,007,324        | 466,213          | 296,581          | 457,649        |               | 2,085,706        | 381,402          | 293,077          | 313,584          |
| 2009            | 996,105          |                | 182,248          | 246,777          | 429,525          | 31,000         |               | 50,000           | 357,240          | 566,791          | 397,762          |
| 2010            |                  |                | 142,544          |                  | 395,548          |                |               | 86,319           |                  | 681,036          | 400,301          |
| <b>TOTAL</b>    | <b>1,126,504</b> | <b>758,964</b> | <b>3,494,511</b> | <b>1,538,135</b> | <b>1,483,047</b> | <b>560,385</b> | <b>25,100</b> | <b>4,483,883</b> | <b>1,322,086</b> | <b>2,081,064</b> | <b>1,755,173</b> |
| O.D.            |                  |                | 173,825          |                  | 6,009            |                |               | 54,010           |                  | 6,746            | 2,442            |

| TRANSLATED LOSSES |                  |                |                  |                  |                  |                  |                |                  |                  |                  |                  |
|-------------------|------------------|----------------|------------------|------------------|------------------|------------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY        |                |                  |                  |                  | MEDICAL          |                |                  |                  |                  |                  |
|                   | DEATH            | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH            | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              | 159,249          | 866,176        | 1,173,471        | 326,514          | 247,412          |                  | 44,605         | 234,461          | 203,765          | 431,541          | 263,266          |
| 2007              | 4,390            | 19,511         | 1,365,841        | 731,757          | 278,884          | 125,678          | 12,746         | 1,809,510        | 624,016          | 393,493          | 362,009          |
| 2008              | 562              | 31,749         | 1,169,226        | 564,254          | 362,304          | 911,351          | 54,970         | 2,155,062        | 549,234          | 401,359          | 309,821          |
| 2009              | 1,179,262        | 18,781         | 556,929          | 324,450          | 455,939          | 57,685           | 25,695         | 491,260          | 437,329          | 653,541          | 403,331          |
| 2010              | 313              | 21,495         | 577,869          | 203,986          | 342,525          | 1,210            | 26,844         | 523,509          | 226,292          | 540,812          | 398,700          |
| <b>TOTAL</b>      | <b>1,343,776</b> | <b>957,712</b> | <b>4,843,336</b> | <b>2,150,961</b> | <b>1,687,064</b> | <b>1,095,924</b> | <b>164,860</b> | <b>5,213,802</b> | <b>2,040,636</b> | <b>2,420,746</b> | <b>1,737,127</b> |
| O.D.              |                  | 3,186          | 223,811          | 1,541            | 9,031            |                  | 797            | 112,124          | 1,338            | 9,960            | 2,366            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |
|--------------------------|------------|-------------|-----------|--------|-----------------|
| TOTAL TRANS. LOSSES PG B | 13,959,328 | 8,321,277   | 1,739,493 |        |                 |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |
| IBNR + FREQUENCY ADJUST. | -5,789,786 | -1,813,528  | 12,328    |        |                 |
| TOTAL LOSSES             | 8,169,542  | 6,507,749   | 1,751,821 |        |                 |
| EXPECTED LOSSES          | 15,882,568 | 8,789,383   | 2,621,394 |        |                 |
| CREDIBILITY              | 1.00       | 1.00        | 1.00      |        |                 |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |
| INDICATED (PRE-TEST)     | .053       | .042        | .011      | .106   |                 |
| INDICATED (POST-TEST)    | .054       | .043        | .011      | .108   |                 |
| PRES. ON RATE LEVEL      | .097       | .054        | .016      | .167   |                 |
| DERIVED BY FORMULA       | .054       | .043        | .011      | .108   |                 |
| UNDERLYING PRES. RATE    | .103       | .057        | .017      | .177   |                 |
| PROPOSED                 | .054       | .043        | .011      | .108   |                 |
| <b>IND. RATES</b>        |            |             |           |        |                 |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       |
| IND. RATES               |            |             |           | .12    | MINIMUM PREMIUM |
| MAN. RATES               | .15        | .17         | .18       | + .12  | PRESENT         |

+PROPOSED \*LIMITED

| MANUAL YEAR  | PAYROLL IN THOUS  | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |            |            |             |             |  |
|--------------|-------------------|--------------------|---------------------|-----------------|----------|------------|------------|-------------|-------------|--|
|              |                   |                    |                     | DEATH           | P . T .  | MAJOR      | MINOR      | TEMP        | ALL         |  |
| 2006         | 6,757,606         | 23,364,729         | .345                | 2               |          | 46         | 55         | 248         | 351         |  |
| 2007         | 7,090,791         | 22,404,549         | .315                |                 |          | 45         | 65         | 244         | 354         |  |
| 2008         | 7,457,147         | 24,355,793         | .326                | 1               | 1        | 34         | 77         | 291         | 404         |  |
| 2009         | 7,699,376         | 20,108,192         | .261                | 1               |          | 25         | 90         | 296         | 412         |  |
| 2010         | 7,977,617         | 15,054,689         | .188                |                 |          | 9          | 32         | 323         | 364         |  |
| <b>TOTAL</b> | <b>36,982,537</b> | <b>105,287,952</b> | <b>.285</b>         | <b>4</b>        | <b>1</b> | <b>159</b> | <b>319</b> | <b>1402</b> | <b>1885</b> |  |
| O.D.         |                   | 1,658,847          | .004                |                 |          | 5          | 4          | 20          | 29          |  |

REPORTED LOSSES

| MANUAL YEAR  | INDEMNITY        |                |                   |                   |                   | MEDICAL        |                |                   |                  |                   |                   |
|--------------|------------------|----------------|-------------------|-------------------|-------------------|----------------|----------------|-------------------|------------------|-------------------|-------------------|
|              | DEATH            | P . T .        | MAJOR             | MINOR             | TEMP              | DEATH          | P . T .        | MAJOR             | MINOR            | TEMP              | MED. ONLY         |
| 2006         | 338,673          |                | 9,240,488         | 1,451,652         | 2,243,950         | 23,486         |                | 3,327,733         | 1,582,369        | 2,732,003         | 2,424,375         |
| 2007         |                  |                | 8,208,229         | 2,484,227         | 1,921,641         |                |                | 3,432,579         | 1,553,623        | 2,249,535         | 2,554,715         |
| 2008         | 1,027,738        | 220,562        | 6,152,103         | 2,742,911         | 2,937,471         | 156,646        | 185,000        | 3,236,657         | 2,042,237        | 2,961,347         | 2,693,121         |
| 2009         | 26,408           |                | 4,870,687         | 3,023,098         | 2,341,466         | 592,077        |                | 1,829,307         | 2,135,323        | 2,764,197         | 2,525,629         |
| 2010         |                  |                | 1,319,223         | 1,455,819         | 3,503,446         |                |                | 461,408           | 914,725          | 4,542,486         | 2,857,582         |
| <b>TOTAL</b> | <b>1,392,819</b> | <b>220,562</b> | <b>29,790,730</b> | <b>11,157,707</b> | <b>12,947,974</b> | <b>772,209</b> | <b>185,000</b> | <b>12,287,684</b> | <b>8,228,277</b> | <b>15,249,568</b> | <b>13,055,422</b> |
| O.D.         |                  |                | 940,982           | 136,567           | 72,162            |                |                | 326,570           | 47,003           | 34,384            | 101,179           |

TRANSLATED LOSSES

| MANUAL YEAR  | INDEMNITY        |                  |                   |                   |                   | MEDICAL          |                  |                   |                   |                   |                   |
|--------------|------------------|------------------|-------------------|-------------------|-------------------|------------------|------------------|-------------------|-------------------|-------------------|-------------------|
|              | DEATH            | P . T .          | MAJOR             | MINOR             | TEMP              | DEATH            | P . T .          | MAJOR             | MINOR             | TEMP              | MED. ONLY         |
| 2006         | 423,341          |                  | 11,953,773        | 1,920,537         | 3,397,344         | 42,791           |                  | 6,958,095         | 2,305,513         | 4,283,783         | 2,409,829         |
| 2007         | 3,018            | 153,776          | 10,813,595        | 3,199,842         | 2,668,447         | 845              | 50,528           | 7,198,516         | 2,231,329         | 3,281,184         | 2,442,308         |
| 2008         | 681,277          | 641,534          | 8,526,581         | 3,434,442         | 3,522,612         | 192,731          | 549,092          | 6,606,206         | 2,895,520         | 3,862,420         | 2,660,804         |
| 2009         | 32,175           | 309,682          | 9,031,369         | 3,632,994         | 2,641,494         | 846,380          | 278,351          | 5,713,030         | 2,678,905         | 3,256,671         | 2,560,988         |
| 2010         | 4,257            | 282,176          | 7,377,530         | 2,943,769         | 3,146,858         | 9,867            | 220,249          | 4,419,541         | 2,115,632         | 3,688,902         | 2,846,152         |
| <b>TOTAL</b> | <b>1,144,068</b> | <b>1,387,168</b> | <b>47,702,848</b> | <b>15,131,584</b> | <b>15,376,755</b> | <b>1,092,614</b> | <b>1,098,220</b> | <b>30,895,388</b> | <b>12,226,899</b> | <b>18,372,960</b> | <b>12,920,081</b> |
| O.D.         | 207              | 24,793           | 1,316,075         | 173,908           | 97,402            | 260              | 17,301           | 727,930           | 72,977            | 40,249            | 99,965            |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY  | TOTAL  |                 |      |
|--------------------------|-------------|-------------|------------|--------|-----------------|------|
| TOTAL TRANS. LOSSES PG B | 85,406,872  | 61,492,734  | 13,020,046 |        |                 |      |
| TOTAL TRANS. LOSSES PG A |             |             |            |        |                 |      |
| IBNR + FREQUENCY ADJUST. | -23,989,954 | -9,952,017  | 59,254     |        |                 |      |
| TOTAL LOSSES             | 61,416,918  | 51,540,717  | 13,079,300 |        |                 |      |
| EXPECTED LOSSES          | 66,568,568  | 48,816,948  | 12,204,238 |        |                 |      |
| CREDIBILITY              | 1.00        | 1.00        | 1.00       |        |                 |      |
| <b>PURE PREMIUMS</b>     |             |             |            |        |                 |      |
| INDICATED (PRE-TEST)     | .166        | .139        | .035       | .340   |                 |      |
| INDICATED (POST-TEST)    | .169        | .142        | .036       | .347   |                 |      |
| PRES. ON RATE LEVEL      | .170        | .124        | .031       | .325   |                 |      |
| DERIVED BY FORMULA       | .169        | .142        | .036       | .347   |                 |      |
| UNDERLYING PRES. RATE    | .180        | .132        | .033       | .345   |                 |      |
| PROPOSED                 | .169        | .142        | .036       | .347   |                 |      |
| YEAR                     | 4-1-11      | 4-1-12      | 4-1-13     | 4-1-14 | IND. RATE       | .344 |
| IND. RATES               |             |             |            | .34    | MINIMUM PREMIUM |      |
| MAN. RATES               | .39         | .39         | .35        | + .34  | PRESENT         |      |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |           |           |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|----------|-----------|-----------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T .  | MAJOR     | MINOR     | TEMP       | ALL        |
| 2006         | 351,791          | 4,762,891          | 1.353               |                 |          | 13        | 13        | 53         | 79         |
| 2007         | 383,637          | 4,141,275          | 1.079               |                 | 1        | 9         | 7         | 72         | 89         |
| 2008         | 396,126          | 5,099,196          | 1.287               |                 |          | 6         | 18        | 59         | 83         |
| 2009         | 372,116          | 3,678,993          | .988                |                 |          | 3         | 19        | 69         | 91         |
| 2010         | 450,665          | 3,154,315          | .699                |                 |          | 1         | 10        | 91         | 102        |
| <b>TOTAL</b> | <b>1,954,335</b> | <b>20,836,670</b>  | <b>1.066</b>        |                 | <b>1</b> | <b>32</b> | <b>67</b> | <b>344</b> | <b>444</b> |
| O.D.         |                  | 136,460            | .006                |                 |          | 1         |           | 1          | 2          |

| REPORTED LOSSES |           |                |                  |                  |                  |         |                |                  |                  |                  |                  |
|-----------------|-----------|----------------|------------------|------------------|------------------|---------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY |                |                  |                  |                  | MEDICAL |                |                  |                  |                  |                  |
|                 | DEATH     | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH   | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            |           |                | 2,024,478        | 586,003          | 197,063          |         |                | 709,005          | 536,250          | 356,568          | 353,524          |
| 2007            |           | 347,409        | 1,253,081        | 343,514          | 619,563          |         | 150,000        | 405,884          | 134,891          | 484,838          | 402,095          |
| 2008            |           |                | 1,075,000        | 767,557          | 527,564          |         |                | 1,066,206        | 585,637          | 657,369          | 419,863          |
| 2009            |           |                | 522,396          | 792,688          | 539,219          |         |                | 171,903          | 319,482          | 676,403          | 656,902          |
| 2010            |           |                | 189,393          | 538,110          | 772,490          |         |                | 90,441           | 206,160          | 758,528          | 599,193          |
| <b>TOTAL</b>    |           | <b>347,409</b> | <b>5,064,348</b> | <b>3,027,872</b> | <b>2,655,899</b> |         | <b>150,000</b> | <b>2,443,439</b> | <b>1,782,420</b> | <b>2,933,706</b> | <b>2,431,577</b> |
| O.D.            |           |                | 114,190          |                  | 6,091            |         |                | 2,900            |                  | 3,409            | 9,870            |

| TRANSLATED LOSSES |              |                |                  |                  |                  |              |                |                  |                  |                  |                  |
|-------------------|--------------|----------------|------------------|------------------|------------------|--------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY    |                |                  |                  |                  | MEDICAL      |                |                  |                  |                  |                  |
|                   | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |              |                | 2,674,335        | 775,280          | 298,354          |              |                | 1,542,086        | 781,317          | 559,095          | 351,403          |
| 2007              | 652          | 678,923        | 1,692,224        | 453,919          | 848,875          | 2,487        | 174,789        | 878,498          | 207,175          | 701,907          | 384,403          |
| 2008              | 923          | 42,254         | 1,556,499        | 924,237          | 638,492          | 743          | 55,430         | 2,156,212        | 823,320          | 868,121          | 414,825          |
| 2009              | 1,177        | 48,969         | 1,451,735        | 899,179          | 601,332          | 1,402        | 37,299         | 726,334          | 429,927          | 775,324          | 666,099          |
| 2010              | 1,141        | 70,138         | 1,841,630        | 807,775          | 706,985          | 1,868        | 41,724         | 826,730          | 391,816          | 621,696          | 596,796          |
| <b>TOTAL</b>      | <b>3,893</b> | <b>840,284</b> | <b>9,216,423</b> | <b>3,860,390</b> | <b>3,094,038</b> | <b>6,500</b> | <b>309,242</b> | <b>6,129,860</b> | <b>2,633,555</b> | <b>3,526,143</b> | <b>2,413,526</b> |
| O.D.              | 3            | 3,888          | 143,401          | 3,294            | 8,331            |              | 155            | 6,254            | 444              | 4,343            | 9,800            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 16,659,903 | 13,130,538  | 2,423,326 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -5,046,252 | -1,907,790  | 11,010    |        |                 |       |
| TOTAL LOSSES             | 11,613,651 | 11,222,748  | 2,434,336 |        |                 |       |
| EXPECTED LOSSES          | 14,032,126 | 9,380,809   | 2,208,398 |        |                 |       |
| CREDIBILITY              | .30        | .69         | 1.00      |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | .594       | .574        | .125      | 1.293  |                 |       |
| INDICATED (POST-TEST)    | .606       | .585        | .128      | 1.319  |                 |       |
| PRES. ON RATE LEVEL      | .676       | .453        | .107      | 1.236  |                 |       |
| DERIVED BY FORMULA       | .655       | .544        | .128      | 1.327  |                 |       |
| UNDERLYING PRES. RATE    | .718       | .480        | .113      | 1.311  |                 |       |
| PROPOSED                 | .651       | .541        | .127      | 1.319  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 1.308 |
| IND. RATES               |            |             |           | 1.31   | MINIMUM PREMIUM |       |
| MAN. RATES               | 1.49       | 1.41        | 1.33      | + 1.31 | 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        |
| 2006         | 301,780          | 3,661,394          | 1.213               |  |  | 301,780                       |                 |         | 4         | 16        | 79         | 99         |
| 2007         | 332,760          | 4,237,447          | 1.273               |  |  | 332,760                       |                 |         | 5         | 20        | 68         | 93         |
| 2008         | 358,910          | 4,577,974          | 1.275               |  |  | 358,910                       |                 |         | 6         | 25        | 76         | 107        |
| 2009         | 382,940          | 3,575,493          | .933                |  |  | 382,940                       |                 |         | 3         | 16        | 82         | 101        |
| 2010         | 393,932          | 3,903,410          | .990                |  |  | 393,932                       |                 |         | 1         | 11        | 99         | 111        |
| <b>TOTAL</b> | <b>1,770,322</b> | <b>19,955,718</b>  | <b>1.127</b>        |  |  | <b>1,770,322</b>              |                 |         | <b>19</b> | <b>88</b> | <b>404</b> | <b>511</b> |
| O.D.         |                  | 27,708             | .001                |  |  |                               |                 |         |           |           |            |            |

| REPORTED LOSSES |           |         |                  |                  |                  |         |         |                  |                  |                  |                  |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                  |                  | MEDICAL |         |                  |                  |                  |                  |
|                 | DEATH     | P . T . | MAJOR            | MINOR            | TEMP             | DEATH   | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            |           |         | 970,725          | 386,665          | 222,218          |         |         | 247,584          | 545,359          | 507,715          | 781,128          |
| 2007            |           |         | 883,507          | 405,298          | 270,862          |         |         | 908,222          | 472,967          | 454,297          | 842,294          |
| 2008            |           |         | 1,090,006        | 575,455          | 219,961          |         |         | 419,481          | 758,723          | 533,280          | 981,068          |
| 2009            |           |         | 783,366          | 336,696          | 316,575          |         |         | 285,486          | 256,778          | 563,283          | 1,033,309        |
| 2010            |           |         | 154,338          | 292,752          | 647,968          |         |         | 69,770           | 242,568          | 1,476,477        | 1,019,537        |
| <b>TOTAL</b>    |           |         | <b>3,881,942</b> | <b>1,996,866</b> | <b>1,677,584</b> |         |         | <b>1,930,543</b> | <b>2,276,395</b> | <b>3,535,052</b> | <b>4,657,336</b> |
| O.D.            |           |         |                  |                  |                  |         |         |                  |                  |                  | 27,708           |

| TRANSLATED LOSSES |              |                |                  |                  |                  |              |                |                  |                  |                  |                  |
|-------------------|--------------|----------------|------------------|------------------|------------------|--------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY    |                |                  |                  |                  | MEDICAL      |                |                  |                  |                  |                  |
|                   | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |              |                | 1,261,938        | 511,557          | 336,439          |              |                | 529,580          | 794,588          | 796,100          | 776,441          |
| 2007              | 495          | 14,466         | 1,017,404        | 516,362          | 374,600          | 255          | 11,738         | 1,673,949        | 667,535          | 666,114          | 805,233          |
| 2008              | 690          | 42,636         | 1,564,368        | 688,953          | 279,649          | 780          | 31,666         | 1,170,732        | 993,313          | 710,504          | 969,295          |
| 2009              | 533          | 42,996         | 1,249,103        | 424,263          | 355,087          | 1,184        | 40,840         | 816,643          | 360,849          | 647,992          | 1,047,775        |
| 2010              | 781          | 48,898         | 1,300,401        | 553,858          | 580,758          | 2,540        | 58,027         | 1,231,187        | 637,720          | 1,190,201        | 1,015,459        |
| <b>TOTAL</b>      | <b>2,499</b> | <b>148,996</b> | <b>6,393,214</b> | <b>2,694,993</b> | <b>1,926,533</b> | <b>4,759</b> | <b>142,271</b> | <b>5,422,091</b> | <b>3,454,005</b> | <b>4,010,911</b> | <b>4,614,203</b> |
| O.D.              |              |                |                  |                  |                  |              |                |                  |                  |                  | 27,395           |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 12,113,830 | 12,086,442  | 4,641,598 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -3,639,873 | -1,805,361  | 22,757    |        |                 |       |
| TOTAL LOSSES             | 8,473,957  | 10,281,081  | 4,664,355 |        |                 |       |
| EXPECTED LOSSES          | 10,197,055 | 8,940,127   | 4,585,134 |        |                 |       |
| CREDIBILITY              | .28        | .65         | .99       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | .479       | .581        | .263      | 1.323  |                 |       |
| INDICATED (POST-TEST)    | .489       | .593        | .268      | 1.350  |                 |       |
| PRES. ON RATE LEVEL      | .543       | .476        | .245      | 1.264  |                 |       |
| DERIVED BY FORMULA       | .528       | .552        | .268      | 1.348  |                 |       |
| UNDERLYING PRES. RATE    | .576       | .505        | .259      | 1.340  |                 |       |
| PROPOSED                 | .528       | .552        | .268      | 1.348  |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 1.337 |
| IND. RATES               |            |             |           | 1.34   | MINIMUM PREMIUM |       |
| MAN. RATES               | 1.41       | 1.35        | 1.36      | + 1.34 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED |  |  | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES |         |            |            |             |             |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|------------|------------|-------------|-------------|
|              |                  |                    |                     |  |  |                               | DEATH           | P . T . | MAJOR      | MINOR      | TEMP        | ALL         |
| 2006         | 1,445,446        | 38,795,091         | 2.683               |  |  | 1,445,446                     |                 |         | 76         | 134        | 638         | 848         |
| 2007         | 1,491,666        | 36,164,834         | 2.424               |  |  | 1,491,666                     |                 |         | 49         | 121        | 597         | 767         |
| 2008         | 1,618,217        | 33,778,496         | 2.087               |  |  | 1,618,217                     |                 |         | 36         | 124        | 614         | 774         |
| 2009         | 1,721,378        | 35,682,897         | 2.072               |  |  | 1,721,378                     |                 |         | 38         | 133        | 652         | 823         |
| 2010         | 1,767,053        | 26,269,227         | 1.486               |  |  | 1,767,053                     |                 |         | 9          | 66         | 661         | 736         |
| <b>TOTAL</b> | <b>8,043,760</b> | <b>170,690,545</b> | <b>2.122</b>        |  |  | <b>8,043,760</b>              |                 |         | <b>208</b> | <b>578</b> | <b>3162</b> | <b>3948</b> |
| O.D.         |                  | 557,298            | .006                |  |  |                               |                 |         | 1          | 1          | 14          | 16          |

REPORTED LOSSES

| MANUAL YEAR  | INDEMNITY |         |                   |                   |                   | MEDICAL |         |                   |                   |                   |                   |
|--------------|-----------|---------|-------------------|-------------------|-------------------|---------|---------|-------------------|-------------------|-------------------|-------------------|
|              | DEATH     | P . T . | MAJOR             | MINOR             | TEMP              | DEATH   | P . T . | MAJOR             | MINOR             | TEMP              | MED. ONLY         |
| 2006         |           |         | 11,030,309        | 5,328,783         | 5,274,111         |         |         | 4,803,215         | 2,644,152         | 4,984,546         | 4,729,975         |
| 2007         |           |         | 8,256,419         | 5,413,221         | 5,789,531         |         |         | 3,311,304         | 3,119,577         | 5,135,298         | 5,139,484         |
| 2008         |           |         | 6,534,740         | 4,703,102         | 5,414,562         |         |         | 2,237,003         | 4,157,762         | 5,439,862         | 5,291,465         |
| 2009         |           |         | 5,965,850         | 5,153,904         | 7,204,459         |         |         | 1,957,890         | 3,189,088         | 6,701,255         | 5,510,451         |
| 2010         |           |         | 1,424,595         | 2,534,504         | 6,576,376         |         |         | 694,504           | 1,531,308         | 8,053,410         | 5,454,530         |
| <b>TOTAL</b> |           |         | <b>33,211,913</b> | <b>23,133,514</b> | <b>30,259,039</b> |         |         | <b>13,003,916</b> | <b>14,641,887</b> | <b>30,314,371</b> | <b>26,125,905</b> |
| O.D.         |           |         | 266,705           | 1,633             | 111,593           |         |         | 4,145             | 7,238             | 70,075            | 95,909            |

TRANSLATED LOSSES

| MANUAL YEAR  | INDEMNITY     |                  |                   |                   |                   | MEDICAL       |                |                   |                   |                   |                   |
|--------------|---------------|------------------|-------------------|-------------------|-------------------|---------------|----------------|-------------------|-------------------|-------------------|-------------------|
|              | DEATH         | P . T .          | MAJOR             | MINOR             | TEMP              | DEATH         | P . T .        | MAJOR             | MINOR             | TEMP              | MED. ONLY         |
| 2006         |               |                  | 14,386,626        | 7,049,977         | 7,985,002         |               |                | 9,503,742         | 3,852,533         | 7,815,767         | 4,701,595         |
| 2007         | 6,592         | 160,004          | 11,336,623        | 6,934,905         | 7,935,625         | 1,682         | 50,334         | 7,287,982         | 4,424,249         | 7,461,570         | 4,913,347         |
| 2008         | 5,690         | 274,407          | 10,187,834        | 5,815,499         | 6,436,225         | 4,096         | 168,452        | 6,346,649         | 5,461,424         | 7,058,820         | 5,227,967         |
| 2009         | 8,302         | 468,534          | 13,769,809        | 6,606,469         | 7,755,040         | 14,165        | 393,897        | 7,726,026         | 4,310,386         | 7,689,951         | 5,587,597         |
| 2010         | 7,500         | 462,469          | 12,381,942        | 5,267,690         | 5,856,001         | 16,440        | 369,208        | 7,511,726         | 3,669,765         | 6,525,935         | 5,432,712         |
| <b>TOTAL</b> | <b>28,084</b> | <b>1,365,414</b> | <b>62,062,834</b> | <b>31,674,540</b> | <b>35,967,893</b> | <b>36,383</b> | <b>981,891</b> | <b>38,376,125</b> | <b>21,718,357</b> | <b>36,552,043</b> | <b>25,863,218</b> |
| O.D.         | 13            | 9,455            | 348,939           | 17,394            | 139,120           | 13            | 392            | 15,055            | 13,995            | 97,382            | 94,290            |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY  | TOTAL  |                 |       |
|--------------------------|-------------|-------------|------------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 103,224,598 | 126,180,724 | 25,957,508 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |             |             |            |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -29,807,111 | -21,674,783 | 128,960    |        |                 |       |
| TOTAL LOSSES             | 73,417,487  | 104,505,941 | 26,086,468 |        |                 |       |
| EXPECTED LOSSES          | 83,172,479  | 106,982,008 | 26,222,657 |        |                 |       |
| CREDIBILITY              | .76         | 1.00        | 1.00       |        |                 |       |
| <b>PURE PREMIUMS</b>     |             |             |            |        |                 |       |
| INDICATED (PRE-TEST)     | .913        | 1.299       | .324       | 2.536  |                 |       |
| INDICATED (POST-TEST)    | .931        | 1.325       | .330       | 2.586  |                 |       |
| PRES. ON RATE LEVEL      | .975        | 1.254       | .308       | 2.537  |                 |       |
| DERIVED BY FORMULA       | .942        | 1.325       | .330       | 2.597  |                 |       |
| UNDERLYING PRES. RATE    | 1.034       | 1.330       | .326       | 2.690  |                 |       |
| PROPOSED                 | .938        | 1.319       | .329       | 2.586  |                 |       |
| YEAR                     | 4-1-11      | 4-1-12      | 4-1-13     | 4-1-14 | IND. RATE       | 2.565 |
| IND. RATES               |             |             |            | 2.57   | MINIMUM PREMIUM |       |
| MAN. RATES               | 3.20        | 2.84        | 2.73       | + 2.57 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS  | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |            |            |             |             |  |
|--------------|-------------------|--------------------|---------------------|-----------------|----------|------------|------------|-------------|-------------|--|
|              |                   |                    |                     | DEATH           | P . T .  | MAJOR      | MINOR      | TEMP        | ALL         |  |
| 2006         | 4,005,712         | 32,597,642         | .813                |                 |          | 63         | 42         | 622         | 727         |  |
| 2007         | 4,094,237         | 32,818,112         | .801                |                 | 1        | 58         | 57         | 576         | 692         |  |
| 2008         | 4,482,670         | 32,128,636         | .716                | 1               |          | 53         | 55         | 609         | 718         |  |
| 2009         | 4,467,914         | 31,044,363         | .694                |                 |          | 42         | 87         | 580         | 709         |  |
| 2010         | 4,864,580         | 25,110,744         | .516                |                 |          | 15         | 67         | 664         | 746         |  |
| <b>TOTAL</b> | <b>21,915,113</b> | <b>153,699,497</b> | <b>.701</b>         | <b>1</b>        | <b>1</b> | <b>231</b> | <b>308</b> | <b>3051</b> | <b>3592</b> |  |
| O.D.         |                   | 1,084,882          | .004                |                 |          | 2          |            | 20          | 22          |  |

REPORTED LOSSES

| MANUAL YEAR  | INDEMNITY      |                |                   |                   |                   | MEDICAL      |               |                   |                  |                   |                   |
|--------------|----------------|----------------|-------------------|-------------------|-------------------|--------------|---------------|-------------------|------------------|-------------------|-------------------|
|              | DEATH          | P . T .        | MAJOR             | MINOR             | TEMP              | DEATH        | P . T .       | MAJOR             | MINOR            | TEMP              | MED. ONLY         |
| 2006         |                |                | 11,400,215        | 1,563,803         | 4,143,781         |              |               | 5,064,627         | 1,273,116        | 4,481,492         | 4,670,608         |
| 2007         |                | 693,379        | 10,276,717        | 2,044,964         | 4,086,422         |              | 58,574        | 4,220,567         | 1,487,907        | 4,700,554         | 5,249,028         |
| 2008         | 200,000        |                | 9,003,935         | 2,312,814         | 5,153,738         | 1,938        |               | 4,083,812         | 1,492,277        | 5,218,227         | 4,661,895         |
| 2009         |                |                | 7,195,312         | 3,632,367         | 4,129,983         |              |               | 3,778,604         | 2,440,421        | 5,424,663         | 4,443,013         |
| 2010         |                |                | 2,506,730         | 2,765,314         | 4,796,386         |              |               | 760,361           | 1,995,709        | 7,322,562         | 4,963,682         |
| <b>TOTAL</b> | <b>200,000</b> | <b>693,379</b> | <b>40,382,909</b> | <b>12,319,262</b> | <b>22,310,310</b> | <b>1,938</b> | <b>58,574</b> | <b>17,907,971</b> | <b>8,689,430</b> | <b>27,147,498</b> | <b>23,988,226</b> |
| O.D.         |                |                | 449,470           |                   | 94,132            |              |               | 166,732           |                  | 55,936            | 318,612           |

