

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
2009	43,038	4,522,458	10.508			43,038	1		6	11	59	77
2010	56,582	3,495,314	6.177			56,582			4	3	59	66
2011	57,501	3,666,842	6.377			57,501	6		2	14	58	80
2012	62,444	7,954,692	12.738			62,444	1		6	16	46	69
2013	67,411	6,756,834	10.023			67,411	1	1	4	8	54	68
<b>TOTAL</b>	<b>286,976</b>	<b>26,396,140</b>	<b>9.198</b>			<b>286,976</b>	<b>9</b>	<b>1</b>	<b>22</b>	<b>52</b>	<b>276</b>	<b>360</b>
O.D.		383,783	.133								3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	383,955		1,105,501	402,866	289,922			1,322,153	315,515	474,834	227,712
2010			691,576	160,902	379,675			1,019,681	78,137	929,449	235,894
2011	562,645		307,294	528,483	488,548	447,810		179,216	225,379	674,426	253,041
2012	730,702		925,405	966,580	807,748	249,998		1,161,193	2,218,246	748,590	146,230
2013	3,000	593,358	638,435	361,169	656,439		2,250,000	649,209	293,203	1,096,365	215,656
<b>TOTAL</b>	<b>1,680,302</b>	<b>593,358</b>	<b>3,668,211</b>	<b>2,420,000</b>	<b>2,622,332</b>	<b>697,808</b>	<b>2,250,000</b>	<b>4,331,452</b>	<b>3,130,480</b>	<b>3,923,664</b>	<b>1,078,533</b>
O.D.					45,014					327,623	11,146

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	500,677		1,211,204	502,375	389,951			2,588,354	416,165	618,714	232,266
2010	79	4,134	746,553	200,046	469,505	580	8,340	1,657,214	126,282	1,159,151	236,130
2011	636,622	5,288	488,359	593,935	571,727	488,262	8,309	447,515	270,177	774,194	249,498
2012	616,631	21,138	1,622,219	1,023,157	890,926	475,260	106,776	3,412,845	2,010,175	934,009	145,206
2013	4,473	129,035	1,509,388	620,194	644,372	12,445	845,362	2,031,312	554,916	848,164	212,421
<b>TOTAL</b>	<b>1,758,482</b>	<b>159,595</b>	<b>5,577,723</b>	<b>2,939,707</b>	<b>2,966,481</b>	<b>976,547</b>	<b>968,787</b>	<b>10,137,240</b>	<b>3,377,715</b>	<b>4,334,232</b>	<b>1,075,521</b>
O.D.	5	156	9,493	4,826	43,689	26	2,195	49,220	28,256	319,370	11,149

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,639,469	14,014,276	1,086,670	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,906,017	-3,548,952	5,036	
TOTAL LOSSES	9,733,452	10,465,324	1,091,706	
EXPECTED LOSSES	22,504,657	12,911,051	1,348,788	
CREDIBILITY	.07	.18	.28	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.392	3.647	.380	7.419
INDICATED (POST-TEST)	4.070	4.376	.456	8.902
PRES. ON RATE LEVEL	7.353	4.219	.441	12.013
DERIVED BY FORMULA	7.123	4.247	.445	11.815
UNDERLYING PRES. RATE	7.842	4.499	.470	12.811
PROPOSED	7.123	4.247	.445	11.815

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	11.197
IND. RATES				11.20	MINIMUM PREMIUM	
MAN. RATES	14.86	13.34	12.76	+ 11.20	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	47,234	1,814,726	3.841				4	25	29
2010	48,729	3,548,217	7.281	1		3	6	38	48
2011	51,754	2,268,101	4.382	2		2	5	27	36
2012	54,027	1,867,032	3.455	1			5	24	30
2013	58,923	1,023,134	1.736				4	28	32
<b>TOTAL</b>	<b>260,667</b>	<b>10,521,210</b>	<b>4.036</b>	<b>4</b>		<b>5</b>	<b>24</b>	<b>142</b>	<b>175</b>
O.D.		226							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				197,128	93,875				1,183,495	273,099	67,129
2010	399,788		474,504	259,823	253,959	72,262		398,254	1,033,071	538,210	118,346
2011	432,919		311,254	131,404	148,125	3,584		346,478	206,273	554,942	133,122
2012	864,413			279,489	76,586				285,021	210,502	151,021
2013				238,442	225,394				132,342	273,771	153,185
<b>TOTAL</b>	<b>1,697,120</b>		<b>785,758</b>	<b>1,106,286</b>	<b>797,939</b>	<b>75,846</b>		<b>744,732</b>	<b>2,840,202</b>	<b>1,850,524</b>	<b>622,803</b>
O.D.											226

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				217,609	126,261				1,061,157	355,848	68,472
2010	505,367	3,143	577,166	283,565	315,659	137,592	4,529	941,346	973,886	680,208	118,464
2011	489,824	3,206	388,518	153,884	179,037	4,074	12,085	761,248	251,287	644,002	131,258
2012	869,487	2,484	163,750	266,675	91,633	100	8,196	207,833	259,017	224,128	149,964
2013	279	5,789	429,526	278,565	214,052	124	10,776	266,896	154,490	202,602	150,887
<b>TOTAL</b>	<b>1,864,957</b>	<b>14,622</b>	<b>1,558,960</b>	<b>1,200,298</b>	<b>926,642</b>	<b>141,890</b>	<b>35,586</b>	<b>2,177,323</b>	<b>2,699,837</b>	<b>2,106,788</b>	<b>619,045</b>
O.D.											231

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,793,338	6,933,565	619,276			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,950,635	-1,123,970	2,076			
TOTAL LOSSES	3,842,703	5,809,595	621,352			
EXPECTED LOSSES	4,387,025	4,069,012	573,468			
CREDIBILITY	.06	.17	.27			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.474	2.229	.238	3.941		
INDICATED (POST-TEST)	1.769	2.675	.286	4.730		
PRES. ON RATE LEVEL	1.578	1.464	.206	3.248		
DERIVED BY FORMULA	1.589	1.670	.228	3.487		
UNDERLYING PRES. RATE	1.683	1.561	.220	3.464		
PROPOSED	1.589	1.670	.228	3.487		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.304
IND. RATES				3.30	MINIMUM PREMIUM	
MAN. RATES	3.47	3.37	3.45	+ 3.30	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
2009	17,830	681,595	3.822			17,830		1	1	2	10	14
2010	17,619	1,027,752	5.833			17,619			2	4	14	20
2011	16,788	788,999	4.699			16,788				4	18	22
2012	16,855	2,237,946	13.277			16,855			1	2	14	17
2013	17,682	610,468	3.452			17,682				2	22	24
<b>TOTAL</b>	<b>86,774</b>	<b>5,346,760</b>	<b>6.162</b>			<b>86,774</b>		<b>1</b>	<b>4</b>	<b>14</b>	<b>78</b>	<b>97</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009		159,715	126,446	25,376	49,755		115,245	13,556	65,202	96,401	29,899
2010			296,169	61,927	229,525			228,775	19,796	166,036	25,524
2011				135,355	329,260				84,528	187,811	52,045
2012			222,444	140,845	63,833			1,056,849	643,685	84,221	26,069
2013				138,189	174,007				56,650	190,802	50,820
<b>TOTAL</b>		<b>159,715</b>	<b>645,059</b>	<b>501,692</b>	<b>846,380</b>		<b>115,245</b>	<b>1,299,180</b>	<b>869,861</b>	<b>725,271</b>	<b>184,357</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009		252,947	152,620	31,644	66,920		654,365	31,789	86,001	125,609	30,497
2010	38	2,024	357,754	78,667	282,831	178	2,273	503,164	31,313	208,184	25,550
2011	39	929	52,951	159,875	373,444	3	1,260	33,212	95,949	214,825	51,316
2012	20	2,336	175,784	141,076	75,069	656	34,711	1,152,099	578,533	146,740	25,887
2013	175	3,860	282,831	179,908	159,514	70	5,576	149,825	86,134	137,434	50,058
<b>TOTAL</b>	<b>272</b>	<b>262,096</b>	<b>1,021,940</b>	<b>591,170</b>	<b>957,778</b>	<b>907</b>	<b>698,185</b>	<b>1,870,089</b>	<b>877,930</b>	<b>832,792</b>	<b>183,308</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,853,489	3,259,670	183,308			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-858,994	-429,741	545			
TOTAL LOSSES	2,994,495	2,829,929	183,853			
EXPECTED LOSSES	1,901,218	1,535,900	161,400			
CREDIBILITY	.03	.08	.13			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.451	3.261	.212	6.924		
INDICATED (POST-TEST)	4.141	3.913	.254	8.308		
PRES. ON RATE LEVEL	2.055	1.660	.174	3.889		
DERIVED BY FORMULA	2.118	1.840	.184	4.142		
UNDERLYING PRES. RATE	2.191	1.770	.186	4.147		
PROPOSED	2.118	1.840	.184	4.142		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.925
IND. RATES				3.93	MINIMUM PREMIUM	
MAN. RATES	4.38	4.10	4.13	+ 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
2009	187,631	5,963,558	3.178			9	13	76	98
2010	192,211	10,476,465	5.450	1		17	25	77	120
2011	193,449	4,872,290	2.518	1		2	17	69	89
2012	199,408	6,553,174	3.286			6	22	77	105
2013	211,416	5,864,588	2.773			3	8	94	105
<b>TOTAL</b>	<b>984,115</b>	<b>33,730,075</b>	<b>3.427</b>	<b>2</b>		<b>37</b>	<b>85</b>	<b>393</b>	<b>517</b>
O.D.		8,081							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,332,725	615,847	1,169,434			792,574	416,200	1,305,435	331,343
2010	123,585		3,452,161	1,159,238	773,883	15,279		2,764,487	958,057	760,712	469,063
2011	91,962		306,252	702,693	1,067,272	550		331,133	848,288	1,074,037	450,103
2012			940,627	1,080,719	1,064,627			443,357	1,344,890	1,157,489	521,465
2013			397,796	398,111	1,013,718			1,983,941	129,234	1,480,357	461,431
<b>TOTAL</b>	<b>215,547</b>		<b>6,429,561</b>	<b>3,956,608</b>	<b>5,088,934</b>	<b>15,829</b>		<b>6,315,492</b>	<b>3,696,669</b>	<b>5,778,030</b>	<b>2,233,405</b>
O.D.											8,081

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,608,600	767,960	1,572,890			1,858,586	548,969	1,700,977	337,970
2010	156,626	20,975	3,970,823	1,403,260	982,307	30,933	22,054	5,461,737	1,265,853	980,824	469,532
2011	104,193	6,615	567,976	806,845	1,226,435	786	19,148	931,364	939,264	1,252,055	443,802
2012	248	23,580	1,794,657	1,158,891	1,150,218	1,017	60,977	1,841,266	1,267,141	1,242,347	517,815
2013	626	20,348	1,486,918	764,806	906,864	799	48,102	1,883,759	551,142	1,089,932	454,510
<b>TOTAL</b>	<b>261,693</b>	<b>71,518</b>	<b>9,428,974</b>	<b>4,901,762</b>	<b>5,838,714</b>	<b>33,535</b>	<b>150,281</b>	<b>11,976,712</b>	<b>4,572,369</b>	<b>6,266,135</b>	<b>2,223,629</b>
O.D.											8,119

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	21,922,713	21,578,980	2,231,748			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,992,903	-4,717,832	7,860			
TOTAL LOSSES	15,929,810	16,861,148	2,239,608			
EXPECTED LOSSES	13,383,965	16,975,984	2,243,782			
CREDIBILITY	.15	.41	.64			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.619	1.713	.228	3.560		
INDICATED (POST-TEST)	1.943	2.056	.274	4.273		
PRES. ON RATE LEVEL	1.275	1.618	.214	3.107		
DERIVED BY FORMULA	1.375	1.798	.252	3.425		
UNDERLYING PRES. RATE	1.360	1.725	.228	3.313		
PROPOSED	1.375	1.798	.252	3.425		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.245
IND. RATES				3.25	MINIMUM PREMIUM	
MAN. RATES	3.13	3.16	3.30	+ 3.25	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
2009	5,061	80,999	1,600			5,061				1	3	4
2010	5,571	186,363	3,345			5,571				2	14	16
2011	6,407	2,814,452	43,927			6,407	1		2	4	16	23
2012	5,391	2,168,016	40,215			5,391	1		1	2	10	14
2013	5,234	327,669	6,260			5,234				1	8	9
<b>TOTAL</b>	<b>27,664</b>	<b>5,577,499</b>	<b>20,162</b>			<b>27,664</b>	<b>2</b>		<b>3</b>	<b>10</b>	<b>51</b>	<b>66</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				43,538	4,830				20,918	2,997	8,716
2010				28,991	42,631				35,969	53,263	25,509
2011	193,359		410,363	125,445	83,055			1,368,153	392,813	232,892	8,372
2012	38,000		215,900	52,658	118,337			275,000	320,529	1,122,970	24,622
2013				17,446	88,777				135,156	79,966	6,324
<b>TOTAL</b>	<b>231,359</b>		<b>626,263</b>	<b>268,078</b>	<b>337,630</b>			<b>1,643,153</b>	<b>905,385</b>	<b>1,492,088</b>	<b>73,543</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				54,292	6,497				27,591	3,905	8,890
2010		35	2,618	34,910	52,193		122	3,987	46,656	66,371	25,535
2011	218,787	2,536	298,800	142,945	103,596	283	19,365	1,271,119	439,528	295,318	8,255
2012	38,257	3,394	280,298	70,848	121,067	494	27,657	870,251	378,139	1,033,250	24,450
2013	34	1,257	87,899	51,143	74,735	94	8,347	176,101	103,549	69,397	6,229
<b>TOTAL</b>	<b>257,078</b>	<b>7,222</b>	<b>669,615</b>	<b>354,138</b>	<b>358,088</b>	<b>871</b>	<b>55,491</b>	<b>2,321,458</b>	<b>995,463</b>	<b>1,468,241</b>	<b>73,359</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,311,735	3,175,930	73,359	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,499,648	-513,140	341	
TOTAL LOSSES	1,812,087	2,662,790	73,700	
EXPECTED LOSSES	3,330,745	1,822,780	104,293	
CREDIBILITY	.01	.04	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	6.550	9.625	.266	16.441
INDICATED (POST-TEST)	7.860	11.550	.319	19.729
PRES. ON RATE LEVEL	11.290	6.179	.353	17.822
DERIVED BY FORMULA	11.256	6.394	.351	18.001
UNDERLYING PRES. RATE	12.040	6.589	.377	19.006
PROPOSED	11.256	6.394	.351	18.001

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	17.059
IND. RATES				17.06	MINIMUM PREMIUM	
MAN. RATES	21.30	19.52	18.93	+ 17.06	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
2009	49,787	774,448	1.555			49,787				6	15	21
2010	49,455	971,426	1.964			49,455			2	1	15	18
2011	49,559	5,991,241	12.089			49,559	1		2	7	23	33
2012	48,562	844,606	1.739			48,562			1	1	18	20
2013	48,773	495,858	1.016			48,773				3	25	28
<b>TOTAL</b>	<b>246,136</b>	<b>9,077,579</b>	<b>3.688</b>			<b>246,136</b>		<b>1</b>	<b>5</b>	<b>18</b>	<b>96</b>	<b>120</b>
O.D.		2,118										

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				264,789	183,585				128,067	112,435	85,572
2010			341,125	1,883	58,458			358,178	19,289	129,517	62,976
2011		293,260	348,220	321,859	260,002		4,140,367	74,556	142,167	311,692	99,118
2012			212,253	58,406	124,696			70,000	63,815	174,021	141,415
2013				54,095	168,644				48,500	128,951	95,668
<b>TOTAL</b>		<b>293,260</b>	<b>901,598</b>	<b>701,032</b>	<b>795,385</b>		<b>4,140,367</b>	<b>502,734</b>	<b>401,838</b>	<b>856,616</b>	<b>484,749</b>
O.D.											2,118

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				330,192	246,921				168,920	146,504	87,283
2010	43	2,151	403,066	5,367	74,285	276	3,251	784,472	31,851	164,419	63,039
2011	68	41,431	481,232	363,740	310,806	42	744,400	269,496	165,125	360,057	97,730
2012	35	3,449	282,653	77,616	135,930	110	6,040	197,563	73,794	177,777	140,425
2013	83	2,669	189,249	113,217	144,590	53	4,327	111,627	64,388	93,965	94,233
<b>TOTAL</b>	<b>229</b>	<b>49,700</b>	<b>1,356,200</b>	<b>890,132</b>	<b>912,532</b>	<b>481</b>	<b>758,018</b>	<b>1,363,158</b>	<b>504,078</b>	<b>942,722</b>	<b>482,710</b>
O.D.											2,124

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,527,786	3,249,464	484,834			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,376,698	-905,543	1,552			
TOTAL LOSSES	2,151,088	2,343,921	486,386			
EXPECTED LOSSES	3,049,624	3,231,765	465,197			
CREDIBILITY	.06	.16	.26			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.874	.952	.198	2.024		
INDICATED (POST-TEST)	1.049	1.142	.238	2.429		
PRES. ON RATE LEVEL	1.162	1.231	.177	2.570		
DERIVED BY FORMULA	1.155	1.217	.193	2.565		
UNDERLYING PRES. RATE	1.239	1.313	.189	2.741		
PROPOSED	1.155	1.217	.193	2.565		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.430
IND. RATES				2.43	MINIMUM PREMIUM	
MAN. RATES	3.01	2.82	2.73	+ 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
2009	394,736	17,109,763	4.334			16	61	268	345
2010	410,152	15,791,079	3.850	1	1	14	56	283	355
2011	451,984	27,070,975	5.989	1	1	15	65	284	366
2012	461,475	15,220,657	3.298	1		12	68	328	409
2013	502,585	18,827,405	3.746			8	58	302	368
<b>TOTAL</b>	<b>2,220,932</b>	<b>94,019,879</b>	<b>4.233</b>	<b>3</b>	<b>2</b>	<b>65</b>	<b>308</b>	<b>1465</b>	<b>1843</b>
O.D.		110,017	.004					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			2,874,443	2,558,449	1,911,883			4,829,272	1,626,691	1,906,732	1,402,293
2010	62,557	109,747	2,402,016	2,464,911	2,279,532	1,940	53,302	2,458,089	1,880,464	2,809,303	1,269,218
2011	346,961	361,182	2,808,576	2,637,447	2,090,869		9,571,928	3,359,889	2,244,992	2,317,132	1,331,999
2012	5,379		1,920,332	3,205,751	2,446,688	454,257		682,697	2,193,095	3,025,950	1,286,508
2013			1,524,123	2,094,172	3,186,584			3,242,889	2,797,148	4,782,717	1,199,772
<b>TOTAL</b>	<b>414,897</b>	<b>470,929</b>	<b>11,529,490</b>	<b>12,960,730</b>	<b>11,915,556</b>	<b>456,197</b>	<b>9,625,230</b>	<b>14,572,836</b>	<b>10,742,390</b>	<b>14,841,834</b>	<b>6,489,790</b>
O.D.					32,200					51,500	26,317

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			2,881,444	3,190,388	2,571,474			4,474,852	2,145,607	2,484,481	1,430,339
2010	79,363	179,716	2,883,325	2,962,907	2,818,870	5,105	114,630	4,217,294	2,465,643	3,520,770	1,270,487
2011	393,036	57,318	3,624,570	2,970,998	2,494,900	1,259	949,199	5,865,093	2,527,734	2,776,307	1,313,351
2012	5,605	57,001	4,249,313	3,319,397	2,675,216	961,156	105,138	3,097,622	2,161,693	3,133,402	1,277,502
2013	2,852	77,218	5,731,109	3,066,499	2,973,249	3,621	267,433	7,717,275	3,167,442	3,730,421	1,181,775
<b>TOTAL</b>	<b>480,856</b>	<b>371,253</b>	<b>19,369,761</b>	<b>15,510,189</b>	<b>13,533,709</b>	<b>971,141</b>	<b>1,436,400</b>	<b>25,372,136</b>	<b>12,468,119</b>	<b>15,645,381</b>	<b>6,473,454</b>
O.D.	5	369	25,155	13,707	26,312	10	681	24,890	13,989	35,475	26,162

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	48,052,657	57,246,881	6,499,616			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-19,257,845	-12,615,507	26,333			
TOTAL LOSSES	28,794,812	44,631,374	6,525,949			
EXPECTED LOSSES	43,374,803	45,684,572	7,262,448			
CREDIBILITY	.26	.70	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.297	2.010	.294	3.601		
INDICATED (POST-TEST)	1.556	2.412	.353	4.321		
PRES. ON RATE LEVEL	1.831	1.929	.307	4.067		
DERIVED BY FORMULA	1.760	2.267	.353	4.380		
UNDERLYING PRES. RATE	1.953	2.057	.327	4.337		
PROPOSED	1.736	2.237	.348	4.321		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	4.095
IND. RATES				4.10	MINIMUM PREMIUM	
MAN. RATES	4.46	4.33	4.32	+ 4.10	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
2009	38,448	1,657,916	4.312			38,448			1	2	35	38
2010	35,101	868,447	2.474			35,101			1	5	25	31
2011	36,604	1,159,791	3.168			36,604			2	5	18	25
2012	35,917	642,098	1.787			35,917				6	16	22
2013	36,219	779,390	2.151			36,219				4	23	27
<b>TOTAL</b>	<b>182,289</b>	<b>5,107,642</b>	<b>2.802</b>			<b>182,289</b>			<b>4</b>	<b>22</b>	<b>117</b>	<b>143</b>
O.D.		2,329	.001									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			132,301	33,694	266,173			104,561	606,819	394,762	119,606
2010			115,408	55,062	319,275			25,735	57,607	226,441	68,919
2011			238,113	166,294	131,036			135,320	221,834	122,703	144,491
2012				145,272	81,254				192,031	157,368	66,173
2013				44,695	301,020				34,187	294,653	104,835
<b>TOTAL</b>			<b>485,822</b>	<b>445,017</b>	<b>1,098,758</b>			<b>265,616</b>	<b>1,112,478</b>	<b>1,195,927</b>	<b>504,024</b>
O.D.											2,329

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			159,687	42,016	358,004			245,196	800,394	514,376	121,998
2010	15	992	147,036	70,768	390,522	19	744	64,973	77,582	281,192	68,988
2011	39	2,769	311,341	188,834	158,583	70	5,870	329,319	240,424	150,603	142,468
2012	12	1,425	93,858	143,050	87,845	76	5,613	142,357	175,857	166,164	65,710
2013	99	4,059	282,673	162,374	251,582	80	5,746	177,151	100,740	206,581	103,262
<b>TOTAL</b>	<b>165</b>	<b>9,245</b>	<b>994,595</b>	<b>607,042</b>	<b>1,246,536</b>	<b>245</b>	<b>17,973</b>	<b>958,996</b>	<b>1,394,997</b>	<b>1,318,916</b>	<b>502,426</b>
O.D.											2,353

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,981,219	4,567,491	504,779	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,243,374	-778,250	1,569	
TOTAL LOSSES	737,845	3,789,241	506,348	
EXPECTED LOSSES	2,752,564	2,779,907	470,306	
CREDIBILITY	.05	.13	.21	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.405	2.079	.278	2.762
INDICATED (POST-TEST)	.486	2.495	.334	3.315
PRES. ON RATE LEVEL	1.416	1.430	.242	3.088
DERIVED BY FORMULA	1.370	1.568	.261	3.199
UNDERLYING PRES. RATE	1.510	1.525	.258	3.293
PROPOSED	1.370	1.568	.261	3.199

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.031
IND. RATES				3.03	MINIMUM PREMIUM	
MAN. RATES	3.70	3.39	3.28	+ 3.03	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	6,081	238,711	3.925				1	2	3	
2010	7,118	40,359	.566					2	2	
2011	10,821	206,007	1.903					7	8	
2012	11,406	661,206	5.797			1	1	4	6	
2013	12,070	336,561	2.788				3	5	8	
<b>TOTAL</b>	<b>47,496</b>	<b>1,482,844</b>	<b>3.122</b>			<b>1</b>	<b>6</b>	<b>20</b>	<b>27</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				42,803	6,097				146,843	28,292	14,676
2010					3,671					10,532	26,156
2011				71,171	32,322				15,763	76,912	9,839
2012			144,116	120,500	29,400			195,000	85,000	70,322	16,868
2013				82,440	23,402				108,193	100,486	22,040
<b>TOTAL</b>			<b>144,116</b>	<b>316,914</b>	<b>94,892</b>			<b>195,000</b>	<b>355,799</b>	<b>286,544</b>	<b>89,579</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				53,375	8,200				193,686	36,864	14,970
2010		4	96	56	4,473		25	186	186	13,030	26,182
2011	4	346	16,358	77,563	38,167	1	331	8,608	19,746	87,293	9,701
2012	22	2,799	222,962	121,523	43,657	254	11,847	430,759	91,432	85,057	16,750
2013	88	1,375	105,908	73,100	29,447	80	7,169	158,597	92,798	80,682	21,709
<b>TOTAL</b>	<b>114</b>	<b>4,524</b>	<b>345,324</b>	<b>325,617</b>	<b>123,944</b>	<b>335</b>	<b>19,372</b>	<b>598,150</b>	<b>397,848</b>	<b>302,926</b>	<b>89,312</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	967,819	1,150,335	89,312	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,445,464	-500,510	380	
TOTAL LOSSES		649,825	89,692	
EXPECTED LOSSES	3,361,292	1,850,919	95,467	
CREDIBILITY	.02	.05	.09	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	1.368	.189	1.557
INDICATED (POST-TEST)	.000	1.642	.227	1.869
PRES. ON RATE LEVEL	6.636	3.654	.189	10.479
DERIVED BY FORMULA	6.503	3.553	.192	10.248
UNDERLYING PRES. RATE	7.077	3.897	.201	11.175
PROPOSED	6.503	3.553	.192	10.248

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	9.712
IND. RATES				9.71	MINIMUM PREMIUM	
MAN. RATES	13.08	11.72	11.13	+ 9.71	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	39,149	560,327	1.431				4	15	19	
2010	40,968	537,460	1.311				2	21	23	
2011	41,335	873,079	2.112			1	3	22	26	
2012	45,185	1,737,093	3.844				9	17	26	
2013	45,821	610,114	1.331				2	18	20	
<b>TOTAL</b>	<b>212,458</b>	<b>4,318,073</b>	<b>2.032</b>			<b>1</b>	<b>20</b>	<b>93</b>	<b>114</b>	
O.D.		1,554								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				188,837	89,934				127,340	93,059	61,157
2010				125,668	92,568				20,582	238,227	60,415
2011			145,540	44,105	209,525			50,000	46,187	305,724	71,998
2012				475,849	59,810				1,048,256	78,088	75,090
2013				53,004	196,462				32,500	270,168	57,980
<b>TOTAL</b>			<b>145,540</b>	<b>887,463</b>	<b>648,299</b>			<b>50,000</b>	<b>1,274,865</b>	<b>985,266</b>	<b>326,640</b>
O.D.											1,554

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				235,480	120,961				167,962	121,257	62,380
2010		81	8,930	149,910	113,861		559	5,959	30,368	294,998	60,475
2011	36	1,557	189,761	59,907	240,847	27	2,424	127,207	63,288	347,943	70,990
2012	25	3,983	263,923	446,444	87,493	349	25,428	659,826	892,584	145,733	74,564
2013	92	2,955	209,818	124,211	167,189	76	5,321	163,612	93,061	189,538	57,110
<b>TOTAL</b>	<b>153</b>	<b>8,576</b>	<b>672,432</b>	<b>1,015,952</b>	<b>730,351</b>	<b>452</b>	<b>33,732</b>	<b>956,604</b>	<b>1,247,263</b>	<b>1,099,469</b>	<b>325,519</b>
O.D.											1,545

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,671,949	4,093,035	327,064	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-981,181	-598,743	1,170	
TOTAL LOSSES	690,768	3,494,292	328,234	
EXPECTED LOSSES	2,201,066	2,160,698	331,435	
CREDIBILITY	.06	.15	.23	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.325	1.645	.154	2.124
INDICATED (POST-TEST)	.390	1.974	.185	2.549
PRES. ON RATE LEVEL	.971	.954	.146	2.071
DERIVED BY FORMULA	.936	1.107	.155	2.198
UNDERLYING PRES. RATE	1.036	1.017	.156	2.209
PROPOSED	.936	1.107	.155	2.198

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	TOTAL
IND. RATES				2.08	MINIMUM PREMIUM	
MAN. RATES	2.43	2.23	2.20	+ 2.08	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	13,486	301,139	2.232			1		6	7
2010	13,378	215,186	1.608				1	5	6
2011	14,871	128,757	.865				1	4	5
2012	18,656	96,537	.517				1	5	6
2013	15,380	995,323	6.471				1	7	8
<b>TOTAL</b>	<b>75,771</b>	<b>1,736,942</b>	<b>2.292</b>			<b>1</b>	<b>4</b>	<b>27</b>	<b>32</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			167,457		46,328			50,085		30,228	7,041
2010				112,011	45,887				16,119	31,187	9,982
2011				26,877	17,481				30,763	34,035	19,601
2012				12,031	40,785				6,726	27,413	9,582
2013				31,659	75,195				799,906	71,735	16,828
<b>TOTAL</b>			<b>167,457</b>	<b>182,578</b>	<b>225,676</b>			<b>50,085</b>	<b>853,514</b>	<b>194,598</b>	<b>63,034</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			202,121		62,311			117,449		39,387	7,182
2010		39	7,000	133,048	56,867		73	1,918	21,038	38,795	9,992
2011	2	136	6,605	29,536	20,339	1	381	10,113	33,400	39,490	19,327
2012	4	234	14,955	15,500	40,328	3	349	8,274	8,048	27,171	9,515
2013	38	1,189	84,938	50,883	64,532	365	34,556	667,916	396,438	115,363	16,576
<b>TOTAL</b>	<b>44</b>	<b>1,598</b>	<b>315,619</b>	<b>228,967</b>	<b>244,377</b>	<b>369</b>	<b>35,359</b>	<b>805,670</b>	<b>458,924</b>	<b>260,206</b>	<b>62,592</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,158,659	1,192,474	62,592	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-598,408	-221,833	218	
TOTAL LOSSES	560,251	970,641	62,810	
EXPECTED LOSSES	1,355,543	803,930	62,889	
CREDIBILITY	.03	.07	.12	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.739	1.281	.083	2.103
INDICATED (POST-TEST)	.887	1.537	.100	2.524
PRES. ON RATE LEVEL	1.688	1.001	.078	2.767
DERIVED BY FORMULA	1.664	1.039	.081	2.784
UNDERLYING PRES. RATE	1.789	1.061	.083	2.933
PROPOSED	1.654	1.033	.080	2.767

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.117
IND. RATES				3.12	MINIMUM PREMIUM	
MAN. RATES	3.43	3.29	3.25	+ 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
2009	125,674	3,799,522	3.023	2		4	11	29	46
2010	204,507	3,452,800	1.688	2		8	9	34	53
2011	246,663	4,622,012	1.873	1		9	8	48	66
2012	252,068	2,691,857	1.067	1		2	7	30	40
2013	266,219	1,721,735	.646	1			8	42	51
<b>TOTAL</b>	<b>1,095,131</b>	<b>16,287,926</b>	<b>1.487</b>	<b>7</b>		<b>23</b>	<b>43</b>	<b>183</b>	<b>256</b>
O.D.		2,060							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	595,397		954,801	356,717	385,764	11,725		550,422	299,520	500,815	144,361
2010	305,876		1,526,128	196,212	250,245			535,939	110,243	342,765	185,392
2011	491,299		2,007,768	395,439	442,484	3,380		363,640	239,041	473,572	205,389
2012	702,700		666,729	321,654	164,449	224,000		106,807	48,273	283,665	173,580
2013	3,000			218,772	519,611	488			388,708	432,717	158,439
<b>TOTAL</b>	<b>2,098,272</b>		<b>5,155,426</b>	<b>1,488,794</b>	<b>1,762,553</b>	<b>239,593</b>		<b>1,556,808</b>	<b>1,085,785</b>	<b>2,033,534</b>	<b>867,161</b>
O.D.											2,060

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	776,398		1,139,474	444,828	518,850	32,572		1,224,843	395,068	652,562	147,248
2010	386,803	9,589	1,812,658	245,698	320,187	414	5,207	1,183,337	153,723	431,394	185,577
2011	556,087	18,177	2,377,091	485,645	566,744	3,858	12,646	798,679	282,287	553,971	202,514
2012	635,354	11,157	912,947	347,205	214,966	454,628	8,172	273,831	72,676	285,666	172,365
2013	4,247	8,907	638,474	388,732	452,024	993	26,721	604,438	352,867	339,229	156,062
<b>TOTAL</b>	<b>2,358,889</b>	<b>47,830</b>	<b>6,880,644</b>	<b>1,912,108</b>	<b>2,072,771</b>	<b>492,465</b>	<b>52,746</b>	<b>4,085,128</b>	<b>1,256,621</b>	<b>2,262,822</b>	<b>863,766</b>
O.D.											2,050

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,917,702	7,504,322	865,816	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,551,599	-2,643,888	4,480	
TOTAL LOSSES	6,366,103	4,860,434	870,296	
EXPECTED LOSSES	17,423,533	9,680,958	1,160,838	
CREDIBILITY	.16	.44	.69	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.581	.444	.079	1.104
INDICATED (POST-TEST)	.697	.533	.095	1.325
PRES. ON RATE LEVEL	1.501	.834	.100	2.435
DERIVED BY FORMULA	1.372	.702	.097	2.171
UNDERLYING PRES. RATE	1.591	.884	.106	2.581
PROPOSED	1.372	.702	.097	2.171

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	TOTAL
IND. RATES				2.45	MINIMUM PREMIUM	
MAN. RATES	3.20	3.05	2.86	+ 2.45	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
2009	50,949	895,137	1.756			50,949			1	5	18	24
2010	54,561	1,525,223	2.795			54,561			1	6	29	36
2011	58,201	2,635,801	4.528			58,201			2	7	24	33
2012	61,002	1,803,810	2.956			61,002	1		1	13	38	53
2013	63,567	1,489,434	2.343			63,567				4	31	35
<b>TOTAL</b>	<b>288,280</b>	<b>8,349,405</b>	<b>2.896</b>			<b>288,280</b>		<b>1</b>	<b>5</b>	<b>35</b>	<b>140</b>	<b>181</b>
O.D.		597										

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			143,326	96,388	120,971			96,049	61,627	194,706	182,070
2010			125,709	176,476	174,988			45,729	566,975	325,621	109,725
2011			338,185	335,256	433,898			109,593	236,551	1,015,477	166,841
2012		50,000	122,024	571,558	153,214		34,913	82,183	411,949	269,988	107,981
2013			167,865	290,331					60,381	756,465	214,392
<b>TOTAL</b>		<b>50,000</b>	<b>729,244</b>	<b>1,347,543</b>	<b>1,173,402</b>		<b>34,913</b>	<b>333,554</b>	<b>1,337,483</b>	<b>2,562,257</b>	<b>781,009</b>
O.D.											597

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			172,994	120,196	162,707			225,235	81,286	253,704	185,711
2010	17	921	161,651	212,037	215,840	35	1,133	153,479	727,038	410,859	109,835
2011	88	4,593	480,269	384,841	489,386	66	7,324	331,237	291,726	1,091,581	164,505
2012	46	66,878	475,085	551,667	190,696	246	112,671	457,413	377,455	295,230	107,225
2013	228	5,582	405,250	252,146	258,271	185	13,267	426,978	242,055	527,478	211,176
<b>TOTAL</b>	<b>379</b>	<b>77,974</b>	<b>1,695,249</b>	<b>1,520,887</b>	<b>1,316,900</b>	<b>532</b>	<b>134,395</b>	<b>1,594,342</b>	<b>1,719,560</b>	<b>2,578,852</b>	<b>778,452</b>
O.D.											596

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,502,871	7,136,199	779,048			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,772,830	-1,056,602	2,714			
TOTAL LOSSES	1,730,041	6,079,597	781,762			
EXPECTED LOSSES	3,989,795	3,819,710	758,176			
CREDIBILITY	.07	.18	.28			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.600	2.109	.271	2.980		
INDICATED (POST-TEST)	.720	2.531	.325	3.576		
PRES. ON RATE LEVEL	1.298	1.242	.247	2.787		
DERIVED BY FORMULA	1.258	1.474	.269	3.001		
UNDERLYING PRES. RATE	1.384	1.325	.263	2.972		
PROPOSED	1.258	1.474	.269	3.001		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.844
IND. RATES				2.84	MINIMUM PREMIUM	
MAN. RATES	3.11	2.93	2.96	+ 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
2009	87,664	4,033,251	4.600	1		4	8	42	55
2010	90,187	2,250,180	2.495			2	10	51	63
2011	94,693	2,117,545	2.236				9	56	65
2012	98,198	1,320,786	1.345	1			6	53	60
2013	104,065	3,526,418	3.388				7	72	79
<b>TOTAL</b>	<b>474,807</b>	<b>13,248,180</b>	<b>2.790</b>	<b>2</b>		<b>6</b>	<b>40</b>	<b>274</b>	<b>322</b>
O.D.		20,048	.004					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	107,361		630,366	420,210	230,464			1,699,684	487,738	298,019	159,409
2010			296,418	451,924	281,333			55,020	263,157	722,613	179,715
2011				255,187	341,791				499,736	833,981	186,850
2012	199,001			118,150	170,511	210			77,482	533,941	221,491
2013				367,655	620,620				343,514	1,677,696	516,933
<b>TOTAL</b>	<b>306,362</b>		<b>926,784</b>	<b>1,613,126</b>	<b>1,644,719</b>	<b>210</b>		<b>1,754,704</b>	<b>1,671,627</b>	<b>4,066,250</b>	<b>1,264,398</b>
O.D.					563					5,475	14,010

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	139,999		565,615	524,001	309,975			1,793,805	643,327	388,318	162,597
2010	39	2,067	379,590	540,241	349,290	42	2,132	154,988	348,010	898,075	179,895
2011	33	1,479	77,076	288,545	390,651	25	6,801	180,441	555,015	958,440	184,234
2012	200,177	1,515	98,337	127,546	172,806	536	5,447	128,114	111,544	525,641	219,941
2013	484	12,049	875,625	545,746	553,215	525	40,746	1,160,153	663,709	1,192,042	509,179
<b>TOTAL</b>	<b>340,732</b>	<b>17,110</b>	<b>1,996,243</b>	<b>2,026,079</b>	<b>1,775,937</b>	<b>1,128</b>	<b>55,126</b>	<b>3,417,501</b>	<b>2,321,605</b>	<b>3,962,516</b>	<b>1,255,846</b>
O.D.					757					7,134	13,922

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,827,840	10,094,028	1,269,768	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,849,551	-1,920,686	4,489	
TOTAL LOSSES	2,978,289	8,173,342	1,274,257	
EXPECTED LOSSES	6,390,902	6,932,182	1,262,986	
CREDIBILITY	.09	.25	.40	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.627	1.721	.268	2.616
INDICATED (POST-TEST)	.752	2.065	.322	3.139
PRES. ON RATE LEVEL	1.262	1.369	.250	2.881
DERIVED BY FORMULA	1.216	1.543	.279	3.038
UNDERLYING PRES. RATE	1.346	1.460	.266	3.072
PROPOSED	1.216	1.543	.279	3.038

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.879
IND. RATES				2.88	MINIMUM PREMIUM	
MAN. RATES	3.40	3.18	3.06	+ 2.88	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	52,038	586,660	1.127				4	14	18
2010	57,031	1,196,574	2.098			1	7	18	26
2011	64,626	1,608,989	2.489	1		2	13	25	41
2012	61,464	1,292,732	2.103	1		1	9	11	22
2013	63,396	1,145,149	1.806	1		1	2	17	21
<b>TOTAL</b>	<b>298,555</b>	<b>5,830,104</b>	<b>1.953</b>	<b>3</b>		<b>5</b>	<b>35</b>	<b>85</b>	<b>128</b>
O.D.		6,617	.002					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			199,232	133,598	194,977			92,124	54,801	162,602	40,682
2010			374,160	374,160	167,792				137,915	163,010	62,341
2011	3,000		287,994	372,345	113,494	375		317,972	254,223	166,708	92,878
2012			239,168	359,766	218,628	15,417		89,866	219,890	73,687	76,310
2013	189,263		250,000	75,248	148,855	244		75,000	49,307	215,089	142,143
<b>TOTAL</b>	<b>192,263</b>		<b>976,394</b>	<b>1,315,117</b>	<b>843,746</b>	<b>16,036</b>		<b>574,962</b>	<b>716,136</b>	<b>781,096</b>	<b>414,354</b>
O.D.					4,198					1,233	1,186

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			166,596	166,596	262,244				72,283	211,871	41,496
2010	26	1,372	258,221	445,969	209,419	72	1,136	215,329	179,470	204,506	62,403
2011	3,442	4,052	405,884	409,315	145,722	560	10,901	696,090	282,732	207,097	91,578
2012	63	6,491	490,217	367,658	247,184	34,976	10,028	316,462	198,412	91,441	75,776
2013	247,204	5,522	424,511	144,837	155,087	464	8,087	277,894	96,720	160,128	140,011
<b>TOTAL</b>	<b>250,735</b>	<b>17,437</b>	<b>1,578,833</b>	<b>1,534,375</b>	<b>1,019,656</b>	<b>36,072</b>	<b>30,152</b>	<b>1,505,775</b>	<b>829,617</b>	<b>875,043</b>	<b>411,264</b>
O.D.					5,646					1,607	1,178

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,419,004	4,265,944	412,442			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,884,450	-857,348	1,275			
TOTAL LOSSES	1,534,554	3,408,596	413,717			
EXPECTED LOSSES	4,230,523	3,084,074	364,237			
CREDIBILITY	.07	.18	.29			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.514	1.142	.139	1.795		
INDICATED (POST-TEST)	.617	1.370	.167	2.154		
PRES. ON RATE LEVEL	1.337	.974	.115	2.426		
DERIVED BY FORMULA	1.287	1.045	.130	2.462		
UNDERLYING PRES. RATE	1.417	1.033	.122	2.572		
PROPOSED	1.268	1.030	.128	2.426		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.732
IND. RATES				2.73	MINIMUM PREMIUM	
MAN. RATES	2.65	2.66	2.85	+ 2.73	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	72,558	5,317,484	7.328		1	3	10	28	42
2010	85,078	1,530,804	1.799			3	2	15	20
2011	99,394	1,204,936	1.212			1	5	24	30
2012	96,875	872,776	.900			1	3	26	30
2013	98,888	1,884,447	1.905			2	5	32	39
<b>TOTAL</b>	<b>452,793</b>	<b>10,810,447</b>	<b>2.388</b>		<b>1</b>	<b>10</b>	<b>25</b>	<b>125</b>	<b>161</b>
O.D.		264							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009		481,216	658,680	310,866	146,556		1,916,567	770,502	360,957	376,689	295,451
2010			798,045	113,310	56,083			265,418	38,261	167,397	92,290
2011			223,806	231,822	186,991			25,000	120,338	285,276	131,703
2012			125,344	87,346	182,036			45,000	23,626	250,412	159,012
2013			432,100	200,166	275,683			216,995	217,492	429,740	112,271
<b>TOTAL</b>		<b>481,216</b>	<b>2,237,975</b>	<b>943,510</b>	<b>847,349</b>		<b>1,916,567</b>	<b>1,322,915</b>	<b>760,674</b>	<b>1,509,514</b>	<b>790,727</b>
O.D.											264

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009		71,323	795,026	387,651	197,120		1,018,422	1,806,827	476,104	490,824	301,360
2010	101	4,949	946,470	139,968	76,417	205	2,575	584,604	55,327	210,518	92,382
2011	42	2,997	312,391	261,158	222,744	16	2,468	97,001	138,324	326,791	129,859
2012	32	2,825	217,689	106,336	188,749	76	4,411	137,064	44,684	248,178	157,899
2013	306	10,710	822,612	311,882	291,865	369	24,847	787,075	272,851	338,577	110,587
<b>TOTAL</b>	<b>481</b>	<b>92,804</b>	<b>3,094,188</b>	<b>1,206,995</b>	<b>976,895</b>	<b>666</b>	<b>1,052,723</b>	<b>3,412,571</b>	<b>987,290</b>	<b>1,614,888</b>	<b>792,087</b>
O.D.											260

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,653,433	4,786,068	792,347	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,492,688	-1,179,265	3,291	
TOTAL LOSSES	4,160,745	3,606,803	795,638	
EXPECTED LOSSES	7,896,710	4,260,783	919,170	
CREDIBILITY	.09	.24	.38	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.919	.797	.176	1.892
INDICATED (POST-TEST)	1.103	.956	.211	2.270
PRES. ON RATE LEVEL	1.645	.888	.191	2.724
DERIVED BY FORMULA	1.596	.904	.199	2.699
UNDERLYING PRES. RATE	1.744	.941	.203	2.888
PROPOSED	1.596	.904	.199	2.699

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.040
IND. RATES				3.04	MINIMUM PREMIUM	
MAN. RATES	3.34	3.20	3.20	+ 3.04	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
2009	40,245	1,480,002	3.677			40,245			2	2	10	14
2010	45,962	677,866	1.474			45,962			2	1	15	18
2011	37,030	947,418	2.558			37,030			2	1	11	14
2012	34,836	894,591	2.568			34,836			1	1	9	11
2013	29,689	3,329,445	11.214			29,689			2	2	13	17
<b>TOTAL</b>	<b>187,762</b>	<b>7,329,322</b>	<b>3.904</b>			<b>187,762</b>			<b>9</b>	<b>7</b>	<b>58</b>	<b>74</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			396,308	132,937	128,559			615,576	17,124	168,836	20,662
2010			291,667	15,892	123,912			58,011	5,268	91,036	92,080
2011			458,179	32,105	32,718			135,060	630	66,620	222,106
2012			163,329	4,015	381,356			60,493	11,463	174,507	99,428
2013			817,115	149,988	50,145			2,000,000	101,504	155,222	55,471
<b>TOTAL</b>			<b>2,126,598</b>	<b>334,937</b>	<b>716,690</b>			<b>2,869,140</b>	<b>135,989</b>	<b>656,221</b>	<b>489,747</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			394,369	165,772	172,913			1,131,724	22,587	219,993	21,075
2010	37	1,905	347,308	22,609	153,717	45	689	128,477	9,122	113,330	92,172
2011	51	3,822	525,692	45,530	51,134	60	3,583	266,985	8,617	79,353	218,997
2012	55	3,305	256,063	52,489	379,077	81	4,332	147,357	28,936	174,235	98,732
2013	215	7,511	598,127	177,971	101,810	713	38,217	1,656,656	204,490	198,260	54,639
<b>TOTAL</b>	<b>358</b>	<b>16,543</b>	<b>2,121,559</b>	<b>464,371</b>	<b>858,651</b>	<b>899</b>	<b>46,821</b>	<b>3,331,199</b>	<b>273,752</b>	<b>785,171</b>	<b>485,615</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,517,379	2,381,945	485,615			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,480,385	-624,570	1,028			
TOTAL LOSSES	4,036,994	1,757,375	486,643			
EXPECTED LOSSES	3,212,608	2,181,794	349,238			
CREDIBILITY	.05	.14	.21			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.150	.936	.259	3.345		
INDICATED (POST-TEST)	2.580	1.123	.311	4.014		
PRES. ON RATE LEVEL	1.614	1.096	.176	2.886		
DERIVED BY FORMULA	1.662	1.100	.204	2.966		
UNDERLYING PRES. RATE	1.711	1.162	.186	3.059		
PROPOSED	1.662	1.100	.204	2.966		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.341
IND. RATES				3.34	MINIMUM PREMIUM	
MAN. RATES	3.42	3.35	3.39	+ 3.34	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	24,837	320,205	1.289				5	8	13
2010	26,825	2,158,820	8.047			2	4	11	17
2011	30,002	1,988,778	6.628			6	8	14	28
2012	29,186	1,227,190	4.204			1	6	11	18
2013	29,777	1,215,594	4.082			1		12	13
<b>TOTAL</b>	<b>140,627</b>	<b>6,910,587</b>	<b>4.914</b>			<b>10</b>	<b>23</b>	<b>56</b>	<b>89</b>
O.D.		14,011	.009						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				164,595	17,196				52,906	43,105	42,403
2010			323,842	23,156	33,546			1,539,907	70,645	119,644	48,080
2011			1,234,222	182,625	90,834			265,212	48,692	113,396	53,797
2012			376,991	189,481	100,772			346,285	54,913	108,960	49,788
2013			220,000		40,612			750,000		150,950	54,032
<b>TOTAL</b>			<b>2,155,055</b>	<b>559,857</b>	<b>282,960</b>			<b>2,901,404</b>	<b>227,156</b>	<b>536,055</b>	<b>248,100</b>
O.D.											14,011

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				205,251	23,129				69,784	56,165	43,251
2010	29	1,465	277,367	29,409	43,157	440	4,953	1,246,145	99,909	155,187	48,128
2011	143	10,721	1,434,828	225,534	143,271	119	7,446	535,831	65,347	137,905	53,044
2012	49	5,881	476,562	202,132	127,310	364	16,742	629,348	77,121	126,965	49,439
2013	22	1,994	155,696	30,243	46,230	351	17,852	837,139	93,151	145,633	53,222
<b>TOTAL</b>	<b>243</b>	<b>20,061</b>	<b>2,344,453</b>	<b>692,569</b>	<b>383,097</b>	<b>1,274</b>	<b>46,993</b>	<b>3,248,463</b>	<b>405,312</b>	<b>621,855</b>	<b>247,084</b>
O.D.											13,818

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,661,487	2,102,833	260,902	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,304,551	-510,820	954	
TOTAL LOSSES	4,356,936	1,592,013	261,856	
EXPECTED LOSSES	2,927,855	1,837,995	272,817	
CREDIBILITY	.04	.11	.18	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.098	1.132	.186	4.416
INDICATED (POST-TEST)	3.718	1.358	.223	5.299
PRES. ON RATE LEVEL	1.964	1.233	.183	3.380
DERIVED BY FORMULA	2.034	1.247	.190	3.471
UNDERLYING PRES. RATE	2.082	1.307	.194	3.583
PROPOSED	2.034	1.247	.190	3.471

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.910
IND. RATES				3.91	MINIMUM PREMIUM	
MAN. RATES	3.91	3.79	3.97	+ 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	
2009	28,469									
2010	34,656									
2011	36,095									
2012	35,824									
2013	35,813									
<b>TOTAL</b>	<b>170,857</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.	-50,984	-475		
TOTAL LOSSES				
EXPECTED LOSSES	114,475	1,709		
CREDIBILITY	.05	.13	.20	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.063	.001	.000	.064
DERIVED BY FORMULA	.060	.001	.000	.061
UNDERLYING PRES. RATE	.067	.001	.000	.068
PROPOSED	.060	.001	.000	.061

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE
IND. RATES				.06	MINIMUM PREMIUM
MAN. RATES	.08	.07	.07	+ .06	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	51,648	81								
2010	55,850	103								
2011	59,340									
2012	58,937									
2013	55,290									
<b>TOTAL</b>	<b>281,065</b>	<b>184</b>								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											81
2010											103
<b>TOTAL</b>											<b>184</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											83
2010											103
<b>TOTAL</b>											<b>186</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B			186			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-95,704	-785				
TOTAL LOSSES			186			
EXPECTED LOSSES	213,608	2,810				
CREDIBILITY	.07	.18	.28			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	.000	.000	.000		
INDICATED (POST-TEST)	.000	.000	.000	.000		
PRES. ON RATE LEVEL	.071	.001	.000	.072		
DERIVED BY FORMULA	.066	.001	.000	.067		
UNDERLYING PRES. RATE	.076	.001	.000	.077		
PROPOSED	.066	.001	.000	.067		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	.069
IND. RATES				.07	MINIMUM PREMIUM	
MAN. RATES	.10	.09	.08	+ .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
2009	10,251	443,441	4.325			10,251				4	7	11
2010	10,249	154,555	1.508			10,249				1	5	6
2011	10,841	199,318	1.838			10,841				1	8	9
2012	10,746	50,219	.467			10,746					2	2
2013	10,877	63,604	.584			10,877					3	3
<b>TOTAL</b>	<b>52,964</b>	<b>911,137</b>	<b>1.720</b>			<b>52,964</b>				<b>6</b>	<b>25</b>	<b>31</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				113,116	50,195				116,309	134,411	29,410
2010				26,655	26,315				25,000	53,816	22,769
2011				87,697	20,873				36,742	31,974	22,032
2012					8,942					10,991	30,286
2013					11,083					16,196	36,325
<b>TOTAL</b>				<b>227,468</b>	<b>117,408</b>				<b>178,051</b>	<b>247,388</b>	<b>140,822</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				141,056	67,512				153,411	175,138	29,998
2010		22	2,071	31,901	32,291		126	3,069	32,727	66,910	22,792
2011	2	410	18,609	94,697	25,736	1	430	11,571	39,508	37,384	21,724
2012	1	30	1,885	960	8,679		74	1,653	946	10,712	30,074
2013	3	130	8,659	4,717	9,055	4	216	7,826	4,400	11,157	35,780
<b>TOTAL</b>	<b>6</b>	<b>592</b>	<b>31,224</b>	<b>273,331</b>	<b>143,273</b>	<b>5</b>	<b>846</b>	<b>24,119</b>	<b>230,992</b>	<b>301,301</b>	<b>140,368</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	56,792	948,897	140,368	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-482,423	-205,484	497	
TOTAL LOSSES		743,413	140,865	
EXPECTED LOSSES	1,075,169	736,729	145,121	
CREDIBILITY	.02	.06	.09	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	1.404	.266	1.670
INDICATED (POST-TEST)	.000	1.685	.319	2.004
PRES. ON RATE LEVEL	1.904	1.304	.257	3.465
DERIVED BY FORMULA	1.866	1.327	.263	3.456
UNDERLYING PRES. RATE	2.030	1.391	.274	3.695
PROPOSED	1.866	1.327	.263	3.456

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.275
IND. RATES				3.28	MINIMUM PREMIUM	
MAN. RATES	4.11	3.82	3.68	+ 3.28	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	76,993	1,755,318	2.279			2	11	34	47
2010	78,640	1,948,786	2.478			3	13	28	44
2011	80,650	2,411,797	2.990			3	10	19	33
2012	84,109	1,483,947	1.764		1		10	30	40
2013	84,121	1,002,289	1.191				3	36	39
<b>TOTAL</b>	<b>404,513</b>	<b>8,602,137</b>	<b>2.127</b>		<b>1</b>	<b>8</b>	<b>47</b>	<b>147</b>	<b>203</b>
O.D.		8,152	.002					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			469,070	227,041	242,945			214,633	141,843	284,529	175,257
2010			600,596	410,018	123,943			129,194	278,713	241,984	164,338
2011	424,025		564,950	256,271	117,058	124,783		466,021	160,664	84,193	213,832
2012				307,568	204,770				481,454	257,492	232,663
2013				31,946	278,113				74,660	483,775	133,795
<b>TOTAL</b>	<b>424,025</b>		<b>1,634,616</b>	<b>1,232,844</b>	<b>966,829</b>	<b>124,783</b>		<b>809,848</b>	<b>1,137,334</b>	<b>1,351,973</b>	<b>919,885</b>
O.D.					262					2,030	5,860

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			566,167	283,121	326,763			503,314	187,091	370,740	178,762
2010	75	3,802	731,246	490,275	159,879	99	1,629	309,447	360,345	304,486	164,502
2011	479,791	5,752	696,211	291,282	154,883	136,244	13,566	954,821	187,579	115,287	210,838
2012	31	3,144	205,615	306,373	217,774	174	13,154	336,350	429,067	282,981	231,034
2013	76	3,611	251,225	142,848	231,267	141	10,408	309,700	176,613	341,144	131,788
<b>TOTAL</b>	<b>479,973</b>	<b>16,309</b>	<b>2,450,464</b>	<b>1,513,899</b>	<b>1,090,566</b>	<b>136,658</b>	<b>38,757</b>	<b>2,413,632</b>	<b>1,340,695</b>	<b>1,414,638</b>	<b>916,924</b>
O.D.			55	26	253		14	305	174	1,979	5,802

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,536,167	5,362,230	922,726			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,361,512	-1,132,529	3,197			
TOTAL LOSSES	3,174,655	4,229,701	925,923			
EXPECTED LOSSES	5,274,850	4,069,401	926,336			
CREDIBILITY	.08	.23	.36			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.785	1.046	.229	2.060		
INDICATED (POST-TEST)	.942	1.255	.275	2.472		
PRES. ON RATE LEVEL	1.224	.944	.215	2.383		
DERIVED BY FORMULA	1.201	1.016	.237	2.454		
UNDERLYING PRES. RATE	1.304	1.006	.229	2.539		
PROPOSED	1.201	1.016	.237	2.454		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.532
IND. RATES				2.53	MINIMUM PREMIUM	
MAN. RATES	2.67	2.63	2.63	+ 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	
2009	29									
2010	429	1,250	.291						1	1
2011	339	2,674	.788							
2012	542	3,238	.597							
2013	793	1,409	.177							
<b>TOTAL</b>	<b>2,132</b>	<b>8,571</b>	<b>.402</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					88					1,162	
2011											2,674
2012											3,238
2013											1,409
<b>TOTAL</b>					<b>88</b>					<b>1,162</b>	<b>7,321</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			2	1	108		4	22	21	1,438	
2011											2,637
2012											3,215
2013											1,388
<b>TOTAL</b>			<b>2</b>	<b>1</b>	<b>108</b>		<b>4</b>	<b>22</b>	<b>21</b>	<b>1,438</b>	<b>7,240</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	28	1,568	7,240	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,191	-1,890	7	
TOTAL LOSSES			7,247	
EXPECTED LOSSES	15,093	7,334	1,664	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.340	.340
INDICATED (POST-TEST)	.000	.000	.408	.408
PRES. ON RATE LEVEL	.664	.323	.073	1.060
DERIVED BY FORMULA	.664	.320	.076	1.060
UNDERLYING PRES. RATE	.708	.344	.078	1.130
PROPOSED	.664	.320	.076	1.060

