

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	45									
2009	104									
2010	46									
2011	48									
2012	52									
TOTAL	295									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,827	-1,171		
TOTAL LOSSES				
EXPECTED LOSSES	33,040	6,596	374	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	6.355	1.269	.072	7.696
DERIVED BY FORMULA	6.355	1.269	.072	7.696
UNDERLYING PRES. RATE	11.200	2.236	.127	13.563
PROPOSED	6.355	1.269	.072	7.696

YEAR	4-1-09	4-1-11	4-1-14	10-1-16	IND. RATE	11.296
IND. RATES				11.30	MINIMUM PREMIUM	
MAN. RATES	20.07	20.79	20.31	+ 11.30	PRESENT	3000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	16									
2009	12									
2010	12									
2011	16									
2012	16									
TOTAL	72									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,061	-312		
TOTAL LOSSES				
EXPECTED LOSSES	8,391	1,733	95	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	6.613	1.365	.074	8.052
DERIVED BY FORMULA	6.613	1.365	.074	8.052
UNDERLYING PRES. RATE	11.654	2.406	.131	14.191
PROPOSED	6.613	1.365	.074	8.052

YEAR	4-1-09	4-1-11	4-1-14	10-1-16	IND. RATE	11.818
IND. RATES				11.82	MINIMUM PREMIUM	
MAN. RATES	21.00	21.75	21.25	+ 11.82	PRESENT	3000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	1,513	10,425	.689						1	1
2009	2,769									
2010	313	54,379	17.373				1			1
2011	339									
2012	315	4,455	1.414						1	1
TOTAL	5,249	69,259	1.319						1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					3,186					6,525	714
2010				21,334					32,966		79
2012					608					3,847	
TOTAL				21,334	3,794				32,966	10,372	793

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					10,628					18,929	823
2010				68,162					31,751		38
2012		109	924	269	766		51	4,215	749	4,234	
TOTAL		109	924	68,431	11,394		51	4,215	32,500	23,163	861

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,299	135,488	861	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-107,696	-41,815		
TOTAL LOSSES		93,673	861	
EXPECTED LOSSES	755,332	170,434	10,866	
CREDIBILITY	.00	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.785	.016	1.801
INDICATED (POST-TEST)	.000	.655	.030	.685
PRES. ON RATE LEVEL	8.165	1.842	.118	10.125
DERIVED BY FORMULA	8.165	1.830	.116	10.111
UNDERLYING PRES. RATE	14.390	3.247	.207	17.844
PROPOSED	8.165	1.830	.116	10.111

YEAR	4-1-09	4-1-11	4-1-14	10-1-16	IND. RATE	14.840
IND. RATES				14.84	MINIMUM PREMIUM	
MAN. RATES	26.29	27.28	26.72	+ 14.84	PRESENT	3000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	68									
2009	330									
2010	140									
2011	447									
2012	44									
TOTAL	1,029									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-49,680	-6,715		
TOTAL LOSSES				
EXPECTED LOSSES	354,912	62,799	4,281	
CREDIBILITY	.00	.00	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	19.570	3.463	.236	23.269
DERIVED BY FORMULA	19.570	3.463	.234	23.267
UNDERLYING PRES. RATE	34.491	6.103	.416	41.010
PROPOSED	19.570	3.463	.234	23.267

YEAR	4-1-09	4-1-11	4-1-14	10-1-16	IND. RATE	34.151
IND. RATES				34.15	MINIMUM PREMIUM	
MAN. RATES	61.34	62.86	61.41	+ 34.15	PRESENT	3000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	355	6,597	1.858				1			1
2009	426	313	.073							
2010	304	1,205	.396							
2011	339	948	.279							
2012	7,479	319,102	4.266				4		3	7
TOTAL	8,903	328,165	3.686				5		3	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				1,166					2,220		3,211
2009											313
2010											1,205
2011											948
2012				127,152	43,631				91,114	56,870	335
TOTAL				128,318	43,631				93,334	56,870	6,012

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				2,608					10,287		3,699
2009											258
2010											587
2011											1,081
2012		7,801	341,946	277,873	62,076		758	308,036	116,107	66,734	362
TOTAL		7,801	341,946	280,481	62,076		758	308,036	126,394	66,734	5,987

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	658,541	535,685	5,987	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	584,354	15,629		
TOTAL LOSSES	1,242,895	551,314	5,987	
EXPECTED LOSSES	5,214,932	1,035,152	50,836	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	13.960	6.192	.067	20.219
INDICATED (POST-TEST)	18.148	2.272	.125	20.545
PRES. ON RATE LEVEL	33.236	6.597	.324	40.157
DERIVED BY FORMULA	33.085	6.511	.318	39.914
UNDERLYING PRES. RATE	58.575	11.627	.571	70.773
PROPOSED	33.085	6.511	.318	39.914