TRANSLATED LOSSES

| MANUAL YEAR  | INDEMNITY      |                  |                   |                   |                   | MEDICAL       |                  |                   |                   |                   |                   |
|--------------|----------------|------------------|-------------------|-------------------|-------------------|---------------|------------------|-------------------|-------------------|-------------------|-------------------|
|              | DEATH          | P . T .          | MAJOR             | MINOR             | TEMP              | DEATH         | P . T .          | MAJOR             | MINOR             | TEMP              | MED. ONLY         |
| 2006         |                |                  | 14,985,722        | 2,068,913         | 6,273,682         |               |                  | 10,910,712        | 1,854,929         | 7,026,981         | 4,642,584         |
| 2007         | 2,778          | 980,837          | 13,535,205        | 2,725,360         | 5,606,861         | 1,372         | 102,067          | 8,912,354         | 2,229,465         | 6,809,532         | 5,018,071         |
| 2008         | 231,765        | 333,258          | 12,393,859        | 3,182,119         | 6,107,094         | 6,244         | 208,115          | 8,343,074         | 2,447,412         | 6,698,237         | 4,605,952         |
| 2009         | 5,845          | 442,356          | 12,870,023        | 4,657,732         | 4,550,480         | 11,589        | 448,545          | 9,048,750         | 3,509,237         | 6,254,675         | 4,505,215         |
| 2010         | 6,741          | 469,987          | 12,042,976        | 4,699,506         | 4,390,972         | 17,466        | 388,985          | 7,793,560         | 3,768,546         | 5,996,814         | 4,943,827         |
| <b>TOTAL</b> | <b>247,129</b> | <b>2,226,438</b> | <b>65,827,785</b> | <b>17,333,630</b> | <b>26,929,089</b> | <b>36,671</b> | <b>1,147,712</b> | <b>45,008,450</b> | <b>13,809,589</b> | <b>32,786,239</b> | <b>23,715,649</b> |
| O.D.         | 26             | 1,340            | 635,811           | 19,818            | 105,592           | 39            | 1,014            | 386,258           | 13,704            | 52,636            | 315,707           |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY  | TOTAL  |                 |      |
|--------------------------|-------------|-------------|------------|--------|-----------------|------|
| TOTAL TRANS. LOSSES PG B | 115,518,673 | 91,050,297  | 24,031,356 |        |                 |      |
| TOTAL TRANS. LOSSES PG A |             |             |            |        |                 |      |
| IBNR + FREQUENCY ADJUST. | -30,466,407 | -15,084,795 | 120,758    |        |                 |      |
| TOTAL LOSSES             | 85,052,266  | 75,965,502  | 24,152,114 |        |                 |      |
| EXPECTED LOSSES          | 84,811,487  | 74,292,232  | 24,544,926 |        |                 |      |
| CREDIBILITY              | 1.00        | 1.00        | 1.00       |        |                 |      |
| <b>PURE PREMIUMS</b>     |             |             |            |        |                 |      |
| INDICATED (PRE-TEST)     | .388        | .347        | .110       | .845   |                 |      |
| INDICATED (POST-TEST)    | .396        | .354        | .112       | .862   |                 |      |
| PRES. ON RATE LEVEL      | .365        | .320        | .105       | .790   |                 |      |
| DERIVED BY FORMULA       | .396        | .354        | .112       | .862   |                 |      |
| UNDERLYING PRES. RATE    | .387        | .339        | .112       | .838   |                 |      |
| PROPOSED                 | .396        | .354        | .112       | .862   |                 |      |
| YEAR                     | 4-1-11      | 4-1-12      | 4-1-13     | 4-1-14 | IND. RATE       | .855 |
| IND. RATES               |             |             |            | .86    | MINIMUM PREMIUM |      |
| MAN. RATES               | .92         | .87         | .85        | + .86  | PRESENT         |      |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |           |           |           |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|-----------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR     | TEMP      | ALL       |
| 2006         | 1,268,886        | 1,026,347          | .080                |                 |         | 1        | 3         | 20        | 24        |
| 2007         | 1,398,517        | 328,976            | .023                |                 |         |          | 4         | 9         | 13        |
| 2008         | 1,377,668        | 500,999            | .036                |                 |         |          | 2         | 7         | 9         |
| 2009         | 1,363,354        | 402,147            | .029                |                 |         | 1        | 2         | 6         | 9         |
| 2010         | 1,462,990        | 501,058            | .034                |                 |         |          |           | 11        | 11        |
| <b>TOTAL</b> | <b>6,871,415</b> | <b>2,759,527</b>   | <b>.040</b>         |                 |         | <b>2</b> | <b>11</b> | <b>53</b> | <b>66</b> |
| O.D.         |                  | 296                |                     |                 |         |          |           |           |           |

| REPORTED LOSSES |           |         |                |                |                |         |         |               |                |                |                |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|---------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                |                |                | MEDICAL |         |               |                |                |                |
|                 | DEATH     | P . T . | MAJOR          | MINOR          | TEMP           | DEATH   | P . T . | MAJOR         | MINOR          | TEMP           | MED. ONLY      |
| 2006            |           |         | 439,477        | 16,413         | 94,352         |         |         | 47,671        | 90,085         | 254,807        | 83,542         |
| 2007            |           |         |                | 45,342         | 28,003         |         |         |               | 28,450         | 80,165         | 147,016        |
| 2008            |           |         |                | 87,363         | 60,467         |         |         |               | 10,338         | 256,740        | 86,091         |
| 2009            |           |         | 128,901        | 26,057         | 35,090         |         |         | 42,794        | 22,797         | 77,457         | 69,051         |
| 2010            |           |         |                |                | 168,018        |         |         |               |                | 214,147        | 118,893        |
| <b>TOTAL</b>    |           |         | <b>568,378</b> | <b>175,175</b> | <b>385,930</b> |         |         | <b>90,465</b> | <b>151,670</b> | <b>883,316</b> | <b>504,593</b> |
| O.D.            |           |         |                |                |                |         |         |               |                |                | 296            |

| TRANSLATED LOSSES |            |               |                |                |                |            |               |                |                |                  |                |
|-------------------|------------|---------------|----------------|----------------|----------------|------------|---------------|----------------|----------------|------------------|----------------|
| MANUAL YEAR       | INDEMNITY  |               |                |                |                | MEDICAL    |               |                |                |                  |                |
|                   | DEATH      | P . T .       | MAJOR          | MINOR          | TEMP           | DEATH      | P . T .       | MAJOR          | MINOR          | TEMP             | MED. ONLY      |
| 2006              |            |               | 580,549        | 21,715         | 142,849        |            |               | 103,684        | 131,253        | 399,534          | 83,041         |
| 2007              | 54         | 72            | 5,499          | 57,037         | 38,364         | 15         | 19            | 5,378          | 40,656         | 115,856          | 140,547        |
| 2008              | 103        | 900           | 33,536         | 102,345        | 71,855         | 13         | 281           | 21,372         | 32,162         | 323,969          | 85,058         |
| 2009              | 49         | 6,678         | 191,846        | 38,816         | 39,845         | 120        | 5,922         | 118,550        | 38,304         | 88,426           | 70,018         |
| 2010              | 116        | 5,957         | 178,259        | 80,659         | 143,430        | 205        | 4,978         | 117,905        | 66,903         | 168,830          | 118,417        |
| <b>TOTAL</b>      | <b>322</b> | <b>13,607</b> | <b>989,689</b> | <b>300,572</b> | <b>436,343</b> | <b>353</b> | <b>11,200</b> | <b>366,889</b> | <b>309,278</b> | <b>1,096,615</b> | <b>497,081</b> |
| O.D.              |            |               |                |                |                |            |               |                |                |                  | 295            |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL   |
|--------------------------|-----------|-------------|-----------|---------|
| TOTAL TRANS. LOSSES PG B | 1,382,060 | 2,142,808   | 497,376   |         |
| TOTAL TRANS. LOSSES PG A |           |             |           |         |
| IBNR + FREQUENCY ADJUST. | -423,997  | -338,990    | 2,636     |         |
| TOTAL LOSSES             | 958,063   | 1,803,818   | 500,012   |         |
| EXPECTED LOSSES          | 1,168,141 | 1,649,140   | 549,712   |         |
| CREDIBILITY              | .68       | 1.00        | 1.00      |         |
| <b>PURE PREMIUMS</b>     |           |             |           |         |
| INDICATED (PRE-TEST)     | .014      | .026        | .007      | .047    |
| INDICATED (POST-TEST)    | .014      | .027        | .007      | .048    |
| PRES. ON RATE LEVEL      | .015      | .023        | .008      | .046    |
| DERIVED BY FORMULA       | .014      | .027        | .007      | .048    |
| UNDERLYING PRES. RATE    | .017      | .024        | .008      | .049    |
| PROPOSED                 | .014      | .027        | .007      | .048    |
| YEAR                     | 4-1-11    | 4-1-12      | 4-1-13    | 4-1-14  |
| IND. RATES               |           |             |           | .05     |
| MAN. RATES               | .05       | .06         | .05       | + .05   |
|                          |           |             |           | PRESENT |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |           |            |            |  |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|--|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR     | TEMP       | ALL        |  |
| 2006         | 800,505          | 3,547,471          | .443                | 1               |         | 5         | 6         | 49         | 61         |  |
| 2007         | 826,093          | 3,134,721          | .379                |                 |         | 4         | 9         | 39         | 52         |  |
| 2008         | 854,068          | 3,008,166          | .352                | 1               |         | 3         | 9         | 44         | 57         |  |
| 2009         | 870,702          | 3,757,970          | .431                | 2               |         | 2         | 6         | 43         | 53         |  |
| 2010         | 867,576          | 2,787,537          | .321                |                 |         |           | 3         | 40         | 43         |  |
| <b>TOTAL</b> | <b>4,218,944</b> | <b>16,235,865</b>  | <b>.385</b>         | <b>4</b>        |         | <b>14</b> | <b>33</b> | <b>215</b> | <b>266</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        |
| 2006            | 166,658        |         | 725,371          | 155,807          | 415,158          | 3,331         |         | 633,744          | 125,835          | 695,463          | 626,104          |
| 2007            |                |         | 584,634          | 264,444          | 454,923          |               |         | 166,223          | 331,793          | 660,946          | 671,758          |
| 2008            | 262,820        |         | 561,486          | 299,229          | 234,928          | 1,000         |         | 214,599          | 301,203          | 588,405          | 544,496          |
| 2009            | 135,270        |         | 431,770          | 290,166          | 603,485          | 25,000        |         | 804,017          | 169,797          | 869,443          | 429,022          |
| 2010            |                |         |                  | 256,665          | 440,587          |               |         |                  | 810,168          | 663,943          | 616,174          |
| <b>TOTAL</b>    | <b>564,748</b> |         | <b>2,303,261</b> | <b>1,266,311</b> | <b>2,149,081</b> | <b>29,331</b> |         | <b>1,818,583</b> | <b>1,738,796</b> | <b>3,478,200</b> | <b>2,887,554</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        |
| 2006              | 208,323        |               | 867,848          | 206,133          | 628,551          | 6,069         |                | 1,152,334        | 183,342          | 1,090,489        | 622,347          |
| 2007              | 321            | 11,161        | 794,703          | 344,427          | 621,693          | 181           | 2,664          | 400,392          | 469,930          | 957,825          | 642,201          |
| 2008              | 300,968        | 22,226        | 819,740          | 366,594          | 284,614          | 2,384         | 15,289         | 590,662          | 426,061          | 757,588          | 537,962          |
| 2009              | 181,213        | 25,414        | 750,880          | 400,849          | 638,138          | 46,247        | 50,412         | 979,842          | 330,695          | 982,541          | 435,028          |
| 2010              | 516            | 28,141        | 776,868          | 370,928          | 391,764          | 1,932         | 42,844         | 918,071          | 514,052          | 566,113          | 613,709          |
| <b>TOTAL</b>      | <b>691,341</b> | <b>86,942</b> | <b>4,010,039</b> | <b>1,688,931</b> | <b>2,564,760</b> | <b>56,813</b> | <b>111,209</b> | <b>4,041,301</b> | <b>1,924,080</b> | <b>4,354,556</b> | <b>2,851,247</b> |
| O.D.              |                |               |                  |                  |                  |               |                |                  |                  |                  | 4,822            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |
|--------------------------|------------|-------------|-----------|--------|-----------------|
| TOTAL TRANS. LOSSES PG B | 8,997,645  | 10,532,327  | 2,856,069 |        |                 |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |
| IBNR + FREQUENCY ADJUST. | -2,589,765 | -1,734,682  | 12,971    |        |                 |
| TOTAL LOSSES             | 6,407,880  | 8,797,645   | 2,869,040 |        |                 |
| EXPECTED LOSSES          | 7,130,014  | 8,437,888   | 2,742,312 |        |                 |
| CREDIBILITY              | .49        | 1.00        | 1.00      |        |                 |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |
| INDICATED (PRE-TEST)     | .152       | .209        | .068      | .429   |                 |
| INDICATED (POST-TEST)    | .155       | .213        | .069      | .437   |                 |
| PRES. ON RATE LEVEL      | .159       | .189        | .061      | .409   |                 |
| DERIVED BY FORMULA       | .157       | .213        | .069      | .439   |                 |
| UNDERLYING PRES. RATE    | .169       | .200        | .065      | .434   |                 |
| PROPOSED                 | .156       | .212        | .069      | .437   |                 |
| <b>IND. RATES</b>        |            |             |           |        |                 |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       |
| IND. RATES               |            |             |           | .43    | MINIMUM PREMIUM |
| MAN. RATES               | .49        | .46         | .44       | + .43  | PRESENT         |

+PROPOSED



| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |           |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR     | TEMP       | ALL        |
| 2006         | 72,568           | 1,521,173          | 2.096               |                 |         | 3        | 3         | 20         | 26         |
| 2007         | 77,845           | 761,468            | .978                |                 |         |          | 3         | 25         | 28         |
| 2008         | 80,913           | 1,282,422          | 1.584               |                 |         | 1        | 2         | 29         | 32         |
| 2009         | 91,494           | 1,207,274          | 1.319               |                 |         | 2        | 2         | 29         | 33         |
| 2010         | 98,826           | 1,231,724          | 1.246               |                 |         |          |           | 47         | 47         |
| <b>TOTAL</b> | <b>421,646</b>   | <b>6,004,061</b>   | <b>1.424</b>        |                 |         | <b>6</b> | <b>10</b> | <b>150</b> | <b>166</b> |

| REPORTED LOSSES |           |         |                |                |                  |         |         |                |                |                  |                  |
|-----------------|-----------|---------|----------------|----------------|------------------|---------|---------|----------------|----------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY |         |                |                |                  | MEDICAL |         |                |                |                  |                  |
|                 | DEATH     | P . T . | MAJOR          | MINOR          | TEMP             | DEATH   | P . T . | MAJOR          | MINOR          | TEMP             | MED. ONLY        |
| 2006            |           |         | 493,320        | 150,164        | 93,691           |         |         | 170,722        | 203,187        | 211,171          | 198,918          |
| 2007            |           |         |                | 79,720         | 103,871          |         |         |                | 61,933         | 343,211          | 172,733          |
| 2008            |           |         | 140,823        | 143,429        | 416,266          |         |         | 26,211         | 66,952         | 252,443          | 236,298          |
| 2009            |           |         | 304,388        | 148,880        | 199,300          |         |         | 67,028         | 89,331         | 211,310          | 187,037          |
| 2010            |           |         |                |                | 264,604          |         |         |                |                | 658,629          | 308,491          |
| <b>TOTAL</b>    |           |         | <b>938,531</b> | <b>522,193</b> | <b>1,077,732</b> |         |         | <b>263,961</b> | <b>421,403</b> | <b>1,676,764</b> | <b>1,103,477</b> |

| TRANSLATED LOSSES |            |               |                  |                |                  |              |               |                  |                |                  |                  |
|-------------------|------------|---------------|------------------|----------------|------------------|--------------|---------------|------------------|----------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY  |               |                  |                |                  | MEDICAL      |               |                  |                |                  |                  |
|                   | DEATH      | P . T .       | MAJOR            | MINOR          | TEMP             | DEATH        | P . T .       | MAJOR            | MINOR          | TEMP             | MED. ONLY        |
| 2006              |            |               | 651,675          | 198,667        | 141,850          |              |               | 371,319          | 296,044        | 331,117          | 197,724          |
| 2007              | 97         | 131           | 11,653           | 101,608        | 141,452          | 34           | 40            | 15,935           | 93,262         | 494,883          | 165,133          |
| 2008              | 181        | 6,898         | 265,085          | 193,809        | 485,724          | 66           | 2,356         | 95,108           | 102,593        | 321,343          | 233,462          |
| 2009              | 247        | 19,242        | 559,071          | 196,912        | 217,673          | 407          | 12,509        | 245,306          | 125,527        | 241,821          | 189,656          |
| 2010              | 169        | 9,399         | 280,728          | 127,021        | 225,884          | 628          | 15,322        | 362,661          | 205,787        | 519,261          | 307,257          |
| <b>TOTAL</b>      | <b>694</b> | <b>35,670</b> | <b>1,768,212</b> | <b>818,017</b> | <b>1,212,583</b> | <b>1,135</b> | <b>30,227</b> | <b>1,090,329</b> | <b>823,213</b> | <b>1,908,425</b> | <b>1,093,232</b> |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 2,926,267 | 4,762,238   | 1,093,232 |       |
| TOTAL TRANS. LOSSES PG A |           |             |           |       |
| IBNR + FREQUENCY ADJUST. | -980,907  | -607,484    | 3,951     |       |
| TOTAL LOSSES             | 1,945,360 | 4,154,754   | 1,097,183 |       |
| EXPECTED LOSSES          | 2,761,781 | 3,027,418   | 775,829   |       |
| CREDIBILITY              | .11       | .25         | .38       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | .461      | .985        | .260      | 1.706 |
| INDICATED (POST-TEST)    | .470      | 1.005       | .265      | 1.740 |
| PRES. ON RATE LEVEL      | .618      | .677        | .173      | 1.468 |
| DERIVED BY FORMULA       | .602      | .759        | .208      | 1.569 |
| UNDERLYING PRES. RATE    | .655      | .718        | .184      | 1.557 |
| PROPOSED                 | .602      | .759        | .208      | 1.569 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       |
|------------|--------|--------|--------|--------|-----------------|
| IND. RATES |        |        |        | 1.56   | MINIMUM PREMIUM |
| MAN. RATES | 1.80   | 1.67   | 1.58   | + 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         |
| 2006         | 10,475,902        | 50,912,727         | .485                | 3               |         | 57         | 617         | 617         | 1294        |
| 2007         | 11,390,780        | 59,013,168         | .518                | 1               |         | 82         | 642         | 687         | 1412        |
| 2008         | 11,810,700        | 50,385,759         | .426                | 2               |         | 45         | 50          | 1289        | 1386        |
| 2009         | 12,282,093        | 50,137,894         | .408                | 4               |         | 40         | 75          | 1247        | 1366        |
| 2010         | 12,748,386        | 45,480,913         | .356                | 2               |         | 21         | 39          | 1287        | 1349        |
| <b>TOTAL</b> | <b>58,707,861</b> | <b>255,930,461</b> | <b>.436</b>         | <b>12</b>       |         | <b>245</b> | <b>1423</b> | <b>5127</b> | <b>6807</b> |
| O.D.         |                   | 2,055,383          | .003                |                 |         | 5          |             | 46          | 51          |

REPORTED LOSSES

| MANUAL YEAR  | INDEMNITY        |         |                   |                   |                   | MEDICAL        |         |                   |                   |                   |                   |
|--------------|------------------|---------|-------------------|-------------------|-------------------|----------------|---------|-------------------|-------------------|-------------------|-------------------|
|              | DEATH            | P . T . | MAJOR             | MINOR             | TEMP              | DEATH          | P . T . | MAJOR             | MINOR             | TEMP              | MED. ONLY         |
| 2006         | 1,219,371        |         | 9,945,637         | 7,918,295         | 2,856,841         |                |         | 8,547,737         | 10,750,530        | 3,125,786         | 6,548,530         |
| 2007         | 485,256          |         | 13,690,081        | 8,711,613         | 3,873,398         |                |         | 7,770,092         | 11,873,179        | 4,761,720         | 7,847,829         |
| 2008         | 650,413          |         | 8,515,260         | 1,948,743         | 11,454,183        | 10,000         |         | 3,351,805         | 1,402,854         | 15,533,128        | 7,519,373         |
| 2009         | 526,617          |         | 6,492,036         | 2,503,955         | 11,525,410        | 342,001        |         | 3,355,495         | 2,075,387         | 15,818,364        | 7,498,629         |
| 2010         | 321,123          |         | 3,043,015         | 1,772,719         | 11,232,051        | 135,978        |         | 1,343,367         | 1,729,726         | 17,499,475        | 8,403,459         |
| <b>TOTAL</b> | <b>3,202,780</b> |         | <b>41,686,029</b> | <b>22,855,325</b> | <b>40,941,883</b> | <b>487,979</b> |         | <b>24,368,496</b> | <b>27,831,676</b> | <b>56,738,473</b> | <b>37,817,820</b> |
| O.D.         |                  |         | 769,819           |                   | 289,251           |                |         | 427,848           |                   | 351,417           | 217,048           |

TRANSLATED LOSSES

| MANUAL YEAR  | INDEMNITY        |                  |                   |                   |                   | MEDICAL        |                  |                   |                   |                   |                   |
|--------------|------------------|------------------|-------------------|-------------------|-------------------|----------------|------------------|-------------------|-------------------|-------------------|-------------------|
|              | DEATH            | P . T .          | MAJOR             | MINOR             | TEMP              | DEATH          | P . T .          | MAJOR             | MINOR             | TEMP              | MED. ONLY         |
| 2006         | 1,225,214        |                  | 12,629,356        | 10,456,704        | 4,325,254         |                |                  | 10,469,007        | 15,532,727        | 4,901,225         | 6,509,239         |
| 2007         | 607,117          | 259,854          | 18,208,619        | 11,029,119        | 5,398,449         | 6,452          | 105,827          | 15,321,756        | 16,298,252        | 7,105,553         | 7,502,525         |
| 2008         | 746,676          | 316,345          | 11,989,596        | 3,196,125         | 13,367,456        | 22,731         | 176,099          | 7,556,994         | 3,078,433         | 19,681,389        | 7,429,141         |
| 2009         | 708,900          | 459,072          | 13,406,296        | 4,735,995         | 12,067,153        | 631,186        | 579,990          | 10,520,006        | 4,675,631         | 17,713,900        | 7,603,610         |
| 2010         | 408,753          | 662,870          | 17,898,281        | 7,038,422         | 9,824,008         | 211,101        | 670,626          | 13,826,247        | 6,736,784         | 14,003,784        | 8,369,845         |
| <b>TOTAL</b> | <b>3,696,660</b> | <b>1,698,141</b> | <b>74,132,148</b> | <b>36,456,365</b> | <b>44,982,320</b> | <b>871,470</b> | <b>1,532,542</b> | <b>57,694,010</b> | <b>46,321,827</b> | <b>63,405,851</b> | <b>37,414,360</b> |
| O.D.         | 136              | 37,663           | 1,055,135         | 106,894           | 314,448           | 1,061          | 47,461           | 937,282           | 121,487           | 366,443           | 216,291           |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY  | TOTAL  |                 |      |
|--------------------------|-------------|-------------|------------|--------|-----------------|------|
| TOTAL TRANS. LOSSES PG B | 141,703,709 | 192,075,635 | 37,630,651 |        |                 |      |
| TOTAL TRANS. LOSSES PG A |             |             |            |        |                 |      |
| IBNR + FREQUENCY ADJUST. | -42,250,873 | -31,920,674 | 186,084    |        |                 |      |
| TOTAL LOSSES             | 99,452,836  | 160,154,961 | 37,816,735 |        |                 |      |
| EXPECTED LOSSES          | 117,415,722 | 156,749,989 | 38,160,109 |        |                 |      |
| CREDIBILITY              | 1.00        | 1.00        | 1.00       |        |                 |      |
| <b>PURE PREMIUMS</b>     |             |             |            |        |                 |      |
| INDICATED (PRE-TEST)     | .169        | .273        | .064       | .506   |                 |      |
| INDICATED (POST-TEST)    | .172        | .278        | .065       | .515   |                 |      |
| PRES. ON RATE LEVEL      | .189        | .252        | .061       | .502   |                 |      |
| DERIVED BY FORMULA       | .172        | .278        | .065       | .515   |                 |      |
| UNDERLYING PRES. RATE    | .200        | .267        | .065       | .532   |                 |      |
| PROPOSED                 | .172        | .278        | .065       | .515   |                 |      |
| YEAR                     | 4-1-11      | 4-1-12      | 4-1-13     | 4-1-14 | IND. RATE       | .510 |
| IND. RATES               |             |             |            | .51    | MINIMUM PREMIUM |      |
| MAN. RATES               | .54         | .53         | .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        |
| 2006         | 98,715           | 636,305            | .644                |                 |          | 2         | 5         | 21         | 28         |
| 2007         | 95,342           | 2,785,024          | 2.921               |                 | 1        | 3         | 3         | 33         | 40         |
| 2008         | 97,416           | 2,507,025          | 2.573               |                 |          | 4         | 7         | 31         | 42         |
| 2009         | 100,015          | 2,738,143          | 2.737               |                 |          | 5         | 11        | 34         | 50         |
| 2010         | 83,869           | 2,073,330          | 2.472               |                 |          | 4         | 4         | 46         | 54         |
| <b>TOTAL</b> | <b>475,357</b>   | <b>10,739,827</b>  | <b>2.259</b>        |                 | <b>1</b> | <b>18</b> | <b>30</b> | <b>165</b> | <b>214</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      |
| 2006            |           |                | 218,733          | 71,722           | 90,932           |         |                | 24,143           | 14,819           | 125,540          | 90,416         |
| 2007            |           | 406,504        | 535,273          | 89,805           | 598,793          |         | 515,948        | 244,940          | 58,648           | 212,416          | 122,697        |
| 2008            |           |                | 796,673          | 326,179          | 237,993          |         |                | 323,507          | 445,322          | 241,720          | 135,631        |
| 2009            |           |                | 910,752          | 481,156          | 95,416           |         |                | 485,160          | 405,963          | 247,231          | 112,465        |
| 2010            |           |                | 607,268          | 213,240          | 369,550          |         |                | 177,840          | 151,414          | 426,441          | 127,577        |
| <b>TOTAL</b>    |           | <b>406,504</b> | <b>3,068,699</b> | <b>1,182,102</b> | <b>1,392,684</b> |         | <b>515,948</b> | <b>1,255,590</b> | <b>1,076,166</b> | <b>1,253,348</b> | <b>588,786</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      |
| 2006              |              |                | 288,946          | 94,888           | 137,671          |              |                | 52,511           | 21,590           | 196,848          | 89,874         |
| 2007              | 291          | 525,893        | 737,981          | 131,932          | 814,622          | 5,624        | 394,078        | 540,917          | 96,925           | 307,834          | 117,298        |
| 2008              | 397          | 30,471         | 1,122,433        | 402,956          | 291,442          | 478          | 22,564         | 842,642          | 582,498          | 328,499          | 134,003        |
| 2009              | 710          | 53,336         | 1,547,126        | 541,200          | 139,279          | 1,848        | 63,112         | 1,342,564        | 485,014          | 315,776          | 114,040        |
| 2010              | 623          | 57,905         | 1,387,875        | 403,185          | 352,460          | 1,933        | 41,851         | 726,934          | 264,374          | 358,588          | 127,067        |
| <b>TOTAL</b>      | <b>2,021</b> | <b>667,605</b> | <b>5,084,361</b> | <b>1,574,161</b> | <b>1,735,474</b> | <b>9,883</b> | <b>521,605</b> | <b>3,505,568</b> | <b>1,450,401</b> | <b>1,507,545</b> | <b>582,282</b> |
| O.D.              |              |                |                  |                  |                  |              |                |                  |                  |                  | 1,256          |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 9,791,043  | 6,267,581   | 583,538   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -1,886,027 | -470,078    | 1,690     |        |                 |       |
| TOTAL LOSSES             | 7,905,016  | 5,797,503   | 585,228   |        |                 |       |
| EXPECTED LOSSES          | 5,100,581  | 2,243,686   | 385,039   |        |                 |       |
| CREDIBILITY              | .12        | .27         | .41       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.663      | 1.220       | .123      | 3.006  |                 |       |
| INDICATED (POST-TEST)    | 1.696      | 1.244       | .125      | 3.065  |                 |       |
| PRES. ON RATE LEVEL      | 1.012      | .445        | .076      | 1.533  |                 |       |
| DERIVED BY FORMULA       | 1.094      | .661        | .096      | 1.851  |                 |       |
| UNDERLYING PRES. RATE    | 1.073      | .472        | .081      | 1.626  |                 |       |
| PROPOSED                 | 1.094      | .661        | .096      | 1.851  |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 1.836 |
| IND. RATES               |            |             |           | 1.84   | MINIMUM PREMIUM |       |
| MAN. RATES               | 1.91       | 1.74        | 1.65      | + 1.84 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |           |            |            |  |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|--|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR     | TEMP       | ALL        |  |
| 2006         | 214,492          | 2,885,698          | 1,345               |                 |         | 4         | 13        | 27         | 44         |  |
| 2007         | 229,142          | 1,351,032          | .589                |                 |         | 1         | 5         | 32         | 38         |  |
| 2008         | 225,757          | 2,673,745          | 1.184               |                 |         | 3         | 9         | 25         | 37         |  |
| 2009         | 224,436          | 2,093,852          | .932                |                 |         |           | 16        | 21         | 37         |  |
| 2010         | 213,325          | 1,450,034          | .679                |                 |         | 2         | 5         | 32         | 39         |  |
| <b>TOTAL</b> | <b>1,107,152</b> | <b>10,454,361</b>  | <b>.944</b>         |                 |         | <b>10</b> | <b>48</b> | <b>137</b> | <b>195</b> |  |
| O.D.         |                  | 8,317              |                     |                 |         |           |           | 1          | 1          |  |

| REPORTED LOSSES |           |         |                  |                  |                  |         |         |                  |                  |                  |                  |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                  |                  | MEDICAL |         |                  |                  |                  |                  |
|                 | DEATH     | P . T . | MAJOR            | MINOR            | TEMP             | DEATH   | P . T . | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            |           |         | 679,146          | 334,140          | 106,617          |         |         | 731,873          | 362,756          | 264,304          | 406,862          |
| 2007            |           |         | 224,042          | 118,371          | 153,504          |         |         | 126,713          | 104,183          | 203,296          | 420,923          |
| 2008            |           |         | 670,158          | 405,390          | 156,217          |         |         | 568,432          | 207,748          | 201,152          | 464,648          |
| 2009            |           |         |                  | 563,677          | 413,185          |         |         |                  | 324,175          | 342,178          | 450,637          |
| 2010            |           |         | 349,717          | 189,663          | 179,086          |         |         | 45,567           | 131,296          | 199,641          | 355,064          |
| <b>TOTAL</b>    |           |         | <b>1,923,063</b> | <b>1,611,241</b> | <b>1,008,609</b> |         |         | <b>1,472,585</b> | <b>1,130,158</b> | <b>1,210,571</b> | <b>2,098,134</b> |
| O.D.            |           |         |                  |                  | 1,000            |         |         |                  |                  |                  | 7,317            |

| TRANSLATED LOSSES |              |               |                  |                  |                  |              |               |                  |                  |                  |                  |
|-------------------|--------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY    |               |                  |                  |                  | MEDICAL      |               |                  |                  |                  |                  |
|                   | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |              |               | 829,054          | 442,068          | 161,416          |              |               | 1,419,141        | 528,537          | 414,428          | 404,421          |
| 2007              | 142          | 4,309         | 305,464          | 152,656          | 210,196          | 57           | 1,938         | 280,078          | 149,020          | 295,006          | 402,402          |
| 2008              | 483          | 25,330        | 929,545          | 481,972          | 196,910          | 306          | 27,866        | 1,092,370        | 299,725          | 270,248          | 459,072          |
| 2009              | 826          | 18,861        | 580,070          | 623,147          | 450,566          | 1,318        | 16,544        | 322,400          | 366,507          | 401,525          | 456,946          |
| 2010              | 405          | 36,204        | 864,326          | 267,961          | 179,271          | 847          | 18,463        | 349,734          | 159,085          | 171,910          | 353,644          |
| <b>TOTAL</b>      | <b>1,856</b> | <b>84,704</b> | <b>3,508,459</b> | <b>1,967,804</b> | <b>1,198,359</b> | <b>2,528</b> | <b>64,811</b> | <b>3,463,723</b> | <b>1,502,874</b> | <b>1,553,117</b> | <b>2,076,485</b> |
| O.D.              |              | 8             | 310              | 166              | 1,026            |              |               |                  |                  |                  | 7,158            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 7,126,399  | 6,223,346   | 2,083,643 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |       |
| IBNR + FREQUENCY ADJUST. | -1,848,731 | -889,084    | 9,307     |       |
| TOTAL LOSSES             | 5,277,668  | 5,334,262   | 2,092,950 |       |
| EXPECTED LOSSES          | 5,037,542  | 4,273,607   | 2,037,159 |       |
| CREDIBILITY              | .20        | .47         | .73       |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | .477       | .482        | .189      | 1.148 |
| INDICATED (POST-TEST)    | .487       | .492        | .193      | 1.172 |
| PRES. ON RATE LEVEL      | .429       | .364        | .174      | .967  |
| DERIVED BY FORMULA       | .441       | .424        | .188      | 1.053 |
| UNDERLYING PRES. RATE    | .455       | .386        | .184      | 1.025 |
| PROPOSED                 | .441       | .424        | .188      | 1.053 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 1.044 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 1.04   | MINIMUM PREMIUM |       |
| MAN. RATES | 1.00   | 1.02   | 1.04   | + 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        |
| 2006         | 87,872           | 1,004,594          | 1.143               |  |  | 87,872                        |                 |         | 2        | 5         | 31        | 38         |
| 2007         | 94,989           | 1,146,990          | 1.207               |  |  | 94,989                        |                 |         | 2        | 6         | 14        | 22         |
| 2008         | 93,221           | 503,171            | .539                |  |  | 93,221                        |                 |         | 1        | 1         | 20        | 22         |
| 2009         | 93,041           | 411,854            | .442                |  |  | 93,041                        |                 |         |          | 2         | 14        | 16         |
| 2010         | 98,789           | 785,370            | .794                |  |  | 98,789                        |                 |         |          | 2         | 18        | 20         |
| <b>TOTAL</b> | <b>467,912</b>   | <b>3,851,979</b>   | <b>.823</b>         |  |  | <b>467,912</b>                |                 |         | <b>5</b> | <b>16</b> | <b>97</b> | <b>118</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      |
| 2006            |           |         | 227,218        | 169,125        | 99,605         |         |         | 110,183        | 86,022         | 203,724        | 108,717        |
| 2007            |           |         | 285,446        | 163,045        | 49,353         |         |         | 119,300        | 259,251        | 109,832        | 160,763        |
| 2008            |           |         | 115,425        | 3,977          | 41,359         |         |         | 25,130         | 24,035         | 112,335        | 180,910        |
| 2009            |           |         |                | 117,351        | 17,859         |         |         |                | 66,492         | 77,995         | 132,157        |
| 2010            |           |         |                | 106,152        | 203,959        |         |         |                | 91,677         | 147,019        | 236,563        |
| <b>TOTAL</b>    |           |         | <b>628,089</b> | <b>559,650</b> | <b>412,135</b> |         |         | <b>254,613</b> | <b>527,477</b> | <b>650,905</b> | <b>819,110</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      |
| 2006              |            |               | 300,155          | 223,752        | 150,800        |            |               | 239,648        | 125,335        | 319,439        | 108,065        |
| 2007              | 200        | 5,504         | 385,085          | 206,137        | 69,875         | 141        | 1,926         | 280,720        | 355,482        | 163,456        | 153,689        |
| 2008              | 8          | 4,032         | 149,953          | 10,270         | 49,169         | 27         | 1,668         | 68,280         | 39,483         | 142,976        | 178,739        |
| 2009              | 159        | 3,226         | 99,762           | 118,423        | 23,899         | 266        | 3,504         | 67,598         | 76,321         | 90,991         | 134,007        |
| 2010              | 254        | 13,699        | 376,527          | 180,415        | 182,206        | 400        | 9,015         | 193,662        | 108,490        | 124,614        | 235,617        |
| <b>TOTAL</b>      | <b>621</b> | <b>26,461</b> | <b>1,311,482</b> | <b>738,997</b> | <b>475,949</b> | <b>834</b> | <b>16,113</b> | <b>849,908</b> | <b>705,111</b> | <b>841,476</b> | <b>810,117</b> |
| O.D.              |            |               |                  |                |                |            |               |                |                |                | 1,704          |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 2,205,419 | 2,761,533   | 811,821   |       |
| TOTAL TRANS. LOSSES PG A |           |             |           |       |
| IBNR + FREQUENCY ADJUST. | -957,660  | -405,484    | 3,327     |       |
| TOTAL LOSSES             | 1,247,759 | 2,356,049   | 815,148   |       |
| EXPECTED LOSSES          | 2,634,344 | 1,969,910   | 697,189   |       |
| CREDIBILITY              | .11       | .27         | .41       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | .267      | .504        | .174      | .945  |
| INDICATED (POST-TEST)    | .272      | .514        | .177      | .963  |
| PRES. ON RATE LEVEL      | .531      | .397        | .140      | 1.068 |
| DERIVED BY FORMULA       | .503      | .429        | .155      | 1.087 |
| UNDERLYING PRES. RATE    | .563      | .421        | .149      | 1.133 |
| PROPOSED                 | .494      | .422        | .152      | 1.068 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 1.059 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 1.06   | MINIMUM PREMIUM |       |
| MAN. RATES | 1.30   | 1.22   | 1.15   | + 1.06 | 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        |
| 2006         | 176,407          | 4,097,141          | 2.322               |  |  | 176,407                       |                 | 1        | 2         | 10        | 102        | 115        |
| 2007         | 222,267          | 6,197,260          | 2.788               |  |  | 222,267                       |                 |          | 10        | 15        | 125        | 150        |
| 2008         | 232,970          | 5,594,779          | 2.401               |  |  | 232,970                       | 1               |          | 5         | 12        | 105        | 123        |
| 2009         | 241,870          | 4,138,069          | 1.710               |  |  | 241,870                       |                 |          | 1         | 14        | 109        | 124        |
| 2010         | 258,843          | 3,653,825          | 1.411               |  |  | 258,843                       |                 |          |           | 12        | 110        | 122        |
| <b>TOTAL</b> | <b>1,132,357</b> | <b>23,681,074</b>  | <b>2.091</b>        |  |  | <b>1,132,357</b>              | <b>1</b>        | <b>1</b> | <b>18</b> | <b>63</b> | <b>551</b> | <b>634</b> |
| O.D.         |                  | 12,319             | .001                |  |  |                               |                 |          |           |           |            |            |