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.094
IND. RATES				1.09	MINIMUM PREMIUM	
MAN. RATES	1.24	1.18	1.17	+ 1.09	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
2009	473,867	9,838,602	2.076			473,867			14	49	150	213
2010	489,393	13,493,653	2.757			489,393			18	43	191	252
2011	475,851	12,383,529	2.602			475,851			19	52	149	220
2012	492,468	10,618,432	2.156			492,468	1		11	53	144	209
2013	500,014	9,330,491	1.866			500,014	1		6	25	186	218
<b>TOTAL</b>	<b>2,431,593</b>	<b>55,664,707</b>	<b>2.289</b>			<b>2,431,593</b>	<b>2</b>		<b>68</b>	<b>222</b>	<b>820</b>	<b>1112</b>
O.D.		428,904	.017							2	5	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			3,022,268	1,285,548	1,391,211			792,644	788,491	1,482,479	1,075,961
2010			2,881,761	1,782,921	2,614,342			1,571,433	1,205,238	2,337,541	1,100,417
2011			3,527,953	1,637,392	1,651,360			1,644,664	1,282,610	1,559,767	1,079,783
2012	489,859		1,797,306	1,812,653	1,632,982	1,000		769,909	1,318,506	1,628,019	1,168,198
2013	100,000		1,185,049	782,546	2,018,041			670,043	415,102	2,902,494	1,257,216
<b>TOTAL</b>	<b>589,859</b>		<b>12,414,337</b>	<b>7,301,060</b>	<b>9,307,936</b>	<b>1,000</b>		<b>5,448,693</b>	<b>5,009,947</b>	<b>9,910,300</b>	<b>5,681,575</b>
O.D.				33,262	33,164				288,188	20,445	53,845

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			3,582,440	1,603,078	1,871,183			1,749,331	1,040,020	1,931,673	1,097,480
2010	347	19,109	3,381,577	2,164,969	3,225,044	880	14,810	2,623,639	1,589,205	2,920,367	1,101,517
2011	570	36,448	4,351,804	1,899,636	2,000,147	747	55,455	3,455,029	1,456,424	1,853,632	1,064,666
2012	493,137	41,697	3,211,247	1,937,970	1,792,699	3,655	79,144	2,511,295	1,308,095	1,717,455	1,160,021
2013	131,849	46,977	3,490,225	1,571,420	1,860,999	1,294	83,773	2,930,914	1,115,199	2,103,560	1,238,358
<b>TOTAL</b>	<b>625,903</b>	<b>144,231</b>	<b>18,017,293</b>	<b>9,177,073</b>	<b>10,750,072</b>	<b>6,576</b>	<b>233,182</b>	<b>13,270,208</b>	<b>6,508,943</b>	<b>10,526,687</b>	<b>5,662,042</b>
O.D.	2	108	7,724	43,455	33,021		118	26,143	368,477	24,255	54,085

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	32,331,488	37,431,983	5,716,127			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-14,230,597	-8,033,561	22,847			
TOTAL LOSSES	18,100,891	29,398,422	5,738,974			
EXPECTED LOSSES	31,659,340	28,790,061	6,686,881			
CREDIBILITY	.28	.75	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.744	1.209	.236	2.189		
INDICATED (POST-TEST)	.893	1.451	.283	2.627		
PRES. ON RATE LEVEL	1.222	1.111	.258	2.591		
DERIVED BY FORMULA	1.130	1.366	.283	2.779		
UNDERLYING PRES. RATE	1.302	1.184	.275	2.761		
PROPOSED	1.068	1.291	.268	2.627		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.711
IND. RATES				2.71	MINIMUM PREMIUM	
MAN. RATES	2.87	2.83	2.86	+ 2.71	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
2009	467,812	13,607,593	2,908			467,812			20	32	190	242
2010	462,244	13,674,185	2,958			462,244			24	46	200	270
2011	472,954	11,189,079	2,365			472,954			14	45	184	243
2012	478,778	11,881,867	2,481			478,778			21	47	176	244
2013	482,883	11,746,640	2,432			482,883	1		14	14	207	236
<b>TOTAL</b>	<b>2,364,671</b>	<b>62,099,364</b>	<b>2,626</b>			<b>2,364,671</b>	<b>1</b>		<b>93</b>	<b>184</b>	<b>957</b>	<b>1235</b>
O.D.		15,955										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			4,648,364	1,198,336	2,121,318			1,702,271	844,373	2,150,083	942,848
2010			4,278,290	1,719,753	2,153,184			1,711,279	933,660	1,914,089	963,930
2011			2,919,235	1,759,373	1,788,774			1,081,631	1,104,057	1,719,926	816,083
2012			3,810,517	1,762,581	1,337,814			1,583,634	1,120,778	1,433,547	832,996
2013	430,848		2,905,500	542,807	2,362,367	150		810,049	421,654	3,458,356	814,909
<b>TOTAL</b>	<b>430,848</b>		<b>18,561,906</b>	<b>6,982,850</b>	<b>9,763,457</b>	<b>150</b>		<b>6,888,864</b>	<b>4,424,522</b>	<b>10,676,001</b>	<b>4,370,766</b>
O.D.											15,955

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			5,510,180	1,494,323	2,853,172			3,849,176	1,113,731	2,801,559	961,705
2010	546	28,183	5,180,138	2,093,277	2,676,354	1,327	18,542	3,842,235	1,244,614	2,399,176	964,894
2011	497	32,024	3,662,701	2,022,761	2,138,771	480	39,324	2,282,472	1,256,797	2,009,557	804,658
2012	573	64,518	5,258,674	1,956,872	1,609,986	2,225	112,010	3,887,539	1,180,456	1,559,860	827,165
2013	563,785	66,952	5,073,056	1,697,392	2,275,469	1,693	95,383	3,403,539	1,266,975	2,451,543	802,685
<b>TOTAL</b>	<b>565,401</b>	<b>191,677</b>	<b>24,684,749</b>	<b>9,264,625</b>	<b>11,553,752</b>	<b>5,725</b>	<b>265,259</b>	<b>17,264,961</b>	<b>6,062,573</b>	<b>11,221,695</b>	<b>4,361,107</b>
O.D.											15,892

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	42,977,772	38,102,645	4,376,999			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-14,943,918	-8,117,262	17,063			
TOTAL LOSSES	28,033,854	29,985,383	4,394,062			
EXPECTED LOSSES	33,247,275	29,085,453	5,013,101			
CREDIBILITY	.28	.73	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.186	1.268	.186	2.640		
INDICATED (POST-TEST)	1.423	1.522	.223	3.168		
PRES. ON RATE LEVEL	1.320	1.154	.199	2.673		
DERIVED BY FORMULA	1.349	1.423	.223	2.995		
UNDERLYING PRES. RATE	1.406	1.230	.212	2.848		
PROPOSED	1.349	1.423	.223	2.995		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.091
IND. RATES				3.09	MINIMUM PREMIUM	
MAN. RATES	2.80	2.75	2.95	+ 3.09	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
2009	73,411	2,283,302	3.110			73,411			4	15	28	47
2010	74,172	2,607,587	3.515			74,172			5	10	28	43
2011	79,543	3,300,877	4.149			79,543			7	14	24	45
2012	82,808	2,954,877	3.568			82,808			1	20	40	61
2013	86,127	3,254,914	3.779			86,127			2	7	59	68
<b>TOTAL</b>	<b>396,061</b>	<b>14,401,557</b>	<b>3.636</b>			<b>396,061</b>			<b>19</b>	<b>66</b>	<b>179</b>	<b>264</b>
O.D.		32,173	.008									

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			627,536	603,915	148,002			181,398	185,566	364,066	172,819
2010			755,444	493,771	365,039			199,342	209,226	380,798	203,967
2011			1,275,231	536,932	164,426			555,697	343,099	262,656	162,836
2012			143,824	531,416	719,916			162,530	593,458	575,797	227,936
2013			494,127	284,905	972,522			288,572	172,098	840,506	202,184
<b>TOTAL</b>			<b>3,296,162</b>	<b>2,450,939</b>	<b>2,369,905</b>			<b>1,387,539</b>	<b>1,503,447</b>	<b>2,423,823</b>	<b>969,742</b>
O.D.											32,173

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			757,436	753,084	199,063			425,378	244,761	474,379	176,275
2010	97	4,952	924,131	593,988	455,729	154	2,533	458,872	275,461	476,068	204,171
2011	158	12,562	1,535,708	608,123	235,888	253	17,732	1,165,435	387,514	325,564	160,556
2012	109	8,420	585,257	575,563	739,276	418	25,746	759,866	562,457	609,750	226,340
2013	530	20,542	1,513,723	679,325	877,900	461	30,293	1,057,612	365,004	623,160	199,151
<b>TOTAL</b>	<b>894</b>	<b>46,476</b>	<b>5,316,255</b>	<b>3,210,083</b>	<b>2,507,856</b>	<b>1,286</b>	<b>76,304</b>	<b>3,867,163</b>	<b>1,835,197</b>	<b>2,508,921</b>	<b>966,493</b>
O.D.											32,422

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,308,378	10,062,057	998,915			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,907,870	-2,276,880	4,841			
TOTAL LOSSES	5,400,508	7,785,177	1,003,756			
EXPECTED LOSSES	8,768,791	8,218,265	1,366,410			
CREDIBILITY	.08	.22	.35			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.364	1.966	.253	3.583		
INDICATED (POST-TEST)	1.637	2.359	.304	4.300		
PRES. ON RATE LEVEL	2.078	1.947	.324	4.349		
DERIVED BY FORMULA	2.043	2.038	.317	4.398		
UNDERLYING PRES. RATE	2.214	2.075	.345	4.634		
PROPOSED	2.020	2.015	.314	4.349		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	4.488
IND. RATES				4.49	MINIMUM PREMIUM	
MAN. RATES	5.31	4.97	4.80	+ 4.49	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	164,060	3,030,194	1.847			6	18	35	59
2010	169,736	2,504,296	1.475	1	1	3	15	45	65
2011	180,791	3,637,114	2.011			2	14	43	59
2012	184,379	4,462,995	2.420			7	17	39	63
2013	184,601	1,930,858	1.045				5	45	50
<b>TOTAL</b>	<b>883,567</b>	<b>15,565,457</b>	<b>1.762</b>	<b>1</b>	<b>1</b>	<b>18</b>	<b>69</b>	<b>207</b>	<b>296</b>
O.D.		3,090							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			863,152	510,763	223,439			447,315	314,547	303,995	366,983
2010	3,253	2,153	466,519	508,955	274,035	57,364	490	63,293	355,863	389,596	382,775
2011			394,398	422,838	239,420			1,351,648	351,675	512,214	364,921
2012			1,327,895	557,100	301,627			622,287	619,938	606,567	427,581
2013			227,347	479,385					84,669	767,011	372,446
<b>TOTAL</b>	<b>3,253</b>	<b>2,153</b>	<b>3,051,964</b>	<b>2,227,003</b>	<b>1,517,906</b>	<b>57,364</b>	<b>490</b>	<b>2,484,543</b>	<b>1,726,692</b>	<b>2,579,383</b>	<b>1,914,706</b>
O.D.											3,090

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,041,824	636,921	300,528			1,048,954	414,886	396,102	374,323
2010	4,172	6,319	582,799	608,630	342,391	109,029	2,285	175,050	460,086	487,403	383,158
2011	52	3,911	354,931	467,773	286,650	237	17,330	1,099,982	405,901	605,931	359,812
2012	181	21,470	1,768,712	611,513	397,832	940	48,656	1,647,634	619,397	667,115	424,588
2013	325	8,566	616,151	378,178	420,228	201	14,727	456,759	259,612	537,317	366,859
<b>TOTAL</b>	<b>4,730</b>	<b>40,266</b>	<b>4,364,417</b>	<b>2,703,015</b>	<b>1,747,629</b>	<b>110,407</b>	<b>82,998</b>	<b>4,428,379</b>	<b>2,159,882</b>	<b>2,693,868</b>	<b>1,908,740</b>
O.D.											3,099

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,031,197	9,304,394	1,911,839	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,896,657	-2,310,010	7,502	
TOTAL LOSSES	5,134,540	6,994,384	1,919,341	
EXPECTED LOSSES	8,720,806	8,305,529	2,164,739	
CREDIBILITY	.14	.38	.60	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.581	.792	.217	1.590
INDICATED (POST-TEST)	.697	.950	.260	1.907
PRES. ON RATE LEVEL	.926	.882	.230	2.038
DERIVED BY FORMULA	.894	.908	.248	2.050
UNDERLYING PRES. RATE	.987	.940	.245	2.172
PROPOSED	.889	.903	.246	2.038

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	TOTAL
IND. RATES				2.10	MINIMUM PREMIUM	
MAN. RATES	2.30	2.18	2.25	+ 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	
2009	30,488	381,078	1.249				1		12	13
2010	35,996	740,556	2.057	1				2	9	12
2011	46,727	778,747	1.666			1		3	16	20
2012	53,429	368,115	.688					3	9	12
2013	61,444	313,678	.510					3	10	13
<b>TOTAL</b>	<b>228,084</b>	<b>2,582,174</b>	<b>1.132</b>	<b>1</b>		<b>1</b>		<b>12</b>	<b>56</b>	<b>70</b>
O.D.		459								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				11,105	116,648				18,158	129,911	105,256
2010	472,791			19,874	50,851	38,821			38,934	49,599	69,686
2011			141,118	46,077	169,061			92,000	71,668	144,150	114,673
2012				114,508	40,768				47,733	59,110	105,996
2013				22,667	50,047				28,613	111,050	101,301
<b>TOTAL</b>	<b>472,791</b>		<b>141,118</b>	<b>214,231</b>	<b>427,375</b>	<b>38,821</b>		<b>92,000</b>	<b>205,106</b>	<b>493,820</b>	<b>496,912</b>
O.D.											459

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				13,848	156,890				23,950	169,275	107,361
2010	597,580	48	2,361	24,271	62,128	73,751	117	4,177	50,361	61,879	69,756
2011	34	1,496	181,854	60,049	195,310	44	3,356	206,427	84,103	168,002	113,068
2012	8	1,057	69,070	110,265	46,653	15	1,533	38,392	45,438	60,792	105,254
2013	32	877	63,189	38,664	43,742	37	3,009	82,760	47,486	79,525	99,781
<b>TOTAL</b>	<b>597,654</b>	<b>3,478</b>	<b>316,474</b>	<b>247,097</b>	<b>504,723</b>	<b>73,847</b>	<b>8,015</b>	<b>331,756</b>	<b>251,338</b>	<b>539,473</b>	<b>495,220</b>
O.D.											455

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,331,224	1,542,631	495,675	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,615,822	-653,922	2,006	
TOTAL LOSSES		888,709	497,681	
EXPECTED LOSSES	3,751,982	2,429,095	490,380	
CREDIBILITY	.06	.15	.24	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.390	.218	.608
INDICATED (POST-TEST)	.000	.468	.262	.730
PRES. ON RATE LEVEL	1.544	.999	.202	2.745
DERIVED BY FORMULA	1.451	.919	.216	2.586
UNDERLYING PRES. RATE	1.645	1.065	.215	2.925
PROPOSED	1.451	.919	.216	2.586

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.669
IND. RATES				2.67	MINIMUM PREMIUM	
MAN. RATES	3.44	3.16	3.03	+ 2.67	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	203,852	7,773,276	3.813			17	21	94	132
2010	197,107	7,394,689	3.751			10	25	113	148
2011	221,089	6,064,497	2.743			10	21	89	120
2012	229,920	4,783,110	2.080			7	14	79	100
2013	231,160	5,185,897	2.243			5	3	91	99
<b>TOTAL</b>	<b>1,083,128</b>	<b>31,201,469</b>	<b>2.881</b>			<b>49</b>	<b>84</b>	<b>466</b>	<b>599</b>
O.D.		77,002	.007					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			3,188,435	448,062	1,150,716			1,079,266	474,019	897,167	535,611
2010			1,851,128	946,998	1,259,944			617,860	769,843	1,356,351	592,565
2011			1,867,993	433,016	1,154,580			974,718	306,233	776,328	551,629
2012			1,255,635	259,975	991,284			469,742	334,958	1,055,134	416,382
2013			1,056,218	140,343	1,258,814			574,998	87,493	1,688,438	379,593
<b>TOTAL</b>			<b>9,219,409</b>	<b>2,228,394</b>	<b>5,815,338</b>			<b>3,716,584</b>	<b>1,972,546</b>	<b>5,773,418</b>	<b>2,475,780</b>
O.D.					37,404					27,439	12,159

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			3,817,053	558,735	1,547,710			2,483,133	625,231	1,169,010	546,323
2010	236	12,475	2,260,458	1,150,525	1,559,756	477	8,242	1,435,690	1,011,142	1,695,013	593,158
2011	323	17,936	2,284,756	555,743	1,363,638	448	29,475	2,023,776	388,059	916,854	543,906
2012	235	20,604	1,680,408	407,233	1,044,980	702	37,596	1,251,277	406,658	1,076,974	413,467
2013	497	28,153	2,096,907	744,095	1,147,738	778	46,788	1,854,129	576,380	1,224,067	373,899
<b>TOTAL</b>	<b>1,291</b>	<b>79,168</b>	<b>12,139,582</b>	<b>3,416,331</b>	<b>6,663,822</b>	<b>2,405</b>	<b>122,101</b>	<b>9,048,005</b>	<b>3,007,470</b>	<b>6,081,918</b>	<b>2,470,753</b>
O.D.	8	419	28,464	15,509	30,969	4	296	10,495	5,947	22,158	12,359

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	21,432,238	19,244,124	2,483,112			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-8,503,448	-4,509,191	9,889			
TOTAL LOSSES	12,928,790	14,734,933	2,493,001			
EXPECTED LOSSES	19,084,714	16,268,582	2,816,132			
CREDIBILITY	.16	.44	.69			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.194	1.360	.230	2.784		
INDICATED (POST-TEST)	1.433	1.632	.276	3.341		
PRES. ON RATE LEVEL	1.653	1.410	.244	3.307		
DERIVED BY FORMULA	1.618	1.508	.266	3.392		
UNDERLYING PRES. RATE	1.762	1.502	.260	3.524		
PROPOSED	1.594	1.485	.262	3.341		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.448
IND. RATES				3.45	MINIMUM PREMIUM	
MAN. RATES	3.94	3.74	3.65	+ 3.45	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	10,100	252,724	2.502	1			2	2	5	
2010	9,877	272,727	2.761				2	7	9	
2011	9,535	86,539	.907					3	3	
2012	11,203	317,846	2.837			1		6	7	
2013	10,500	21,490	.204					3	3	
<b>TOTAL</b>	<b>51,215</b>	<b>951,326</b>	<b>1.858</b>	<b>1</b>		<b>1</b>	<b>4</b>	<b>21</b>	<b>27</b>	
O.D.		319								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	130,029			6,254	11,847				25,025	64,490	15,079
2010				119,572	30,524				51,107	53,213	18,311
2011					12,903					25,320	48,316
2012			132,802		12,014			112,600		38,422	22,008
2013					2,305					6,427	12,758
<b>TOTAL</b>	<b>130,029</b>		<b>132,802</b>	<b>125,826</b>	<b>69,593</b>			<b>112,600</b>	<b>76,132</b>	<b>187,872</b>	<b>116,472</b>
O.D.											319

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	169,558			7,799	15,934				33,008	84,030	15,381
2010		27	6,988	141,744	38,212		126	5,273	65,896	66,508	18,329
2011	1	12	1,053	595	14,495		61	1,460	1,121	28,549	47,640
2012	14	1,643	143,638	7,687	18,722	127	5,653	218,065	11,128	43,721	21,854
2013		24	1,797	981	1,884		89	3,108	1,747	4,430	12,567
<b>TOTAL</b>	<b>169,573</b>	<b>1,706</b>	<b>153,476</b>	<b>158,806</b>	<b>89,247</b>	<b>127</b>	<b>5,929</b>	<b>227,906</b>	<b>112,900</b>	<b>227,238</b>	<b>115,771</b>
O.D.											316

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	558,717	588,191	116,087	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-252,574	-171,729	389	
TOTAL LOSSES	306,143	416,462	116,476	
EXPECTED LOSSES	564,390	618,164	113,185	
CREDIBILITY	.02	.06	.09	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.598	.813	.227	1.638
INDICATED (POST-TEST)	.718	.976	.272	1.966
PRES. ON RATE LEVEL	1.034	1.133	.207	2.374
DERIVED BY FORMULA	1.028	1.124	.213	2.365
UNDERLYING PRES. RATE	1.102	1.207	.221	2.530
PROPOSED	1.028	1.124	.213	2.365

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	TOTAL
IND. RATES				2.44	MINIMUM PREMIUM	
MAN. RATES	2.77	2.63	2.62	+ 2.44	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
2009	166,778	10,350,348	6.206			166,778			10	56	115	181
2010	167,324	11,152,113	6.664			167,324	1		11	37	115	164
2011	171,108	7,749,815	4.529			171,108			5	47	81	133
2012	175,105	7,854,323	4.485			175,105			2	57	89	148
2013	179,411	5,901,752	3.289			179,411			2	2	121	125
<b>TOTAL</b>	<b>859,726</b>	<b>43,008,351</b>	<b>5.003</b>			<b>859,726</b>	<b>1</b>		<b>30</b>	<b>199</b>	<b>521</b>	<b>751</b>
O.D.		123,976	.014							1	2	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,489,452	1,953,272	1,861,251			750,337	1,090,055	2,239,216	966,765
2010	652,039		1,652,514	1,417,362	2,140,408			1,118,615	984,564	2,185,687	1,000,924
2011			820,425	1,528,330	1,496,816			724,056	1,072,792	1,193,451	913,945
2012			272,601	2,000,604	1,217,906			148,068	1,535,054	1,331,538	1,348,552
2013			310,865	151,917	1,741,085			90,000	43,064	2,474,444	1,090,377
<b>TOTAL</b>	<b>652,039</b>		<b>4,545,857</b>	<b>7,051,485</b>	<b>8,457,466</b>			<b>2,831,076</b>	<b>4,725,529</b>	<b>9,424,336</b>	<b>5,320,563</b>
O.D.				38,592	25,597				19,644	23,377	16,766

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,797,768	2,435,733	2,503,387			1,759,540	1,437,783	2,917,698	986,100
2010	824,348	12,038	2,074,166	1,718,626	2,634,799	865	14,295	2,559,832	1,305,753	2,729,373	1,001,925
2011	270	14,790	1,342,163	1,720,026	1,745,743	365	31,541	1,762,803	1,191,871	1,407,107	901,150
2012	229	23,365	1,603,017	1,993,781	1,320,387	768	52,533	1,428,271	1,422,349	1,408,187	1,339,112
2013	513	25,496	1,805,484	887,117	1,471,676	572	38,192	1,388,168	708,376	1,717,150	1,074,021
<b>TOTAL</b>	<b>825,360</b>	<b>75,689</b>	<b>8,622,598</b>	<b>8,755,283</b>	<b>9,675,992</b>	<b>2,570</b>	<b>136,561</b>	<b>8,898,614</b>	<b>6,066,132</b>	<b>10,179,515</b>	<b>5,302,308</b>
O.D.	3	363	23,449	37,275	30,355	6	550	13,341	17,419	28,671	16,640

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	18,599,104	34,790,642	5,318,948	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,346,583	-6,220,506	17,877	
TOTAL LOSSES	12,252,521	28,570,136	5,336,825	
EXPECTED LOSSES	14,151,090	22,335,682	5,184,147	
CREDIBILITY	.14	.37	.59	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.425	3.323	.621	5.369
INDICATED (POST-TEST)	1.710	3.988	.745	6.443
PRES. ON RATE LEVEL	1.544	2.438	.566	4.548
DERIVED BY FORMULA	1.567	3.012	.672	5.251
UNDERLYING PRES. RATE	1.646	2.598	.603	4.847
PROPOSED	1.567	3.012	.672	5.251

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	5.419
IND. RATES				5.42	MINIMUM PREMIUM	
MAN. RATES	3.66	4.19	5.02	+ 5.42	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	150,772	11,907,899	7.897			150,772			25	107	102	234
2010	161,584	8,934,917	5.529			161,584			10	47	165	222
2011	224,840	11,939,481	5.310			224,840			15	40	186	241
2012	229,260	10,344,372	4.512			229,260	1		11	37	178	227
2013	231,157	8,626,706	3.731			231,157			5	3	245	253
<b>TOTAL</b>	<b>997,613</b>	<b>51,753,375</b>	<b>5.188</b>			<b>997,613</b>	<b>1</b>		<b>66</b>	<b>234</b>	<b>876</b>	<b>1177</b>
O.D.		6,318										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			5,359,533	2,068,428	355,391			1,777,202	1,507,596	423,960	415,789
2010			2,625,178	1,162,576	1,841,859			785,457	945,802	1,059,387	514,658
2011			3,163,824	1,292,490	3,315,276			1,106,224	1,002,638	1,559,692	499,337
2012	210,916		2,099,783	1,511,050	2,031,300	2,500		716,252	1,466,880	1,779,384	526,307
2013			1,266,897	311,216	3,084,538			379,000	160,682	2,841,527	582,846
<b>TOTAL</b>	<b>210,916</b>		<b>14,515,215</b>	<b>6,345,760</b>	<b>10,628,364</b>	<b>2,500</b>		<b>4,764,135</b>	<b>5,083,598</b>	<b>7,663,950</b>	<b>2,538,937</b>
O.D.											6,318

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			6,365,239	2,579,326	478,001			3,998,315	1,988,520	552,423	424,105
2010	334	17,721	3,197,763	1,419,329	2,277,523	609	8,949	1,810,589	1,231,911	1,331,779	515,173
2011	721	34,192	4,088,394	1,601,639	3,851,878	540	41,398	2,509,461	1,149,579	1,829,422	492,346
2012	212,630	44,264	3,457,337	1,716,354	2,176,701	7,032	81,113	2,524,632	1,442,817	1,871,829	522,623
2013	1,040	53,772	3,897,156	1,672,189	2,681,326	889	59,226	2,162,245	911,857	2,008,462	574,103
<b>TOTAL</b>	<b>214,725</b>	<b>149,949</b>	<b>21,005,889</b>	<b>8,988,837</b>	<b>11,465,429</b>	<b>9,070</b>	<b>190,686</b>	<b>13,005,242</b>	<b>6,724,684</b>	<b>7,593,915</b>	<b>2,528,350</b>
O.D.											6,304

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	34,575,561	34,772,865	2,534,654			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-22,356,135	-7,094,940	11,929			
TOTAL LOSSES	12,219,426	27,677,925	2,546,583			
EXPECTED LOSSES	51,217,451	25,917,986	3,192,361			
CREDIBILITY	.15	.41	.65			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.225	2.774	.255	4.254		
INDICATED (POST-TEST)	1.470	3.329	.306	5.105		
PRES. ON RATE LEVEL	4.818	2.438	.300	7.556		
DERIVED BY FORMULA	4.316	2.803	.304	7.423		
UNDERLYING PRES. RATE	5.134	2.598	.320	8.052		
PROPOSED	4.316	2.803	.304	7.423		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	7.661
IND. RATES				7.66	MINIMUM PREMIUM	
MAN. RATES	9.33	8.67	8.34	+ 7.66	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	227,136	5,493,607	2.418			7	29	66	102
2010	228,241	4,135,212	1.811			9	9	63	81
2011	232,464	3,990,889	1.716			4	25	56	85
2012	230,116	2,554,490	1.110			1	17	39	57
2013	260,470	2,244,748	.861				6	61	67
<b>TOTAL</b>	<b>1,178,427</b>	<b>18,418,946</b>	<b>1.563</b>			<b>21</b>	<b>86</b>	<b>285</b>	<b>392</b>
O.D.		137,247	.011				1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,645,629	818,581	588,431			459,822	572,118	1,021,258	387,768
2010			1,657,816	160,160	434,918			700,630	134,889	683,667	363,132
2011			575,414	719,912	500,083			297,061	699,339	722,104	476,976
2012			183,088	483,874	407,915			40,859	570,388	527,875	340,491
2013				305,564	685,799				111,704	766,198	375,483
<b>TOTAL</b>			<b>4,061,947</b>	<b>2,488,091</b>	<b>2,617,146</b>			<b>1,498,372</b>	<b>2,088,438</b>	<b>3,721,102</b>	<b>1,943,850</b>
O.D.				70,278	18,440				29,605	10,783	8,141

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,986,275	1,020,769	791,444			1,078,283	754,623	1,330,695	395,523
2010	214	10,569	1,970,600	206,833	546,063	542	7,355	1,550,349	193,388	855,285	363,495
2011	118	8,280	828,643	804,745	597,609	160	16,002	805,316	767,998	848,783	470,298
2012	80	7,453	536,078	500,026	435,601	268	19,069	508,988	530,379	554,726	338,108
2013	441	11,974	860,555	525,949	598,703	214	16,167	483,857	275,760	539,615	369,851
<b>TOTAL</b>	<b>853</b>	<b>38,276</b>	<b>6,182,151</b>	<b>3,058,322</b>	<b>2,969,420</b>	<b>1,184</b>	<b>58,593</b>	<b>4,426,793</b>	<b>2,522,148</b>	<b>4,129,104</b>	<b>1,937,275</b>
O.D.	3	333	15,051	75,965	22,547	1	312	8,462	31,167	13,231	8,093

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,732,012	12,821,904	1,945,368	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,821,053	-2,886,177	7,687	
TOTAL LOSSES	5,910,959	9,935,727	1,953,055	
EXPECTED LOSSES	10,759,038	10,393,726	2,168,305	
CREDIBILITY	.17	.46	.73	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.502	.843	.166	1.511
INDICATED (POST-TEST)	.602	1.012	.199	1.813
PRES. ON RATE LEVEL	.857	.828	.172	1.857
DERIVED BY FORMULA	.814	.913	.192	1.919
UNDERLYING PRES. RATE	.913	.882	.184	1.979
PROPOSED	.788	.883	.186	1.857

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.916
IND. RATES				1.92	MINIMUM PREMIUM	
MAN. RATES	2.01	1.99	2.05	+ 1.92	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	6,621	132,805	2,005				2		2	4
2010	7,501	333,421	4,445			1	2		3	6
2011	7,767	81,307	1,046							
2012	8,136	46,978	.577				1			1
2013	7,794	270,182	3,466				1		4	5
<b>TOTAL</b>	<b>37,819</b>	<b>864,693</b>	<b>2,286</b>			<b>1</b>	<b>6</b>		<b>9</b>	<b>16</b>
O.D.		64,034	.169				1		1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				40,023	7,087				60,444	7,972	17,279
2010			257,641	3,542	6,470			15,214	4,787	37,320	8,447
2011											81,307
2012				2,685					10,327		33,966
2013				55,145	39,997				1,211	85,579	88,250
<b>TOTAL</b>			<b>257,641</b>	<b>101,395</b>	<b>53,554</b>			<b>15,214</b>	<b>76,769</b>	<b>130,871</b>	<b>229,249</b>
O.D.				31,752					27,724		4,558

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				49,908	9,532				79,726	10,387	17,625
2010	33	1,587	303,543	5,973	10,209	12	213	34,221	6,957	46,400	8,455
2011											80,169
2012		22	1,418	2,484	165	3	245	6,386	8,728	685	33,728
2013	65	1,199	89,854	59,262	39,595	16	1,202	42,581	23,979	59,078	86,926
<b>TOTAL</b>	<b>98</b>	<b>2,808</b>	<b>394,815</b>	<b>117,627</b>	<b>59,501</b>	<b>31</b>	<b>1,660</b>	<b>83,188</b>	<b>119,390</b>	<b>116,550</b>	<b>226,903</b>
O.D.	1	254	16,770	29,362	1,964	9	660	17,142	23,429	1,842	4,511

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	517,436	469,665	231,414	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-557,954	-190,838	344	
TOTAL LOSSES		278,827	231,758	
EXPECTED LOSSES	1,251,809	686,036	99,464	
CREDIBILITY	.02	.05	.07	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.737	.613	1.350
INDICATED (POST-TEST)	.000	.884	.736	1.620
PRES. ON RATE LEVEL	3.106	1.702	.247	5.055
DERIVED BY FORMULA	3.044	1.661	.281	4.986
UNDERLYING PRES. RATE	3.310	1.814	.263	5.387
PROPOSED	3.044	1.661	.281	4.986

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE
IND. RATES				5.15	MINIMUM PREMIUM
MAN. RATES	6.13	5.72	5.58	+ 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
2009	37,664	1,178,616	3.129			3	2	6	11
2010	42,666	1,221,907	2.863			1	7	9	17
2011	29,580	243,147	.821					15	15
2012	36,487	519,510	1.423				1	6	7
2013	30,397	277,811	.913					12	12
<b>TOTAL</b>	<b>176,794</b>	<b>3,440,991</b>	<b>1.946</b>			<b>4</b>	<b>10</b>	<b>48</b>	<b>62</b>
O.D.		16,146	.009					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			752,190	23,023	39,269			248,801	34,183	55,753	25,397
2010			134,268	376,132	275,964			128,817	104,709	129,323	72,694
2011					112,098					83,176	47,873
2012				30,261	288,996				31,039	135,122	34,092
2013					106,988					100,561	70,262
<b>TOTAL</b>			<b>886,458</b>	<b>429,416</b>	<b>823,315</b>			<b>377,618</b>	<b>169,931</b>	<b>503,935</b>	<b>250,318</b>
O.D.					862					6,339	8,945

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			907,893	28,710	52,816			583,439	45,088	72,647	25,905
2010	17	1,069	184,711	449,546	340,654	101	1,362	291,884	137,183	162,793	72,767
2011	10	119	9,141	5,171	125,938		191	4,792	3,686	93,784	47,203
2012	34	1,229	76,918	58,980	282,371	21	1,646	39,490	37,890	133,781	33,853
2013	16	1,229	83,582	45,536	87,424	20	1,328	48,590	27,316	69,270	69,208
<b>TOTAL</b>	<b>77</b>	<b>3,646</b>	<b>1,262,245</b>	<b>587,943</b>	<b>889,203</b>	<b>142</b>	<b>4,527</b>	<b>968,195</b>	<b>251,163</b>	<b>532,275</b>	<b>248,936</b>
O.D.					1,159					8,260	8,854

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,238,832	2,270,003	257,790	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-698,348	-367,476	870	
TOTAL LOSSES	1,540,484	1,902,527	258,660	
EXPECTED LOSSES	1,527,500	1,297,668	281,102	
CREDIBILITY	.05	.13	.21	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.871	1.076	.146	2.093
INDICATED (POST-TEST)	1.045	1.291	.175	2.511
PRES. ON RATE LEVEL	.811	.689	.149	1.649
DERIVED BY FORMULA	.823	.767	.154	1.744
UNDERLYING PRES. RATE	.864	.734	.159	1.757
PROPOSED	.823	.767	.154	1.744

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.799
IND. RATES				1.80	MINIMUM PREMIUM	
MAN. RATES	1.72	1.72	1.82	+ 1.80	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
2009	36,120	575,802	1.594			36,120				6	8	14
2010	35,700	2,553,060	7.151			35,700			2	2	8	12
2011	33,628	101,366	.301			33,628				1	2	3
2012	36,534	241,481	.660			36,534				2	10	12
2013	53,892	865,470	1.605			53,892				3	11	14
<b>TOTAL</b>	<b>195,874</b>	<b>4,337,179</b>	<b>2.214</b>			<b>195,874</b>			<b>2</b>	<b>14</b>	<b>39</b>	<b>55</b>
O.D.		35,430	.018								1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				126,293	15,852				312,702	51,633	69,322
2010			448,323	83,412	28,573			1,865,549	37,451	16,777	72,975
2011				4,709	12,196				5,754	6,711	71,996
2012				15,569	67,764				14,619	68,687	74,842
2013				126,064	263,140				45,251	263,487	167,528
<b>TOTAL</b>			<b>448,323</b>	<b>356,047</b>	<b>387,525</b>			<b>1,865,549</b>	<b>415,777</b>	<b>407,295</b>	<b>456,663</b>
O.D.					19,293					15,988	149

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				157,488	21,322				412,454	67,277	70,708
2010	29	1,448	278,217	100,511	37,593	536	5,756	1,516,247	57,679	28,867	73,048
2011	1	34	1,901	5,596	13,824		72	1,911	6,263	7,776	70,988
2012	4	361	22,508	21,661	66,733	6	828	19,356	18,283	67,928	74,318
2013	180	4,714	339,566	208,567	230,825	74	5,927	173,340	98,972	186,289	165,015
<b>TOTAL</b>	<b>214</b>	<b>6,557</b>	<b>642,192</b>	<b>493,823</b>	<b>370,297</b>	<b>616</b>	<b>12,583</b>	<b>1,710,854</b>	<b>593,651</b>	<b>358,137</b>	<b>454,077</b>
O.D.	3	221	15,073	8,214	15,765	4	212	7,726	4,343	11,012	147

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,396,255	1,855,242	454,224	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,474,021	-591,969	1,581	
TOTAL LOSSES	922,234	1,263,273	455,805	
EXPECTED LOSSES	3,329,858	2,176,160	393,706	
CREDIBILITY	.05	.14	.22	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.471	.645	.233	1.349
INDICATED (POST-TEST)	.565	.774	.280	1.619
PRES. ON RATE LEVEL	1.594	1.043	.189	2.826
DERIVED BY FORMULA	1.543	1.005	.209	2.757
UNDERLYING PRES. RATE	1.700	1.111	.201	3.012
PROPOSED	1.543	1.005	.209	2.757

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	TOTAL
IND. RATES				2.85	MINIMUM PREMIUM	
MAN. RATES	3.54	3.26	3.12	+ 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	
2009	836	9,562	1.143						1	1
2010	918	1,263	.137							
2011	942	7,095	.753						1	1
2012	748									
2013	685	508	.074							
<b>TOTAL</b>	<b>4,129</b>	<b>18,428</b>	<b>.446</b>						<b>2</b>	<b>2</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009					3,381					2,260	3,921
2010											1,263
2011					3,705					1,445	1,945
2013											508
<b>TOTAL</b>					<b>7,086</b>					<b>3,705</b>	<b>7,637</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009					4,547					2,945	3,999
2010											1,264
2011		5	301	171	4,163		3	82	64	1,629	1,918
2013											500
<b>TOTAL</b>		<b>5</b>	<b>301</b>	<b>171</b>	<b>8,710</b>		<b>3</b>	<b>82</b>	<b>64</b>	<b>4,574</b>	<b>7,681</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	391	13,519	7,681	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-50,371	-18,653	26	
TOTAL LOSSES			7,707	
EXPECTED LOSSES	110,120	65,363	8,712	
CREDIBILITY	.00	.01	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.187	.187
INDICATED (POST-TEST)	.000	.000	.224	.224
PRES. ON RATE LEVEL	2.503	1.485	.198	4.186
DERIVED BY FORMULA	2.503	1.470	.199	4.172
UNDERLYING PRES. RATE	2.667	1.583	.211	4.461
PROPOSED	2.503	1.470	.199	4.172

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	4.305
IND. RATES				4.31	MINIMUM PREMIUM	
MAN. RATES	4.83	4.62	4.62	+ 4.31	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	102,680	3,092,939	3.012			5	2	46	53
2010	108,222	2,719,166	2.512			4	6	42	52
2011	116,509	2,086,067	1.790				13	64	77
2012	117,919	2,168,200	1.838			1	8	49	58
2013	114,075	1,060,258	.929				3	37	40
<b>TOTAL</b>	<b>559,405</b>	<b>11,126,630</b>	<b>1.989</b>			<b>10</b>	<b>32</b>	<b>238</b>	<b>280</b>
O.D.		91,303	.016					4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,114,723	179,971	517,658			306,140	73,017	712,504	188,926
2010			609,359	281,769	474,712			662,736	66,366	364,905	259,319
2011				542,015	406,573				348,623	587,565	201,291
2012			122,840	429,448	261,772			51,486	595,557	524,175	182,922
2013				27,591	322,073				22,582	546,186	141,826
<b>TOTAL</b>			<b>1,846,922</b>	<b>1,460,794</b>	<b>1,982,788</b>			<b>1,020,362</b>	<b>1,106,145</b>	<b>2,735,335</b>	<b>974,284</b>
O.D.					35,724					47,882	7,697

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,259,104	224,424	696,248			661,149	96,309	928,396	192,705
2010	70	3,777	670,539	343,851	585,690	406	5,192	1,160,404	98,219	458,106	259,578
2011	39	2,819	137,653	598,094	470,910	12	4,742	126,210	387,442	675,130	198,473
2012	54	5,801	412,520	431,125	287,196	282	20,127	544,021	552,066	553,387	181,642
2013	85	4,062	280,939	158,206	266,651	121	8,452	286,905	162,034	378,617	139,699
<b>TOTAL</b>	<b>248</b>	<b>16,459</b>	<b>2,760,755</b>	<b>1,755,700</b>	<b>2,306,695</b>	<b>821</b>	<b>38,513</b>	<b>2,778,689</b>	<b>1,296,070</b>	<b>2,993,636</b>	<b>972,097</b>
O.D.		34	1,260	704	43,468		58	1,075	718	59,654	7,641

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,597,912	8,456,645	979,738	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,917,417	-1,877,890	4,141	
TOTAL LOSSES	2,680,495	6,578,755	983,879	
EXPECTED LOSSES	6,528,257	6,740,830	1,208,315	
CREDIBILITY	.11	.28	.44	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.479	1.176	.176	1.831
INDICATED (POST-TEST)	.575	1.411	.211	2.197
PRES. ON RATE LEVEL	1.095	1.131	.203	2.429
DERIVED BY FORMULA	1.038	1.209	.207	2.454
UNDERLYING PRES. RATE	1.167	1.205	.216	2.588
PROPOSED	1.027	1.197	.205	2.429

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.506
IND. RATES				2.51	MINIMUM PREMIUM	
MAN. RATES	2.60	2.69	2.68	+ 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	
2009	10,900	82,406	.756						4	4
2010	10,704	163,695	1.529						8	8
2011	10,069	324,402	3.221			1			2	3
2012	8,220	29,971	.364				1		2	3
2013	9,064	94,139	1.038	1						1
<b>TOTAL</b>	<b>48,957</b>	<b>694,613</b>	<b>1.419</b>	<b>1</b>		<b>1</b>		<b>1</b>	<b>16</b>	<b>19</b>
O.D.		213								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009					9,610					43,070	29,726
2010					59,321					88,985	15,389
2011			121,216		11,038			84,462		94,925	12,761
2012				1,502	4,290				3,185	11,005	9,989
2013	82,604										11,535
<b>TOTAL</b>	<b>82,604</b>		<b>121,216</b>	<b>1,502</b>	<b>84,259</b>			<b>84,462</b>	<b>3,185</b>	<b>237,985</b>	<b>79,400</b>
O.D.											213

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009					12,925					56,121	30,321
2010		56	1,555	921	72,280		211	1,578	1,569	110,091	15,404
2011	15	978	137,634	3,076	15,983	38	2,365	169,927	7,344	109,672	12,582
2012		29	1,697	1,849	4,258		148	3,621	3,642	10,938	9,919
2013	107,833										11,362
<b>TOTAL</b>	<b>107,848</b>	<b>1,063</b>	<b>140,886</b>	<b>5,846</b>	<b>105,446</b>	<b>38</b>	<b>2,724</b>	<b>175,126</b>	<b>12,555</b>	<b>286,822</b>	<b>79,588</b>
O.D.											210

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	427,685	410,669	79,798	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-345,279	-149,010	207	
TOTAL LOSSES	82,406	261,659	80,005	
EXPECTED LOSSES	751,979	524,819	65,602	
CREDIBILITY	.02	.06	.09	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.168	.534	.163	.865
INDICATED (POST-TEST)	.202	.641	.196	1.039
PRES. ON RATE LEVEL	1.441	1.006	.126	2.573
DERIVED BY FORMULA	1.416	.984	.132	2.532
UNDERLYING PRES. RATE	1.536	1.072	.134	2.742
PROPOSED	1.416	.984	.132	2.532

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE
IND. RATES				2.61	MINIMUM PREMIUM
MAN. RATES	3.14	2.96	2.84	+ 2.61	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	1,361	651	.047							
2010	1,386									
2011	1,433	8,738	.609							
2012	1,425									
2013	1,485	113,344	7.632						1	1
<b>TOTAL</b>	<b>7,090</b>	<b>122,733</b>	<b>1.731</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
2009											651
2011											8,738
2013					61,249					48,899	3,196
<b>TOTAL</b>					<b>61,249</b>					<b>48,899</b>	<b>12,585</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											664
2011											8,616
2013	11	701	47,852	26,071	50,050	10	646	23,633	13,282	33,682	3,148
<b>TOTAL</b>	<b>11</b>	<b>701</b>	<b>47,852</b>	<b>26,071</b>	<b>50,050</b>	<b>10</b>	<b>646</b>	<b>23,633</b>	<b>13,282</b>	<b>33,682</b>	<b>12,428</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	72,853	123,085	12,428	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-21,847	-26,550	41	
TOTAL LOSSES	51,006	96,535	12,469	
EXPECTED LOSSES	48,709	95,290	11,414	
CREDIBILITY	.01	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.719	1.362	.176	2.257
INDICATED (POST-TEST)	.863	1.634	.211	2.708
PRES. ON RATE LEVEL	.645	1.261	.151	2.057
DERIVED BY FORMULA	.647	1.268	.152	2.067
UNDERLYING PRES. RATE	.687	1.344	.161	2.192
PROPOSED	.647	1.268	.152	2.067

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	TOTAL
IND. RATES				2.13	MINIMUM PREMIUM	
MAN. RATES	2.44	2.30	2.27	+ 2.13	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	13,012	884,010	6.793			1	5	3	9	
2010	13,431	449,072	3.343			1		5	6	
2011	14,429	149,646	1.037				2	3	5	
2012	14,769	362,944	2.457				4	4	8	
2013	16,247	218,576	1.345				2	7	9	
<b>TOTAL</b>	<b>71,888</b>	<b>2,064,248</b>	<b>2.871</b>			<b>2</b>	<b>13</b>	<b>22</b>	<b>37</b>	
O.D.		96								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			177,869	159,650	15,581			424,403	92,049	6,910	7,548
2010			164,456		36,416			159,532		49,073	39,595
2011				104,325	3,599				14,984	6,360	20,378
2012				151,656	16,712				162,957	20,380	11,239
2013				25,825	35,627				59,644	76,767	20,713
<b>TOTAL</b>			<b>342,325</b>	<b>441,456</b>	<b>107,935</b>			<b>583,935</b>	<b>329,634</b>	<b>159,490</b>	<b>99,473</b>
O.D.											96

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			160,994	199,083	20,956			746,318	121,413	9,004	7,699
2010	20	1,043	194,488	1,641	45,837	124	1,429	348,525	3,114	62,460	39,635
2011	2	468	20,403	111,670	6,760		159	4,334	15,814	7,712	20,093
2012	8	1,265	83,617	142,034	25,604	55	4,011	103,817	139,469	30,686	11,160
2013	31	757	55,283	34,943	32,349	47	4,243	97,761	56,963	59,194	20,402
<b>TOTAL</b>	<b>61</b>	<b>3,533</b>	<b>514,785</b>	<b>489,371</b>	<b>131,506</b>	<b>226</b>	<b>9,842</b>	<b>1,300,755</b>	<b>336,773</b>	<b>169,056</b>	<b>98,989</b>
O.D.											95

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,829,202	1,126,706	99,084			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-331,581	-200,059	309			
TOTAL LOSSES	1,497,621	926,647	99,393			
EXPECTED LOSSES	745,478	723,912	85,547			
CREDIBILITY	.03	.07	.11			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.083	1.289	.138	3.510		
INDICATED (POST-TEST)	2.500	1.547	.166	4.213		
PRES. ON RATE LEVEL	.973	.945	.112	2.030		
DERIVED BY FORMULA	1.019	.987	.118	2.124		
UNDERLYING PRES. RATE	1.037	1.007	.119	2.163		
PROPOSED	1.019	.987	.118	2.124		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.192
IND. RATES				2.19	MINIMUM PREMIUM	
MAN. RATES	2.33	2.22	2.24	+ 2.19	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	9,569	315,800	3.300				2	1		3
2010	10,280	522,166	5.079			1				1
2011	10,824	324,841	3.001			1		2		3
2012	9,295	292,756	3.149			1		4		5
2013	8,659	2,678,258	30.930			1	1	3		5
<b>TOTAL</b>	<b>48,627</b>	<b>4,133,821</b>	<b>8.501</b>			<b>4</b>	<b>3</b>	<b>10</b>		<b>17</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				119,071	49,499				62,122	56,560	28,548
2010			376,075					128,306			17,785
2011			200,192		35,699			24,715		42,016	22,219
2012			203,826		7,214			32,779		20,890	28,047
2013			743,226	83,070	8,435			1,693,238	79,175	22,546	48,568
<b>TOTAL</b>			<b>1,523,319</b>	<b>202,141</b>	<b>100,847</b>			<b>1,879,038</b>	<b>141,297</b>	<b>142,012</b>	<b>145,167</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				148,481	66,576				81,939	73,698	29,119
2010	49	2,307	442,562	2,464	3,353	99	1,056	279,608	1,808	1,407	17,803
2011	25	1,627	228,731	5,889	46,022	11	724	50,548	2,780	48,147	21,908
2012	20	2,484	218,087	10,593	17,840	38	1,718	64,937	4,078	22,188	27,851
2013	105	3,094	247,771	83,193	33,388	314	17,643	721,233	97,032	58,244	47,839
<b>TOTAL</b>	<b>199</b>	<b>9,512</b>	<b>1,137,151</b>	<b>250,620</b>	<b>167,179</b>	<b>462</b>	<b>21,141</b>	<b>1,116,326</b>	<b>187,637</b>	<b>203,684</b>	<b>144,520</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,284,791	809,120	144,520	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-418,710	-186,690	237	
TOTAL LOSSES	1,866,081	622,430	144,757	
EXPECTED LOSSES	922,454	659,382	75,371	
CREDIBILITY	.02	.06	.09	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.838	1.280	.298	5.416
INDICATED (POST-TEST)	4.606	1.536	.358	6.500
PRES. ON RATE LEVEL	1.780	1.273	.145	3.198
DERIVED BY FORMULA	1.837	1.289	.164	3.290
UNDERLYING PRES. RATE	1.897	1.356	.155	3.408
PROPOSED	1.837	1.289	.164	3.290

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.395
IND. RATES				3.40	MINIMUM PREMIUM	
MAN. RATES	3.75	3.56	3.53	+ 3.40	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	140,770	5,543,282	3.937			140,770			9	27	63	99
2010	149,902	7,496,383	5.000			149,902			8	31	61	100
2011	157,482	6,164,008	3.914			157,482			6	25	53	84
2012	156,893	5,153,551	3.284			156,893			4	33	56	93
2013	168,085	3,076,842	1.830			168,085				14	69	83
<b>TOTAL</b>	<b>773,132</b>	<b>27,434,066</b>	<b>3.548</b>			<b>773,132</b>			<b>27</b>	<b>130</b>	<b>302</b>	<b>459</b>
O.D.		52,373	.006							1	1	2

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2009			1,650,124	1,079,385	307,190			928,039	659,155	532,866	386,523	
2010			1,701,081	1,209,870	673,171			1,242,901	1,373,060	801,733	494,567	
2011			1,016,301	472,430	372,599			2,869,346	388,120	493,460	551,752	
2012			650,925	1,460,197	684,653			217,351	1,032,055	736,825	371,545	
2013				505,472	774,795				403,004	849,217	544,354	
<b>TOTAL</b>			<b>5,018,431</b>	<b>4,727,354</b>	<b>2,812,408</b>			<b>5,257,637</b>	<b>3,855,394</b>	<b>3,414,101</b>	<b>2,348,741</b>	
O.D.				20,000	25,945					55	1,859	4,514

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,949,270	1,345,993	413,169			2,064,040	869,424	694,325	394,253
2010	160	8,329	1,561,379	1,448,105	841,771	618	8,468	1,878,145	1,770,659	1,018,854	495,062
2011	129	9,246	1,083,265	540,218	456,121	338	23,291	1,543,916	451,147	593,085	544,027
2012	192	21,806	1,607,155	1,455,087	789,502	624	39,887	1,158,547	950,809	798,897	368,944
2013	657	15,669	1,142,561	716,941	696,462	396	32,988	820,242	474,662	627,650	536,189
<b>TOTAL</b>	<b>1,138</b>	<b>55,050</b>	<b>7,343,630</b>	<b>5,506,344</b>	<b>3,197,025</b>	<b>1,976</b>	<b>104,634</b>	<b>7,464,890</b>	<b>4,516,701</b>	<b>3,732,811</b>	<b>2,338,475</b>
O.D.	2	88	5,470	27,722	25,182		14	278	232	1,812	4,514

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,977,170	17,007,829	2,342,989			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,556,977	-3,831,372	8,798			
TOTAL LOSSES	9,420,193	13,176,457	2,351,787			
EXPECTED LOSSES	12,447,425	13,800,407	2,489,484			
CREDIBILITY	.13	.35	.55			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.218	1.704	.304	3.226		
INDICATED (POST-TEST)	1.462	2.045	.365	3.872		
PRES. ON RATE LEVEL	1.511	1.675	.302	3.488		
DERIVED BY FORMULA	1.505	1.805	.337	3.647		
UNDERLYING PRES. RATE	1.610	1.785	.322	3.717		
PROPOSED	1.505	1.805	.337	3.647		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.764
IND. RATES				3.76	MINIMUM PREMIUM	
MAN. RATES	3.74	3.71	3.85	+ 3.76	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	43,940	532,079	1.210			1	1	9	11
2010	41,673	1,212,072	2.908			1	3	15	19
2011	42,443	374,951	.883				1	14	15
2012	42,580	945,659	2.220				5	13	18
2013	40,371	417,458	1.034			1	1	7	9
<b>TOTAL</b>	<b>211,007</b>	<b>3,482,219</b>	<b>1.650</b>			<b>1</b>	<b>2</b>	<b>58</b>	<b>72</b>

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			180,237	6,257	83,811			147,063	1,908	78,039	34,764
2010			182,109	197,739	113,182			433,395	90,833	85,103	109,711
2011				35,433	79,947				1,396	204,324	53,851
2012				210,034	186,271				150,587	327,065	71,702
2013	3,000			5,766	16,361	79,359			202,249	52,321	58,402
<b>TOTAL</b>	<b>3,000</b>		<b>362,346</b>	<b>455,229</b>	<b>479,572</b>	<b>79,359</b>		<b>580,458</b>	<b>446,973</b>	<b>746,852</b>	<b>328,430</b>

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			217,546	7,802	112,726			344,863	2,517	101,686	35,459
2010	17	962	178,335	236,296	140,847	258	2,953	736,959	121,660	110,152	109,821
2011	5	237	13,352	41,564	90,745	1	491	12,142	10,504	230,426	53,097
2012	28	2,306	150,203	214,192	193,786	80	5,777	142,250	155,463	328,828	71,200
2013	3,923	260	18,908	11,379	14,092	110,832	11,609	230,977	136,654	57,467	57,526
<b>TOTAL</b>	<b>3,973</b>	<b>3,765</b>	<b>578,344</b>	<b>511,233</b>	<b>552,196</b>	<b>111,171</b>	<b>20,830</b>	<b>1,467,191</b>	<b>426,798</b>	<b>828,559</b>	<b>327,103</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,185,274	2,318,786	327,103	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-805,818	-519,776	838	
TOTAL LOSSES	1,379,456	1,799,010	327,941	
EXPECTED LOSSES	1,783,009	1,852,641	255,318	
CREDIBILITY	.05	.15	.23	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.654	.853	.155	1.662
INDICATED (POST-TEST)	.785	1.024	.186	1.995
PRES. ON RATE LEVEL	.793	.824	.113	1.730
DERIVED BY FORMULA	.793	.854	.130	1.777
UNDERLYING PRES. RATE	.845	.878	.121	1.844
PROPOSED	.793	.854	.130	1.777

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.834
IND. RATES				1.83	MINIMUM PREMIUM	
MAN. RATES	1.91	1.89	1.91	+ 1.83	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	6,927									
2010	1,757									
2011	3,502									
2012	7,473									
2013	11,477									
<b>TOTAL</b>	<b>31,136</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.	-77,199	-14,541	11	
TOTAL LOSSES			11	
EXPECTED LOSSES	182,145	56,979	2,491	
CREDIBILITY	.02	.04	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.552	.173	.007	.732
DERIVED BY FORMULA	.541	.166	.007	.714
UNDERLYING PRES. RATE	.585	.183	.008	.776
PROPOSED	.541	.166	.007	.714