YEAR	4-1-09	4-1-11	4-1-14	10-1-16	IND. RATE	58.585
IND. RATES				58.59	MINIMUM PREMIUM	
MAN. RATES	105.41	108.64	105.98	+ 58.59	PRESENT	3000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	1,272									
2009	1,203	9,658	.802						1	1
2010	1,361	56,976	4.186						2	2
2011	1,242	26,174	2.107						1	1
2012	4,092	1,783	.043							
TOTAL	9,170	94,591	1.032						4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009					4,839					3,822	997
2010					10,823					44,341	1,812
2011					6,500					18,498	1,176
2012											1,783
TOTAL					22,162					66,661	5,768

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				64	9,636				45	6,771	823
2010				405	37,985				620	89,610	882
2011			6,434	476	13,207			5,800	920	28,153	1,341
2012											1,927
TOTAL			6,434	945	60,828			5,800	1,585	124,534	4,973

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,234	187,892	4,973	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-29,982	-26,238		
TOTAL LOSSES		161,654	4,973	
EXPECTED LOSSES	1,132,311	224,940	20,633	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.763	.054	1.817
INDICATED (POST-TEST)	.000	.647	.101	.748
PRES. ON RATE LEVEL	7.006	1.392	.128	8.526
DERIVED BY FORMULA	6.936	1.377	.127	8.440
UNDERLYING PRES. RATE	12.348	2.453	.225	15.026
PROPOSED	6.936	1.377	.127	8.440

YEAR	4-1-09	4-1-11	4-1-14	10-1-16	IND. RATE	12.388
IND. RATES				12.39	MINIMUM PREMIUM	
MAN. RATES	21.75	22.68	22.50	+ 12.39	PRESENT	3000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008										
2009										
2010										
2011										
2012	1,245									
TOTAL	1,245									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	63,889	5,179		
TOTAL LOSSES	63,889	5,179		
EXPECTED LOSSES	380,746	79,307	3,710	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.132	.416	.000	5.548
INDICATED (POST-TEST)	6.672	.153	.000	6.825
PRES. ON RATE LEVEL	17.352	3.615	.169	21.136
DERIVED BY FORMULA	17.352	3.580	.167	21.099
UNDERLYING PRES. RATE	30.582	6.370	.298	37.250
PROPOSED	17.352	3.580	.167	21.099

YEAR	4-1-09	4-1-11	4-1-14	10-1-16	IND. RATE	30.969
IND. RATES				30.97	MINIMUM PREMIUM	
MAN. RATES	55.13	57.10	55.78	+ 30.97	PRESENT	3000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	4,194	779,191	18.578			2			9	11
2009	3,118	298,571	9.575					1	10	11
2010	3,514	435,725	12.399						10	11
2011	4,148	1,195,001	28.809	1		1			9	11
2012	5,454	447,654	8.207						10	10
TOTAL	20,428	3,156,142	15.450	1		4		1	48	54

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			409,484		96,657			238,640		34,147	263
2009				102,164	109,976				40,545	44,068	1,818
2010			166,556		135,953			53,000		75,768	4,448
2011	467,000		204,833		183,993	6,000		251,000		81,120	1,055
2012					312,410					129,374	5,870
TOTAL	467,000		780,873	102,164	838,989	6,000		542,640	40,545	364,477	13,454

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			877,524		322,448			810,421		99,062	303
2009				115,775	218,983				35,714	78,081	1,500
2010			507,698	13,272	477,135			243,134	2,623	153,125	2,166
2011	861,240	69,571	687,318	24,115	373,833	14,844	14,937	438,973	12,359	123,458	1,203
2012		55,855	475,029	138,852	394,966		1,723	141,749	25,144	142,383	6,345
TOTAL	861,240	125,426	2,547,569	292,014	1,787,365	14,844	16,660	1,634,277	75,840	596,109	11,517

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,200,016	2,751,328	11,517	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-488,908	-199,126		
TOTAL LOSSES	4,711,108	2,552,202	11,517	
EXPECTED LOSSES	4,616,320	1,170,729	47,598	
CREDIBILITY	.01	.03	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	23.062	12.494	.056	35.612
INDICATED (POST-TEST)	29.981	4.585	.105	34.671
PRES. ON RATE LEVEL	12.822	3.252	.132	16.206
DERIVED BY FORMULA	12.994	3.292	.131	16.417
UNDERLYING PRES. RATE	22.598	5.731	.233	28.562
PROPOSED	12.994	3.292	.131	16.417