REPORTED LOSSES

| MANUAL YEAR  | INDEMNITY      |               |                  |                  |                  | MEDICAL       |                |                  |                  |                  |                  |
|--------------|----------------|---------------|------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|------------------|
|              | DEATH          | P . T .       | MAJOR            | MINOR            | TEMP             | DEATH         | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006         |                | 99,524        | 263,703          | 126,612          | 304,680          |               | 457,000        | 57,889           | 427,351          | 1,456,205        | 904,177          |
| 2007         |                |               | 1,661,343        | 627,975          | 826,771          |               |                | 385,052          | 482,262          | 1,248,301        | 965,556          |
| 2008         | 237,351        |               | 1,184,111        | 426,477          | 539,371          | 11,157        |                | 766,851          | 311,770          | 1,085,321        | 1,032,370        |
| 2009         |                |               | 129,572          | 537,740          | 572,620          |               |                | 154,994          | 541,010          | 1,221,713        | 980,420          |
| 2010         |                |               | 300,829          | 483,421          |                  |               |                |                  | 433,470          | 1,341,594        | 1,094,511        |
| <b>TOTAL</b> | <b>237,351</b> | <b>99,524</b> | <b>3,238,729</b> | <b>2,019,633</b> | <b>2,726,863</b> | <b>11,157</b> | <b>457,000</b> | <b>1,364,786</b> | <b>2,195,863</b> | <b>6,353,134</b> | <b>4,977,034</b> |
| O.D.         |                |               |                  |                  |                  |               |                |                  |                  |                  | 12,319           |

TRANSLATED LOSSES

| MANUAL YEAR  | INDEMNITY      |                |                  |                  |                  | MEDICAL       |                |                  |                  |                  |                  |
|--------------|----------------|----------------|------------------|------------------|------------------|---------------|----------------|------------------|------------------|------------------|------------------|
|              | DEATH          | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH         | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006         |                | 106,056        | 348,351          | 167,507          | 461,288          |               | 758,321        | 125,909          | 622,650          | 2,283,327        | 898,752          |
| 2007         | 762            | 31,510         | 2,229,128        | 813,949          | 1,134,346        | 259           | 5,992          | 886,544          | 694,194          | 1,806,629        | 923,072          |
| 2008         | 272,002        | 44,974         | 1,664,378        | 546,350          | 646,194          | 23,518        | 44,064         | 1,765,261        | 511,653          | 1,393,453        | 1,019,982        |
| 2009         | 797            | 25,443         | 769,283          | 631,479          | 615,444          | 2,355         | 51,632         | 971,368          | 724,478          | 1,393,525        | 994,146          |
| 2010         | 628            | 35,471         | 966,702          | 465,882          | 435,635          | 2,538         | 57,619         | 1,271,582        | 714,933          | 1,098,852        | 1,090,133        |
| <b>TOTAL</b> | <b>274,189</b> | <b>243,454</b> | <b>5,977,842</b> | <b>2,625,167</b> | <b>3,292,907</b> | <b>28,670</b> | <b>917,628</b> | <b>5,020,664</b> | <b>3,267,908</b> | <b>7,975,786</b> | <b>4,926,085</b> |
| O.D.         |                |                |                  |                  |                  |               |                |                  |                  |                  | 12,189           |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 12,462,447 | 17,161,768  | 4,938,274 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -4,015,932 | -2,633,122  | 24,470    |        |                 |       |
| TOTAL LOSSES             | 8,446,515  | 14,528,646  | 4,962,744 |        |                 |       |
| EXPECTED LOSSES          | 11,300,924 | 13,078,725  | 4,857,810 |        |                 |       |
| CREDIBILITY              | .21        | .48         | .74       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | .746       | 1.283       | .438      | 2.467  |                 |       |
| INDICATED (POST-TEST)    | .761       | 1.309       | .447      | 2.517  |                 |       |
| PRES. ON RATE LEVEL      | .941       | 1.089       | .405      | 2.435  |                 |       |
| DERIVED BY FORMULA       | .903       | 1.195       | .436      | 2.534  |                 |       |
| UNDERLYING PRES. RATE    | .998       | 1.155       | .429      | 2.582  |                 |       |
| PROPOSED                 | .897       | 1.187       | .433      | 2.517  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 2.496 |
| IND. RATES               |            |             |           | 2.50   | MINIMUM PREMIUM |       |
| MAN. RATES               | 2.71       | 2.61        | 2.62      | + 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        |
| 2006         | 55,431           | 3,669,850          | 6.620               |                 |         | 4         | 9         | 22        | 35         |
| 2007         | 47,240           | 2,946,998          | 6.238               |                 |         | 3         | 6         | 23        | 32         |
| 2008         | 47,872           | 2,479,092          | 5.178               |                 |         | 2         | 8         | 16        | 26         |
| 2009         | 49,093           | 2,970,084          | 6.049               |                 |         | 3         | 9         | 18        | 30         |
| 2010         | 45,419           | 2,138,974          | 4.709               |                 |         | 1         | 6         | 13        | 20         |
| <b>TOTAL</b> | <b>245,055</b>   | <b>14,204,998</b>  | <b>5.797</b>        |                 |         | <b>13</b> | <b>38</b> | <b>92</b> | <b>143</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        |
| 2006            |           |         | 1,082,372        | 321,490          | 248,016        |         |         | 56,790         | 232,583        | 137,850        | 1,590,749        |
| 2007            |           |         | 822,301          | 90,340           | 149,552        |         |         | 85,000         | 107,097        | 213,671        | 1,479,037        |
| 2008            |           |         | 456,930          | 170,912          | 106,660        |         |         | 41,661         | 67,914         | 158,705        | 1,476,310        |
| 2009            |           |         | 367,620          | 292,110          | 121,997        |         |         | 70,000         | 207,035        | 154,641        | 1,756,681        |
| 2010            |           |         | 190,000          | 161,657          | 222,114        |         |         | 2,640          | 120,786        | 180,465        | 1,261,312        |
| <b>TOTAL</b>    |           |         | <b>2,919,223</b> | <b>1,036,509</b> | <b>848,339</b> |         |         | <b>256,091</b> | <b>735,415</b> | <b>845,332</b> | <b>7,564,089</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        |
| 2006              |              |               | 1,406,263        | 425,332          | 375,498          |              |               | 122,439          | 338,875        | 216,149          | 1,581,205        |
| 2007              | 110          | 15,227        | 1,072,101        | 122,516          | 207,651          | 57           | 1,323         | 194,229          | 152,363        | 309,799          | 1,413,959        |
| 2008              | 210          | 17,256        | 635,560          | 210,865          | 132,310          | 69           | 3,113         | 121,032          | 97,623         | 203,523          | 1,458,594        |
| 2009              | 433          | 24,909        | 728,850          | 328,619          | 146,491          | 865          | 16,151        | 334,247          | 232,259        | 187,745          | 1,781,275        |
| 2010              | 379          | 27,680        | 690,431          | 251,051          | 208,415          | 534          | 11,915        | 252,399          | 139,214        | 153,858          | 1,256,267        |
| <b>TOTAL</b>      | <b>1,132</b> | <b>85,072</b> | <b>4,533,205</b> | <b>1,338,383</b> | <b>1,070,365</b> | <b>1,525</b> | <b>32,502</b> | <b>1,024,346</b> | <b>960,334</b> | <b>1,071,074</b> | <b>7,491,300</b> |
| O.D.              |              |               |                  |                  |                  |              |               |                  |                |                  | 4,470            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 5,677,782  | 4,440,156   | 7,495,770 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -1,987,552 | -795,710    | 28,344    |        |                 |       |
| TOTAL LOSSES             | 3,690,230  | 3,644,446   | 7,524,114 |        |                 |       |
| EXPECTED LOSSES          | 5,361,803  | 3,798,354   | 6,366,529 |        |                 |       |
| CREDIBILITY              | .07        | .17         | .27       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.506      | 1.487       | 3.070     | 6.063  |                 |       |
| INDICATED (POST-TEST)    | 1.536      | 1.517       | 3.131     | 6.184  |                 |       |
| PRES. ON RATE LEVEL      | 2.063      | 1.462       | 2.450     | 5.975  |                 |       |
| DERIVED BY FORMULA       | 2.026      | 1.471       | 2.634     | 6.131  |                 |       |
| UNDERLYING PRES. RATE    | 2.188      | 1.550       | 2.598     | 6.336  |                 |       |
| PROPOSED                 | 2.026      | 1.471       | 2.634     | 6.131  |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 6.081 |
| IND. RATES               |            |             |           | 6.08   | MINIMUM PREMIUM |       |
| MAN. RATES               | 7.34       | 6.80        | 6.43      | + 6.08 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |            |            |             |             |
|--------------|------------------|--------------------|---------------------|-----------------|----------|------------|------------|-------------|-------------|
|              |                  |                    |                     | DEATH           | P . T .  | MAJOR      | MINOR      | TEMP        | ALL         |
| 2006         | 1,077,085        | 34,143,571         | 3.169               | 1               | 1        | 59         | 134        | 513         | 708         |
| 2007         | 1,207,634        | 33,588,729         | 2.781               | 5               | 1        | 43         | 146        | 537         | 732         |
| 2008         | 1,356,801        | 38,963,500         | 2.871               | 2               | 1        | 62         | 157        | 501         | 723         |
| 2009         | 1,301,342        | 31,286,805         | 2.404               | 4               |          | 31         | 177        | 487         | 699         |
| 2010         | 1,297,723        | 27,492,662         | 2.118               |                 |          | 14         | 103        | 550         | 667         |
| <b>TOTAL</b> | <b>6,240,585</b> | <b>165,475,267</b> | <b>2.652</b>        | <b>12</b>       | <b>3</b> | <b>209</b> | <b>717</b> | <b>2588</b> | <b>3529</b> |
| O.D.         |                  | 230,406            | .003                |                 |          |            | 3          | 4           | 7           |

| REPORTED LOSSES |                  |                  |                   |                   |                   |               |                  |                   |                   |                   |                   |
|-----------------|------------------|------------------|-------------------|-------------------|-------------------|---------------|------------------|-------------------|-------------------|-------------------|-------------------|
| MANUAL YEAR     | INDEMNITY        |                  |                   |                   |                   | MEDICAL       |                  |                   |                   |                   |                   |
|                 | DEATH            | P . T .          | MAJOR             | MINOR             | TEMP              | DEATH         | P . T .          | MAJOR             | MINOR             | TEMP              | MED. ONLY         |
| 2006            | 396,432          | 589,954          | 10,076,208        | 4,714,759         | 3,901,654         | 32,162        | 6,978            | 5,136,796         | 2,980,039         | 4,061,610         | 2,246,979         |
| 2007            | 975,697          | 437,059          | 7,124,113         | 5,754,175         | 3,672,563         |               | 450,000          | 4,451,628         | 3,568,475         | 4,780,827         | 2,374,192         |
| 2008            | 133,150          | 424,671          | 11,179,836        | 6,312,513         | 4,073,048         |               | 900,000          | 5,442,321         | 3,550,997         | 4,309,114         | 2,637,850         |
| 2009            | 713,960          |                  | 5,341,384         | 6,888,451         | 4,248,831         | 23,029        |                  | 2,268,906         | 4,963,662         | 4,191,777         | 2,646,805         |
| 2010            |                  |                  | 1,910,107         | 4,116,239         | 4,950,828         |               |                  | 4,006,671         | 2,751,243         | 7,378,129         | 2,379,445         |
| <b>TOTAL</b>    | <b>2,219,239</b> | <b>1,451,684</b> | <b>35,631,648</b> | <b>27,786,137</b> | <b>20,846,924</b> | <b>55,191</b> | <b>1,356,978</b> | <b>21,306,322</b> | <b>17,814,416</b> | <b>24,721,457</b> | <b>12,285,271</b> |
| O.D.            |                  |                  |                   | 86,218            | 18,341            |               |                  |                   | 18,913            | 30,412            | 76,522            |

| TRANSLATED LOSSES |                  |                  |                   |                   |                   |                |                  |                   |                   |                   |                   |
|-------------------|------------------|------------------|-------------------|-------------------|-------------------|----------------|------------------|-------------------|-------------------|-------------------|-------------------|
| MANUAL YEAR       | INDEMNITY        |                  |                   |                   |                   | MEDICAL        |                  |                   |                   |                   |                   |
|                   | DEATH            | P . T .          | MAJOR             | MINOR             | TEMP              | DEATH          | P . T .          | MAJOR             | MINOR             | TEMP              | MED. ONLY         |
| 2006              | 495,540          | 848,745          | 13,060,522        | 6,237,630         | 5,907,104         | 58,599         | 15,632           | 10,653,610        | 4,341,916         | 6,368,602         | 2,233,497         |
| 2007              | 1,206,593        | 642,115          | 9,542,463         | 7,297,570         | 5,064,589         | 6,386          | 368,321          | 8,272,710         | 5,034,730         | 6,962,272         | 2,269,728         |
| 2008              | 159,987          | 668,757          | 15,848,005        | 7,644,579         | 4,971,792         | 9,595          | 847,687          | 11,308,081        | 4,966,235         | 5,656,360         | 2,606,196         |
| 2009              | 964,048          | 456,123          | 13,476,701        | 7,787,055         | 4,793,793         | 62,754         | 448,778          | 9,289,244         | 5,704,157         | 5,052,396         | 2,683,860         |
| 2010              | 8,121            | 518,850          | 13,413,477        | 5,742,618         | 4,585,608         | 23,385         | 512,663          | 9,758,135         | 4,364,744         | 6,055,898         | 2,369,927         |
| <b>TOTAL</b>      | <b>2,834,289</b> | <b>3,134,590</b> | <b>65,341,168</b> | <b>34,709,452</b> | <b>25,322,886</b> | <b>160,719</b> | <b>2,193,081</b> | <b>49,281,780</b> | <b>24,411,782</b> | <b>30,095,528</b> | <b>12,163,208</b> |
| O.D.              | 32               | 964              | 25,564            | 107,983           | 21,929            | 6              | 309              | 5,412             | 29,096            | 38,242            | 76,243            |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY  | TOTAL  |                 |       |
|--------------------------|-------------|-------------|------------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 122,977,914 | 114,736,898 | 12,239,451 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |             |             |            |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -36,555,933 | -19,641,890 | 60,314     |        |                 |       |
| TOTAL LOSSES             | 86,421,981  | 95,095,008  | 12,299,765 |        |                 |       |
| EXPECTED LOSSES          | 101,471,912 | 96,229,821  | 12,605,982 |        |                 |       |
| CREDIBILITY              | .64         | 1.00        | 1.00       |        |                 |       |
| <b>PURE PREMIUMS</b>     |             |             |            |        |                 |       |
| INDICATED (PRE-TEST)     | 1.385       | 1.524       | .197       | 3.106  |                 |       |
| INDICATED (POST-TEST)    | 1.413       | 1.554       | .201       | 3.168  |                 |       |
| PRES. ON RATE LEVEL      | 1.533       | 1.454       | .191       | 3.178  |                 |       |
| DERIVED BY FORMULA       | 1.456       | 1.554       | .201       | 3.211  |                 |       |
| UNDERLYING PRES. RATE    | 1.626       | 1.542       | .202       | 3.370  |                 |       |
| PROPOSED                 | 1.441       | 1.538       | .199       | 3.178  |                 |       |
| YEAR                     | 4-1-11      | 4-1-12      | 4-1-13     | 4-1-14 | IND. RATE       | 3.152 |
| IND. RATES               |             |             |            | 3.15   | MINIMUM PREMIUM |       |
| MAN. RATES               | 3.92        | 3.53        | 3.42       | + 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        |    |
| 2006         | 18,447           | 574,493            | 3.114               |                 |         |          |           | 5          | 22         | 27 |
| 2007         | 20,332           | 697,375            | 3.429               |                 |         | 1        | 6         | 16         | 23         |    |
| 2008         | 20,431           | 1,060,467          | 5.190               |                 |         |          | 2         | 30         | 32         |    |
| 2009         | 21,448           | 540,247            | 2.518               |                 |         |          | 1         | 31         | 32         |    |
| 2010         | 17,720           | 453,224            | 2.557               |                 |         |          |           | 23         | 23         |    |
| <b>TOTAL</b> | <b>98,378</b>    | <b>3,325,806</b>   | <b>3.381</b>        |                 |         | <b>1</b> | <b>14</b> | <b>122</b> | <b>137</b> |    |

| REPORTED LOSSES |           |         |                |                |                |         |         |               |                |                |                |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|---------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                |                |                | MEDICAL |         |               |                |                |                |
|                 | DEATH     | P . T . | MAJOR          | MINOR          | TEMP           | DEATH   | P . T . | MAJOR         | MINOR          | TEMP           | MED. ONLY      |
| 2006            |           |         |                | 237,361        | 56,327         |         |         |               | 59,096         | 130,963        | 90,746         |
| 2007            |           |         | 118,786        | 263,961        | 33,075         |         |         | 14,713        | 119,858        | 80,029         | 66,953         |
| 2008            |           |         |                | 127,802        | 466,287        |         |         |               | 28,059         | 338,301        | 100,018        |
| 2009            |           |         |                | 61,851         | 187,303        |         |         |               | 5,238          | 214,928        | 70,927         |
| 2010            |           |         |                |                | 205,282        |         |         |               |                | 185,419        | 62,523         |
| <b>TOTAL</b>    |           |         | <b>118,786</b> | <b>690,975</b> | <b>948,274</b> |         |         | <b>14,713</b> | <b>212,251</b> | <b>949,640</b> | <b>391,167</b> |

| TRANSLATED LOSSES |            |               |                |                  |                  |            |              |                |                |                  |                |
|-------------------|------------|---------------|----------------|------------------|------------------|------------|--------------|----------------|----------------|------------------|----------------|
| MANUAL YEAR       | INDEMNITY  |               |                |                  |                  | MEDICAL    |              |                |                |                  |                |
|                   | DEATH      | P . T .       | MAJOR          | MINOR            | TEMP             | DEATH      | P . T .      | MAJOR          | MINOR          | TEMP             | MED. ONLY      |
| 2006              |            |               |                | 314,029          | 85,280           |            |              |                | 86,102         | 205,349          | 90,202         |
| 2007              | 323        | 2,617         | 180,099        | 329,827          | 47,937           | 63         | 292          | 46,690         | 164,315        | 117,461          | 64,007         |
| 2008              | 165        | 2,080         | 89,562         | 176,232          | 541,543          | 29         | 548          | 33,176         | 60,000         | 427,491          | 98,818         |
| 2009              | 104        | 3,526         | 107,382        | 91,931           | 195,031          | 40         | 3,362        | 44,641         | 36,802         | 237,937          | 71,920         |
| 2010              | 141        | 7,292         | 217,779        | 98,546           | 175,247          | 168        | 4,315        | 102,096        | 57,930         | 146,179          | 62,273         |
| <b>TOTAL</b>      | <b>733</b> | <b>15,515</b> | <b>594,822</b> | <b>1,010,565</b> | <b>1,045,038</b> | <b>300</b> | <b>8,517</b> | <b>226,603</b> | <b>405,149</b> | <b>1,134,417</b> | <b>387,220</b> |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 846,490   | 3,595,169   | 387,220   |       |
| TOTAL TRANS. LOSSES PG A |           |             |           |       |
| IBNR + FREQUENCY ADJUST. | -618,688  | -249,737    | 882       |       |
| TOTAL LOSSES             | 227,802   | 3,345,432   | 388,102   |       |
| EXPECTED LOSSES          | 1,686,199 | 1,199,228   | 197,738   |       |
| CREDIBILITY              | .04       | .09         | .14       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | .232      | 3.401       | .395      | 4.028 |
| INDICATED (POST-TEST)    | .237      | 3.469       | .403      | 4.109 |
| PRES. ON RATE LEVEL      | 1.615     | 1.150       | .190      | 2.955 |
| DERIVED BY FORMULA       | 1.560     | 1.359       | .220      | 3.139 |
| UNDERLYING PRES. RATE    | 1.714     | 1.219       | .201      | 3.134 |
| PROPOSED                 | 1.560     | 1.359       | .220      | 3.139 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 3.113 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 3.11   | MINIMUM PREMIUM |       |
| MAN. RATES | 4.54   | 4.17   | 3.18   | + 3.11 | 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         |
| 2006         | 473,288          | 12,578,049         | 2.657               |  |  | 473,288                       | 1               |          | 16        | 62         | 271         | 350         |
| 2007         | 521,976          | 12,363,476         | 2.368               |  |  | 521,976                       | 1               |          | 12        | 57         | 245         | 315         |
| 2008         | 521,768          | 13,336,601         | 2.556               |  |  | 521,768                       |                 |          | 14        | 57         | 244         | 315         |
| 2009         | 519,829          | 9,871,262          | 1.898               |  |  | 519,829                       |                 |          | 8         | 49         | 225         | 282         |
| 2010         | 552,624          | 12,769,038         | 2.310               |  |  | 552,624                       |                 | 1        | 4         | 33         | 268         | 306         |
| <b>TOTAL</b> | <b>2,589,485</b> | <b>60,918,426</b>  | <b>2.353</b>        |  |  | <b>2,589,485</b>              | <b>2</b>        | <b>1</b> | <b>54</b> | <b>258</b> | <b>1253</b> | <b>1568</b> |
| O.D.         |                  | 404,424            | .015                |  |  |                               |                 |          | 1         | 1          | 11          | 13          |

REPORTED LOSSES

| MANUAL YEAR  | INDEMNITY      |                |                  |                   |                  | MEDICAL       |                  |                  |                  |                   |                  |
|--------------|----------------|----------------|------------------|-------------------|------------------|---------------|------------------|------------------|------------------|-------------------|------------------|
|              | DEATH          | P . T .        | MAJOR            | MINOR             | TEMP             | DEATH         | P . T .          | MAJOR            | MINOR            | TEMP              | MED. ONLY        |
| 2006         | 13,000         |                | 2,636,572        | 2,496,691         | 1,517,050        |               |                  | 1,629,673        | 1,359,059        | 1,773,168         | 1,152,836        |
| 2007         | 195,070        |                | 1,730,473        | 2,173,247         | 1,931,462        | 31,559        |                  | 872,608          | 1,200,133        | 2,884,510         | 1,344,414        |
| 2008         |                |                | 2,299,941        | 2,638,867         | 2,342,382        |               |                  | 1,274,409        | 1,541,525        | 2,095,473         | 1,144,004        |
| 2009         |                |                | 1,120,036        | 1,778,092         | 1,981,687        |               |                  | 331,716          | 1,285,145        | 2,164,528         | 1,210,058        |
| 2010         |                | 842,400        | 751,158          | 1,263,535         | 1,934,760        |               | 2,887,024        | 190,026          | 930,030          | 2,661,154         | 1,308,951        |
| <b>TOTAL</b> | <b>208,070</b> | <b>842,400</b> | <b>8,538,180</b> | <b>10,350,432</b> | <b>9,707,341</b> | <b>31,559</b> | <b>2,887,024</b> | <b>4,298,432</b> | <b>6,315,892</b> | <b>11,578,833</b> | <b>6,160,263</b> |
| O.D.         |                |                | 176,181          | 1,550             | 51,304           |               |                  | 57,071           | 1,166            | 91,692            | 25,460           |