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	
IND. RATES				.80	MINIMUM PREMIUM	.804
MAN. RATES	.93	.86	.86	+ .80	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	123,322	2,310,723	1.873			2	12	40	54	
2010	121,827	1,537,015	1.261			2	4	28	34	
2011	124,175	883,439	.711				5	22	27	
2012	115,806	1,401,276	1.210				1	36	37	
2013	115,511	1,305,990	1.130				4	42	46	
<b>TOTAL</b>	<b>600,641</b>	<b>7,438,443</b>	<b>1.238</b>			<b>4</b>	<b>26</b>	<b>168</b>	<b>198</b>	
O.D.		12,418	.002					2	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			300,461	370,320	297,589			135,581	431,640	517,934	257,198
2010			287,278	133,789	147,044			342,902	88,902	357,647	179,453
2011				252,353	86,298				82,461	233,346	228,981
2012				25,410	333,410				27,038	738,281	277,137
2013				100,271	238,543				48,954	665,594	252,628
<b>TOTAL</b>			<b>587,739</b>	<b>882,143</b>	<b>1,102,884</b>			<b>478,483</b>	<b>678,995</b>	<b>2,512,802</b>	<b>1,195,397</b>
O.D.					2,283					6,769	3,366

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			362,656	461,790	400,255			317,937	569,333	674,867	262,342
2010	37	1,892	348,845	162,233	182,864	267	3,655	761,114	124,138	447,401	179,632
2011	8	1,212	55,683	273,704	103,540	2	1,342	35,292	95,828	266,096	225,775
2012	33	1,349	83,712	59,271	325,173	59	5,599	127,629	86,520	721,486	275,197
2013	138	4,083	292,926	178,335	207,491	164	11,464	371,438	210,453	463,655	248,839
<b>TOTAL</b>	<b>216</b>	<b>8,536</b>	<b>1,143,822</b>	<b>1,135,333</b>	<b>1,219,323</b>	<b>492</b>	<b>22,060</b>	<b>1,613,410</b>	<b>1,086,272</b>	<b>2,573,505</b>	<b>1,191,785</b>
O.D.		12	810	444	2,385		34	923	561	7,428	3,331

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,790,315	6,025,251	1,195,116	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,705,457	-1,241,385	3,603	
TOTAL LOSSES	1,084,858	4,783,866	1,198,719	
EXPECTED LOSSES	3,766,019	4,414,711	1,099,172	
CREDIBILITY	.11	.29	.46	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.181	.796	.200	1.177
INDICATED (POST-TEST)	.217	.955	.240	1.412
PRES. ON RATE LEVEL	.588	.690	.172	1.450
DERIVED BY FORMULA	.547	.767	.203	1.517
UNDERLYING PRES. RATE	.627	.735	.183	1.545
PROPOSED	.523	.733	.194	1.450

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.496
IND. RATES				1.50	MINIMUM PREMIUM	
MAN. RATES	1.81	1.68	1.60	+ 1.50	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	31,154									
2010	35,303									
2011	40,439									
2012	39,014									
2013	31,333									
<b>TOTAL</b>	<b>177,243</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.	-386,498	-1,994	5	
TOTAL LOSSES			5	
EXPECTED LOSSES	863,174	7,090	1,772	
CREDIBILITY	.05	.13	.21	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.456	.004	.001	.461
DERIVED BY FORMULA	.433	.003	.001	.437
UNDERLYING PRES. RATE	.487	.004	.001	.492
PROPOSED	.433	.003	.001	.437

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE
IND. RATES				.41	MINIMUM PREMIUM
MAN. RATES	.38	.40	.49	+ .41	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	59,944	1,931,249	3.221			1	8	27	36	
2010	59,287	641,583	1.082				7	20	27	
2011	60,714	2,038,649	3.357			1	10	25	36	
2012	66,356	1,771,884	2.670			4	3	15	22	
2013	66,068	1,557,071	2.356			1	2	23	26	
<b>TOTAL</b>	<b>312,369</b>	<b>7,940,436</b>	<b>2.542</b>			<b>7</b>	<b>30</b>	<b>110</b>	<b>147</b>	
O.D.		81,793	.026				1	2	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			163,224	205,422	459,206			537,474	100,021	312,750	153,152
2010				144,595	82,427				139,447	141,292	133,822
2011			114,717	554,477	350,947			9,040	477,660	394,575	137,233
2012			584,594	259,330	154,569			313,033	144,625	225,523	90,210
2013			158,627	107,408	190,466			484,051	153,173	289,547	173,799
<b>TOTAL</b>			<b>1,021,162</b>	<b>1,271,232</b>	<b>1,237,615</b>			<b>1,343,598</b>	<b>1,014,926</b>	<b>1,363,687</b>	<b>688,216</b>
O.D.				56,390	5,691				8,150	7,846	3,716

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			122,651	256,162	617,634			784,661	131,928	407,511	156,215
2010		80	9,643	172,116	101,667		329	14,313	179,728	176,649	133,956
2011	52	3,727	264,912	611,278	412,128	26	5,787	166,888	512,991	462,477	135,312
2012	81	9,655	790,683	284,553	197,161	411	19,960	713,490	163,394	246,878	89,579
2013	163	5,112	383,396	175,918	181,773	424	25,912	960,199	216,723	251,897	171,192
<b>TOTAL</b>	<b>296</b>	<b>18,574</b>	<b>1,571,285</b>	<b>1,500,027</b>	<b>1,510,363</b>	<b>861</b>	<b>51,988</b>	<b>2,639,551</b>	<b>1,204,764</b>	<b>1,545,412</b>	<b>686,254</b>
O.D.	2	511	34,136	54,515	8,167	3	274	7,509	8,285	7,078	3,691

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,324,990	5,838,611	689,945	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,829,554	-1,291,536	2,616	
TOTAL LOSSES	2,495,436	4,547,075	692,561	
EXPECTED LOSSES	4,095,158	4,654,298	749,686	
CREDIBILITY	.07	.19	.30	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.799	1.456	.222	2.477
INDICATED (POST-TEST)	.959	1.747	.266	2.972
PRES. ON RATE LEVEL	1.231	1.398	.225	2.854
DERIVED BY FORMULA	1.212	1.464	.237	2.913
UNDERLYING PRES. RATE	1.311	1.490	.240	3.041
PROPOSED	1.212	1.464	.237	2.913

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.006
IND. RATES				3.01	MINIMUM PREMIUM	
MAN. RATES	3.04	3.08	3.15	+ 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	
2009	25,157									
2010	29,381									
2011	35,889									
2012	46,812									
2013	47,567									
<b>TOTAL</b>	<b>184,806</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.	-286,959	-43,286	23	
TOTAL LOSSES			23	
EXPECTED LOSSES	667,149	160,780	5,544	
CREDIBILITY	.05	.13	.21	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.341	.081	.003	.425
DERIVED BY FORMULA	.324	.070	.002	.396
UNDERLYING PRES. RATE	.361	.087	.003	.451
PROPOSED	.324	.070	.002	.396

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	TOTAL
IND. RATES				.45	MINIMUM PREMIUM	
MAN. RATES	.38	.40	.50	+ .45	PRESENT	.446

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	21,122	490,051	2.320				6	12	18
2010	25,027	1,191,507	4.760			2	3	17	22
2011	23,568	2,996,720	12.715			8	4	8	20
2012	24,884	1,410,723	5.669			3	7	17	27
2013	25,658	753,742	2.937				6	12	18
<b>TOTAL</b>	<b>120,259</b>	<b>6,842,743</b>	<b>5.690</b>			<b>13</b>	<b>26</b>	<b>66</b>	<b>105</b>
O.D.		18,369	.015					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				197,983	27,501				86,626	64,958	112,983
2010			276,311	204,214	302,368			49,654	124,324	161,335	73,301
2011			1,688,397	187,211	330,707			590,040	102,721	40,848	56,796
2012			388,208	348,819	148,576			137,547	183,385	146,015	58,173
2013				178,536	179,406				137,132	187,612	71,056
<b>TOTAL</b>			<b>2,352,916</b>	<b>1,116,763</b>	<b>988,558</b>			<b>777,241</b>	<b>634,188</b>	<b>600,768</b>	<b>372,309</b>
O.D.					5,269					3,600	9,500

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				246,886	36,990				114,260	84,639	115,243
2010	34	1,965	343,661	247,777	372,630	39	785	121,597	161,568	201,791	73,374
2011	223	14,597	1,967,592	251,138	426,315	269	16,043	1,178,457	130,201	68,198	56,001
2012	67	7,957	628,027	357,204	186,430	217	11,941	394,628	177,115	162,180	57,766
2013	221	4,458	329,934	213,105	168,974	115	9,884	230,133	133,981	143,748	69,990
<b>TOTAL</b>	<b>545</b>	<b>28,977</b>	<b>3,269,214</b>	<b>1,316,110</b>	<b>1,191,339</b>	<b>640</b>	<b>38,653</b>	<b>1,924,815</b>	<b>717,125</b>	<b>660,556</b>	<b>372,374</b>
O.D.		17	1,111	566	5,114		25	540	310	3,508	9,361

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,264,537	3,894,628	381,735	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,181,015	-680,583	1,206	
TOTAL LOSSES	4,083,522	3,214,045	382,941	
EXPECTED LOSSES	2,643,293	2,447,270	343,940	
CREDIBILITY	.04	.10	.16	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.396	2.673	.318	6.387
INDICATED (POST-TEST)	4.075	3.208	.382	7.665
PRES. ON RATE LEVEL	2.063	1.910	.268	4.241
DERIVED BY FORMULA	2.143	2.040	.286	4.469
UNDERLYING PRES. RATE	2.198	2.035	.286	4.519
PROPOSED	2.143	2.040	.286	4.469

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	4.612
IND. RATES				4.61	MINIMUM PREMIUM	
MAN. RATES	4.46	4.46	4.68	+ 4.61	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	17,032	620,017	3.640			2		6	8
2010	18,482	415,356	2.247				4	9	13
2011	20,365	605,676	2.974			1	5	12	18
2012	17,606	131,397	.746				1	7	8
2013	16,608	237,867	1.432				1	7	8
<b>TOTAL</b>	<b>90,093</b>	<b>2,010,313</b>	<b>2.231</b>			<b>3</b>	<b>11</b>	<b>41</b>	<b>55</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			328,594		13,164			157,872		34,675	85,712
2010				227,362	32,315				106,930	28,589	20,160
2011			148,000	88,802	36,282			132,807	59,097	105,736	34,952
2012				1	34,441				16,622	45,735	34,598
2013				18,303	82,324				15,074	96,360	25,806
<b>TOTAL</b>			<b>476,594</b>	<b>334,468</b>	<b>198,526</b>			<b>290,679</b>	<b>197,723</b>	<b>311,095</b>	<b>201,228</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			396,613		17,707			370,210		45,180	87,426
2010		30	12,614	269,120	41,317		65	9,572	136,415	36,786	20,180
2011	20	1,615	187,022	99,718	47,451	62	4,189	280,344	70,876	125,508	34,463
2012	3	116	7,258	3,697	33,430	9	706	17,146	17,992	45,688	34,356
2013	34	1,193	83,766	49,060	69,563	28	2,104	61,897	35,301	67,974	25,419
<b>TOTAL</b>	<b>57</b>	<b>2,954</b>	<b>687,273</b>	<b>421,595</b>	<b>209,468</b>	<b>99</b>	<b>7,064</b>	<b>739,169</b>	<b>260,584</b>	<b>321,136</b>	<b>201,844</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,436,616	1,212,783	201,844	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-462,178	-289,942	537	
TOTAL LOSSES	974,438	922,841	202,381	
EXPECTED LOSSES	1,023,457	1,027,961	166,672	
CREDIBILITY	.03	.08	.13	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.082	1.024	.225	2.331
INDICATED (POST-TEST)	1.298	1.229	.270	2.797
PRES. ON RATE LEVEL	1.065	1.071	.174	2.310
DERIVED BY FORMULA	1.072	1.084	.186	2.342
UNDERLYING PRES. RATE	1.136	1.141	.185	2.462
PROPOSED	1.072	1.084	.186	2.342

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE
IND. RATES				2.42	MINIMUM PREMIUM
MAN. RATES	2.60	2.50	2.55	+ 2.42	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	378									
2010	430	327	.076							
2011	513	593	.115							
2012	566	1,423	.251						1	1
2013	665	11,094	1.668						1	1
<b>TOTAL</b>	<b>2,552</b>	<b>13,437</b>	<b>.527</b>						<b>2</b>	<b>2</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											327
2011											593
2012					623					800	
2013					4,202					6,747	145
<b>TOTAL</b>					<b>4,825</b>					<b>7,547</b>	<b>1,065</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											327
2011											585
2012			132	68	605		3	121	70	780	
2013		52	3,284	1,788	3,433	2	89	3,260	1,833	4,646	143
<b>TOTAL</b>		<b>52</b>	<b>3,416</b>	<b>1,856</b>	<b>4,038</b>	<b>2</b>	<b>92</b>	<b>3,381</b>	<b>1,903</b>	<b>5,426</b>	<b>1,055</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,943	13,223	1,055	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-12,615	-6,146	9	
TOTAL LOSSES		7,077	1,064	
EXPECTED LOSSES	28,991	22,661	2,398	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.277	.042	.319
INDICATED (POST-TEST)	.000	.332	.050	.382
PRES. ON RATE LEVEL	1.065	.833	.088	1.986
DERIVED BY FORMULA	1.065	.828	.088	1.981
UNDERLYING PRES. RATE	1.136	.888	.094	2.118
PROPOSED	1.065	.828	.088	1.981

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.877
IND. RATES				1.88	MINIMUM PREMIUM	
MAN. RATES	2.40	2.19	2.11	+ 1.88	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	1,468									
2010	1,882									
2011	2,033									
2012	2,090									
2013	2,251									
<b>TOTAL</b>	<b>9,724</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.	-5,312	-562				
TOTAL LOSSES						
EXPECTED LOSSES	12,058	2,042				
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	.116	.020	.000	.136		
DERIVED BY FORMULA	.115	.020	.000	.135		
UNDERLYING PRES. RATE	.124	.021	.000	.145		
PROPOSED	.115	.020	.000	.135		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	.139
IND. RATES				.14	MINIMUM PREMIUM	
MAN. RATES	.16	.15	.15	+ .14	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	19,809	706,046	3.564			1	4	11	16
2010	29,962	1,790,912	5.977				12	25	37
2011	46,995	1,866,213	3.971			1	16	25	42
2012	38,359	1,120,545	2.921				8	26	34
2013	47,129	1,459,252	3.096				7	35	42
<b>TOTAL</b>	<b>182,254</b>	<b>6,942,968</b>	<b>3.810</b>			<b>2</b>	<b>47</b>	<b>122</b>	<b>171</b>
O.D.		85,703	.047				1	6	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			151,933	128,262	53,672			69,461	155,160	54,570	92,988
2010				498,952	402,997				379,175	293,369	216,419
2011			213,772	681,293	201,242			155,000	395,126	69,293	150,487
2012				303,007	244,714				151,306	255,038	166,480
2013				400,173	276,332				303,462	310,450	168,835
<b>TOTAL</b>			<b>365,705</b>	<b>2,011,687</b>	<b>1,178,957</b>			<b>224,461</b>	<b>1,384,229</b>	<b>982,720</b>	<b>795,209</b>
O.D.				5,836	51,121				1,119	9,785	17,842

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			183,383	159,942	72,188			162,886	204,656	71,105	94,848
2010		358	36,394	595,751	495,288		686	37,328	487,120	367,966	216,635
2011	51	4,926	388,877	742,001	250,177	86	7,922	410,473	418,436	97,269	148,380
2012	37	3,250	211,617	306,453	256,268	63	5,307	131,861	149,862	258,660	165,315
2013	470	8,554	641,215	424,119	275,946	236	20,509	458,644	268,038	245,988	166,302
<b>TOTAL</b>	<b>558</b>	<b>17,088</b>	<b>1,461,486</b>	<b>2,228,266</b>	<b>1,349,867</b>	<b>385</b>	<b>34,424</b>	<b>1,201,192</b>	<b>1,528,112</b>	<b>1,040,988</b>	<b>791,480</b>
O.D.	3	197	11,905	11,911	52,744		70	1,829	2,068	10,391	17,678

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,729,137	6,224,347	809,158	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,212,140	-1,089,125	3,302	
TOTAL LOSSES	1,516,997	5,135,222	812,460	
EXPECTED LOSSES	2,808,534	3,998,651	829,255	
CREDIBILITY	.05	.13	.21	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.832	2.818	.446	4.096
INDICATED (POST-TEST)	.998	3.382	.535	4.915
PRES. ON RATE LEVEL	1.446	2.059	.427	3.932
DERIVED BY FORMULA	1.424	2.231	.450	4.105
UNDERLYING PRES. RATE	1.541	2.194	.455	4.190
PROPOSED	1.424	2.231	.450	4.105

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	4.236
IND. RATES				4.24	MINIMUM PREMIUM	
MAN. RATES	4.07	4.23	4.34	+ 4.24	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	25,987	373,472	1.437				6	7	13
2010	31,317	455,540	1.454				2	12	14
2011	36,799	1,377,877	3.744			2	3	21	26
2012	30,772	744,142	2.418				5	13	18
2013	28,886	263,983	.913				2	7	9
<b>TOTAL</b>	<b>153,761</b>	<b>3,215,014</b>	<b>2.091</b>			<b>2</b>	<b>18</b>	<b>60</b>	<b>80</b>
O.D.		3,969	.002						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				125,952	29,575				63,805	30,776	123,364
2010				61,005	116,055				21,020	103,924	153,536
2011			290,228	153,530	202,241			301,372	95,706	194,060	140,740
2012				159,200	170,178				100,760	168,663	145,341
2013				19,716	26,336				17,502	71,258	129,171
<b>TOTAL</b>			<b>290,228</b>	<b>519,403</b>	<b>544,385</b>			<b>301,372</b>	<b>298,793</b>	<b>568,681</b>	<b>692,152</b>
O.D.											3,969

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				157,062	39,778				84,159	40,100	125,831
2010		106	6,201	73,876	141,926		243	3,621	28,550	128,850	153,690
2011	54	3,197	373,470	179,587	239,785	139	9,019	623,339	119,006	231,673	138,770
2012	25	1,843	119,950	165,461	175,024	44	3,548	87,645	99,700	171,107	144,324
2013	24	569	41,524	26,311	23,989	26	1,887	52,231	29,958	50,935	127,233
<b>TOTAL</b>	<b>103</b>	<b>5,715</b>	<b>541,145</b>	<b>602,297</b>	<b>620,502</b>	<b>209</b>	<b>14,697</b>	<b>766,836</b>	<b>361,373</b>	<b>622,665</b>	<b>689,848</b>
O.D.											4,006

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,328,705	2,206,837	693,854	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-705,378	-829,962	1,870	
TOTAL LOSSES	623,327	1,376,875	695,724	
EXPECTED LOSSES	1,572,976	2,949,136	570,453	
CREDIBILITY	.04	.12	.19	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.405	.895	.452	1.752
INDICATED (POST-TEST)	.486	1.074	.542	2.102
PRES. ON RATE LEVEL	.960	1.800	.348	3.108
DERIVED BY FORMULA	.941	1.713	.385	3.039
UNDERLYING PRES. RATE	1.023	1.918	.371	3.312
PROPOSED	.941	1.713	.385	3.039

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.136
IND. RATES				3.14	MINIMUM PREMIUM	
MAN. RATES	3.22	3.23	3.43	+ 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
2009	20,391	402,018	1.971				3	17	20
2010	6,253	364,772	5.833					6	6
2011	4,262	187,536	4.400				2	5	7
2012	4,388	5,627	.128					2	2
2013	5,648	137,737	2.438				1	5	6
<b>TOTAL</b>	<b>40,942</b>	<b>1,097,690</b>	<b>2.681</b>				<b>6</b>	<b>35</b>	<b>41</b>
O.D.		1,129	.002						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				103,392	131,776				32,128	114,168	20,554
2010					113,873					206,742	44,157
2011				53,135	15,812				33,586	54,942	30,061
2012					2,180					988	2,459
2013				32,500	22,093				40,000	37,318	5,826
<b>TOTAL</b>				<b>189,027</b>	<b>285,734</b>				<b>105,714</b>	<b>414,158</b>	<b>103,057</b>
O.D.											1,129

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				128,930	177,239				42,377	148,761	20,965
2010		102	2,987	1,768	138,747		482	3,657	3,648	255,773	44,201
2011	1	253	11,532	57,520	19,148	1	456	12,069	37,251	63,162	29,640
2012		8	460	232	2,116		3	149	86	963	2,442
2013	40	691	51,803	34,296	22,125	31	2,651	58,710	34,353	29,938	5,739
<b>TOTAL</b>	<b>41</b>	<b>1,054</b>	<b>66,782</b>	<b>222,746</b>	<b>359,375</b>	<b>32</b>	<b>3,592</b>	<b>74,585</b>	<b>117,715</b>	<b>498,597</b>	<b>102,987</b>
O.D.											1,127

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	146,086	1,198,433	104,114	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-220,675	-203,116	225	
TOTAL LOSSES		995,317	104,339	
EXPECTED LOSSES	445,858	698,879	92,529	
CREDIBILITY	.02	.05	.08	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	2.431	.255	2.686
INDICATED (POST-TEST)	.000	2.917	.306	3.223
PRES. ON RATE LEVEL	1.022	1.602	.212	2.836
DERIVED BY FORMULA	1.002	1.668	.220	2.890
UNDERLYING PRES. RATE	1.089	1.707	.226	3.022
PROPOSED	1.002	1.668	.220	2.890

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	TOTAL
IND. RATES				2.98	MINIMUM PREMIUM	
MAN. RATES	2.79	2.95	3.13	+ 2.98	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	4,518	267,810	5.927				3	1	4
2010	6,047	33,150	.548					2	2
2011	5,722	206,508	3.609				1	2	3
2012	6,894	548,337	7.953				4	3	7
2013	9,095	52,102	.572					5	5
<b>TOTAL</b>	<b>32,276</b>	<b>1,107,907</b>	<b>3.433</b>				<b>8</b>	<b>13</b>	<b>21</b>
O.D.		5,785	.017					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				195,529	686				61,850	392	9,353
2010					1,613					5,325	26,212
2011				81,592	13,607				62,353	26,389	22,567
2012				270,008	29,638				184,558	27,823	36,310
2013					8,907					20,675	22,520
<b>TOTAL</b>				<b>547,129</b>	<b>54,451</b>				<b>308,761</b>	<b>80,604</b>	<b>116,962</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
2009				243,825	923				81,580	511	9,540
2010		2	41	24	1,964		13	95	94	6,588	26,238
2011	3	378	16,837	87,836	17,414	2	665	18,040	65,808	32,014	22,251
2012	14	2,251	148,854	252,865	45,473	64	4,569	118,287	158,361	39,380	36,056
2013		104	6,958	3,793	7,278	2	276	9,988	5,614	14,242	22,182
<b>TOTAL</b>	<b>17</b>	<b>2,735</b>	<b>172,690</b>	<b>588,343</b>	<b>73,052</b>	<b>68</b>	<b>5,523</b>	<b>146,410</b>	<b>311,457</b>	<b>92,735</b>	<b>116,267</b>
O.D.			2	1	136		13	101	100	7,019	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	327,559	1,072,843	116,267	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-118,728	-120,492	246	
TOTAL LOSSES	208,831	952,351	116,513	
EXPECTED LOSSES	273,055	446,699	59,387	
CREDIBILITY	.02	.04	.07	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.647	2.951	.361	3.959
INDICATED (POST-TEST)	.776	3.541	.433	4.750
PRES. ON RATE LEVEL	.794	1.299	.172	2.265
DERIVED BY FORMULA	.794	1.389	.190	2.373
UNDERLYING PRES. RATE	.846	1.384	.184	2.414
PROPOSED	.794	1.389	.190	2.373

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	TOTAL
IND. RATES				2.45	MINIMUM PREMIUM	
MAN. RATES	2.60	2.57	2.50	+ 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	
2009	1,980	315,579	15,938			1			1	2
2010	2,201	5,809	.263							
2011	2,536	194,438	7,667			1			1	2
2012	2,338	5,810	.248							
2013	2,525	15,993	.633						1	1
<b>TOTAL</b>	<b>11,580</b>	<b>537,629</b>	<b>4.643</b>			<b>2</b>			<b>3</b>	<b>5</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			160,747		19,680			78,024		39,772	17,356
2010											5,809
2011			121,684		15,455			50,000		1,810	5,489
2012											5,810
2013					4,459					5,615	5,919
<b>TOTAL</b>			<b>282,431</b>		<b>39,594</b>			<b>128,024</b>		<b>47,197</b>	<b>40,383</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			194,022		26,470			182,966		51,823	17,703
2010											5,815
2011	15	984	138,522	3,293	20,959	23	1,270	97,459	1,935	3,600	5,412
2012											5,769
2013		53	3,485	1,897	3,644	2	74	2,713	1,525	3,865	5,830
<b>TOTAL</b>	<b>15</b>	<b>1,037</b>	<b>336,029</b>	<b>5,190</b>	<b>51,073</b>	<b>25</b>	<b>1,344</b>	<b>283,138</b>	<b>3,460</b>	<b>59,288</b>	<b>40,529</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	621,588	119,011	40,529	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-98,714	-41,762	83	
TOTAL LOSSES	522,874	77,249	40,612	
EXPECTED LOSSES	221,873	150,425	23,507	
CREDIBILITY	.01	.02	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.515	.667	.351	5.533
INDICATED (POST-TEST)	5.418	.800	.421	6.639
PRES. ON RATE LEVEL	1.798	1.219	.190	3.207
DERIVED BY FORMULA	1.834	1.211	.197	3.242
UNDERLYING PRES. RATE	1.916	1.299	.203	3.418
PROPOSED	1.834	1.211	.197	3.242

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.346
IND. RATES				3.35	MINIMUM PREMIUM	
MAN. RATES	3.67	3.49	3.54	+ 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
2009	12,694	1,024,847	8.073			3	3	7	13
2010	13,570	142,591	1.050				2	5	7
2011	13,819	168,920	1.222				1	8	9
2012	14,968	465,190	3.107				3	4	7
2013	14,912	395,736	2.653				2	11	13
<b>TOTAL</b>	<b>69,963</b>	<b>2,197,284</b>	<b>3.141</b>			<b>3</b>	<b>11</b>	<b>35</b>	<b>49</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			579,207	100,231	25,240			186,913	77,990	40,087	15,179
2010				18,731	8,913				62,246	14,978	37,723
2011				5,550	65,931				11,201	64,103	22,135
2012				295,355	9,394				113,286	12,120	35,035
2013				109,777	74,066				66,438	135,368	10,087
<b>TOTAL</b>			<b>579,207</b>	<b>529,644</b>	<b>183,544</b>			<b>186,913</b>	<b>331,161</b>	<b>266,656</b>	<b>120,159</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			699,102	124,989	33,948			438,311	102,870	52,234	15,483
2010		10	1,202	22,269	11,021		35	5,541	79,381	19,354	37,761
2011	5	90	6,447	8,975	74,217		257	6,660	14,451	72,685	21,825
2012	13	2,382	157,967	274,130	27,401	35	2,774	71,861	96,779	19,340	34,790
2013	124	2,324	174,545	115,602	74,280	61	5,376	132,991	76,994	100,284	9,936
<b>TOTAL</b>	<b>142</b>	<b>4,806</b>	<b>1,039,263</b>	<b>545,965</b>	<b>220,867</b>	<b>96</b>	<b>8,442</b>	<b>655,364</b>	<b>370,475</b>	<b>263,897</b>	<b>119,795</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,708,113	1,401,204	119,795			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-290,884	-217,127	296			
TOTAL LOSSES	1,417,229	1,184,077	120,091			
EXPECTED LOSSES	652,754	782,886	83,956			
CREDIBILITY	.03	.07	.11			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.026	1.692	.172	3.890		
INDICATED (POST-TEST)	2.431	2.030	.206	4.667		
PRES. ON RATE LEVEL	.876	1.049	.113	2.038		
DERIVED BY FORMULA	.923	1.118	.123	2.164		
UNDERLYING PRES. RATE	.933	1.119	.120	2.172		
PROPOSED	.923	1.118	.123	2.164		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.233
IND. RATES				2.23	MINIMUM PREMIUM	
MAN. RATES	2.21	2.15	2.25	+ 2.23	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	12,053	664,090	5.509			2		6	8
2010	9,605	163,068	1.697				1	2	3
2011	3,864	8,146	.210						
2012	4,256	24,477	.575					1	1
2013	4,587	32,412	.706					1	1
<b>TOTAL</b>	<b>34,365</b>	<b>892,193</b>	<b>2.596</b>			<b>2</b>	<b>1</b>	<b>10</b>	<b>13</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			340,245		13,230			266,173		25,120	19,322
2010				91,473	11,474				37,207	7,444	15,470
2011											8,146
2012					1,166					14,908	8,403
2013					6,416					23,039	2,957
<b>TOTAL</b>			<b>340,245</b>	<b>91,473</b>	<b>32,286</b>			<b>266,173</b>	<b>37,207</b>	<b>70,511</b>	<b>54,298</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			410,675		17,794			624,176		32,731	19,708
2010		11	5,036	108,250	14,762		18	3,286	47,423	9,703	15,485
2011											8,032
2012		5	246	125	1,131		99	2,240	1,286	14,532	8,344
2013		72	5,012	2,729	5,242	4	307	11,133	6,259	15,869	2,913
<b>TOTAL</b>		<b>88</b>	<b>420,969</b>	<b>111,104</b>	<b>38,929</b>	<b>4</b>	<b>424</b>	<b>640,835</b>	<b>54,968</b>	<b>72,835</b>	<b>54,482</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,062,320	277,836	54,482	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-218,007	-111,821	118	
TOTAL LOSSES	844,313	166,015	54,600	
EXPECTED LOSSES	447,432	381,452	47,081	
CREDIBILITY	.02	.04	.07	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.457	.483	.159	3.099
INDICATED (POST-TEST)	2.948	.580	.191	3.719
PRES. ON RATE LEVEL	1.222	1.042	.128	2.392
DERIVED BY FORMULA	1.257	1.024	.132	2.413
UNDERLYING PRES. RATE	1.302	1.110	.137	2.549
PROPOSED	1.257	1.024	.132	2.413

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE
IND. RATES				2.49	MINIMUM PREMIUM
MAN. RATES	2.66	2.61	2.64	+ 2.49	PRESENT

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	302,151	5,197,368	1.720			6	19	74	99
2010	321,699	3,376,751	1.049			3	13	78	94
2011	307,712	4,357,861	1.416			4	14	83	101
2012	328,845	3,577,670	1.087	1		1	15	62	79
2013	337,523	3,642,625	1.079			3	14	65	82
<b>TOTAL</b>	<b>1,597,930</b>	<b>20,152,275</b>	<b>1.261</b>	<b>1</b>		<b>17</b>	<b>75</b>	<b>362</b>	<b>455</b>
O.D.		66,855	.004					4	4

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,283,885	703,865	845,668			504,223	635,974	617,494	606,259
2010			707,130	309,628	791,275			120,009	309,762	620,752	518,195
2011			696,778	751,853	609,094			618,999	246,623	916,778	517,736
2012	348,890		131,487	663,345	529,235	5,000		222,412	425,923	771,504	479,874
2013			547,458	505,918	563,624			236,568	342,796	934,494	511,767
<b>TOTAL</b>	<b>348,890</b>		<b>3,366,738</b>	<b>2,934,609</b>	<b>3,338,896</b>	<b>5,000</b>		<b>1,702,211</b>	<b>1,961,078</b>	<b>3,861,022</b>	<b>2,633,831</b>
O.D.					13,001					37,863	15,991

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,549,649	877,721	1,137,425			1,182,402	838,850	804,595	618,384
2010	91	5,036	868,927	382,737	973,063	93	2,433	298,752	406,362	773,390	518,713
2011	134	8,867	890,221	844,794	722,136	228	16,899	1,067,635	314,386	1,057,855	510,488
2012	351,014	8,693	601,629	676,520	561,709	11,712	25,968	798,566	441,910	792,751	476,515
2013	683	19,446	1,477,867	679,627	576,533	542	38,971	1,190,742	488,035	701,298	504,090
<b>TOTAL</b>	<b>351,922</b>	<b>42,042</b>	<b>5,388,293</b>	<b>3,461,399</b>	<b>3,970,866</b>	<b>12,575</b>	<b>84,271</b>	<b>4,538,097</b>	<b>2,489,543</b>	<b>4,129,889</b>	<b>2,628,190</b>
O.D.		53	3,432	1,811	12,744	2	239	6,387	3,775	37,234	16,122

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,427,313	14,107,261	2,644,312	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,527,259	-3,320,915	11,106	
TOTAL LOSSES	4,900,054	10,786,346	2,655,418	
EXPECTED LOSSES	12,336,020	11,936,538	3,195,860	
CREDIBILITY	.21	.57	.89	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.307	.675	.166	1.148
INDICATED (POST-TEST)	.368	.810	.199	1.377
PRES. ON RATE LEVEL	.724	.701	.188	1.613
DERIVED BY FORMULA	.649	.763	.198	1.610
UNDERLYING PRES. RATE	.772	.747	.200	1.719
PROPOSED	.649	.763	.198	1.610

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.661
IND. RATES				1.66	MINIMUM PREMIUM	
MAN. RATES	2.07	1.90	1.78	+ 1.66	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	613,623	9,300,876	1.515			16	34	179	229	
2010	655,298	11,784,568	1.798			13	41	176	230	
2011	689,189	11,301,751	1.639			10	61	181	252	
2012	723,785	10,458,591	1.444		1	7	42	152	202	
2013	761,432	9,760,949	1.281			4	32	177	213	
<b>TOTAL</b>	<b>3,443,327</b>	<b>52,606,735</b>	<b>1.528</b>		<b>1</b>	<b>50</b>	<b>210</b>	<b>865</b>	<b>1126</b>	
O.D.		223,259	.006				5	3	8	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			2,350,549	1,016,900	1,319,482			808,747	860,733	1,845,757	1,098,708
2010			2,407,438	1,625,482	1,828,640			1,598,127	1,332,512	1,851,305	1,141,064
2011			1,647,688	2,241,974	1,212,384			1,311,250	2,181,948	1,733,048	973,459
2012	300,000		1,403,123	1,817,914	1,439,540	5,000		1,247,704	1,319,804	1,707,072	1,218,434
2013			730,009	1,357,630	2,087,314			592,556	1,072,592	2,678,985	1,241,863
<b>TOTAL</b>	<b>300,000</b>		<b>8,538,807</b>	<b>8,059,900</b>	<b>7,887,360</b>	<b>5,000</b>		<b>5,558,384</b>	<b>6,767,589</b>	<b>9,816,167</b>	<b>5,673,528</b>
O.D.				100,452	17,971				54,514	7,156	43,166

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			2,837,112	1,268,074	1,774,714			1,896,512	1,135,309	2,405,024	1,120,682
2010	303	16,135	2,912,486	1,964,313	2,263,037	1,173	16,800	3,453,513	1,747,733	2,324,666	1,142,205
2011	302	23,918	2,340,485	2,475,575	1,467,733	614	54,175	2,935,840	2,312,613	2,067,116	959,831
2012	302,094	34,614	2,607,190	1,896,409	1,576,943	12,796	84,988	2,729,576	1,323,585	1,800,667	1,209,905
2013	1,876	50,408	3,740,154	1,997,932	1,945,879	1,558	113,695	3,363,692	1,443,806	2,012,282	1,223,235
<b>TOTAL</b>	<b>304,575</b>	<b>125,075</b>	<b>14,437,427</b>	<b>9,602,303</b>	<b>9,028,306</b>	<b>16,141</b>	<b>269,658</b>	<b>14,379,133</b>	<b>7,963,046</b>	<b>10,609,755</b>	<b>5,655,858</b>
O.D.	2	441	21,769	110,965	21,262	4	361	9,297	63,737	9,961	43,168

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	29,563,883	37,409,335	5,699,026			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-14,393,121	-8,697,381	23,925			
TOTAL LOSSES	15,170,762	28,711,954	5,722,951			
EXPECTED LOSSES	32,367,274	31,437,576	6,680,055			
CREDIBILITY	.35	.94	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.441	.834	.166	1.441		
INDICATED (POST-TEST)	.529	1.001	.199	1.729		
PRES. ON RATE LEVEL	.882	.857	.182	1.921		
DERIVED BY FORMULA	.758	.992	.199	1.949		
UNDERLYING PRES. RATE	.940	.913	.194	2.047		
PROPOSED	.747	.978	.196	1.921		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.982
IND. RATES				1.98	MINIMUM PREMIUM	
MAN. RATES	2.53	2.29	2.12	+ 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
2009	183,672	2,368,355	1.289			4	15	37	56
2010	189,572	3,488,137	1.840			6	13	67	86
2011	190,134	4,522,778	2.378			7	15	41	63
2012	195,167	3,193,446	1.636			1	12	41	54
2013	201,770	2,269,061	1.124				5	58	63
<b>TOTAL</b>	<b>960,315</b>	<b>15,841,777</b>	<b>1.650</b>			<b>18</b>	<b>60</b>	<b>244</b>	<b>322</b>
O.D.		106,435	.011					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			573,867	342,590	286,312			351,950	198,148	320,332	295,156
2010			958,743	291,337	375,080			613,928	344,871	517,748	386,430
2011			1,173,997	756,255	507,322			524,724	480,213	653,163	427,104
2012			153,360	329,425	413,074			1,077,859	305,110	485,179	429,439
2013				204,270	440,110				310,130	854,454	460,097
<b>TOTAL</b>			<b>2,859,967</b>	<b>1,923,877</b>	<b>2,021,898</b>			<b>2,568,461</b>	<b>1,638,472</b>	<b>2,830,876</b>	<b>1,998,226</b>
O.D.					22,752					39,292	44,391

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			692,658	427,210	385,092			825,323	261,357	417,394	301,059
2010	121	6,154	1,139,867	356,229	467,946	459	6,085	1,328,443	455,825	651,603	386,816
2011	190	13,213	1,511,446	856,617	624,380	255	19,481	1,186,551	546,234	770,235	421,125
2012	58	4,739	322,675	351,730	424,398	590	30,042	1,029,696	327,956	515,901	426,433
2013	291	7,780	560,937	343,775	385,236	345	28,068	728,309	419,863	621,428	453,196
<b>TOTAL</b>	<b>660</b>	<b>31,886</b>	<b>4,227,583</b>	<b>2,335,561</b>	<b>2,287,052</b>	<b>1,649</b>	<b>83,676</b>	<b>5,098,322</b>	<b>2,011,235</b>	<b>2,976,561</b>	<b>1,988,629</b>
O.D.	2	17	1,373	778	26,870		63	1,535	1,181	46,522	44,148

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,446,766	9,685,760	2,032,777	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,189,148	-2,425,206	7,146	
TOTAL LOSSES	5,257,618	7,260,554	2,039,923	
EXPECTED LOSSES	9,343,866	8,710,057	2,064,678	
CREDIBILITY	.15	.40	.63	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.547	.756	.212	1.515
INDICATED (POST-TEST)	.656	.907	.254	1.817
PRES. ON RATE LEVEL	.913	.851	.202	1.966
DERIVED BY FORMULA	.874	.873	.235	1.982
UNDERLYING PRES. RATE	.973	.907	.215	2.095
PROPOSED	.867	.866	.233	1.966

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	TOTAL
IND. RATES				2.03	MINIMUM PREMIUM	
MAN. RATES	2.46	2.26	2.17	+ 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
2009	38,264	485,551	1.268				5	14	19
2010	41,746	418,543	1.002				4	11	15
2011	44,467	695,063	1.563				2	7	11
2012	44,151	651,987	1.476			1	3	11	15
2013	43,356	369,497	.852				1	11	12
<b>TOTAL</b>	<b>211,984</b>	<b>2,620,641</b>	<b>1.236</b>			<b>3</b>	<b>15</b>	<b>54</b>	<b>72</b>
O.D.		93,334	.044				1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				169,370	81,036				81,187	102,641	51,317
2010				57,631	126,576				29,014	136,688	68,634
2011			271,353	9,343	64,099			92,610	124,705	71,721	61,232
2012			153,581	149,457	53,939			19,380	99,013	116,029	60,588
2013				3,218	99,632				3,875	164,581	98,191
<b>TOTAL</b>			<b>424,934</b>	<b>389,019</b>	<b>425,282</b>			<b>111,990</b>	<b>337,794</b>	<b>591,660</b>	<b>339,962</b>
O.D.				8,979	24,244				5,799	53,493	819

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				211,204	108,993				107,086	133,741	52,343
2010		112	6,301	70,054	154,716		318	4,875	39,291	169,489	68,703
2011	36	2,264	313,120	18,694	80,275	47	3,732	217,498	135,889	88,272	60,375
2012	24	3,226	253,485	151,390	69,766	61	4,070	115,183	95,023	120,759	60,164
2013	23	1,186	81,259	44,873	81,819	35	2,378	83,481	47,052	113,781	96,718
<b>TOTAL</b>	<b>83</b>	<b>6,788</b>	<b>654,165</b>	<b>496,215</b>	<b>495,569</b>	<b>143</b>	<b>10,498</b>	<b>421,037</b>	<b>424,341</b>	<b>626,042</b>	<b>338,303</b>
O.D.				11,197	32,608				7,649	69,701	820

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,092,714	2,163,322	339,123	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,690,564	-594,502	1,265	
TOTAL LOSSES		1,568,820	340,388	
EXPECTED LOSSES	3,781,795	2,132,559	368,852	
CREDIBILITY	.06	.15	.23	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.740	.161	.901
INDICATED (POST-TEST)	.000	.888	.193	1.081
PRES. ON RATE LEVEL	1.674	.944	.163	2.781
DERIVED BY FORMULA	1.574	.936	.170	2.680
UNDERLYING PRES. RATE	1.784	1.006	.174	2.964
PROPOSED	1.574	.936	.170	2.680

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.766
IND. RATES				2.77	MINIMUM PREMIUM	
MAN. RATES	3.37	3.15	3.07	+ 2.77	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	197,005	5,475,892	2.779	1		11	14	49	75
2010	199,434	4,076,066	2.043			10	7	52	69
2011	196,018	3,845,644	1.961			8	10	42	60
2012	186,606	3,582,938	1.920			2	15	32	49
2013	203,746	2,229,402	1.094	1		1	4	42	48
<b>TOTAL</b>	<b>982,809</b>	<b>19,209,942</b>	<b>1.955</b>	<b>2</b>		<b>32</b>	<b>50</b>	<b>217</b>	<b>301</b>
O.D.		70,300	.007				2	2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	110,244		2,214,185	505,564	673,846	19,704		819,596	212,133	718,087	202,533
2010			1,895,264	245,041	348,954			842,263	39,214	518,455	186,875
2011			1,485,128	356,209	271,610			525,242	674,326	361,018	172,111
2012			818,856	673,671	302,980			960,816	331,102	296,772	198,741
2013	386,719		160,576	237,315	538,919	312		28,674	174,301	562,175	140,411
<b>TOTAL</b>	<b>496,963</b>		<b>6,574,009</b>	<b>2,017,800</b>	<b>2,136,309</b>	<b>20,016</b>		<b>3,176,591</b>	<b>1,431,076</b>	<b>2,456,507</b>	<b>900,671</b>
O.D.				14,570	18,224				13,467	19,554	4,485

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	143,758		2,672,521	630,439	906,323	54,738		1,921,953	279,804	935,668	206,584
2010	241	11,927	2,248,332	307,309	444,142	644	8,083	1,834,967	70,778	651,104	187,062
2011	194	13,681	1,766,072	424,730	358,314	266	20,692	1,222,169	734,544	447,883	169,701
2012	111	13,098	1,010,938	682,275	365,354	637	31,610	1,104,968	336,898	336,552	197,350
2013	505,200	11,185	819,882	426,475	485,556	669	17,842	496,271	261,462	408,284	138,305
<b>TOTAL</b>	<b>649,504</b>	<b>49,891</b>	<b>8,517,745</b>	<b>2,471,228</b>	<b>2,559,689</b>	<b>56,954</b>	<b>78,227</b>	<b>6,580,328</b>	<b>1,683,486</b>	<b>2,779,491</b>	<b>899,002</b>
O.D.		43	1,676	17,345	22,368		87	1,476	16,902	24,346	4,532

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,935,931	9,574,855	903,534			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,651,666	-2,419,339	3,517			
TOTAL LOSSES	10,284,265	7,155,516	907,051			
EXPECTED LOSSES	12,520,986	8,648,719	1,031,949			
CREDIBILITY	.15	.41	.64			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.046	.728	.092	1.866		
INDICATED (POST-TEST)	1.255	.874	.110	2.239		
PRES. ON RATE LEVEL	1.195	.826	.099	2.120		
DERIVED BY FORMULA	1.204	.846	.106	2.156		
UNDERLYING PRES. RATE	1.274	.880	.105	2.259		
PROPOSED	1.204	.846	.106	2.156		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.225
IND. RATES				2.23	MINIMUM PREMIUM	
MAN. RATES	2.25	2.26	2.34	+ 2.23	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	277,043	4,672,828	1.686			8	17	57	82
2010	280,109	5,831,450	2.081			6	17	81	104
2011	285,084	7,030,990	2.466			10	29	48	87
2012	276,149	4,541,073	1.644			6	20	43	69
2013	308,292	3,019,062	.979			2	11	67	80
<b>TOTAL</b>	<b>1,426,677</b>	<b>25,095,403</b>	<b>1.759</b>			<b>32</b>	<b>94</b>	<b>296</b>	<b>422</b>
O.D.		3,492							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,319,489	735,732	585,496			459,906	312,600	777,105	482,500
2010			1,244,497	882,109	1,064,913			740,384	323,182	1,015,829	560,536
2011			1,860,570	1,121,645	418,790			2,254,885	397,582	487,561	489,957
2012			937,546	896,101	538,203			633,267	497,384	596,589	441,983
2013			420,299	524,948	560,470			56,853	208,841	787,097	460,554
<b>TOTAL</b>			<b>5,782,401</b>	<b>4,160,535</b>	<b>3,167,872</b>			<b>4,145,295</b>	<b>1,739,589</b>	<b>3,664,181</b>	<b>2,435,530</b>
O.D.											3,492

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,592,623	917,457	787,488			1,078,480	412,319	1,012,568	492,150
2010	148	8,081	1,442,090	1,066,326	1,315,433	506	7,737	1,465,267	437,891	1,268,173	561,097
2011	221	17,690	1,992,305	1,250,894	545,366	635	40,246	2,841,762	485,373	607,551	483,098
2012	179	20,253	1,581,364	931,489	627,596	922	46,071	1,587,840	515,609	649,756	438,889
2013	694	18,200	1,379,534	680,726	564,142	327	23,623	686,602	346,644	569,435	453,646
<b>TOTAL</b>	<b>1,242</b>	<b>64,224</b>	<b>7,987,916</b>	<b>4,846,892</b>	<b>3,840,025</b>	<b>2,390</b>	<b>117,677</b>	<b>7,659,951</b>	<b>2,197,836</b>	<b>4,107,483</b>	<b>2,428,880</b>
O.D.											3,505

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,833,400	14,992,236	2,432,385			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,476,310	-3,475,417	9,382			
TOTAL LOSSES	8,357,090	11,516,819	2,441,767			
EXPECTED LOSSES	16,649,321	12,483,424	2,682,153			
CREDIBILITY	.20	.52	.83			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.586	.807	.171	1.564		
INDICATED (POST-TEST)	.703	.968	.205	1.876		
PRES. ON RATE LEVEL	1.095	.821	.177	2.093		
DERIVED BY FORMULA	1.017	.897	.200	2.114		
UNDERLYING PRES. RATE	1.167	.875	.188	2.230		
PROPOSED	1.007	.888	.198	2.093		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.160
IND. RATES				2.16	MINIMUM PREMIUM	
MAN. RATES	2.33	2.28	2.31	+ 2.16	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	141,044	1,568,829	1.112	1		3	3	19	26
2010	143,023	4,098,199	2.865			4	10	25	39
2011	158,575	2,810,886	1.772			4	11	36	51
2012	152,628	2,962,608	1.941			3	6	28	37
2013	138,517	3,100,020	2.238			3	9	39	51
<b>TOTAL</b>	<b>733,787</b>	<b>14,540,542</b>	<b>1.982</b>	<b>1</b>		<b>17</b>	<b>39</b>	<b>147</b>	<b>204</b>
O.D.		78,191	.010				1		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	3,000		414,914	122,382	318,530	370		111,870	100,337	280,845	216,581
2010			970,502	508,535	264,533			1,604,991	258,762	336,770	154,106
2011			1,000,221	301,968	218,420			351,052	282,771	486,858	169,596
2012			931,475	407,478	527,043			214,024	240,848	417,164	224,576
2013			677,725	234,936	500,998			691,724	166,140	564,182	264,315
<b>TOTAL</b>	<b>3,000</b>		<b>3,994,837</b>	<b>1,575,299</b>	<b>1,829,524</b>	<b>370</b>		<b>2,973,661</b>	<b>1,048,858</b>	<b>2,085,819</b>	<b>1,029,174</b>
O.D.	3,000			41,118		26,737			1,295		6,041

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	3,912		500,802	152,610	428,423	1,028		262,335	132,344	365,940	220,913
2010	85	4,296	812,398	609,259	332,562	358	4,605	1,037,986	341,369	425,158	154,260
2011	130	9,529	1,204,281	354,035	282,821	169	12,767	786,513	327,744	570,134	167,222
2012	164	16,280	1,316,032	478,220	586,284	345	18,806	615,093	254,358	434,565	223,004
2013	413	16,034	1,221,321	453,825	499,888	602	35,827	1,374,873	317,513	457,083	260,350
<b>TOTAL</b>	<b>4,704</b>	<b>46,139</b>	<b>5,054,834</b>	<b>2,047,949</b>	<b>2,129,978</b>	<b>2,502</b>	<b>72,005</b>	<b>4,076,800</b>	<b>1,373,328</b>	<b>2,252,880</b>	<b>1,025,749</b>
O.D.	3,394		2,128	48,579	352	29,147		110	1,646	18	6,083

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,291,763	7,854,730	1,031,832	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,971,290	-1,720,514	3,662	
TOTAL LOSSES	5,320,473	6,134,216	1,035,494	
EXPECTED LOSSES	8,834,796	6,134,459	1,115,357	
CREDIBILITY	.13	.34	.53	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.725	.836	.141	1.702
INDICATED (POST-TEST)	.870	1.003	.169	2.042
PRES. ON RATE LEVEL	1.130	.785	.142	2.057
DERIVED BY FORMULA	1.096	.859	.156	2.111
UNDERLYING PRES. RATE	1.204	.836	.152	2.192
PROPOSED	1.068	.837	.152	2.057

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	TOTAL
IND. RATES				2.12	MINIMUM PREMIUM	
MAN. RATES	2.45	2.32	2.27	+ 2.12	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	35,899	195,922	.545						4	4
2010	40,279	330,273	.819						1	4
2011	52,242	1,662,150	3.181						1	4
2012	51,551	423,981	.822			4			4	8
2013	64,802	241,757	.373							5
<b>TOTAL</b>	<b>244,773</b>	<b>2,854,083</b>	<b>1.166</b>			<b>4</b>			<b>6</b>	<b>25</b>
										<b>35</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009					32,299					132,673	30,950
2010				60,740	94,243				20,492	115,064	39,734
2011			816,731	95,187	18,143			667,604	20,917	10,735	32,833
2012				147,340	39,051				132,200	75,675	29,715
2013					98,003					115,671	28,083
<b>TOTAL</b>			<b>816,731</b>	<b>303,267</b>	<b>281,739</b>			<b>667,604</b>	<b>173,609</b>	<b>449,818</b>	<b>161,315</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009					43,442					172,872	31,569
2010		85	5,615	73,224	115,348		269	3,770	28,076	142,625	39,774
2011	81	6,337	855,207	118,262	44,744	255	14,681	1,116,257	43,322	30,658	32,373
2012	10	1,302	86,049	140,439	47,016	47	3,651	93,102	118,247	82,549	29,507
2013	21	1,126	76,564	41,717	80,086	23	1,529	55,899	31,417	79,680	27,662
<b>TOTAL</b>	<b>112</b>	<b>8,850</b>	<b>1,023,435</b>	<b>373,642</b>	<b>330,636</b>	<b>325</b>	<b>20,130</b>	<b>1,269,028</b>	<b>221,062</b>	<b>508,384</b>	<b>160,885</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,321,880	1,433,724	160,885	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,170,192	-355,448	1,028	
TOTAL LOSSES	1,151,688	1,078,276	161,913	
EXPECTED LOSSES	2,687,607	1,309,537	257,012	
CREDIBILITY	.06	.16	.26	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.471	.441	.066	.978
INDICATED (POST-TEST)	.565	.529	.079	1.173
PRES. ON RATE LEVEL	1.030	.502	.099	1.631
DERIVED BY FORMULA	1.002	.506	.094	1.602
UNDERLYING PRES. RATE	1.098	.535	.105	1.738
PROPOSED	1.002	.506	.094	1.602

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.653
IND. RATES				1.65	MINIMUM PREMIUM	
MAN. RATES	1.95	1.84	1.80	+ 1.65	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	65,723	985,697	1.499			1	6	18	25
2010	79,781	2,456,959	3.079			2	23	34	59
2011	68,248	847,474	1.241				5	16	21
2012	76,846	923,625	1.201				6	16	22
2013	64,281	541,095	.841					18	18
<b>TOTAL</b>	<b>354,879</b>	<b>5,754,850</b>	<b>1.622</b>			<b>3</b>	<b>40</b>	<b>102</b>	<b>145</b>
O.D.		419							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			134,431	93,772	199,072			92,051	169,699	146,450	150,222
2010			278,665	857,540	168,538			61,377	589,699	283,914	217,226
2011				183,381	228,995				128,771	127,755	178,572
2012				376,621	86,878				127,149	217,348	115,629
2013					78,326					340,891	121,878
<b>TOTAL</b>			<b>413,096</b>	<b>1,511,314</b>	<b>761,809</b>			<b>153,428</b>	<b>1,015,318</b>	<b>1,116,358</b>	<b>783,527</b>
O.D.											419

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			162,258	116,934	267,754			215,860	223,834	190,825	153,226
2010	35	1,861	376,733	1,017,592	215,161	49	1,167	188,770	755,410	359,729	217,443
2011	25	1,041	54,031	206,581	262,054	4	1,548	41,477	139,151	148,708	176,072
2012	23	3,296	217,227	357,592	107,630	53	4,486	111,255	126,192	220,324	114,820
2013	10	903	61,188	33,341	64,006	66	4,510	164,740	92,612	234,816	120,050
<b>TOTAL</b>	<b>93</b>	<b>7,101</b>	<b>871,437</b>	<b>1,732,040</b>	<b>916,605</b>	<b>172</b>	<b>11,711</b>	<b>722,102</b>	<b>1,337,199</b>	<b>1,154,402</b>	<b>781,611</b>
O.D.											422

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,612,616	5,140,246	782,033	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,521,809	-1,064,190	2,333	
TOTAL LOSSES	90,807	4,076,056	784,366	
EXPECTED LOSSES	3,374,898	3,783,009	723,953	
CREDIBILITY	.08	.21	.33	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.026	1.149	.221	1.396
INDICATED (POST-TEST)	.031	1.379	.265	1.675
PRES. ON RATE LEVEL	.892	1.000	.192	2.084
DERIVED BY FORMULA	.823	1.080	.216	2.119
UNDERLYING PRES. RATE	.951	1.066	.204	2.221
PROPOSED	.809	1.062	.213	2.084

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.150
IND. RATES				2.15	MINIMUM PREMIUM	
MAN. RATES	2.43	2.31	2.30	+ 2.15	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	26,626	727,807	2.733				4	14	18
2010	26,202	1,219,784	4.655				8	21	29
2011	29,720	818,604	2.754			1	5	18	24
2012	24,107	1,367,944	5.674				13	21	34
2013	29,457	707,098	2.400				3	12	15
<b>TOTAL</b>	<b>136,112</b>	<b>4,841,237</b>	<b>3.557</b>			<b>1</b>	<b>33</b>	<b>86</b>	<b>120</b>
O.D.		2,320	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				191,244	203,944				90,279	160,453	81,887
2010				318,776	250,487				166,258	400,021	84,242
2011			155,180	190,572	55,219			14,300	165,233	126,074	112,026
2012				496,418	200,985				293,134	227,558	149,849
2013				188,660	141,828				113,051	185,076	78,483
<b>TOTAL</b>			<b>155,180</b>	<b>1,385,670</b>	<b>852,463</b>			<b>14,300</b>	<b>827,955</b>	<b>1,099,182</b>	<b>506,487</b>
O.D.											2,320

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				238,481	274,305				119,078	209,071	83,525
2010		221	23,068	380,512	307,928		939	21,164	218,381	497,094	84,326
2011	21	2,136	216,286	209,520	71,585	14	2,255	78,873	177,403	148,580	110,458
2012	40	4,624	304,541	480,610	225,798	109	8,490	215,413	267,352	241,299	148,800
2013	222	4,161	311,329	204,874	139,531	101	8,558	204,422	118,717	139,461	77,306
<b>TOTAL</b>	<b>283</b>	<b>11,142</b>	<b>855,224</b>	<b>1,513,997</b>	<b>1,019,147</b>	<b>224</b>	<b>20,242</b>	<b>519,872</b>	<b>900,931</b>	<b>1,235,505</b>	<b>504,415</b>
O.D.											2,299

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,406,987	4,669,580	506,714	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-596,626	-537,827	1,132	
TOTAL LOSSES	810,361	4,131,753	507,846	
EXPECTED LOSSES	1,324,370	1,924,624	325,308	
CREDIBILITY	.04	.11	.17	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.595	3.036	.373	4.004
INDICATED (POST-TEST)	.714	3.643	.448	4.805
PRES. ON RATE LEVEL	.913	1.327	.224	2.464
DERIVED BY FORMULA	.905	1.582	.262	2.749
UNDERLYING PRES. RATE	.973	1.414	.239	2.626
PROPOSED	.905	1.582	.262	2.749