YEAR	4-1-09	4-1-11	4-1-14	10-1-16	IND. RATE	24.096
IND. RATES				24.10	MINIMUM PREMIUM	
MAN. RATES	42.85	44.18	42.77	+ 24.10	PRESENT	3000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	7,829	933,042	11.917			2	1	14	17
2009	5,596	258,458	4.618					3	3
2010	6,794	241,551	3.555				2	6	8
2011	7,166	159,401	2.224			1		1	2
2012	11,755	159,549	1.357					4	4
TOTAL	39,140	1,752,001	4.476			3	3	28	34

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			538,454	104,934	143,141			47,871	13,760	79,890	4,992
2009					180,388					74,987	3,083
2010				85,280	52,622				78,469	16,802	8,378
2011			130,127		857			25,000		1,447	1,970
2012					129,921					29,628	
TOTAL			668,581	190,214	506,929			72,871	92,229	202,754	18,423

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,153,907	234,737	477,518			162,570	63,764	231,760	5,751
2009				2,381	359,184				886	132,863	2,543
2010				274,434	184,677				75,810	33,957	4,080
2011		44,197	321,785	6,807	1,741		1,488	41,644	900	2,202	2,246
2012		23,229	197,550	57,751	164,251		395	32,464	5,754	32,610	
TOTAL		67,426	1,673,242	576,110	1,187,371		1,883	236,678	147,114	433,392	14,620

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,979,229	2,343,987	14,620	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-389,070	-153,271		
TOTAL LOSSES	1,590,159	2,190,716	14,620	
EXPECTED LOSSES	4,206,376	922,922	45,793	
CREDIBILITY	.02	.05	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.063	5.597	.037	9.697
INDICATED (POST-TEST)	5.282	2.054	.069	7.405
PRES. ON RATE LEVEL	6.098	1.338	.066	7.502
DERIVED BY FORMULA	6.082	1.374	.066	7.522
UNDERLYING PRES. RATE	10.747	2.358	.117	13.222
PROPOSED	6.066	1.370	.066	7.502

YEAR	4-1-09	4-1-11	4-1-14	10-1-16	IND. RATE	11.011
IND. RATES				11.01	MINIMUM PREMIUM	
MAN. RATES	18.71	20.00	19.80	+ 11.01	PRESENT	3000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	3,125	94,675	3.029						3	3
2009	2,815	67,088	2.383						3	3
2010	3,364	2,992	.088							
2011	3,146	3,143	.099							
2012	3,933	9,354	.237							
TOTAL	16,383	177,252	1.082						6	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					71,702					22,540	433
2009					36,733					24,662	5,693
2010											2,992
2011											3,143
2012											9,354
TOTAL					108,435					47,202	21,615

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					239,197					65,389	499
2009				484	73,140				291	43,696	4,697
2010											1,457
2011											3,583
2012											10,112
TOTAL				484	312,337				291	109,085	20,348

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		422,197	20,348	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-66,562	-30,186		
TOTAL LOSSES		392,011	20,348	
EXPECTED LOSSES	661,382	164,486	6,717	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.393	.124	2.517
INDICATED (POST-TEST)	.000	.878	.232	1.110
PRES. ON RATE LEVEL	2.291	.570	.023	2.884
DERIVED BY FORMULA	2.268	.579	.031	2.878
UNDERLYING PRES. RATE	4.037	1.004	.041	5.082
PROPOSED	2.268	.579	.031	2.878

YEAR	4-1-09	4-1-11	4-1-14	10-1-16	IND. RATE	4.224
IND. RATES				4.22	MINIMUM PREMIUM	
MAN. RATES	7.54	7.82	7.61	+ 4.22	PRESENT	2085

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	204									
2009	406									
2010	438									
2011	429									
2012	274									
TOTAL	1,751									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,947	-2,170		
TOTAL LOSSES				
EXPECTED LOSSES	63,299	12,240	701	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	2.050	.397	.023	2.470
DERIVED BY FORMULA	2.050	.393	.023	2.466
UNDERLYING PRES. RATE	3.615	.699	.040	4.354
PROPOSED	2.050	.393	.023	2.466

YEAR	4-1-09	4-1-11	4-1-14	10-1-16	IND. RATE	3.619
IND. RATES				3.62	MINIMUM PREMIUM	
MAN. RATES	6.46	6.68	6.52	+ 3.62	PRESENT	1825

+PROPOSED