TRANSLATED LOSSES

| MANUAL YEAR  | INDEMNITY      |                |                   |                   |                   | MEDICAL       |                |                   |                  |                   |                  |
|--------------|----------------|----------------|-------------------|-------------------|-------------------|---------------|----------------|-------------------|------------------|-------------------|------------------|
|              | DEATH          | P . T .        | MAJOR             | MINOR             | TEMP              | DEATH         | P . T .        | MAJOR             | MINOR            | TEMP              | MED. ONLY        |
| 2006         | 16,250         |                | 3,263,543         | 3,303,127         | 2,296,816         |               |                | 2,904,460         | 1,980,149        | 2,780,334         | 1,145,919        |
| 2007         | 242,441        | 35,348         | 2,510,010         | 2,761,339         | 2,610,121         | 55,830        | 13,648         | 2,017,915         | 1,713,580        | 3,876,326         | 1,285,260        |
| 2008         | 3,152          | 103,940        | 3,850,909         | 3,183,389         | 2,791,571         | 1,649         | 77,407         | 2,948,443         | 2,110,489        | 2,722,924         | 1,130,276        |
| 2009         | 2,727          | 115,465        | 3,430,004         | 2,142,108         | 2,139,696         | 5,435         | 108,373        | 2,095,510         | 1,608,197        | 2,493,958         | 1,226,999        |
| 2010         | 2,867          | 325,028        | 4,813,269         | 1,986,693         | 1,773,779         | 11,528        | 731,521        | 2,990,600         | 1,503,968        | 2,195,190         | 1,303,715        |
| <b>TOTAL</b> | <b>267,437</b> | <b>579,781</b> | <b>17,867,735</b> | <b>13,376,656</b> | <b>11,611,983</b> | <b>74,442</b> | <b>930,949</b> | <b>12,956,928</b> | <b>8,916,383</b> | <b>14,068,732</b> | <b>6,092,169</b> |
| O.D.         | 20             | 4,309          | 258,984           | 18,435            | 54,418            | 60            | 2,287          | 152,763           | 22,643           | 94,050            | 25,164           |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 33,095,695  | 48,163,300  | 6,117,333 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |             |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -10,403,913 | -7,325,917  | 28,890    |        |                 |       |
| TOTAL LOSSES             | 22,691,782  | 40,837,383  | 6,146,223 |        |                 |       |
| EXPECTED LOSSES          | 28,717,389  | 35,708,999  | 6,007,605 |        |                 |       |
| CREDIBILITY              | .36         | .84         | 1.00      |        |                 |       |
| <b>PURE PREMIUMS</b>     |             |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | .876        | 1.577       | .237      | 2.690  |                 |       |
| INDICATED (POST-TEST)    | .894        | 1.609       | .242      | 2.745  |                 |       |
| PRES. ON RATE LEVEL      | 1.046       | 1.300       | .219      | 2.565  |                 |       |
| DERIVED BY FORMULA       | .991        | 1.560       | .242      | 2.793  |                 |       |
| UNDERLYING PRES. RATE    | 1.109       | 1.379       | .232      | 2.720  |                 |       |
| PROPOSED                 | .974        | 1.533       | .238      | 2.745  |                 |       |
| YEAR                     | 4-1-11      | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 2.722 |
| IND. RATES               |             |             |           | 2.72   | MINIMUM PREMIUM |       |
| MAN. RATES               | 3.00        | 2.84        | 2.76      | + 2.72 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED |  |  | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES |         |           |            |             |             |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|-----------|------------|-------------|-------------|
|              |                  |                    |                     |  |  |                               | DEATH           | P . T . | MAJOR     | MINOR      | TEMP        | ALL         |
| 2006         | 613,403          | 12,439,837         | 2.028               |  |  | 613,403                       |                 |         | 21        | 38         | 230         | 289         |
| 2007         | 641,529          | 12,708,228         | 1.980               |  |  | 641,529                       |                 |         | 15        | 54         | 245         | 314         |
| 2008         | 674,591          | 12,679,899         | 1.879               |  |  | 674,591                       |                 |         | 18        | 58         | 232         | 308         |
| 2009         | 715,081          | 10,791,034         | 1.509               |  |  | 715,081                       |                 |         | 8         | 71         | 196         | 275         |
| 2010         | 757,134          | 9,422,800          | 1.244               |  |  | 757,134                       |                 |         | 5         | 26         | 238         | 269         |
| <b>TOTAL</b> | <b>3,401,738</b> | <b>58,041,798</b>  | <b>1.706</b>        |  |  | <b>3,401,738</b>              |                 |         | <b>67</b> | <b>247</b> | <b>1141</b> | <b>1455</b> |
| O.D.         |                  | 77,020             | .002                |  |  |                               |                 |         |           |            | 3           | 3           |

| REPORTED LOSSES |           |         |                  |                  |                   |         |         |                  |                  |                   |                  |
|-----------------|-----------|---------|------------------|------------------|-------------------|---------|---------|------------------|------------------|-------------------|------------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                  |                   | MEDICAL |         |                  |                  |                   |                  |
|                 | DEATH     | P . T . | MAJOR            | MINOR            | TEMP              | DEATH   | P . T . | MAJOR            | MINOR            | TEMP              | MED. ONLY        |
| 2006            |           |         | 3,059,682        | 1,106,276        | 2,213,552         |         |         | 1,249,233        | 824,693          | 2,212,434         | 1,773,967        |
| 2007            |           |         | 2,102,787        | 1,715,849        | 2,302,932         |         |         | 1,047,998        | 1,474,781        | 1,978,517         | 2,085,364        |
| 2008            |           |         | 2,739,225        | 2,184,251        | 1,946,867         |         |         | 745,089          | 1,285,516        | 1,981,068         | 1,797,883        |
| 2009            |           |         | 1,370,634        | 1,989,975        | 1,818,162         |         |         | 492,523          | 1,654,017        | 1,610,516         | 1,855,207        |
| 2010            |           |         | 683,724          | 1,375,631        | 1,872,386         |         |         | 201,070          | 656,914          | 2,861,183         | 1,771,892        |
| <b>TOTAL</b>    |           |         | <b>9,956,052</b> | <b>8,371,982</b> | <b>10,153,899</b> |         |         | <b>3,735,913</b> | <b>5,895,921</b> | <b>10,643,718</b> | <b>9,284,313</b> |
| O.D.            |           |         |                  |                  | 48,822            |         |         |                  |                  | 10,308            | 17,890           |

| TRANSLATED LOSSES |               |                |                   |                   |                   |               |                |                   |                  |                   |                  |
|-------------------|---------------|----------------|-------------------|-------------------|-------------------|---------------|----------------|-------------------|------------------|-------------------|------------------|
| MANUAL YEAR       | INDEMNITY     |                |                   |                   |                   | MEDICAL       |                |                   |                  |                   |                  |
|                   | DEATH         | P . T .        | MAJOR             | MINOR             | TEMP              | DEATH         | P . T .        | MAJOR             | MINOR            | TEMP              | MED. ONLY        |
| 2006              |               |                | 3,952,387         | 1,463,605         | 3,351,319         |               |                | 2,480,255         | 1,201,576        | 3,469,095         | 1,763,323        |
| 2007              | 2,089         | 41,167         | 2,940,404         | 2,205,390         | 3,146,312         | 807           | 15,835         | 2,315,588         | 2,067,426        | 2,878,746         | 1,993,608        |
| 2008              | 2,611         | 116,505        | 4,309,327         | 2,658,058         | 2,330,077         | 1,334         | 56,077         | 2,129,535         | 1,767,195        | 2,562,275         | 1,776,308        |
| 2009              | 3,014         | 130,232        | 3,861,070         | 2,337,749         | 1,987,151         | 6,895         | 128,089        | 2,607,158         | 1,903,637        | 1,912,569         | 1,881,180        |
| 2010              | 2,875         | 186,060        | 4,820,750         | 2,035,592         | 1,726,687         | 5,880         | 132,268        | 2,728,954         | 1,373,623        | 2,327,173         | 1,764,804        |
| <b>TOTAL</b>      | <b>10,589</b> | <b>473,964</b> | <b>19,883,938</b> | <b>10,700,394</b> | <b>12,541,546</b> | <b>14,916</b> | <b>332,269</b> | <b>12,261,490</b> | <b>8,313,457</b> | <b>13,149,858</b> | <b>9,179,223</b> |
| O.D.              | 28            | 1,475          | 43,984            | 20,175            | 43,462            | 9             | 211            | 4,531             | 2,704            | 9,125             | 17,632           |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 33,027,404  | 44,780,721  | 9,196,855 |       |
| TOTAL TRANS. LOSSES PG A |             |             |           |       |
| IBNR + FREQUENCY ADJUST. | -10,907,695 | -7,290,963  | 44,690    |       |
| TOTAL LOSSES             | 22,119,709  | 37,489,758  | 9,241,545 |       |
| EXPECTED LOSSES          | 30,411,538  | 35,956,371  | 9,048,622 |       |
| CREDIBILITY              | .43         | 1.00        | 1.00      |       |
| <b>PURE PREMIUMS</b>     |             |             |           |       |
| INDICATED (PRE-TEST)     | .650        | 1.102       | .272      | 2.024 |
| INDICATED (POST-TEST)    | .663        | 1.124       | .277      | 2.064 |
| PRES. ON RATE LEVEL      | .843        | .997        | .251      | 2.091 |
| DERIVED BY FORMULA       | .766        | 1.124       | .277      | 2.167 |
| UNDERLYING PRES. RATE    | .894        | 1.057       | .266      | 2.217 |
| PROPOSED                 | .739        | 1.085       | .267      | 2.091 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 2.074 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 2.07   | MINIMUM PREMIUM |       |
| MAN. RATES | 2.52   | 2.38   | 2.25   | + 2.07 | 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         |
| 2006         | 1,907,549        | 27,296,857         | 1.430               |  |  | 1,907,549                     | 1               | 1        | 24         | 95         | 736         | 857         |
| 2007         | 2,002,846        | 27,242,730         | 1.360               |  |  | 2,002,846                     | 2               |          | 36         | 109        | 680         | 827         |
| 2008         | 1,983,759        | 24,798,263         | 1.250               |  |  | 1,983,759                     |                 |          | 19         | 130        | 627         | 776         |
| 2009         | 1,982,867        | 24,034,314         | 1.212               |  |  | 1,982,867                     |                 |          | 17         | 117        | 638         | 772         |
| 2010         | 2,053,186        | 18,197,895         | .886                |  |  | 2,053,186                     |                 |          | 4          | 45         | 685         | 734         |
| <b>TOTAL</b> | <b>9,930,207</b> | <b>121,570,059</b> | <b>1.224</b>        |  |  | <b>9,930,207</b>              | <b>3</b>        | <b>1</b> | <b>100</b> | <b>496</b> | <b>3366</b> | <b>3966</b> |
| O.D.         |                  | 261,072            | .002                |  |  |                               |                 |          |            | 2          | 6           | 8           |

| REPORTED LOSSES |                |                |                   |                   |                   |               |                  |                   |                   |                   |                   |
|-----------------|----------------|----------------|-------------------|-------------------|-------------------|---------------|------------------|-------------------|-------------------|-------------------|-------------------|
| MANUAL YEAR     | INDEMNITY      |                |                   |                   |                   | MEDICAL       |                  |                   |                   |                   |                   |
|                 | DEATH          | P . T .        | MAJOR             | MINOR             | TEMP              | DEATH         | P . T .          | MAJOR             | MINOR             | TEMP              | MED. ONLY         |
| 2006            | 50,000         | 472,705        | 4,253,317         | 3,001,245         | 3,580,653         | 1,440         | 2,065,274        | 3,299,637         | 2,122,353         | 4,884,231         | 3,566,002         |
| 2007            | 222,198        |                | 5,504,615         | 3,307,933         | 3,868,987         | 24,186        |                  | 3,605,141         | 2,534,048         | 4,468,023         | 3,707,599         |
| 2008            |                |                | 2,994,459         | 4,220,557         | 4,079,096         |               |                  | 1,619,679         | 2,795,444         | 5,584,732         | 3,504,296         |
| 2009            |                |                | 2,905,091         | 3,870,645         | 3,588,228         |               |                  | 2,576,344         | 2,633,637         | 4,918,884         | 3,541,485         |
| 2010            |                |                | 564,172           | 1,407,483         | 4,176,499         |               |                  | 212,577           | 1,570,014         | 6,286,372         | 3,980,778         |
| <b>TOTAL</b>    | <b>272,198</b> | <b>472,705</b> | <b>16,221,654</b> | <b>15,807,863</b> | <b>19,293,463</b> | <b>25,626</b> | <b>2,065,274</b> | <b>11,313,378</b> | <b>11,655,496</b> | <b>26,142,242</b> | <b>18,300,160</b> |
| O.D.            |                |                |                   | 111,610           | 20,851            |               |                  |                   | 77,835            | 18,738            | 32,038            |

| TRANSLATED LOSSES |                |                |                   |                   |                   |               |                  |                   |                   |                   |                   |
|-------------------|----------------|----------------|-------------------|-------------------|-------------------|---------------|------------------|-------------------|-------------------|-------------------|-------------------|
| MANUAL YEAR       | INDEMNITY      |                |                   |                   |                   | MEDICAL       |                  |                   |                   |                   |                   |
|                   | DEATH          | P . T .        | MAJOR             | MINOR             | TEMP              | DEATH         | P . T .          | MAJOR             | MINOR             | TEMP              | MED. ONLY         |
| 2006              | 62,500         | 99,694         | 5,070,558         | 3,970,648         | 5,421,107         | 2,624         | 678,246          | 5,780,377         | 3,092,273         | 7,658,477         | 3,544,606         |
| 2007              | 277,170        | 104,211        | 7,391,597         | 4,248,717         | 5,299,583         | 43,662        | 47,238           | 6,819,030         | 3,611,334         | 6,489,773         | 3,544,465         |
| 2008              | 5,025          | 147,549        | 5,487,454         | 5,100,575         | 4,842,650         | 2,905         | 122,580          | 4,718,102         | 3,939,986         | 7,180,793         | 3,462,244         |
| 2009              | 5,851          | 259,529        | 7,689,456         | 4,563,151         | 3,920,890         | 11,389        | 273,426          | 5,343,753         | 3,418,949         | 5,657,960         | 3,591,066         |
| 2010              | 4,380          | 262,259        | 7,152,751         | 3,140,286         | 3,690,621         | 11,378        | 259,995          | 5,576,778         | 2,968,470         | 5,100,790         | 3,964,855         |
| <b>TOTAL</b>      | <b>354,926</b> | <b>873,242</b> | <b>32,791,816</b> | <b>21,023,377</b> | <b>23,174,851</b> | <b>71,958</b> | <b>1,381,485</b> | <b>28,238,040</b> | <b>17,031,012</b> | <b>32,087,793</b> | <b>18,107,236</b> |
| O.D.              | 136            | 1,028          | 36,117            | 134,244           | 25,569            | 74            | 1,183            | 31,233            | 97,645            | 25,179            | 31,798            |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY  | TOTAL |
|--------------------------|-------------|-------------|------------|-------|
| TOTAL TRANS. LOSSES PG B | 63,781,238  | 93,599,670  | 18,139,034 |       |
| TOTAL TRANS. LOSSES PG A |             |             |            |       |
| IBNR + FREQUENCY ADJUST. | -18,747,604 | -16,556,208 | 85,341     |       |
| TOTAL LOSSES             | 45,033,634  | 77,043,462  | 18,224,375 |       |
| EXPECTED LOSSES          | 51,438,472  | 80,236,073  | 18,072,977 |       |
| CREDIBILITY              | .87         | 1.00        | 1.00       |       |
| <b>PURE PREMIUMS</b>     |             |             |            |       |
| INDICATED (PRE-TEST)     | .454        | .776        | .184       | 1.414 |
| INDICATED (POST-TEST)    | .463        | .792        | .188       | 1.443 |
| PRES. ON RATE LEVEL      | .488        | .762        | .172       | 1.422 |
| DERIVED BY FORMULA       | .466        | .792        | .188       | 1.446 |
| UNDERLYING PRES. RATE    | .518        | .808        | .182       | 1.508 |
| PROPOSED                 | .465        | .790        | .188       | 1.443 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 1.431 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 1.43   | MINIMUM PREMIUM |       |
| MAN. RATES | 1.66   | 1.56   | 1.53   | + 1.43 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |           |            |            |  |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|--|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR     | TEMP       | ALL        |  |
| 2006         | 327,309          | 3,436,712          | 1.049               |                 |         | 3         | 9         | 80         | 92         |  |
| 2007         | 337,534          | 3,247,563          | .962                |                 |         | 3         | 8         | 77         | 88         |  |
| 2008         | 344,481          | 3,719,159          | 1.079               |                 |         | 3         | 15        | 82         | 100        |  |
| 2009         | 354,022          | 2,737,325          | .773                |                 |         |           | 15        | 70         | 85         |  |
| 2010         | 380,608          | 3,030,631          | .796                |                 |         | 1         | 7         | 82         | 90         |  |
| <b>TOTAL</b> | <b>1,743,954</b> | <b>16,171,390</b>  | <b>.927</b>         |                 |         | <b>10</b> | <b>54</b> | <b>391</b> | <b>455</b> |  |
| O.D.         |                  | 1,385              |                     |                 |         |           |           |            |            |  |

| REPORTED LOSSES |           |         |                  |                  |                  |         |         |                |                  |                  |                  |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|----------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                  |                  | MEDICAL |         |                |                  |                  |                  |
|                 | DEATH     | P . T . | MAJOR            | MINOR            | TEMP             | DEATH   | P . T . | MAJOR          | MINOR            | TEMP             | MED. ONLY        |
| 2006            |           |         | 610,944          | 474,143          | 419,188          |         |         | 463,239        | 316,957          | 625,998          | 526,243          |
| 2007            |           |         | 436,250          | 358,065          | 443,501          |         |         | 170,266        | 392,817          | 833,719          | 612,945          |
| 2008            |           |         | 565,138          | 632,540          | 528,925          |         |         | 162,644        | 318,853          | 762,413          | 748,646          |
| 2009            |           |         |                  | 377,182          | 609,680          |         |         |                | 361,245          | 943,295          | 445,923          |
| 2010            |           |         | 129,898          | 338,067          | 749,220          |         |         | 70,000         | 197,335          | 958,311          | 587,800          |
| <b>TOTAL</b>    |           |         | <b>1,742,230</b> | <b>2,179,997</b> | <b>2,750,514</b> |         |         | <b>866,149</b> | <b>1,587,207</b> | <b>4,123,736</b> | <b>2,921,557</b> |
| O.D.            |           |         |                  |                  |                  |         |         |                |                  |                  | 1,385            |

| TRANSLATED LOSSES |              |                |                  |                  |                  |              |               |                  |                  |                  |                  |
|-------------------|--------------|----------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY    |                |                  |                  |                  | MEDICAL      |               |                  |                  |                  |                  |
|                   | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |              |                | 801,109          | 627,290          | 634,652          |              |               | 994,209          | 461,807          | 981,566          | 523,086          |
| 2007              | 436          | 8,597          | 612,671          | 459,317          | 606,358          | 213          | 2,763         | 420,337          | 557,231          | 1,207,534        | 585,975          |
| 2008              | 754          | 25,891         | 959,031          | 761,575          | 631,895          | 325          | 12,921        | 500,999          | 457,524          | 976,727          | 739,662          |
| 2009              | 590          | 16,040         | 490,822          | 472,260          | 643,201          | 1,540        | 26,737        | 465,100          | 491,302          | 1,068,588        | 452,166          |
| 2010              | 904          | 53,967         | 1,449,058        | 635,253          | 669,807          | 1,922        | 43,262        | 890,723          | 445,016          | 777,410          | 585,449          |
| <b>TOTAL</b>      | <b>2,684</b> | <b>104,495</b> | <b>4,312,691</b> | <b>2,955,695</b> | <b>3,185,913</b> | <b>4,000</b> | <b>85,683</b> | <b>3,271,368</b> | <b>2,412,880</b> | <b>5,011,825</b> | <b>2,886,338</b> |
| O.D.              |              |                |                  |                  |                  |              |               |                  |                  |                  | 1,378            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 7,780,921  | 13,566,313  | 2,887,716 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -3,200,090 | -2,247,712  | 14,594    |        |                 |       |
| TOTAL LOSSES             | 4,580,831  | 11,318,601  | 2,902,310 |        |                 |       |
| EXPECTED LOSSES          | 8,859,287  | 11,004,350  | 2,999,600 |        |                 |       |
| CREDIBILITY              | .27        | .64         | .98       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | .263       | .649        | .166      | 1.078  |                 |       |
| INDICATED (POST-TEST)    | .268       | .662        | .169      | 1.099  |                 |       |
| PRES. ON RATE LEVEL      | .479       | .595        | .162      | 1.236  |                 |       |
| DERIVED BY FORMULA       | .422       | .638        | .169      | 1.229  |                 |       |
| UNDERLYING PRES. RATE    | .508       | .631        | .172      | 1.311  |                 |       |
| PROPOSED                 | .422       | .638        | .169      | 1.229  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 1.219 |
| IND. RATES               |            |             |           | 1.22   | MINIMUM PREMIUM |       |
| MAN. RATES               | 1.28       | 1.33        | 1.33      | + 1.22 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED |  |  | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES |         |          |           |            |            |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|----------|-----------|------------|------------|
|              |                  |                    |                     |  |  |                               | DEATH           | P . T . | MAJOR    | MINOR     | TEMP       | ALL        |
| 2006         | 460,988          | 1,729,560          | .375                |  |  | 460,988                       |                 |         | 1        | 6         | 66         | 73         |
| 2007         | 477,131          | 2,831,695          | .593                |  |  | 477,131                       |                 |         | 3        | 25        | 45         | 73         |
| 2008         | 487,623          | 1,927,931          | .395                |  |  | 487,623                       |                 |         |          | 19        | 50         | 69         |
| 2009         | 490,751          | 1,776,419          | .361                |  |  | 490,751                       |                 |         |          | 20        | 37         | 57         |
| 2010         | 500,468          | 1,377,230          | .275                |  |  | 500,468                       |                 |         | 1        | 2         | 64         | 67         |
| <b>TOTAL</b> | <b>2,416,961</b> | <b>9,642,835</b>   | <b>.399</b>         |  |  | <b>2,416,961</b>              |                 |         | <b>5</b> | <b>72</b> | <b>262</b> | <b>339</b> |
| O.D.         |                  | 56,397             | .002                |  |  |                               |                 |         |          |           | 2          | 2          |

REPORTED LOSSES

| MANUAL YEAR  | INDEMNITY |         |                |                  |                  | MEDICAL |         |                |                  |                  |                  |
|--------------|-----------|---------|----------------|------------------|------------------|---------|---------|----------------|------------------|------------------|------------------|
|              | DEATH     | P . T . | MAJOR          | MINOR            | TEMP             | DEATH   | P . T . | MAJOR          | MINOR            | TEMP             | MED. ONLY        |
| 2006         |           |         | 133,035        | 163,408          | 537,139          |         |         | 98,566         | 161,297          | 472,359          | 163,756          |
| 2007         |           |         | 442,794        | 747,410          | 307,392          |         |         | 99,790         | 534,555          | 330,528          | 369,226          |
| 2008         |           |         |                | 436,286          | 521,086          |         |         |                | 264,557          | 495,390          | 210,612          |
| 2009         |           |         |                | 530,311          | 325,900          |         |         |                | 376,930          | 335,529          | 207,749          |
| 2010         |           |         | 117,144        | 53,249           | 481,228          |         |         | 30,509         | 31,826           | 471,499          | 191,775          |
| <b>TOTAL</b> |           |         | <b>692,973</b> | <b>1,930,664</b> | <b>2,172,745</b> |         |         | <b>228,865</b> | <b>1,369,165</b> | <b>2,105,305</b> | <b>1,143,118</b> |
| O.D.         |           |         |                |                  | 7,896            |         |         |                |                  | 17,088           | 31,413           |

TRANSLATED LOSSES

| MANUAL YEAR  | INDEMNITY    |               |                  |                  |                  | MEDICAL      |               |                  |                  |                  |                  |
|--------------|--------------|---------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|------------------|
|              | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006         |              |               | 175,739          | 216,190          | 813,231          |              |               | 214,381          | 235,010          | 740,656          | 162,773          |
| 2007         | 914          | 9,364         | 654,634          | 939,971          | 425,780          | 294          | 1,818         | 278,383          | 732,812          | 486,043          | 352,980          |
| 2008         | 517          | 4,963         | 190,957          | 526,456          | 611,924          | 238          | 3,655         | 126,056          | 360,596          | 635,236          | 208,085          |
| 2009         | 752          | 17,108        | 526,374          | 575,835          | 359,466          | 1,528        | 18,316        | 363,130          | 416,966          | 397,973          | 210,657          |
| 2010         | 414          | 26,406        | 720,913          | 283,981          | 418,859          | 719          | 16,766        | 351,229          | 173,789          | 376,114          | 191,008          |
| <b>TOTAL</b> | <b>2,597</b> | <b>57,841</b> | <b>2,268,617</b> | <b>2,542,433</b> | <b>2,629,260</b> | <b>2,779</b> | <b>40,555</b> | <b>1,333,179</b> | <b>1,919,173</b> | <b>2,636,022</b> | <b>1,125,503</b> |
| O.D.         | 6            | 253           | 7,603            | 3,466            | 6,919            | 12           | 357           | 7,936            | 4,669            | 14,761           | 30,089           |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |      |
|--------------------------|------------|-------------|-----------|--------|-----------------|------|
| TOTAL TRANS. LOSSES PG B | 3,721,735  | 9,756,703   | 1,155,592 |        |                 |      |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |      |
| IBNR + FREQUENCY ADJUST. | -2,020,946 | -1,457,147  | 5,609     |        |                 |      |
| TOTAL LOSSES             | 1,700,789  | 8,299,556   | 1,161,201 |        |                 |      |
| EXPECTED LOSSES          | 5,559,009  | 7,081,695   | 1,184,310 |        |                 |      |
| CREDIBILITY              | .34        | .80         | 1.00      |        |                 |      |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |      |
| INDICATED (PRE-TEST)     | .070       | .343        | .048      | .461   |                 |      |
| INDICATED (POST-TEST)    | .071       | .350        | .049      | .470   |                 |      |
| PRES. ON RATE LEVEL      | .217       | .276        | .046      | .539   |                 |      |
| DERIVED BY FORMULA       | .167       | .335        | .049      | .551   |                 |      |
| UNDERLYING PRES. RATE    | .230       | .293        | .049      | .572   |                 |      |
| PROPOSED                 | .163       | .328        | .048      | .539   |                 |      |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | .534 |
| IND. RATES               |            |             |           | .53    | MINIMUM PREMIUM |      |
| MAN. RATES               | .75        | .63         | .58       | + .53  | PRESENT         |      |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |           |            |            |  |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|------------|------------|--|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR     | TEMP       | ALL        |  |
| 2006         | 92,834           | 2,200,090          | 2.369               | 1               |         | 3        | 3         | 30         | 37         |  |
| 2007         | 95,735           | 1,087,780          | 1.136               |                 |         | 1        | 3         | 27         | 31         |  |
| 2008         | 97,076           | 1,044,124          | 1.075               |                 |         |          | 6         | 26         | 32         |  |
| 2009         | 89,476           | 1,625,348          | 1.816               |                 |         | 1        | 8         | 20         | 29         |  |
| 2010         | 99,453           | 3,125,738          | 3.142               |                 |         | 1        | 7         | 40         | 48         |  |
| <b>TOTAL</b> | <b>474,574</b>   | <b>9,083,080</b>   | <b>1.914</b>        | <b>1</b>        |         | <b>6</b> | <b>27</b> | <b>143</b> | <b>177</b> |  |
| O.D.         |                  | 6,292              | .001                |                 |         |          |           |            |            |  |

| REPORTED LOSSES |               |         |                  |                |                |         |         |                  |                |                  |                  |
|-----------------|---------------|---------|------------------|----------------|----------------|---------|---------|------------------|----------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY     |         |                  |                |                | MEDICAL |         |                  |                |                  |                  |
|                 | DEATH         | P . T . | MAJOR            | MINOR          | TEMP           | DEATH   | P . T . | MAJOR            | MINOR          | TEMP             | MED. ONLY        |
| 2006            | 20,083        |         | 586,879          | 130,984        | 107,485        |         |         | 742,485          | 47,001         | 177,303          | 387,870          |
| 2007            |               |         | 163,819          | 6,780          | 81,790         |         |         | 48,214           | 80,155         | 236,187          | 470,835          |
| 2008            |               |         |                  | 61,462         | 154,505        |         |         |                  | 94,979         | 214,153          | 519,025          |
| 2009            |               |         | 252,532          | 219,116        | 79,863         |         |         | 70,887           | 234,683        | 408,438          | 359,829          |
| 2010            |               |         | 150,680          | 250,610        | 209,069        |         |         | 704,045          | 332,918        | 838,719          | 639,697          |
| <b>TOTAL</b>    | <b>20,083</b> |         | <b>1,153,910</b> | <b>668,952</b> | <b>632,712</b> |         |         | <b>1,565,631</b> | <b>789,736</b> | <b>1,874,800</b> | <b>2,377,256</b> |
| O.D.            |               |         |                  |                |                |         |         |                  |                |                  | 6,292            |

| TRANSLATED LOSSES |               |               |                  |                |                |              |                |                  |                  |                  |                  |
|-------------------|---------------|---------------|------------------|----------------|----------------|--------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY     |               |                  |                |                | MEDICAL      |                |                  |                  |                  |                  |
|                   | DEATH         | P . T .       | MAJOR            | MINOR          | TEMP           | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              | 25,104        |               | 730,085          | 173,291        | 162,736        |              |                | 1,346,312        | 68,481           | 278,010          | 385,543          |
| 2007              | 7             | 3,014         | 214,365          | 11,731         | 111,683        | 44           | 764            | 115,348          | 115,852          | 341,500          | 450,118          |
| 2008              | 73            | 854           | 35,595           | 79,854         | 179,876        | 86           | 1,324          | 47,770           | 132,226          | 273,807          | 512,797          |
| 2009              | 320           | 17,563        | 514,279          | 243,247        | 97,468         | 1,005        | 20,948         | 405,809          | 296,755          | 470,262          | 364,867          |
| 2010              | 415           | 26,841        | 687,907          | 302,985        | 200,303        | 4,070        | 87,062         | 1,508,521        | 547,189          | 709,535          | 637,138          |
| <b>TOTAL</b>      | <b>25,919</b> | <b>48,272</b> | <b>2,182,231</b> | <b>811,108</b> | <b>752,066</b> | <b>5,205</b> | <b>110,098</b> | <b>3,423,760</b> | <b>1,160,503</b> | <b>2,073,114</b> | <b>2,350,463</b> |
| O.D.              |               |               |                  |                |                |              |                |                  |                  |                  | 6,252            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 5,795,485  | 4,796,791   | 2,356,715 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |       |
| IBNR + FREQUENCY ADJUST. | -1,807,683 | -595,410    | 8,751     |       |
| TOTAL LOSSES             | 3,987,802  | 4,201,381   | 2,365,466 |       |
| EXPECTED LOSSES          | 4,949,808  | 2,880,663   | 1,850,839 |       |
| CREDIBILITY              | .11        | .27         | .41       |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | .840       | .885        | .498      | 2.223 |
| INDICATED (POST-TEST)    | .857       | .903        | .508      | 2.268 |
| PRES. ON RATE LEVEL      | .984       | .572        | .368      | 1.924 |
| DERIVED BY FORMULA       | .970       | .661        | .425      | 2.056 |
| UNDERLYING PRES. RATE    | 1.043      | .607        | .390      | 2.040 |
| PROPOSED                 | .970       | .661        | .425      | 2.056 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | TOTAL |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 2.04   | MINIMUM PREMIUM |       |
| MAN. RATES | 2.53   | 2.25   | 2.07   | + 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        |
| 2006         | 299,816          | 7,696,049          | 2,566               |                 |          | 9         | 21         | 155        | 185        |
| 2007         | 318,364          | 6,491,194          | 2,038               |                 |          | 8         | 23         | 147        | 178        |
| 2008         | 344,575          | 7,859,432          | 2,280               |                 |          | 12        | 31         | 148        | 191        |
| 2009         | 329,318          | 7,610,888          | 2,311               |                 | 1        | 6         | 35         | 174        | 216        |
| 2010         | 348,958          | 6,523,420          | 1,869               |                 |          | 1         | 24         | 190        | 215        |
| <b>TOTAL</b> | <b>1,641,031</b> | <b>36,180,983</b>  | <b>2,205</b>        |                 | <b>1</b> | <b>36</b> | <b>134</b> | <b>814</b> | <b>985</b> |
| O.D.         |                  | 166,560            | .010                |                 |          |           | 1          | 4          | 5          |

| REPORTED LOSSES |           |                |                  |                  |                  |         |                |                  |                  |                  |                  |
|-----------------|-----------|----------------|------------------|------------------|------------------|---------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY |                |                  |                  |                  | MEDICAL |                |                  |                  |                  |                  |
|                 | DEATH     | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH   | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            |           |                | 1,276,234        | 729,088          | 1,283,865        |         |                | 1,467,811        | 459,704          | 1,436,653        | 1,042,694        |
| 2007            |           |                | 1,198,602        | 904,825          | 1,291,040        |         |                | 484,160          | 436,866          | 1,241,941        | 933,760          |
| 2008            |           |                | 1,870,386        | 1,016,788        | 1,209,075        |         |                | 768,330          | 629,163          | 1,259,481        | 1,106,209        |
| 2009            |           | 306,678        | 791,735          | 1,261,646        | 1,337,857        |         | 100,000        | 361,921          | 769,485          | 1,380,812        | 1,300,754        |
| 2010            |           |                | 157,067          | 928,700          | 1,581,055        |         |                | 29,732           | 634,806          | 1,882,366        | 1,309,694        |
| <b>TOTAL</b>    |           | <b>306,678</b> | <b>5,294,024</b> | <b>4,841,047</b> | <b>6,702,892</b> |         | <b>100,000</b> | <b>3,111,954</b> | <b>2,930,024</b> | <b>7,201,253</b> | <b>5,693,111</b> |
| O.D.            |           |                |                  | 19,620           | 95,729           |         |                |                  | 5,224            | 24,218           | 21,769           |

| TRANSLATED LOSSES |              |                |                   |                  |                  |              |                |                  |                  |                  |                  |
|-------------------|--------------|----------------|-------------------|------------------|------------------|--------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY    |                |                   |                  |                  | MEDICAL      |                |                  |                  |                  |                  |
|                   | DEATH        | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |              |                | 1,532,984         | 964,584          | 1,943,769        |              |                | 2,041,372        | 669,789          | 2,252,677        | 1,036,438        |
| 2007              | 1,103        | 23,497         | 1,678,144         | 1,165,619        | 1,763,438        | 236          | 7,422          | 1,086,443        | 634,872          | 1,797,074        | 892,675          |
| 2008              | 1,245        | 75,057         | 2,782,609         | 1,273,548        | 1,441,162        | 746          | 48,501         | 1,900,265        | 912,676          | 1,626,159        | 1,092,934        |
| 2009              | 2,128        | 594,930        | 2,479,943         | 1,511,160        | 1,448,437        | 5,106        | 334,854        | 1,616,252        | 995,932          | 1,591,555        | 1,318,965        |
| 2010              | 2,101        | 120,881        | 3,252,811         | 1,496,301        | 1,425,949        | 3,779        | 86,274         | 1,868,007        | 1,025,902        | 1,545,661        | 1,304,455        |
| <b>TOTAL</b>      | <b>6,577</b> | <b>814,365</b> | <b>11,726,491</b> | <b>6,411,212</b> | <b>8,022,755</b> | <b>9,867</b> | <b>477,051</b> | <b>8,512,339</b> | <b>4,239,171</b> | <b>8,813,126</b> | <b>5,645,467</b> |
| O.D.              | 36           | 1,122          | 35,179            | 29,888           | 112,208          | 20           | 334            | 6,166            | 6,661            | 33,374           | 21,825           |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 21,589,547 | 27,668,395  | 5,667,292 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -7,438,711 | -4,794,440  | 27,849    |        |                 |       |
| TOTAL LOSSES             | 14,150,836 | 22,873,955  | 5,695,141 |        |                 |       |
| EXPECTED LOSSES          | 20,578,530 | 23,433,922  | 5,792,840 |        |                 |       |
| CREDIBILITY              | .26        | .62         | .94       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | .862       | 1.394       | .347      | 2.603  |                 |       |
| INDICATED (POST-TEST)    | .879       | 1.422       | .354      | 2.655  |                 |       |
| PRES. ON RATE LEVEL      | 1.182      | 1.347       | .333      | 2.862  |                 |       |
| DERIVED BY FORMULA       | 1.103      | 1.394       | .353      | 2.850  |                 |       |
| UNDERLYING PRES. RATE    | 1.254      | 1.428       | .353      | 3.035  |                 |       |
| PROPOSED                 | 1.103      | 1.394       | .353      | 2.850  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 2.826 |
| IND. RATES               |            |             |           | 2.83   | MINIMUM PREMIUM |       |
| MAN. RATES               | 3.59       | 3.26        | 3.08      | + 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         |  |
| 2006         | 331,896          | 13,447,535         | 4.051               |                 |          | 25        | 42         | 241         | 308         |  |
| 2007         | 355,907          | 14,688,414         | 4.127               | 1               | 1        | 14        | 36         | 335         | 387         |  |
| 2008         | 368,378          | 18,445,116         | 5.007               |                 | 1        | 18        | 43         | 280         | 342         |  |
| 2009         | 379,126          | 15,744,322         | 4.152               |                 |          | 20        | 58         | 276         | 354         |  |
| 2010         | 376,352          | 13,621,827         | 3.619               | 1               |          | 16        | 15         | 300         | 332         |  |
| <b>TOTAL</b> | <b>1,811,659</b> | <b>75,947,214</b>  | <b>4.192</b>        | <b>2</b>        | <b>2</b> | <b>93</b> | <b>194</b> | <b>1432</b> | <b>1723</b> |  |
| O.D.         |                  | 185,191            | .010                |                 |          |           |            | 2           | 2           |  |