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.837
IND. RATES				2.84	MINIMUM PREMIUM	
MAN. RATES	2.92	2.82	2.72	+ 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		
2009	14,234	494,015	3.470						7	18	25
2010	15,791	883,120	5.592					2	5	6	13
2011	25,550	355,872	1.392						2	15	17
2012	26,171	339,201	1.296						3	14	17
2013	28,077	479,961	1.709						2	16	18
<b>TOTAL</b>	<b>109,823</b>	<b>2,552,169</b>	<b>2.324</b>					<b>2</b>	<b>19</b>	<b>69</b>	<b>90</b>
O.D.		1,819	.001								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				213,802	60,591				82,543	104,768	32,311
2010			274,572	200,773	21,847			242,286	54,547	46,770	42,325
2011				121,842	67,672				62,270	52,906	51,182
2012				70,183	94,386				23,777	72,899	77,956
2013				15,385	113,181				50,440	229,704	71,251
<b>TOTAL</b>			<b>274,572</b>	<b>621,985</b>	<b>357,677</b>			<b>242,286</b>	<b>273,577</b>	<b>507,047</b>	<b>275,025</b>
O.D.											1,819

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				266,611	81,497				108,874	136,512	32,957
2010	35	1,706	334,079	239,341	30,781	188	2,106	533,447	73,571	61,243	42,367
2011	6	610	29,009	133,357	79,204	2	722	19,538	66,896	61,905	50,465
2012	10	880	56,964	75,020	95,951	12	1,050	25,641	26,383	72,640	77,410
2013	37	1,500	104,774	59,959	94,422	74	5,754	162,305	92,938	163,569	70,182
<b>TOTAL</b>	<b>88</b>	<b>4,696</b>	<b>524,826</b>	<b>774,288</b>	<b>381,855</b>	<b>276</b>	<b>9,632</b>	<b>740,931</b>	<b>368,662</b>	<b>495,869</b>	<b>273,381</b>
O.D.											1,834

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,280,449	2,020,674	275,215	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-609,812	-467,752	1,137	
TOTAL LOSSES	670,637	1,552,922	276,352	
EXPECTED LOSSES	1,418,913	1,730,811	285,540	
CREDIBILITY	.04	.09	.15	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.611	1.414	.252	2.277
INDICATED (POST-TEST)	.733	1.697	.302	2.732
PRES. ON RATE LEVEL	1.212	1.479	.244	2.935
DERIVED BY FORMULA	1.193	1.499	.253	2.945
UNDERLYING PRES. RATE	1.292	1.576	.260	3.128
PROPOSED	1.189	1.494	.252	2.935

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.029
IND. RATES				3.03	MINIMUM PREMIUM	
MAN. RATES	3.55	3.41	3.24	+ 3.03	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	535,151	7,759,591	1.449			8	52	136	196
2010	538,947	8,912,546	1.653			12	48	146	206
2011	569,162	9,362,290	1.644			11	47	162	221
2012	535,278	8,135,543	1.519	1		9	35	128	173
2013	555,180	6,965,652	1.254			3	21	174	198
<b>TOTAL</b>	<b>2,733,718</b>	<b>41,135,622</b>	<b>1.505</b>	<b>2</b>		<b>43</b>	<b>203</b>	<b>746</b>	<b>994</b>
O.D.		48,518	.001					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,495,928	1,371,216	1,276,256			451,725	1,143,289	1,288,165	733,012
2010			1,901,001	1,340,208	1,367,210			1,081,320	1,056,396	1,458,861	707,550
2011	77,846		1,803,511	1,144,075	1,312,643			955,312	1,730,529	1,535,360	803,014
2012	878,592		1,497,096	1,153,386	693,267			816,563	1,145,632	1,213,845	737,162
2013			537,245	1,173,763	1,596,684			199,633	634,600	2,006,619	817,108
<b>TOTAL</b>	<b>956,438</b>		<b>7,234,781</b>	<b>6,182,648</b>	<b>6,246,060</b>			<b>3,504,553</b>	<b>5,710,446</b>	<b>7,502,850</b>	<b>3,797,846</b>
O.D.					36,000					7,224	5,294

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,805,585	1,709,907	1,716,565			1,059,295	1,507,997	1,678,488	747,672
2010	241	12,878	2,342,316	1,617,082	1,694,256	840	12,309	2,471,791	1,383,694	1,830,719	708,258
2011	88,373	19,105	2,127,819	1,317,261	1,551,728	407	39,291	2,000,234	1,889,714	1,817,132	791,772
2012	854,184	29,341	2,322,887	1,211,998	822,707	1,331	73,332	2,381,750	1,127,725	1,303,375	732,002
2013	1,530	40,137	2,985,475	1,629,897	1,503,432	888	67,629	1,944,668	951,778	1,467,396	804,851
<b>TOTAL</b>	<b>944,328</b>	<b>101,461</b>	<b>11,584,082</b>	<b>7,486,145</b>	<b>7,288,688</b>	<b>3,466</b>	<b>192,561</b>	<b>9,857,738</b>	<b>6,860,908</b>	<b>8,097,110</b>	<b>3,784,555</b>
O.D.		32	1,019	601	43,735		16	254	209	8,595	5,264

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	22,684,957	29,785,991	3,789,819	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,835,185	-6,576,244	14,809	
TOTAL LOSSES	13,849,772	23,209,747	3,804,628	
EXPECTED LOSSES	19,628,094	23,509,975	4,373,949	
CREDIBILITY	.30	.81	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.507	.849	.139	1.495
INDICATED (POST-TEST)	.608	1.019	.167	1.794
PRES. ON RATE LEVEL	.674	.807	.150	1.631
DERIVED BY FORMULA	.654	.979	.167	1.800
UNDERLYING PRES. RATE	.718	.860	.160	1.738
PROPOSED	.652	.976	.166	1.794

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.851
IND. RATES				1.85	MINIMUM PREMIUM	
MAN. RATES	1.98	1.83	1.80	+ 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
2009	186,860	8,655,414	4.632	1		14	50	106	171
2010	202,705	11,068,975	5.460	1		24	57	127	209
2011	187,873	7,562,840	4.025	1		15	17	124	157
2012	173,398	3,555,577	2.050			3	21	77	101
2013	158,324	3,499,699	2.210			3	8	88	99
<b>TOTAL</b>	<b>909,160</b>	<b>34,342,505</b>	<b>3.777</b>	<b>3</b>		<b>59</b>	<b>153</b>	<b>522</b>	<b>737</b>
O.D.		9,549	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	612,016		2,852,590	1,388,758	1,072,720			471,489	944,499	845,292	468,050
2010	268,000		4,863,742	1,440,263	1,077,846			1,084,753	788,181	1,233,376	312,814
2011	151,613		2,924,320	431,624	1,257,410			656,557	428,090	1,159,448	553,778
2012			656,041	558,001	784,493			117,474	320,223	706,582	412,763
2013			515,986	288,213	1,051,701			86,521	247,082	1,000,136	310,060
<b>TOTAL</b>	<b>1,031,629</b>		<b>11,812,679</b>	<b>4,106,859</b>	<b>5,244,170</b>			<b>2,416,794</b>	<b>2,728,075</b>	<b>4,944,834</b>	<b>2,057,465</b>
O.D.											9,549

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	798,069		3,443,078	1,731,784	1,442,807			1,105,640	1,245,793	1,101,417	477,411
2010	339,355	30,809	5,826,426	1,750,218	1,368,941	839	11,805	2,452,549	1,038,871	1,548,218	313,127
2011	171,963	26,458	3,484,431	581,370	1,510,338	310	23,515	1,458,609	519,536	1,343,317	546,025
2012	162	15,024	1,157,140	631,743	830,846	267	17,991	525,584	339,700	716,591	409,874
2013	541	21,752	1,599,032	717,612	945,101	401	29,537	877,399	431,011	722,875	305,409
<b>TOTAL</b>	<b>1,310,090</b>	<b>94,043</b>	<b>15,510,107</b>	<b>5,412,727</b>	<b>6,098,033</b>	<b>1,817</b>	<b>82,848</b>	<b>6,419,781</b>	<b>3,574,911</b>	<b>5,432,418</b>	<b>2,051,846</b>
O.D.											9,507

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	23,418,686	20,518,089	2,061,353			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-11,314,754	-5,858,654	7,149			
TOTAL LOSSES	12,103,932	14,659,435	2,068,502			
EXPECTED LOSSES	24,801,884	20,647,025	2,300,176			
CREDIBILITY	.15	.39	.61			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.331	1.612	.228	3.171		
INDICATED (POST-TEST)	1.597	1.934	.274	3.805		
PRES. ON RATE LEVEL	2.560	2.131	.237	4.928		
DERIVED BY FORMULA	2.416	2.054	.260	4.730		
UNDERLYING PRES. RATE	2.728	2.271	.253	5.252		
PROPOSED	2.416	2.054	.260	4.730		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	4.881
IND. RATES				4.88	MINIMUM PREMIUM	
MAN. RATES	5.84	5.55	5.44	+ 4.88	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	170,587	4,228,205	2.478			9	15		51	75
2010	168,109	3,439,936	2.046			7	11		43	61
2011	156,814	3,339,783	2.129	1		3	7		37	48
2012	155,162	1,485,999	.957			2	6		24	32
2013	156,799	1,030,550	.657				2		26	28
<b>TOTAL</b>	<b>807,471</b>	<b>13,524,473</b>	<b>1.675</b>	<b>1</b>		<b>21</b>	<b>41</b>		<b>181</b>	<b>244</b>
O.D.		28,474	.003						3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,393,547	469,931	637,875			709,383	275,032	456,936	285,501
2010			1,339,293	231,827	388,386			762,114	202,421	236,563	279,332
2011	487,728		418,973	97,160	159,015	1,247,386		139,773	198,808	327,588	263,352
2012			299,912	314,606	214,594			42,278	190,805	204,409	219,395
2013			164,979	164,979	242,631				127,324	316,336	179,280
<b>TOTAL</b>	<b>487,728</b>		<b>3,451,725</b>	<b>1,278,503</b>	<b>1,642,501</b>	<b>1,247,386</b>		<b>1,653,548</b>	<b>994,390</b>	<b>1,541,832</b>	<b>1,226,860</b>
O.D.					7,568					17,097	3,809

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,682,011	586,005	857,943			1,663,505	362,766	595,389	291,211
2010	157	7,895	1,469,815	287,980	486,164	437	5,214	1,256,222	269,437	301,564	279,611
2011	296,127	3,936	504,303	120,062	193,565	729,701	6,224	343,699	225,805	380,923	259,665
2012	62	6,869	530,052	328,396	243,701	120	7,916	228,380	181,806	214,287	217,859
2013	206	5,006	364,912	229,630	218,928	135	11,067	282,351	163,012	231,395	176,591
<b>TOTAL</b>	<b>296,552</b>	<b>23,706</b>	<b>4,551,093</b>	<b>1,552,073</b>	<b>2,000,301</b>	<b>730,393</b>	<b>30,421</b>	<b>3,774,157</b>	<b>1,202,826</b>	<b>1,723,558</b>	<b>1,224,937</b>
O.D.		7	240	138	9,167		43	387	346	20,984	3,779

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,406,999	6,509,393	1,228,716			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,504,192	-1,788,504	4,881			
TOTAL LOSSES	4,902,807	4,720,889	1,233,597			
EXPECTED LOSSES	9,923,819	6,362,872	1,485,747			
CREDIBILITY	.13	.36	.57			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.607	.585	.153	1.345		
INDICATED (POST-TEST)	.728	.702	.184	1.614		
PRES. ON RATE LEVEL	1.153	.739	.173	2.065		
DERIVED BY FORMULA	1.098	.726	.179	2.003		
UNDERLYING PRES. RATE	1.229	.788	.184	2.201		
PROPOSED	1.098	.726	.179	2.003		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.067
IND. RATES				2.07	MINIMUM PREMIUM	
MAN. RATES	2.44	2.33	2.28	+ 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
2009	1,582	85,708	5.417				3	1	4
2010	1,613	112,085	6.948				1	3	4
2011	3,929	63,771	1.623				1	1	2
2012	3,108	18,715	.602				1		1
2013	4,319	27,279	.631					5	5
<b>TOTAL</b>	<b>14,551</b>	<b>307,558</b>	<b>2.114</b>				<b>6</b>	<b>10</b>	<b>16</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				70,523	898				12,645	1,199	443
2010				38,288	13,041				4,257	28,605	27,894
2011				38,847	1,435				19,436	909	3,144
2012				8,340					4,397		5,978
2013					7,101					8,988	11,190
<b>TOTAL</b>				<b>155,998</b>	<b>22,475</b>				<b>40,735</b>	<b>39,701</b>	<b>48,649</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				87,942	1,208				16,679	1,562	452
2010		10	2,323	45,437	16,217		66	867	5,914	35,446	27,922
2011		174	7,605	41,587	2,624	1	191	5,202	20,189	1,728	3,100
2012		66	4,406	7,712	514	3	102	2,721	3,716	291	5,936
2013		79	5,545	3,024	5,804	2	111	4,337	2,442	6,188	11,022
<b>TOTAL</b>		<b>329</b>	<b>19,879</b>	<b>185,702</b>	<b>26,367</b>	<b>6</b>	<b>470</b>	<b>13,127</b>	<b>48,940</b>	<b>45,215</b>	<b>48,432</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	33,811	306,224	48,432	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-98,175	-54,793	164	
TOTAL LOSSES		251,431	48,596	
EXPECTED LOSSES	231,651	205,314	37,832	
CREDIBILITY	.01	.02	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	1.728	.334	2.062
INDICATED (POST-TEST)	.000	2.074	.401	2.475
PRES. ON RATE LEVEL	1.494	1.324	.244	3.062
DERIVED BY FORMULA	1.479	1.339	.250	3.068
UNDERLYING PRES. RATE	1.592	1.411	.260	3.263
PROPOSED	1.476	1.336	.250	3.062

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.160
IND. RATES				3.16	MINIMUM PREMIUM	
MAN. RATES	3.06	3.23	3.38	+ 3.16	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	19,787	501,749	2.535			1	4	4	9
2010	25,428	917,058	3.606			1	5	14	20
2011	23,149	601,993	2.600			1	2	6	9
2012	24,762	466,772	1.885				2	15	17
2013	22,135	239,766	1.083				1	4	5
<b>TOTAL</b>	<b>115,261</b>	<b>2,727,338</b>	<b>2.366</b>			<b>3</b>	<b>14</b>	<b>43</b>	<b>60</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			118,348	195,369	10,596			44,601	98,498	4,177	30,160
2010			163,549	184,425	256,732			61,789	162,047	51,980	36,536
2011			131,550	114,566	30,773			212,550	62,091	18,850	31,613
2012				88,210	116,504				57,130	90,394	114,534
2013				86,555	57,536				17,523	25,991	52,161
<b>TOTAL</b>			<b>413,447</b>	<b>669,125</b>	<b>472,141</b>			<b>318,940</b>	<b>397,289</b>	<b>191,392</b>	<b>265,004</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			142,846	243,625	14,251			104,589	129,919	5,443	30,763
2010	20	1,227	208,744	222,947	315,846	48	628	149,310	207,759	67,129	36,573
2011	18	1,584	172,982	126,660	41,450	97	6,031	431,402	73,090	30,138	31,170
2012	14	1,103	71,151	94,074	118,533	23	1,958	48,898	56,076	91,911	113,732
2013	103	1,827	136,953	90,784	57,864	15	1,292	30,380	17,671	19,757	51,379
<b>TOTAL</b>	<b>155</b>	<b>5,741</b>	<b>732,676</b>	<b>778,090</b>	<b>547,944</b>	<b>183</b>	<b>9,909</b>	<b>764,579</b>	<b>484,515</b>	<b>214,378</b>	<b>263,617</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,513,243	2,024,927	263,617	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-776,659	-338,790	656	
TOTAL LOSSES	736,584	1,686,137	264,273	
EXPECTED LOSSES	1,732,373	1,209,088	197,097	
CREDIBILITY	.04	.10	.15	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.639	1.463	.229	2.331
INDICATED (POST-TEST)	.767	1.756	.275	2.798
PRES. ON RATE LEVEL	1.410	.984	.161	2.555
DERIVED BY FORMULA	1.384	1.061	.178	2.623
UNDERLYING PRES. RATE	1.503	1.049	.171	2.723
PROPOSED	1.384	1.061	.178	2.623

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	TOTAL
IND. RATES				2.71	MINIMUM PREMIUM	
MAN. RATES	2.80	2.77	2.82	+ 2.71	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	66,733	1,492,254	2.236			2	9	51	62	
2010	67,847	3,000,822	4.422	1		1	13	73	88	
2011	69,474	2,754,926	3.965	1		2	7	58	68	
2012	74,171	1,896,949	2.557	1		1	5	50	57	
2013	80,488	2,646,026	3.287			3	5	55	63	
<b>TOTAL</b>	<b>358,713</b>	<b>11,790,977</b>	<b>3.287</b>	<b>3</b>		<b>9</b>	<b>39</b>	<b>287</b>	<b>338</b>	
O.D.		446								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			249,624	249,599	225,163			119,813	132,988	329,624	185,443
2010	136,967		158,072	595,363	436,101			57,275	772,452	667,785	176,807
2011	386,433		474,493	353,453	341,562	5,000		335,188	157,291	531,327	170,179
2012	278,886		160,687	252,888	293,871	2,731		37,658	192,979	502,221	175,028
2013			821,587	216,619	375,862			421,349	139,826	460,228	210,555
<b>TOTAL</b>	<b>802,286</b>		<b>1,864,463</b>	<b>1,667,922</b>	<b>1,672,559</b>	<b>7,731</b>		<b>971,283</b>	<b>1,395,536</b>	<b>2,491,185</b>	<b>918,012</b>
O.D.											446

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			301,296	311,249	302,847			280,962	175,411	429,503	189,152
2010	173,138	1,362	228,262	711,202	537,857	45	2,028	202,108	994,397	837,013	176,984
2011	437,269	5,691	631,223	403,614	406,963	5,605	11,269	724,941	199,041	615,243	167,796
2012	280,569	4,952	366,245	273,116	309,419	6,298	9,746	265,763	209,012	504,494	173,803
2013	377	16,456	1,273,954	404,275	413,219	474	28,085	1,060,208	257,126	369,736	207,397
<b>TOTAL</b>	<b>891,353</b>	<b>28,461</b>	<b>2,800,980</b>	<b>2,103,456</b>	<b>1,970,305</b>	<b>12,422</b>	<b>51,128</b>	<b>2,533,982</b>	<b>1,834,987</b>	<b>2,755,989</b>	<b>915,132</b>
O.D.											440

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,318,326	8,664,737	915,572	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,583,266	-2,036,940	3,614	
TOTAL LOSSES	2,735,060	6,627,797	919,186	
EXPECTED LOSSES	8,042,346	7,367,965	1,004,396	
CREDIBILITY	.08	.21	.33	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.762	1.848	.256	2.866
INDICATED (POST-TEST)	.914	2.218	.307	3.439
PRES. ON RATE LEVEL	2.104	1.927	.263	4.294
DERIVED BY FORMULA	2.009	1.988	.278	4.275
UNDERLYING PRES. RATE	2.242	2.054	.280	4.576
PROPOSED	2.009	1.988	.278	4.275

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	4.412
IND. RATES				4.41	MINIMUM PREMIUM	
MAN. RATES	5.02	4.83	4.74	+ 4.41	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	252,003	5,421,260	2.151			6	27	133	166
2010	265,435	7,752,224	2.920		1	9	23	134	167
2011	279,742	8,712,276	3.114	2		11	40	141	194
2012	279,203	6,142,138	2.199			4	34	148	186
2013	284,131	6,563,526	2.310	1		1	29	171	202
<b>TOTAL</b>	<b>1,360,514</b>	<b>34,591,424</b>	<b>2.543</b>	<b>3</b>	<b>1</b>	<b>31</b>	<b>153</b>	<b>727</b>	<b>915</b>
O.D.		86,743	.006				2	2	4

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			855,543	938,806	1,052,723			375,976	402,338	1,169,797	626,077
2010		9,867	2,079,486	949,927	1,429,287		5,397	889,130	531,585	1,149,234	708,311
2011	6,000		1,785,336	1,400,295	1,057,337			1,187,556	1,244,299	1,309,528	721,925
2012			686,798	1,114,044	705,316			583,053	1,110,465	1,108,818	833,644
2013	3,000		132,114	909,904	1,586,528	700		47,805	755,251	2,306,643	821,581
<b>TOTAL</b>	<b>9,000</b>	<b>9,867</b>	<b>5,539,277</b>	<b>5,312,976</b>	<b>5,831,191</b>	<b>700</b>	<b>5,397</b>	<b>3,083,520</b>	<b>4,043,938</b>	<b>7,044,020</b>	<b>3,711,538</b>
O.D.				5,748	37,009				9,059	28,264	6,663

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,032,639	1,170,692	1,415,912			881,664	530,681	1,524,247	638,599
2010	265	28,751	2,535,043	1,158,162	1,768,149	689	19,407	2,003,700	708,478	1,438,603	709,019
2011	7,095	21,492	2,370,044	1,583,330	1,277,154	586	45,235	2,717,413	1,392,033	1,558,657	711,818
2012	170	19,547	1,466,815	1,138,914	790,030	1,075	61,733	1,952,399	1,074,545	1,187,119	827,808
2013	5,138	31,899	2,327,190	1,384,829	1,423,159	1,894	72,921	1,961,714	1,089,218	1,673,188	809,257
<b>TOTAL</b>	<b>12,668</b>	<b>101,689</b>	<b>9,731,731</b>	<b>6,435,927</b>	<b>6,674,404</b>	<b>4,244</b>	<b>199,296</b>	<b>9,516,890</b>	<b>4,794,955</b>	<b>7,381,814</b>	<b>3,696,501</b>
O.D.	4	144	8,512	9,981	36,538	3	200	4,449	12,918	29,252	6,713

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,579,830	25,375,789	3,703,214	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,239,245	-5,439,841	14,543	
TOTAL LOSSES	10,340,585	19,935,948	3,717,757	
EXPECTED LOSSES	20,652,604	19,536,981	4,203,988	
CREDIBILITY	.19	.51	.80	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.760	1.465	.273	2.498
INDICATED (POST-TEST)	.912	1.758	.328	2.998
PRES. ON RATE LEVEL	1.424	1.348	.290	3.062
DERIVED BY FORMULA	1.327	1.557	.320	3.204
UNDERLYING PRES. RATE	1.518	1.436	.309	3.263
PROPOSED	1.268	1.488	.306	3.062

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.160
IND. RATES				3.16	MINIMUM PREMIUM	
MAN. RATES	3.70	3.50	3.38	+ 3.16	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	9,942	466,086	4.688				2	7		9
2010	9,574	82,824	.865					4		4
2011	9,513	45,274	.475				1	2		3
2012	8,436	40,883	.484					3		3
2013	9,202	116,639	1.267				1	3		4
<b>TOTAL</b>	<b>46,667</b>	<b>751,706</b>	<b>1.611</b>				<b>4</b>	<b>19</b>		<b>23</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				157,399	105,026				72,862	102,571	28,228
2010					25,511					26,153	31,160
2011				1,390	8,925				11,525	14,617	8,817
2012					10,781					12,265	17,837
2013				11,398	28,669				10,592	47,625	18,355
<b>TOTAL</b>				<b>170,187</b>	<b>178,912</b>				<b>94,979</b>	<b>203,231</b>	<b>104,397</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				196,277	141,260				96,105	133,651	28,793
2010		24	669	397	31,082		63	462	461	32,356	31,191
2011	1	16	994	1,899	10,063		145	3,897	12,597	16,899	8,694
2012		37	2,273	1,156	10,468		83	1,839	1,059	11,955	17,712
2013	17	482	34,512	20,933	24,857	16	1,200	33,788	19,348	33,927	18,080
<b>TOTAL</b>	<b>18</b>	<b>559</b>	<b>38,448</b>	<b>220,662</b>	<b>217,730</b>	<b>16</b>	<b>1,491</b>	<b>39,986</b>	<b>129,570</b>	<b>228,788</b>	<b>104,470</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	80,518	796,750	104,470	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-341,009	-203,606	296	
TOTAL LOSSES		593,144	104,766	
EXPECTED LOSSES	749,939	723,339	90,067	
CREDIBILITY	.02	.05	.08	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	1.271	.224	1.495
INDICATED (POST-TEST)	.000	1.525	.269	1.794
PRES. ON RATE LEVEL	1.508	1.455	.181	3.144
DERIVED BY FORMULA	1.478	1.459	.188	3.125
UNDERLYING PRES. RATE	1.607	1.550	.193	3.350
PROPOSED	1.478	1.459	.188	3.125

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.225
IND. RATES				3.23	MINIMUM PREMIUM	
MAN. RATES	3.68	3.50	3.47	+ 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
2009	284,386	3,610,788	1.269			4	13	104	121
2010	276,255	6,357,295	2.301			9	21	100	130
2011	288,291	5,700,979	1.977			6	24	111	141
2012	305,497	5,800,944	1.898			5	35	103	143
2013	317,976	4,920,536	1.547			2	17	124	143
<b>TOTAL</b>	<b>1,472,405</b>	<b>26,390,542</b>	<b>1.792</b>			<b>26</b>	<b>110</b>	<b>542</b>	<b>678</b>
O.D.		37,503	.002					3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			709,629	339,498	639,724			150,964	228,819	846,622	695,532
2010			1,338,285	471,179	878,982			1,983,727	336,378	854,732	494,012
2011			994,990	704,132	798,521			699,664	560,417	1,468,588	474,667
2012			838,825	1,075,865	540,609			406,161	1,180,563	1,217,422	541,499
2013			323,076	521,035	1,214,744			84,442	405,118	1,799,527	572,594
<b>TOTAL</b>			<b>4,204,805</b>	<b>3,111,709</b>	<b>4,072,580</b>			<b>3,324,958</b>	<b>2,711,295</b>	<b>6,186,891</b>	<b>2,778,304</b>
O.D.					6,569					24,967	5,967

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			856,523	423,352	860,426			354,010	301,814	1,103,151	709,443
2010	145	7,908	1,414,362	577,930	1,085,363	642	8,863	1,860,720	454,385	1,071,053	494,506
2011	188	11,815	1,318,122	810,462	944,756	337	26,370	1,578,049	671,682	1,697,744	468,022
2012	163	20,537	1,573,414	1,093,275	635,898	906	55,709	1,678,513	1,130,843	1,287,789	537,709
2013	789	24,499	1,794,210	945,021	1,085,284	647	48,537	1,419,137	742,530	1,287,406	564,005
<b>TOTAL</b>	<b>1,285</b>	<b>64,759</b>	<b>6,956,631</b>	<b>3,850,040</b>	<b>4,611,727</b>	<b>2,532</b>	<b>139,479</b>	<b>6,890,429</b>	<b>3,301,254</b>	<b>6,447,143</b>	<b>2,773,685</b>
O.D.		17	1,006	523	6,826		99	2,336	1,512	26,671	5,904

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,058,573	18,245,696	2,779,589			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,809,656	-4,299,231	11,767			
TOTAL LOSSES	8,248,917	13,946,465	2,791,356			
EXPECTED LOSSES	13,001,337	15,504,424	3,342,360			
CREDIBILITY	.20	.54	.84			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.560	.947	.190	1.697		
INDICATED (POST-TEST)	.672	1.136	.228	2.036		
PRES. ON RATE LEVEL	.829	.988	.213	2.030		
DERIVED BY FORMULA	.798	1.068	.226	2.092		
UNDERLYING PRES. RATE	.883	1.053	.227	2.163		
PROPOSED	.777	1.039	.220	2.036		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.101
IND. RATES				2.10	MINIMUM PREMIUM	
MAN. RATES	2.32	2.23	2.24	+ 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	
2009	15,044	212,469	1.412				1		4	5
2010	13,722	519,090	3.782			2			6	8
2011	14,723	744,837	5.059			1	1		3	5
2012	13,683	353,684	2.584				3		9	12
2013	15,074	180,198	1.195						8	8
<b>TOTAL</b>	<b>72,246</b>	<b>2,010,278</b>	<b>2.783</b>			<b>3</b>	<b>5</b>		<b>30</b>	<b>38</b>
O.D.		1,944	.002							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				91,017	16,163				38,233	28,542	38,514
2010			240,027		32,761			99,493		94,413	52,396
2011			148,764	105,474	112,465			221,808	61,002	50,707	44,617
2012				120,773	22,885				96,177	82,526	31,323
2013					52,320					51,530	76,348
<b>TOTAL</b>			<b>388,791</b>	<b>317,264</b>	<b>236,594</b>			<b>321,301</b>	<b>195,412</b>	<b>307,718</b>	<b>243,198</b>
O.D.											1,944

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				113,498	21,738				50,429	37,190	39,284
2010	30	1,504	283,323	2,080	42,059	77	1,039	218,486	3,066	117,898	52,448
2011	30	1,762	197,315	121,080	133,499	101	6,335	450,972	73,720	66,307	43,992
2012	7	1,040	68,607	114,130	29,688	35	2,843	71,861	88,394	86,830	31,104
2013	8	598	40,876	22,271	42,756	10	677	24,893	14,000	35,495	75,203
<b>TOTAL</b>	<b>75</b>	<b>4,904</b>	<b>590,121</b>	<b>373,059</b>	<b>269,740</b>	<b>223</b>	<b>10,894</b>	<b>766,212</b>	<b>229,609</b>	<b>343,720</b>	<b>242,031</b>
O.D.											1,944

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,372,429	1,216,128	243,975	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-518,231	-282,533	627	
TOTAL LOSSES	854,198	933,595	244,602	
EXPECTED LOSSES	1,148,713	1,011,444	183,505	
CREDIBILITY	.03	.07	.11	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.182	1.292	.339	2.813
INDICATED (POST-TEST)	1.418	1.550	.407	3.375
PRES. ON RATE LEVEL	1.492	1.314	.238	3.044
DERIVED BY FORMULA	1.490	1.331	.257	3.078
UNDERLYING PRES. RATE	1.590	1.400	.254	3.244
PROPOSED	1.490	1.331	.257	3.078

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.176
IND. RATES				3.18	MINIMUM PREMIUM	
MAN. RATES	3.52	3.34	3.36	+ 3.18	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	116,630	4,186,061	3.589			3	23	85	111
2010	116,323	3,494,987	3.004			4	24	84	112
2011	122,433	4,297,244	3.509			4	24	64	92
2012	128,400	2,766,923	2.154			5	14	42	61
2013	110,922	1,489,829	1.343			1	1	40	42
<b>TOTAL</b>	<b>594,708</b>	<b>16,235,044</b>	<b>2.730</b>			<b>17</b>	<b>86</b>	<b>315</b>	<b>418</b>
O.D.		10,264	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			479,207	1,088,284	837,000			110,859	662,089	734,020	274,602
2010			669,198	926,976	216,953			457,538	421,271	493,659	309,392
2011			755,229	1,017,116	438,891			133,310	757,408	684,396	510,894
2012			809,665	378,771	254,341			245,801	234,606	353,779	489,960
2013			136,069	12,764	356,634			23,683	25,044	708,041	227,594
<b>TOTAL</b>			<b>2,849,368</b>	<b>3,423,911</b>	<b>2,103,819</b>			<b>971,191</b>	<b>2,100,418</b>	<b>2,973,895</b>	<b>1,812,442</b>
O.D.											10,264

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			578,403	1,357,089	1,125,767			259,964	873,297	956,428	280,094
2010	87	4,305	841,174	1,102,931	278,231	354	4,925	1,041,524	550,612	621,341	309,701
2011	131	10,966	1,083,771	1,123,396	541,917	91	12,331	499,669	820,449	803,267	503,741
2012	116	13,657	1,113,941	416,541	313,352	371	19,719	661,604	245,832	374,143	486,530
2013	98	5,783	416,412	174,561	306,110	165	11,524	406,754	210,160	492,492	224,180
<b>TOTAL</b>	<b>432</b>	<b>34,711</b>	<b>4,033,701</b>	<b>4,174,518</b>	<b>2,565,377</b>	<b>981</b>	<b>48,499</b>	<b>2,869,515</b>	<b>2,700,350</b>	<b>3,247,671</b>	<b>1,804,246</b>
O.D.											10,339

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,987,839	12,687,916	1,814,585			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,159,075	-3,170,591	5,912			
TOTAL LOSSES	3,828,764	9,517,325	1,820,497			
EXPECTED LOSSES	7,029,449	11,317,294	1,807,912			
CREDIBILITY	.11	.29	.46			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.644	1.600	.306	2.550		
INDICATED (POST-TEST)	.773	1.920	.367	3.060		
PRES. ON RATE LEVEL	1.109	1.786	.285	3.180		
DERIVED BY FORMULA	1.072	1.825	.323	3.220		
UNDERLYING PRES. RATE	1.182	1.903	.304	3.389		
PROPOSED	1.059	1.802	.319	3.180		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.282
IND. RATES				3.28	MINIMUM PREMIUM	
MAN. RATES	3.34	3.44	3.51	+ 3.28	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	26,036	278,678	1.070			26,036			1	2	2	5
2010	27,209	493,079	1.812			27,209			1	1	4	6
2011	28,586	279,076	.976			28,586			1		6	7
2012	31,951	75,664	.236			31,951					4	4
2013	31,440	139,201	.442			31,440				1	4	5
<b>TOTAL</b>	<b>145,222</b>	<b>1,265,698</b>	<b>.872</b>			<b>145,222</b>			<b>3</b>	<b>4</b>	<b>20</b>	<b>27</b>
O.D.		60,664	.041							1	1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			114,496	26,856	5,086			41,641	38,243	21,336	31,020
2010			179,629	33,000	94,419			96,280	29,036	43,590	17,125
2011			122,383		39,225			36,823		64,772	15,873
2012					24,993					21,384	29,287
2013				11,700	23,572				12,000	49,290	42,639
<b>TOTAL</b>			<b>416,508</b>	<b>71,556</b>	<b>187,295</b>			<b>174,744</b>	<b>79,279</b>	<b>200,372</b>	<b>135,944</b>
O.D.				42,289					18,375		

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			138,197	33,489	6,840			97,648	50,442	27,801	31,640
2010	23	1,185	215,571	41,631	116,927	75	895	213,050	39,031	55,370	17,142
2011	16	1,014	141,248	4,407	47,684	17	1,081	75,437	4,237	74,184	15,651
2012	2	84	5,270	2,682	24,258		142	3,213	1,842	20,846	29,082
2013	17	429	30,846	18,992	20,731	18	1,299	36,022	20,656	35,223	41,999
<b>TOTAL</b>	<b>58</b>	<b>2,712</b>	<b>531,132</b>	<b>101,201</b>	<b>216,440</b>	<b>110</b>	<b>3,417</b>	<b>425,370</b>	<b>116,208</b>	<b>213,424</b>	<b>135,514</b>
O.D.	1	189	8,152	45,199	1,101	1	178	4,869	19,049	666	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	976,189	713,288	135,514	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-874,271	-469,683	717	
TOTAL LOSSES	101,918	243,605	136,231	
EXPECTED LOSSES	1,969,210	1,699,097	201,860	
CREDIBILITY	.04	.11	.18	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.070	.168	.094	.332
INDICATED (POST-TEST)	.084	.202	.113	.399
PRES. ON RATE LEVEL	1.273	1.098	.130	2.501
DERIVED BY FORMULA	1.225	.999	.127	2.351
UNDERLYING PRES. RATE	1.356	1.170	.139	2.665
PROPOSED	1.225	.999	.127	2.351

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	TOTAL
IND. RATES				2.43	MINIMUM PREMIUM	
MAN. RATES	3.10	2.93	2.76	+ 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	
2009	92,137	3,560,599	3.864	2	2	3	9	48	64	
2010	113,343	3,238,933	2.857			4	14	40	58	
2011	123,173	2,735,006	2.220			3	10	42	55	
2012	105,681	1,702,277	1.610			2	2	30	34	
2013	113,039	2,242,757	1.984				3	29	32	
<b>TOTAL</b>	<b>547,373</b>	<b>13,479,572</b>	<b>2.463</b>	<b>2</b>	<b>2</b>	<b>12</b>	<b>38</b>	<b>189</b>	<b>243</b>	
O.D.		10,318	.001					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	666,129	538,088	462,584	341,815	316,984	15	120,203	276,230	171,333	428,311	238,907
2010			1,216,611	322,467	261,361			411,097	405,986	359,614	261,797
2011			1,042,182	201,027	230,997			468,833	240,580	351,480	199,907
2012			336,882	126,755	389,067			70,659	115,431	475,571	187,912
2013			174,057		342,704				283,000	1,263,505	179,491
<b>TOTAL</b>	<b>666,129</b>	<b>538,088</b>	<b>3,058,259</b>	<b>1,166,121</b>	<b>1,541,113</b>	<b>15</b>	<b>120,203</b>	<b>1,226,819</b>	<b>1,216,330</b>	<b>2,878,481</b>	<b>1,068,014</b>
O.D.					7,500					2,221	597

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	868,632	909,369	558,339	426,244	426,340	42	728,310	647,759	225,989	558,090	243,685
2010	143	7,121	1,345,709	392,400	331,223	287	3,877	844,081	527,565	454,326	262,059
2011	124	8,474	1,097,625	245,063	292,004	182	12,965	837,045	279,335	417,091	197,108
2012	75	6,401	506,904	175,174	403,392	153	9,336	276,035	143,473	475,193	186,597
2013	238	6,284	452,753	279,180	301,841	406	31,987	898,432	514,568	900,318	176,799
<b>TOTAL</b>	<b>869,212</b>	<b>937,649</b>	<b>3,961,330</b>	<b>1,518,061</b>	<b>1,754,800</b>	<b>1,070</b>	<b>786,475</b>	<b>3,503,352</b>	<b>1,690,930</b>	<b>2,805,018</b>	<b>1,066,248</b>
O.D.	1	25	1,582	805	7,280		19	335	193	2,165	595

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,061,050	7,779,252	1,066,843			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,647,477	-2,115,641	3,908			
TOTAL LOSSES	5,413,573	5,663,611	1,070,751			
EXPECTED LOSSES	10,378,192	7,559,222	1,138,535			
CREDIBILITY	.10	.28	.44			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.989	1.035	.196	2.220		
INDICATED (POST-TEST)	1.187	1.242	.235	2.664		
PRES. ON RATE LEVEL	1.779	1.296	.195	3.270		
DERIVED BY FORMULA	1.720	1.281	.213	3.214		
UNDERLYING PRES. RATE	1.896	1.381	.208	3.485		
PROPOSED	1.720	1.281	.213	3.214		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.317
IND. RATES				3.32	MINIMUM PREMIUM	
MAN. RATES	4.22	3.81	3.61	+ 3.32	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	205,892	3,439,193	1.670			5	17	35	57
2010	225,510	4,300,793	1.907			5	30	44	79
2011	242,752	5,135,163	2.115			6	32	51	89
2012	252,369	5,865,042	2.323			3	26	54	83
2013	295,006	4,321,672	1.464			3	5	66	74
<b>TOTAL</b>	<b>1,221,529</b>	<b>23,061,863</b>	<b>1.888</b>			<b>22</b>	<b>110</b>	<b>250</b>	<b>382</b>
O.D.		82,657	.006				1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,179,448	334,887	266,608			689,407	212,978	363,637	392,228
2010			1,295,527	522,449	520,843			583,196	482,882	497,728	398,168
2011			1,094,360	849,881	539,701			699,632	886,473	718,474	346,642
2012			954,522	698,440	602,936			1,896,843	786,255	492,506	433,540
2013			727,944	144,842	873,761			728,566	161,089	1,002,372	683,098
<b>TOTAL</b>			<b>5,251,801</b>	<b>2,550,499</b>	<b>2,803,849</b>			<b>4,597,644</b>	<b>2,529,677</b>	<b>3,074,717</b>	<b>2,253,676</b>
O.D.				38,523	500				39,291	2,200	2,143

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,283,819	417,603	358,586			1,138,824	280,920	473,818	400,073
2010	158	8,032	1,492,503	633,425	650,074	418	5,618	1,229,804	630,179	628,108	398,566
2011	178	13,019	1,442,305	956,493	660,850	350	28,011	1,638,528	976,771	864,045	341,789
2012	130	12,891	959,701	731,562	651,618	848	45,340	1,478,716	740,738	559,440	430,505
2013	389	19,818	1,476,294	549,684	799,481	764	45,179	1,767,640	446,167	768,540	672,852
<b>TOTAL</b>	<b>855</b>	<b>53,760</b>	<b>6,654,622</b>	<b>3,288,767</b>	<b>3,120,609</b>	<b>2,380</b>	<b>124,148</b>	<b>7,253,512</b>	<b>3,074,775</b>	<b>3,293,951</b>	<b>2,243,785</b>
O.D.		176	7,816	41,387	1,413	2	412	11,474	41,328	2,939	2,127

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,109,157	12,865,169	2,245,912	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,380,704	-2,766,929	9,013	
TOTAL LOSSES	8,728,453	10,098,240	2,254,925	
EXPECTED LOSSES	12,178,644	10,077,615	2,394,197	
CREDIBILITY	.18	.47	.74	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.715	.827	.185	1.727
INDICATED (POST-TEST)	.858	.992	.222	2.072
PRES. ON RATE LEVEL	.936	.774	.184	1.894
DERIVED BY FORMULA	.922	.876	.212	2.010
UNDERLYING PRES. RATE	.997	.825	.196	2.018
PROPOSED	.922	.876	.212	2.010

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	TOTAL
IND. RATES				2.07	MINIMUM PREMIUM	
MAN. RATES	2.30	2.10	2.09	+ 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	
2009	235,850	2,895,725	1.227			3	15	59	77	
2010	294,818	7,601,621	2.578			8	40	57	105	
2011	287,481	8,145,945	2.833	1		5	25	39	70	
2012	292,475	7,669,949	2.622			4	24	50	78	
2013	283,167	5,125,001	1.809			4	13	74	91	
<b>TOTAL</b>	<b>1,393,791</b>	<b>31,438,241</b>	<b>2.256</b>	<b>1</b>		<b>24</b>	<b>117</b>	<b>279</b>	<b>421</b>	
O.D.		39,169	.002				1	1	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			803,451	350,416	356,712			218,936	399,255	535,975	230,980
2010			2,605,935	914,117	343,087			1,861,995	1,030,266	507,294	338,927
2011	212,100		2,781,963	618,254	333,126	6,243		1,933,872	1,563,871	439,211	257,305
2012			1,147,764	778,614	558,079			2,259,489	2,014,171	540,625	371,207
2013			985,488	647,737	900,323			730,186	314,399	1,141,564	405,304
<b>TOTAL</b>	<b>212,100</b>		<b>8,324,601</b>	<b>3,309,138</b>	<b>2,491,327</b>	<b>6,243</b>		<b>7,004,478</b>	<b>5,321,962</b>	<b>3,164,669</b>	<b>1,603,723</b>
O.D.				16,193	8,909				4,438	5,161	4,468

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			969,765	436,968	479,780			513,405	526,616	698,375	235,600
2010	280	13,805	2,646,401	1,099,730	445,453	1,140	13,314	3,309,341	1,339,226	657,428	339,266
2011	240,212	19,312	2,448,874	718,209	450,670	7,214	35,381	1,929,308	1,636,113	574,700	253,703
2012	178	19,433	1,531,779	798,054	638,986	1,408	79,142	2,518,048	1,522,434	680,130	368,609
2013	965	30,086	2,291,578	973,365	911,547	905	57,091	2,076,809	582,689	885,349	399,224
<b>TOTAL</b>	<b>241,635</b>	<b>82,636</b>	<b>9,888,397</b>	<b>4,026,326</b>	<b>2,926,436</b>	<b>10,667</b>	<b>184,928</b>	<b>10,346,911</b>	<b>5,607,078</b>	<b>3,495,982</b>	<b>1,596,402</b>
O.D.	1	9	727	20,605	10,009		10	298	6,082	5,819	4,535

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	20,756,219	16,098,337	1,600,937			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-8,228,099	-3,552,259	5,822			
TOTAL LOSSES	12,528,120	12,546,078	1,606,759			
EXPECTED LOSSES	18,411,980	12,725,313	1,700,426			
CREDIBILITY	.19	.52	.81			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.899	.900	.115	1.914		
INDICATED (POST-TEST)	1.079	1.080	.138	2.297		
PRES. ON RATE LEVEL	1.240	.857	.114	2.211		
DERIVED BY FORMULA	1.209	.973	.133	2.315		
UNDERLYING PRES. RATE	1.321	.913	.122	2.356		
PROPOSED	1.200	.965	.132	2.297		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.370
IND. RATES				2.37	MINIMUM PREMIUM	
MAN. RATES	2.92	2.57	2.44	+ 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
2009	105,975	2,340,625	2.208			5	10	52	67
2010	121,400	2,563,876	2.111			5	7	59	71
2011	136,728	2,902,127	2.122			4	9	61	74
2012	122,414	2,232,136	1.823			1	11	51	63
2013	121,581	1,213,801	.998				3	34	37
<b>TOTAL</b>	<b>608,098</b>	<b>11,252,565</b>	<b>1.850</b>			<b>15</b>	<b>40</b>	<b>257</b>	<b>312</b>
O.D.		18,449	.003				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			980,440	225,138	200,023			206,237	174,302	311,512	242,973
2010			765,166	306,836	393,360			309,832	228,116	389,202	171,364
2011			716,232	355,186	472,986			217,903	139,517	762,644	237,659
2012			150,005	430,914	336,194			29,000	506,874	588,555	190,594
2013				51,406	301,069				124,393	550,534	186,399
<b>TOTAL</b>			<b>2,611,843</b>	<b>1,369,480</b>	<b>1,703,632</b>			<b>762,972</b>	<b>1,173,202</b>	<b>2,602,447</b>	<b>1,028,989</b>
O.D.				6,406					9,889		2,154

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,183,391	280,748	269,033			483,625	229,905	405,901	247,832
2010	96	5,045	926,644	373,642	488,726	238	3,468	701,412	301,178	487,928	171,535
2011	125	7,752	914,954	416,662	561,821	107	8,668	505,186	186,527	871,751	234,332
2012	63	6,394	457,823	441,772	360,952	240	17,376	456,477	481,114	609,001	189,260
2013	104	4,158	289,854	167,522	252,460	174	13,985	392,573	224,861	392,408	183,603
<b>TOTAL</b>	<b>388</b>	<b>23,349</b>	<b>3,772,666</b>	<b>1,680,346</b>	<b>1,932,992</b>	<b>759</b>	<b>43,497</b>	<b>2,539,273</b>	<b>1,423,585</b>	<b>2,766,989</b>	<b>1,026,562</b>
O.D.		29	1,235	6,846	166		96	2,619	10,251	358	2,170

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,383,911	7,821,533	1,028,732			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,144,333	-2,079,710	4,116			
TOTAL LOSSES	1,239,578	5,741,823	1,032,848			
EXPECTED LOSSES	11,493,053	7,430,958	1,216,196			
CREDIBILITY	.11	.30	.47			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.204	.944	.170	1.318		
INDICATED (POST-TEST)	.245	1.133	.204	1.582		
PRES. ON RATE LEVEL	1.773	1.147	.188	3.108		
DERIVED BY FORMULA	1.605	1.143	.196	2.944		
UNDERLYING PRES. RATE	1.890	1.222	.200	3.312		
PROPOSED	1.605	1.143	.196	2.944		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.038
IND. RATES				3.04	MINIMUM PREMIUM	
MAN. RATES	4.09	3.68	3.43	+ 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
2009	139,993	4,859,183	3.471			6	32	55	93
2010	176,538	2,828,236	1.602			4	18	52	74
2011	175,749	4,405,475	2.506			4	13	39	56
2012	172,180	3,502,378	2.034			4	11	47	62
2013	172,394	2,856,468	1.656			2	4	47	53
<b>TOTAL</b>	<b>836,854</b>	<b>18,451,740</b>	<b>2.205</b>			<b>20</b>	<b>78</b>	<b>240</b>	<b>338</b>
O.D.		19,054	.002					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,449,151	594,773	355,412			1,238,242	603,081	329,503	289,021
2010			766,010	388,550	183,240			541,417	272,083	335,361	341,575
2011			1,177,022	185,453	282,281			1,900,543	62,050	338,553	459,573
2012			988,976	406,919	515,111			249,355	388,679	527,991	425,347
2013			437,321	122,342	650,052			118,446	123,813	911,412	493,082
<b>TOTAL</b>			<b>4,818,480</b>	<b>1,698,037</b>	<b>1,986,096</b>			<b>4,048,003</b>	<b>1,449,706</b>	<b>2,442,820</b>	<b>2,008,598</b>
O.D.					2,535					430	16,089

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,558,165	741,683	478,026			2,469,302	795,464	429,344	294,801
2010	94	4,737	901,312	466,777	233,228	400	5,044	1,157,914	359,048	424,186	341,917
2011	115	7,576	976,667	228,490	346,018	354	21,468	1,578,023	108,728	408,695	453,139
2012	165	16,922	1,374,307	479,198	577,730	442	24,727	789,725	391,297	554,385	422,370
2013	291	14,003	1,037,149	412,136	588,547	331	22,819	761,899	335,861	651,586	485,686
<b>TOTAL</b>	<b>665</b>	<b>43,238</b>	<b>5,847,600</b>	<b>2,328,284</b>	<b>2,223,549</b>	<b>1,527</b>	<b>74,058</b>	<b>6,756,863</b>	<b>1,990,398</b>	<b>2,468,196</b>	<b>1,997,913</b>
O.D.					3,410					560	16,031

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,723,951	9,014,397	2,013,944			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,462,729	-2,697,857	7,525			
TOTAL LOSSES	7,261,222	6,316,540	2,021,469			
EXPECTED LOSSES	12,226,437	9,665,664	2,184,189			
CREDIBILITY	.14	.37	.58			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.868	.755	.242	1.865		
INDICATED (POST-TEST)	1.042	.906	.290	2.238		
PRES. ON RATE LEVEL	1.371	1.084	.245	2.700		
DERIVED BY FORMULA	1.325	1.018	.271	2.614		
UNDERLYING PRES. RATE	1.461	1.155	.261	2.877		
PROPOSED	1.325	1.018	.271	2.614		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.697
IND. RATES				2.70	MINIMUM PREMIUM	
MAN. RATES	3.33	3.07	2.98	+ 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	
2009	96,821	5,668,338	5.854	1		8	19	57	85	
2010	100,271	2,224,879	2.218			4	13	54	71	
2011	105,017	4,002,472	3.811			6	9	37	52	
2012	112,667	2,712,410	2.407			2	10	41	53	
2013	110,572	2,514,873	2.274			3	3	47	53	
<b>TOTAL</b>	<b>525,348</b>	<b>17,122,972</b>	<b>3.259</b>	<b>1</b>		<b>23</b>	<b>54</b>	<b>236</b>	<b>314</b>	
O.D.		96								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	1,126,594		1,406,026	288,583	234,147	95,642		859,117	1,029,487	370,251	258,491
2010			626,557	232,798	248,135			318,585	172,646	393,045	233,113
2011			1,437,275	537,965	226,146			855,498	356,175	331,793	257,620
2012			456,157	427,950	422,283			156,899	506,970	461,639	280,512
2013			543,992	139,162	443,092			174,968	244,311	653,023	316,325
<b>TOTAL</b>	<b>1,126,594</b>		<b>4,470,007</b>	<b>1,626,458</b>	<b>1,573,803</b>	<b>95,642</b>		<b>2,365,067</b>	<b>2,309,589</b>	<b>2,209,751</b>	<b>1,346,061</b>
O.D.											96

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	868,606		1,695,891	359,864	314,927	157,093		2,012,139	1,357,893	482,438	263,661
2010	80	4,071	755,881	283,004	309,916	248	3,542	715,848	230,854	492,044	233,346
2011	154	12,083	1,463,309	610,619	303,227	278	19,314	1,272,767	406,035	405,593	254,013
2012	104	10,364	799,726	463,018	460,596	381	22,645	678,603	479,137	492,416	278,548
2013	287	13,053	990,715	347,089	431,789	385	27,834	852,897	344,999	491,440	311,580
<b>TOTAL</b>	<b>869,231</b>	<b>39,571</b>	<b>5,705,522</b>	<b>2,063,594</b>	<b>1,820,455</b>	<b>158,385</b>	<b>73,335</b>	<b>5,532,254</b>	<b>2,818,918</b>	<b>2,363,931</b>	<b>1,341,148</b>
O.D.											95

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,378,298	9,066,898	1,341,243	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,471,731	-2,182,655	4,950	
TOTAL LOSSES	6,906,567	6,884,243	1,346,193	
EXPECTED LOSSES	12,272,130	7,864,459	1,418,440	
CREDIBILITY	.10	.27	.42	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.315	1.310	.256	2.881
INDICATED (POST-TEST)	1.578	1.572	.307	3.457
PRES. ON RATE LEVEL	2.192	1.405	.253	3.850
DERIVED BY FORMULA	2.131	1.450	.276	3.857
UNDERLYING PRES. RATE	2.336	1.497	.270	4.103
PROPOSED	2.127	1.447	.276	3.850

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.973
IND. RATES				3.97	MINIMUM PREMIUM	
MAN. RATES	4.42	4.19	4.25	+ 3.97	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	101,244	3,589,322	3.545			6	13	42	61
2010	106,189	5,998,778	5.649		1	4	16	49	70
2011	105,004	2,387,449	2.273			3	14	60	77
2012	111,327	3,745,037	3.363			4	9	49	62
2013	131,365	3,284,573	2.500			4	8	59	71
<b>TOTAL</b>	<b>555,129</b>	<b>19,005,159</b>	<b>3.424</b>		<b>1</b>	<b>21</b>	<b>60</b>	<b>259</b>	<b>341</b>
O.D.		62,137	.011				1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,223,997	431,876	411,439			635,413	381,915	293,540	211,142
2010		752,257	731,571	725,726	341,153		2,000,000	183,384	653,734	365,831	245,122
2011			458,010	353,876	403,992			75,224	293,485	532,864	269,998
2012			624,648	477,980	657,942			326,280	695,586	652,286	310,315
2013			728,675	321,359	418,165			177,131	223,173	1,134,692	281,378
<b>TOTAL</b>		<b>752,257</b>	<b>3,766,901</b>	<b>2,310,817</b>	<b>2,232,691</b>		<b>2,000,000</b>	<b>1,397,432</b>	<b>2,247,893</b>	<b>2,979,213</b>	<b>1,317,955</b>
O.D.				3,053	37,923				7,889	13,074	198

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,477,365	538,550	553,387			1,490,044	503,745	382,485	215,365
2010	93	235,997	927,284	868,072	428,431	141	720,891	515,650	840,288	464,288	245,367
2011	92	5,619	617,808	406,588	476,641	45	5,993	254,944	330,646	613,802	266,218
2012	151	13,592	1,054,853	542,663	701,374	638	36,535	1,143,203	666,736	700,213	308,143
2013	489	17,309	1,333,484	493,639	451,968	469	33,154	1,067,736	463,294	821,201	277,157
<b>TOTAL</b>	<b>825</b>	<b>272,517</b>	<b>5,410,794</b>	<b>2,849,512</b>	<b>2,611,801</b>	<b>1,293</b>	<b>796,573</b>	<b>4,471,577</b>	<b>2,804,709</b>	<b>2,981,989</b>	<b>1,312,250</b>
O.D.	8	433	29,626	19,949	30,990	2	177	6,315	13,956	9,004	195

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,990,140	11,321,910	1,312,445			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,796,882	-2,467,519	5,524			
TOTAL LOSSES	5,193,258	8,854,391	1,317,969			
EXPECTED LOSSES	13,028,879	8,954,232	1,493,297			
CREDIBILITY	.10	.28	.44			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.936	1.595	.237	2.768		
INDICATED (POST-TEST)	1.123	1.914	.284	3.321		
PRES. ON RATE LEVEL	2.202	1.514	.252	3.968		
DERIVED BY FORMULA	2.094	1.626	.266	3.986		
UNDERLYING PRES. RATE	2.347	1.613	.269	4.229		
PROPOSED	2.084	1.619	.265	3.968		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	4.095
IND. RATES				4.10	MINIMUM PREMIUM	
MAN. RATES	4.65	4.40	4.38	+ 4.10	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	263,611	7,665,749	2.907	2		10	24	87	123
2010	248,220	5,169,256	2.082			7	18	91	116
2011	262,744	7,046,774	2.681			5	35	117	157
2012	282,108	6,119,193	2.169			9	20	96	125
2013	318,248	4,317,888	1.356			1	11	114	126
<b>TOTAL</b>	<b>1,374,931</b>	<b>30,318,860</b>	<b>2.205</b>	<b>2</b>		<b>32</b>	<b>108</b>	<b>505</b>	<b>647</b>
O.D.		5,625							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	812,095		2,035,421	878,156	557,534	61,489		922,998	710,420	977,136	710,500
2010			1,392,151	506,317	748,172			543,897	468,994	930,737	578,988
2011			830,863	1,499,873	1,350,018			433,065	1,159,638	1,076,172	697,145
2012			1,459,386	818,158	923,538			578,472	531,924	1,184,761	622,954
2013			192,688	503,813	1,152,237			43,500	378,187	1,424,217	623,246
<b>TOTAL</b>	<b>812,095</b>		<b>5,910,509</b>	<b>4,206,317</b>	<b>4,731,499</b>	<b>61,489</b>		<b>2,521,932</b>	<b>3,249,163</b>	<b>5,593,023</b>	<b>3,232,833</b>
O.D.											5,625

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	943,112		2,374,629	1,095,060	749,888	150,840		1,856,520	937,045	1,273,206	724,710
2010	179	9,209	1,684,103	618,928	928,337	419	6,643	1,241,492	620,214	1,163,663	579,567
2011	238	14,618	1,336,473	1,683,084	1,580,382	240	24,718	1,212,445	1,265,911	1,268,908	687,385
2012	262	27,275	2,177,405	925,948	1,024,598	880	48,325	1,597,446	591,855	1,222,447	618,593
2013	750	22,136	1,611,584	894,717	1,023,208	511	40,709	1,144,697	620,745	1,025,032	613,897
<b>TOTAL</b>	<b>944,541</b>	<b>73,238</b>	<b>9,184,194</b>	<b>5,217,737</b>	<b>5,306,413</b>	<b>152,890</b>	<b>120,395</b>	<b>7,052,600</b>	<b>4,035,770</b>	<b>5,953,256</b>	<b>3,224,152</b>
O.D.											5,658

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	17,527,858	20,513,176	3,229,810			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-8,665,181	-4,368,752	13,572			
TOTAL LOSSES	8,862,677	16,144,424	3,243,382			
EXPECTED LOSSES	19,469,023	15,852,954	3,712,315			
CREDIBILITY	.19	.51	.81			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.645	1.174	.236	2.055		
INDICATED (POST-TEST)	.774	1.409	.283	2.466		
PRES. ON RATE LEVEL	1.329	1.082	.253	2.664		
DERIVED BY FORMULA	1.224	1.249	.277	2.750		
UNDERLYING PRES. RATE	1.416	1.153	.270	2.839		
PROPOSED	1.186	1.210	.268	2.664		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.749
IND. RATES				2.75	MINIMUM PREMIUM	
MAN. RATES	2.83	2.83	2.94	+ 2.75	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	312,744	2,638,136	.843			5	32	15	52	
2010	237,323	2,529,100	1.065	1		4	24	19	48	
2011	303,592	2,902,982	.956			1	20	65	86	
2012	288,126	5,523,593	1.917			5	13	75	93	
2013	319,698	2,482,404	.776				6	59	65	
<b>TOTAL</b>	<b>1,461,483</b>	<b>16,076,215</b>	<b>1.100</b>	<b>1</b>		<b>15</b>	<b>95</b>	<b>233</b>	<b>344</b>	
O.D.		5,232								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			928,305	579,978	85,531			428,681	368,427	106,476	140,738
2010	786,846		646,102	313,918	81,568	3,000		225,194	220,043	99,410	153,019
2011			175,593	283,123	922,307			338,645	228,645	757,777	196,892
2012			1,011,497	475,561	2,057,995			396,037	323,978	1,022,492	236,033
2013			389,315	905,973				125,605	892,544		168,967
<b>TOTAL</b>	<b>786,846</b>		<b>2,761,497</b>	<b>2,041,895</b>	<b>4,053,374</b>	<b>3,000</b>		<b>1,388,557</b>	<b>1,266,698</b>	<b>2,878,699</b>	<b>895,649</b>
O.D.											5,232

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,108,439	723,232	115,041			987,787	485,958	138,738	143,553
2010	902,226	4,039	778,717	376,384	107,823	5,345	2,084	511,163	284,612	128,371	153,172
2011	117	3,570	327,879	348,938	1,048,782	162	12,572	763,596	283,185	873,262	194,136
2012	327	22,826	1,746,655	702,573	2,020,127	608	33,265	1,093,593	385,442	995,043	234,381
2013	583	15,614	1,121,593	683,808	789,124	251	18,605	559,046	318,500	628,113	166,432
<b>TOTAL</b>	<b>903,253</b>	<b>46,049</b>	<b>5,083,283</b>	<b>2,834,935</b>	<b>4,080,897</b>	<b>6,366</b>	<b>66,526</b>	<b>3,915,185</b>	<b>1,757,697</b>	<b>2,763,527</b>	<b>891,674</b>
O.D.											5,244

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,020,662	11,437,056	896,918			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,139,286	-2,085,785	4,168			
TOTAL LOSSES	4,881,376	9,351,271	901,086			
EXPECTED LOSSES	11,472,641	7,526,638	1,183,802			
CREDIBILITY	.20	.53	.84			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.334	.640	.062	1.036		
INDICATED (POST-TEST)	.401	.768	.074	1.243		
PRES. ON RATE LEVEL	.737	.483	.076	1.296		
DERIVED BY FORMULA	.670	.634	.074	1.378		
UNDERLYING PRES. RATE	.785	.515	.081	1.381		
PROPOSED	.630	.596	.070	1.296		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.337
IND. RATES				1.34	MINIMUM PREMIUM	
MAN. RATES	1.85	1.49	1.43	+ 1.34	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	31,911	1,529,489	4.792			2	11	15	28
2010	43,086	1,716,317	3.983			2	6	30	38
2011	51,483	2,626,085	5.100			4	14	35	53
2012	52,871	3,292,391	6.227			2	10	26	38
2013	46,671	2,256,511	4.834			2	4	25	31
<b>TOTAL</b>	<b>226,022</b>	<b>11,420,793</b>	<b>5.053</b>			<b>12</b>	<b>45</b>	<b>131</b>	<b>188</b>
O.D.		295,085	.130			1	4	1	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			387,300	344,889	79,703			135,254	402,451	100,513	79,379
2010			591,477	74,678	264,605			277,173	164,838	224,779	118,767
2011			854,810	192,428	533,256			239,125	293,167	368,735	144,564
2012			606,432	501,139	540,267			322,742	626,884	450,589	244,338
2013			377,329	214,867	260,109			433,500	307,374	517,450	145,882
<b>TOTAL</b>			<b>2,817,348</b>	<b>1,328,001</b>	<b>1,677,940</b>			<b>1,407,794</b>	<b>1,794,714</b>	<b>1,662,066</b>	<b>732,930</b>
O.D.			196,287	52,637	12,300			9,000	13,829	8,734	2,298

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			467,471	430,076	107,201			317,171	530,834	130,968	80,967
2010	77	3,866	706,850	96,210	328,315	213	2,805	621,970	217,389	283,318	118,886
2011	152	8,188	1,044,812	248,415	629,374	118	9,753	564,516	329,130	433,846	142,540
2012	136	13,136	1,022,916	550,602	587,633	607	33,406	1,063,758	591,032	498,849	242,628
2013	315	10,110	776,073	311,296	275,719	583	38,306	1,278,309	375,454	428,001	143,694
<b>TOTAL</b>	<b>680</b>	<b>35,300</b>	<b>4,018,122</b>	<b>1,636,599</b>	<b>1,928,242</b>	<b>1,521</b>	<b>84,270</b>	<b>3,845,724</b>	<b>2,043,839</b>	<b>1,774,982</b>	<b>728,715</b>
O.D.	29	1,517	251,876	55,360	17,899	8	130	20,967	18,097	10,037	2,299

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,260,144	7,485,055	731,014			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,512,349	-1,120,844	2,649			
TOTAL LOSSES	5,747,795	6,364,211	733,663			
EXPECTED LOSSES	5,718,356	4,048,055	752,652			
CREDIBILITY	.06	.15	.24			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.543	2.816	.325	5.684		
INDICATED (POST-TEST)	3.052	3.379	.390	6.821		
PRES. ON RATE LEVEL	2.374	1.681	.312	4.367		
DERIVED BY FORMULA	2.415	1.936	.331	4.682		
UNDERLYING PRES. RATE	2.530	1.791	.333	4.654		
PROPOSED	2.415	1.936	.331	4.682		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	4.832
IND. RATES				4.83	MINIMUM PREMIUM	
MAN. RATES	4.90	4.64	4.82	+ 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
2009	37,160	1,076,553	2.897				14	33	47
2010	37,340	1,250,444	3.348			1	14	30	45
2011	45,190	2,460,775	5.445			4	19	27	50
2012	48,980	2,335,645	4.768			2	8	27	37
2013	47,718	1,833,274	3.841			1	4	43	48
<b>TOTAL</b>	<b>216,388</b>	<b>8,956,691</b>	<b>4.139</b>			<b>8</b>	<b>59</b>	<b>160</b>	<b>227</b>
O.D.		130,143	.060				5		5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				189,115	163,831				221,511	364,987	137,109
2010			267,512	301,256	149,497			46,102	172,129	115,788	198,160
2011			841,223	512,301	181,062			167,814	347,668	224,558	186,149
2012			326,969	489,486	278,342			64,439	598,879	380,594	196,936
2013			217,291	98,039	390,086			400,000	45,524	520,188	162,146
<b>TOTAL</b>			<b>1,652,995</b>	<b>1,590,197</b>	<b>1,162,818</b>			<b>678,355</b>	<b>1,385,711</b>	<b>1,606,115</b>	<b>880,500</b>
O.D.				96,203					29,769		4,171

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				235,826	220,354				292,174	475,578	139,851
2010	35	1,775	334,314	360,005	187,114	35	648	117,100	221,480	146,032	198,358
2011	110	9,155	1,062,433	573,740	241,635	89	8,150	431,799	376,588	271,022	183,543
2012	78	8,798	664,612	498,244	317,833	302	19,894	548,936	543,395	414,367	195,557
2013	191	8,224	607,330	261,850	351,938	416	23,030	958,020	213,913	399,138	159,714
<b>TOTAL</b>	<b>414</b>	<b>27,952</b>	<b>2,668,689</b>	<b>1,929,665</b>	<b>1,318,874</b>	<b>842</b>	<b>51,722</b>	<b>2,055,855</b>	<b>1,647,550</b>	<b>1,706,137</b>	<b>877,023</b>
O.D.	2	456	24,133	101,553	3,038		148	4,084	34,913	557	4,204

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,834,297	6,742,287	881,227	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,976,998	-1,547,154	3,087	
TOTAL LOSSES	1,857,299	5,195,133	884,314	
EXPECTED LOSSES	6,751,306	5,619,596	854,733	
CREDIBILITY	.06	.15	.23	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.858	2.401	.409	3.668
INDICATED (POST-TEST)	1.030	2.881	.491	4.402
PRES. ON RATE LEVEL	2.928	2.437	.371	5.736
DERIVED BY FORMULA	2.814	2.504	.399	5.717
UNDERLYING PRES. RATE	3.120	2.597	.395	6.112
PROPOSED	2.814	2.504	.399	5.717

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	5.900
IND. RATES				5.90	MINIMUM PREMIUM	
MAN. RATES	6.80	6.39	6.33	+ 5.90	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	21,862	106,922	.489						4	4
2010	34,939	1,095,661	3.135			2	4		5	11
2011	40,606	1,091,842	2.688			2	1		12	15
2012	42,157	809,992	1.921				1		25	26
2013	37,191	684,561	1.840						28	28
<b>TOTAL</b>	<b>176,755</b>	<b>3,788,978</b>	<b>2.144</b>			<b>4</b>	<b>6</b>		<b>74</b>	<b>84</b>
O.D.		60,354	.034						4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009					31,392					62,777	12,753
2010			363,377	241,637	15,961			132,281	236,845	77,250	28,310
2011			290,721	59,560	271,087			128,415	33,181	247,321	61,557
2012				33,413	325,512				1,361	350,383	99,323
2013					228,169					362,665	93,727
<b>TOTAL</b>			<b>654,098</b>	<b>334,610</b>	<b>872,121</b>			<b>260,696</b>	<b>271,387</b>	<b>1,100,396</b>	<b>295,670</b>
O.D.					56,542					2,129	1,683

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009					42,222					81,799	13,008
2010	46	2,245	440,542	288,116	24,753	101	1,268	309,716	304,265	100,158	28,338
2011	60	2,845	361,534	82,343	314,704	60	4,159	273,088	50,125	284,073	60,695
2012	35	1,365	86,279	65,807	318,000	24	2,377	53,476	31,366	341,653	98,628
2013	40	2,619	178,251	97,120	186,450	73	4,799	175,254	98,518	249,812	92,321
<b>TOTAL</b>	<b>181</b>	<b>9,074</b>	<b>1,066,606</b>	<b>533,386</b>	<b>886,129</b>	<b>258</b>	<b>12,603</b>	<b>811,534</b>	<b>484,274</b>	<b>1,057,495</b>	<b>292,990</b>
O.D.	6	81	6,448	3,608	62,720		27	1,028	578	1,467	1,660

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,907,846	3,029,657	294,650	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,070,192	-754,197	1,623	
TOTAL LOSSES	837,654	2,275,460	296,273	
EXPECTED LOSSES	2,448,056	2,729,097	454,259	
CREDIBILITY	.05	.13	.21	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.474	1.287	.168	1.929
INDICATED (POST-TEST)	.569	1.544	.202	2.315
PRES. ON RATE LEVEL	1.300	1.449	.241	2.990
DERIVED BY FORMULA	1.263	1.461	.233	2.957
UNDERLYING PRES. RATE	1.385	1.544	.257	3.186
PROPOSED	1.263	1.461	.233	2.957

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.051
IND. RATES				3.05	MINIMUM PREMIUM	
MAN. RATES	3.51	3.41	3.30	+ 3.05	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	30,843	292,170	.947				1	15	16	
2010	38,820	324,502	.835				1	15	16	
2011	43,261	1,455,204	3.363			2	5	15	22	
2012	42,307	333,041	.787				3	12	15	
2013	45,179	473,446	1.047				1	12	13	
<b>TOTAL</b>	<b>200,410</b>	<b>2,878,363</b>	<b>1.436</b>			<b>2</b>	<b>11</b>	<b>69</b>	<b>82</b>	
O.D.		1,931						1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				23,644	46,764				34,579	138,710	48,473
2010				18,952	109,793				4,042	127,597	64,118
2011			304,330	100,318	62,684			419,337	400,525	100,542	67,468
2012				20,376	116,557					104,455	91,653
2013				61,552	50,432				69,945	179,645	111,872
<b>TOTAL</b>			<b>304,330</b>	<b>224,842</b>	<b>386,230</b>			<b>419,337</b>	<b>509,091</b>	<b>650,949</b>	<b>383,584</b>
O.D.					302					321	1,308

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				29,484	62,897				45,610	180,740	49,442
2010		104	3,863	24,095	133,935		297	2,601	7,391	157,911	64,182
2011	38	2,931	367,735	116,563	82,032	205	14,749	928,408	435,236	140,955	66,523
2012	12	561	35,337	31,348	114,388	3	704	15,679	9,009	101,818	91,011
2013	70	1,413	104,818	68,602	48,927	75	6,147	157,954	91,143	131,151	110,194
<b>TOTAL</b>	<b>120</b>	<b>5,009</b>	<b>511,753</b>	<b>270,092</b>	<b>442,179</b>	<b>283</b>	<b>21,897</b>	<b>1,104,642</b>	<b>588,389</b>	<b>712,575</b>	<b>381,352</b>
O.D.			8	5	368			6	5	397	1,290

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,643,718	2,014,010	382,642	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,639,619	-824,011	1,627	
TOTAL LOSSES	4,099	1,189,999	384,269	
EXPECTED LOSSES	3,711,593	2,982,102	446,915	
CREDIBILITY	.05	.14	.22	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.002	.594	.192	.788
INDICATED (POST-TEST)	.002	.713	.230	.945
PRES. ON RATE LEVEL	1.738	1.397	.209	3.344
DERIVED BY FORMULA	1.651	1.301	.214	3.166
UNDERLYING PRES. RATE	1.852	1.488	.223	3.563
PROPOSED	1.651	1.301	.214	3.166

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.267
IND. RATES				3.27	MINIMUM PREMIUM	
MAN. RATES	4.11	3.89	3.69	+ 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	
2009	39,411	1,052,273	2.669			1	3	32	36	
2010	47,910	1,258,320	2.626				2	26	28	
2011	56,345	2,923,041	5.187			6	7	36	49	
2012	50,973	1,748,923	3.431	1		1	10	35	47	
2013	50,431	460,218	.912				1	19	20	
<b>TOTAL</b>	<b>245,070</b>	<b>7,442,775</b>	<b>3.037</b>	<b>1</b>		<b>8</b>	<b>23</b>	<b>148</b>	<b>180</b>	
O.D.		64,826	.026				1	2	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			256,065	82,112	129,186			214,912	33,266	225,351	111,381
2010				120,509	382,701				53,204	578,817	123,089
2011			1,051,051	206,684	366,364			420,812	172,686	342,292	363,152
2012	3,000		204,690	300,321	413,498	52,797		14,877	198,577	276,058	285,105
2013				16,934	104,637				32,894	155,206	150,547
<b>TOTAL</b>	<b>3,000</b>		<b>1,511,806</b>	<b>726,560</b>	<b>1,396,386</b>	<b>52,797</b>		<b>650,601</b>	<b>490,627</b>	<b>1,577,724</b>	<b>1,033,274</b>
O.D.				7,939	15,723				405	30,276	10,483

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			309,070	102,393	173,753			503,969	43,878	293,633	113,609
2010		340	16,273	148,320	467,329		1,345	14,743	77,840	716,796	123,212
2011	150	9,653	1,255,319	260,098	448,042	193	13,138	884,839	209,802	405,337	358,068
2012	3,091	6,270	463,271	331,937	430,814	119,282	7,292	192,274	192,659	283,116	283,109
2013	33	1,419	99,743	57,509	87,632	41	3,830	108,453	62,073	110,395	148,289
<b>TOTAL</b>	<b>3,274</b>	<b>17,682</b>	<b>2,143,676</b>	<b>900,257</b>	<b>1,607,570</b>	<b>119,516</b>	<b>25,605</b>	<b>1,704,278</b>	<b>586,252</b>	<b>1,809,277</b>	<b>1,026,287</b>
O.D.	2	91	4,844	10,171	15,466	3	204	4,656	3,032	29,528	10,419

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,023,831	4,961,553	1,036,706	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,513,656	-1,139,466	3,052	
TOTAL LOSSES	1,510,175	3,822,087	1,039,758	
EXPECTED LOSSES	5,653,765	4,087,768	882,253	
CREDIBILITY	.06	.16	.26	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.616	1.560	.424	2.600
INDICATED (POST-TEST)	.739	1.872	.509	3.120
PRES. ON RATE LEVEL	2.165	1.565	.338	4.068
DERIVED BY FORMULA	2.079	1.614	.382	4.075
UNDERLYING PRES. RATE	2.307	1.668	.360	4.335
PROPOSED	2.076	1.611	.381	4.068

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	4.198
IND. RATES				4.20	MINIMUM PREMIUM	
MAN. RATES	4.89	4.51	4.49	+ 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	
2009	41,123	385,576	.937					3	10	13
2010	39,646	525,472	1.325			1	1	1	16	18
2011	45,782	5,371,642	11.733			3	6	6	19	28
2012	46,194	1,162,851	2.517			1	6	6	19	26
2013	47,364	753,929	1.591						32	32
<b>TOTAL</b>	<b>220,109</b>	<b>8,199,470</b>	<b>3.725</b>			<b>5</b>	<b>16</b>	<b>16</b>	<b>96</b>	<b>117</b>
O.D.		8,121	.003						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				101,677	42,441				53,405	72,044	116,009
2010			239,823	9,822	43,586			62,474	7,115	90,476	72,176
2011			703,541	238,207	120,672			3,781,211	193,381	165,133	169,497
2012			351,591	255,607	69,052			72,004	212,517	102,328	99,752
2013					182,372					385,874	185,683
<b>TOTAL</b>			<b>1,294,955</b>	<b>605,313</b>	<b>458,123</b>			<b>3,915,689</b>	<b>466,418</b>	<b>815,855</b>	<b>643,117</b>
O.D.					2,284					3,858	1,979

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				126,791	57,083				70,442	93,875	118,329
2010	31	1,509	283,872	13,852	55,334	48	726	138,346	11,520	112,715	72,248
2011	49	3,703	413,181	266,890	151,145	237	15,220	1,056,119	226,761	209,157	167,124
2012	50	6,501	523,119	260,724	101,531	151	9,191	282,500	193,409	117,873	99,054
2013	25	2,083	142,476	77,627	149,029	74	5,112	186,463	104,825	265,810	182,898
<b>TOTAL</b>	<b>155</b>	<b>13,796</b>	<b>1,362,648</b>	<b>745,884</b>	<b>514,122</b>	<b>510</b>	<b>30,249</b>	<b>1,663,428</b>	<b>606,957</b>	<b>799,430</b>	<b>639,653</b>
O.D.		8	481	245	2,217		25	579	332	3,760	1,977

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,071,879	2,672,947	641,630	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,252,765	-568,481	1,878	
TOTAL LOSSES	1,819,114	2,104,466	643,508	
EXPECTED LOSSES	2,812,993	2,051,415	532,663	
CREDIBILITY	.06	.15	.24	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.826	.956	.292	2.074
INDICATED (POST-TEST)	.991	1.147	.350	2.488
PRES. ON RATE LEVEL	1.199	.875	.227	2.301
DERIVED BY FORMULA	1.187	.916	.257	2.360
UNDERLYING PRES. RATE	1.278	.932	.242	2.452
PROPOSED	1.187	.916	.257	2.360

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	TOTAL
IND. RATES				2.44	MINIMUM PREMIUM	
MAN. RATES	2.62	2.49	2.54	+ 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	
2009	7,307	24,913	.340						1	1
2010	13,785	66,484	.482						2	2
2011	14,353	89,315	.622						2	3
2012	13,774	186,291	1.352				1		4	9
2013	16,709	104,750	.626						5	5
<b>TOTAL</b>	<b>65,928</b>	<b>471,753</b>	<b>.716</b>						<b>5</b>	<b>15</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009					2,962					14,139	7,812
2010					4,055					48,820	13,609
2011				14,896	6,461				25,708	19,354	22,896
2012				53,681	20,312				60,058	34,462	17,778
2013					28,605					59,866	16,279
<b>TOTAL</b>				<b>68,577</b>	<b>62,395</b>				<b>85,766</b>	<b>176,641</b>	<b>78,374</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009					3,984					18,423	7,968
2010		4	106	63	4,941		112	863	861	60,398	13,623
2011		74	3,400	16,219	7,648	1	297	7,924	27,511	22,753	22,575
2012	3	494	32,629	51,817	23,042	18	1,659	42,305	53,725	37,587	17,654
2013	6	334	22,351	12,177	23,374	12	789	28,923	16,260	41,239	16,035
<b>TOTAL</b>	<b>9</b>	<b>906</b>	<b>58,486</b>	<b>80,276</b>	<b>62,989</b>	<b>31</b>	<b>2,857</b>	<b>80,015</b>	<b>98,357</b>	<b>180,400</b>	<b>77,855</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	142,304	422,022	77,855	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-511,420	-248,064	508	
TOTAL LOSSES		173,958	78,363	
EXPECTED LOSSES	1,172,859	905,851	129,878	
CREDIBILITY	.03	.07	.11	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.264	.119	.383
INDICATED (POST-TEST)	.000	.317	.143	.460
PRES. ON RATE LEVEL	1.670	1.289	.185	3.144
DERIVED BY FORMULA	1.620	1.221	.180	3.021
UNDERLYING PRES. RATE	1.779	1.374	.197	3.350
PROPOSED	1.620	1.221	.180	3.021

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.117
IND. RATES				3.12	MINIMUM PREMIUM	
MAN. RATES	3.93	3.62	3.47	+ 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	
2009	208,447	1,276,336	.612			1	4	36	41	
2010	236,958	1,528,644	.645				12	40	52	
2011	249,049	1,804,687	.724			2	9	51	62	
2012	240,448	2,254,259	.937			3	11	36	50	
2013	265,931	1,607,856	.604			3	6	32	41	
<b>TOTAL</b>	<b>1,200,833</b>	<b>8,471,782</b>	<b>.705</b>			<b>9</b>	<b>42</b>	<b>195</b>	<b>246</b>	
O.D.		157,705	.013				2	1	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			201,851	75,123	198,266			218,874	106,706	286,019	189,497
2010				314,672	316,843				352,718	330,920	213,491
2011			434,340	68,300	342,459			203,095	79,519	453,502	223,472
2012			574,373	455,152	167,287			233,286	329,650	313,857	180,654
2013			567,919	105,571	174,683			165,164	92,954	295,848	205,717
<b>TOTAL</b>			<b>1,778,483</b>	<b>1,018,818</b>	<b>1,199,538</b>			<b>820,419</b>	<b>961,547</b>	<b>1,680,146</b>	<b>1,012,831</b>
O.D.				98,424	8,987				38,087	7,550	4,657

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			243,634	93,679	266,668			513,260	140,746	372,684	193,287
2010		277	24,596	376,690	388,741		775	35,764	454,157	414,074	213,704
2011	77	4,119	531,039	98,023	399,369	93	6,967	442,657	110,066	520,556	220,343
2012	88	11,130	885,924	466,499	221,071	385	21,123	690,798	321,843	340,838	179,389
2013	205	9,808	767,152	209,406	210,524	220	14,597	510,158	155,252	228,491	202,631
<b>TOTAL</b>	<b>370</b>	<b>25,334</b>	<b>2,452,345</b>	<b>1,244,297</b>	<b>1,486,373</b>	<b>698</b>	<b>43,462</b>	<b>2,192,637</b>	<b>1,182,064</b>	<b>1,876,643</b>	<b>1,009,354</b>
O.D.	3	154	15,167	118,463	8,526	8	456	14,772	44,159	6,492	4,719

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,745,406	5,967,017	1,014,073	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,756,263	-1,442,754	4,461	
TOTAL LOSSES	1,989,143	4,524,263	1,018,534	
EXPECTED LOSSES	6,184,290	5,199,607	1,248,866	
CREDIBILITY	.18	.47	.74	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.166	.377	.085	.628
INDICATED (POST-TEST)	.199	.452	.102	.753
PRES. ON RATE LEVEL	.483	.406	.098	.987
DERIVED BY FORMULA	.432	.428	.101	.961
UNDERLYING PRES. RATE	.515	.433	.104	1.052
PROPOSED	.432	.428	.101	.961
YEAR	4-1-14	4-1-15	4-1-16	4-1-17
IND. RATES				.99
MAN. RATES	1.23	1.11	1.09	+ .99
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	505,195	13,785,042	2.728	1		16	56	150	223
2010	521,252	7,788,352	1.494			10	41	137	188
2011	560,876	9,949,189	1.773			12	40	163	215
2012	652,765	7,642,305	1.170			11	30	107	148
2013	684,935	5,758,873	.840		1	1	13	166	181
<b>TOTAL</b>	<b>2,925,023</b>	<b>44,923,761</b>	<b>1.536</b>	<b>1</b>	<b>1</b>	<b>50</b>	<b>180</b>	<b>723</b>	<b>955</b>
O.D.		226,613	.007			1		2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	150,361		3,512,709	2,100,643	1,509,160	107,973		2,057,136	1,535,182	1,527,533	1,284,345
2010			1,646,040	1,423,788	757,473			766,363	1,122,787	1,165,291	906,610
2011			2,119,307	1,376,025	1,231,618			1,284,204	1,384,442	1,530,330	1,023,263
2012			1,831,731	1,287,301	836,697			713,528	851,501	1,104,922	1,016,625
2013		5,361	128,180	553,207	1,463,169		2,288	66,100	276,738	2,295,870	967,960
<b>TOTAL</b>	<b>150,361</b>	<b>5,361</b>	<b>9,237,967</b>	<b>6,740,964</b>	<b>5,798,117</b>	<b>107,973</b>	<b>2,288</b>	<b>4,887,331</b>	<b>5,170,650</b>	<b>7,623,946</b>	<b>5,198,803</b>
O.D.			153,255		5,769			28,586		10,680	28,323

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	196,071		3,943,468	2,619,504	2,029,815	299,949		4,294,013	2,024,904	1,990,371	1,310,032
2010	211	10,784	2,030,616	1,704,702	949,762	593	9,014	1,785,866	1,458,471	1,464,932	907,517
2011	344	23,401	2,639,667	1,570,319	1,479,145	573	46,333	2,708,589	1,545,970	1,811,762	1,008,937
2012	297	35,197	2,802,486	1,368,412	989,147	1,144	61,855	2,037,658	864,395	1,173,387	1,009,509
2013	859	31,376	1,849,681	1,058,922	1,277,373	734	52,256	1,500,773	798,682	1,616,737	953,441
<b>TOTAL</b>	<b>197,782</b>	<b>100,758</b>	<b>13,265,918</b>	<b>8,321,859</b>	<b>6,725,242</b>	<b>302,993</b>	<b>169,458</b>	<b>12,326,899</b>	<b>6,692,422</b>	<b>8,057,189</b>	<b>5,189,436</b>
O.D.	17	1,225	173,023	3,336	11,558	12	750	55,851	1,249	14,105	28,111

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	26,594,686	29,826,960	5,217,547	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-13,819,484	-7,792,658	24,501	
TOTAL LOSSES	12,775,202	22,034,302	5,242,048	
EXPECTED LOSSES	31,356,246	28,431,223	6,581,302	
CREDIBILITY	.32	.85	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.437	.753	.179	1.369
INDICATED (POST-TEST)	.524	.904	.215	1.643
PRES. ON RATE LEVEL	1.006	.912	.211	2.129
DERIVED BY FORMULA	.852	.905	.215	1.972
UNDERLYING PRES. RATE	1.072	.972	.225	2.269
PROPOSED	.852	.905	.215	1.972

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.035
IND. RATES				2.04	MINIMUM PREMIUM	
MAN. RATES	2.74	2.48	2.35	+ 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	
2009	192,613	1,740,697	.903	1		2	11	35	49	
2010	227,489	5,253,921	2.309			7	5	35	47	
2011	255,797	1,603,011	.626				6	40	46	
2012	257,868	1,153,111	.447				4	43	47	
2013	261,081	1,004,298	.384				7	36	43	
<b>TOTAL</b>	<b>1,194,848</b>	<b>10,755,038</b>	<b>.900</b>	<b>1</b>		<b>9</b>	<b>33</b>	<b>189</b>	<b>232</b>	
O.D.		10,553						1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	53,975		333,017	363,003	105,668	86,530		132,887	202,774	238,865	223,978
2010			1,187,126	97,604	370,884			2,721,448	36,574	549,803	290,482
2011				237,537	317,165				279,768	453,830	314,711
2012				24,222	278,553				30,181	558,087	262,068
2013				99,726	186,923				206,732	237,073	273,844
<b>TOTAL</b>	<b>53,975</b>		<b>1,520,143</b>	<b>822,092</b>	<b>1,259,193</b>	<b>86,530</b>		<b>2,854,335</b>	<b>756,029</b>	<b>2,037,658</b>	<b>1,365,083</b>
O.D.					1,274					4,365	4,914

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	70,383		401,951	452,666	142,124	240,380		311,620	267,458	311,243	228,458
2010	136	6,909	1,276,686	128,103	462,289	651	8,189	1,842,948	68,031	689,896	290,772
2011	31	1,376	71,662	268,527	362,524	15	3,776	100,256	310,128	521,842	310,305
2012	23	1,152	71,531	52,284	271,859	48	4,474	102,497	73,646	546,023	260,234
2013	128	3,480	252,021	155,945	165,242	161	14,284	324,803	189,546	185,200	269,736
<b>TOTAL</b>	<b>70,701</b>	<b>12,917</b>	<b>2,073,851</b>	<b>1,057,525</b>	<b>1,404,038</b>	<b>241,255</b>	<b>30,723</b>	<b>2,682,124</b>	<b>908,809</b>	<b>2,254,204</b>	<b>1,359,505</b>
O.D.		14	993	542	1,040		58	2,109	1,187	3,007	4,870

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,114,745	5,630,352	1,364,375	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,198,140	-1,656,179	5,564	
TOTAL LOSSES	1,916,605	3,974,173	1,369,939	
EXPECTED LOSSES	7,228,830	5,986,189	1,553,302	
CREDIBILITY	.17	.47	.73	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.160	.333	.115	.608
INDICATED (POST-TEST)	.192	.400	.138	.730
PRES. ON RATE LEVEL	.568	.470	.122	1.160
DERIVED BY FORMULA	.504	.437	.134	1.075
UNDERLYING PRES. RATE	.605	.501	.130	1.236
PROPOSED	.504	.437	.134	1.075

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.109
IND. RATES				1.11	MINIMUM PREMIUM	
MAN. RATES	1.47	1.35	1.28	+ 1.11	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	50,896	953,430	1.873				10	35	45
2010	70,473	1,768,130	2.508			2	11	35	48
2011	74,326	2,832,282	3.810			2	15	42	59
2012	74,070	1,199,607	1.619				6	43	49
2013	75,130	1,119,828	1.490			1	5	41	47
<b>TOTAL</b>	<b>344,895</b>	<b>7,873,277</b>	<b>2.283</b>			<b>5</b>	<b>47</b>	<b>196</b>	<b>248</b>
O.D.		251							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			296,721	274,723	129,313			97,499	121,479	310,562	117,353
2010			267,632	290,888	250,290			231,146	310,237	379,280	143,215
2011			130,182	426,758	448,739			37,401	628,151	680,253	149,603
2012				288,105	284,897				98,026	401,775	126,804
2013				146,911	266,104				84,942	348,652	105,636
<b>TOTAL</b>			<b>694,535</b>	<b>1,427,385</b>	<b>1,379,343</b>			<b>366,046</b>	<b>1,242,835</b>	<b>2,120,522</b>	<b>642,611</b>
O.D.											251

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				342,581	173,926				160,231	404,661	119,700
2010	37	2,046	370,800	349,506	310,091	76	1,685	245,478	402,394	474,409	143,358
2011	78	4,475	420,751	482,528	523,181	132	13,539	655,669	689,904	796,967	147,509
2012	36	3,265	212,224	296,971	294,343	59	5,010	120,986	117,496	398,160	125,916
2013	206	6,480	482,884	238,202	248,369	142	10,483	316,627	150,346	252,515	104,051
<b>TOTAL</b>	<b>357</b>	<b>16,266</b>	<b>1,486,659</b>	<b>1,709,788</b>	<b>1,549,910</b>	<b>409</b>	<b>30,717</b>	<b>1,338,760</b>	<b>1,520,371</b>	<b>2,326,712</b>	<b>640,534</b>
O.D.											247

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,873,168	7,106,781	640,781	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,731,253	-1,863,008	3,063	
TOTAL LOSSES	141,915	5,243,773	643,844	
EXPECTED LOSSES	6,177,069	6,722,004	855,339	
CREDIBILITY	.08	.20	.32	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.041	1.520	.187	1.748
INDICATED (POST-TEST)	.049	1.824	.224	2.097
PRES. ON RATE LEVEL	1.680	1.829	.233	3.742
DERIVED BY FORMULA	1.550	1.828	.230	3.608
UNDERLYING PRES. RATE	1.791	1.949	.248	3.988
PROPOSED	1.550	1.828	.230	3.608

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.723
IND. RATES				3.72	MINIMUM PREMIUM	
MAN. RATES	4.43	4.21	4.13	+ 3.72	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	37,540	464,790	1.238				2	7		9
2010	40,460	595,704	1.472				6	11		17
2011	39,721	235,825	.593					10		10
2012	39,224	694,004	1.769				3	19		22
2013	40,149	525,513	1.308				4	14		18
<b>TOTAL</b>	<b>197,094</b>	<b>2,515,836</b>	<b>1.276</b>				<b>15</b>	<b>61</b>		<b>76</b>
O.D.		536,385	.272				1	1	1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				9,345	193,444				22,374	169,126	70,501
2010				249,746	34,216				127,942	103,954	79,846
2011					109,321					53,228	73,276
2012				96,745	175,998				41,078	251,704	128,479
2013				70,023	90,900				113,940	191,307	59,343
<b>TOTAL</b>				<b>425,859</b>	<b>603,879</b>				<b>305,334</b>	<b>769,319</b>	<b>411,445</b>
O.D.			182,626	75,000	28,652			249,813	294		

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				11,653	260,182				29,511	220,371	71,911
2010		34	13,825	295,597	43,822		242	12,685	164,451	130,303	79,926
2011	11	109	8,916	5,054	122,819		119	3,069	2,358	60,019	72,250
2012	20	1,372	88,200	108,344	176,809	30	2,666	63,213	56,425	248,091	127,580
2013	89	1,980	145,443	92,317	83,052	102	8,685	208,332	120,945	143,853	58,453
<b>TOTAL</b>	<b>120</b>	<b>3,495</b>	<b>256,384</b>	<b>512,965</b>	<b>686,684</b>	<b>132</b>	<b>11,712</b>	<b>287,299</b>	<b>373,690</b>	<b>802,637</b>	<b>410,120</b>
O.D.	20	1,481	210,635	92,924	40,948	112	6,331	486,446	9,648	7,803	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,264,167	2,527,299	410,120	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-766,000	-362,062	997	
TOTAL LOSSES	498,167	2,165,237	411,117	
EXPECTED LOSSES	1,702,891	1,294,908	293,670	
CREDIBILITY	.05	.14	.22	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.253	1.099	.209	1.561
INDICATED (POST-TEST)	.304	1.319	.251	1.874
PRES. ON RATE LEVEL	.811	.616	.140	1.567
DERIVED BY FORMULA	.786	.714	.164	1.664
UNDERLYING PRES. RATE	.864	.657	.149	1.670
PROPOSED	.786	.714	.164	1.664

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.717
IND. RATES				1.72	MINIMUM PREMIUM	
MAN. RATES	2.01	1.83	1.73	+ 1.72	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	231,136	3,428,465	1.483	1		3	26	77	107
2010	250,176	5,119,121	2.046			5	39	81	125
2011	280,441	5,865,303	2.091			6	37	108	151
2012	267,041	5,218,888	1.954			3	23	109	135
2013	279,157	5,869,088	2.102			2	14	122	138
<b>TOTAL</b>	<b>1,307,951</b>	<b>25,500,865</b>	<b>1.950</b>	<b>1</b>		<b>19</b>	<b>139</b>	<b>497</b>	<b>656</b>
O.D.		698,036	.053			2	1	2	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	305,000		481,039	591,389	497,372			83,495	407,391	684,470	378,309
2010			787,105	999,436	591,530			520,907	761,217	929,491	529,435
2011			987,138	1,439,675	516,404			416,095	986,416	923,889	595,686
2012			516,596	871,110	1,011,124			199,194	733,514	1,155,032	732,318
2013			416,188	564,442	1,344,946			361,042	410,140	2,050,454	721,876
<b>TOTAL</b>	<b>305,000</b>		<b>3,188,066</b>	<b>4,466,052</b>	<b>3,961,376</b>			<b>1,580,733</b>	<b>3,298,678</b>	<b>5,743,336</b>	<b>2,957,624</b>
O.D.			503,590	42,133	5,294			115,207	113	17,667	14,032

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	397,720		580,614	737,461	668,971			195,795	537,348	891,862	385,875
2010	102	5,362	993,498	1,195,143	736,304	403	6,456	1,216,135	991,268	1,165,729	529,964
2011	165	14,780	1,433,149	1,583,516	646,853	228	22,259	1,124,745	1,078,966	1,090,413	587,346
2012	180	16,632	1,222,107	938,884	1,062,753	544	34,715	1,002,549	733,315	1,185,750	727,192
2013	862	27,714	2,030,634	1,044,522	1,209,762	888	61,637	2,004,042	845,968	1,488,336	711,048
<b>TOTAL</b>	<b>399,029</b>	<b>64,488</b>	<b>6,260,002</b>	<b>5,499,526</b>	<b>4,324,643</b>	<b>2,063</b>	<b>125,067</b>	<b>5,543,266</b>	<b>4,186,865</b>	<b>5,822,090</b>	<b>2,941,425</b>
O.D.	30	2,236	586,217	58,710	14,267	45	2,623	232,111	4,911	22,163	14,010

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,217,177	19,933,175	2,955,435			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,740,701	-4,362,980	11,056			
TOTAL LOSSES	6,476,476	15,570,195	2,966,491			
EXPECTED LOSSES	15,119,914	15,695,412	3,152,162			
CREDIBILITY	.19	.49	.78			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.495	1.190	.227	1.912		
INDICATED (POST-TEST)	.594	1.428	.272	2.294		
PRES. ON RATE LEVEL	1.085	1.126	.226	2.437		
DERIVED BY FORMULA	.992	1.274	.262	2.528		
UNDERLYING PRES. RATE	1.156	1.200	.241	2.597		
PROPOSED	.956	1.228	.253	2.437		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.515
IND. RATES				2.52	MINIMUM PREMIUM	
MAN. RATES	3.09	2.76	2.69	+ 2.52	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	623,514	13,080,595	2.097			20	48	192	260
2010	651,704	15,142,448	2.323	1	1	29	34	194	259
2011	672,423	12,091,547	1.798			18	47	179	244
2012	680,503	12,973,644	1.906	1	1	7	28	163	200
2013	723,017	11,707,368	1.619			5	37	200	242
<b>TOTAL</b>	<b>3,351,161</b>	<b>64,995,602</b>	<b>1.939</b>	<b>2</b>	<b>2</b>	<b>79</b>	<b>194</b>	<b>928</b>	<b>1205</b>
O.D.		706,900	.021			1	5	8	14

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			3,392,175	1,303,130	1,440,997			2,268,291	1,372,304	1,954,776	1,348,922
2010	20,000	203,521	5,219,167	1,323,361	2,013,193		94,843	1,985,651	672,851	1,965,636	1,644,225
2011			2,881,222	1,847,660	1,293,794			1,606,213	1,488,096	1,531,288	1,443,274
2012	3,000	501,173	1,221,309	975,953	1,742,189		4,139,135	636,917	548,916	1,930,657	1,274,395
2013			769,625	1,374,459	1,999,953			376,484	1,747,671	3,929,525	1,509,651
<b>TOTAL</b>	<b>23,000</b>	<b>704,694</b>	<b>13,483,498</b>	<b>6,824,563</b>	<b>8,490,126</b>		<b>4,233,978</b>	<b>6,873,556</b>	<b>5,829,838</b>	<b>11,311,882</b>	<b>7,220,467</b>
O.D.			142,672	351,203	96,677				23,845	65,168	27,335

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			3,671,184	1,625,004	1,938,141			3,427,174	1,810,069	2,547,077	1,375,900
2010	25,944	337,433	6,289,255	1,629,696	2,510,836	1,537	186,322	4,431,434	917,976	2,462,754	1,645,869
2011	435	31,291	3,549,112	2,092,543	1,582,600	620	49,713	2,918,018	1,656,938	1,819,497	1,423,068
2012	3,339	70,171	2,188,181	1,148,763	1,816,387	1,012	850,881	1,889,273	677,402	1,954,931	1,265,474
2013	1,857	49,960	3,718,749	1,973,509	1,872,873	1,987	157,513	4,233,770	2,131,856	2,834,436	1,487,006
<b>TOTAL</b>	<b>31,575</b>	<b>488,855</b>	<b>19,416,481</b>	<b>8,469,515</b>	<b>9,720,837</b>	<b>5,156</b>	<b>1,244,429</b>	<b>16,899,669</b>	<b>7,194,241</b>	<b>11,618,695</b>	<b>7,197,317</b>
O.D.	44	4,059	367,642	374,426	103,452	6	677	17,475	27,120	71,584	27,254

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	38,476,068	37,579,870	7,224,571	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-16,884,283	-8,908,925	29,811	
TOTAL LOSSES	21,591,785	28,670,945	7,254,382	
EXPECTED LOSSES	37,767,585	32,070,611	8,478,437	
CREDIBILITY	.35	.93	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.644	.856	.216	1.716
INDICATED (POST-TEST)	.773	1.027	.259	2.059
PRES. ON RATE LEVEL	1.058	.898	.237	2.193
DERIVED BY FORMULA	.958	1.018	.259	2.235
UNDERLYING PRES. RATE	1.127	.957	.253	2.337
PROPOSED	.940	.999	.254	2.193

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.263
IND. RATES				2.26	MINIMUM PREMIUM	
MAN. RATES	2.66	2.52	2.42	+ 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
2009	156,887	4,553,003	2.902			7	26	51	84
2010	162,863	3,733,672	2.292			6	15	57	78
2011	152,693	3,758,505	2.461			4	16	47	67
2012	160,558	2,442,148	1.521			2	10	43	55
2013	169,098	1,722,498	1.018				7	53	60
<b>TOTAL</b>	<b>802,099</b>	<b>16,209,826</b>	<b>2.021</b>			<b>19</b>	<b>74</b>	<b>251</b>	<b>344</b>
O.D.		1,820							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,165,390	1,347,217	185,061			372,156	791,793	273,707	417,679
2010			1,045,511	418,725	306,335			790,897	471,742	422,507	277,955
2011			921,272	859,151	279,684			522,862	481,305	452,750	241,481
2012			372,979	376,177	323,167			163,811	356,697	539,658	309,659
2013				223,650	462,743				307,127	406,053	322,925
<b>TOTAL</b>			<b>3,505,152</b>	<b>3,224,920</b>	<b>1,556,990</b>			<b>1,849,726</b>	<b>2,408,664</b>	<b>2,094,675</b>	<b>1,569,699</b>
O.D.											1,820

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,406,625	1,679,979	248,908			872,705	1,044,374	356,642	426,033
2010	132	6,491	1,222,515	506,102	385,864	573	7,084	1,661,790	617,501	537,091	278,233
2011	133	11,180	1,191,483	950,031	362,897	245	18,482	1,133,893	537,699	543,631	238,100
2012	86	8,588	663,105	400,498	356,775	345	19,971	610,452	359,347	558,868	307,491
2013	313	8,309	599,223	368,253	406,159	253	21,941	508,555	296,252	312,222	318,081
<b>TOTAL</b>	<b>664</b>	<b>34,568</b>	<b>5,082,951</b>	<b>3,904,863</b>	<b>1,760,603</b>	<b>1,416</b>	<b>67,478</b>	<b>4,787,395</b>	<b>2,855,173</b>	<b>2,308,454</b>	<b>1,567,938</b>
O.D.											1,794

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,974,472	10,829,093	1,569,732			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,224,596	-2,753,532	6,240			
TOTAL LOSSES	4,749,876	8,075,561	1,575,972			
EXPECTED LOSSES	11,622,415	9,881,860	1,804,724			
CREDIBILITY	.13	.36	.56			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.592	1.007	.196	1.795		
INDICATED (POST-TEST)	.710	1.208	.235	2.153		
PRES. ON RATE LEVEL	1.360	1.156	.211	2.727		
DERIVED BY FORMULA	1.276	1.175	.224	2.675		
UNDERLYING PRES. RATE	1.449	1.232	.225	2.906		
PROPOSED	1.276	1.175	.224	2.675		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.760
IND. RATES				2.76	MINIMUM PREMIUM	
MAN. RATES	3.23	3.04	3.01	+ 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	
2009	98,816	901,073	.911			1	9	20	30	
2010	107,893	2,228,886	2.065			2	15	26	43	
2011	112,041	1,920,409	1.714			2	17	34	53	
2012	116,091	1,789,454	1.541			1	8	40	49	
2013	111,632	6,110,117	5.473			2	3	50	55	
<b>TOTAL</b>	<b>546,473</b>	<b>12,949,939</b>	<b>2.370</b>			<b>8</b>	<b>52</b>	<b>170</b>	<b>230</b>	
O.D.		174,649	.031				5	3	8	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			142,185	225,539	133,675			11,822	96,862	143,707	147,283
2010			364,946	672,273	87,980			118,294	503,030	275,477	206,886
2011			254,476	392,560	190,926			133,256	346,892	305,157	297,142
2012			183,089	211,138	431,014			42,565	145,843	506,652	269,153
2013			718,614	209,212	942,026			3,169,374	94,551	765,850	210,490
<b>TOTAL</b>			<b>1,663,310</b>	<b>1,710,722</b>	<b>1,785,621</b>			<b>3,475,311</b>	<b>1,187,178</b>	<b>1,996,843</b>	<b>1,130,954</b>
O.D.				64,345	9,131				42,486	36,338	22,349

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			171,617	281,247	179,795			27,723	127,761	187,249	150,229
2010	47	2,316	466,567	798,019	116,194	91	1,618	305,306	645,896	348,776	207,093
2011	46	3,964	378,297	433,790	232,253	74	7,454	368,938	378,079	360,793	292,982
2012	65	5,379	396,916	250,288	441,131	126	8,901	246,528	169,902	505,938	267,269
2013	420	16,363	1,182,643	584,659	819,614	517	30,591	1,205,623	315,726	577,860	207,333
<b>TOTAL</b>	<b>578</b>	<b>28,022</b>	<b>2,596,040</b>	<b>2,348,003</b>	<b>1,788,987</b>	<b>808</b>	<b>48,564</b>	<b>2,154,118</b>	<b>1,637,364</b>	<b>1,980,616</b>	<b>1,124,906</b>
O.D.		132	6,589	75,384	10,769		178	6,570	55,159	40,275	22,373

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,841,599	7,936,557	1,147,279			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,061,219	-1,760,975	3,864			
TOTAL LOSSES	1,780,380	6,175,582	1,151,143			
EXPECTED LOSSES	6,852,771	6,322,692	1,125,734			
CREDIBILITY	.10	.28	.44			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.326	1.130	.211	1.667		
INDICATED (POST-TEST)	.391	1.356	.253	2.000		
PRES. ON RATE LEVEL	1.177	1.086	.193	2.456		
DERIVED BY FORMULA	1.098	1.162	.219	2.479		
UNDERLYING PRES. RATE	1.254	1.157	.206	2.617		
PROPOSED	1.088	1.151	.217	2.456		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.534
IND. RATES				2.53	MINIMUM PREMIUM	
MAN. RATES	3.06	2.83	2.71	+ 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	
2009	17,511	8,201	.046						1	1
2010	16,890	95,173	.563						3	3
2011	17,213	142,778	.829						5	5
2012	18,912	91,168	.482						3	3
2013	18,707	72,315	.386						4	4
<b>TOTAL</b>	<b>89,233</b>	<b>409,635</b>	<b>.459</b>						<b>16</b>	<b>16</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009					2,209					3,569	2,423
2010					45,417					37,658	12,098
2011					54,698					79,603	8,477
2012					17,994					42,933	30,241
2013					23,046					40,889	8,380
<b>TOTAL</b>					<b>143,364</b>					<b>204,652</b>	<b>61,619</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009					2,971					4,650	2,471
2010		39	1,192	704	55,338		88	666	665	46,589	12,110
2011	6	53	4,460	2,528	61,454		189	4,584	3,526	89,757	8,358
2012	1	63	3,793	1,932	17,466	3	289	6,445	3,705	41,854	30,029
2013	3	263	18,001	9,808	18,834	8	543	19,762	11,110	28,161	8,254
<b>TOTAL</b>	<b>10</b>	<b>418</b>	<b>27,446</b>	<b>14,972</b>	<b>156,063</b>	<b>11</b>	<b>1,109</b>	<b>31,457</b>	<b>19,006</b>	<b>211,011</b>	<b>61,222</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	60,451	401,052	61,222	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-341,748	-133,813	400	
TOTAL LOSSES		267,239	61,622	
EXPECTED LOSSES	763,834	481,858	115,110	
CREDIBILITY	.03	.08	.13	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.299	.069	.368
INDICATED (POST-TEST)	.000	.359	.083	.442
PRES. ON RATE LEVEL	.803	.507	.121	1.431
DERIVED BY FORMULA	.779	.495	.116	1.390
UNDERLYING PRES. RATE	.856	.540	.129	1.525
PROPOSED	.779	.495	.116	1.390

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.434
IND. RATES				1.43	MINIMUM PREMIUM	
MAN. RATES	1.80	1.65	1.58	+ 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			
2009	133,932	613,415	.458				2	16				
2010	137,237	377,056	.274				1	11				
2011	142,734	782,365	.548				1	6				
2012	120,955	937,839	.775				2	6				
2013	123,704	406,557	.328									
<b>TOTAL</b>	<b>658,562</b>	<b>3,117,232</b>	<b>.473</b>				<b>3</b>	<b>13</b>				<b>77</b>
O.D.		7,416	.001									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				165,781	129,638				54,417	150,190	113,389
2010				56,877	29,297				34,733	132,681	123,468
2011			231,093	123,432	146,999			64,427	45,785	97,686	72,943
2012			352,080	131,404	78,320			72,514	78,205	142,552	82,764
2013					101,495					133,442	171,620
<b>TOTAL</b>			<b>583,173</b>	<b>477,494</b>	<b>485,749</b>			<b>136,941</b>	<b>213,140</b>	<b>656,551</b>	<b>564,184</b>
O.D.											7,416

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				206,728	174,363				71,776	195,697	115,657
2010		26	3,714	67,655	36,181		312	5,291	46,489	164,607	123,591
2011	41	2,535	296,458	143,610	175,200	30	2,302	143,207	54,186	113,811	71,922
2012	47	5,567	459,997	146,873	102,871	118	6,302	206,473	83,414	148,195	82,185
2013	14	1,159	79,292	43,198	82,935	26	1,751	64,489	36,248	91,915	169,046
<b>TOTAL</b>	<b>102</b>	<b>9,287</b>	<b>839,461</b>	<b>608,064</b>	<b>571,550</b>	<b>174</b>	<b>10,667</b>	<b>419,460</b>	<b>292,113</b>	<b>714,225</b>	<b>562,401</b>
O.D.											7,421

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,279,151	2,185,952	569,822	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,244,760	-593,381	1,827	
TOTAL LOSSES	34,391	1,592,571	571,649	
EXPECTED LOSSES	2,739,618	2,100,812	566,363	
CREDIBILITY	.12	.31	.49	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.005	.242	.087	.334
INDICATED (POST-TEST)	.006	.290	.104	.400
PRES. ON RATE LEVEL	.390	.299	.081	.770
DERIVED BY FORMULA	.344	.296	.092	.732
UNDERLYING PRES. RATE	.416	.319	.086	.821
PROPOSED	.344	.296	.092	.732

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE
IND. RATES				.76	MINIMUM PREMIUM
MAN. RATES	.99	.88	.85	+ .76	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	1,112,327	24,519,765	2.204	1	1	39	71	303	415
2010	1,217,974	23,056,117	1.892	1	1	36	90	345	473
2011	1,315,598	21,627,597	1.643	1		25	99	364	489
2012	1,338,827	21,101,710	1.576	1		24	90	373	488
2013	1,360,034	22,848,791	1.680	3		12	60	331	406
<b>TOTAL</b>	<b>6,344,760</b>	<b>113,153,980</b>	<b>1.783</b>	<b>7</b>	<b>2</b>	<b>136</b>	<b>410</b>	<b>1716</b>	<b>2271</b>
O.D.		670,292	.010			1	2	12	15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	134,459	292,204	7,276,687	2,092,608	2,785,034		79,797	5,050,820	1,637,066	3,114,788	2,056,302
2010	327,597	9,244	6,382,654	2,712,911	2,504,967	3,374	10,717	3,411,215	2,314,244	2,926,563	2,452,631
2011	466,996		4,855,155	2,661,674	2,423,665	231		2,665,141	2,326,479	3,629,153	2,599,103
2012	3,000		4,539,026	3,157,611	2,932,868			1,542,705	2,814,834	3,766,582	2,345,084
2013	2,584,041		2,411,946	2,081,911	3,239,366	8,955		1,870,171	2,159,839	6,161,986	2,330,576
<b>TOTAL</b>	<b>3,516,093</b>	<b>301,448</b>	<b>25,465,468</b>	<b>12,706,715</b>	<b>13,885,900</b>	<b>12,560</b>	<b>90,514</b>	<b>14,540,052</b>	<b>11,252,462</b>	<b>19,599,072</b>	<b>11,783,696</b>
O.D.			440,000	18,283	80,085			280	6,927	70,287	54,430

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	175,335	487,383	8,359,235	2,609,477	3,745,867		477,182	8,368,616	2,159,291	4,058,565	2,097,428
2010	414,838	53,326	7,362,736	3,283,949	3,129,530	8,632	49,096	6,491,817	3,033,512	3,682,741	2,455,084
2011	529,068	50,695	5,869,477	3,053,670	2,927,433	1,361	88,083	5,211,552	2,656,198	4,246,530	2,562,716
2012	3,857	89,925	7,108,735	3,453,218	3,283,334	2,853	166,061	5,214,666	2,810,648	3,944,518	2,328,668
2013	1,975,164	90,417	6,793,818	3,182,003	3,111,543	11,426	242,245	7,339,627	3,070,472	4,428,335	2,295,617
<b>TOTAL</b>	<b>3,098,262</b>	<b>771,746</b>	<b>35,494,001</b>	<b>15,582,317</b>	<b>16,197,707</b>	<b>24,272</b>	<b>1,022,667</b>	<b>32,626,278</b>	<b>13,730,121</b>	<b>20,360,689</b>	<b>11,739,513</b>
O.D.	52	3,739	510,906	30,830	106,257	2	382	10,712	11,536	77,802	54,401

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	73,563,019	66,097,259	11,793,914			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-28,824,507	-15,735,476	48,990			
TOTAL LOSSES	44,738,512	50,361,783	11,842,904			
EXPECTED LOSSES	64,780,001	56,722,154	13,895,024			
CREDIBILITY	.53	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.705	.794	.187	1.686		
INDICATED (POST-TEST)	.846	.953	.224	2.023		
PRES. ON RATE LEVEL	.958	.839	.206	2.003		
DERIVED BY FORMULA	.899	.953	.224	2.076		
UNDERLYING PRES. RATE	1.021	.894	.219	2.134		
PROPOSED	.876	.929	.218	2.023		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.087
IND. RATES				2.09	MINIMUM PREMIUM	
MAN. RATES	2.37	2.09	2.21	+ 2.09	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	270,162	6,750,007	2.498	1		14	29	94	138
2010	249,855	5,792,997	2.318			11	24	112	147
2011	274,338	3,554,859	1.295			2	33	66	101
2012	263,805	4,061,283	1.539	1		2	16	86	105
2013	287,456	4,251,914	1.479			4	8	80	92
<b>TOTAL</b>	<b>1,345,616</b>	<b>24,411,060</b>	<b>1.814</b>	<b>2</b>		<b>33</b>	<b>110</b>	<b>438</b>	<b>583</b>
O.D.		128,353	.009				2	1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	171,055		2,774,592	428,231	1,015,853	138,477		689,256	354,520	794,717	383,306
2010			1,935,251	550,784	1,114,862			530,412	302,355	971,255	388,078
2011			357,929	777,559	702,640			70,058	505,475	769,231	371,967
2012	470,607		290,211	489,252	953,413	272		124,806	380,824	908,030	443,868
2013			729,325	286,917	999,491			640,382	137,721	1,047,701	410,377
<b>TOTAL</b>	<b>641,662</b>		<b>6,087,308</b>	<b>2,532,743</b>	<b>4,786,259</b>	<b>138,749</b>		<b>2,054,914</b>	<b>1,680,895</b>	<b>4,490,934</b>	<b>1,997,596</b>
O.D.				105,018	5,000						18,335