| REPORTED LOSSES |                |                |                   |                  |                  |               |                  |                   |                  |                   |                  |
|-----------------|----------------|----------------|-------------------|------------------|------------------|---------------|------------------|-------------------|------------------|-------------------|------------------|
| MANUAL YEAR     | INDEMNITY      |                |                   |                  |                  | MEDICAL       |                  |                   |                  |                   |                  |
|                 | DEATH          | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH         | P . T .          | MAJOR             | MINOR            | TEMP              | MED. ONLY        |
| 2006            |                |                | 4,742,666         | 1,257,494        | 1,172,606        |               |                  | 1,549,269         | 1,393,304        | 2,127,940         | 1,204,256        |
| 2007            | 22,768         | 77,519         | 2,519,640         | 1,463,091        | 1,832,859        | 14,300        | 582,804          | 871,442           | 3,241,907        | 2,749,110         | 1,312,974        |
| 2008            |                | 287,527        | 3,265,124         | 1,171,534        | 1,948,104        |               | 2,390,679        | 3,923,324         | 850,467          | 3,281,646         | 1,326,711        |
| 2009            |                |                | 3,408,950         | 1,917,703        | 2,019,936        |               |                  | 2,538,554         | 1,484,955        | 2,810,021         | 1,564,203        |
| 2010            | 83,430         |                | 2,929,767         | 682,312          | 2,899,059        | 6,663         |                  | 1,511,908         | 515,140          | 3,966,440         | 1,027,108        |
| <b>TOTAL</b>    | <b>106,198</b> | <b>365,046</b> | <b>16,866,147</b> | <b>6,492,134</b> | <b>9,872,564</b> | <b>20,963</b> | <b>2,973,483</b> | <b>10,394,497</b> | <b>7,485,773</b> | <b>14,935,157</b> | <b>6,435,252</b> |
| O.D.            |                |                |                   |                  | 171,138          |               |                  |                   |                  | 95                | 13,958           |

| TRANSLATED LOSSES |                |                |                   |                  |                   |               |                  |                   |                   |                   |                  |
|-------------------|----------------|----------------|-------------------|------------------|-------------------|---------------|------------------|-------------------|-------------------|-------------------|------------------|
| MANUAL YEAR       | INDEMNITY      |                |                   |                  |                   | MEDICAL       |                  |                   |                   |                   |                  |
|                   | DEATH          | P . T .        | MAJOR             | MINOR            | TEMP              | DEATH         | P . T .          | MAJOR             | MINOR             | TEMP              | MED. ONLY        |
| 2006              |                |                | 6,265,063         | 1,663,661        | 1,775,326         |               |                  | 3,369,658         | 2,030,047         | 3,336,607         | 1,197,030        |
| 2007              | 29,778         | 211,210        | 3,454,241         | 1,833,703        | 2,509,033         | 36,541        | 743,167          | 2,153,142         | 2,831,034         | 3,996,858         | 1,255,203        |
| 2008              | 1,482          | 198,483        | 4,132,410         | 1,523,811        | 2,309,417         | 8,834         | 910,509          | 4,470,313         | 1,415,151         | 4,202,414         | 1,310,790        |
| 2009              | 3,035          | 210,077        | 6,126,330         | 2,403,974        | 2,227,679         | 6,971         | 258,431          | 5,257,620         | 2,054,484         | 3,261,280         | 1,586,102        |
| 2010              | 106,933        | 296,766        | 7,324,169         | 2,196,734        | 2,600,082         | 23,543        | 315,361          | 5,392,250         | 1,812,530         | 3,206,515         | 1,023,000        |
| <b>TOTAL</b>      | <b>141,228</b> | <b>916,536</b> | <b>27,302,213</b> | <b>9,621,883</b> | <b>11,421,537</b> | <b>75,889</b> | <b>2,227,468</b> | <b>20,642,983</b> | <b>10,143,246</b> | <b>18,003,674</b> | <b>6,372,125</b> |
| O.D.              | 29             | 1,471          | 49,619            | 23,722           | 253,326           | 49            | 1,114            | 26,291            | 14,921            | 37,639            | 13,840           |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 51,384,890  | 49,519,948  | 6,385,965 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |             |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -13,830,961 | -7,630,784  | 30,998    |        |                 |       |
| TOTAL LOSSES             | 37,553,929  | 41,889,164  | 6,416,963 |        |                 |       |
| EXPECTED LOSSES          | 38,207,889  | 37,229,593  | 6,503,856 |        |                 |       |
| CREDIBILITY              | .28         | .66         | 1.00      |        |                 |       |
| <b>PURE PREMIUMS</b>     |             |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 2.073       | 2.312       | .354      | 4.739  |                 |       |
| INDICATED (POST-TEST)    | 2.114       | 2.358       | .361      | 4.833  |                 |       |
| PRES. ON RATE LEVEL      | 1.989       | 1.938       | .338      | 4.265  |                 |       |
| DERIVED BY FORMULA       | 2.024       | 2.215       | .361      | 4.600  |                 |       |
| UNDERLYING PRES. RATE    | 2.109       | 2.055       | .359      | 4.523  |                 |       |
| PROPOSED                 | 2.024       | 2.215       | .361      | 4.600  |                 |       |
| YEAR                     | 4-1-11      | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 4.562 |
| IND. RATES               |             |             |           | 4.56   | MINIMUM PREMIUM |       |
| MAN. RATES               | 4.31        | 4.47        | 4.59      | + 4.56 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |           |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR     | TEMP       | ALL        |
| 2006         | 22,650           | 860,343            | 3.798               |                 |         | 1        | 5         | 13         | 19         |
| 2007         | 81,687           | 925,947            | 1.133               |                 |         | 2        | 1         | 9          | 12         |
| 2008         | 91,302           | 1,755,697          | 1.922               |                 |         | 2        | 7         | 12         | 21         |
| 2009         | 157,315          | 4,220,330          | 2.682               |                 |         | 4        | 17        | 61         | 82         |
| 2010         | 293,672          | 2,330,970          | .793                |                 |         |          | 8         | 75         | 83         |
| <b>TOTAL</b> | <b>646,626</b>   | <b>10,093,287</b>  | <b>1.561</b>        |                 |         | <b>9</b> | <b>38</b> | <b>170</b> | <b>217</b> |
| O.D.         |                  | 20,694             | .003                |                 |         |          |           |            |            |

| REPORTED LOSSES |           |         |                  |                  |                  |         |         |                |                  |                  |                  |
|-----------------|-----------|---------|------------------|------------------|------------------|---------|---------|----------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                  |                  | MEDICAL |         |                |                  |                  |                  |
|                 | DEATH     | P . T . | MAJOR            | MINOR            | TEMP             | DEATH   | P . T . | MAJOR          | MINOR            | TEMP             | MED. ONLY        |
| 2006            |           |         | 138,988          | 253,555          | 23,370           |         |         | 106,806        | 181,466          | 88,749           | 67,409           |
| 2007            |           |         | 341,940          | 25,001           | 89,531           |         |         | 208,889        | 19,451           | 113,074          | 128,061          |
| 2008            |           |         | 254,650          | 419,104          | 327,041          |         |         | 37,400         | 369,554          | 273,084          | 74,864           |
| 2009            |           |         | 560,654          | 543,962          | 1,093,031        |         |         | 418,652        | 363,155          | 776,690          | 464,186          |
| 2010            |           |         |                  | 223,415          | 509,897          |         |         |                | 166,175          | 827,439          | 604,044          |
| <b>TOTAL</b>    |           |         | <b>1,296,232</b> | <b>1,465,037</b> | <b>2,042,870</b> |         |         | <b>771,747</b> | <b>1,099,801</b> | <b>2,079,036</b> | <b>1,338,564</b> |
| O.D.            |           |         |                  |                  |                  |         |         |                |                  |                  | 20,694           |

| TRANSLATED LOSSES |              |                |                  |                  |                  |              |                |                  |                  |                  |                  |
|-------------------|--------------|----------------|------------------|------------------|------------------|--------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY    |                |                  |                  |                  | MEDICAL      |                |                  |                  |                  |                  |
|                   | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |              |                | 183,603          | 335,453          | 35,384           |              |                | 232,303          | 264,396          | 139,157          | 67,005           |
| 2007              | 30           | 6,312          | 445,565          | 35,995           | 123,258          | 11           | 3,096          | 438,136          | 33,875           | 164,013          | 122,426          |
| 2008              | 496          | 13,079         | 483,182          | 499,946          | 390,293          | 338          | 6,824          | 224,687          | 474,197          | 360,072          | 73,966           |
| 2009              | 923          | 49,860         | 1,470,103        | 748,529          | 1,158,216        | 1,723        | 63,253         | 1,274,839        | 514,130          | 896,092          | 470,685          |
| 2010              | 571          | 31,706         | 878,004          | 418,415          | 452,337          | 1,258        | 29,348         | 659,922          | 371,901          | 668,126          | 601,628          |
| <b>TOTAL</b>      | <b>2,020</b> | <b>100,957</b> | <b>3,460,457</b> | <b>2,038,338</b> | <b>2,159,488</b> | <b>3,330</b> | <b>102,521</b> | <b>2,829,887</b> | <b>1,658,499</b> | <b>2,227,460</b> | <b>1,335,710</b> |
| O.D.              |              |                |                  |                  |                  |              |                |                  |                  |                  | 20,693           |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |
|--------------------------|------------|-------------|-----------|--------|-----------------|
| TOTAL TRANS. LOSSES PG B | 6,499,172  | 8,083,785   | 1,356,403 |        |                 |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |
| IBNR + FREQUENCY ADJUST. | -1,129,856 | -548,910    | 8,023     |        |                 |
| TOTAL LOSSES             | 5,369,316  | 7,534,875   | 1,364,426 |        |                 |
| EXPECTED LOSSES          | 3,769,830  | 3,284,860   | 1,034,601 |        |                 |
| CREDIBILITY              | .14        | .33         | .51       |        |                 |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |
| INDICATED (PRE-TEST)     | .830       | 1.165       | .211      | 2.206  |                 |
| INDICATED (POST-TEST)    | .847       | 1.188       | .215      | 2.250  |                 |
| PRES. ON RATE LEVEL      | .550       | .479        | .151      | 1.180  |                 |
| DERIVED BY FORMULA       | .592       | .713        | .184      | 1.489  |                 |
| UNDERLYING PRES. RATE    | .583       | .508        | .160      | 1.251  |                 |
| PROPOSED                 | .592       | .713        | .184      | 1.489  |                 |
| <b>IND. RATES</b>        |            |             |           |        |                 |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       |
| IND. RATES               |            |             |           | 1.48   | MINIMUM PREMIUM |
| MAN. RATES               | 1.30       | 1.20        | 1.27      | + 1.48 | PRESENT         |

+PROPOSED

| MANUAL YEAR  | PERSONS REPORTED | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |       |       |          |          |           |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|----------|----------|-----------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR | MINOR | TEMP     | ALL      |           |
| 2006         | 14,160           | 5,840              | .412                |                 |         |       |       |          | 2        | 2         |
| 2007         | 11,691           | 123,180            | 10.536              |                 |         |       |       | 1        |          | 1         |
| 2008         | 72,054           | 40,785             | .566                |                 |         |       |       | 2        | 1        | 3         |
| 2009         | 12,375           | 90,047             | 7.276               |                 |         |       |       | 2        | 2        | 4         |
| 2010         | 141,722          | 73,438             | .518                |                 |         |       |       | 1        | 2        | 3         |
| <b>TOTAL</b> | <b>252,002</b>   | <b>333,290</b>     | <b>1.323</b>        |                 |         |       |       | <b>6</b> | <b>7</b> | <b>13</b> |

| REPORTED LOSSES |           |         |       |                |               |         |         |       |               |               |               |
|-----------------|-----------|---------|-------|----------------|---------------|---------|---------|-------|---------------|---------------|---------------|
| MANUAL YEAR     | INDEMNITY |         |       |                |               | MEDICAL |         |       |               |               |               |
|                 | DEATH     | P . T . | MAJOR | MINOR          | TEMP          | DEATH   | P . T . | MAJOR | MINOR         | TEMP          | MED. ONLY     |
| 2006            |           |         |       |                | 542           |         |         |       |               | 1,248         | 4,050         |
| 2007            |           |         |       | 105,393        |               |         |         |       | 16,437        |               | 1,350         |
| 2008            |           |         |       | 32,951         | 2,068         |         |         |       | 5,766         |               |               |
| 2009            |           |         |       | 65,824         | 908           |         |         |       | 14,269        | 1,079         | 7,967         |
| 2010            |           |         |       | 8,000          | 29,647        |         |         |       | 2,306         | 30,123        | 3,362         |
| <b>TOTAL</b>    |           |         |       | <b>212,168</b> | <b>33,165</b> |         |         |       | <b>38,778</b> | <b>32,450</b> | <b>16,729</b> |

| TRANSLATED LOSSES |            |              |                |                |               |            |              |               |               |               |               |
|-------------------|------------|--------------|----------------|----------------|---------------|------------|--------------|---------------|---------------|---------------|---------------|
| MANUAL YEAR       | INDEMNITY  |              |                |                |               | MEDICAL    |              |               |               |               |               |
|                   | DEATH      | P . T .      | MAJOR          | MINOR          | TEMP          | DEATH      | P . T .      | MAJOR         | MINOR         | TEMP          | MED. ONLY     |
| 2006              |            |              |                |                | 821           |            |              |               |               | 1,957         | 4,026         |
| 2007              | 128        | 175          | 10,420         | 130,992        | 1,010         | 9          | 11           | 1,944         | 22,182        | 310           | 1,291         |
| 2008              | 39         | 304          | 10,424         | 37,144         | 3,146         | 2          | 73           | 1,996         | 7,038         | 240           |               |
| 2009              | 87         | 1,720        | 53,145         | 64,915         | 4,059         | 56         | 520          | 11,557        | 14,076        | 2,216         | 8,079         |
| 2010              | 28         | 1,537        | 43,522         | 20,449         | 25,919        | 37         | 843          | 19,424        | 10,986        | 23,968        | 3,349         |
| <b>TOTAL</b>      | <b>282</b> | <b>3,736</b> | <b>117,511</b> | <b>253,500</b> | <b>34,955</b> | <b>104</b> | <b>1,447</b> | <b>34,921</b> | <b>54,282</b> | <b>28,691</b> | <b>16,745</b> |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 158,001 | 371,428     | 16,745    |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -87,646 | -54,700     | 696       |       |
| TOTAL LOSSES             | 70,355  | 316,728     | 17,441    |       |
| EXPECTED LOSSES          | 302,402 | 344,488     | 80,640    |       |
| CREDIBILITY              | .02     | .08         | .13       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .279    | 1.257       | .069      | 1.605 |
| INDICATED (POST-TEST)    | .285    | 1.282       | .070      | 1.637 |
| PRES. ON RATE LEVEL      | 1.132   | 1.288       | .302      | 2.722 |
| DERIVED BY FORMULA       | 1.115   | 1.288       | .272      | 2.675 |
| UNDERLYING PRES. RATE    | 1.200   | 1.367       | .320      | 2.887 |
| PROPOSED                 | 1.115   | 1.288       | .272      | 2.675 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       |
|------------|--------|--------|--------|--------|-----------------|
| IND. RATES |        |        |        | 2.65   | MINIMUM PREMIUM |
| MAN. RATES | 3.26   | 3.04   | 2.93   | + 2.65 | PRESENT         |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |           |           |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-----------|-----------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR     | MINOR     | TEMP       | ALL        |
| 2006         | 82,783           | 5,170,432          | 6.245               |                 |         | 15        | 2         | 127        | 144        |
| 2007         | 79,612           | 3,187,714          | 4.004               |                 |         | 7         | 2         | 74         | 83         |
| 2008         | 85,329           | 5,284,035          | 6.192               | 1               |         | 11        | 10        | 81         | 103        |
| 2009         | 85,201           | 4,363,382          | 5.121               |                 |         | 10        | 7         | 74         | 91         |
| 2010         | 104,878          | 4,063,436          | 3.874               | 1               |         | 5         | 5         | 82         | 93         |
| <b>TOTAL</b> | <b>437,803</b>   | <b>22,068,999</b>  | <b>5.041</b>        | <b>2</b>        |         | <b>48</b> | <b>26</b> | <b>438</b> | <b>514</b> |
| O.D.         |                  | 195,325            | .044                |                 |         | 1         |           | 1          | 2          |

| REPORTED LOSSES |                |         |                  |                  |                  |                |         |                  |                |                  |                  |
|-----------------|----------------|---------|------------------|------------------|------------------|----------------|---------|------------------|----------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY      |         |                  |                  |                  | MEDICAL        |         |                  |                |                  |                  |
|                 | DEATH          | P . T . | MAJOR            | MINOR            | TEMP             | DEATH          | P . T . | MAJOR            | MINOR          | TEMP             | MED. ONLY        |
| 2006            |                |         | 2,454,491        | 163,340          | 887,951          |                |         | 608,300          | 23,091         | 842,527          | 190,732          |
| 2007            |                |         | 1,085,170        | 7,090            | 993,878          |                |         | 166,926          | 9,163          | 680,989          | 244,498          |
| 2008            | 613,142        |         | 1,729,693        | 435,511          | 413,533          | 609,305        |         | 384,976          | 219,335        | 609,552          | 268,988          |
| 2009            |                |         | 1,761,914        | 405,340          | 386,066          |                |         | 778,410          | 113,172        | 606,335          | 312,145          |
| 2010            | 250,004        |         | 918,033          | 279,330          | 686,558          | 30,775         |         | 406,048          | 262,598        | 765,638          | 464,452          |
| <b>TOTAL</b>    | <b>863,146</b> |         | <b>7,949,301</b> | <b>1,290,611</b> | <b>3,367,986</b> | <b>640,080</b> |         | <b>2,344,660</b> | <b>627,359</b> | <b>3,505,041</b> | <b>1,480,815</b> |
| O.D.            |                |         | 165,583          |                  | 545              |                |         | 25,000           |                | 498              | 3,699            |

| TRANSLATED LOSSES |                |                |                   |                  |                  |                |                |                  |                  |                  |                  |
|-------------------|----------------|----------------|-------------------|------------------|------------------|----------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY      |                |                   |                  |                  | MEDICAL        |                |                  |                  |                  |                  |
|                   | DEATH          | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH          | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |                |                | 3,242,382         | 216,099          | 1,344,355        |                |                | 1,323,052        | 33,644           | 1,321,084        | 189,588          |
| 2007              | 8              | 19,910         | 1,432,683         | 41,691           | 1,351,770        | 6              | 2,470          | 364,187          | 35,121           | 980,576          | 233,740          |
| 2008              | 309,795        | 63,489         | 2,341,451         | 561,478          | 507,296          | 555,414        | 23,068         | 917,375          | 338,598          | 783,713          | 265,760          |
| 2009              | 694            | 87,105         | 2,506,335         | 557,557          | 448,980          | 819            | 73,029         | 1,501,189        | 270,065          | 696,070          | 316,515          |
| 2010              | 311,299        | 89,444         | 2,168,850         | 637,467          | 638,689          | 45,087         | 85,623         | 1,443,014        | 481,949          | 646,837          | 462,594          |
| <b>TOTAL</b>      | <b>621,796</b> | <b>259,948</b> | <b>11,691,701</b> | <b>2,014,292</b> | <b>4,291,090</b> | <b>601,326</b> | <b>184,190</b> | <b>5,548,817</b> | <b>1,159,377</b> | <b>4,428,280</b> | <b>1,468,197</b> |
| O.D.              | 9              | 7,264          | 206,253           | 9,709            | 3,835            | 10             | 2,333          | 50,416           | 2,876            | 1,080            | 3,689            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |
|--------------------------|------------|-------------|-----------|--------|-----------------|
| TOTAL TRANS. LOSSES PG B | 19,174,063 | 11,910,539  | 1,471,886 |        |                 |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |
| IBNR + FREQUENCY ADJUST. | -6,381,171 | -2,174,480  | 5,615     |        |                 |
| TOTAL LOSSES             | 12,792,892 | 9,736,059   | 1,477,501 |        |                 |
| EXPECTED LOSSES          | 17,840,473 | 10,778,709  | 1,103,264 |        |                 |
| CREDIBILITY              | .11        | .26         | .39       |        |                 |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |
| INDICATED (PRE-TEST)     | 2.922      | 2.224       | .337      | 5.483  |                 |
| INDICATED (POST-TEST)    | 2.980      | 2.268       | .344      | 5.592  |                 |
| PRES. ON RATE LEVEL      | 3.843      | 2.322       | .237      | 6.402  |                 |
| DERIVED BY FORMULA       | 3.748      | 2.308       | .279      | 6.335  |                 |
| UNDERLYING PRES. RATE    | 4.075      | 2.462       | .252      | 6.789  |                 |
| PROPOSED                 | 3.748      | 2.308       | .279      | 6.335  |                 |
| <b>IND. RATES</b>        |            |             |           |        |                 |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       |
| IND. RATES               |            |             |           | 6.28   | MINIMUM PREMIUM |
| MAN. RATES               | 7.60       | 7.27        | 6.89      | + 6.28 | PRESENT         |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS  | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |       |           |            |            |            |
|--------------|-------------------|--------------------|---------------------|-----------------|-------|-----------|------------|------------|------------|
|              |                   |                    |                     | DEATH           | P. T. | MAJOR     | MINOR      | TEMP       | ALL        |
| 2006         | 4,318,286         | 9,669,926          | .223                | 1               |       | 13        | 20         | 103        | 137        |
| 2007         | 4,800,362         | 7,025,232          | .146                |                 |       | 13        | 23         | 114        | 150        |
| 2008         | 4,734,327         | 7,282,365          | .153                |                 |       | 11        | 29         | 96         | 136        |
| 2009         | 4,865,013         | 4,667,476          | .095                |                 |       | 5         | 22         | 76         | 103        |
| 2010         | 4,829,914         | 3,684,915          | .076                |                 |       | 4         | 6          | 105        | 115        |
| <b>TOTAL</b> | <b>23,547,902</b> | <b>32,329,914</b>  | <b>.137</b>         | <b>1</b>        |       | <b>46</b> | <b>100</b> | <b>494</b> | <b>641</b> |
| O.D.         |                   | 657,405            | .002                |                 |       | 1         | 6          | 11         | 18         |

| REPORTED LOSSES |                |       |                  |                  |                  |                  |       |                  |                  |                  |                  |
|-----------------|----------------|-------|------------------|------------------|------------------|------------------|-------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY      |       |                  |                  |                  | MEDICAL          |       |                  |                  |                  |                  |
|                 | DEATH          | P. T. | MAJOR            | MINOR            | TEMP             | DEATH            | P. T. | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            | 481,032        |       | 2,744,169        | 490,940          | 447,549          | 1,268,519        |       | 1,727,622        | 718,787          | 749,448          | 1,041,860        |
| 2007            |                |       | 2,612,948        | 689,921          | 599,624          |                  |       | 757,793          | 761,099          | 730,399          | 873,448          |
| 2008            |                |       | 2,013,581        | 1,198,463        | 393,268          |                  |       | 1,000,879        | 980,882          | 748,058          | 947,234          |
| 2009            |                |       | 739,757          | 591,906          | 617,951          |                  |       | 213,827          | 824,970          | 764,967          | 914,098          |
| 2010            |                |       | 521,527          | 288,483          | 571,786          |                  |       | 165,325          | 103,472          | 1,098,973        | 935,349          |
| <b>TOTAL</b>    | <b>481,032</b> |       | <b>8,631,982</b> | <b>3,259,713</b> | <b>2,630,178</b> | <b>1,268,519</b> |       | <b>3,865,446</b> | <b>3,389,210</b> | <b>4,091,845</b> | <b>4,711,989</b> |
| O.D.            |                |       | 122,398          | 160,865          | 131,762          |                  |       |                  | 92,652           | 100,132          | 49,596           |

| TRANSLATED LOSSES |                |                |                   |                  |                  |                |                |                  |                  |                  |                  |
|-------------------|----------------|----------------|-------------------|------------------|------------------|----------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY      |                |                   |                  |                  | MEDICAL        |                |                  |                  |                  |                  |
|                   | DEATH          | P. T.          | MAJOR             | MINOR            | TEMP             | DEATH          | P. T.          | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              | 178,450        |                | 3,151,547         | 649,515          | 677,595          | 685,927        |                | 2,507,557        | 1,047,271        | 1,175,132        | 1,035,609        |
| 2007              | 839            | 49,065         | 3,451,060         | 893,044          | 832,182          | 412            | 11,669         | 1,679,162        | 1,063,781        | 1,068,637        | 835,016          |
| 2008              | 1,429          | 78,162         | 2,865,229         | 1,422,594        | 504,052          | 1,084          | 58,160         | 2,204,698        | 1,309,685        | 998,005          | 935,867          |
| 2009              | 919            | 54,071         | 1,584,708         | 727,098          | 676,954          | 3,421          | 60,400         | 1,229,372        | 940,348          | 910,717          | 926,895          |
| 2010              | 806            | 65,139         | 1,620,748         | 550,238          | 527,875          | 2,390          | 52,937         | 1,016,728        | 439,836          | 883,696          | 931,608          |
| <b>TOTAL</b>      | <b>182,443</b> | <b>246,437</b> | <b>12,673,292</b> | <b>4,242,489</b> | <b>3,218,658</b> | <b>693,234</b> | <b>183,166</b> | <b>8,637,517</b> | <b>4,800,921</b> | <b>5,036,187</b> | <b>4,664,995</b> |
| O.D.              | 126            | 9,089          | 265,571           | 265,363          | 133,561          | 74             | 1,469          | 36,519           | 150,985          | 108,747          | 49,165           |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |
|--------------------------|------------|-------------|-----------|--------|-----------------|
| TOTAL TRANS. LOSSES PG B | 22,928,937 | 17,956,911  | 4,714,160 |        |                 |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |
| IBNR + FREQUENCY ADJUST. | -7,530,355 | -2,860,943  | 23,371    |        |                 |
| TOTAL LOSSES             | 15,398,582 | 15,095,968  | 4,737,531 |        |                 |
| EXPECTED LOSSES          | 20,722,154 | 13,893,263  | 4,945,060 |        |                 |
| CREDIBILITY              | 1.00       | 1.00        | 1.00      |        |                 |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |
| INDICATED (PRE-TEST)     | .065       | .064        | .020      | .149   |                 |
| INDICATED (POST-TEST)    | .066       | .065        | .020      | .151   |                 |
| PRES. ON RATE LEVEL      | .083       | .056        | .019      | .158   |                 |
| DERIVED BY FORMULA       | .066       | .065        | .020      | .151   |                 |
| UNDERLYING PRES. RATE    | .088       | .059        | .021      | .168   |                 |
| PROPOSED                 | .066       | .065        | .020      | .151   |                 |
| <b>IND. RATES</b>        |            |             |           |        |                 |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       |
| IND. RATES               |            |             |           | .15    | MINIMUM PREMIUM |
| MAN. RATES               | .21        | .17         | .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         |
| 2006         | 458,486          | 16,515,884         | 3.602               | 4               |          | 24         | 35         | 259         | 322         |
| 2007         | 489,471          | 13,781,636         | 2.815               | 2               |          | 27         | 22         | 257         | 308         |
| 2008         | 496,368          | 15,508,982         | 3.124               | 2               |          | 26         | 37         | 291         | 356         |
| 2009         | 527,936          | 14,746,751         | 2.793               | 2               |          | 23         | 38         | 257         | 320         |
| 2010         | 533,635          | 15,205,113         | 2.849               |                 | 1        | 15         | 7          | 331         | 354         |
| <b>TOTAL</b> | <b>2,505,896</b> | <b>75,758,366</b>  | <b>3.023</b>        | <b>10</b>       | <b>1</b> | <b>115</b> | <b>139</b> | <b>1395</b> | <b>1660</b> |
| O.D.         |                  | 155,352            | .006                |                 |          |            | 1          | 2           | 3           |

REPORTED LOSSES

| MANUAL YEAR  | INDEMNITY        |                |                   |                  |                   | MEDICAL       |                  |                  |                  |                   |                  |
|--------------|------------------|----------------|-------------------|------------------|-------------------|---------------|------------------|------------------|------------------|-------------------|------------------|
|              | DEATH            | P . T .        | MAJOR             | MINOR            | TEMP              | DEATH         | P . T .          | MAJOR            | MINOR            | TEMP              | MED. ONLY        |
| 2006         | 1,487,004        |                | 5,517,677         | 1,044,209        | 1,856,149         | 28,721        |                  | 2,890,645        | 964,806          | 1,532,058         | 1,194,615        |
| 2007         | 195,199          |                | 5,848,206         | 825,504          | 2,291,524         | 426           |                  | 1,015,196        | 668,869          | 1,926,312         | 1,010,400        |
| 2008         | 675,778          |                | 5,187,876         | 864,973          | 2,603,380         | 60            |                  | 1,631,270        | 882,835          | 2,514,413         | 1,148,397        |
| 2009         | 482,673          |                | 4,905,314         | 848,131          | 3,288,568         | 15,706        |                  | 1,253,740        | 592,094          | 2,272,077         | 1,088,448        |
| 2010         |                  | 915,612        | 3,123,127         | 266,164          | 3,714,333         |               | 1,218,092        | 1,086,736        | 393,928          | 3,339,223         | 1,147,898        |
| <b>TOTAL</b> | <b>2,840,654</b> | <b>915,612</b> | <b>24,582,200</b> | <b>3,848,981</b> | <b>13,753,954</b> | <b>44,913</b> | <b>1,218,092</b> | <b>7,877,587</b> | <b>3,502,532</b> | <b>11,584,083</b> | <b>5,589,758</b> |
| O.D.         |                  |                |                   | 33,169           | 23,636            |               |                  |                  | 41,445           | 11,704            | 45,398           |