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	223,056		3,348,932	534,005	1,366,332	384,689		1,616,305	467,613	1,035,517	390,972
2010	246	12,870	2,335,130	680,710	1,380,349	410	6,630	1,198,685	408,923	1,211,432	388,466
2011	113	7,002	610,945	871,106	820,267	50	8,465	314,628	560,694	887,807	366,759
2012	473,503	10,645	767,745	568,658	971,080	937	21,153	607,151	408,804	917,401	440,761
2013	552	23,261	1,731,258	712,635	920,633	714	42,058	1,646,154	436,205	790,764	404,221
<b>TOTAL</b>	<b>697,470</b>	<b>53,778</b>	<b>8,794,010</b>	<b>3,367,114</b>	<b>5,458,661</b>	<b>386,800</b>	<b>78,306</b>	<b>5,382,923</b>	<b>2,282,239</b>	<b>4,842,921</b>	<b>1,991,179</b>
O.D.	5	830	54,689	97,447	13,142						18,340

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,448,811	16,061,524	2,009,519			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,577,803	-4,014,130	8,658			
TOTAL LOSSES	8,871,008	12,047,394	2,018,177			
EXPECTED LOSSES	14,653,758	14,425,004	2,489,390			
CREDIBILITY	.19	.50	.79			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.659	.895	.150	1.704		
INDICATED (POST-TEST)	.791	1.074	.180	2.045		
PRES. ON RATE LEVEL	1.022	1.006	.173	2.201		
DERIVED BY FORMULA	.978	1.040	.179	2.197		
UNDERLYING PRES. RATE	1.089	1.072	.185	2.346		
PROPOSED	.978	1.040	.179	2.197		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.267
IND. RATES				2.27	MINIMUM PREMIUM	
MAN. RATES	2.54	2.44	2.43	+ 2.27	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	50,552	661,236	1,308			1	2	13	16
2010	46,858	1,391,815	2,970			4	3	11	18
2011	49,538	764,043	1,542				6	21	27
2012	48,562	1,180,726	2,431			1	4	19	24
2013	44,570	535,841	1,202				2	13	15
<b>TOTAL</b>	<b>240,080</b>	<b>4,533,661</b>	<b>1,888</b>			<b>6</b>	<b>17</b>	<b>77</b>	<b>100</b>
O.D.		4,214	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			185,551	146,197	52,175			49,926	79,095	81,040	67,252
2010			837,641	20,093	55,809			302,874	19,997	68,450	86,951
2011				238,975	103,274				120,395	153,664	147,735
2012			181,559	128,401	145,894			244,422	153,418	240,387	86,645
2013				26,621	186,145				44,848	209,642	68,585
<b>TOTAL</b>			<b>1,204,751</b>	<b>560,287</b>	<b>543,297</b>			<b>597,222</b>	<b>417,753</b>	<b>753,183</b>	<b>457,168</b>
O.D.											4,214

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			223,960	182,308	70,175			117,076	104,327	105,594	68,597
2010	106	5,194	988,235	30,096	75,637	235	2,654	662,939	30,895	88,270	87,038
2011	11	1,163	54,493	260,189	122,261	5	1,526	40,756	131,616	177,623	145,667
2012	35	3,712	291,482	143,133	159,206	344	16,982	591,791	167,348	258,127	86,038
2013	61	2,491	173,722	99,622	155,455	68	5,203	146,921	84,095	149,159	67,556
<b>TOTAL</b>	<b>213</b>	<b>12,560</b>	<b>1,731,892</b>	<b>715,348</b>	<b>582,734</b>	<b>652</b>	<b>26,365</b>	<b>1,559,483</b>	<b>518,281</b>	<b>778,773</b>	<b>454,896</b>
O.D.											4,183

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,331,165	2,595,136	459,079	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,710,768	-635,752	1,746	
TOTAL LOSSES	1,620,397	1,959,384	460,825	
EXPECTED LOSSES	3,781,262	2,261,553	540,182	
CREDIBILITY	.06	.16	.25	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.675	.816	.192	1.683
INDICATED (POST-TEST)	.810	.979	.230	2.019
PRES. ON RATE LEVEL	1.478	.884	.211	2.573
DERIVED BY FORMULA	1.438	.899	.216	2.553
UNDERLYING PRES. RATE	1.575	.942	.225	2.742
PROPOSED	1.438	.899	.216	2.553

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	TOTAL
IND. RATES				2.63	MINIMUM PREMIUM	
MAN. RATES	3.10	2.91	2.84	+ 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
2009	14,415	771,948	5.355			1	2	10	13
2010	11,369	130,275	1.145					7	7
2011	11,894	134,500	1.130					6	6
2012	13,093	280,484	2.142				1	5	6
2013	13,588	73,398	.540					3	3
<b>TOTAL</b>	<b>64,359</b>	<b>1,390,605</b>	<b>2.161</b>			<b>1</b>	<b>3</b>	<b>31</b>	<b>35</b>
O.D.		354							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			222,604	47,547	335,031			26,735	31,163	75,522	33,346
2010					26,511					67,422	36,342
2011					51,498					64,137	18,865
2012				73,706	34,153				10,176	128,142	34,307
2013					46,225					17,477	9,696
<b>TOTAL</b>			<b>222,604</b>	<b>121,253</b>	<b>493,418</b>			<b>26,735</b>	<b>41,339</b>	<b>352,700</b>	<b>132,556</b>
O.D.											354

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			268,683	59,291	450,618			62,694	41,104	98,405	34,013
2010		26	694	411	32,303		156	1,194	1,189	83,414	36,378
2011	4	54	4,199	2,380	57,856		152	3,692	2,840	72,315	18,601
2012	5	701	46,126	71,822	37,707	12	1,113	25,547	19,648	125,591	34,067
2013	8	532	36,115	19,674	37,774	6	227	8,442	4,745	12,036	9,551
<b>TOTAL</b>	<b>17</b>	<b>1,313</b>	<b>355,817</b>	<b>153,578</b>	<b>616,258</b>	<b>18</b>	<b>1,648</b>	<b>101,569</b>	<b>69,526</b>	<b>391,761</b>	<b>132,610</b>
O.D.											349

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	460,382	1,231,123	132,959			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-514,938	-277,591	431			
TOTAL LOSSES		953,532	133,390			
EXPECTED LOSSES	1,143,660	999,496	124,856			
CREDIBILITY	.02	.07	.10			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	1.482	.207	1.689		
INDICATED (POST-TEST)	.000	1.778	.248	2.026		
PRES. ON RATE LEVEL	1.668	1.457	.182	3.307		
DERIVED BY FORMULA	1.635	1.479	.189	3.303		
UNDERLYING PRES. RATE	1.777	1.553	.194	3.524		
PROPOSED	1.635	1.479	.189	3.303		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.409
IND. RATES				3.41	MINIMUM PREMIUM	
MAN. RATES	3.77	3.68	3.65	+ 3.41	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	301,119	1,882,878	.625			2	10	21	33	
2010	316,828	1,695,877	.535			1	5	30	36	
2011	296,804	1,775,932	.598			2	9	19	30	
2012	189,201	1,939,103	1.024			2	3	22	27	
2013	223,761	1,708,197	.763				7	28	35	
<b>TOTAL</b>	<b>1,327,713</b>	<b>9,001,987</b>	<b>.678</b>			<b>7</b>	<b>34</b>	<b>120</b>	<b>161</b>	
O.D.		18,385	.001					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			407,405	357,923	281,286			144,005	166,479	242,930	282,850
2010			191,367	221,373	332,482			214,246	229,952	285,298	221,159
2011			608,229	308,493	137,317			179,673	194,694	166,604	180,922
2012			335,592	193,284	342,385			289,640	158,377	365,131	254,694
2013			304,421	402,401	402,401				249,548	517,079	234,748
<b>TOTAL</b>			<b>1,542,593</b>	<b>1,385,494</b>	<b>1,495,871</b>			<b>827,564</b>	<b>999,050</b>	<b>1,577,042</b>	<b>1,174,373</b>
O.D.					5,328					4,765	8,292

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			491,738	446,331	378,329			337,692	219,585	316,537	288,507
2010	24	1,475	245,370	267,964	408,709	166	2,429	491,425	300,332	358,355	221,380
2011	78	6,061	715,228	348,170	179,201	81	6,482	383,701	215,357	200,065	178,389
2012	76	6,761	530,836	231,626	362,129	395	20,115	698,841	185,433	382,586	252,911
2013	393	8,703	637,939	404,441	366,972	245	20,317	503,682	291,541	382,621	231,227
<b>TOTAL</b>	<b>571</b>	<b>23,000</b>	<b>2,621,111</b>	<b>1,698,532</b>	<b>1,695,340</b>	<b>887</b>	<b>49,343</b>	<b>2,415,341</b>	<b>1,212,248</b>	<b>1,640,164</b>	<b>1,172,414</b>
O.D.		60	4,163	2,268	4,353		62	2,302	1,293	3,283	8,297

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,116,840	6,257,481	1,180,711			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,068,816	-1,406,789	3,860			
TOTAL LOSSES	3,048,024	4,850,692	1,184,571			
EXPECTED LOSSES	4,447,838	4,885,984	1,301,159			
CREDIBILITY	.19	.50	.79			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.230	.365	.089	.684		
INDICATED (POST-TEST)	.276	.438	.107	.821		
PRES. ON RATE LEVEL	.315	.345	.092	.752		
DERIVED BY FORMULA	.308	.392	.104	.804		
UNDERLYING PRES. RATE	.335	.368	.098	.801		
PROPOSED	.308	.392	.104	.804		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	.829
IND. RATES				.83	MINIMUM PREMIUM	
MAN. RATES	.90	.84	.83	+ .83	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	141,231	986,600	.698			3	4	13	20	
2010	143,553	1,391,459	.969			1	5	20	26	
2011	149,181	640,912	.429				6	21	27	
2012	154,402	1,041,386	.674			1	2	17	20	
2013	154,457	1,073,576	.695				2	12	14	
<b>TOTAL</b>	<b>742,824</b>	<b>5,133,933</b>	<b>.691</b>			<b>5</b>	<b>19</b>	<b>83</b>	<b>107</b>	
O.D.		7,021						1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			434,943	138,521	53,362			107,711	65,970	79,295	106,798
2010			172,958	265,555	297,389			59,660	151,471	278,157	166,269
2011				136,475	116,071				51,970	177,407	158,989
2012			231,677	84,250	129,625			226,612	125,099	119,636	124,487
2013				177,501	207,850				219,649	263,853	204,723
<b>TOTAL</b>			<b>839,578</b>	<b>802,302</b>	<b>804,297</b>			<b>393,983</b>	<b>614,159</b>	<b>918,348</b>	<b>761,266</b>
O.D.					3,555					293	3,173

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			524,976	172,735	71,771			252,582	87,014	103,321	108,934
2010	22	1,325	225,080	319,494	366,160	46	1,136	147,772	198,278	346,786	166,435
2011	11	723	35,774	151,233	133,971	2	918	23,993	61,738	201,906	156,763
2012	41	3,901	317,979	102,974	143,337	303	14,624	522,550	131,762	137,548	123,616
2013	226	4,773	351,042	224,423	192,085	176	15,353	350,894	204,652	205,012	201,652
<b>TOTAL</b>	<b>300</b>	<b>10,722</b>	<b>1,454,851</b>	<b>970,859</b>	<b>907,324</b>	<b>527</b>	<b>32,031</b>	<b>1,297,791</b>	<b>683,444</b>	<b>994,573</b>	<b>757,400</b>
O.D.		5	290	164	3,994			16	13	331	3,169

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,796,533	3,560,702	760,569			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,283,358	-758,669	2,718			
TOTAL LOSSES	1,513,175	2,802,033	763,287			
EXPECTED LOSSES	2,867,302	2,726,164	787,393			
CREDIBILITY	.13	.34	.53			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.204	.377	.103	.684		
INDICATED (POST-TEST)	.245	.452	.124	.821		
PRES. ON RATE LEVEL	.362	.344	.100	.806		
DERIVED BY FORMULA	.347	.381	.113	.841		
UNDERLYING PRES. RATE	.386	.367	.106	.859		
PROPOSED	.339	.372	.110	.821		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	.847
IND. RATES				.85	MINIMUM PREMIUM	
MAN. RATES	.96	.91	.89	+ .85	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	147,039	2,516,296	1.711		1	2	22	28	53
2010	145,772	2,093,044	1.435			1	17	24	42
2011	158,566	3,269,966	2.062			6	16	34	56
2012	153,647	3,008,776	1.958			2	34	43	79
2013	163,269	2,577,697	1.578			1	6	68	75
<b>TOTAL</b>	<b>768,293</b>	<b>13,465,779</b>	<b>1.753</b>		<b>1</b>	<b>12</b>	<b>95</b>	<b>197</b>	<b>305</b>
O.D.		3,544							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009		62,500	402,924	566,805	125,083		536	280,797	673,522	189,905	214,224
2010			114,230	289,868	260,173			50,142	533,510	660,394	184,727
2011			788,815	523,623	266,811			484,436	696,248	306,788	203,245
2012			353,303	658,528	264,578			424,194	631,631	341,157	335,385
2013			132,715	211,145	511,905			33,152	196,476	1,183,385	308,919
<b>TOTAL</b>		<b>62,500</b>	<b>1,791,987</b>	<b>2,249,969</b>	<b>1,428,550</b>		<b>536</b>	<b>1,272,721</b>	<b>2,731,387</b>	<b>2,681,629</b>	<b>1,246,500</b>
O.D.											3,544

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009		105,625	486,329	706,806	168,235		3,248	658,469	888,378	247,448	218,508
2010	14	934	156,244	347,257	320,498	39	1,946	166,169	690,471	824,633	184,912
2011	115	8,870	1,012,491	588,696	336,723	249	19,749	1,145,405	753,346	386,246	200,400
2012	80	10,383	775,218	654,197	316,150	707	37,303	1,228,315	592,158	397,745	333,037
2013	325	10,191	745,541	392,280	457,494	366	27,421	826,428	444,128	838,946	304,285
<b>TOTAL</b>	<b>534</b>	<b>136,003</b>	<b>3,175,823</b>	<b>2,689,236</b>	<b>1,599,100</b>	<b>1,361</b>	<b>89,667</b>	<b>4,024,786</b>	<b>3,368,481</b>	<b>2,695,018</b>	<b>1,241,142</b>
O.D.											3,584

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,428,174	10,351,835	1,244,726	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,291,554	-1,953,973	4,734	
TOTAL LOSSES	5,136,620	8,397,862	1,249,460	
EXPECTED LOSSES	5,116,833	7,022,198	1,359,878	
CREDIBILITY	.13	.35	.55	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.669	1.093	.163	1.925
INDICATED (POST-TEST)	.803	1.312	.196	2.311
PRES. ON RATE LEVEL	.625	.858	.166	1.649
DERIVED BY FORMULA	.648	1.017	.183	1.848
UNDERLYING PRES. RATE	.666	.914	.177	1.757
PROPOSED	.648	1.017	.183	1.848

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.907
IND. RATES				1.91	MINIMUM PREMIUM	
MAN. RATES	1.71	1.62	1.82	+ 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
2009	137,980	1,295,674	.939			1	10	17	28
2010	145,936	1,607,581	1.101			2	15	17	34
2011	210,184	3,406,099	1.620			9	12	29	50
2012	185,838	4,077,035	2.193			6	10	32	48
2013	162,570	1,739,378	1.069				10	30	40
<b>TOTAL</b>	<b>842,508</b>	<b>12,125,767</b>	<b>1.439</b>			<b>18</b>	<b>57</b>	<b>125</b>	<b>200</b>
O.D.		32,883	.003					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			157,716	134,259	203,308			145,180	133,375	190,968	330,868
2010			562,852	203,873	97,769			140,134	162,386	226,936	213,631
2011			1,446,761	351,602	198,104			536,411	205,253	346,655	321,313
2012			1,314,412	340,957	162,667			1,490,056	229,390	280,552	259,001
2013			174,353	614,040					118,076	531,348	301,561
<b>TOTAL</b>			<b>3,481,741</b>	<b>1,205,044</b>	<b>1,275,888</b>			<b>2,311,781</b>	<b>848,480</b>	<b>1,576,459</b>	<b>1,426,374</b>
O.D.					28,341					2,738	1,804

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			190,363	167,421	273,448			340,447	175,922	248,830	337,485
2010	71	3,543	675,471	246,076	125,882	110	1,687	323,161	212,380	284,449	213,845
2011	182	13,282	1,715,883	415,602	274,491	246	16,398	1,118,808	248,050	415,056	316,815
2012	128	16,041	1,340,086	383,797	235,323	989	45,870	1,700,150	273,866	333,493	257,188
2013	296	9,392	665,035	394,901	523,637	170	13,396	376,843	215,816	378,529	297,038
<b>TOTAL</b>	<b>677</b>	<b>42,258</b>	<b>4,586,838</b>	<b>1,607,797</b>	<b>1,432,781</b>	<b>1,515</b>	<b>77,351</b>	<b>3,859,409</b>	<b>1,126,034</b>	<b>1,660,357</b>	<b>1,422,371</b>
O.D.					38,119					3,568	1,828

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,568,048	5,868,656	1,424,199	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,742,764	-1,525,000	5,650	
TOTAL LOSSES	5,825,284	4,343,656	1,429,849	
EXPECTED LOSSES	6,192,434	5,467,877	1,676,591	
CREDIBILITY	.14	.37	.58	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.691	.516	.170	1.377
INDICATED (POST-TEST)	.829	.619	.204	1.652
PRES. ON RATE LEVEL	.690	.608	.187	1.485
DERIVED BY FORMULA	.709	.612	.197	1.518
UNDERLYING PRES. RATE	.735	.649	.199	1.583
PROPOSED	.709	.612	.197	1.518

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.566
IND. RATES				1.57	MINIMUM PREMIUM	
MAN. RATES	1.48	1.60	1.64	+ 1.57	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	236,231	6,154,818	2.605			10	36	50	96	
2010	266,216	2,997,926	1.126				61	28	89	
2011	275,541	4,254,647	1.544			5	59	26	90	
2012	316,201	2,622,853	.829			1	40	26	67	
2013	311,310	1,924,231	.618				6	63	69	
<b>TOTAL</b>	<b>1,405,499</b>	<b>17,954,475</b>	<b>1.277</b>			<b>16</b>	<b>202</b>	<b>193</b>	<b>411</b>	
O.D.		26,111	.001					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			2,222,230	370,499	595,445			1,812,599	526,915	413,583	213,547
2010				1,112,561	504,342				782,017	335,350	263,656
2011			1,109,115	946,588	272,120			493,446	984,140	255,259	193,979
2012			172,072	754,515	162,925			48,952	804,859	490,900	188,630
2013				89,336	559,010				119,027	940,769	216,089
<b>TOTAL</b>			<b>3,503,417</b>	<b>3,273,499</b>	<b>2,093,842</b>			<b>2,354,997</b>	<b>3,216,958</b>	<b>2,435,861</b>	<b>1,075,901</b>
O.D.					15,842					10,000	269

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			2,413,041	462,014	800,875			2,986,728	695,003	538,897	217,818
2010		445	70,813	1,322,282	624,015		781	72,227	999,888	425,242	263,920
2011	154	13,308	1,455,754	1,047,793	363,169	259	22,631	1,236,226	1,049,847	338,855	191,263
2012	60	8,627	615,667	723,480	213,981	365	24,774	663,651	725,905	534,700	187,310
2013	191	7,594	531,684	306,352	467,990	259	18,870	575,680	327,615	660,631	212,848
<b>TOTAL</b>	<b>405</b>	<b>29,974</b>	<b>5,086,959</b>	<b>3,861,921</b>	<b>2,470,030</b>	<b>883</b>	<b>67,056</b>	<b>5,534,512</b>	<b>3,798,258</b>	<b>2,498,325</b>	<b>1,073,159</b>
O.D.	3	181	12,377	6,742	12,947	2	132	4,830	2,716	6,887	267

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,737,314	12,657,826	1,073,426			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,205,500	-3,215,328	4,521			
TOTAL LOSSES	5,531,814	9,442,498	1,077,947			
EXPECTED LOSSES	11,778,082	11,665,641	1,250,894			
CREDIBILITY	.19	.52	.82			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.394	.672	.077	1.143		
INDICATED (POST-TEST)	.473	.806	.092	1.371		
PRES. ON RATE LEVEL	.786	.779	.084	1.649		
DERIVED BY FORMULA	.727	.793	.091	1.611		
UNDERLYING PRES. RATE	.838	.830	.089	1.757		
PROPOSED	.727	.793	.091	1.611		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.662
IND. RATES				1.66	MINIMUM PREMIUM	
MAN. RATES	2.31	1.97	1.82	+ 1.66	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	59,753	1,210,714	2.026			1	5	5	11
2010	68,146	1,223,596	1.795			4	3	11	18
2011	74,565	342,205	.458				2	8	10
2012	78,342	155,837	.198				1	5	6
2013	67,345	129,308	.192				1	4	5
<b>TOTAL</b>	<b>348,151</b>	<b>3,061,660</b>	<b>.879</b>			<b>5</b>	<b>12</b>	<b>33</b>	<b>50</b>
O.D.		775							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			186,890	302,908	67,410			184,218	200,698	121,050	147,540
2010			557,647	181,757	59,019			210,855	37,482	119,022	57,814
2011				126,505	54,424				31,540	67,554	62,182
2012				713	23,711				6,703	68,225	56,485
2013				7,591	10,003				922	15,612	95,180
<b>TOTAL</b>			<b>744,537</b>	<b>619,474</b>	<b>214,567</b>			<b>395,073</b>	<b>277,345</b>	<b>391,463</b>	<b>419,201</b>
O.D.											775

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			225,576	377,727	90,666			431,991	264,721	157,729	150,491
2010	71	3,478	667,186	219,308	78,430	163	2,015	464,778	52,713	150,059	57,872
2011	7	615	28,823	137,723	64,441	1	465	12,249	35,689	77,313	61,311
2012	2	89	5,371	3,202	23,056	9	620	14,389	11,547	66,951	56,090
2013	8	216	15,883	10,071	9,124	2	261	8,482	4,802	10,851	93,752
<b>TOTAL</b>	<b>88</b>	<b>4,398</b>	<b>942,839</b>	<b>748,031</b>	<b>265,717</b>	<b>175</b>	<b>3,361</b>	<b>931,889</b>	<b>369,472</b>	<b>462,903</b>	<b>419,516</b>
O.D.											776

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,882,750	1,846,123	420,292	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-894,268	-452,460	1,464	
TOTAL LOSSES	988,482	1,393,663	421,756	
EXPECTED LOSSES	2,008,831	1,622,384	435,189	
CREDIBILITY	.08	.20	.32	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.284	.400	.121	.805
INDICATED (POST-TEST)	.341	.480	.145	.966
PRES. ON RATE LEVEL	.542	.437	.117	1.096
DERIVED BY FORMULA	.526	.446	.126	1.098
UNDERLYING PRES. RATE	.577	.466	.125	1.168
PROPOSED	.525	.445	.126	1.096

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE
IND. RATES				1.13	MINIMUM PREMIUM
MAN. RATES	1.25	1.21	1.21	+ 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
2009	53,144	700,719	1.318			1	1	14	16
2010	61,639	717,480	1.164			1	2	12	15
2011	67,289	686,658	1.020				3	18	21
2012	58,656	299,072	.509				4	8	12
2013	54,403	419,645	.771				1	9	10
<b>TOTAL</b>	<b>295,131</b>	<b>2,823,574</b>	<b>.957</b>			<b>2</b>	<b>11</b>	<b>61</b>	<b>74</b>
O.D.		10,494	.003					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			291,808	35,387	110,651			45,595	30,564	107,217	79,497
2010			142,306	38,778	84,123			143,877	91,741	106,164	110,491
2011				152,592	100,199				138,785	214,486	80,596
2012				97,938	27,548				48,891	60,560	64,135
2013				49,544	132,646				20,000	148,783	68,672
<b>TOTAL</b>			<b>434,114</b>	<b>374,239</b>	<b>455,167</b>			<b>189,472</b>	<b>329,981</b>	<b>637,210</b>	<b>403,391</b>
O.D.					4,549					4,458	1,487

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			352,212	44,128	148,825			106,920	40,314	139,703	81,087
2010	18	950	171,677	48,053	104,098	112	1,433	323,199	120,505	134,137	110,601
2011	10	777	37,583	167,723	116,558	7	1,847	49,132	153,379	246,863	79,468
2012	7	870	57,535	93,515	32,796	18	1,572	39,326	46,541	62,280	63,686
2013	76	2,184	156,295	94,408	114,604	41	3,043	92,240	52,525	104,604	67,642
<b>TOTAL</b>	<b>111</b>	<b>4,781</b>	<b>775,302</b>	<b>447,827</b>	<b>516,881</b>	<b>178</b>	<b>7,895</b>	<b>610,817</b>	<b>413,264</b>	<b>687,587</b>	<b>402,484</b>
O.D.		4	120	70	5,543		11	80	79	5,516	1,481

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,399,299	2,076,767	403,965	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,178,097	-520,067	1,519	
TOTAL LOSSES	221,202	1,556,700	405,484	
EXPECTED LOSSES	2,614,862	1,844,569	469,259	
CREDIBILITY	.07	.18	.29	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.075	.527	.137	.739
INDICATED (POST-TEST)	.090	.632	.164	.886
PRES. ON RATE LEVEL	.831	.587	.149	1.567
DERIVED BY FORMULA	.779	.595	.153	1.527
UNDERLYING PRES. RATE	.886	.625	.159	1.670
PROPOSED	.779	.595	.153	1.527

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.576
IND. RATES				1.58	MINIMUM PREMIUM	
MAN. RATES	1.91	1.76	1.73	+ 1.58	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	37,361	618,494	1.655			1	1	6	8	
2010	36,778	409,522	1.113					8	8	
2011	30,757	159,654	.519					6	6	
2012	29,550	167,430	.566				1	1	2	
2013	33,109	393,821	1.189				1	5	6	
<b>TOTAL</b>	<b>167,555</b>	<b>1,748,921</b>	<b>1.044</b>			<b>1</b>	<b>3</b>	<b>26</b>	<b>30</b>	
O.D.		17,249	.010							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			376,809	17,029	21,428			51,934	29,764	57,082	64,448
2010					272,241					101,458	35,823
2011					38,818					83,906	36,930
2012				74,948	3,027				8,532	2,949	77,974
2013				113,014	45,192				33,124	113,068	89,423
<b>TOTAL</b>			<b>376,809</b>	<b>204,991</b>	<b>380,706</b>			<b>51,934</b>	<b>71,420</b>	<b>358,463</b>	<b>304,598</b>
O.D.											17,249

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			454,808	21,235	28,822			121,785	39,259	74,378	65,737
2010		239	7,143	4,227	331,708			1,794	1,791	125,523	35,859
2011	3	40	3,168	1,791	43,608		238	4,833	3,718	94,606	36,413
2012	3	604	40,220	69,633	7,576	3	223	5,716	7,465	3,442	77,428
2013	125	2,047	155,430	105,797	51,083	40	3,285	88,328	50,764	81,394	88,082
<b>TOTAL</b>	<b>131</b>	<b>2,930</b>	<b>660,769</b>	<b>202,683</b>	<b>462,797</b>	<b>43</b>	<b>3,941</b>	<b>222,456</b>	<b>102,997</b>	<b>379,343</b>	<b>303,519</b>
O.D.											17,594

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	890,270	1,147,820	321,113	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-591,675	-154,946	693	
TOTAL LOSSES	298,595	992,874	321,806	
EXPECTED LOSSES	1,293,524	549,581	211,119	
CREDIBILITY	.05	.13	.20	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.178	.593	.192	.963
INDICATED (POST-TEST)	.214	.712	.230	1.156
PRES. ON RATE LEVEL	.724	.308	.118	1.150
DERIVED BY FORMULA	.699	.361	.140	1.200
UNDERLYING PRES. RATE	.772	.328	.126	1.226
PROPOSED	.673	.348	.135	1.156

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE
IND. RATES				1.19	MINIMUM PREMIUM
MAN. RATES	1.29	1.24	1.27	+ 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
2009	193,368	3,063,505	1.584			7	12	13	32
2010	203,988	1,344,455	.659			2	13	8	23
2011	185,520	1,265,004	.681			2	8	9	19
2012	177,885	987,874	.555			1	8	11	20
2013	173,766	539,864	.310				1	14	15
<b>TOTAL</b>	<b>934,527</b>	<b>7,200,702</b>	<b>.771</b>			<b>12</b>	<b>42</b>	<b>55</b>	<b>109</b>
O.D.		182,289	.019				2	4	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,497,138	89,148	144,754			461,957	147,317	430,398	292,793
2010			532,581	214,593	27,968			188,814	209,086	40,641	130,772
2011			553,500	207,818	25,081			112,040	135,348	70,766	160,451
2012			178,158	272,815	64,416			35,257	290,769	44,496	101,963
2013				584	155,414				18,073	221,732	144,061
<b>TOTAL</b>			<b>2,761,377</b>	<b>784,958</b>	<b>417,633</b>			<b>798,068</b>	<b>800,593</b>	<b>808,033</b>	<b>830,040</b>
O.D.				67,474	20,135				38,709	40,393	15,578

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,807,045	111,169	194,695			1,083,290	194,311	560,806	298,649
2010	68	3,291	638,576	257,453	40,656	147	1,650	429,911	269,132	55,122	130,903
2011	63	5,356	666,461	235,008	49,951	55	4,321	258,097	147,600	88,194	158,205
2012	32	4,543	346,953	267,768	88,880	135	8,905	252,925	252,011	64,643	101,249
2013	26	1,793	122,036	66,597	127,074	55	3,918	125,529	71,174	154,659	141,900
<b>TOTAL</b>	<b>189</b>	<b>14,983</b>	<b>3,581,071</b>	<b>937,995</b>	<b>501,256</b>	<b>392</b>	<b>18,794</b>	<b>2,149,752</b>	<b>934,228</b>	<b>923,424</b>	<b>830,906</b>
O.D.		15	4,048	80,025	25,748		103	4,641	50,181	49,447	15,733

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,773,988	3,502,304	846,639	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,304,922	-1,184,757	3,001	
TOTAL LOSSES	3,469,066	2,317,547	849,640	
EXPECTED LOSSES	5,065,137	4,196,026	934,527	
CREDIBILITY	.15	.40	.62	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.371	.248	.091	.710
INDICATED (POST-TEST)	.445	.298	.109	.852
PRES. ON RATE LEVEL	.509	.421	.094	1.024
DERIVED BY FORMULA	.499	.372	.103	.974
UNDERLYING PRES. RATE	.542	.449	.100	1.091
PROPOSED	.499	.372	.103	.974

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.005
IND. RATES				1.01	MINIMUM PREMIUM	
MAN. RATES	1.27	1.21	1.13	+ 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
2009	44,438	536,317	1,206			1	2	2	5
2010	49,079	307,198	.625				1	9	10
2011	43,667	105,644	.241					7	7
2012	40,468	339,313	.838			1	1	7	9
2013	40,606	89,031	.219				1	3	4
<b>TOTAL</b>	<b>218,258</b>	<b>1,377,503</b>	<b>.631</b>			<b>2</b>	<b>5</b>	<b>28</b>	<b>35</b>
O.D.		1,557							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			292,266	77,297	5,289			40,066	49,770	21,773	49,856
2010				49,578	55,127				39,203	107,725	55,565
2011					26,309					43,196	36,139
2012			133,241	28,636	49,309			39,793	16,701	48,249	23,384
2013				2,130	7,689				9,692	30,048	39,472
<b>TOTAL</b>			<b>425,507</b>	<b>157,641</b>	<b>143,723</b>			<b>79,859</b>	<b>115,366</b>	<b>250,991</b>	<b>204,416</b>
O.D.											1,557

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			352,765	96,389	7,113			93,955	65,646	28,370	50,853
2010		50	4,010	59,431	67,592		253	5,232	51,730	133,797	55,621
2011	2	27	2,148	1,215	29,559		101	2,490	1,913	48,700	35,633
2012	19	2,005	167,085	38,188	56,708	49	2,628	92,600	21,034	50,357	23,220
2013	1	117	8,273	4,907	6,549	12	920	24,374	14,030	21,726	38,880
<b>TOTAL</b>	<b>22</b>	<b>2,199</b>	<b>534,281</b>	<b>200,130</b>	<b>167,521</b>	<b>61</b>	<b>3,902</b>	<b>218,651</b>	<b>154,353</b>	<b>282,950</b>	<b>204,207</b>
O.D.											1,571

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	759,116	804,954	205,778	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-739,976	-256,792	664	
TOTAL LOSSES	19,140	548,162	206,442	
EXPECTED LOSSES	1,623,840	907,954	207,346	
CREDIBILITY	.06	.15	.24	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.009	.251	.095	.355
INDICATED (POST-TEST)	.011	.301	.114	.426
PRES. ON RATE LEVEL	.698	.391	.089	1.178
DERIVED BY FORMULA	.657	.378	.095	1.130
UNDERLYING PRES. RATE	.744	.416	.095	1.255
PROPOSED	.657	.378	.095	1.130

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE
IND. RATES				1.17	MINIMUM PREMIUM
MAN. RATES	1.54	1.38	1.30	+ 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
2009	181,799	1,031,369	.567			1	9	32	42
2010	210,484	1,256,172	.596			3	7	22	32
2011	202,924	2,008,540	.989			5	4	21	30
2012	207,309	1,558,743	.751			2	10	29	41
2013	197,081	1,318,723	.669			1	5	20	26
<b>TOTAL</b>	<b>999,597</b>	<b>7,173,547</b>	<b>.718</b>			<b>12</b>	<b>35</b>	<b>124</b>	<b>171</b>
O.D.		16,587	.001					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			119,881	236,594	149,853			12,260	133,874	197,544	181,363
2010			414,646	81,490	91,096			137,927	131,553	191,861	207,599
2011			884,990	116,251	121,039			356,252	56,446	252,972	220,590
2012			475,543	161,192	279,643			46,440	134,199	327,171	134,555
2013			227,515	162,223	143,860			38,318	191,606	407,102	148,099
<b>TOTAL</b>			<b>2,122,575</b>	<b>757,750</b>	<b>785,491</b>			<b>591,197</b>	<b>647,678</b>	<b>1,376,650</b>	<b>892,206</b>
O.D.					7,263					6,168	3,156

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			144,696	295,033	201,552			28,750	176,580	257,402	184,990
2010	53	2,629	494,561	100,409	115,390	108	1,584	315,116	172,537	240,616	207,807
2011	110	7,680	1,030,559	148,595	165,168	161	10,166	723,212	82,948	298,395	217,502
2012	80	7,981	649,358	201,984	306,684	115	7,626	219,663	144,846	330,421	133,613
2013	228	6,387	492,517	207,186	159,741	217	17,045	454,860	230,907	304,180	145,878
<b>TOTAL</b>	<b>471</b>	<b>24,677</b>	<b>2,811,691</b>	<b>953,207</b>	<b>948,535</b>	<b>601</b>	<b>36,421</b>	<b>1,741,601</b>	<b>807,818</b>	<b>1,431,014</b>	<b>889,790</b>
O.D.		18	899	464	7,901		28	420	270	7,015	3,165

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,616,827	4,156,224	892,955			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,409,232	-1,337,403	3,558			
TOTAL LOSSES	3,207,595	2,818,821	896,513			
EXPECTED LOSSES	3,138,734	4,778,074	1,059,573			
CREDIBILITY	.15	.41	.65			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.321	.282	.090	.693		
INDICATED (POST-TEST)	.385	.338	.108	.831		
PRES. ON RATE LEVEL	.295	.449	.099	.843		
DERIVED BY FORMULA	.309	.403	.105	.817		
UNDERLYING PRES. RATE	.314	.478	.106	.898		
PROPOSED	.314	.410	.107	.831		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	.857
IND. RATES				.86	MINIMUM PREMIUM	
MAN. RATES	.96	.94	.93	+ .86	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	250,108	1,599,706	.639				13	34		47
2010	292,803	1,417,822	.484			1	8	38		47
2011	421,838	2,584,062	.612			3	18	30		51
2012	461,906	2,356,819	.510				13	52		65
2013	451,859	2,213,921	.489				4	55		59
<b>TOTAL</b>	<b>1,878,514</b>	<b>10,172,330</b>	<b>.542</b>			<b>4</b>	<b>56</b>	<b>209</b>		<b>269</b>
O.D.		10,758								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				421,868	209,970				268,342	378,610	320,916
2010			119,494	236,671	173,313			38,963	147,485	301,791	400,105
2011			436,192	488,915	218,104			246,599	495,799	358,461	339,992
2012				473,211	410,609				366,387	626,911	479,701
2013				254,651	380,353				105,793	1,101,881	371,243
<b>TOTAL</b>			<b>555,686</b>	<b>1,875,316</b>	<b>1,392,349</b>			<b>285,562</b>	<b>1,383,806</b>	<b>2,767,654</b>	<b>1,911,957</b>
O.D.											10,758

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				526,070	282,409				353,943	493,328	327,334
2010	15	899	157,415	283,088	214,258	31	1,030	102,751	193,327	375,745	400,505
2011	70	5,860	604,066	541,881	270,676	130	11,890	632,172	539,018	429,814	335,232
2012	57	5,162	336,485	481,639	427,821	157	12,921	320,675	363,686	635,449	476,343
2013	329	7,786	567,816	356,932	342,727	282	20,303	640,103	363,359	770,221	365,674
<b>TOTAL</b>	<b>471</b>	<b>19,707</b>	<b>1,665,782</b>	<b>2,189,610</b>	<b>1,537,891</b>	<b>600</b>	<b>46,144</b>	<b>1,695,701</b>	<b>1,813,333</b>	<b>2,704,557</b>	<b>1,905,088</b>
O.D.											10,824

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,428,405	8,245,391	1,915,912	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,181,171	-1,796,054	8,835	
TOTAL LOSSES	1,247,234	6,449,337	1,924,747	
EXPECTED LOSSES	5,053,203	6,612,370	2,291,787	
CREDIBILITY	.24	.63	.99	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.066	.343	.102	.511
INDICATED (POST-TEST)	.079	.412	.122	.613
PRES. ON RATE LEVEL	.252	.330	.115	.697
DERIVED BY FORMULA	.210	.382	.122	.714
UNDERLYING PRES. RATE	.269	.352	.122	.743
PROPOSED	.205	.373	.119	.697

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE
IND. RATES				.72	MINIMUM PREMIUM
MAN. RATES	.80	.79	.77	+ .72	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	43,677	107,915	.247						4	4
2010	44,231	42,276	.095						2	2
2011	46,195	80,229	.173						5	5
2012	45,805	628,536	1.372			1	2		6	9
2013	47,172	182,952	.387				1		8	9
<b>TOTAL</b>	<b>227,080</b>	<b>1,041,908</b>	<b>.459</b>			<b>1</b>	<b>3</b>		<b>25</b>	<b>29</b>
O.D.		346								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009					25,889					46,711	35,315
2010					2,313					25,008	14,955
2011					10,274					13,120	56,835
2012			154,500	61,471	37,359			53,700	73,156	140,165	108,185
2013				363	26,398				20,849	66,846	68,496
<b>TOTAL</b>			<b>154,500</b>	<b>61,834</b>	<b>102,233</b>			<b>53,700</b>	<b>94,005</b>	<b>291,850</b>	<b>283,786</b>
O.D.											346

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009					34,821					60,864	36,021
2010		2	61	36	2,817		57	442	441	30,939	14,970
2011		13	838	472	11,539		29	753	581	14,792	56,039
2012	1	2,477	204,499	68,296	48,281	99	5,255	167,536	77,635	144,483	107,428
2013	3	309	21,011	11,516	21,619	25	2,018	53,512	30,778	48,254	67,469
<b>TOTAL</b>	<b>25</b>	<b>2,801</b>	<b>226,409</b>	<b>80,320</b>	<b>119,077</b>	<b>124</b>	<b>7,359</b>	<b>222,243</b>	<b>109,435</b>	<b>299,332</b>	<b>281,927</b>
O.D.											341

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	458,961	608,164	282,268	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-494,043	-308,273	1,006	
TOTAL LOSSES		299,891	283,274	
EXPECTED LOSSES	1,101,337	1,105,880	292,933	
CREDIBILITY	.06	.15	.24	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.132	.125	.257
INDICATED (POST-TEST)	.000	.158	.150	.308
PRES. ON RATE LEVEL	.455	.457	.121	1.033
DERIVED BY FORMULA	.428	.412	.128	.968
UNDERLYING PRES. RATE	.485	.487	.129	1.101
PROPOSED	.428	.412	.128	.968

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE
IND. RATES				1.00	MINIMUM PREMIUM
MAN. RATES	1.48	1.26	1.14	+ 1.00	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	2,574	80,287	3.119				2	3	5	
2010	6,003	388,034	6.464			1	1	4	6	
2011	8,836	397,718	4.501			2		2	4	
2012	6,149	321,512	5.228				3	3	6	
2013	4,749	24,324	.512					1	1	
<b>TOTAL</b>	<b>28,311</b>	<b>1,211,875</b>	<b>4.281</b>			<b>3</b>	<b>6</b>	<b>13</b>	<b>22</b>	
O.D.		35,150	.124					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				6,776	37,506				15,308	2,650	18,047
2010			225,109	40,000	35,079			18,091	6,158	53,554	10,043
2011			240,744		2,829			128,642		2,001	23,502
2012				140,927	20,518				105,010	11,427	43,630
2013					4,620					12,055	7,649
<b>TOTAL</b>			<b>465,853</b>	<b>187,703</b>	<b>100,552</b>			<b>146,733</b>	<b>126,476</b>	<b>81,687</b>	<b>102,871</b>
O.D.					25,000					9,772	378

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				8,450	50,446				20,191	3,453	18,408
2010	29	1,413	267,897	49,277	45,091	14	275	40,892	9,026	66,536	10,053
2011	26	1,917	271,791	5,233	10,293	58	3,265	250,600	4,863	6,269	23,173
2012	8	1,189	78,754	132,520	28,641	35	2,562	66,645	89,726	18,112	43,325
2013		54	3,609	1,967	3,777	2	158	5,823	3,273	8,306	7,534
<b>TOTAL</b>	<b>63</b>	<b>4,573</b>	<b>622,051</b>	<b>197,447</b>	<b>138,248</b>	<b>109</b>	<b>6,260</b>	<b>363,960</b>	<b>127,079</b>	<b>102,676</b>	<b>102,493</b>
O.D.	2	86	5,270	2,681	24,265		63	1,471	842	9,527	375

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,003,908	602,765	102,868	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-178,213	-105,893	237	
TOTAL LOSSES	825,695	496,872	103,105	
EXPECTED LOSSES	404,848	373,989	73,892	
CREDIBILITY	.01	.04	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.917	1.755	.364	5.036
INDICATED (POST-TEST)	3.500	2.106	.437	6.043
PRES. ON RATE LEVEL	1.342	1.239	.245	2.826
DERIVED BY FORMULA	1.364	1.274	.257	2.895
UNDERLYING PRES. RATE	1.430	1.321	.261	3.012
PROPOSED	1.364	1.274	.257	2.895

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	TOTAL
IND. RATES				2.99	MINIMUM PREMIUM	
MAN. RATES	3.24	3.11	3.12	+ 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
2009	11,070	116,753	1.054				2	1	3
2010	18,682	220,995	1.182				1	12	13
2011	19,770	576,423	2.915				8	15	23
2012	17,994	203,338	1.130					10	10
2013	20,372	479,986	2.356				1	2	24
<b>TOTAL</b>	<b>87,888</b>	<b>1,597,495</b>	<b>1.818</b>				<b>1</b>	<b>13</b>	<b>59</b>
O.D.		1,338	.001						73

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				71,523	742				20,707	12,282	11,499
2010				9,372	46,536				41,462	67,683	55,942
2011				225,219	97,892				144,535	52,770	56,007
2012					56,791					59,462	87,085
2013	3,000			26,063	136,088	333			30,227	172,711	111,564
<b>TOTAL</b>	<b>3,000</b>			<b>332,177</b>	<b>338,049</b>	<b>333</b>			<b>236,931</b>	<b>364,908</b>	<b>322,097</b>
O.D.											1,338

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				89,189	998				27,312	16,003	11,729
2010		43	1,710	11,794	56,782		158	4,714	53,894	84,284	55,998
2011	14	1,090	51,401	245,241	115,854	4	1,517	41,325	152,168	64,728	55,223
2012	5	192	11,975	6,090	55,118	3	396	8,925	5,128	57,966	86,475
2013	3,968	1,909	134,022	77,883	114,475	515	3,909	114,202	65,216	122,171	109,891
<b>TOTAL</b>	<b>3,987</b>	<b>3,234</b>	<b>199,108</b>	<b>430,197</b>	<b>343,227</b>	<b>522</b>	<b>5,980</b>	<b>169,166</b>	<b>303,718</b>	<b>345,152</b>	<b>319,316</b>
O.D.											1,321

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	381,997	1,422,294	320,637	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-609,766	-371,884	1,049	
TOTAL LOSSES		1,050,410	321,686	
EXPECTED LOSSES	1,385,114	1,344,687	282,999	
CREDIBILITY	.03	.08	.13	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	1.195	.366	1.561
INDICATED (POST-TEST)	.000	1.434	.439	1.873
PRES. ON RATE LEVEL	1.479	1.436	.302	3.217
DERIVED BY FORMULA	1.435	1.436	.320	3.191
UNDERLYING PRES. RATE	1.576	1.530	.322	3.428
PROPOSED	1.435	1.436	.320	3.191

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.293
IND. RATES				3.29	MINIMUM PREMIUM	
MAN. RATES	3.94	3.72	3.55	+ 3.29	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
2009	976	2,712	.277								
2010	2,914	12,661	.434							1	1
2011	3,209	20,638	.643							2	2
2012	4,202	93,058	2.214							1	1
2013	3,687	306,123	8.302							8	8
<b>TOTAL</b>	<b>14,988</b>	<b>435,192</b>	<b>2.904</b>							<b>12</b>	<b>12</b>
O.D.		160	.001								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											2,712
2010					1,317					1,701	9,643
2011					6,111					6,380	8,147
2012					15,245					4,471	73,342
2013					171,994					124,904	9,225
<b>TOTAL</b>					<b>194,667</b>					<b>137,456</b>	<b>103,069</b>
O.D.											160

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											2,766
2010		2	34	21	1,604		4	30	30	2,105	9,653
2011		7	499	283	6,866		14	366	282	7,192	8,033
2012	1	52	3,215	1,637	14,796		28	673	386	4,359	72,829
2013	33	1,974	134,364	73,211	140,552	24	1,655	60,359	33,931	86,038	9,087
<b>TOTAL</b>	<b>34</b>	<b>2,035</b>	<b>138,112</b>	<b>75,152</b>	<b>163,818</b>	<b>24</b>	<b>1,701</b>	<b>61,428</b>	<b>34,629</b>	<b>99,694</b>	<b>102,368</b>
O.D.											158

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	203,334	373,293	102,526	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-132,374	-68,030	130	
TOTAL LOSSES	70,960	305,263	102,656	
EXPECTED LOSSES	312,800	252,248	32,675	
CREDIBILITY	.01	.03	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.473	2.037	.685	3.195
INDICATED (POST-TEST)	.568	2.444	.822	3.834
PRES. ON RATE LEVEL	1.958	1.579	.205	3.742
DERIVED BY FORMULA	1.944	1.605	.230	3.779
UNDERLYING PRES. RATE	2.087	1.683	.218	3.988
PROPOSED	1.944	1.605	.230	3.779

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.900
IND. RATES				3.90	MINIMUM PREMIUM	
MAN. RATES	4.32	4.10	4.13	+ 3.90	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	25,074	1,169,083	4.662			1	11	41	53
2010	23,370	2,942,892	12.592			1	17	48	66
2011	14,977	530,468	3.541			1	4	2	7
2012	18,627	91,773	.492				1	4	5
2013	18,086	198,055	1.095				2	3	5
<b>TOTAL</b>	<b>100,134</b>	<b>4,932,271</b>	<b>4.926</b>			<b>3</b>	<b>35</b>	<b>98</b>	<b>136</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
2009			124,010	383,443	194,416			51,984	153,331	175,198	86,701
2010			124,437	931,533	859,828			32,244	328,032	518,029	148,789
2011			157,871	163,371	3,178			67,903	79,276	8,835	50,034
2012				1,776	22,846				11,066	23,159	32,926
2013				63,696	12,011				47,338	37,807	37,203
<b>TOTAL</b>			<b>406,318</b>	<b>1,543,819</b>	<b>1,092,279</b>			<b>152,131</b>	<b>619,043</b>	<b>763,028</b>	<b>355,653</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
2009			149,680	478,153	261,491			121,902	202,244	228,284	88,435
2010	15	1,523	217,200	1,114,734	1,056,718	25	1,473	107,236	426,534	645,592	148,938
2011	20	1,988	209,833	178,105	12,491	34	2,511	153,722	85,094	14,952	49,334
2012	1	90	5,753	4,090	22,283	3	424	10,321	11,347	23,311	32,696
2013	68	994	77,088	53,902	17,796	35	3,052	66,417	38,930	31,059	36,645
<b>TOTAL</b>	<b>104</b>	<b>4,595</b>	<b>659,554</b>	<b>1,828,984</b>	<b>1,370,779</b>	<b>97</b>	<b>7,460</b>	<b>459,598</b>	<b>764,149</b>	<b>943,198</b>	<b>356,048</b>
O.D.		2	47	28	2,225		5	41	40	2,793	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,131,503	4,912,196	356,048	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-157,321	-240,805	387	
TOTAL LOSSES	974,182	4,671,391	356,435	
EXPECTED LOSSES	340,456	850,137	124,166	
CREDIBILITY	.03	.09	.14	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.973	4.665	.356	5.994
INDICATED (POST-TEST)	1.168	5.598	.427	7.193
PRES. ON RATE LEVEL	.319	.797	.116	1.232
DERIVED BY FORMULA	.344	1.229	.160	1.733
UNDERLYING PRES. RATE	.340	.849	.124	1.313
PROPOSED	.344	1.229	.160	1.733

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.618
IND. RATES				1.62	MINIMUM PREMIUM	
MAN. RATES	1.33	1.35	1.36	+ 1.62	PRESENT	

+PROPOSED \*LIMITED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	547									
2010	3,061	51,260	1.674						1	1
2011	3,336	17,924	.537						2	2
2012	2,639	5,753	.217							
2013	2,408	2,934	.121							
<b>TOTAL</b>	<b>11,991</b>	<b>77,871</b>	<b>.649</b>						<b>3</b>	<b>3</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
2010					20,000					23,536	7,724
2011					13,222					380	4,322
2012											5,753
2013											2,934
<b>TOTAL</b>					<b>33,222</b>					<b>23,916</b>	<b>20,733</b>
O.D.											134

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		18	525	311	24,369		55	416	415	29,118	7,732
2011	1	14	1,079	612	14,855			21	18	429	4,261
2012											5,713
2013											2,890
<b>TOTAL</b>	<b>1</b>	<b>32</b>	<b>1,604</b>	<b>923</b>	<b>39,224</b>		<b>55</b>	<b>437</b>	<b>433</b>	<b>29,547</b>	<b>20,596</b>
O.D.											137

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,129	70,127	20,733	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-59,229	-48,660	38	
TOTAL LOSSES		21,467	20,771	
EXPECTED LOSSES	135,978	173,630	11,031	
CREDIBILITY	.01	.02	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.179	.173	.352
INDICATED (POST-TEST)	.000	.215	.208	.423
PRES. ON RATE LEVEL	1.064	1.359	.086	2.509
DERIVED BY FORMULA	1.053	1.336	.090	2.479
UNDERLYING PRES. RATE	1.134	1.448	.092	2.674
PROPOSED	1.053	1.336	.090	2.479

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.558
IND. RATES				2.56	MINIMUM PREMIUM	
MAN. RATES	3.29	2.98	2.77	+ 2.56	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	56,135	1,310,907	2.335			2	5	17	24
2010	51,933	2,685,411	5.170			5	5	22	32
2011	55,378	1,550,209	2.799			3	2	9	14
2012	48,493	2,176,910	4.489			5	2	16	23
2013	46,298	1,323,852	2.859				4	19	23
<b>TOTAL</b>	<b>258,237</b>	<b>9,047,289</b>	<b>3.503</b>			<b>15</b>	<b>18</b>	<b>83</b>	<b>116</b>
O.D.		4,580	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			410,119	128,875	85,055			296,059	84,164	177,760	128,875
2010			787,431	90,344	200,826			885,133	58,305	487,072	176,300
2011			751,607	113,912	40,149			233,063	90,371	220,170	100,937
2012			926,641	42,056	517,911			315,324	50,951	245,847	78,180
2013				117,935	341,848				370,759	413,252	80,058
<b>TOTAL</b>			<b>2,875,798</b>	<b>493,122</b>	<b>1,185,789</b>			<b>1,729,579</b>	<b>654,550</b>	<b>1,544,101</b>	<b>564,350</b>
O.D.											4,580

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			495,013	160,707	114,399			694,258	111,013	231,622	131,453
2010	92	4,673	871,378	114,650	251,988	525	6,726	1,492,793	92,272	610,808	176,476
2011	86	6,522	873,051	139,532	70,284	108	7,297	490,436	112,094	258,798	99,524
2012	148	13,276	1,115,963	139,089	554,556	388	17,978	662,940	86,146	260,602	77,633
2013	186	5,510	392,420	235,833	294,125	291	25,483	576,775	336,712	323,940	78,857
<b>TOTAL</b>	<b>512</b>	<b>29,981</b>	<b>3,747,825</b>	<b>789,811</b>	<b>1,285,352</b>	<b>1,312</b>	<b>57,484</b>	<b>3,917,202</b>	<b>738,237</b>	<b>1,685,770</b>	<b>563,943</b>
O.D.											4,559

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,754,316	4,499,170	568,502	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,569,639	-872,323	1,893	
TOTAL LOSSES	6,184,677	3,626,847	570,395	
EXPECTED LOSSES	3,444,882	3,083,349	601,693	
CREDIBILITY	.06	.17	.26	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.395	1.404	.221	4.020
INDICATED (POST-TEST)	2.874	1.685	.265	4.824
PRES. ON RATE LEVEL	1.252	1.120	.219	2.591
DERIVED BY FORMULA	1.349	1.216	.231	2.796
UNDERLYING PRES. RATE	1.334	1.194	.233	2.761
PROPOSED	1.349	1.216	.231	2.796

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.885
IND. RATES				2.89	MINIMUM PREMIUM	
MAN. RATES	2.72	2.75	2.86	+ 2.89	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	1,164	16,672	1.432						2	2
2010	1,109	72,200	6.510					1		1
2011	1,020	996	.097							
2012	1,241	295	.023							
2013	1,355	1,485	.109							
<b>TOTAL</b>	<b>5,889</b>	<b>91,648</b>	<b>1.556</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
2009					2,924					13,443	305
2010				40,142					30,795		1,263
2011											996
2012											295
2013											1,485
<b>TOTAL</b>				<b>40,142</b>	<b>2,924</b>				<b>30,795</b>	<b>13,443</b>	<b>4,344</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009					3,933					17,516	311
2010			2,077	47,426	343			2,610	39,141	407	1,264
2011											982
2012											293
2013											1,463
<b>TOTAL</b>			<b>2,077</b>	<b>47,426</b>	<b>4,276</b>			<b>2,610</b>	<b>39,141</b>	<b>17,923</b>	<b>4,313</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,687	108,766	4,313	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-36,241	-21,136	37	
TOTAL LOSSES		87,630	4,350	
EXPECTED LOSSES	81,268	76,734	10,306	
CREDIBILITY	.01	.01	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	1.488	.074	1.562
INDICATED (POST-TEST)	.000	1.786	.089	1.875
PRES. ON RATE LEVEL	1.295	1.223	.164	2.682
DERIVED BY FORMULA	1.282	1.229	.163	2.674
UNDERLYING PRES. RATE	1.380	1.303	.175	2.858
PROPOSED	1.282	1.229	.163	2.674

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.759
IND. RATES				2.76	MINIMUM PREMIUM	
MAN. RATES	3.10	2.98	2.96	+ 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
2009	172,059	1,434,724	.833			2	10	30	42
2010	219,989	2,944,413	1.338			4	9	45	58
2011	232,954	2,872,484	1.233			2	9	60	71
2012	241,280	2,093,212	.867			2	11	48	61
2013	252,043	2,311,437	.917			1	12	65	78
<b>TOTAL</b>	<b>1,118,325</b>	<b>11,656,270</b>	<b>1.042</b>			<b>11</b>	<b>51</b>	<b>248</b>	<b>310</b>
O.D.		30,408	.002					3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			315,667	186,690	149,281			95,558	209,277	178,192	300,059
2010			851,404	237,596	480,646			350,763	188,932	565,925	269,147
2011			359,180	327,216	545,070			199,855	187,095	549,646	704,422
2012			270,696	466,290	332,634			30,826	423,762	325,910	243,094
2013			123,108	486,056	347,304			66,229	336,691	634,039	318,010
<b>TOTAL</b>			<b>1,920,055</b>	<b>1,703,848</b>	<b>1,854,935</b>			<b>743,231</b>	<b>1,345,757</b>	<b>2,253,712</b>	<b>1,834,732</b>
O.D.					5,095					15,384	9,929

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			381,010	232,803	200,783			224,084	276,036	232,184	306,060
2010	109	5,657	1,026,827	293,747	595,256	270	4,207	790,413	255,074	706,494	269,416
2011	98	4,857	512,689	382,529	631,514	97	8,156	470,384	225,729	632,768	694,560
2012	76	8,111	604,005	479,901	366,111	195	13,741	369,063	388,346	347,566	241,392
2013	573	11,910	900,348	531,841	356,535	358	28,827	758,132	383,528	478,363	313,240
<b>TOTAL</b>	<b>856</b>	<b>30,535</b>	<b>3,424,879</b>	<b>1,920,821</b>	<b>2,150,199</b>	<b>920</b>	<b>54,931</b>	<b>2,612,076</b>	<b>1,528,713</b>	<b>2,397,375</b>	<b>1,824,668</b>
O.D.		4	182	106	6,125		36	279	278	19,011	10,097

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,124,698	8,022,628	1,834,765			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,839,267	-1,849,211	7,625			
TOTAL LOSSES	3,285,431	6,173,417	1,842,390			
EXPECTED LOSSES	6,430,369	6,698,766	2,091,267			
CREDIBILITY	.17	.45	.70			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.294	.552	.165	1.011		
INDICATED (POST-TEST)	.353	.662	.198	1.213		
PRES. ON RATE LEVEL	.540	.562	.175	1.277		
DERIVED BY FORMULA	.508	.607	.191	1.306		
UNDERLYING PRES. RATE	.575	.599	.187	1.361		
PROPOSED	.497	.593	.187	1.277		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.317
IND. RATES				1.32	MINIMUM PREMIUM	
MAN. RATES	1.49	1.42	1.41	+ 1.32	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	73,608	1,519,612	2.064	1		2	7	11	21	
2010	95,954	1,061,911	1.106				10	19	29	
2011	108,264	1,821,409	1.682			2	10	18	30	
2012	110,918	2,128,481	1.918	1		2	5	14	22	
2013	108,220	975,886	.901			1		15	16	
<b>TOTAL</b>	<b>496,964</b>	<b>7,507,299</b>	<b>1.511</b>	<b>2</b>		<b>7</b>	<b>32</b>	<b>77</b>	<b>118</b>	
O.D.		28,735	.005				1	1	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	468,750		240,542	248,659	50,124	49,780		110,110	170,527	64,386	116,734
2010				290,123	63,143				440,980	139,357	128,308
2011			449,475	296,969	101,064			182,692	361,200	324,888	105,121
2012	953,739		381,872	154,645	81,820	1,432		229,756	163,132	91,045	71,040
2013			274,220		62,847			337,069		214,685	87,065
<b>TOTAL</b>	<b>1,422,489</b>		<b>1,346,109</b>	<b>990,396</b>	<b>358,998</b>	<b>51,212</b>		<b>859,627</b>	<b>1,135,839</b>	<b>834,361</b>	<b>508,268</b>
O.D.				8,500	1,533				64	577	18,061

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	611,250		290,334	310,078	67,416	138,289		258,208	224,926	83,896	119,069
2010		63	16,673	343,752	79,411		322	39,846	562,955	178,246	128,436
2011	61	5,004	572,503	331,597	134,563	99	8,888	470,138	395,617	385,108	103,649
2012	959,370	6,121	504,665	170,186	109,293	3,547	15,513	547,708	161,655	112,378	70,543
2013	36	3,799	299,458	52,917	77,704	281	14,390	660,189	96,280	178,207	85,759
<b>TOTAL</b>	<b>1,570,717</b>	<b>14,987</b>	<b>1,683,633</b>	<b>1,208,530</b>	<b>468,387</b>	<b>142,216</b>	<b>39,113</b>	<b>1,976,089</b>	<b>1,441,433</b>	<b>937,835</b>	<b>507,456</b>
O.D.	9	118	9,159	6,580	2,788		4	101	63	658	18,190

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,436,146	4,066,274	525,646	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,333,489	-905,086	2,305	
TOTAL LOSSES	3,102,657	3,161,188	527,951	
EXPECTED LOSSES	5,297,636	3,274,994	641,084	
CREDIBILITY	.10	.26	.41	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.624	.636	.106	1.366
INDICATED (POST-TEST)	.749	.763	.127	1.639
PRES. ON RATE LEVEL	1.000	.619	.121	1.740
DERIVED BY FORMULA	.975	.656	.123	1.754
UNDERLYING PRES. RATE	1.066	.659	.129	1.854
PROPOSED	.967	.651	.122	1.740

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.795
IND. RATES				1.80	MINIMUM PREMIUM	
MAN. RATES	2.03	1.93	1.92	+ 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
2009	139,865	5,648,150	4.038			8	13	105	126
2010	142,265	7,604,798	5.345	2		9	22	101	134
2011	153,300	5,854,200	3.818			9	24	84	117
2012	163,073	4,177,555	2.561			3	23	82	108
2013	161,667	4,494,146	2.779			2	10	92	104
<b>TOTAL</b>	<b>760,170</b>	<b>27,778,849</b>	<b>3.654</b>	<b>2</b>		<b>31</b>	<b>92</b>	<b>464</b>	<b>589</b>
O.D.		13,390	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,334,645	349,423	1,213,615			527,782	357,285	1,337,721	527,679
2010	1,062,689		1,478,564	743,908	934,619	3,173		749,689	664,653	1,466,543	500,960
2011			1,288,970	795,850	845,503			480,342	734,359	1,286,185	422,991
2012			495,147	666,041	693,871			128,513	633,709	1,031,241	529,033
2013			405,129	442,748	1,121,115			173,378	158,866	1,650,124	542,786
<b>TOTAL</b>	<b>1,062,689</b>		<b>5,002,455</b>	<b>2,997,970</b>	<b>4,808,723</b>	<b>3,173</b>		<b>2,059,704</b>	<b>2,548,872</b>	<b>6,771,814</b>	<b>2,523,449</b>
O.D.											13,390

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,610,916	435,731	1,632,317			1,237,649	471,259	1,743,049	538,233
2010	1,343,365	9,914	1,802,975	903,096	1,158,316	6,608	9,599	1,716,000	881,248	1,831,384	501,461
2011	229	14,635	1,676,357	916,972	1,008,738	246	22,305	1,203,934	836,109	1,491,798	417,069
2012	142	13,642	1,024,138	714,186	740,999	412	28,177	789,037	633,385	1,054,522	525,330
2013	705	23,354	1,716,314	854,972	1,010,519	523	36,368	1,245,228	563,961	1,169,094	534,644
<b>TOTAL</b>	<b>1,344,441</b>	<b>61,545</b>	<b>7,830,700</b>	<b>3,824,957</b>	<b>5,550,889</b>	<b>7,789</b>	<b>96,449</b>	<b>6,191,848</b>	<b>3,385,962</b>	<b>7,289,847</b>	<b>2,516,737</b>
O.D.											13,484

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,532,772	20,051,655	2,530,221			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,884,525	-4,242,033	9,098			
TOTAL LOSSES	7,648,247	15,809,622	2,539,319			
EXPECTED LOSSES	17,704,359	15,302,221	2,592,180			
CREDIBILITY	.13	.34	.54			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.006	2.080	.334	3.420		
INDICATED (POST-TEST)	1.207	2.496	.401	4.104		
PRES. ON RATE LEVEL	2.186	1.889	.320	4.395		
DERIVED BY FORMULA	2.059	2.095	.364	4.518		
UNDERLYING PRES. RATE	2.329	2.013	.341	4.683		
PROPOSED	2.003	2.038	.354	4.395		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	4.536
IND. RATES				4.54	MINIMUM PREMIUM	
MAN. RATES	4.94	4.88	4.85	+ 4.54	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
2009	13,871	23,884	.172								
2010	17,110	139,772	.816						2	1	3
2011	4,726	236,033	4.994						1		2
2012	4,773	244,674	5.126						1	1	2
2013	4,931	43,355	.879							2	2
<b>TOTAL</b>	<b>45,411</b>	<b>687,718</b>	<b>1.514</b>						<b>2</b>	<b>3</b>	<b>9</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											23,884
2010				111,429	966				19,665	1,404	6,308
2011			119,193	40,288				44,155			32,397
2012			127,192		1,598			93,538		5,562	16,784
2013					5,656					27,280	10,419
<b>TOTAL</b>			<b>246,385</b>	<b>151,717</b>	<b>8,220</b>			<b>137,693</b>	<b>19,665</b>	<b>34,246</b>	<b>89,792</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											24,362
2010			5,791	131,664	2,129		4	1,693	25,020	1,997	6,314
2011	14	1,128	142,216	45,587	4,573	19	1,118	85,974	1,638	1,379	31,943
2012	12	1,538	135,480	6,300	8,314	104	4,523	177,186	6,973	10,629	16,667
2013		63	4,420	2,409	4,622	4	359	13,188	7,408	18,789	10,263
<b>TOTAL</b>	<b>26</b>	<b>2,729</b>	<b>287,907</b>	<b>185,960</b>	<b>19,638</b>	<b>127</b>	<b>6,004</b>	<b>278,041</b>	<b>41,039</b>	<b>32,794</b>	<b>89,549</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	574,834	279,431	89,549	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-477,954	-171,526	333	
TOTAL LOSSES	96,880	107,905	89,882	
EXPECTED LOSSES	967,709	573,086	147,131	
CREDIBILITY	.02	.05	.08	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.213	.238	.198	.649
INDICATED (POST-TEST)	.256	.286	.238	.780
PRES. ON RATE LEVEL	2.000	1.184	.304	3.488
DERIVED BY FORMULA	1.965	1.139	.299	3.403
UNDERLYING PRES. RATE	2.131	1.262	.324	3.717
PROPOSED	1.965	1.139	.299	3.403

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.512
IND. RATES				3.51	MINIMUM PREMIUM	
MAN. RATES	4.32	3.96	3.85	+ 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	
2009	27,753	583,057	2.100			2			6	8
2010	31,744	644,628	2.030			1			13	14
2011	37,906	530,031	1.398			1		3	12	16
2012	36,016	370,576	1.028					4	17	21
2013	37,744	276,963	.733						16	16
<b>TOTAL</b>	<b>171,163</b>	<b>2,405,255</b>	<b>1.405</b>			<b>4</b>		<b>7</b>	<b>64</b>	<b>75</b>
O.D.		4,394	.002							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			319,716		86,796			58,281		65,354	52,910
2010			154,232		237,803			47,601		138,224	66,768
2011			128,655	58,689	74,707			62,674	51,313	93,247	60,746
2012				62,835	61,916				68,166	122,050	55,609
2013					101,397					139,151	36,415
<b>TOTAL</b>			<b>602,603</b>	<b>121,524</b>	<b>562,619</b>			<b>168,556</b>	<b>119,479</b>	<b>558,026</b>	<b>272,448</b>
O.D.											4,394

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			385,897		116,741			136,669		85,157	53,968
2010	19	1,159	187,736	4,702	291,123	37	711	106,175	3,110	171,527	66,835
2011	20	1,362	162,531	68,908	89,264	30	2,300	141,005	59,652	108,950	59,896
2012	7	717	46,237	64,745	63,982	27	2,443	60,474	68,124	123,504	55,220
2013	18	1,161	79,222	43,165	82,855	24	1,843	67,241	37,800	95,851	35,869
<b>TOTAL</b>	<b>64</b>	<b>4,399</b>	<b>861,623</b>	<b>181,520</b>	<b>643,965</b>	<b>118</b>	<b>7,297</b>	<b>511,564</b>	<b>168,686</b>	<b>584,989</b>	<b>271,788</b>
O.D.											4,415

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,385,065	1,579,160	276,203	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,257,251	-436,232	873	
TOTAL LOSSES	127,814	1,142,928	277,076	
EXPECTED LOSSES	2,841,306	1,576,410	243,051	
CREDIBILITY	.05	.13	.20	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.075	.668	.162	.905
INDICATED (POST-TEST)	.090	.802	.194	1.086
PRES. ON RATE LEVEL	1.558	.864	.133	2.555
DERIVED BY FORMULA	1.485	.856	.145	2.486
UNDERLYING PRES. RATE	1.660	.921	.142	2.723
PROPOSED	1.485	.856	.145	2.486

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	TOTAL
IND. RATES				2.57	MINIMUM PREMIUM	
MAN. RATES	3.04	2.86	2.82	+ 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
2009	34,568	1,042,956	3.017			1	4	20	25
2010	40,020	943,571	2.357			2	7	19	28
2011	44,178	1,898,891	4.298			4	7	13	24
2012	43,302	1,211,066	2.796			2	7	13	22
2013	46,711	409,261	.876					15	15
<b>TOTAL</b>	<b>208,779</b>	<b>5,505,745</b>	<b>2.637</b>			<b>9</b>	<b>25</b>	<b>80</b>	<b>114</b>
O.D.		2,527	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			262,502	175,580	122,892			75,256	192,909	149,206	64,611
2010			423,668	147,822	85,083			25,184	139,117	90,002	32,695
2011			951,023	144,354	44,153			460,387	144,037	76,589	78,348
2012			374,728	158,471	136,589			97,638	253,408	120,732	69,500
2013					130,733					211,220	67,308
<b>TOTAL</b>			<b>2,011,921</b>	<b>626,227</b>	<b>519,450</b>			<b>658,465</b>	<b>729,471</b>	<b>647,749</b>	<b>312,462</b>
O.D.											2,527

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			316,840	218,948	165,289			176,475	254,447	194,414	65,903
2010	55	2,676	508,448	178,740	108,711	19	422	68,263	178,764	113,464	32,728
2011	106	8,256	1,104,186	176,472	81,472	210	13,237	939,014	169,805	105,950	77,251
2012	59	6,250	510,653	179,245	162,305	201	11,508	358,892	231,345	139,963	69,014
2013	20	1,494	102,135	55,643	106,836	41	2,805	102,076	57,376	145,502	66,298
<b>TOTAL</b>	<b>240</b>	<b>18,676</b>	<b>2,542,262</b>	<b>809,048</b>	<b>624,613</b>	<b>471</b>	<b>27,972</b>	<b>1,644,720</b>	<b>891,737</b>	<b>699,293</b>	<b>311,194</b>
O.D.											2,547

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,234,341	3,024,691	313,741			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,182,046	-716,815	1,410			
TOTAL LOSSES	2,052,295	2,307,876	315,151			
EXPECTED LOSSES	4,920,920	2,590,948	390,417			
CREDIBILITY	.05	.15	.23			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.983	1.105	.151	2.239		
INDICATED (POST-TEST)	1.180	1.326	.181	2.687		
PRES. ON RATE LEVEL	2.212	1.165	.175	3.552		
DERIVED BY FORMULA	2.160	1.189	.176	3.525		
UNDERLYING PRES. RATE	2.357	1.241	.187	3.785		
PROPOSED	2.160	1.189	.176	3.525		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.638
IND. RATES				3.64	MINIMUM PREMIUM	
MAN. RATES	4.06	3.89	3.92	+ 3.64	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009										
2010	25									
2011	8,541	53,883	.630				2			2
2012	11,187	44,514	.397				1	1		2
2013	13,554	53,941	.397					1		1
<b>TOTAL</b>	<b>33,307</b>	<b>152,338</b>	<b>.457</b>				<b>3</b>	<b>2</b>		<b>5</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011				26,620					24,965		2,298
2012				25,000	695				5,466	6,105	7,248
2013					12,240					25,570	16,131
<b>TOTAL</b>				<b>51,620</b>	<b>12,935</b>				<b>30,431</b>	<b>31,675</b>	<b>25,677</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011		117	5,130	28,453	695	1	245	6,614	25,881	903	2,266
2012	1	200	13,351	23,193	2,223	3	170	4,292	5,145	6,313	7,197
2013	3	141	9,561	5,209	10,002	6	338	12,356	6,947	17,615	15,889
<b>TOTAL</b>	<b>4</b>	<b>458</b>	<b>28,042</b>	<b>56,855</b>	<b>12,920</b>	<b>10</b>	<b>753</b>	<b>23,262</b>	<b>37,973</b>	<b>24,831</b>	<b>25,352</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	52,529	132,579	25,352	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-19,690	-12,705	38	
TOTAL LOSSES	32,839	119,874	25,390	
EXPECTED LOSSES	51,627	51,959	6,661	
CREDIBILITY	.02	.04	.07	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.099	.360	.076	.535
INDICATED (POST-TEST)	.119	.432	.091	.642
PRES. ON RATE LEVEL	.145	.146	.019	.310
DERIVED BY FORMULA	.144	.157	.024	.325
UNDERLYING PRES. RATE	.155	.156	.020	.331
PROPOSED	.144	.157	.024	.325

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE
IND. RATES				.31	MINIMUM PREMIUM
MAN. RATES	.45	.36	.33	+ .31	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009										
2010										
2011	1,211	19,185	1.584						1	1
2012	6,739	816	.012							
2013	7,877	40,526	.514						1	1
<b>TOTAL</b>	<b>15,827</b>	<b>60,527</b>	<b>.382</b>						<b>2</b>	<b>2</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011					5,000					1,396	12,789
2012											816
2013					18,440					20,000	2,086
<b>TOTAL</b>					<b>23,440</b>					<b>21,396</b>	<b>15,691</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011	1	5	408	230	5,618		3	80	62	1,573	12,610
2012											810
2013	3	213	14,405	7,849	15,069	4	265	9,664	5,433	13,775	2,055
<b>TOTAL</b>	<b>4</b>	<b>218</b>	<b>14,813</b>	<b>8,079</b>	<b>20,687</b>	<b>4</b>	<b>268</b>	<b>9,744</b>	<b>5,495</b>	<b>15,348</b>	<b>15,475</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	25,051	49,609	15,475	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-24,034	-16,125	62	
TOTAL LOSSES	1,017	33,484	15,537	
EXPECTED LOSSES	65,840	70,746	9,655	
CREDIBILITY	.01	.03	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.006	.212	.098	.316
INDICATED (POST-TEST)	.007	.254	.118	.379
PRES. ON RATE LEVEL	.390	.419	.057	.866
DERIVED BY FORMULA	.386	.414	.059	.859
UNDERLYING PRES. RATE	.416	.447	.061	.924
PROPOSED	.386	.414	.059	.859

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE
IND. RATES				.81	MINIMUM PREMIUM
MAN. RATES	1.22	.94	.92	+ .81	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009										
2010	197									
2011	71,146	1,519,974	2.136				13	38		51
2012	53,932	785,004	1.455				7	16		23
2013	62,151	1,519,418	2.444			1	4	34		39
<b>TOTAL</b>	<b>187,426</b>	<b>3,824,396</b>	<b>2.040</b>			<b>1</b>	<b>24</b>	<b>88</b>		<b>113</b>
O.D.		8,160	.004							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011				673,915	288,711				247,025	203,430	106,893
2012				239,795	116,212				99,527	240,203	89,267
2013			211,589	154,576	468,942			41,468	107,798	487,182	47,863
<b>TOTAL</b>			<b>211,589</b>	<b>1,068,286</b>	<b>873,865</b>			<b>41,468</b>	<b>454,350</b>	<b>930,815</b>	<b>244,023</b>
O.D.											8,160

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011	36	3,276	153,467	733,632	341,935	9	2,856	77,152	265,096	238,314	105,396
2012	22	2,300	151,136	234,209	127,633	50	3,971	97,619	104,828	240,764	88,642
2013	268	9,832	723,842	338,184	422,901	180	13,692	413,517	202,274	350,730	47,145
<b>TOTAL</b>	<b>326</b>	<b>15,408</b>	<b>1,028,445</b>	<b>1,306,025</b>	<b>892,469</b>	<b>239</b>	<b>20,519</b>	<b>588,288</b>	<b>572,198</b>	<b>829,808</b>	<b>241,183</b>
O.D.											8,061

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,653,225	3,600,500	249,244	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-433,854	-346,555	815	
TOTAL LOSSES	1,219,371	3,253,945	250,059	
EXPECTED LOSSES	1,105,813	1,351,342	166,808	
CREDIBILITY	.05	.14	.21	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.651	1.736	.133	2.520
INDICATED (POST-TEST)	.781	2.083	.160	3.024
PRES. ON RATE LEVEL	.554	.677	.083	1.314
DERIVED BY FORMULA	.565	.874	.099	1.538
UNDERLYING PRES. RATE	.590	.721	.089	1.400
PROPOSED	.565	.874	.099	1.538

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.587
IND. RATES				1.59	MINIMUM PREMIUM	
MAN. RATES	2.01	1.33	1.45	+ 1.59	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009										
2010	2,537	238,335	9.394			1		1		2
2011	40,571	921,495	2.271					7		15
2012	54,530	1,328,680	2.436	1		1		6		15
2013	57,444	515,649	.897					1		22
<b>TOTAL</b>	<b>155,082</b>	<b>3,004,159</b>	<b>1.937</b>	<b>1</b>		<b>2</b>		<b>14</b>		<b>70</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			130,684		4,140			99,757		964	2,790
2011				363,980	160,608				155,318	150,995	90,594
2012	357,998		279,256	105,941	137,770	63		100,000	150,437	116,684	80,531
2013				2,954	153,348				9,545	262,201	87,601
<b>TOTAL</b>	<b>357,998</b>		<b>409,940</b>	<b>472,875</b>	<b>455,866</b>	<b>63</b>		<b>199,757</b>	<b>315,300</b>	<b>530,844</b>	<b>261,516</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	17	805	153,896	920	6,210	77	824	217,408	1,422	2,288	2,793
2011	22	1,774	83,268	396,449	189,932	7	1,857	49,845	167,699	175,869	89,326
2012	360,137	4,686	381,712	126,200	155,121	310	9,154	299,064	144,132	129,304	79,967
2013	26	1,803	122,933	67,528	125,682	59	3,984	136,412	77,009	181,629	86,287
<b>TOTAL</b>	<b>360,202</b>	<b>9,068</b>	<b>741,809</b>	<b>591,097</b>	<b>476,945</b>	<b>453</b>	<b>15,819</b>	<b>702,729</b>	<b>390,262</b>	<b>489,090</b>	<b>258,373</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,830,080	1,947,394	258,373	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-637,955	-413,186	1,013	
TOTAL LOSSES	1,192,125	1,534,208	259,386	
EXPECTED LOSSES	1,660,927	1,667,132	190,751	
CREDIBILITY	.04	.12	.19	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.769	.989	.167	1.925
INDICATED (POST-TEST)	.923	1.187	.200	2.310
PRES. ON RATE LEVEL	1.004	1.008	.116	2.128
DERIVED BY FORMULA	1.001	1.029	.132	2.162
UNDERLYING PRES. RATE	1.071	1.075	.123	2.269
PROPOSED	1.001	1.029	.132	2.162

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.048
IND. RATES				2.05	MINIMUM PREMIUM	
MAN. RATES	2.78	2.42	2.26	+ 2.05	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009										
2010	1,921	225,233	11.724				1	2		3
2011	56,868	1,213,351	2.133				2	28		30
2012	66,073	4,277,894	6.474			4	21	47		72
2013	60,987	640,382	1.050				1	31		32
<b>TOTAL</b>	<b>185,849</b>	<b>6,356,860</b>	<b>3.420</b>			<b>4</b>	<b>25</b>	<b>108</b>		<b>137</b>
O.D.		1,220								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				17,068	142,598				37,084	24,848	3,635
2011				73,269	552,555				62,908	439,699	84,920
2012			546,627	745,939	908,684			410,882	474,836	1,020,060	170,866
2013				31,000	233,020					268,640	107,722
<b>TOTAL</b>			<b>546,627</b>	<b>867,276</b>	<b>1,836,857</b>			<b>410,882</b>	<b>574,828</b>	<b>1,753,247</b>	<b>367,143</b>
O.D.											1,220

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		125	4,624	22,379	173,893		59	3,583	47,573	31,232	3,639
2011	62	874	59,198	103,837	622,711	5	1,641	42,004	84,700	498,045	83,731
2012	181	15,647	1,166,318	813,583	957,180	693	37,783	1,221,471	517,765	1,048,773	169,670
2013	74	3,086	214,999	122,917	194,299	52	3,551	129,801	72,979	185,052	106,106
<b>TOTAL</b>	<b>317</b>	<b>19,732</b>	<b>1,445,139</b>	<b>1,062,716</b>	<b>1,948,083</b>	<b>750</b>	<b>43,034</b>	<b>1,396,859</b>	<b>723,017</b>	<b>1,763,102</b>	<b>363,146</b>
O.D.											1,208

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,905,831	5,496,918	364,354			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,116,733	-766,007	1,701			
TOTAL LOSSES	1,789,098	4,730,911	366,055			
EXPECTED LOSSES	2,888,093	3,036,773	343,821			
CREDIBILITY	.05	.13	.21			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.963	2.546	.197	3.706		
INDICATED (POST-TEST)	1.156	3.055	.236	4.447		
PRES. ON RATE LEVEL	1.457	1.532	.174	3.163		
DERIVED BY FORMULA	1.442	1.730	.187	3.359		
UNDERLYING PRES. RATE	1.554	1.634	.185	3.373		
PROPOSED	1.442	1.730	.187	3.359		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.183
IND. RATES				3.18	MINIMUM PREMIUM	
MAN. RATES	4.71	3.69	3.36	+ 3.18	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
2009											
2010	3,303	40,102	1,214							3	3
2011	236,266	10,041,644	4,250							156	235
2012	210,429	9,190,054	4,367	1		7				36	255
2013	235,388	4,640,107	1,971			2				9	123
<b>TOTAL</b>	<b>685,386</b>	<b>23,911,907</b>	<b>3,489</b>	<b>3</b>		<b>13</b>				<b>116</b>	<b>616</b>
O.D.		24,752	.003							2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					24,225					15,571	306
2011	15,600		961,397	3,220,874	1,257,777			1,097,785	1,376,535	1,356,979	754,697
2012	168,503		678,618	1,077,720	3,134,138	872		419,899	654,762	2,222,978	832,564
2013			330,018	346,068	1,389,458			447,036	207,257	1,460,277	459,993
<b>TOTAL</b>	<b>184,103</b>		<b>1,970,033</b>	<b>4,644,662</b>	<b>5,805,598</b>	<b>872</b>		<b>1,964,720</b>	<b>2,238,554</b>	<b>5,055,805</b>	<b>2,047,560</b>
O.D.				2,983	4,497				4,653	2,845	9,774

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		21	636	377	29,516		36	276	275	19,263	306
2011	17,898	22,639	1,729,608	3,519,520	1,523,417	389	35,214	1,881,669	1,514,539	1,602,922	744,131
2012	169,916	27,443	1,951,023	1,365,478	3,144,750	2,799	50,528	1,530,424	774,209	2,233,846	826,736
2013	637	24,322	1,754,660	887,994	1,210,506	712	45,788	1,654,436	572,506	1,068,077	453,093
<b>TOTAL</b>	<b>188,451</b>	<b>74,425</b>	<b>5,435,927</b>	<b>5,773,369</b>	<b>5,908,189</b>	<b>3,900</b>	<b>131,566</b>	<b>5,066,805</b>	<b>2,861,529</b>	<b>4,924,108</b>	<b>2,024,266</b>
O.D.		29	1,523	3,671	4,443		62	1,661	5,070	2,942	9,659

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,904,349	19,483,321	2,033,925			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,060,631	-4,538,825	11,620			
TOTAL LOSSES	3,843,718	14,944,496	2,045,545			
EXPECTED LOSSES	18,114,751	17,881,721	2,316,604			
CREDIBILITY	.12	.32	.51			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.561	2.180	.298	3.039		
INDICATED (POST-TEST)	.673	2.616	.358	3.647		
PRES. ON RATE LEVEL	2.480	2.449	.317	5.246		
DERIVED BY FORMULA	2.263	2.502	.338	5.103		
UNDERLYING PRES. RATE	2.643	2.609	.338	5.590		
PROPOSED	2.263	2.502	.338	5.103		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	5.266
IND. RATES				5.27	MINIMUM PREMIUM	
MAN. RATES	7.33	6.18	5.79	+ 5.27	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009										
2010	1,103									
2011	59,372	1,702,154	2.866				17	33		50
2012	76,068	2,851,608	3.748			1	17	55		73
2013	79,744	2,104,243	2.638				3	54		57
<b>TOTAL</b>	<b>216,287</b>	<b>6,658,005</b>	<b>3.078</b>			<b>1</b>	<b>37</b>	<b>142</b>		<b>180</b>
O.D.		3,132	.001				1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011				498,169	378,129				363,523	347,456	114,877
2012			122,530	650,876	736,142			168,010	697,422	329,185	147,443
2013				159,622	795,854				65,663	934,184	148,920
<b>TOTAL</b>			<b>122,530</b>	<b>1,308,667</b>	<b>1,910,125</b>			<b>168,010</b>	<b>1,126,608</b>	<b>1,610,825</b>	<b>411,240</b>
O.D.				879					600		1,653

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011	43	2,583	126,882	549,915	437,816	17	4,328	116,316	392,238	404,914	113,269
2012	118	9,166	629,144	686,744	761,295	432	26,835	797,402	629,423	376,560	146,411
2013	311	11,269	791,420	461,010	670,353	217	15,893	518,244	293,526	650,450	146,686
<b>TOTAL</b>	<b>472</b>	<b>23,018</b>	<b>1,547,446</b>	<b>1,697,669</b>	<b>1,869,464</b>	<b>666</b>	<b>47,056</b>	<b>1,431,962</b>	<b>1,315,187</b>	<b>1,431,924</b>	<b>406,366</b>
O.D.		7	466	814	54		17	370	507	40	1,636

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,051,480	6,315,659	408,002			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,486,996	-2,104,431	5,065			
TOTAL LOSSES		4,211,228	413,067			
EXPECTED LOSSES	9,097,031	8,491,428	955,988			
CREDIBILITY	.06	.15	.23			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	1.947	.191	2.138		
INDICATED (POST-TEST)	.000	2.336	.229	2.565		
PRES. ON RATE LEVEL	3.944	3.681	.415	8.040		
DERIVED BY FORMULA	3.707	3.479	.372	7.558		
UNDERLYING PRES. RATE	4.206	3.926	.442	8.574		
PROPOSED	3.707	3.479	.372	7.558		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	7.162
IND. RATES				7.16	MINIMUM PREMIUM	
MAN. RATES	10.90	9.76	8.54	+ 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	
2009										
2010	3,886	710,270	18,277			1	2	6	9	
2011	33,732	4,084,925	12,109	2		4	13	22	41	
2012	31,778	1,858,313	5,847			1	7	28	36	
2013	29,661	2,166,030	7,302				1	68	69	
<b>TOTAL</b>	<b>99,057</b>	<b>8,819,538</b>	<b>8,903</b>			<b>6</b>	<b>23</b>	<b>124</b>	<b>155</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			136,889	118,634	28,341			329,005	71,094	22,018	4,289
2011	1,090,739		826,387	534,331	517,677	128,334		463,505	136,798	342,388	44,766
2012			250,231	521,961	368,441			107,787	317,788	248,381	43,724
2013			2,464	1,110,874						940,084	112,608
<b>TOTAL</b>	<b>1,090,739</b>		<b>1,213,507</b>	<b>1,177,390</b>	<b>2,025,333</b>	<b>128,334</b>		<b>900,297</b>	<b>525,680</b>	<b>1,552,871</b>	<b>205,387</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	18	864	167,973	141,499	36,767	255	2,760	723,390	95,387	31,788	4,293
2011	1,234,139	9,468	1,077,402	612,523	619,958	140,113	13,874	958,486	174,196	405,468	44,139
2012	84	8,439	619,215	534,252	403,215	246	14,384	437,013	297,470	269,237	43,418
2013	215	12,774	870,486	474,745	908,086	174	12,439	454,286	255,370	647,563	110,919
<b>TOTAL</b>	<b>1,234,456</b>	<b>31,545</b>	<b>2,735,076</b>	<b>1,763,019</b>	<b>1,968,026</b>	<b>140,788</b>	<b>43,457</b>	<b>2,573,175</b>	<b>822,423</b>	<b>1,354,056</b>	<b>202,769</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,758,497	5,907,524	202,769			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,485,294	-1,557,324	2,913			
TOTAL LOSSES	4,273,203	4,350,200	205,682			
EXPECTED LOSSES	6,295,073	6,025,638	628,022			
CREDIBILITY	.03	.09	.14			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	4.314	4.392	.208	8.914		
INDICATED (POST-TEST)	5.177	5.270	.250	10.697		
PRES. ON RATE LEVEL	5.959	5.704	.595	12.258		
DERIVED BY FORMULA	5.936	5.665	.547	12.148		
UNDERLYING PRES. RATE	6.355	6.083	.634	13.072		
PROPOSED	5.936	5.665	.547	12.148		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	11.512
IND. RATES				11.51	MINIMUM PREMIUM	
MAN. RATES	17.43	14.37	13.02	+ 11.51	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009										
2010	10									
2011	483	164,484	34.054				2			2
2012	938	17,667	1.883					2		2
2013	1,789	423	.023							
<b>TOTAL</b>	<b>3,220</b>	<b>182,574</b>	<b>5.670</b>					<b>2</b>	<b>2</b>	<b>4</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011				110,630					53,854		
2012					6,032					8,559	3,076
2013											423
<b>TOTAL</b>				<b>110,630</b>	<b>6,032</b>				<b>53,854</b>	<b>8,559</b>	<b>3,499</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011	1	491	21,326	118,243	2,884	2	522	14,268	55,828	1,951	
2012		20	1,272	645	5,855		55	1,284	737	8,343	3,054
2013											417
<b>TOTAL</b>	<b>1</b>	<b>511</b>	<b>22,598</b>	<b>118,888</b>	<b>8,739</b>	<b>2</b>	<b>577</b>	<b>15,552</b>	<b>56,565</b>	<b>10,294</b>	<b>3,471</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	39,241	194,486	3,471	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-112,659	-71,163	245	
TOTAL LOSSES		123,323	3,716	
EXPECTED LOSSES	301,328	308,218	35,870	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	3.830	.115	3.945
INDICATED (POST-TEST)	.000	4.596	.138	4.734
PRES. ON RATE LEVEL	8.782	8.982	1.045	18.809
DERIVED BY FORMULA	8.782	8.938	1.036	18.756
UNDERLYING PRES. RATE	9.358	9.572	1.114	20.044
PROPOSED	8.782	8.938	1.036	18.756

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	19.358
IND. RATES				19.36	MINIMUM PREMIUM	
MAN. RATES	24.15	21.48	20.76	+ 19.36	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009										
2010										
2011	728	338,465	46.492						2	4
2012	1,076									
2013	182	66,076	36.305						4	4
<b>TOTAL</b>	<b>1,986</b>	<b>404,541</b>	<b>20.370</b>						<b>6</b>	<b>8</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011	276,783				12,885	42,336				5,694	767
2013					39,212					25,505	1,359
<b>TOTAL</b>	<b>276,783</b>				<b>52,097</b>	<b>42,336</b>				<b>31,199</b>	<b>2,126</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011	313,134	12	1,052	596	14,475	46,151	14	327	252	6,419	756
2013	6	452	30,634	16,688	32,043	6	334	12,319	6,929	17,569	1,339
<b>TOTAL</b>	<b>313,140</b>	<b>464</b>	<b>31,686</b>	<b>17,284</b>	<b>46,518</b>	<b>46,157</b>	<b>348</b>	<b>12,646</b>	<b>7,181</b>	<b>23,988</b>	<b>2,095</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	404,441	94,971	2,095	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-108,927	-81,158	103	
TOTAL LOSSES	295,514	13,813	2,198	
EXPECTED LOSSES	281,695	305,407	32,411	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	14.880	.696	.111	15.687
INDICATED (POST-TEST)	17.856	.835	.133	18.824
PRES. ON RATE LEVEL	13.301	14.420	1.530	29.251
DERIVED BY FORMULA	13.301	14.284	1.516	29.101
UNDERLYING PRES. RATE	14.184	15.378	1.632	31.194
PROPOSED	13.301	14.284	1.516	29.101

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	27.579
IND. RATES				27.58	MINIMUM PREMIUM	
MAN. RATES	39.57	33.21	31.07	+ 27.58	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	100,662	1,505,575	1.495			1	15	28	44
2010	109,227	1,761,835	1.613			1	14	28	43
2011	102,586	1,314,747	1.281			2	12	20	34
2012	101,203	1,815,854	1.794			2	9	28	39
2013	107,003	1,830,111	1.710			1	7	26	34
<b>TOTAL</b>	<b>520,681</b>	<b>8,228,122</b>	<b>1.580</b>			<b>7</b>	<b>57</b>	<b>130</b>	<b>194</b>
O.D.		46,295	.008				2	2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			176,314	241,986	387,462			18,479	193,529	326,299	161,506
2010			152,890	375,169	367,590			71,114	321,592	348,533	124,947
2011			285,988	266,165	229,448			47,626	173,858	166,859	144,803
2012			380,288	423,886	216,618			148,968	313,883	199,174	133,037
2013			279,238	354,250	218,195			28,200	505,041	275,849	169,338
<b>TOTAL</b>			<b>1,274,718</b>	<b>1,661,456</b>	<b>1,419,313</b>			<b>314,387</b>	<b>1,507,903</b>	<b>1,316,714</b>	<b>733,631</b>
O.D.				27,001	5,805				3,620	3,834	6,035

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			212,811	301,754	521,136			43,333	255,266	425,168	164,736
2010	19	1,260	208,976	449,956	452,444	54	1,395	188,396	415,907	436,233	125,072
2011	55	3,689	392,623	301,142	273,172	27	3,269	148,391	189,393	195,920	142,776
2012	77	8,699	673,601	433,527	256,701	279	15,936	504,837	292,773	223,294	132,106
2013	440	10,414	801,915	390,833	249,509	362	31,876	693,483	383,865	246,053	166,798
<b>TOTAL</b>	<b>591</b>	<b>24,062</b>	<b>2,289,926</b>	<b>1,877,212</b>	<b>1,752,962</b>	<b>722</b>	<b>52,476</b>	<b>1,578,440</b>	<b>1,537,204</b>	<b>1,526,668</b>	<b>731,488</b>
O.D.		113	5,282	31,035	6,572		43	1,419	5,372	3,247	5,948

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,953,074	6,740,272	737,436	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,603,230	-1,322,780	3,099	
TOTAL LOSSES	1,349,844	5,417,492	740,535	
EXPECTED LOSSES	5,774,352	4,727,783	911,192	
CREDIBILITY	.10	.27	.42	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.259	1.040	.142	1.441
INDICATED (POST-TEST)	.311	1.248	.170	1.729
PRES. ON RATE LEVEL	1.041	.852	.164	2.057
DERIVED BY FORMULA	.968	.959	.167	2.094
UNDERLYING PRES. RATE	1.109	.908	.175	2.192
PROPOSED	.951	.942	.164	2.057

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	TOTAL
IND. RATES				2.12	MINIMUM PREMIUM	
MAN. RATES	2.47	2.32	2.27	+ 2.12	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	39,172	1,577,269	4.026			2	4	24	30	
2010	37,223	1,558,893	4.187			1	6	20	27	
2011	37,006	1,700,993	4.596			3	2	21	26	
2012	35,081	1,437,510	4.097			2	4	19	25	
2013	30,533	655,238	2.145				3	15	18	
<b>TOTAL</b>	<b>179,015</b>	<b>6,929,903</b>	<b>3.871</b>			<b>8</b>	<b>19</b>	<b>99</b>	<b>126</b>	
O.D.		936								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			294,962	69,445	477,613			66,781	141,236	274,229	253,003
2010			150,452	397,095	397,325			19,298	183,030	258,933	152,760
2011			703,362	9,354	346,017			134,025	54,379	307,075	146,781
2012			372,038	124,871	87,347			356,142	142,074	201,258	153,780
2013				42,825	168,773				65,441	286,057	92,142
<b>TOTAL</b>			<b>1,520,814</b>	<b>643,590</b>	<b>1,477,075</b>			<b>576,246</b>	<b>586,160</b>	<b>1,327,552</b>	<b>798,466</b>
O.D.											936

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			356,019	86,598	642,389			156,602	186,290	357,320	258,063
2010	19	1,273	208,024	476,310	488,851	15	762	62,145	237,481	322,980	152,913
2011	112	5,988	823,433	40,886	409,774	63	4,640	293,073	74,964	352,392	144,726
2012	51	5,779	479,649	142,768	112,287	457	21,804	789,518	162,135	225,455	152,704
2013	74	2,508	177,368	104,643	143,280	95	7,323	204,780	117,323	203,982	90,760
<b>TOTAL</b>	<b>256</b>	<b>15,548</b>	<b>2,044,493</b>	<b>851,205</b>	<b>1,796,581</b>	<b>630</b>	<b>34,529</b>	<b>1,506,118</b>	<b>778,193</b>	<b>1,462,129</b>	<b>799,166</b>
O.D.											936

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,601,574	4,888,108	800,102	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,787,121	-932,089	2,882	
TOTAL LOSSES	1,814,453	3,956,019	802,984	
EXPECTED LOSSES	3,916,847	3,288,506	936,249	
CREDIBILITY	.05	.13	.21	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.014	2.210	.449	3.673
INDICATED (POST-TEST)	1.217	2.652	.539	4.408
PRES. ON RATE LEVEL	2.053	1.724	.491	4.268
DERIVED BY FORMULA	2.011	1.845	.501	4.357
UNDERLYING PRES. RATE	2.188	1.837	.523	4.548
PROPOSED	2.011	1.845	.501	4.357

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	4.496
IND. RATES				4.50	MINIMUM PREMIUM	
MAN. RATES	4.64	4.54	4.71	+ 4.50	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	87,252	5,089,982	5.833			9	37	77	123
2010	141,374	8,013,222	5.668			6	74	128	208
2011	1,527	143,061	9.368					3	3
2012									
2013									
<b>TOTAL</b>	<b>230,153</b>	<b>13,246,265</b>	<b>5.755</b>			<b>15</b>	<b>111</b>	<b>208</b>	<b>334</b>
O.D.		37,443	.016					3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,289,564	1,231,147	283,288			891,230	775,351	339,232	280,170
2010			846,027	3,026,396	943,006			435,926	1,323,585	886,171	552,111
2011					116,509					26,552	
<b>TOTAL</b>			<b>2,135,591</b>	<b>4,257,543</b>	<b>1,342,803</b>			<b>1,327,156</b>	<b>2,098,936</b>	<b>1,251,955</b>	<b>832,281</b>
O.D.					6,760					3,342	27,341

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,556,504	1,535,240	381,025			2,089,935	1,022,687	442,022	285,773
2010	108	6,024	1,176,965	3,595,756	1,182,392	336	5,650	1,077,829	1,704,101	1,118,649	552,663
2011	14	115	9,505	5,382	130,897		61	1,530	1,176	29,938	
<b>TOTAL</b>	<b>122</b>	<b>6,139</b>	<b>2,742,974</b>	<b>5,136,378</b>	<b>1,694,314</b>	<b>336</b>	<b>5,711</b>	<b>3,169,294</b>	<b>2,727,964</b>	<b>1,590,609</b>	<b>838,436</b>
O.D.		4	112	65	8,559		4	28	29	4,246	27,476

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,924,724	11,162,164	865,912			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,370,570	-2,999,460	1,152			
TOTAL LOSSES	1,554,154	8,162,704	867,064			
EXPECTED LOSSES	8,080,672	9,293,578	1,136,956			
CREDIBILITY	.06	.16	.24			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.675	3.547	.377	4.599		
INDICATED (POST-TEST)	.810	4.256	.452	5.518		
PRES. ON RATE LEVEL	3.295	3.789	.464	7.548		
DERIVED BY FORMULA	3.146	3.864	.461	7.471		
UNDERLYING PRES. RATE	3.511	4.038	.494	8.043		
PROPOSED	3.146	3.864	.461	7.471		
YEAR	4-1-12	4-1-13	4-1-14	4-1-17	IND. RATE	7.710
IND. RATES				7.71	MINIMUM PREMIUM	
MAN. RATES	8.50	8.73	8.33	+ 7.71	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	271,488	1,662,581	.612	1		2	8	22	33	
2010	217,420	1,938,631	.891			3	7	10	20	
2011	216,349	1,353,684	.625			3	3	19	25	
2012	213,348	1,233,804	.578			3	3	16	22	
2013	237,894	1,398,572	.587			1	2	24	27	
<b>TOTAL</b>	<b>1,156,499</b>	<b>7,587,272</b>	<b>.656</b>	<b>1</b>		<b>12</b>	<b>23</b>	<b>91</b>	<b>127</b>	
O.D.		95,973	.008					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	310,577		295,977	181,898	223,774	500		134,773	169,140	130,517	215,425
2010			775,719	328,998	45,076			298,988	221,038	70,880	197,932
2011			411,187	72,281	80,154			487,250	34,300	108,726	159,786
2012			515,783	40,386	115,154			253,788	14,334	135,407	158,952
2013			150,000	124,971	310,473			170,000	62,320	434,810	145,998
<b>TOTAL</b>	<b>310,577</b>		<b>2,148,666</b>	<b>748,534</b>	<b>774,631</b>	<b>500</b>		<b>1,344,799</b>	<b>501,132</b>	<b>880,340</b>	<b>878,093</b>
O.D.					46,500					36,000	13,473

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	404,992		357,245	226,828	300,977	1,389		316,043	223,096	170,062	219,734
2010	100	4,802	931,069	394,479	64,647	233	2,626	671,549	286,411	93,897	198,130
2011	51	3,668	484,293	89,671	104,090	219	12,932	964,097	58,465	139,044	157,549
2012	64	6,926	593,627	74,554	141,700	298	13,413	507,685	41,408	147,076	157,839
2013	213	6,934	512,325	242,183	283,773	252	14,953	554,146	174,988	321,407	143,808
<b>TOTAL</b>	<b>405,420</b>	<b>22,330</b>	<b>2,878,559</b>	<b>1,027,715</b>	<b>895,187</b>	<b>2,391</b>	<b>43,924</b>	<b>3,013,520</b>	<b>784,368</b>	<b>871,486</b>	<b>877,060</b>
O.D.	9	532	36,327	19,793	37,998	8	477	17,396	9,780	24,798	13,329

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,420,893	3,671,125	890,389			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,055,397	-1,035,532	3,266			
TOTAL LOSSES	3,365,496	2,635,593	893,655			
EXPECTED LOSSES	6,719,259	3,700,798	971,459			
CREDIBILITY	.17	.46	.72			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.291	.228	.077	.596		
INDICATED (POST-TEST)	.349	.274	.092	.715		
PRES. ON RATE LEVEL	.545	.300	.079	.924		
DERIVED BY FORMULA	.512	.288	.088	.888		
UNDERLYING PRES. RATE	.581	.320	.084	.985		
PROPOSED	.512	.288	.088	.888		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	.916
IND. RATES				.92	MINIMUM PREMIUM	
MAN. RATES	1.24	1.08	1.02	+ .92	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	106,750	776,797	.727			1	7	4	12	
2010	108,528	373,486	.344			1	2	2	5	
2011	107,536	1,432,920	1.332			2	5	6	13	
2012	108,285	554,456	.512			1	2	2	5	
2013	160,801	536,012	.333				5	2	7	
<b>TOTAL</b>	<b>591,900</b>	<b>3,673,671</b>	<b>.621</b>			<b>5</b>	<b>21</b>	<b>16</b>	<b>42</b>	
O.D.		6,197	.001							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			139,072	150,680	16,980			90,350	228,385	44,415	106,915
2010			167,687	78,792	5,859			1,018	25,561	7,050	87,519
2011			364,785	192,908	125,437			163,048	433,991	93,828	58,923
2012			269,598	108,120	5,457			18,400	96,112	8,674	48,095
2013				140,905	27,511				260,850	19,946	86,800
<b>TOTAL</b>			<b>941,142</b>	<b>671,405</b>	<b>181,244</b>			<b>272,816</b>	<b>1,044,899</b>	<b>173,913</b>	<b>388,252</b>
O.D.											6,197

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			167,860	187,898	22,837			211,871	301,240	57,872	109,053
2010	22	1,034	201,566	94,280	9,307		25	4,508	32,627	9,071	87,607
2011	55	3,886	458,904	219,710	156,736	92	8,557	437,858	460,111	126,603	58,098
2012	33	4,126	344,705	113,558	26,320	51	3,227	95,411	83,245	15,862	47,758
2013	153	2,214	171,261	119,633	40,130	153	14,342	274,930	163,345	41,374	85,498
<b>TOTAL</b>	<b>263</b>	<b>11,260</b>	<b>1,344,296</b>	<b>735,079</b>	<b>255,330</b>	<b>296</b>	<b>26,151</b>	<b>1,024,578</b>	<b>1,040,568</b>	<b>250,782</b>	<b>388,014</b>
O.D.											6,104

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,406,844	2,281,759	394,118	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,950,561	-516,541	2,005	
TOTAL LOSSES	456,283	1,765,218	396,123	
EXPECTED LOSSES	4,403,735	1,894,080	503,116	
CREDIBILITY	.11	.29	.46	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.077	.298	.067	.442
INDICATED (POST-TEST)	.092	.358	.080	.530
PRES. ON RATE LEVEL	.698	.300	.080	1.078
DERIVED BY FORMULA	.631	.317	.080	1.028
UNDERLYING PRES. RATE	.744	.320	.085	1.149
PROPOSED	.631	.317	.080	1.028

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.060
IND. RATES				1.06	MINIMUM PREMIUM	
MAN. RATES	1.30	1.21	1.19	+ 1.06	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	849,480	3,936,300	.463			7	15	32	54	
2010	1,145,292	3,681,414	.321			4	15	42	61	
2011	1,041,138	2,001,130	.192			3	9	29	41	
2012	943,558	2,528,770	.268			2	19	20	41	
2013	741,612	1,888,370	.254		1	2	5	32	40	
<b>TOTAL</b>	<b>4,721,080</b>	<b>14,035,984</b>	<b>.297</b>		<b>1</b>	<b>18</b>	<b>63</b>	<b>155</b>	<b>237</b>	
O.D.		23,472					1		1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,860,889	157,067	471,553			299,506	246,093	447,100	454,092
2010			686,275	443,629	629,505			621,510	271,666	644,179	384,650
2011			495,381	153,293	244,231			128,564	180,620	331,969	467,072
2012			474,397	401,012	214,354			177,539	622,986	212,878	425,604
2013	25,440		282,791	141,600	371,180			75,200	190,183	442,978	358,998
<b>TOTAL</b>	<b>25,440</b>		<b>3,799,733</b>	<b>1,296,601</b>	<b>1,930,823</b>			<b>1,302,319</b>	<b>1,511,548</b>	<b>2,079,104</b>	<b>2,090,416</b>
O.D.				3,660					6,971		12,841

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			2,246,094	195,861	634,240			702,342	324,597	582,569	463,174
2010	86	4,756	844,243	538,382	776,900	476	6,589	1,380,000	365,360	807,326	385,035
2011	79	4,879	608,271	185,616	293,019	64	5,782	317,300	206,718	384,851	460,533
2012	82	9,645	761,026	416,668	258,094	418	24,738	751,894	557,147	258,780	422,625
2013	33,454	9,328	698,669	293,440	348,228	244	18,683	531,621	243,939	332,035	353,613
<b>TOTAL</b>	<b>33,701</b>	<b>28,608</b>	<b>5,158,303</b>	<b>1,629,967</b>	<b>2,310,481</b>	<b>1,202</b>	<b>55,792</b>	<b>3,683,157</b>	<b>1,697,761</b>	<b>2,365,561</b>	<b>2,084,980</b>
O.D.				4,564					9,195		12,878

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,960,763	8,017,529	2,097,858	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,073,763	-2,089,578	7,474	
TOTAL LOSSES	3,887,000	5,927,951	2,105,332	
EXPECTED LOSSES	11,141,749	7,317,675	2,502,172	
CREDIBILITY	.44	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.082	.126	.045	.253
INDICATED (POST-TEST)	.098	.151	.054	.303
PRES. ON RATE LEVEL	.222	.145	.050	.417
DERIVED BY FORMULA	.167	.151	.054	.372
UNDERLYING PRES. RATE	.236	.155	.053	.444
PROPOSED	.167	.151	.054	.372

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE
IND. RATES				.38	MINIMUM PREMIUM
MAN. RATES	.55	.52	.46	+ .38	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	375,280	4,282,034	1.141			12	7	28	47
2010	268,358	2,170,800	.808			1	15	30	46
2011	277,663	2,677,458	.964			3	10	34	47
2012	280,379	1,751,475	.624				13	32	45
2013	275,523	1,379,702	.500				5	24	29
<b>TOTAL</b>	<b>1,477,203</b>	<b>12,261,469</b>	<b>.830</b>			<b>16</b>	<b>50</b>	<b>148</b>	<b>214</b>
O.D.		128,228	.008				3		3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			2,202,249	286,860	139,133			945,889	158,852	300,448	248,603
2010			234,567	653,373	269,685			25,398	466,765	290,214	230,798
2011			390,495	467,540	422,694			110,896	286,956	768,800	230,077
2012				225,113	295,624				469,924	477,014	283,800
2013				104,397	254,275				128,862	598,326	293,842
<b>TOTAL</b>			<b>2,827,311</b>	<b>1,737,283</b>	<b>1,381,411</b>			<b>1,082,183</b>	<b>1,511,359</b>	<b>2,434,802</b>	<b>1,287,120</b>
O.D.				63,014					51,155		14,059

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			2,658,115	357,714	187,138			2,218,110	209,527	391,486	253,575
2010	29	1,684	316,925	777,654	336,263	19	881	100,045	598,756	365,506	231,029
2011	91	5,601	565,084	527,513	498,620	64	7,385	336,252	335,662	880,702	226,856
2012	35	2,806	181,219	239,878	300,861	182	14,366	362,196	438,260	496,212	281,813
2013	158	4,318	309,608	188,190	220,874	195	14,879	420,202	240,550	425,803	289,434
<b>TOTAL</b>	<b>313</b>	<b>14,409</b>	<b>4,030,951</b>	<b>2,090,949</b>	<b>1,543,756</b>	<b>460</b>	<b>37,511</b>	<b>3,436,805</b>	<b>1,822,755</b>	<b>2,559,709</b>	<b>1,282,707</b>
O.D.		56	4,930	73,161	742	2	384	10,855	56,081	1,490	14,010

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,536,676	8,148,643	1,296,717	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,223,296	-1,762,356	4,237	
TOTAL LOSSES	3,313,380	6,386,287	1,300,954	
EXPECTED LOSSES	9,232,520	6,263,341	1,329,483	
CREDIBILITY	.20	.54	.85	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.224	.432	.088	.744
INDICATED (POST-TEST)	.269	.518	.106	.893
PRES. ON RATE LEVEL	.587	.398	.084	1.069
DERIVED BY FORMULA	.523	.463	.103	1.089
UNDERLYING PRES. RATE	.625	.424	.090	1.139
PROPOSED	.513	.455	.101	1.069

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.103
IND. RATES				1.10	MINIMUM PREMIUM	
MAN. RATES	1.41	1.25	1.18	+ 1.10	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	139,046	1,912,413	1.375			3	8	40	51
2010	149,506	2,716,773	1.817			4	7	38	49
2011	153,280	2,055,495	1.341			4	9	34	47
2012	163,783	2,902,127	1.771			3	4	40	47
2013	169,782	1,254,867	.739				3	32	35
<b>TOTAL</b>	<b>775,397</b>	<b>10,841,675</b>	<b>1.398</b>			<b>14</b>	<b>31</b>	<b>184</b>	<b>229</b>
O.D.		106,822	.013				2	1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			500,130	281,897	207,773			143,417	192,994	379,001	207,201
2010			581,365	146,090	346,461			223,669	282,621	815,638	320,929
2011			594,998	324,113	190,174			172,477	167,913	395,468	210,352
2012			487,689	285,988	479,846			563,116	154,881	611,738	318,869
2013				128,282	254,816				150,613	404,579	316,577
<b>TOTAL</b>			<b>2,164,182</b>	<b>1,166,370</b>	<b>1,479,070</b>			<b>1,102,679</b>	<b>949,022</b>	<b>2,606,424</b>	<b>1,373,928</b>
O.D.				42,590	10,000				43,934	754	9,544

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			603,657	351,525	279,453			336,313	254,560	493,840	211,345
2010	73	3,874	700,797	181,784	428,573	174	3,747	525,801	376,769	1,015,277	321,250
2011	84	6,363	749,157	367,800	239,694	83	6,926	403,106	197,991	457,360	207,407
2012	106	9,467	742,619	338,174	507,971	634	31,242	1,110,504	217,618	633,882	316,637
2013	179	4,650	335,430	206,710	224,311	166	13,486	348,701	201,080	294,645	311,828
<b>TOTAL</b>	<b>442</b>	<b>24,354</b>	<b>3,131,660</b>	<b>1,445,993</b>	<b>1,680,002</b>	<b>1,057</b>	<b>55,401</b>	<b>2,724,425</b>	<b>1,248,018</b>	<b>2,895,004</b>	<b>1,368,467</b>
O.D.				53,110	13,450				57,949	982	9,484