TRANSLATED LOSSES

| MANUAL YEAR  | INDEMNITY        |                  |                   |                  |                   | MEDICAL        |                  |                   |                  |                   |                  |
|--------------|------------------|------------------|-------------------|------------------|-------------------|----------------|------------------|-------------------|------------------|-------------------|------------------|
|              | DEATH            | P . T .          | MAJOR             | MINOR            | TEMP              | DEATH          | P . T .          | MAJOR             | MINOR            | TEMP              | MED. ONLY        |
| 2006         | 1,702,768        |                  | 6,990,113         | 1,381,487        | 2,810,206         | 51,695         |                  | 5,544,963         | 1,405,723        | 2,402,267         | 1,187,447        |
| 2007         | 240,959          | 108,611          | 7,687,488         | 1,128,673        | 3,141,639         | 1,107          | 15,406           | 2,231,804         | 978,526          | 2,788,465         | 965,942          |
| 2008         | 774,111          | 189,154          | 7,032,228         | 1,284,239        | 3,085,864         | 1,315          | 97,093           | 3,866,384         | 1,372,743        | 3,232,671         | 1,134,616        |
| 2009         | 646,766          | 270,218          | 7,783,505         | 1,659,757        | 3,512,621         | 31,599         | 170,733          | 3,409,171         | 1,048,468        | 2,588,301         | 1,103,686        |
| 2010         | 3,747            | 633,420          | 7,856,234         | 2,302,483        | 3,297,780         | 15,612         | 765,431          | 4,241,694         | 1,489,513        | 2,719,211         | 1,143,306        |
| <b>TOTAL</b> | <b>3,368,351</b> | <b>1,201,403</b> | <b>37,349,568</b> | <b>7,756,639</b> | <b>15,848,110</b> | <b>101,328</b> | <b>1,048,663</b> | <b>19,294,016</b> | <b>6,294,973</b> | <b>13,730,915</b> | <b>5,534,997</b> |
| O.D.         | 38               | 2,263            | 57,324            | 29,699           | 26,771            | 120            | 2,700            | 53,158            | 30,004           | 16,868            | 44,467           |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 62,478,932  | 43,733,979  | 5,579,464 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |             |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -19,905,161 | -7,690,978  | 26,606    |        |                 |       |
| TOTAL LOSSES             | 42,573,771  | 36,043,001  | 5,606,070 |        |                 |       |
| EXPECTED LOSSES          | 55,129,712  | 37,638,558  | 5,512,971 |        |                 |       |
| CREDIBILITY              | .35         | .82         | 1.00      |        |                 |       |
| <b>PURE PREMIUMS</b>     |             |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.699       | 1.438       | .224      | 3.361  |                 |       |
| INDICATED (POST-TEST)    | 1.733       | 1.467       | .228      | 3.428  |                 |       |
| PRES. ON RATE LEVEL      | 2.075       | 1.416       | .207      | 3.698  |                 |       |
| DERIVED BY FORMULA       | 1.955       | 1.458       | .228      | 3.641  |                 |       |
| UNDERLYING PRES. RATE    | 2.200       | 1.502       | .220      | 3.922  |                 |       |
| PROPOSED                 | 1.955       | 1.458       | .228      | 3.641  |                 |       |
| YEAR                     | 4-1-11      | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 3.611 |
| IND. RATES               |             |             |           | 3.61   | MINIMUM PREMIUM |       |
| MAN. RATES               | 4.05        | 4.07        | 3.98      | + 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        |  |
| 2006         | 150,216          | 2,368,803          | 1.576               |                 |         | 3         | 7         | 34         | 44         |  |
| 2007         | 164,921          | 1,654,143          | 1.002               |                 |         | 2         | 10        | 19         | 31         |  |
| 2008         | 183,974          | 1,032,938          | .561                |                 |         | 1         | 5         | 29         | 35         |  |
| 2009         | 184,311          | 2,591,256          | 1.405               |                 |         | 6         | 6         | 18         | 30         |  |
| 2010         | 183,766          | 1,359,788          | .739                |                 |         | 1         | 6         | 34         | 41         |  |
| <b>TOTAL</b> | <b>867,188</b>   | <b>9,006,928</b>   | <b>1.039</b>        |                 |         | <b>13</b> | <b>34</b> | <b>134</b> | <b>181</b> |  |
| O.D.         |                  | 2,394              |                     |                 |         |           |           |            |            |  |

| REPORTED LOSSES |           |         |                  |                  |                |         |         |                |                |                  |                |
|-----------------|-----------|---------|------------------|------------------|----------------|---------|---------|----------------|----------------|------------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                  |                | MEDICAL |         |                |                |                  |                |
|                 | DEATH     | P . T . | MAJOR            | MINOR            | TEMP           | DEATH   | P . T . | MAJOR          | MINOR          | TEMP             | MED. ONLY      |
| 2006            |           |         | 511,733          | 376,908          | 166,257        |         |         | 545,626        | 367,263        | 186,333          | 214,683        |
| 2007            |           |         | 259,335          | 337,844          | 107,857        |         |         | 62,239         | 173,539        | 466,782          | 246,547        |
| 2008            |           |         | 247,287          | 193,214          | 130,539        |         |         | 35,000         | 38,819         | 220,193          | 167,886        |
| 2009            |           |         | 984,724          | 487,103          | 164,515        |         |         | 329,060        | 205,194        | 267,275          | 153,385        |
| 2010            |           |         | 113,326          | 322,115          | 276,312        |         |         | 9,541          | 147,875        | 321,663          | 168,956        |
| <b>TOTAL</b>    |           |         | <b>2,116,405</b> | <b>1,717,184</b> | <b>845,480</b> |         |         | <b>981,466</b> | <b>932,690</b> | <b>1,462,246</b> | <b>951,457</b> |
| O.D.            |           |         |                  |                  |                |         |         |                |                |                  | 2,394          |

| TRANSLATED LOSSES |              |                |                  |                  |                  |              |               |                  |                  |                  |                |
|-------------------|--------------|----------------|------------------|------------------|------------------|--------------|---------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR       | INDEMNITY    |                |                  |                  |                  | MEDICAL      |               |                  |                  |                  |                |
|                   | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006              |              |                | 602,971          | 498,649          | 251,713          |              |               | 892,362          | 535,101          | 292,169          | 213,395        |
| 2007              | 411          | 5,321          | 370,905          | 424,604          | 150,658          | 91           | 1,027         | 161,259          | 248,681          | 675,043          | 235,699        |
| 2008              | 227          | 10,392         | 382,951          | 232,323          | 158,028          | 40           | 2,424         | 101,356          | 66,372           | 279,684          | 165,871        |
| 2009              | 738          | 57,427         | 1,665,084        | 562,737          | 211,940          | 984          | 41,796        | 873,504          | 275,247          | 319,219          | 155,532        |
| 2010              | 559          | 35,382         | 904,906          | 394,189          | 264,315          | 791          | 17,705        | 375,347          | 202,892          | 268,069          | 168,280        |
| <b>TOTAL</b>      | <b>1,935</b> | <b>108,522</b> | <b>3,926,817</b> | <b>2,112,502</b> | <b>1,036,654</b> | <b>1,906</b> | <b>62,952</b> | <b>2,403,828</b> | <b>1,328,293</b> | <b>1,834,184</b> | <b>938,777</b> |
| O.D.              |              |                |                  |                  |                  |              |               |                  |                  |                  | 2,399          |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 6,505,960  | 6,311,633   | 941,176   |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |       |
| IBNR + FREQUENCY ADJUST. | -1,672,687 | -924,145    | 5,075     |       |
| TOTAL LOSSES             | 4,833,273  | 5,387,488   | 946,251   |       |
| EXPECTED LOSSES          | 4,656,799  | 4,544,066   | 1,049,297 |       |
| CREDIBILITY              | .17        | .40         | .62       |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | .557       | .621        | .109      | 1.287 |
| INDICATED (POST-TEST)    | .568       | .633        | .111      | 1.312 |
| PRES. ON RATE LEVEL      | .507       | .494        | .114      | 1.115 |
| DERIVED BY FORMULA       | .517       | .550        | .112      | 1.179 |
| UNDERLYING PRES. RATE    | .537       | .524        | .121      | 1.182 |
| PROPOSED                 | .517       | .550        | .112      | 1.179 |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       | 1.169 |
|------------|--------|--------|--------|--------|-----------------|-------|
| IND. RATES |        |        |        | 1.17   | MINIMUM PREMIUM |       |
| MAN. RATES | 1.31   | 1.26   | 1.20   | + 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      |          |
| 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           | 171,790            | .651                |                 |         | 1        |       |          |          | 1        |
| 2010         | 31,253           | 203,736            | .651                |                 |         |          |       | 2        | 2        | 4        |
| <b>TOTAL</b> | <b>135,550</b>   | <b>855,914</b>     | <b>.631</b>         |                 |         | <b>3</b> |       | <b>2</b> | <b>4</b> | <b>9</b> |

| REPORTED LOSSES |           |         |                |                |               |         |         |                |               |               |               |
|-----------------|-----------|---------|----------------|----------------|---------------|---------|---------|----------------|---------------|---------------|---------------|
| MANUAL YEAR     | INDEMNITY |         |                |                |               | MEDICAL |         |                |               |               |               |
|                 | DEATH     | P . T . | MAJOR          | MINOR          | TEMP          | DEATH   | P . T . | MAJOR          | MINOR         | TEMP          | MED. ONLY     |
| 2006            |           |         | 175,931        |                |               |         |         | 70,315         |               |               | 1,489         |
| 2007            |           |         | 159,226        |                | 9,638         |         |         | 40,565         |               | 14,865        | 6,726         |
| 2008            |           |         |                |                |               |         |         |                |               |               | 1,633         |
| 2009            |           |         | 126,117        |                |               |         |         | 43,000         |               |               | 2,673         |
| 2010            |           |         |                | 174,322        | 4,300         |         |         |                | 17,712        | 6,994         | 408           |
| <b>TOTAL</b>    |           |         | <b>461,274</b> | <b>174,322</b> | <b>13,938</b> |         |         | <b>153,880</b> | <b>17,712</b> | <b>21,859</b> | <b>12,929</b> |

| TRANSLATED LOSSES |            |               |                |                |               |           |              |                |               |               |               |
|-------------------|------------|---------------|----------------|----------------|---------------|-----------|--------------|----------------|---------------|---------------|---------------|
| MANUAL YEAR       | INDEMNITY  |               |                |                |               | MEDICAL   |              |                |               |               |               |
|                   | DEATH      | P . T .       | MAJOR          | MINOR          | TEMP          | DEATH     | P . T .      | MAJOR          | MINOR         | TEMP          | MED. ONLY     |
| 2006              |            |               | 232,405        |                |               |           |              | 152,935        |               |               | 1,480         |
| 2007              |            | 2,920         | 205,166        | 1,511          | 13,872        |           | 598          | 84,456         | 1,281         | 21,576        | 6,430         |
| 2008              |            |               |                |                |               |           |              |                |               |               | 1,613         |
| 2009              | 8          | 5,517         | 156,654        | 7,198          | 2,566         | 20        | 3,997        | 86,235         | 4,676         | 1,182         | 2,710         |
| 2010              | 185        | 10,782        | 267,557        | 137,544        | 16,976        | 56        | 1,243        | 25,631         | 14,270        | 7,195         | 406           |
| <b>TOTAL</b>      | <b>193</b> | <b>19,219</b> | <b>861,782</b> | <b>146,253</b> | <b>33,414</b> | <b>76</b> | <b>5,838</b> | <b>349,257</b> | <b>20,227</b> | <b>29,953</b> | <b>12,639</b> |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL  |                 |      |
|--------------------------|-----------|-------------|-----------|--------|-----------------|------|
| TOTAL TRANS. LOSSES PG B | 1,236,365 | 229,847     | 12,639    |        |                 |      |
| TOTAL TRANS. LOSSES PG A |           |             |           |        |                 |      |
| IBNR + FREQUENCY ADJUST. | -338,600  | -69,190     | 136       |        |                 |      |
| TOTAL LOSSES             | 897,765   | 160,657     | 12,775    |        |                 |      |
| EXPECTED LOSSES          | 942,073   | 340,231     | 27,110    |        |                 |      |
| CREDIBILITY              | .05       | .12         | .18       |        |                 |      |
| <b>PURE PREMIUMS</b>     |           |             |           |        |                 |      |
| INDICATED (PRE-TEST)     | .662      | .119        | .009      | .790   |                 |      |
| INDICATED (POST-TEST)    | .675      | .121        | .009      | .805   |                 |      |
| PRES. ON RATE LEVEL      | .655      | .237        | .019      | .911   |                 |      |
| DERIVED BY FORMULA       | .656      | .223        | .017      | .896   |                 |      |
| UNDERLYING PRES. RATE    | .695      | .251        | .020      | .966   |                 |      |
| PROPOSED                 | .656      | .223        | .017      | .896   |                 |      |
| YEAR                     | 4-1-11    | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | .888 |
| IND. RATES               |           |             |           | .89    | MINIMUM PREMIUM |      |
| MAN. RATES               | 1.10      | 1.06        | .98       | + .89  | PRESENT         |      |

+PROPOSED



| MANUAL YEAR  | PAYROLL IN THOUS  | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |           |            |            |            |  |
|--------------|-------------------|--------------------|---------------------|-----------------|----------|-----------|------------|------------|------------|--|
|              |                   |                    |                     | DEATH           | P . T .  | MAJOR     | MINOR      | TEMP       | ALL        |  |
| 2006         | 3,995,242         | 7,947,657          | .198                | 1               | 1        | 9         | 31         | 125        | 167        |  |
| 2007         | 3,827,997         | 9,065,231          | .236                | 1               | 1        | 12        | 23         | 131        | 168        |  |
| 2008         | 4,136,974         | 7,086,311          | .171                |                 |          | 8         | 30         | 119        | 157        |  |
| 2009         | 4,226,408         | 7,469,631          | .176                |                 |          | 7         | 29         | 103        | 139        |  |
| 2010         | 4,392,654         | 4,904,339          | .111                |                 |          | 3         | 12         | 120        | 135        |  |
| <b>TOTAL</b> | <b>20,579,275</b> | <b>36,473,169</b>  | <b>.177</b>         | <b>2</b>        | <b>2</b> | <b>39</b> | <b>125</b> | <b>598</b> | <b>766</b> |  |
| O.D.         |                   | 74,819             |                     |                 |          |           | 1          | 2          | 3          |  |

| REPORTED LOSSES |                |                |                  |                  |                  |              |                  |                  |                  |                  |                  |
|-----------------|----------------|----------------|------------------|------------------|------------------|--------------|------------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY      |                |                  |                  |                  | MEDICAL      |                  |                  |                  |                  |                  |
|                 | DEATH          | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .          | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            | 167,435        | 619,956        | 1,335,616        | 599,475          | 636,838          | 5,000        | 1,435,253        | 682,014          | 383,905          | 1,106,454        | 975,711          |
| 2007            | 68,783         | 99,956         | 2,117,273        | 720,553          | 684,030          |              | 1,289,706        | 1,104,062        | 678,747          | 1,220,113        | 1,082,008        |
| 2008            |                |                | 1,065,941        | 987,338          | 907,477          |              |                  | 346,118          | 1,234,102        | 1,410,401        | 1,134,934        |
| 2009            |                |                | 1,290,738        | 894,278          | 1,003,587        |              |                  | 523,198          | 718,136          | 1,712,011        | 1,327,683        |
| 2010            |                |                | 598,390          | 491,063          | 800,041          |              |                  | 180,762          | 453,879          | 1,402,125        | 978,079          |
| <b>TOTAL</b>    | <b>236,218</b> | <b>719,912</b> | <b>6,407,958</b> | <b>3,692,707</b> | <b>4,031,973</b> | <b>5,000</b> | <b>2,724,959</b> | <b>2,836,154</b> | <b>3,468,769</b> | <b>6,851,104</b> | <b>5,498,415</b> |
| O.D.            |                |                |                  | 13,368           | 3,614            |              |                  |                  | 41,915           | 3,939            | 11,983           |

| TRANSLATED LOSSES |                |                |                   |                  |                  |               |                  |                  |                  |                  |                  |
|-------------------|----------------|----------------|-------------------|------------------|------------------|---------------|------------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY      |                |                   |                  |                  | MEDICAL       |                  |                  |                  |                  |                  |
|                   | DEATH          | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH         | P . T .          | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              | 209,294        | 187,706        | 1,764,349         | 793,105          | 964,174          | 9,110         | 676,671          | 1,483,380        | 559,351          | 1,734,918        | 969,857          |
| 2007              | 85,463         | 132,131        | 2,822,917         | 929,447          | 944,242          | 10,516        | 725,274          | 2,437,459        | 985,779          | 1,773,189        | 1,034,400        |
| 2008              | 1,188          | 46,841         | 1,735,532         | 1,199,114        | 1,083,015        | 1,189         | 34,460           | 1,244,034        | 1,635,585        | 1,834,290        | 1,121,315        |
| 2009              | 1,411          | 89,977         | 2,630,777         | 1,119,997        | 1,098,033        | 3,295         | 99,361           | 1,943,095        | 1,009,515        | 1,958,290        | 1,346,271        |
| 2010              | 1,191          | 89,580         | 2,253,882         | 824,891          | 740,815          | 3,784         | 83,331           | 1,641,025        | 776,052          | 1,156,650        | 974,167          |
| <b>TOTAL</b>      | <b>298,547</b> | <b>546,235</b> | <b>11,207,457</b> | <b>4,866,554</b> | <b>4,830,279</b> | <b>27,894</b> | <b>1,619,097</b> | <b>8,748,993</b> | <b>4,966,282</b> | <b>8,457,337</b> | <b>5,446,010</b> |
| O.D.              | 18             | 346            | 10,736            | 13,151           | 6,108            | 165           | 1,488            | 33,350           | 40,862           | 9,190            | 11,856           |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |
|--------------------------|------------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B | 22,494,326 | 23,189,763  | 5,457,866 |        |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |
| IBNR + FREQUENCY ADJUST. | -7,219,491 | -4,331,611  | 26,755    |        |
| TOTAL LOSSES             | 15,274,835 | 18,858,152  | 5,484,621 |        |
| EXPECTED LOSSES          | 19,961,897 | 21,196,653  | 5,556,404 |        |
| CREDIBILITY              | 1.00       | 1.00        | 1.00      |        |
| <b>PURE PREMIUMS</b>     |            |             |           |        |
| INDICATED (PRE-TEST)     | .074       | .092        | .027      | .193   |
| INDICATED (POST-TEST)    | .075       | .094        | .028      | .197   |
| PRES. ON RATE LEVEL      | .092       | .097        | .025      | .214   |
| DERIVED BY FORMULA       | .075       | .094        | .028      | .197   |
| UNDERLYING PRES. RATE    | .097       | .103        | .027      | .227   |
| PROPOSED                 | .075       | .094        | .028      | .197   |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 |
| IND. RATES               |            |             |           | .20    |
| MAN. RATES               | .25        | .22         | .23       | + .20  |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |           |           |            |  |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|------------|--|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR     | TEMP      | ALL        |  |
| 2006         | 25,295           | 847,222            | 3.349               |                 |         | 2        | 2         | 16        | 20         |  |
| 2007         | 25,019           | 440,819            | 1.761               |                 |         |          | 5         | 8         | 13         |  |
| 2008         | 27,930           | 2,292,848          | 8.209               |                 |         | 4        | 3         | 17        | 24         |  |
| 2009         | 30,292           | 1,014,878          | 3.350               | 1               |         | 2        | 2         | 18        | 23         |  |
| 2010         | 32,966           | 2,983,289          | 9.049               |                 |         | 1        | 5         | 30        | 36         |  |
| <b>TOTAL</b> | <b>141,502</b>   | <b>7,579,056</b>   | <b>5.356</b>        | <b>1</b>        |         | <b>9</b> | <b>17</b> | <b>89</b> | <b>116</b> |  |
| O.D.         |                  | 425                |                     |                 |         |          |           |           |            |  |

| REPORTED LOSSES |              |         |                  |                |                |            |         |                  |                |                |                |
|-----------------|--------------|---------|------------------|----------------|----------------|------------|---------|------------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY    |         |                  |                |                | MEDICAL    |         |                  |                |                |                |
|                 | DEATH        | P . T . | MAJOR            | MINOR          | TEMP           | DEATH      | P . T . | MAJOR            | MINOR          | TEMP           | MED. ONLY      |
| 2006            |              |         | 265,436          | 4,220          | 161,341        |            |         | 231,245          | 5,409          | 150,580        | 28,991         |
| 2007            |              |         |                  | 237,977        | 20,006         |            |         |                  | 100,753        | 40,953         | 41,130         |
| 2008            |              |         | 828,240          | 146,642        | 95,191         |            |         | 695,663          | 153,296        | 244,721        | 129,095        |
| 2009            | 3,000        |         | 277,697          | 87,354         | 229,707        | 275        |         | 129,416          | 19,600         | 84,877         | 182,952        |
| 2010            |              |         | 440,542          | 171,301        | 233,721        |            |         | 1,387,562        | 138,883        | 426,280        | 185,000        |
| <b>TOTAL</b>    | <b>3,000</b> |         | <b>1,811,915</b> | <b>647,494</b> | <b>739,966</b> | <b>275</b> |         | <b>2,443,886</b> | <b>417,941</b> | <b>947,411</b> | <b>567,168</b> |
| O.D.            |              |         |                  |                |                |            |         |                  |                |                | 425            |

| TRANSLATED LOSSES |              |               |                  |                |                |              |                |                  |                |                  |                |
|-------------------|--------------|---------------|------------------|----------------|----------------|--------------|----------------|------------------|----------------|------------------|----------------|
| MANUAL YEAR       | INDEMNITY    |               |                  |                |                | MEDICAL      |                |                  |                |                  |                |
|                   | DEATH        | P . T .       | MAJOR            | MINOR          | TEMP           | DEATH        | P . T .        | MAJOR            | MINOR          | TEMP             | MED. ONLY      |
| 2006              |              |               | 350,641          | 5,583          | 244,272        |              |                | 502,958          | 7,881          | 236,107          | 28,817         |
| 2007              | 290          | 397           | 24,255           | 296,265        | 29,376         | 53           | 65             | 12,953           | 137,122        | 60,814           | 39,320         |
| 2008              | 185          | 25,056        | 922,369          | 188,755        | 121,193        | 261          | 26,758         | 1,058,758        | 236,048        | 322,764          | 127,546        |
| 2009              | 4,177        | 16,767        | 485,872          | 139,889        | 245,379        | 639          | 13,960         | 291,124          | 45,695         | 98,775           | 185,513        |
| 2010              | 368          | 25,199        | 643,517          | 257,540        | 216,795        | 3,239        | 68,013         | 1,074,851        | 288,830        | 366,779          | 184,260        |
| <b>TOTAL</b>      | <b>5,020</b> | <b>67,419</b> | <b>2,426,654</b> | <b>888,032</b> | <b>857,015</b> | <b>4,192</b> | <b>108,796</b> | <b>2,940,644</b> | <b>715,576</b> | <b>1,085,239</b> | <b>565,456</b> |
| O.D.              |              |               |                  |                |                |              |                |                  |                |                  | 406            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 5,552,725  | 3,545,862   | 565,862   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -1,442,100 | -476,939    | 2,087     |        |                 |       |
| TOTAL LOSSES             | 4,110,625  | 3,068,923   | 567,949   |        |                 |       |
| EXPECTED LOSSES          | 4,056,863  | 2,377,234   | 411,770   |        |                 |       |
| CREDIBILITY              | .05        | .12         | .18       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 2.905      | 2.169       | .401      | 5.475  |                 |       |
| INDICATED (POST-TEST)    | 2.963      | 2.212       | .409      | 5.584  |                 |       |
| PRES. ON RATE LEVEL      | 2.704      | 1.584       | .274      | 4.562  |                 |       |
| DERIVED BY FORMULA       | 2.717      | 1.659       | .298      | 4.674  |                 |       |
| UNDERLYING PRES. RATE    | 2.867      | 1.680       | .291      | 4.838  |                 |       |
| PROPOSED                 | 2.717      | 1.659       | .298      | 4.674  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 4.636 |
| IND. RATES               |            |             |           | 4.64   | MINIMUM PREMIUM |       |
| MAN. RATES               | 4.93       | 4.88        | 4.91      | + 4.64 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | COMPANIES REPORTED | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |           |           |           |
|--------------|--------------------|--------------------|---------------------|-----------------|---------|----------|-----------|-----------|-----------|
|              |                    |                    |                     | DEATH           | P . T . | MAJOR    | MINOR     | TEMP      | ALL       |
| 2006         | 513                | 713,623            | 1391.077            |                 |         | 1        | 7         | 12        | 20        |
| 2007         | 501                | 976,807            | 1949.714            |                 |         | 2        | 3         | 11        | 16        |
| 2008         | 521                | 1,715,090          | 3291.919            |                 |         | 3        | 4         | 11        | 18        |
| 2009         | 520                | 349,422            | 671.965             |                 |         |          | 1         | 10        | 11        |
| 2010         | 516                | 124,092            | 240.488             |                 |         |          |           | 4         | 4         |
| <b>TOTAL</b> | <b>2,571</b>       | <b>3,879,034</b>   | <b>1508.765</b>     |                 |         | <b>6</b> | <b>15</b> | <b>48</b> | <b>69</b> |
| O.D.         |                    | 6,529              | 2.539               |                 |         |          |           |           |           |

| REPORTED LOSSES |           |         |                  |                |                |         |         |                |                |                |                |
|-----------------|-----------|---------|------------------|----------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                  |                |                | MEDICAL |         |                |                |                |                |
|                 | DEATH     | P . T . | MAJOR            | MINOR          | TEMP           | DEATH   | P . T . | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006            |           |         | 119,172          | 144,990        | 101,851        |         |         | 14,931         | 177,364        | 42,521         | 112,794        |
| 2007            |           |         | 256,653          | 197,609        | 80,136         |         |         | 193,485        | 82,191         | 112,038        | 54,695         |
| 2008            |           |         | 730,864          | 213,263        | 85,791         |         |         | 197,952        | 381,530        | 57,425         | 48,265         |
| 2009            |           |         |                  | 103,221        | 35,776         |         |         |                | 77,147         | 50,291         | 82,987         |
| 2010            |           |         |                  |                | 19,213         |         |         |                |                | 43,720         | 61,159         |
| <b>TOTAL</b>    |           |         | <b>1,106,689</b> | <b>659,083</b> | <b>322,767</b> |         |         | <b>406,368</b> | <b>718,232</b> | <b>305,995</b> | <b>359,900</b> |
| O.D.            |           |         |                  |                |                |         |         |                |                |                | 6,529          |

| TRANSLATED LOSSES |            |               |                  |                |                |            |               |                  |                |                |                |
|-------------------|------------|---------------|------------------|----------------|----------------|------------|---------------|------------------|----------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY  |               |                  |                |                | MEDICAL    |               |                  |                |                |                |
|                   | DEATH      | P . T .       | MAJOR            | MINOR          | TEMP           | DEATH      | P . T .       | MAJOR            | MINOR          | TEMP           | MED. ONLY      |
| 2006              |            |               | 157,426          | 191,821        | 154,202        |            |               | 32,475           | 258,419        | 66,673         | 112,117        |
| 2007              | 240        | 5,034         | 352,585          | 249,614        | 111,750        | 44         | 2,906         | 413,605          | 118,181        | 163,632        | 52,288         |
| 2008              | 266        | 26,911        | 988,876          | 263,842        | 112,292        | 385        | 15,153        | 547,152          | 482,622        | 91,498         | 47,686         |
| 2009              | 142        | 3,037         | 93,932           | 107,492        | 41,604         | 308        | 3,463         | 70,853           | 82,629         | 61,129         | 84,149         |
| 2010              | 14         | 678           | 20,383           | 9,225          | 16,402         | 41         | 1,020         | 24,058           | 13,658         | 34,469         | 60,914         |
| <b>TOTAL</b>      | <b>662</b> | <b>35,660</b> | <b>1,613,202</b> | <b>821,994</b> | <b>436,250</b> | <b>778</b> | <b>22,542</b> | <b>1,088,143</b> | <b>955,509</b> | <b>417,401</b> | <b>357,154</b> |
| O.D.              |            |               |                  |                |                |            |               |                  |                |                | 6,497          |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL    |
|--------------------------|-----------|-------------|-----------|----------|
| TOTAL TRANS. LOSSES PG B | 2,760,987 | 2,631,154   | 363,651   |          |
| TOTAL TRANS. LOSSES PG A |           |             |           |          |
| IBNR + FREQUENCY ADJUST. | -400,153  | -155,738    | 841       |          |
| TOTAL LOSSES             | 2,360,834 | 2,475,416   | 364,492   |          |
| EXPECTED LOSSES          | 1,095,450 | 753,580     | 180,781   |          |
| CREDIBILITY              | .06       | .13         | .23       |          |
| <b>PURE PREMIUMS</b>     |           |             |           |          |
| INDICATED (PRE-TEST)     | 918.255   | 962.822     | 141.771   | 2022.848 |
| INDICATED (POST-TEST)    | 936.620   | 982.078     | 144.606   | 2063.304 |
| PRES. ON RATE LEVEL      | 401.792   | 276.401     | 66.307    | 744.500  |
| DERIVED BY FORMULA       | 433.882   | 368.139     | 84.316    | 886.337  |
| UNDERLYING PRES. RATE    | 426.079   | 293.108     | 70.315    | 789.502  |
| PROPOSED                 | 433.881   | 368.138     | 84.316    | 886.335  |

| YEAR       | 4-1-11  | 4-1-12 | 4-1-13 | 4-1-14  | IND. RATE       | 879.155 |
|------------|---------|--------|--------|---------|-----------------|---------|
| IND. RATES |         |        |        | 879.16  | MINIMUM PREMIUM |         |
| MAN. RATES | 1319.10 | 923.37 | 801.20 | +879.16 | PRESENT         |         |

+PROPOSED

| MANUAL YEAR  | PERSONS REPORTED  | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |           |           |            |            |
|--------------|-------------------|--------------------|---------------------|-----------------|----------|-----------|-----------|------------|------------|
|              |                   |                    |                     | DEATH           | P . T .  | MAJOR     | MINOR     | TEMP       | ALL        |
| 2006         | 6,006,165         | 5,602,031          | .932                |                 | 1        | 4         | 15        | 121        | 141        |
| 2007         | 6,105,593         | 10,594,243         | 1.735               | 3               |          | 11        | 15        | 125        | 154        |
| 2008         | 6,181,811         | 5,981,209          | .967                | 3               |          | 8         | 22        | 119        | 152        |
| 2009         | 6,153,975         | 5,259,180          | .854                | 2               | 1        | 8         | 24        | 88         | 123        |
| 2010         | 6,039,939         | 8,277,715          | 1.370               | 3               |          | 5         | 5         | 110        | 123        |
| <b>TOTAL</b> | <b>30,487,483</b> | <b>35,714,378</b>  | <b>1.171</b>        | <b>11</b>       | <b>2</b> | <b>36</b> | <b>81</b> | <b>563</b> | <b>693</b> |
| O.D.         |                   | 61,468             | .002                |                 |          |           |           |            |            |

| REPORTED LOSSES |                  |                |                  |                  |                  |                |                |                  |                  |                  |                  |
|-----------------|------------------|----------------|------------------|------------------|------------------|----------------|----------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY        |                |                  |                  |                  | MEDICAL        |                |                  |                  |                  |                  |
|                 | DEATH            | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH          | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006            |                  | 468,815        | 739,416          | 365,823          | 713,250          |                | 849,984        | 329,333          | 582,649          | 666,374          | 886,387          |
| 2007            | 631,000          |                | 2,838,217        | 319,187          | 692,842          | 15,503         |                | 3,139,197        | 551,194          | 1,264,365        | 1,142,738        |
| 2008            | 6,690            |                | 1,540,827        | 426,238          | 641,839          | 143,814        |                | 671,757          | 522,254          | 1,096,175        | 931,615          |
| 2009            | 149,130          | 3,346          | 1,254,415        | 717,513          | 594,997          | 6,828          | 890            | 474,289          | 513,946          | 703,291          | 840,535          |
| 2010            | 338,940          |                | 1,170,326        | 189,803          | 930,157          | 46,000         |                | 3,400,588        | 168,745          | 1,199,018        | 834,138          |
| <b>TOTAL</b>    | <b>1,125,760</b> | <b>472,161</b> | <b>7,543,201</b> | <b>2,018,564</b> | <b>3,573,085</b> | <b>212,145</b> | <b>850,874</b> | <b>8,015,164</b> | <b>2,338,788</b> | <b>4,929,223</b> | <b>4,635,413</b> |
| O.D.            |                  |                |                  |                  |                  |                |                |                  |                  |                  | 61,468           |

| TRANSLATED LOSSES |                  |                |                   |                  |                  |                |                  |                  |                  |                  |                  |
|-------------------|------------------|----------------|-------------------|------------------|------------------|----------------|------------------|------------------|------------------|------------------|------------------|
| MANUAL YEAR       | INDEMNITY        |                |                   |                  |                  | MEDICAL        |                  |                  |                  |                  |                  |
|                   | DEATH            | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH          | P . T .          | MAJOR            | MINOR            | TEMP             | MED. ONLY        |
| 2006              |                  | 278,921        | 976,768           | 483,981          | 1,079,861        |                | 787,448          | 716,299          | 848,919          | 1,044,875        | 881,069          |
| 2007              | 776,073          | 43,787         | 3,091,313         | 432,482          | 953,567          | 27,409         | 17,724           | 2,536,839        | 804,493          | 1,834,771        | 1,092,458        |
| 2008              | 8,179            | 57,460         | 2,126,949         | 562,345          | 768,642          | 297,766        | 42,044           | 1,651,427        | 763,625          | 1,414,327        | 920,436          |
| 2009              | 200,365          | 86,233         | 2,318,711         | 876,262          | 669,844          | 14,711         | 75,313           | 1,492,740        | 656,396          | 827,354          | 852,302          |
| 2010              | 421,729          | 83,043         | 2,088,343         | 666,629          | 833,535          | 69,556         | 170,764          | 2,656,726        | 652,521          | 1,008,158        | 830,801          |
| <b>TOTAL</b>      | <b>1,406,346</b> | <b>549,444</b> | <b>10,602,084</b> | <b>3,021,699</b> | <b>4,305,449</b> | <b>409,442</b> | <b>1,093,293</b> | <b>9,054,031</b> | <b>3,725,954</b> | <b>6,129,485</b> | <b>4,577,066</b> |
| O.D.              |                  |                |                   |                  |                  |                |                  |                  |                  |                  | 61,123           |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 23,114,640 | 17,182,587  | 4,638,189 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -7,084,800 | -2,792,298  | 20,454    |        |                 |       |
| TOTAL LOSSES             | 16,029,840 | 14,390,289  | 4,658,643 |        |                 |       |
| EXPECTED LOSSES          | 19,359,552 | 13,475,467  | 4,420,685 |        |                 |       |
| CREDIBILITY              | .39        | .88         | 1.00      |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | .526       | .472        | .153      | 1.151  |                 |       |
| INDICATED (POST-TEST)    | .537       | .481        | .156      | 1.174  |                 |       |
| PRES. ON RATE LEVEL      | .599       | .417        | .136      | 1.152  |                 |       |
| DERIVED BY FORMULA       | .575       | .473        | .156      | 1.204  |                 |       |
| UNDERLYING PRES. RATE    | .635       | .442        | .145      | 1.222  |                 |       |
| PROPOSED                 | .561       | .461        | .152      | 1.174  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 1.164 |
| IND. RATES               |            |             |           | 1.16   | MINIMUM PREMIUM |       |
| MAN. RATES               | 1.22       | 1.23        | 1.24      | + 1.16 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |            |            |            |             |
|--------------|------------------|--------------------|---------------------|-----------------|----------|------------|------------|------------|-------------|
|              |                  |                    |                     | DEATH           | P . T .  | MAJOR      | MINOR      | TEMP       | ALL         |
| 2006         | 334,032          | 19,746,121         | 5.911               | 1               |          | 45         | 45         | 198        | 289         |
| 2007         | 330,284          | 16,428,730         | 4.974               | 3               |          | 26         | 44         | 168        | 241         |
| 2008         | 312,237          | 23,384,217         | 7.489               | 1               | 1        | 45         | 50         | 151        | 248         |
| 2009         | 348,137          | 12,863,511         | 3.694               | 2               |          | 16         | 59         | 132        | 209         |
| 2010         | 352,562          | 15,359,154         | 4.356               | 6               |          | 15         | 20         | 185        | 226         |
| <b>TOTAL</b> | <b>1,677,252</b> | <b>87,781,733</b>  | <b>5.234</b>        | <b>13</b>       | <b>1</b> | <b>147</b> | <b>218</b> | <b>834</b> | <b>1213</b> |
| O.D.         |                  | 134,446            | .008                |                 |          |            | 3          | 1          | 4           |

| REPORTED LOSSES |                  |                |                   |                  |                  |                |                |                   |                  |                  |                  |
|-----------------|------------------|----------------|-------------------|------------------|------------------|----------------|----------------|-------------------|------------------|------------------|------------------|
| MANUAL YEAR     | INDEMNITY        |                |                   |                  |                  | MEDICAL        |                |                   |                  |                  |                  |
|                 | DEATH            | P . T .        | MAJOR             | MINOR            | TEMP             | DEATH          | P . T .        | MAJOR             | MINOR            | TEMP             | MED. ONLY        |
| 2006            | 2,731            |                | 8,298,824         | 2,301,347        | 1,083,733        | 69,835         |                | 4,256,224         | 967,464          | 1,672,260        | 1,093,703        |
| 2007            | 1,128,294        |                | 5,580,721         | 1,996,122        | 1,260,993        | 1,001          |                | 2,408,774         | 1,448,155        | 1,585,430        | 1,019,240        |
| 2008            | 162,827          | 436,965        | 8,611,575         | 2,114,760        | 1,007,602        | 54,660         | 450,000        | 6,915,365         | 1,602,844        | 1,090,341        | 937,278          |
| 2009            | 106,674          |                | 3,587,387         | 1,817,128        | 1,415,603        | 1,159          |                | 1,962,584         | 1,548,207        | 1,524,837        | 899,932          |
| 2010            | 1,679,715        |                | 2,634,836         | 944,220          | 2,019,527        | 259,356        |                | 2,708,535         | 1,432,859        | 2,928,155        | 751,951          |
| <b>TOTAL</b>    | <b>3,080,241</b> | <b>436,965</b> | <b>28,713,343</b> | <b>9,173,577</b> | <b>6,787,458</b> | <b>386,011</b> | <b>450,000</b> | <b>18,251,482</b> | <b>6,999,529</b> | <b>8,801,023</b> | <b>4,702,104</b> |
| O.D.            |                  |                |                   | 51,829           | 320              |                |                |                   | 65,110           | 7,566            | 9,621            |

| TRANSLATED LOSSES |                  |                  |                   |                   |                  |                |                  |                   |                  |                   |                  |
|-------------------|------------------|------------------|-------------------|-------------------|------------------|----------------|------------------|-------------------|------------------|-------------------|------------------|
| MANUAL YEAR       | INDEMNITY        |                  |                   |                   |                  | MEDICAL        |                  |                   |                  |                   |                  |
|                   | DEATH            | P . T .          | MAJOR             | MINOR             | TEMP             | DEATH          | P . T .          | MAJOR             | MINOR            | TEMP              | MED. ONLY        |
| 2006              | 3,414            |                  | 10,685,212        | 3,044,680         | 1,640,769        | 127,239        |                  | 7,843,540         | 1,409,592        | 2,622,107         | 1,087,141        |
| 2007              | 1,389,431        | 104,107          | 7,312,943         | 2,555,711         | 1,755,285        | 2,535          | 33,980           | 4,853,834         | 2,046,536        | 2,318,600         | 974,393          |
| 2008              | 189,015          | 737,608          | 11,113,810        | 2,653,760         | 1,306,118        | 120,120        | 736,915          | 9,547,877         | 2,316,595        | 1,512,505         | 926,031          |
| 2009              | 145,379          | 201,750          | 5,870,649         | 2,205,295         | 1,603,330        | 9,078          | 217,680          | 4,547,082         | 1,898,454        | 1,838,179         | 912,531          |
| 2010              | 2,087,901        | 254,246          | 6,218,920         | 1,938,132         | 1,877,370        | 363,945        | 374,803          | 6,296,741         | 2,107,269        | 2,515,454         | 748,943          |
| <b>TOTAL</b>      | <b>3,815,140</b> | <b>1,297,711</b> | <b>41,201,534</b> | <b>12,397,578</b> | <b>8,182,872</b> | <b>622,917</b> | <b>1,363,378</b> | <b>33,089,074</b> | <b>9,778,446</b> | <b>10,806,845</b> | <b>4,649,039</b> |
| O.D.              | 62               | 1,708            | 47,464            | 49,229            | 3,144            | 256            | 2,309            | 51,807            | 63,480           | 16,544            | 9,489            |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 81,493,360  | 41,298,138  | 4,658,528 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |             |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -27,583,853 | -6,239,797  | 24,387    |        |                 |       |
| TOTAL LOSSES             | 53,909,507  | 35,058,341  | 4,682,915 |        |                 |       |
| EXPECTED LOSSES          | 75,795,018  | 30,324,717  | 5,115,619 |        |                 |       |
| CREDIBILITY              | .27         | .63         | .96       |        |                 |       |
| <b>PURE PREMIUMS</b>     |             |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 3.214       | 2.090       | .279      | 5.583  |                 |       |
| INDICATED (POST-TEST)    | 3.278       | 2.132       | .285      | 5.695  |                 |       |
| PRES. ON RATE LEVEL      | 4.261       | 1.705       | .288      | 6.254  |                 |       |
| DERIVED BY FORMULA       | 3.996       | 1.974       | .285      | 6.255  |                 |       |
| UNDERLYING PRES. RATE    | 4.519       | 1.808       | .305      | 6.632  |                 |       |
| PROPOSED                 | 3.995       | 1.974       | .285      | 6.254  |                 |       |
| <b>IND. RATES</b>        |             |             |           |        |                 |       |
| YEAR                     | 4-1-11      | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 6.203 |
| IND. RATES               |             |             |           | 6.20   | MINIMUM PREMIUM |       |
| MAN. RATES               | 7.71        | 7.29        | 6.73      | + 6.20 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | TEAMS REPORTED | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |       |       |      |     |  |
|--------------|----------------|--------------------|---------------------|-----------------|---------|-------|-------|------|-----|--|
|              |                |                    |                     | DEATH           | P . T . | MAJOR | MINOR | TEMP | ALL |  |
| 2006         | 8              | 487                | 60.875              |                 |         |       |       |      |     |  |
| 2007         | 7              |                    |                     |                 |         |       |       |      |     |  |
| 2008         | 7              |                    |                     |                 |         |       |       |      |     |  |
| 2009         | 8              |                    |                     |                 |         |       |       |      |     |  |
| 2010         | 10             |                    |                     |                 |         |       |       |      |     |  |
| <b>TOTAL</b> | <b>40</b>      | <b>487</b>         | <b>12.175</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              |           |         |       |       |      |         |         |       |       |      | 484        |
| <b>TOTAL</b>      |           |         |       |       |      |         |         |       |       |      | <b>484</b> |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL   |
|--------------------------|---------|-------------|-----------|---------|
| TOTAL TRANS. LOSSES PG B |         |             | 484       |         |
| TOTAL TRANS. LOSSES PG A |         |             |           |         |
| IBNR + FREQUENCY ADJUST. | -4,331  | -2,775      | 30        |         |
| TOTAL LOSSES             |         |             | 514       |         |
| EXPECTED LOSSES          | 12,144  | 13,827      | 5,610     |         |
| CREDIBILITY              | .00     | .01         | .02       |         |
| <b>PURE PREMIUMS</b>     |         |             |           |         |
| INDICATED (PRE-TEST)     | .000    | .000        | 12.850    | 12.850  |
| INDICATED (POST-TEST)    | .000    | .000        | 13.107    | 13.107  |
| PRES. ON RATE LEVEL      | 286.293 | 325.971     | 132.236   | 744.500 |
| DERIVED BY FORMULA       | 286.293 | 322.711     | 129.853   | 738.857 |
| UNDERLYING PRES. RATE    | 303.598 | 345.674     | 140.230   | 789.502 |
| PROPOSED                 | 286.292 | 322.711     | 129.854   | 738.857 |

| YEAR       | 4-1-11  | 4-1-12 | 4-1-13 | 4-1-14  | IND. RATE       | 732.872 |
|------------|---------|--------|--------|---------|-----------------|---------|
| IND. RATES |         |        |        | 732.87  | MINIMUM PREMIUM |         |
| MAN. RATES | 1319.10 | 923.37 | 801.20 | +732.87 | 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       |
| 2006         | 104,783          | 702,552            | .670                |  |  | 104,783                       |                 |         | 1        | 6         | 5         | 12        |
| 2007         | 107,984          | 745,954            | .690                |  |  | 107,984                       |                 |         | 1        | 2         | 9         | 12        |
| 2008         | 112,578          | 510,129            | .453                |  |  | 112,578                       |                 |         |          | 4         | 11        | 15        |
| 2009         | 113,022          | 1,451,885          | 1.284               |  |  | 113,022                       |                 |         | 2        | 6         | 15        | 23        |
| 2010         | 117,063          | 639,814            | .546                |  |  | 117,063                       |                 |         | 1        | 5         | 9         | 15        |
| <b>TOTAL</b> | <b>555,430</b>   | <b>4,050,334</b>   | <b>.729</b>         |  |  | <b>555,430</b>                |                 |         | <b>5</b> | <b>23</b> | <b>49</b> | <b>77</b> |
| O.D.         |                  | 469                |                     |  |  |                               |                 |         |          |           |           |           |

| REPORTED LOSSES |           |         |                |                |                |         |         |                |                  |                |                |
|-----------------|-----------|---------|----------------|----------------|----------------|---------|---------|----------------|------------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                |                |                | MEDICAL |         |                |                  |                |                |
|                 | DEATH     | P . T . | MAJOR          | MINOR          | TEMP           | DEATH   | P . T . | MAJOR          | MINOR            | TEMP           | MED. ONLY      |
| 2006            |           |         | 103,447        | 112,612        | 80,826         |         |         | 54,822         | 198,662          | 102,177        | 50,006         |
| 2007            |           |         | 192,223        | 96,923         | 39,669         |         |         | 65,392         | 70,457           | 203,372        | 77,918         |
| 2008            |           |         |                | 93,356         | 149,563        |         |         |                | 116,479          | 82,481         | 68,250         |
| 2009            |           |         | 327,837        | 258,916        | 37,406         |         |         | 145,304        | 540,698          | 79,611         | 62,113         |
| 2010            |           |         | 134,774        | 167,469        | 52,351         |         |         | 40,000         | 107,501          | 76,671         | 61,048         |
| <b>TOTAL</b>    |           |         | <b>758,281</b> | <b>729,276</b> | <b>359,815</b> |         |         | <b>305,518</b> | <b>1,033,797</b> | <b>544,312</b> | <b>319,335</b> |
| O.D.            |           |         |                |                |                |         |         |                |                  |                | 469            |

| TRANSLATED LOSSES |            |               |                  |                |                |              |               |                  |                  |                |                |
|-------------------|------------|---------------|------------------|----------------|----------------|--------------|---------------|------------------|------------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY  |               |                  |                |                | MEDICAL      |               |                  |                  |                |                |
|                   | DEATH      | P . T .       | MAJOR            | MINOR          | TEMP           | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP           | MED. ONLY      |
| 2006              |            |               | 136,653          | 148,985        | 122,371        |              |               | 119,238          | 289,451          | 160,213        | 49,706         |
| 2007              | 118        | 3,686         | 258,283          | 122,972        | 55,646         | 38           | 1,011         | 148,987          | 102,208          | 294,194        | 74,490         |
| 2008              | 114        | 1,135         | 44,942           | 115,323        | 174,908        | 98           | 1,536         | 46,099           | 148,438          | 108,769        | 67,431         |
| 2009              | 377        | 21,453        | 626,698          | 279,652        | 57,364         | 2,198        | 33,855        | 736,638          | 554,687          | 130,872        | 62,983         |
| 2010              | 245        | 19,106        | 457,793          | 168,615        | 62,062         | 631          | 13,433        | 243,209          | 103,560          | 72,455         | 60,804         |
| <b>TOTAL</b>      | <b>854</b> | <b>45,380</b> | <b>1,524,369</b> | <b>835,547</b> | <b>472,351</b> | <b>2,965</b> | <b>49,835</b> | <b>1,294,171</b> | <b>1,198,344</b> | <b>766,503</b> | <b>315,414</b> |
| O.D.              |            |               |                  |                |                |              |               |                  |                  |                | 448            |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |      |
|--------------------------|------------|-------------|-----------|--------|-----------------|------|
| TOTAL TRANS. LOSSES PG B | 2,917,574  | 3,272,745   | 315,862   |        |                 |      |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |      |
| IBNR + FREQUENCY ADJUST. | -1,056,766 | -366,719    | 2,098     |        |                 |      |
| TOTAL LOSSES             | 1,860,808  | 2,906,026   | 317,960   |        |                 |      |
| EXPECTED LOSSES          | 2,916,009  | 1,788,484   | 438,790   |        |                 |      |
| CREDIBILITY              | .13        | .30         | .46       |        |                 |      |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |      |
| INDICATED (PRE-TEST)     | .335       | .523        | .057      | .915   |                 |      |
| INDICATED (POST-TEST)    | .342       | .533        | .058      | .933   |                 |      |
| PRES. ON RATE LEVEL      | .495       | .304        | .074      | .873   |                 |      |
| DERIVED BY FORMULA       | .475       | .373        | .067      | .915   |                 |      |
| UNDERLYING PRES. RATE    | .525       | .322        | .079      | .926   |                 |      |
| PROPOSED                 | .475       | .373        | .067      | .915   |                 |      |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | .907 |
| IND. RATES               |            |             |           | .91    | MINIMUM PREMIUM |      |
| MAN. RATES               | 1.03       | .95         | .94       | + .91  | PRESENT         |      |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |           |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR     | TEMP       | ALL        |
| 2006         | 32,449           | 1,305,296          | 4.022               |                 |         | 1        | 11        | 21         | 33         |
| 2007         | 32,683           | 1,138,481          | 3.483               |                 |         | 1        | 7         | 18         | 26         |
| 2008         | 31,531           | 911,462            | 2.890               |                 |         | 1        | 6         | 15         | 22         |
| 2009         | 31,964           | 1,517,887          | 4.748               |                 |         | 2        | 12        | 21         | 35         |
| 2010         | 31,799           | 850,935            | 2.675               |                 |         |          | 4         | 25         | 29         |
| <b>TOTAL</b> | <b>160,426</b>   | <b>5,724,061</b>   | <b>3.568</b>        |                 |         | <b>5</b> | <b>40</b> | <b>100</b> | <b>145</b> |
| O.D.         |                  | 1,764              | .001                |                 |         |          |           |            |            |

| REPORTED LOSSES |           |         |                |                  |                |         |         |                |                |                |                |
|-----------------|-----------|---------|----------------|------------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                |                  |                | MEDICAL |         |                |                |                |                |
|                 | DEATH     | P . T . | MAJOR          | MINOR            | TEMP           | DEATH   | P . T . | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006            |           |         | 216,340        | 151,057          | 131,499        |         |         | 474,679        | 116,261        | 132,677        | 82,783         |
| 2007            |           |         | 149,958        | 239,445          | 224,589        |         |         | 162,148        | 146,421        | 126,447        | 89,473         |
| 2008            |           |         | 181,511        | 214,891          | 103,610        |         |         | 95,101         | 125,784        | 135,664        | 54,901         |
| 2009            |           |         | 246,717        | 443,660          | 108,694        |         |         | 70,675         | 414,745        | 141,549        | 91,847         |
| 2010            |           |         |                | 99,776           | 196,236        |         |         |                | 94,376         | 371,660        | 88,887         |
| <b>TOTAL</b>    |           |         | <b>794,526</b> | <b>1,148,829</b> | <b>764,628</b> |         |         | <b>802,603</b> | <b>897,587</b> | <b>907,997</b> | <b>407,891</b> |
| O.D.            |           |         |                |                  |                |         |         |                |                |                | 1,764          |

| TRANSLATED LOSSES |              |               |                  |                  |                |              |               |                  |                  |                  |                |
|-------------------|--------------|---------------|------------------|------------------|----------------|--------------|---------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR       | INDEMNITY    |               |                  |                  |                | MEDICAL      |               |                  |                  |                  |                |
|                   | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP           | DEATH        | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006              |              |               | 197,455          | 199,847          | 199,090        |              |               | 713,326          | 169,394          | 208,039          | 82,286         |
| 2007              | 291          | 3,147         | 224,730          | 304,272          | 307,255        | 80           | 2,487         | 356,605          | 204,601          | 185,430          | 85,536         |
| 2008              | 252          | 8,305         | 304,550          | 253,124          | 126,680        | 140          | 6,594         | 250,408          | 169,902          | 177,768          | 54,242         |
| 2009              | 631          | 23,428        | 696,280          | 468,604          | 137,608        | 1,673        | 23,356        | 498,421          | 432,916          | 188,223          | 93,133         |
| 2010              | 238          | 13,028        | 358,719          | 171,754          | 175,134        | 622          | 14,390        | 320,677          | 180,518          | 301,970          | 88,531         |
| <b>TOTAL</b>      | <b>1,412</b> | <b>47,908</b> | <b>1,781,734</b> | <b>1,397,601</b> | <b>945,767</b> | <b>2,515</b> | <b>46,827</b> | <b>2,139,437</b> | <b>1,157,331</b> | <b>1,061,430</b> | <b>403,728</b> |
| O.D.              |              |               |                  |                  |                |              |               |                  |                  |                  | 1,695          |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL   |
|--------------------------|------------|-------------|-----------|---------|
| TOTAL TRANS. LOSSES PG B | 4,019,833  | 4,562,129   | 405,423   |         |
| TOTAL TRANS. LOSSES PG A |            |             |           |         |
| IBNR + FREQUENCY ADJUST. | -1,424,999 | -497,927    | 1,969     |         |
| TOTAL LOSSES             | 2,594,834  | 4,064,202   | 407,392   |         |
| EXPECTED LOSSES          | 3,880,705  | 2,395,161   | 426,732   |         |
| CREDIBILITY              | .06        | .13         | .20       |         |
| <b>PURE PREMIUMS</b>     |            |             |           |         |
| INDICATED (PRE-TEST)     | 1.617      | 2.533       | .254      | 4.404   |
| INDICATED (POST-TEST)    | 1.649      | 2.584       | .259      | 4.492   |
| PRES. ON RATE LEVEL      | 2.281      | 1.408       | .251      | 3.940   |
| DERIVED BY FORMULA       | 2.243      | 1.561       | .253      | 4.057   |
| UNDERLYING PRES. RATE    | 2.419      | 1.493       | .266      | 4.178   |
| PROPOSED                 | 2.243      | 1.561       | .253      | 4.057   |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14  |
| IND. RATES               |            |             |           | 4.02    |
| MAN. RATES               | 4.74       | 4.48        | 4.24      | + 4.02  |
|                          |            |             |           | PRESENT |

+PROPOSED



| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |          |          |           |           |
|--------------|------------------|--------------------|---------------------|-----------------|----------|----------|----------|-----------|-----------|
|              |                  |                    |                     | DEATH           | P . T .  | MAJOR    | MINOR    | TEMP      | ALL       |
| 2006         | 7,376            | 325,802            | 4.417               |                 |          |          | 1        | 3         | 4         |
| 2007         | 7,744            | 73,597             | .950                |                 |          |          | 1        | 1         | 2         |
| 2008         | 7,369            | 231,924            | 3.147               |                 |          |          | 1        | 3         | 5         |
| 2009         | 7,614            | 2,855,526          | 37.503              |                 | 3        | 1        |          | 3         | 7         |
| 2010         | 8,565            | 269,194            | 3.142               |                 |          |          | 2        | 7         | 9         |
| <b>TOTAL</b> | <b>38,668</b>    | <b>3,756,043</b>   | <b>9.714</b>        |                 | <b>3</b> | <b>2</b> | <b>5</b> | <b>17</b> | <b>27</b> |

| REPORTED LOSSES |           |                  |                |                |               |         |                |               |                |                |               |
|-----------------|-----------|------------------|----------------|----------------|---------------|---------|----------------|---------------|----------------|----------------|---------------|
| MANUAL YEAR     | INDEMNITY |                  |                |                |               | MEDICAL |                |               |                |                |               |
|                 | DEATH     | P . T .          | MAJOR          | MINOR          | TEMP          | DEATH   | P . T .        | MAJOR         | MINOR          | TEMP           | MED. ONLY     |
| 2006            |           |                  |                | 65,732         | 18,339        |         |                |               | 174,523        | 59,406         | 7,802         |
| 2007            |           |                  |                | 50,766         | 475           |         |                |               | 5,476          | 1,608          | 15,272        |
| 2008            |           |                  | 150,450        | 3,856          | 2,730         |         |                | 37,881        | 7,093          | 4,051          | 25,863        |
| 2009            |           | 1,746,544        | 126,400        |                | 9,750         |         | 900,000        | 35,000        |                | 8,829          | 29,003        |
| 2010            |           |                  |                | 84,623         | 49,938        |         |                |               | 45,061         | 69,676         | 19,896        |
| <b>TOTAL</b>    |           | <b>1,746,544</b> | <b>276,850</b> | <b>204,977</b> | <b>81,232</b> |         | <b>900,000</b> | <b>72,881</b> | <b>232,153</b> | <b>143,570</b> | <b>97,836</b> |

| TRANSLATED LOSSES |            |                  |                |                |               |              |                  |                |                |                |               |
|-------------------|------------|------------------|----------------|----------------|---------------|--------------|------------------|----------------|----------------|----------------|---------------|
| MANUAL YEAR       | INDEMNITY  |                  |                |                |               | MEDICAL      |                  |                |                |                |               |
|                   | DEATH      | P . T .          | MAJOR          | MINOR          | TEMP          | DEATH        | P . T .          | MAJOR          | MINOR          | TEMP           | MED. ONLY     |
| 2006              |            |                  |                | 86,963         | 27,766        |              |                  |                | 254,280        | 93,149         | 7,755         |
| 2007              | 62         | 83               | 5,036          | 63,109         | 1,129         | 4            | 3                | 690            | 7,436          | 2,416          | 14,600        |
| 2008              | 8          | 5,151            | 189,560        | 8,297          | 4,948         | 16           | 2,049            | 81,372         | 11,378         | 6,038          | 25,553        |
| 2009              | 644        | 1,602,604        | 380,450        | 17,337         | 13,459        | 8,854        | 1,261,896        | 162,010        | 18,842         | 11,122         | 29,409        |
| 2010              | 121        | 6,926            | 180,646        | 89,740         | 49,088        | 193          | 4,363            | 93,755         | 52,519         | 59,211         | 19,816        |
| <b>TOTAL</b>      | <b>835</b> | <b>1,614,764</b> | <b>755,692</b> | <b>265,446</b> | <b>96,390</b> | <b>9,067</b> | <b>1,268,311</b> | <b>337,827</b> | <b>344,455</b> | <b>171,936</b> | <b>97,133</b> |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|-----------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 3,986,496 | 878,227     | 97,133    |        |                 |       |
| TOTAL TRANS. LOSSES PG A |           |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -198,395  | -44,134     | 99        |        |                 |       |
| TOTAL LOSSES             | 3,788,101 | 834,093     | 97,232    |        |                 |       |
| EXPECTED LOSSES          | 547,538   | 215,380     | 20,108    |        |                 |       |
| CREDIBILITY              | .02       | .05         | .08       |        |                 |       |
| <b>PURE PREMIUMS</b>     |           |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 9.796     | 2.157       | .251      | 12.204 |                 |       |
| INDICATED (POST-TEST)    | 9.992     | 2.200       | .256      | 12.448 |                 |       |
| PRES. ON RATE LEVEL      | 1.346     | .530        | .049      | 1.925  |                 |       |
| DERIVED BY FORMULA       | 1.519     | .614        | .066      | 2.199  |                 |       |
| UNDERLYING PRES. RATE    | 1.416     | .557        | .052      | 2.025  |                 |       |
| PROPOSED                 | 1.519     | .614        | .066      | 2.199  |                 |       |
| YEAR                     | 4-1-11    | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 2.259 |
| IND. RATES               |           |             |           | 2.26   | MINIMUM PREMIUM |       |
| MAN. RATES               | 2.55      | 2.02        | 2.10      | + 2.26 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED |  |  | TOTAL PAYROLL EXCL S/C PG A+B | NUMBER OF CASES |         |          |          |           |           |
|--------------|------------------|--------------------|---------------------|--|--|-------------------------------|-----------------|---------|----------|----------|-----------|-----------|
|              |                  |                    |                     |  |  |                               | DEATH           | P . T . | MAJOR    | MINOR    | TEMP      | ALL       |
| 2006         | 8,627            | 302,351            | 3.504               |  |  | 8,627                         |                 |         |          | 2        | 6         | 8         |
| 2007         | 10,831           | 504,182            | 4.654               |  |  | 10,831                        |                 |         | 1        | 3        | 1         | 5         |
| 2008         | 10,419           | 436,417            | 4.188               |  |  | 10,419                        | 1               |         |          | 1        | 4         | 6         |
| 2009         | 7,282            | 223,438            | 3.068               |  |  | 7,282                         |                 |         |          |          | 5         | 5         |
| 2010         | 8,776            | 115,847            | 1.320               |  |  | 8,776                         |                 |         |          |          | 1         | 1         |
| <b>TOTAL</b> | <b>45,935</b>    | <b>1,582,235</b>   | <b>3.445</b>        |  |  | <b>45,935</b>                 | <b>1</b>        |         | <b>1</b> | <b>6</b> | <b>17</b> | <b>25</b> |
| O.D.         |                  | 712                | .001                |  |  |                               |                 |         |          |          |           |           |

| REPORTED LOSSES |                |         |                |                |                |              |         |               |                |                |                |
|-----------------|----------------|---------|----------------|----------------|----------------|--------------|---------|---------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY      |         |                |                |                | MEDICAL      |         |               |                |                |                |
|                 | DEATH          | P . T . | MAJOR          | MINOR          | TEMP           | DEATH        | P . T . | MAJOR         | MINOR          | TEMP           | MED. ONLY      |
| 2006            |                |         | 195,000        | 72,445         | 21,512         |              |         | 40,000        | 145,257        | 39,970         | 23,167         |
| 2007            |                |         |                | 163,751        | 3,675          |              |         |               | 30,383         | 46,843         | 24,530         |
| 2008            | 163,130        |         |                | 27,264         |                | 1,250        |         |               | 155,171        | 38,662         | 27,509         |
| 2009            |                |         |                |                | 45,560         |              |         |               |                | 163,140        | 14,738         |
| 2010            |                |         |                |                | 20,000         |              |         |               |                | 60,000         | 35,847         |
| <b>TOTAL</b>    | <b>163,130</b> |         | <b>195,000</b> | <b>263,460</b> | <b>114,178</b> | <b>1,250</b> |         | <b>40,000</b> | <b>330,811</b> | <b>348,615</b> | <b>125,791</b> |
| O.D.            |                |         |                |                |                |              |         |               |                |                | 712            |

| TRANSLATED LOSSES |                |              |                |                |                |              |              |                |                |                |                |
|-------------------|----------------|--------------|----------------|----------------|----------------|--------------|--------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY      |              |                |                |                | MEDICAL      |              |                |                |                |                |
|                   | DEATH          | P . T .      | MAJOR          | MINOR          | TEMP           | DEATH        | P . T .      | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006              |                |              |                | 95,845         | 32,568         |              |              |                | 211,640        | 62,674         | 23,028         |
| 2007              | 200            | 3,847        | 267,154        | 205,178        | 7,550          | 16           | 609          | 87,686         | 43,171         | 68,147         | 23,451         |
| 2008              | 186,616        | 288          | 10,951         | 32,259         | 27,690         | 2,720        | 2,003        | 56,473         | 192,324        | 55,148         | 27,179         |
| 2009              | 6              | 456          | 14,037         | 7,563          | 46,722         | 24           | 2,410        | 30,721         | 24,062         | 180,317        | 14,944         |
| 2010              | 14             | 712          | 21,217         | 9,600          | 17,073         | 57           | 1,396        | 33,038         | 18,746         | 47,304         | 35,704         |
| <b>TOTAL</b>      | <b>186,836</b> | <b>5,303</b> | <b>313,359</b> | <b>350,445</b> | <b>131,603</b> | <b>2,817</b> | <b>6,418</b> | <b>207,918</b> | <b>489,943</b> | <b>413,590</b> | <b>124,306</b> |
| O.D.              |                |              |                |                |                |              |              |                |                |                | 709            |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|-----------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 722,651   | 1,385,581   | 125,015   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |           |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -876,471  | -192,541    | 488       |        |                 |       |
| TOTAL LOSSES             |           | 1,193,040   | 125,503   |        |                 |       |
| EXPECTED LOSSES          | 2,353,709 | 909,053     | 109,325   |        |                 |       |
| CREDIBILITY              | .02       | .06         | .09       |        |                 |       |
| <b>PURE PREMIUMS</b>     |           |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | .000      | 2.597       | .273      | 2.870  |                 |       |
| INDICATED (POST-TEST)    | .000      | 2.649       | .278      | 2.927  |                 |       |
| PRES. ON RATE LEVEL      | 4.832     | 1.866       | .225      | 6.923  |                 |       |
| DERIVED BY FORMULA       | 4.735     | 1.913       | .230      | 6.878  |                 |       |
| UNDERLYING PRES. RATE    | 5.124     | 1.979       | .238      | 7.341  |                 |       |
| PROPOSED                 | 4.735     | 1.913       | .230      | 6.878  |                 |       |
| YEAR                     | 4-1-11    | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 6.822 |
| IND. RATES               |           |             |           | 6.82   | MINIMUM PREMIUM |       |
| MAN. RATES               | 8.63      | 8.01        | 7.45      | + 6.82 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |           |            |            |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-----------|------------|------------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR     | TEMP       | ALL        |
| 2006         | 109,023          | 1,701,143          | 1.560               |                 |         | 3        | 5         | 26         | 34         |
| 2007         | 97,542           | 5,306,102          | 5.439               |                 |         | 8        | 30        | 115        | 153        |
| 2008         | 282,265          | 3,636,632          | 1.288               |                 |         | 3        | 28        | 119        | 150        |
| 2009         | 280,597          | 4,060,854          | 1.447               |                 |         | 8        | 43        | 83         | 134        |
| 2010         | 281,723          | 2,925,604          | 1.038               |                 |         | 1        | 2         | 3          | 119        |
| <b>TOTAL</b> | <b>1,051,150</b> | <b>17,630,335</b>  | <b>1.677</b>        |                 |         | <b>1</b> | <b>24</b> | <b>109</b> | <b>462</b> |

| REPORTED LOSSES |           |               |                  |                  |                  |         |               |                  |                  |                  |                |
|-----------------|-----------|---------------|------------------|------------------|------------------|---------|---------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR     | INDEMNITY |               |                  |                  |                  | MEDICAL |               |                  |                  |                  |                |
|                 | DEATH     | P . T .       | MAJOR            | MINOR            | TEMP             | DEATH   | P . T .       | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006            |           |               | 512,785          | 208,178          | 97,450           |         |               | 465,138          | 186,011          | 149,324          | 82,257         |
| 2007            |           |               | 1,405,410        | 1,273,684        | 598,452          |         |               | 482,754          | 790,491          | 605,059          | 150,252        |
| 2008            |           |               | 605,629          | 888,130          | 637,547          |         |               | 128,331          | 662,959          | 609,572          | 104,464        |
| 2009            |           |               | 1,544,060        | 758,831          | 423,774          |         |               | 316,207          | 564,934          | 360,168          | 92,880         |
| 2010            |           | 37,752        | 343,133          | 130,804          | 1,115,689        |         | 22,323        | 90,623           | 139,572          | 985,337          | 60,371         |
| <b>TOTAL</b>    |           | <b>37,752</b> | <b>4,411,017</b> | <b>3,259,627</b> | <b>2,872,912</b> |         | <b>22,323</b> | <b>1,483,053</b> | <b>2,343,967</b> | <b>2,709,460</b> | <b>490,224</b> |

| TRANSLATED LOSSES |              |                |                  |                  |                  |              |                |                  |                  |                  |                |
|-------------------|--------------|----------------|------------------|------------------|------------------|--------------|----------------|------------------|------------------|------------------|----------------|
| MANUAL YEAR       | INDEMNITY    |                |                  |                  |                  | MEDICAL      |                |                  |                  |                  |                |
|                   | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | DEATH        | P . T .        | MAJOR            | MINOR            | TEMP             | MED. ONLY      |
| 2006              |              |                | 674,413          | 275,420          | 147,538          |              |                | 1,001,833        | 271,018          | 234,139          | 81,763         |
| 2007              | 1,556        | 27,892         | 1,955,472        | 1,608,877        | 829,978          | 427          | 7,629          | 1,109,385        | 1,094,064        | 887,599          | 143,641        |
| 2008              | 1,044        | 29,801         | 1,100,437        | 1,057,207        | 763,712          | 626          | 15,419         | 538,447          | 863,698          | 797,771          | 103,210        |
| 2009              | 1,166        | 91,607         | 2,658,014        | 905,006          | 502,120          | 2,378        | 54,726         | 1,151,483        | 638,254          | 447,409          | 94,180         |
| 2010              | 1,004        | 134,834        | 1,772,068        | 671,976          | 974,184          | 2,331        | 93,174         | 874,720          | 417,975          | 794,174          | 60,130         |
| <b>TOTAL</b>      | <b>4,770</b> | <b>284,134</b> | <b>8,160,404</b> | <b>4,518,486</b> | <b>3,217,532</b> | <b>5,762</b> | <b>170,948</b> | <b>4,675,868</b> | <b>3,285,009</b> | <b>3,161,092</b> | <b>482,924</b> |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |
|--------------------------|------------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B | 13,301,886 | 14,182,119  | 482,924   |        |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |
| IBNR + FREQUENCY ADJUST. | -3,019,600 | -1,745,150  | 4,569     |        |
| TOTAL LOSSES             | 10,282,286 | 12,436,969  | 487,493   |        |
| EXPECTED LOSSES          | 9,208,073  | 9,470,861   | 798,873   |        |
| CREDIBILITY              | .20        | .46         | .70       |        |
| <b>PURE PREMIUMS</b>     |            |             |           |        |
| INDICATED (PRE-TEST)     | .978       | 1.183       | .046      | 2.207  |
| INDICATED (POST-TEST)    | .998       | 1.207       | .047      | 2.252  |
| PRES. ON RATE LEVEL      | .825       | .850        | .072      | 1.747  |
| DERIVED BY FORMULA       | .860       | 1.014       | .055      | 1.929  |
| UNDERLYING PRES. RATE    | .876       | .901        | .076      | 1.853  |
| PROPOSED                 | .860       | 1.014       | .055      | 1.929  |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 |
| IND. RATES               |            |             |           | 1.91   |
| MAN. RATES               | 1.36       | 1.62        | 1.88      | + 1.91 |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |       |       |      |          |          |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|------|----------|----------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR | MINOR | TEMP | ALL      |          |
| 2006         | 3,716            | 77,779             | 2.093               |                 |         |       |       |      | 2        | 2        |
| 2007         | 3,551            | 3,800              | .107                |                 |         |       |       |      | 1        | 1        |
| 2008         | 3,488            | 7,467              | .214                |                 |         |       |       |      | 2        | 2        |
| 2009         | 1,662            |                    |                     |                 |         |       |       |      |          |          |
| 2010         | 1,625            | 215                | .013                |                 |         |       |       |      |          |          |
| <b>TOTAL</b> | <b>14,042</b>    | <b>89,261</b>      | <b>.636</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     |
| 2006            |           |         |       |       | 13,966        |         |         |       |       | 44,961        | 18,852        |
| 2007            |           |         |       |       | 3,227         |         |         |       |       | 337           | 236           |
| 2008            |           |         |       |       | 3,804         |         |         |       |       | 2,736         | 927           |
| 2010            |           |         |       |       |               |         |         |       |       |               | 215           |
| <b>TOTAL</b>    |           |         |       |       | <b>20,997</b> |         |         |       |       | <b>48,034</b> | <b>20,230</b> |

| TRANSLATED LOSSES |           |          |            |            |               |         |         |            |            |               |               |
|-------------------|-----------|----------|------------|------------|---------------|---------|---------|------------|------------|---------------|---------------|
| MANUAL YEAR       | INDEMNITY |          |            |            |               | MEDICAL |         |            |            |               |               |
|                   | DEATH     | P . T .  | MAJOR      | MINOR      | TEMP          | DEATH   | P . T . | MAJOR      | MINOR      | TEMP          | MED. ONLY     |
| 2006              |           |          |            |            | 21,145        |         |         |            |            | 70,499        | 18,739        |
| 2007              |           |          | 117        | 79         | 4,371         |         |         | 8          | 10         | 484           | 226           |
| 2008              |           | 5        | 406        | 266        | 4,393         |         |         | 190        | 208        | 3,447         | 916           |
| 2010              |           |          |            |            |               |         |         |            |            |               | 214           |
| <b>TOTAL</b>      |           | <b>5</b> | <b>523</b> | <b>345</b> | <b>29,909</b> |         |         | <b>198</b> | <b>218</b> | <b>74,430</b> | <b>20,095</b> |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL  |
|--------------------------|---------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B | 726     | 104,902     | 20,095    |        |
| TOTAL TRANS. LOSSES PG A |         |             |           |        |
| IBNR + FREQUENCY ADJUST. | -26,519 | -9,231      | 30        |        |
| TOTAL LOSSES             |         | 95,671      | 20,125    |        |
| EXPECTED LOSSES          | 66,840  | 40,862      | 8,566     |        |
| CREDIBILITY              | .01     | .03         | .04       |        |
| <b>PURE PREMIUMS</b>     |         |             |           |        |
| INDICATED (PRE-TEST)     | .000    | .681        | .143      | .824   |
| INDICATED (POST-TEST)    | .000    | .695        | .146      | .841   |
| PRES. ON RATE LEVEL      | .449    | .274        | .058      | .781   |
| DERIVED BY FORMULA       | .445    | .287        | .062      | .794   |
| UNDERLYING PRES. RATE    | .476    | .291        | .061      | .828   |
| PROPOSED                 | .445    | .287        | .062      | .794   |
| YEAR                     | 4-1-11  | 4-1-12      | 4-1-13    | 4-1-14 |
| IND. RATES               |         |             |           | .79    |
| MAN. RATES               | 1.14    | .98         | .84       | + .79  |
| PRESENT                  |         |             |           |        |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |          |          |      |           |           |
|--------------|------------------|--------------------|---------------------|-----------------|----------|----------|----------|------|-----------|-----------|
|              |                  |                    |                     | DEATH           | P . T .  | MAJOR    | MINOR    | TEMP | ALL       |           |
| 2006         | 23,671           | 33,263             | .140                |                 |          |          |          |      | 3         | 3         |
| 2007         | 25,078           | 137,933            | .550                |                 |          |          |          |      | 1         | 2         |
| 2008         | 26,051           | 4,263,973          | 16.367              |                 | 1        | 1        | 1        |      | 3         | 6         |
| 2009         | 28,293           | 13,694             | .048                |                 |          |          |          |      | 2         | 2         |
| 2010         | 28,507           | 19,378             | .067                |                 |          |          |          |      | 1         | 1         |
| <b>TOTAL</b> | <b>131,600</b>   | <b>4,468,241</b>   | <b>3.395</b>        |                 | <b>1</b> | <b>1</b> | <b>2</b> |      | <b>10</b> | <b>14</b> |

| REPORTED LOSSES |           |                |                |                |               |         |                  |                |               |               |               |
|-----------------|-----------|----------------|----------------|----------------|---------------|---------|------------------|----------------|---------------|---------------|---------------|
| MANUAL YEAR     | INDEMNITY |                |                |                |               | MEDICAL |                  |                |               |               |               |
|                 | DEATH     | P . T .        | MAJOR          | MINOR          | TEMP          | DEATH   | P . T .          | MAJOR          | MINOR         | TEMP          | MED. ONLY     |
| 2006            |           |                |                |                | 12,114        |         |                  |                |               | 12,727        | 8,422         |
| 2007            |           |                |                | 100,115        | 1,585         |         |                  |                | 19,694        | 4,716         | 11,823        |
| 2008            |           | 472,960        | 307,595        | 35,000         | 20,220        |         | 2,900,000        | 434,620        | 20,711        | 58,704        | 14,163        |
| 2009            |           |                |                |                | 3,408         |         |                  |                |               | 4,317         | 5,969         |
| 2010            |           |                |                |                | 3,432         |         |                  |                |               | 5,800         | 10,146        |
| <b>TOTAL</b>    |           | <b>472,960</b> | <b>307,595</b> | <b>135,115</b> | <b>40,759</b> |         | <b>2,900,000</b> | <b>434,620</b> | <b>40,405</b> | <b>86,264</b> | <b>50,523</b> |

| TRANSLATED LOSSES |            |                |                |                |               |              |                |                |               |                |               |
|-------------------|------------|----------------|----------------|----------------|---------------|--------------|----------------|----------------|---------------|----------------|---------------|
| MANUAL YEAR       | INDEMNITY  |                |                |                |               | MEDICAL      |                |                |               |                |               |
|                   | DEATH      | P . T .        | MAJOR          | MINOR          | TEMP          | DEATH        | P . T .        | MAJOR          | MINOR         | TEMP           | MED. ONLY     |
| 2006              |            |                |                |                | 18,341        |              |                |                |               | 19,956         | 8,371         |
| 2007              | 122        | 167            | 9,956          | 124,470        | 3,107         | 11           | 13             | 2,448          | 26,709        | 7,156          | 11,303        |
| 2008              | 87         | 135,503        | 311,254        | 46,866         | 26,784        | 8,248        | 875,509        | 732,129        | 58,597        | 80,326         | 13,993        |
| 2009              |            | 29             | 1,047          | 564            | 3,496         |              | 61             | 812            | 636           | 4,770          | 6,053         |
| 2010              | 1          | 123            | 3,639          | 1,645          | 2,931         | 4            | 136            | 3,191          | 1,813         | 4,573          | 10,105        |
| <b>TOTAL</b>      | <b>210</b> | <b>135,822</b> | <b>325,896</b> | <b>173,545</b> | <b>54,659</b> | <b>8,263</b> | <b>875,719</b> | <b>738,580</b> | <b>87,755</b> | <b>116,781</b> | <b>49,825</b> |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|-----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 2,084,490 | 432,740     | 49,825    |       |
| TOTAL TRANS. LOSSES PG A |           |             |           |       |
| IBNR + FREQUENCY ADJUST. | -248,279  | -105,400    | 553       |       |
| TOTAL LOSSES             | 1,836,211 | 327,340     | 50,378    |       |
| EXPECTED LOSSES          | 690,901   | 518,504     | 113,176   |       |
| CREDIBILITY              | .05       | .11         | .18       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 1.395     | .249        | .038      | 1.682 |
| INDICATED (POST-TEST)    | 1.423     | .254        | .039      | 1.716 |
| PRES. ON RATE LEVEL      | .495      | .372        | .081      | .948  |
| DERIVED BY FORMULA       | .541      | .359        | .073      | .973  |
| UNDERLYING PRES. RATE    | .525      | .394        | .086      | 1.005 |
| PROPOSED                 | .541      | .359        | .073      | .973  |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       |
|------------|--------|--------|--------|--------|-----------------|
| IND. RATES |        |        |        | .97    | MINIMUM PREMIUM |
| MAN. RATES | 1.38   | 1.19   | 1.02   | + .97  | PRESENT         |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |          |       |          |           |           |
|--------------|------------------|--------------------|---------------------|-----------------|---------|----------|-------|----------|-----------|-----------|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR    | MINOR | TEMP     | ALL       |           |
| 2006         | 75,945           | 534,719            | .704                |                 |         | 1        |       |          | 8         | 9         |
| 2007         | 87,711           | 584,222            | .666                | 3               |         |          |       |          | 6         | 9         |
| 2008         | 87,510           | 515,571            | .589                | 1               |         | 1        |       |          | 8         | 11        |
| 2009         | 78,849           | 210,256            | .266                |                 |         |          |       | 1        | 9         | 10        |
| 2010         | 76,851           | 326,968            | .425                |                 |         |          |       | 3        | 7         | 10        |
| <b>TOTAL</b> | <b>406,866</b>   | <b>2,171,736</b>   | <b>.534</b>         | <b>4</b>        |         | <b>2</b> |       | <b>5</b> | <b>38</b> | <b>49</b> |

| REPORTED LOSSES |                |         |                |                |                |         |         |                |                |                |                |
|-----------------|----------------|---------|----------------|----------------|----------------|---------|---------|----------------|----------------|----------------|----------------|
| MANUAL YEAR     | INDEMNITY      |         |                |                |                | MEDICAL |         |                |                |                |                |
|                 | DEATH          | P . T . | MAJOR          | MINOR          | TEMP           | DEATH   | P . T . | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006            |                |         | 141,636        |                | 49,750         |         |         | 270,040        |                | 33,208         | 40,085         |
| 2007            | 516,501        |         |                |                | 12,819         |         |         |                |                | 22,675         | 32,227         |
| 2008            | 3,000          |         | 299,392        | 33,433         | 47,428         |         |         | 34,213         | 38,953         | 46,275         | 12,877         |
| 2009            |                |         |                | 8,479          | 79,575         |         |         |                | 5,979          | 70,470         | 45,753         |
| 2010            |                |         |                | 58,844         | 120,191        |         |         |                | 74,615         | 34,285         | 39,033         |
| <b>TOTAL</b>    | <b>519,501</b> |         | <b>441,028</b> | <b>100,756</b> | <b>309,763</b> |         |         | <b>304,253</b> | <b>119,547</b> | <b>206,913</b> | <b>169,975</b> |

| TRANSLATED LOSSES |                |               |                |                |                |            |              |                |                |                |                |
|-------------------|----------------|---------------|----------------|----------------|----------------|------------|--------------|----------------|----------------|----------------|----------------|
| MANUAL YEAR       | INDEMNITY      |               |                |                |                | MEDICAL    |              |                |                |                |                |
|                   | DEATH          | P . T .       | MAJOR          | MINOR          | TEMP           | DEATH      | P . T .      | MAJOR          | MINOR          | TEMP           | MED. ONLY      |
| 2006              |                |               | 187,101        |                | 75,320         |            |              | 587,337        |                | 52,069         | 39,844         |
| 2007              | 634,932        |               | 468            | 313            | 17,359         |            |              | 571            | 642            | 32,616         | 30,809         |
| 2008              | 3,475          | 10,566        | 389,706        | 48,391         | 58,950         | 42         | 2,295        | 87,727         | 53,240         | 60,499         | 12,722         |
| 2009              | 24             | 1,039         | 31,333         | 21,545         | 82,002         | 26         | 1,255        | 18,029         | 16,222         | 78,318         | 46,394         |
| 2010              | 147            | 7,865         | 216,286        | 103,430        | 107,097        | 241        | 5,349        | 110,605        | 61,622         | 34,115         | 38,877         |
| <b>TOTAL</b>      | <b>638,578</b> | <b>19,470</b> | <b>824,894</b> | <b>173,679</b> | <b>340,728</b> | <b>309</b> | <b>8,899</b> | <b>804,269</b> | <b>131,726</b> | <b>257,617</b> | <b>168,646</b> |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 2,296,419  | 903,750     | 168,646   |        |                 |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -2,832,032 | -352,904    | 900       |        |                 |       |
| TOTAL LOSSES             |            | 550,846     | 169,546   |        |                 |       |
| EXPECTED LOSSES          | 7,693,836  | 1,688,495   | 199,364   |        |                 |       |
| CREDIBILITY              | .10        | .24         | .37       |        |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | .000       | .135        | .042      | .177   |                 |       |
| INDICATED (POST-TEST)    | .000       | .138        | .043      | .181   |                 |       |
| PRES. ON RATE LEVEL      | 1.783      | .392        | .046      | 2.221  |                 |       |
| DERIVED BY FORMULA       | 1.605      | .331        | .045      | 1.981  |                 |       |
| UNDERLYING PRES. RATE    | 1.891      | .415        | .049      | 2.355  |                 |       |
| PROPOSED                 | 1.605      | .331        | .045      | 1.981  |                 |       |
| <b>IND. RATES</b>        |            |             |           |        |                 |       |
| YEAR                     | 4-1-11     | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 1.964 |
| IND. RATES               |            |             |           | 1.96   | MINIMUM PREMIUM |       |
| MAN. RATES               | 3.25       | 2.80        | 2.39      | + 1.96 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |          |            |            |             |             |  |
|--------------|------------------|--------------------|---------------------|-----------------|----------|------------|------------|-------------|-------------|--|
|              |                  |                    |                     | DEATH           | P . T .  | MAJOR      | MINOR      | TEMP        | ALL         |  |
| 2006         | 259,960          | 13,444,566         | 5.171               | 1               | 1        | 25         | 32         | 259         | 318         |  |
| 2007         | 623,903          | 19,264,616         | 3.087               |                 |          | 34         | 92         | 390         | 516         |  |
| 2008         | 432,402          | 18,091,253         | 4.183               | 1               |          | 34         | 93         | 309         | 437         |  |
| 2009         | 358,032          | 13,596,022         | 3.797               |                 |          | 16         | 112        | 253         | 381         |  |
| 2010         | 377,918          | 9,103,129          | 2.408               |                 |          | 3          | 19         | 339         | 361         |  |
| <b>TOTAL</b> | <b>2,052,215</b> | <b>73,499,586</b>  | <b>3.581</b>        | <b>2</b>        | <b>1</b> | <b>112</b> | <b>348</b> | <b>1550</b> | <b>2013</b> |  |
| O.D.         |                  | 798,426            | .038                |                 |          | 1          | 7          | 7           | 15          |  |

| REPORTED LOSSES |                |                |                   |                   |                  |               |               |                  |                  |                   |                  |
|-----------------|----------------|----------------|-------------------|-------------------|------------------|---------------|---------------|------------------|------------------|-------------------|------------------|
| MANUAL YEAR     | INDEMNITY      |                |                   |                   |                  | MEDICAL       |               |                  |                  |                   |                  |
|                 | DEATH          | P . T .        | MAJOR             | MINOR             | TEMP             | DEATH         | P . T .       | MAJOR            | MINOR            | TEMP              | MED. ONLY        |
| 2006            | 339,483        | 282,721        | 4,532,926         | 995,513           | 1,251,549        | 24,111        | 38,351        | 2,586,025        | 760,797          | 1,950,720         | 682,370          |
| 2007            |                |                | 6,116,815         | 3,452,658         | 1,743,410        |               |               | 2,142,324        | 1,943,127        | 2,385,594         | 1,480,688        |
| 2008            | 109,694        |                | 5,796,203         | 3,010,743         | 1,336,637        | 16,816        |               | 2,685,172        | 1,953,401        | 1,917,433         | 1,265,154        |
| 2009            |                |                | 2,488,760         | 3,534,486         | 1,010,379        |               |               | 913,458          | 2,968,828        | 1,418,276         | 1,261,835        |
| 2010            |                |                | 467,099           | 718,383           | 2,439,954        |               |               | 174,745          | 572,589          | 3,596,473         | 1,133,886        |
| <b>TOTAL</b>    | <b>449,177</b> | <b>282,721</b> | <b>19,401,803</b> | <b>11,711,783</b> | <b>7,781,929</b> | <b>40,927</b> | <b>38,351</b> | <b>8,501,724</b> | <b>8,198,742</b> | <b>11,268,496</b> | <b>5,823,933</b> |
| O.D.            |                |                | 217,930           | 263,375           | 47,618           |               |               | 121,419          | 45,193           | 37,117            | 65,774           |

| TRANSLATED LOSSES |                |                  |                   |                   |                  |                |                |                   |                   |                   |                  |
|-------------------|----------------|------------------|-------------------|-------------------|------------------|----------------|----------------|-------------------|-------------------|-------------------|------------------|
| MANUAL YEAR       | INDEMNITY      |                  |                   |                   |                  | MEDICAL        |                |                   |                   |                   |                  |
|                   | DEATH          | P . T .          | MAJOR             | MINOR             | TEMP             | DEATH          | P . T .        | MAJOR             | MINOR             | TEMP              | MED. ONLY        |
| 2006              | 424,354        | 650,541          | 5,776,282         | 1,317,064         | 1,894,844        | 43,930         | 137,412        | 5,056,104         | 1,108,481         | 3,058,731         | 678,276          |
| 2007              | 4,197          | 116,751          | 8,191,719         | 4,382,240         | 2,425,515        | 1,057          | 32,079         | 4,621,625         | 2,733,871         | 3,478,275         | 1,415,538        |
| 2008              | 129,072        | 222,190          | 8,162,935         | 3,616,848         | 1,677,483        | 37,041         | 145,038        | 5,582,225         | 2,676,397         | 2,535,858         | 1,249,972        |
| 2009              | 4,998          | 211,034          | 6,241,549         | 3,787,140         | 1,255,037        | 12,202         | 211,046        | 4,461,269         | 3,202,923         | 1,806,185         | 1,279,501        |
| 2010              | 2,477          | 154,752          | 4,190,837         | 1,775,801         | 2,153,671        | 6,135          | 140,745        | 2,984,844         | 1,541,728         | 2,897,669         | 1,129,350        |
| <b>TOTAL</b>      | <b>565,098</b> | <b>1,355,268</b> | <b>32,563,322</b> | <b>14,879,093</b> | <b>9,406,550</b> | <b>100,365</b> | <b>666,320</b> | <b>22,706,067</b> | <b>11,263,400</b> | <b>13,776,718</b> | <b>5,752,637</b> |
| O.D.              | 337            | 7,274            | 497,066           | 274,058           | 69,559           | 127            | 1,238          | 293,912           | 53,706            | 50,138            | 65,078           |

|                          | SERIOUS     | NON-SERIOUS | MED. ONLY | TOTAL  |                 |       |
|--------------------------|-------------|-------------|-----------|--------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B | 58,756,394  | 49,773,222  | 5,817,715 |        |                 |       |
| TOTAL TRANS. LOSSES PG A |             |             |           |        |                 |       |
| IBNR + FREQUENCY ADJUST. | -20,613,506 | -8,326,473  | 25,937    |        |                 |       |
| TOTAL LOSSES             | 38,142,888  | 41,446,749  | 5,843,652 |        |                 |       |
| EXPECTED LOSSES          | 55,348,238  | 38,909,997  | 5,848,813 |        |                 |       |
| CREDIBILITY              | .30         | .72         | 1.00      |        |                 |       |
| <b>PURE PREMIUMS</b>     |             |             |           |        |                 |       |
| INDICATED (PRE-TEST)     | 1.859       | 2.020       | .285      | 4.164  |                 |       |
| INDICATED (POST-TEST)    | 1.896       | 2.060       | .291      | 4.247  |                 |       |
| PRES. ON RATE LEVEL      | 2.543       | 1.788       | .269      | 4.600  |                 |       |
| DERIVED BY FORMULA       | 2.349       | 1.984       | .291      | 4.624  |                 |       |
| UNDERLYING PRES. RATE    | 2.697       | 1.896       | .285      | 4.878  |                 |       |
| PROPOSED                 | 2.337       | 1.974       | .289      | 4.600  |                 |       |
| YEAR                     | 4-1-11      | 4-1-12      | 4-1-13    | 4-1-14 | IND. RATE       | 4.562 |
| IND. RATES               |             |             |           | 4.56   | MINIMUM PREMIUM |       |
| MAN. RATES               | 5.45        | 5.24        | 4.95      | + 4.56 | PRESENT         |       |

+PROPOSED

| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |       |       |      |     |    |    |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|------|-----|----|----|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR | MINOR | TEMP | ALL |    |    |
| 2006         | 109,585          |                    |                     |                 |         |       |       |      |     |    |    |
| 2007         | 97,542           |                    |                     |                 |         |       |       |      |     |    |    |
| 2008         | 282,265          |                    |                     |                 |         |       |       |      |     |    |    |
| 2009         | 280,597          |                    |                     |                 |         |       |       |      |     |    |    |
| 2010         | 281,652          |                    |                     |                 |         |       |       |      |     |    |    |
| <b>TOTAL</b> | <b>1,051,641</b> |                    |                     |                 |         |       |       |      |     |    |    |
| O.D.         |                  | 2,423,851          | .230                |                 |         |       |       | 6    | 8   | 14 | 28 |

| REPORTED LOSSES |           |         |           |         |         |         |         |         |         |        |           |
|-----------------|-----------|---------|-----------|---------|---------|---------|---------|---------|---------|--------|-----------|
| MANUAL YEAR     | INDEMNITY |         |           |         |         | MEDICAL |         |         |         |        |           |
|                 | DEATH     | P . T . | MAJOR     | MINOR   | TEMP    | DEATH   | P . T . | MAJOR   | MINOR   | TEMP   | MED. ONLY |
|                 |           |         |           |         |         |         |         |         |         |        |           |
| <b>TOTAL</b>    |           |         |           |         |         |         |         |         |         |        |           |
| O.D.            |           |         | 1,166,715 | 600,957 | 181,192 |         |         | 204,844 | 189,333 | 43,859 | 36,951    |

| TRANSLATED LOSSES |           |         |           |         |         |         |         |         |         |        |           |
|-------------------|-----------|---------|-----------|---------|---------|---------|---------|---------|---------|--------|-----------|
| MANUAL YEAR       | INDEMNITY |         |           |         |         | MEDICAL |         |         |         |        |           |
|                   | DEATH     | P . T . | MAJOR     | MINOR   | TEMP    | DEATH   | P . T . | MAJOR   | MINOR   | TEMP   | MED. ONLY |
|                   |           |         |           |         |         |         |         |         |         |        |           |
| <b>TOTAL</b>      |           |         |           |         |         |         |         |         |         |        |           |
| O.D.              | 1,056     | 78,119  | 2,142,149 | 735,518 | 216,201 | 1,212   | 24,199  | 592,812 | 199,945 | 54,823 | 36,786    |

|                          | SERIOUS    | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|------------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 2,839,547  | 1,206,487   | 36,786    |       |
| TOTAL TRANS. LOSSES PG A |            |             |           |       |
| IBNR + FREQUENCY ADJUST. | -1,348,795 | -5,815      |           |       |
| TOTAL LOSSES             | 1,490,752  | 1,200,672   | 36,786    |       |
| EXPECTED LOSSES          | 4,111,915  | 31,550      |           |       |
| CREDIBILITY              | .20        | .46         | .70       |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | .142       | .114        | .003      | .259  |
| INDICATED (POST-TEST)    | .145       | .116        | .003      | .264  |
| PRES. ON RATE LEVEL      | .369       | .003        | .000      | .372  |
| DERIVED BY FORMULA       | .324       | .055        | .002      | .381  |
| UNDERLYING PRES. RATE    | .391       | .003        | .000      | .394  |
| PROPOSED                 | .316       | .054        | .002      | .372  |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       |
|------------|--------|--------|--------|--------|-----------------|
| IND. RATES |        |        |        | .37    | MINIMUM PREMIUM |
| MAN. RATES | .29    | .34    | .40    | + .37  | PRESENT         |

+PROPOSED



| MANUAL YEAR  | PAYROLL IN THOUS | TOTAL REPT. LOSSES | PURE PREM. REPORTED | NUMBER OF CASES |         |       |       |      |     |  |
|--------------|------------------|--------------------|---------------------|-----------------|---------|-------|-------|------|-----|--|
|              |                  |                    |                     | DEATH           | P . T . | MAJOR | MINOR | TEMP | ALL |  |
| 2006         | 3,716            |                    |                     |                 |         |       |       |      |     |  |
| 2007         | 3,551            |                    |                     |                 |         |       |       |      |     |  |
| 2008         | 3,488            |                    |                     |                 |         |       |       |      |     |  |
| 2009         | 1,662            |                    |                     |                 |         |       |       |      |     |  |
| 2010         | 1,755            |                    |                     |                 |         |       |       |      |     |  |
| <b>TOTAL</b> | <b>14,172</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. | -8,008  | -988        | 1         |       |
| TOTAL LOSSES             |         |             | 1         |       |
| EXPECTED LOSSES          | 20,267  | 4,393       | 426       |       |
| 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      | .135    | .029        | .003      | .167  |
| DERIVED BY FORMULA       | .134    | .028        | .003      | .165  |
| UNDERLYING PRES. RATE    | .143    | .031        | .003      | .177  |
| PROPOSED                 | .134    | .028        | .003      | .165  |

| YEAR       | 4-1-11 | 4-1-12 | 4-1-13 | 4-1-14 | IND. RATE       |
|------------|--------|--------|--------|--------|-----------------|
| IND. RATES |        |        |        | .16    | MINIMUM PREMIUM |
| MAN. RATES | .24    | .21    | .18    | + .16  | PRESENT         |

+PROPOSED

| MANUAL YEAR  | SEATS REPORTED | TOTAL REPT. LOSSES | PURE PREM. REPORTED |  |  |  |  | NUMBER OF CASES |         |       |       |      |     |  |
|--------------|----------------|--------------------|---------------------|--|--|--|--|-----------------|---------|-------|-------|------|-----|--|
|              |                |                    |                     |  |  |  |  | DEATH           | P . T . | MAJOR | MINOR | TEMP | ALL |  |
| 2006         | 1,150          |                    |                     |  |  |  |  |                 |         |       |       |      |     |  |
| 2007         | 1,187          |                    |                     |  |  |  |  |                 |         |       |       |      |     |  |
| 2008         | 1,169          |                    |                     |  |  |  |  |                 |         |       |       |      |     |  |
| 2009         | 1,230          |                    |                     |  |  |  |  |                 |         |       |       |      |     |  |
| 2010         | 1,295          |                    |                     |  |  |  |  |                 |         |       |       |      |     |  |
| <b>TOTAL</b> | <b>6,031</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. | -138,380 | -13,204     | 28        |         |                 |        |
| TOTAL LOSSES             |          |             | 28        |         |                 |        |
| EXPECTED LOSSES          | 381,835  | 64,417      | 5,772     |         |                 |        |
| CREDIBILITY              | .03      | .02         | .02       |         |                 |        |
| <b>PURE PREMIUMS</b>     |          |             |           |         |                 |        |
| INDICATED (PRE-TEST)     | .000     | .000        | .005      | .005    |                 |        |
| INDICATED (POST-TEST)    | .000     | .000        | .005      | .005    |                 |        |
| PRES. ON RATE LEVEL      | 59.703   | 10.072      | .903      | 70.678  |                 |        |
| DERIVED BY FORMULA       | 57.912   | 9.871       | .885      | 68.668  |                 |        |
| UNDERLYING PRES. RATE    | 63.312   | 10.681      | .957      | 74.950  |                 |        |
| PROPOSED                 | 57.912   | 9.871       | .885      | 68.668  |                 |        |
| YEAR                     | 4-1-11   | 4-1-12      | 4-1-13    | 4-1-14  | IND. RATE       | 68.111 |
| IND. RATES               |          |             |           | 68.11   | MINIMUM PREMIUM |        |
| MAN. RATES               | 76.06    | 76.06       | 76.06     | + 68.11 | PRESENT         |        |

+PROPOSED