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,937,339	7,394,508	1,377,951	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,758,351	-2,151,111	5,441	
TOTAL LOSSES	2,178,988	5,243,397	1,383,392	
EXPECTED LOSSES	8,444,073	7,769,479	1,527,534	
CREDIBILITY	.13	.35	.55	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.281	.676	.178	1.135
INDICATED (POST-TEST)	.337	.811	.214	1.362
PRES. ON RATE LEVEL	1.022	.940	.185	2.147
DERIVED BY FORMULA	.933	.895	.201	2.029
UNDERLYING PRES. RATE	1.089	1.002	.197	2.288
PROPOSED	.933	.895	.201	2.029

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.094
IND. RATES				2.09	MINIMUM PREMIUM	
MAN. RATES	2.58	2.42	2.37	+ 2.09	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	27,039	1,371,119	5.070		1	1	3	9	14
2010	26,435	643,426	2.433				8	14	22
2011	34,507	358,566	1.039				2	8	10
2012	32,288	216,436	.670				1	10	11
2013	28,484	294,092	1.032				1	9	10
<b>TOTAL</b>	<b>148,753</b>	<b>2,883,639</b>	<b>1.939</b>		<b>1</b>	<b>1</b>	<b>15</b>	<b>50</b>	<b>67</b>
O.D.		978,956	.658			2			2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009		98,623	256,230	161,104	63,543		88,285	369,148	16,630	267,162	50,394
2010				233,420	33,505				266,743	51,641	58,117
2011				41,719	97,042				41,146	120,412	58,247
2012				4,602	39,472				3,665	138,228	30,469
2013				50,409	64,248				20,752	122,941	35,742
<b>TOTAL</b>		<b>98,623</b>	<b>256,230</b>	<b>491,254</b>	<b>297,810</b>		<b>88,285</b>	<b>369,148</b>	<b>348,936</b>	<b>700,384</b>	<b>232,969</b>
O.D.			566,340					404,039			8,577

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009		166,673	286,849	200,897	85,465		534,919	802,896	21,935	348,113	51,402
2010		30	12,957	276,295	42,817		121	23,525	339,953	67,425	58,175
2011	11	284	15,959	49,072	110,117	3	680	17,837	47,989	137,258	57,432
2012	4	164	10,750	8,490	38,592	9	1,008	23,031	15,016	134,990	30,256
2013	64	1,415	103,773	65,953	58,819	37	2,747	80,510	45,964	86,879	35,206
<b>TOTAL</b>	<b>79</b>	<b>168,566</b>	<b>430,288</b>	<b>600,707</b>	<b>335,810</b>	<b>49</b>	<b>539,475</b>	<b>947,799</b>	<b>470,857</b>	<b>774,665</b>	<b>232,471</b>
O.D.	61	3,428	586,739	5,906	8,162	258	3,399	747,243	5,618	4,446	8,505

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,427,384	2,206,171	240,976	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,255,329	-507,254	882	
TOTAL LOSSES	2,172,055	1,698,917	241,858	
EXPECTED LOSSES	2,815,895	1,816,273	264,780	
CREDIBILITY	.04	.12	.18	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.460	1.142	.163	2.765
INDICATED (POST-TEST)	1.752	1.370	.196	3.318
PRES. ON RATE LEVEL	1.776	1.146	.167	3.089
DERIVED BY FORMULA	1.775	1.173	.172	3.120
UNDERLYING PRES. RATE	1.893	1.221	.178	3.292
PROPOSED	1.775	1.173	.172	3.120

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.220
IND. RATES				3.22	MINIMUM PREMIUM	
MAN. RATES	3.39	3.36	3.41	+ 3.22	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	200,159	3,146,985	1.572			3	15	31	49	
2010	223,850	2,057,390	.919			3	18	36	57	
2011	247,887	2,812,850	1.134			3	14	33	50	
2012	360,103	3,267,845	.907			4	5	36	45	
2013	415,483	9,588,060	2.307		1		3	46	50	
<b>TOTAL</b>	<b>1,447,482</b>	<b>20,873,130</b>	<b>1.442</b>		<b>1</b>	<b>13</b>	<b>55</b>	<b>182</b>	<b>251</b>	
O.D.		61,592	.004				3	2	5	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			587,518	638,592	205,365			808,798	464,889	236,861	204,962
2010			575,675	294,550	237,330			148,432	255,949	327,840	217,614
2011			825,322	400,338	211,490			226,351	409,533	465,426	274,390
2012			911,925	251,158	609,834			497,827	218,513	455,529	323,059
2013		1,070,062	196,212	519,071			6,829,222	131,440	590,501	251,552	
<b>TOTAL</b>		<b>1,070,062</b>	<b>2,900,440</b>	<b>1,780,850</b>	<b>1,783,090</b>		<b>6,829,222</b>	<b>1,681,408</b>	<b>1,480,324</b>	<b>2,076,157</b>	<b>1,271,577</b>
O.D.				27,902	2,514				3,824	7,530	19,822

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			581,374	796,325	276,216			1,202,461	613,187	308,628	209,061
2010	74	3,741	698,919	355,455	296,822	115	1,985	350,961	333,200	410,613	217,832
2011	112	8,564	1,025,391	455,144	272,423	119	10,801	576,041	453,573	546,675	270,549
2012	164	15,077	1,230,143	341,617	655,923	654	32,110	1,142,099	258,507	486,293	320,798
2013	293	73,278	631,675	373,135	449,555	11,725	803,317	549,887	246,403	424,146	247,779
<b>TOTAL</b>	<b>643</b>	<b>100,660</b>	<b>4,167,502</b>	<b>2,321,676</b>	<b>1,950,939</b>	<b>12,613</b>	<b>848,213</b>	<b>3,821,449</b>	<b>1,904,870</b>	<b>2,176,355</b>	<b>1,266,019</b>
O.D.			419	34,265	3,451			246	4,905	9,849	19,817

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,951,745	8,406,310	1,285,836	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,381,759	-2,033,722	7,522	
TOTAL LOSSES	2,569,986	6,372,588	1,293,358	
EXPECTED LOSSES	14,909,065	7,642,705	1,765,928	
CREDIBILITY	.20	.53	.83	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.178	.440	.089	.707
INDICATED (POST-TEST)	.214	.528	.107	.849
PRES. ON RATE LEVEL	.967	.495	.115	1.577
DERIVED BY FORMULA	.816	.512	.108	1.436
UNDERLYING PRES. RATE	1.030	.528	.122	1.680
PROPOSED	.816	.512	.108	1.436

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.482
IND. RATES				1.48	MINIMUM PREMIUM	
MAN. RATES	1.95	1.87	1.74	+ 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	
2009	3,325	5,577	.167							
2010	6,788	24,424	.359						1	1
2011	3,810	212,643	5.581				2		1	3
2012	9,308	40,105	.430						3	3
2013	5,376	34,512	.641						2	2
<b>TOTAL</b>	<b>28,607</b>	<b>317,261</b>	<b>1.109</b>						<b>2</b>	<b>7</b>
O.D.		1,753	.006							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											5,577
2010					5,088					14,963	4,373
2011				98,177	9,094				97,205	100	8,067
2012					21,856					16,808	1,441
2013					9,792					15,711	9,009
<b>TOTAL</b>				<b>98,177</b>	<b>45,830</b>				<b>97,205</b>	<b>47,582</b>	<b>28,467</b>
O.D.											1,753

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											5,689
2010		5	133	79	6,200		34	265	265	18,511	4,377
2011	2	446	19,667	105,353	12,774	4	942	25,759	100,772	3,633	7,954
2012	2	75	4,606	2,343	21,212		113	2,526	1,449	16,384	1,431
2013	3	111	7,649	4,169	8,002	2	209	7,593	4,267	10,823	8,874
<b>TOTAL</b>	<b>7</b>	<b>637</b>	<b>32,055</b>	<b>111,944</b>	<b>48,188</b>	<b>6</b>	<b>1,298</b>	<b>36,143</b>	<b>106,753</b>	<b>49,351</b>	<b>28,325</b>
O.D.											1,733

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	70,146	316,236	30,058	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-119,222	-47,109	96	
TOTAL LOSSES		269,127	30,154	
EXPECTED LOSSES	275,485	172,215	27,463	
CREDIBILITY	.01	.04	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.941	.105	1.046
INDICATED (POST-TEST)	.000	1.129	.126	1.255
PRES. ON RATE LEVEL	.904	.565	.090	1.559
DERIVED BY FORMULA	.895	.588	.092	1.575
UNDERLYING PRES. RATE	.963	.602	.096	1.661
PROPOSED	.886	.582	.091	1.559

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.609
IND. RATES				1.61	MINIMUM PREMIUM	
MAN. RATES	1.92	1.80	1.72	+ 1.61	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	212,958	10,687,560	5.018	1		20	19	76	116
2010	233,966	11,370,577	4.859	2		19	25	100	146
2011	236,926	12,246,994	5.169	1		14	16	115	146
2012	248,305	9,135,433	3.679			13	20	72	105
2013	255,280	9,012,655	3.530	2		7	13	93	115
<b>TOTAL</b>	<b>1,187,435</b>	<b>52,453,219</b>	<b>4.417</b>	<b>6</b>		<b>73</b>	<b>93</b>	<b>456</b>	<b>628</b>
O.D.		43,433	.003				2		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	1,000		3,874,842	408,185	878,241	418		4,046,104	274,833	622,374	581,563
2010	203,000		3,631,712	900,128	964,834	1,700		3,214,671	684,482	1,203,025	567,025
2011	234,590		3,056,466	705,649	1,639,368			3,353,336	664,031	1,727,419	866,135
2012			2,574,207	722,292	1,257,490			1,089,838	1,268,102	1,472,451	751,053
2013	762,234		1,278,849	527,168	1,570,665	1		981,101	1,228,240	2,056,921	607,476
<b>TOTAL</b>	<b>1,200,824</b>		<b>14,416,076</b>	<b>3,263,422</b>	<b>6,310,598</b>	<b>2,119</b>		<b>12,685,050</b>	<b>4,119,688</b>	<b>7,082,190</b>	<b>3,373,252</b>
O.D.				16,730					20,977		5,726

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	1,304		4,300,171	509,009	1,181,235	1,161		6,903,771	362,504	810,947	593,194
2010	257,008	21,485	4,025,163	1,100,462	1,213,235	5,164	23,436	5,540,168	926,547	1,524,899	567,592
2011	265,887	27,608	3,505,228	890,706	1,944,962	1,003	65,594	4,508,563	845,632	2,039,638	854,009
2012	410	41,070	3,381,690	926,856	1,402,059	1,728	92,282	3,059,946	1,274,280	1,580,269	745,796
2013	996,036	39,075	2,923,954	1,191,095	1,469,157	1,741	124,736	3,746,669	1,404,938	1,628,927	598,364
<b>TOTAL</b>	<b>1,520,645</b>	<b>129,238</b>	<b>18,136,206</b>	<b>4,618,128</b>	<b>7,210,648</b>	<b>10,797</b>	<b>306,048</b>	<b>23,759,117</b>	<b>4,813,901</b>	<b>7,584,680</b>	<b>3,358,955</b>
O.D.		2	96	20,772	12		12	327	27,318	45	5,674

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	43,862,488	24,275,504	3,364,629	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-16,681,052	-5,417,991	12,759	
TOTAL LOSSES	27,181,436	18,857,513	3,377,388	
EXPECTED LOSSES	37,404,203	19,521,431	3,621,676	
CREDIBILITY	.17	.46	.73	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.289	1.588	.284	4.161
INDICATED (POST-TEST)	2.747	1.906	.341	4.994
PRES. ON RATE LEVEL	2.971	1.551	.288	4.810
DERIVED BY FORMULA	2.933	1.714	.327	4.974
UNDERLYING PRES. RATE	3.150	1.644	.305	5.099
PROPOSED	2.933	1.714	.327	4.974

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	5.603
IND. RATES				5.60	MINIMUM PREMIUM	
MAN. RATES	5.78	5.60	5.65	+ 5.60	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	89,416	3,400,122	3.802			5	7	32	44
2010	97,610	3,483,829	3.569			5	11	48	64
2011	97,527	4,206,045	4.312		1	7	12	38	58
2012	95,373	5,143,395	5.392			5	9	27	41
2013	94,422	8,277,324	8.766		1	3	3	30	37
<b>TOTAL</b>	<b>474,348</b>	<b>24,510,715</b>	<b>5.167</b>		<b>2</b>	<b>25</b>	<b>42</b>	<b>175</b>	<b>244</b>
O.D.		5,370	.001				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,043,321	248,335	368,363			1,038,715	213,956	337,658	149,774
2010			913,872	527,545	696,873			290,863	236,992	582,043	235,641
2011	258,590		1,502,251	414,741	335,945			515,492	514,644	477,528	186,854
2012			1,353,672	377,531	214,947			2,109,438	572,558	314,308	200,941
2013	791,970		912,488	30,821	419,736	3,000		5,454,152	12,322	550,646	102,189
<b>TOTAL</b>	<b>1,050,560</b>		<b>5,725,604</b>	<b>1,598,973</b>	<b>2,035,864</b>	<b>3,000</b>		<b>9,408,660</b>	<b>1,550,472</b>	<b>2,262,183</b>	<b>875,399</b>
O.D.				5,000					370		

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,161,744	309,675	495,449			1,959,710	282,207	439,967	152,769
2010	115	6,229	1,121,020	640,084	861,747	227	3,758	664,244	315,599	726,419	235,877
2011	292,754	14,131	1,801,900	490,632	432,623	254	19,170	1,167,601	573,809	573,156	184,238
2012	113	13,733	1,124,828	412,083	276,029	1,363	65,032	2,341,440	582,396	401,722	199,534
2013	1,034,028	11,504	871,225	255,616	400,594	5,015	43,232	1,976,912	272,917	473,167	100,656
<b>TOTAL</b>	<b>1,327,010</b>	<b>45,597</b>	<b>6,080,717</b>	<b>2,108,090</b>	<b>2,466,442</b>	<b>6,859</b>	<b>131,192</b>	<b>8,109,907</b>	<b>2,026,928</b>	<b>2,614,431</b>	<b>873,074</b>
O.D.	5	67	5,318	3,831	629		19	377	225	39	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,707,068	9,220,615	873,074			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,767,374	-2,162,326	3,173			
TOTAL LOSSES	9,939,694	7,058,289	876,247			
EXPECTED LOSSES	12,821,626	7,722,385	943,953			
CREDIBILITY	.09	.25	.40			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.095	1.488	.185	3.768		
INDICATED (POST-TEST)	2.514	1.786	.222	4.522		
PRES. ON RATE LEVEL	2.550	1.536	.187	4.273		
DERIVED BY FORMULA	2.547	1.599	.201	4.347		
UNDERLYING PRES. RATE	2.703	1.628	.199	4.530		
PROPOSED	2.547	1.599	.201	4.347		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	4.896
IND. RATES				4.90	MINIMUM PREMIUM	
MAN. RATES	4.78	4.80	5.02	+ 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	
2009	15,072	532,416	3.532			2			5	7
2010	19,178	1,729,188	9.016			4	4		3	11
2011	19,740	839,511	4.252			2	2		2	6
2012	16,466	437,372	2.656			1			1	2
2013	23,813	149,600	.628					1	1	2
<b>TOTAL</b>	<b>94,269</b>	<b>3,688,087</b>	<b>3.912</b>			<b>9</b>	<b>7</b>		<b>12</b>	<b>28</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			386,021		16,912			67,570		37,873	24,040
2010			847,027	230,344	11,358			528,670	24,263	62,889	24,637
2011			556,700	36,070	30,461			158,973	14,992	20,077	22,238
2012			274,680		190			67,438		742	94,322
2013				68,199	11,111				42,106	15,774	12,410
<b>TOTAL</b>			<b>2,064,428</b>	<b>334,613</b>	<b>70,032</b>			<b>822,651</b>	<b>81,361</b>	<b>137,355</b>	<b>177,647</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			465,927		22,746			158,452		49,348	24,521
2010	100	4,810	932,863	277,443	22,782	365	4,044	1,035,325	38,623	83,323	24,662
2011	64	4,624	637,398	51,753	51,608	72	4,218	314,675	22,333	28,143	21,927
2012	27	3,313	291,890	13,255	14,788	75	3,235	127,253	4,746	4,479	93,662
2013	74	1,049	81,172	56,967	17,621	27	2,478	50,444	29,777	15,324	12,224
<b>TOTAL</b>	<b>265</b>	<b>13,796</b>	<b>2,409,250</b>	<b>399,418</b>	<b>129,545</b>	<b>539</b>	<b>13,975</b>	<b>1,686,149</b>	<b>95,479</b>	<b>180,617</b>	<b>176,996</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,123,974	805,059	176,996	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,526,494	-420,361	889	
TOTAL LOSSES	2,597,480	384,698	177,885	
EXPECTED LOSSES	3,433,277	1,523,387	232,845	
CREDIBILITY	.03	.09	.14	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.755	.408	.189	3.352
INDICATED (POST-TEST)	3.306	.490	.227	4.023
PRES. ON RATE LEVEL	3.436	1.524	.233	5.193
DERIVED BY FORMULA	3.432	1.431	.232	5.095
UNDERLYING PRES. RATE	3.642	1.616	.247	5.505
PROPOSED	3.432	1.431	.232	5.095

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	5.739
IND. RATES				5.74	MINIMUM PREMIUM	
MAN. RATES	6.08	5.99	6.10	+ 5.74	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	135,025	10,568,150	7.826	2		18	9	53	82
2010	214,437	6,228,781	2.904			12	21	42	75
2011	354,462	8,269,360	2.332	1		17	21	50	89
2012	280,665	12,148,676	4.328	1		13	22	38	74
2013	285,794	5,632,254	1.970			10	8	48	66
<b>TOTAL</b>	<b>1,270,383</b>	<b>42,847,221</b>	<b>3.373</b>	<b>4</b>		<b>70</b>	<b>81</b>	<b>231</b>	<b>386</b>
O.D.		80,926	.006				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	1,953,733		4,645,001	253,297	691,910	5,621		2,091,424	188,640	567,572	170,952
2010			3,136,022	662,497	390,750			973,317	519,133	353,478	193,584
2011	3,000		3,919,688	951,280	813,290			1,355,134	592,223	398,306	236,439
2012	666,011		3,265,618	1,097,560	344,716	5,000		5,519,281	665,447	389,875	195,168
2013			2,064,336	363,356	874,397			1,118,169	304,284	698,051	209,661
<b>TOTAL</b>	<b>2,622,744</b>		<b>17,030,665</b>	<b>3,327,990</b>	<b>3,115,063</b>	<b>10,621</b>		<b>11,057,325</b>	<b>2,269,727</b>	<b>2,407,282</b>	<b>1,005,804</b>
O.D.				25,182					36,325		19,419

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	2,169,134		4,917,680	315,862	930,617	15,169		3,607,192	248,816	739,542	174,371
2010	402	19,586	3,734,981	809,326	509,714	750	8,834	2,171,328	679,789	454,860	193,778
2011	3,919	36,213	4,671,152	1,137,346	1,054,331	630	41,029	2,818,466	681,889	512,847	233,129
2012	670,252	42,618	3,534,274	1,182,605	546,733	13,001	81,220	2,939,250	686,888	497,173	193,802
2013	786	38,097	2,953,969	847,446	958,386	1,086	63,982	2,492,708	499,769	613,699	206,516
<b>TOTAL</b>	<b>2,844,493</b>	<b>136,514</b>	<b>19,812,056</b>	<b>4,292,585</b>	<b>3,999,781</b>	<b>30,636</b>	<b>195,065</b>	<b>14,028,944</b>	<b>2,797,151</b>	<b>2,818,121</b>	<b>1,001,596</b>
O.D.			1,303	29,751	215			3,080	46,170	480	19,180

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	37,052,091	13,984,254	1,020,776			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-21,857,425	-4,949,538	5,692			
TOTAL LOSSES	15,194,666	9,034,716	1,026,468			
EXPECTED LOSSES	50,434,206	17,963,216	1,537,164			
CREDIBILITY	.18	.48	.76			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.196	.711	.081	1.988		
INDICATED (POST-TEST)	1.435	.853	.097	2.385		
PRES. ON RATE LEVEL	3.745	1.334	.114	5.193		
DERIVED BY FORMULA	3.329	1.103	.101	4.533		
UNDERLYING PRES. RATE	3.970	1.414	.121	5.505		
PROPOSED	3.329	1.103	.101	4.533		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	5.106
IND. RATES				5.11	MINIMUM PREMIUM	
MAN. RATES	8.25	6.95	6.10	+ 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
2009	237,310	10,319,190	4.348			17	17	87	121
2010	500,673	20,720,583	4.138	2		39	37	117	195
2011	647,887	14,599,076	2.253	1		26	38	122	187
2012	637,614	5,708,445	.895			6	24	85	115
2013	724,292	6,849,911	.945	3		5	14	101	123
<b>TOTAL</b>	<b>2,747,776</b>	<b>58,197,205</b>	<b>2.118</b>	<b>6</b>		<b>93</b>	<b>130</b>	<b>512</b>	<b>741</b>
O.D.		36,170	.001					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			4,233,284	786,485	975,446			1,537,753	987,184	1,518,756	280,282
2010	431,370		9,561,714	1,484,762	2,021,490	335,937		3,790,946	1,075,934	1,415,864	602,566
2011	3,000		5,957,548	1,414,983	1,174,451			3,557,980	700,773	1,211,878	578,463
2012			1,272,642	872,081	1,055,921			358,008	437,309	1,084,607	627,877
2013	906,236		824,940	723,281	1,639,652	5,415		184,690	584,812	1,519,368	461,517
<b>TOTAL</b>	<b>1,340,606</b>		<b>21,850,128</b>	<b>5,281,592</b>	<b>6,866,960</b>	<b>341,352</b>		<b>9,429,377</b>	<b>3,786,012</b>	<b>6,750,473</b>	<b>2,550,705</b>
O.D.					7,372					9,377	19,421

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			5,078,569	980,749	1,311,978			3,573,280	1,302,095	1,978,944	285,888
2010	505,157	58,983	11,098,198	1,846,618	2,558,821	592,207	31,354	7,544,518	1,440,570	1,803,309	603,169
2011	4,150	53,369	6,875,399	1,688,811	1,526,793	945	61,651	4,252,594	856,382	1,455,879	570,365
2012	265	25,897	2,035,399	981,016	1,146,494	620	34,852	1,108,298	487,953	1,106,278	623,482
2013	1,184,171	37,786	2,802,871	1,330,599	1,509,733	8,314	57,982	1,633,908	787,570	1,125,163	454,594
<b>TOTAL</b>	<b>1,693,743</b>	<b>176,035</b>	<b>27,890,436</b>	<b>6,827,793</b>	<b>8,053,819</b>	<b>602,086</b>	<b>185,839</b>	<b>18,112,598</b>	<b>4,874,570</b>	<b>7,469,573</b>	<b>2,537,498</b>
O.D.		7	193	114	8,982		21	166	165	11,601	19,328

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	48,661,124	27,246,617	2,556,826			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-29,962,983	-7,327,947	13,636			
TOTAL LOSSES	18,698,141	19,918,670	2,570,462			
EXPECTED LOSSES	70,013,333	27,065,594	3,352,286			
CREDIBILITY	.30	.81	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.680	.725	.094	1.499		
INDICATED (POST-TEST)	.816	.870	.113	1.799		
PRES. ON RATE LEVEL	2.404	.929	.115	3.448		
DERIVED BY FORMULA	1.928	.881	.113	2.922		
UNDERLYING PRES. RATE	2.548	.985	.122	3.655		
PROPOSED	1.928	.881	.113	2.922		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.291
IND. RATES				3.29	MINIMUM PREMIUM	
MAN. RATES	5.48	4.71	4.05	+ 3.29	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	375,434	18,791,662	5.005	1		37	29	168	235
2010	378,796	14,929,056	3.941	1		27	35	160	223
2011	408,110	22,006,615	5.392	2		38	36	148	224
2012	393,234	13,376,994	3.401			23	38	169	230
2013	414,332	14,218,344	3.431	2		14	28	176	220
<b>TOTAL</b>	<b>1,969,906</b>	<b>83,322,671</b>	<b>4.230</b>	<b>6</b>		<b>139</b>	<b>166</b>	<b>821</b>	<b>1132</b>
O.D.		148,455	.007			1		1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	99,818		7,347,019	1,271,866	1,588,457			5,394,208	796,699	1,572,437	721,158
2010	416,376		5,134,710	1,678,655	1,391,981	568,788		2,619,190	933,376	1,665,596	520,384
2011	772,742		8,807,045	1,767,264	1,391,680	144,006		5,464,203	1,560,655	1,348,737	750,283
2012			4,026,882	1,909,781	1,363,789			1,324,182	2,444,327	1,578,680	729,353
2013	152,730		2,996,334	1,300,914	2,643,632	264,194		1,993,029	1,283,527	2,863,834	720,150
<b>TOTAL</b>	<b>1,441,666</b>		<b>28,311,990</b>	<b>7,928,480</b>	<b>8,379,539</b>	<b>976,988</b>		<b>16,794,812</b>	<b>7,018,584</b>	<b>9,029,284</b>	<b>3,441,328</b>
O.D.			115,214		2,500			2,214			28,527

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	130,163		8,196,207	1,586,016	2,136,473			10,020,508	1,050,845	2,048,886	735,581
2010	357,573	32,740	6,165,870	2,038,514	1,756,149	734,851	25,443	5,816,355	1,252,658	2,101,710	520,904
2011	875,246	72,144	9,366,786	2,120,561	1,843,039	158,825	118,814	8,213,451	1,824,857	1,701,062	739,779
2012	594	68,157	5,558,144	2,077,287	1,654,026	2,294	126,409	4,094,823	2,088,515	1,758,855	724,248
2013	201,541	81,454	6,183,596	2,407,571	2,611,156	371,238	175,547	5,979,483	1,779,508	2,287,995	709,348
<b>TOTAL</b>	<b>1,565,117</b>	<b>254,495</b>	<b>35,470,603</b>	<b>10,229,949</b>	<b>10,000,843</b>	<b>1,267,208</b>	<b>446,213</b>	<b>34,124,620</b>	<b>7,996,383</b>	<b>9,898,508</b>	<b>3,429,860</b>
O.D.	12	919	130,027	2,480	6,450	1	56	4,310	82	68	28,318

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	73,263,581	38,134,763	3,458,178			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-25,214,697	-8,895,644	14,657			
TOTAL LOSSES	48,048,884	29,239,119	3,472,835			
EXPECTED LOSSES	56,260,516	31,932,176	4,235,298			
CREDIBILITY	.24	.65	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.439	1.484	.176	4.099		
INDICATED (POST-TEST)	2.927	1.781	.211	4.919		
PRES. ON RATE LEVEL	2.694	1.529	.203	4.426		
DERIVED BY FORMULA	2.750	1.693	.211	4.654		
UNDERLYING PRES. RATE	2.856	1.621	.215	4.692		
PROPOSED	2.750	1.693	.211	4.654		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	5.242
IND. RATES				5.24	MINIMUM PREMIUM	
MAN. RATES	5.08	5.03	5.20	+ 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	
2009	743,496	25,140,839	3.381	1	1	40	53	276	371	
2010	916,797	23,117,414	2.521	4		37	54	280	375	
2011	1,196,266	32,728,224	2.735	1		50	60	263	374	
2012	1,051,411	29,386,346	2.794	4		46	58	208	316	
2013	1,092,636	27,534,767	2.520	3	1	15	41	234	294	
<b>TOTAL</b>	<b>5,000,606</b>	<b>137,907,590</b>	<b>2.758</b>	<b>13</b>	<b>2</b>	<b>188</b>	<b>266</b>	<b>1261</b>	<b>1730</b>	
O.D.		50,972	.001	1			1	1	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	65,886	508,096	8,666,778	2,262,964	3,023,736		195,000	4,115,994	1,461,037	3,448,894	1,392,454
2010	791,638		8,113,686	2,332,834	2,517,861	100		3,171,807	1,641,696	3,324,729	1,223,063
2011	212,505		11,834,832	2,236,856	3,529,067	647		7,258,067	2,556,741	3,548,593	1,550,916
2012	541,400		9,562,229	2,702,564	2,928,278	14,468		5,950,370	2,038,479	4,552,279	1,096,279
2013	667,001	665,235	2,763,372	1,619,731	3,166,214	402,078	5,252,295	2,564,457	1,787,123	7,364,577	1,282,684
<b>TOTAL</b>	<b>2,278,430</b>	<b>1,173,331</b>	<b>40,940,897</b>	<b>11,154,949</b>	<b>15,165,156</b>	<b>417,293</b>	<b>5,447,295</b>	<b>23,060,695</b>	<b>9,485,076</b>	<b>22,239,072</b>	<b>6,545,396</b>
O.D.	3,000			2,000	12,220					2,489	31,263

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	85,915	458,656	10,290,493	2,821,916	4,066,929		631,089	8,061,979	1,927,107	4,493,915	1,420,303
2010	1,001,618	51,562	9,645,487	2,847,909	3,159,443	2,455	31,834	6,574,402	2,186,563	4,167,076	1,224,286
2011	242,017	101,991	13,262,700	2,789,417	4,351,756	3,076	160,680	10,685,212	2,994,631	4,250,904	1,529,203
2012	545,845	139,528	11,561,756	3,244,802	3,485,671	38,833	299,855	10,631,014	2,435,070	4,829,550	1,088,605
2013	873,292	144,408	6,646,866	2,824,988	3,005,504	577,119	1,100,735	8,538,682	2,767,019	3,963,610	1,263,444
<b>TOTAL</b>	<b>2,748,687</b>	<b>896,145</b>	<b>51,407,302</b>	<b>14,529,032</b>	<b>18,069,303</b>	<b>621,483</b>	<b>2,224,193</b>	<b>44,491,289</b>	<b>12,310,390</b>	<b>21,705,055</b>	<b>6,525,841</b>
O.D.	3,912	11	320	2,683	14,889		5	43	43	3,079	31,469

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	102,393,390	66,634,474	6,557,310			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-42,338,130	-16,955,151	28,529			
TOTAL LOSSES	60,055,260	49,679,323	6,585,839			
EXPECTED LOSSES	96,011,634	61,207,418	7,950,963			
CREDIBILITY	.45	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.201	.993	.132	2.326		
INDICATED (POST-TEST)	1.441	1.192	.158	2.791		
PRES. ON RATE LEVEL	1.811	1.155	.150	3.116		
DERIVED BY FORMULA	1.645	1.192	.158	2.995		
UNDERLYING PRES. RATE	1.920	1.224	.159	3.303		
PROPOSED	1.645	1.192	.158	2.995		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.373
IND. RATES				3.37	MINIMUM PREMIUM	
MAN. RATES	4.20	3.66	3.66	+ 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
2009	5,247	322,610	6.148				1	5	6
2010	3,394	5,795	.170						
2011	5,819	448,719	7.711			1		2	3
2012	5,447	9,874,152	181.276		1	1		1	3
2013	5,290	420,543	7.949			1		1	2
<b>TOTAL</b>	<b>25,197</b>	<b>11,071,819</b>	<b>43.941</b>		<b>1</b>	<b>3</b>	<b>1</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
2009				107,533	58,259				53,023	102,997	798
2010											5,795
2011			302,235		31,993			96,679		4,661	13,151
2012		736,455	519,331		2,620	7,812,450		789,659		6,540	7,097
2013			227,925		22,779			103,234		60,950	5,655
<b>TOTAL</b>		<b>736,455</b>	<b>1,049,491</b>	<b>107,533</b>	<b>115,651</b>	<b>7,812,450</b>		<b>989,572</b>	<b>53,023</b>	<b>175,148</b>	<b>32,496</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				134,094	78,358				69,937	134,205	814
2010											5,801
2011	37	2,439	343,533	7,881	44,873	43	2,461	188,518	3,794	8,274	12,967
2012	25	40,435	293,286	13,738	16,922	474	928,711	839,684	32,154	30,254	7,047
2013	33	2,820	225,880	31,445	40,514	84	4,345	199,878	28,185	51,275	5,570
<b>TOTAL</b>	<b>95</b>	<b>45,694</b>	<b>862,699</b>	<b>187,158</b>	<b>180,667</b>	<b>601</b>	<b>935,517</b>	<b>1,228,080</b>	<b>134,070</b>	<b>224,008</b>	<b>32,199</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,072,686	725,903	32,199	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-544,133	-120,382	145	
TOTAL LOSSES	2,528,553	605,521	32,344	
EXPECTED LOSSES	1,225,835	435,657	41,576	
CREDIBILITY	.01	.04	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	10.035	2.403	.128	12.566
INDICATED (POST-TEST)	12.042	2.884	.154	15.080
PRES. ON RATE LEVEL	4.589	1.631	.156	6.376
DERIVED BY FORMULA	4.664	1.681	.156	6.501
UNDERLYING PRES. RATE	4.865	1.729	.165	6.759
PROPOSED	4.664	1.681	.156	6.501

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE
IND. RATES				7.32	MINIMUM PREMIUM
MAN. RATES	7.38	7.20	7.49	+ 7.32	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	7,298	752,460	10,310			2			6	8
2010	1,505	43,853	2,913						3	3
2011	3,888	54,847	1,410						5	5
2012	6,872	85,040	1,237						2	2
2013	11,477	37,812	.329						3	3
<b>TOTAL</b>	<b>31,040</b>	<b>974,012</b>	<b>3.138</b>			<b>2</b>			<b>19</b>	<b>21</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			518,524		57,478			128,485		43,709	4,264
2010					6,814					33,301	3,738
2011					18,751					31,356	4,740
2012					53,419					30,135	1,486
2013					15,532					10,218	12,062
<b>TOTAL</b>			<b>518,524</b>		<b>151,994</b>			<b>128,485</b>		<b>148,719</b>	<b>26,290</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			625,858		77,307			301,297		56,952	4,349
2010		6	179	106	8,303		77	588	587	41,199	3,742
2011	1	20	1,527	866	21,065		71	1,805	1,388	35,358	4,674
2012	6	182	11,264	5,731	51,847	3	204	4,524	2,600	29,376	1,476
2013		179	12,133	6,609	12,692		133	4,936	2,779	7,036	11,881
<b>TOTAL</b>	<b>7</b>	<b>387</b>	<b>650,961</b>	<b>13,312</b>	<b>171,214</b>	<b>3</b>	<b>485</b>	<b>313,150</b>	<b>7,354</b>	<b>169,921</b>	<b>26,122</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	964,993	361,801	26,122	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-601,768	-185,344	231	
TOTAL LOSSES	363,225	176,457	26,353	
EXPECTED LOSSES	1,411,388	723,542	47,181	
CREDIBILITY	.02	.04	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.170	.568	.085	1.823
INDICATED (POST-TEST)	1.404	.682	.102	2.188
PRES. ON RATE LEVEL	4.289	2.199	.143	6.631
DERIVED BY FORMULA	4.231	2.138	.141	6.510
UNDERLYING PRES. RATE	4.547	2.331	.152	7.030
PROPOSED	4.231	2.138	.141	6.510

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	7.333
IND. RATES				7.33	MINIMUM PREMIUM	
MAN. RATES	8.33	7.76	7.79	+ 7.33	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	161,916	2,602,947	1.607			3	3	36	42
2010	244,406	3,296,131	1.348			3	11	44	58
2011	353,644	5,973,328	1.689			12	19	47	78
2012	327,618	3,799,783	1.159			9	8	39	56
2013	297,387	7,456,667	2.507			9	4	56	69
<b>TOTAL</b>	<b>1,384,971</b>	<b>23,128,856</b>	<b>1.670</b>			<b>36</b>	<b>45</b>	<b>222</b>	<b>303</b>
O.D.		1,575							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			944,695	101,674	296,208			463,988	94,432	429,782	272,168
2010			717,900	552,723	685,774			278,709	252,821	661,471	146,733
2011			2,445,731	749,168	691,617			845,908	354,128	557,635	329,141
2012			1,566,105	347,922	445,020			483,496	198,738	485,572	272,930
2013			2,262,115	295,564	927,676			2,364,644	218,901	1,145,356	242,411
<b>TOTAL</b>			<b>7,936,546</b>	<b>2,047,051</b>	<b>3,046,295</b>			<b>4,436,745</b>	<b>1,119,020</b>	<b>3,279,816</b>	<b>1,263,383</b>
O.D.											1,575

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,014,472	126,788	398,402			857,939	124,556	560,005	277,611
2010	91	5,000	891,412	668,367	846,698	217	3,833	640,505	336,945	824,747	146,880
2011	352	23,487	2,959,644	884,483	868,824	390	26,180	1,773,057	423,219	667,981	324,533
2012	212	23,187	1,941,564	444,915	536,736	639	31,165	1,107,376	243,386	513,465	271,019
2013	722	37,914	2,934,036	819,303	994,535	1,852	100,670	4,325,656	685,833	1,005,609	238,775
<b>TOTAL</b>	<b>1,377</b>	<b>89,588</b>	<b>9,741,128</b>	<b>2,943,856</b>	<b>3,645,195</b>	<b>3,098</b>	<b>161,848</b>	<b>8,704,533</b>	<b>1,813,939</b>	<b>3,571,807</b>	<b>1,258,818</b>
O.D.											1,573

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	18,701,572	11,974,797	1,260,391			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-9,532,153	-2,428,200	5,419			
TOTAL LOSSES	9,169,419	9,546,597	1,265,810			
EXPECTED LOSSES	21,937,940	8,808,415	1,495,768			
CREDIBILITY	.19	.51	.81			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.662	.689	.091	1.442		
INDICATED (POST-TEST)	.794	.827	.109	1.730		
PRES. ON RATE LEVEL	1.494	.600	.102	2.196		
DERIVED BY FORMULA	1.361	.716	.108	2.185		
UNDERLYING PRES. RATE	1.584	.636	.108	2.328		
PROPOSED	1.361	.716	.108	2.185		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.461
IND. RATES				2.46	MINIMUM PREMIUM	
MAN. RATES	3.35	2.87	2.58	+ 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
2009	177,342	7,401,793	4.173	1		19	12	66	98
2010	161,344	9,085,109	5.630			15	18	62	95
2011	185,418	10,553,777	5.691		1	22	13	67	103
2012	188,885	8,176,691	4.328			15	23	61	99
2013	208,852	7,353,018	3.520			9	20	74	103
<b>TOTAL</b>	<b>921,841</b>	<b>42,570,388</b>	<b>4.618</b>	<b>1</b>	<b>1</b>	<b>80</b>	<b>86</b>	<b>330</b>	<b>498</b>
O.D.		81,761	.008				2	1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	167,639		3,795,578	426,850	650,350			981,623	199,650	715,734	464,369
2010			3,400,178	748,762	714,574			2,634,271	519,442	673,797	394,085
2011		143,034	4,766,762	456,735	792,967		503,531	2,211,380	289,655	1,013,556	376,157
2012			3,259,158	963,576	867,031			1,429,978	556,130	718,422	382,396
2013			1,823,269	873,545	1,559,922			476,862	716,583	1,524,044	378,793
<b>TOTAL</b>	<b>167,639</b>	<b>143,034</b>	<b>17,044,945</b>	<b>3,469,468</b>	<b>4,584,844</b>		<b>503,531</b>	<b>7,734,114</b>	<b>2,281,460</b>	<b>4,645,553</b>	<b>1,995,800</b>
O.D.				53,398	27,000					99	1,264

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	218,601		4,581,263	532,281	874,718			2,301,906	263,338	932,600	473,656
2010	392	19,462	3,668,058	915,825	904,409	1,395	16,419	3,986,597	697,540	860,264	394,479
2011	588	204,192	5,389,388	624,216	1,039,447	888	876,426	4,017,036	419,044	1,215,565	370,891
2012	446	49,919	4,154,555	1,141,074	1,074,453	1,834	86,575	3,147,768	631,185	816,898	379,719
2013	1,396	50,119	3,811,717	1,507,020	1,559,334	1,045	75,184	2,252,516	901,529	1,168,634	373,111
<b>TOTAL</b>	<b>221,423</b>	<b>323,692</b>	<b>21,604,981</b>	<b>4,720,416</b>	<b>5,452,361</b>	<b>5,162</b>	<b>1,054,604</b>	<b>15,705,823</b>	<b>2,912,636</b>	<b>4,993,961</b>	<b>1,991,856</b>
O.D.	5	309	23,857	74,580	22,518			48	26	67	1,262

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	38,939,904	18,176,565	1,993,118			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-12,905,127	-4,374,450	8,131			
TOTAL LOSSES	26,034,777	13,802,115	2,001,249			
EXPECTED LOSSES	28,991,899	15,846,446	2,249,291			
CREDIBILITY	.15	.39	.62			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.824	1.497	.217	4.538		
INDICATED (POST-TEST)	3.389	1.796	.260	5.445		
PRES. ON RATE LEVEL	2.967	1.622	.229	4.818		
DERIVED BY FORMULA	3.030	1.690	.248	4.968		
UNDERLYING PRES. RATE	3.145	1.719	.244	5.108		
PROPOSED	3.030	1.690	.248	4.968		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	5.596
IND. RATES				5.60	MINIMUM PREMIUM	
MAN. RATES	5.47	5.41	5.66	+ 5.60	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	66,967	4,030,085	6.018			11	4	34	49
2010	75,141	2,277,420	3.030			5	7	23	35
2011	81,475	3,166,410	3.886			8	9	35	52
2012	85,764	3,275,354	3.819			8	5	33	46
2013	79,299	1,078,896	1.360				4	24	28
<b>TOTAL</b>	<b>388,646</b>	<b>13,828,165</b>	<b>3.558</b>			<b>32</b>	<b>29</b>	<b>149</b>	<b>210</b>
O.D.		1,263							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			2,306,375	136,535	220,341			881,711	51,536	338,694	94,893
2010			1,053,350	186,467	178,227			365,166	122,920	267,801	103,489
2011			1,365,289	340,599	343,840			500,754	183,280	330,532	102,116
2012			1,605,784	93,251	312,028			545,143	112,197	499,056	107,895
2013				58,527	413,429				40,922	469,661	96,357
<b>TOTAL</b>			<b>6,330,798</b>	<b>815,379</b>	<b>1,467,865</b>			<b>2,292,774</b>	<b>510,855</b>	<b>1,905,744</b>	<b>504,750</b>
O.D.											1,263

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			2,783,164	170,258	296,358			2,065,415	67,976	441,317	96,791
2010	136	6,624	1,253,900	229,971	228,142	283	3,629	810,932	166,109	336,950	103,592
2011	182	12,729	1,633,753	408,849	435,520	231	15,248	1,042,627	223,232	394,958	100,686
2012	190	21,163	1,821,190	197,063	394,009	686	32,156	1,172,138	175,687	524,302	107,140
2013	129	5,525	385,199	220,804	345,176	115	8,431	268,577	152,351	327,854	94,912
<b>TOTAL</b>	<b>637</b>	<b>46,041</b>	<b>7,877,206</b>	<b>1,226,945</b>	<b>1,699,205</b>	<b>1,315</b>	<b>59,464</b>	<b>5,359,689</b>	<b>785,355</b>	<b>2,025,381</b>	<b>503,121</b>
O.D.											1,244

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,344,352	5,736,886	504,365			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,568,783	-1,507,991	2,214			
TOTAL LOSSES	8,775,569	4,228,895	506,579			
EXPECTED LOSSES	10,275,800	5,425,497	641,267			
CREDIBILITY	.08	.22	.35			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.258	1.088	.130	3.476		
INDICATED (POST-TEST)	2.710	1.306	.156	4.172		
PRES. ON RATE LEVEL	2.494	1.317	.156	3.967		
DERIVED BY FORMULA	2.511	1.315	.156	3.982		
UNDERLYING PRES. RATE	2.644	1.396	.165	4.205		
PROPOSED	2.511	1.315	.156	3.982		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	4.485
IND. RATES				4.49	MINIMUM PREMIUM	
MAN. RATES	4.48	4.46	4.66	+ 4.49	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	45,509	1,563,555	3.435			3	5	33	41
2010	46,603	2,751,025	5.903			6	6	45	57
2011	50,214	1,657,149	3.300			1	4	41	47
2012	40,834	1,676,889	4.106	1		3	5	20	28
2013	42,194	2,091,961	4.957			4	4	26	34
<b>TOTAL</b>	<b>225,354</b>	<b>9,740,579</b>	<b>4.322</b>			<b>17</b>	<b>24</b>	<b>165</b>	<b>207</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			483,253	234,112	272,593			120,829	97,610	243,544	111,614
2010			894,241	424,348	320,276			495,289	188,098	300,829	127,944
2011	42,478		207,694	272,322	458,212			60,535	92,422	381,418	142,068
2012			556,878	150,021	204,125			253,109	152,188	254,957	105,611
2013			688,123	230,636	295,696			377,974	115,819	317,344	66,369
<b>TOTAL</b>	<b>42,478</b>		<b>2,830,189</b>	<b>1,311,439</b>	<b>1,550,902</b>			<b>1,307,736</b>	<b>646,137</b>	<b>1,498,092</b>	<b>553,606</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			583,287	291,937	366,639			283,344	128,748	317,337	113,846
2010	111	5,778	1,082,702	512,181	401,823	385	4,787	1,100,606	251,372	380,099	128,072
2011	48,129	3,319	324,149	316,622	528,029	32	3,315	164,331	114,962	435,298	140,079
2012	78	8,617	713,956	187,454	237,013	356	17,461	609,584	168,173	272,742	104,872
2013	369	14,227	1,104,367	368,161	336,639	399	23,413	895,113	198,897	264,876	65,373
<b>TOTAL</b>	<b>48,687</b>	<b>31,941</b>	<b>3,808,461</b>	<b>1,676,355</b>	<b>1,870,143</b>	<b>1,172</b>	<b>48,976</b>	<b>3,052,978</b>	<b>862,152</b>	<b>1,670,352</b>	<b>552,242</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,992,215	6,079,002	552,242	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,018,494	-1,486,169	2,016	
TOTAL LOSSES	3,973,721	4,592,833	554,258	
EXPECTED LOSSES	6,643,435	5,257,509	626,484	
CREDIBILITY	.06	.15	.24	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.763	2.038	.246	4.047
INDICATED (POST-TEST)	2.116	2.446	.295	4.857
PRES. ON RATE LEVEL	2.781	2.201	.262	5.244
DERIVED BY FORMULA	2.741	2.238	.270	5.249
UNDERLYING PRES. RATE	2.948	2.333	.278	5.559
PROPOSED	2.738	2.236	.270	5.244

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	5.907
IND. RATES				5.91	MINIMUM PREMIUM	
MAN. RATES	6.15	6.07	6.16	+ 5.91	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	100,732	3,560,943	3.535			7	11	56	74
2010	96,328	13,749,405	14.273		2	15	11	53	81
2011	91,347	3,871,767	4.238			8	11	42	61
2012	95,432	3,184,870	3.337			3	8	56	67
2013	105,284	2,614,173	2.482			2	7	46	55
<b>TOTAL</b>	<b>489,123</b>	<b>26,981,158</b>	<b>5.516</b>		<b>2</b>	<b>35</b>	<b>48</b>	<b>253</b>	<b>338</b>
O.D.		1,054						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,651,851	381,997	486,438			347,012	133,141	413,540	146,964
2010		1,076,870	2,842,038	650,576	682,208		6,791,191	694,786	327,815	516,833	167,088
2011			1,621,336	611,111	272,307			249,748	355,675	522,531	239,059
2012			747,954	328,294	548,420			482,794	168,248	632,433	276,727
2013			344,321	336,723	461,686			100,756	515,335	645,058	210,294
<b>TOTAL</b>		<b>1,076,870</b>	<b>7,207,500</b>	<b>2,308,701</b>	<b>2,451,059</b>		<b>6,791,191</b>	<b>1,875,096</b>	<b>1,500,214</b>	<b>2,730,395</b>	<b>1,040,132</b>
O.D.					270					784	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,993,783	476,352	654,260			813,743	175,613	538,847	149,903
2010	360	417,079	3,430,342	798,817	862,187	538	1,209,893	1,641,648	436,121	653,112	167,255
2011	209	15,898	1,968,884	700,094	369,760	128	10,999	610,623	401,134	609,850	235,712
2012	138	13,334	1,068,983	397,766	591,636	608	30,055	1,057,145	228,327	653,021	274,790
2013	475	13,709	1,032,934	487,272	452,544	494	39,815	1,002,150	498,560	507,986	207,140
<b>TOTAL</b>	<b>1,182</b>	<b>460,020</b>	<b>9,494,926</b>	<b>2,860,301</b>	<b>2,930,387</b>	<b>1,768</b>	<b>1,290,762</b>	<b>5,125,309</b>	<b>1,739,755</b>	<b>2,962,816</b>	<b>1,034,800</b>
O.D.			22	12	303		2	45	34	884	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,374,036	10,494,492	1,034,800			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,982,658	-2,803,029	3,663			
TOTAL LOSSES	10,391,378	7,691,463	1,038,463			
EXPECTED LOSSES	13,284,580	10,071,044	1,051,615			
CREDIBILITY	.10	.26	.40			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.124	1.573	.212	3.909		
INDICATED (POST-TEST)	2.549	1.888	.254	4.691		
PRES. ON RATE LEVEL	2.562	1.942	.203	4.707		
DERIVED BY FORMULA	2.561	1.928	.223	4.712		
UNDERLYING PRES. RATE	2.716	2.059	.215	4.990		
PROPOSED	2.558	1.926	.223	4.707		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	5.302
IND. RATES				5.30	MINIMUM PREMIUM	
MAN. RATES	5.24	5.25	5.53	+ 5.30	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	70,952	2,067,465	2.913			4	2	12	18	
2010	71,827	2,623,620	3.652			8	2	9	19	
2011	78,156	1,949,950	2.494			4	5	21	30	
2012	71,051	1,017,930	1.432			4	1	9	14	
2013	69,180	2,497,563	3.610			3	5	28	36	
<b>TOTAL</b>	<b>361,166</b>	<b>10,156,528</b>	<b>2.812</b>			<b>23</b>	<b>15</b>	<b>79</b>	<b>117</b>	
O.D.		668								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,085,042	174,430	184,042			314,062	115,236	131,737	62,916
2010			1,993,701	46,375	36,678			449,947	13,137	43,798	39,984
2011			865,865	237,965	174,906			238,806	138,614	188,713	105,081
2012			542,051	15,027	100,613			155,764	15,317	103,793	85,365
2013			661,620	178,248	417,862			336,477	124,369	696,224	82,763
<b>TOTAL</b>			<b>5,148,279</b>	<b>652,045</b>	<b>914,101</b>			<b>1,495,056</b>	<b>406,673</b>	<b>1,164,265</b>	<b>376,109</b>
O.D.											668

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,309,646	217,515	247,537			736,475	151,997	171,652	64,174
2010	253	12,265	2,349,532	68,416	62,854	349	3,803	982,417	23,810	59,296	40,024
2011	113	8,127	1,036,839	280,762	228,292	114	7,844	512,594	160,923	225,251	103,610
2012	61	6,992	605,079	50,805	127,402	185	8,530	318,730	32,705	110,870	84,767
2013	350	14,618	1,119,956	377,512	427,370	440	27,482	1,018,418	302,316	523,030	81,522
<b>TOTAL</b>	<b>777</b>	<b>42,002</b>	<b>6,421,052</b>	<b>995,010</b>	<b>1,093,455</b>	<b>1,088</b>	<b>47,659</b>	<b>3,568,634</b>	<b>671,751</b>	<b>1,090,099</b>	<b>374,097</b>
O.D.											662

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,081,212	3,850,315	374,759	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,344,963	-757,069	1,269	
TOTAL LOSSES	7,736,249	3,093,246	376,028	
EXPECTED LOSSES	5,197,179	2,694,298	386,449	
CREDIBILITY	.08	.21	.33	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.142	.856	.104	3.102
INDICATED (POST-TEST)	2.570	1.027	.125	3.722
PRES. ON RATE LEVEL	1.357	.704	.101	2.162
DERIVED BY FORMULA	1.454	.772	.109	2.335
UNDERLYING PRES. RATE	1.439	.746	.107	2.292
PROPOSED	1.454	.772	.109	2.335

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	TOTAL
IND. RATES				2.63	MINIMUM PREMIUM	
MAN. RATES	2.26	2.38	2.54	+ 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
2009	512,192	27,294,474	5.328	1		46	61	218	326
2010	489,280	24,301,991	4.966	4		39	66	218	327
2011	536,147	25,559,616	4.767	1		48	51	230	330
2012	531,968	18,432,538	3.464	3	2	22	55	198	280
2013	564,776	16,366,368	2.897	2		14	38	236	290
<b>TOTAL</b>	<b>2,634,363</b>	<b>111,954,987</b>	<b>4.250</b>	<b>11</b>	<b>2</b>	<b>169</b>	<b>271</b>	<b>1100</b>	<b>1553</b>
O.D.		17,955						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	349,879		9,675,461	2,426,388	3,073,178	700		6,595,051	1,403,367	2,672,974	1,097,476
2010	860,751		8,704,884	2,457,991	2,082,763	77,567		4,008,472	2,274,745	2,523,712	1,311,106
2011	223,729		9,044,944	2,255,374	2,212,286	159		5,728,786	2,808,612	2,087,669	1,198,057
2012	793,736	755,304	4,289,436	2,531,137	2,304,495	46,079	308,155	1,752,192	2,330,691	2,362,993	958,320
2013	426,617		2,542,904	1,450,786	2,467,102	64,492		1,786,914	2,205,700	4,120,109	1,301,744
<b>TOTAL</b>	<b>2,654,712</b>	<b>755,304</b>	<b>34,257,629</b>	<b>11,121,676</b>	<b>12,139,824</b>	<b>188,997</b>	<b>308,155</b>	<b>19,871,415</b>	<b>11,023,115</b>	<b>13,767,457</b>	<b>5,866,703</b>
O.D.					2,206					4,217	11,532

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	456,242		11,219,609	3,025,704	4,133,421	1,945		12,962,139	1,851,044	3,482,877	1,119,426
2010	1,089,043	54,551	10,288,923	2,992,616	2,635,273	150,420	38,427	8,855,704	2,991,546	3,195,741	1,312,417
2011	254,315	82,364	10,554,103	2,699,457	2,804,600	2,503	157,364	10,487,319	3,187,537	2,609,910	1,181,284
2012	799,143	828,749	6,520,038	2,804,500	2,623,018	106,907	815,416	5,148,561	2,297,330	2,556,606	951,612
2013	559,150	75,585	5,726,706	2,397,190	2,435,350	93,009	221,826	6,557,167	2,613,055	3,198,311	1,282,218
<b>TOTAL</b>	<b>3,157,893</b>	<b>1,041,249</b>	<b>44,309,379</b>	<b>13,919,467</b>	<b>14,631,662</b>	<b>354,784</b>	<b>1,233,033</b>	<b>44,010,890</b>	<b>12,940,512</b>	<b>15,043,445</b>	<b>5,846,957</b>
O.D.		2	180	102	2,477		9	241	186	4,754	11,588

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	94,107,660	56,542,605	5,858,545			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-38,303,422	-13,246,834	22,765			
TOTAL LOSSES	55,804,238	43,295,771	5,881,310			
EXPECTED LOSSES	85,590,453	47,681,971	6,506,877			
CREDIBILITY	.30	.79	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.118	1.644	.223	3.985		
INDICATED (POST-TEST)	2.542	1.973	.268	4.783		
PRES. ON RATE LEVEL	3.065	1.707	.233	5.005		
DERIVED BY FORMULA	2.908	1.917	.268	5.093		
UNDERLYING PRES. RATE	3.249	1.810	.247	5.306		
PROPOSED	2.858	1.884	.263	5.005		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	5.638
IND. RATES				5.64	MINIMUM PREMIUM	
MAN. RATES	5.93	5.75	5.88	+ 5.64	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	422,882	23,461,121	5.547			38	75	346	459
2010	414,185	34,266,437	8.273	2	2	43	79	309	435
2011	420,241	26,299,476	6.258	1		32	72	324	429
2012	414,822	27,801,640	6.702			31	100	299	430
2013	417,517	19,307,879	4.624			6	82	326	414
<b>TOTAL</b>	<b>2,089,647</b>	<b>131,136,553</b>	<b>6.276</b>	<b>3</b>	<b>2</b>	<b>150</b>	<b>408</b>	<b>1604</b>	<b>2167</b>
O.D.		55,125	.002	1			1	3	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			7,438,197	3,668,781	2,150,666			3,248,503	3,104,740	2,701,175	1,149,059
2010	349,462	1,060,662	7,390,296	3,043,058	2,295,133	117,828	9,532,049	4,779,320	1,851,819	2,813,710	1,033,100
2011	3,000		6,254,527	3,008,900	2,573,257	852,561		4,462,481	4,708,525	3,466,467	969,758
2012			5,406,899	4,719,070	2,580,440			5,408,487	5,377,263	3,247,217	1,062,264
2013			906,625	3,483,882	3,783,308			404,707	4,260,732	5,437,270	1,031,355
<b>TOTAL</b>	<b>352,462</b>	<b>1,060,662</b>	<b>27,396,544</b>	<b>17,923,691</b>	<b>13,382,804</b>	<b>970,389</b>	<b>9,532,049</b>	<b>18,303,498</b>	<b>19,303,079</b>	<b>17,665,839</b>	<b>5,245,536</b>
O.D.	3,000			4,167	15,769				6,977	4,844	20,368

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			8,881,436	4,574,972	2,892,643			7,299,264	4,095,157	3,519,635	1,172,040
2010	442,605	223,169	8,590,866	3,677,832	2,885,808	227,081	1,884,784	9,452,605	2,463,109	3,554,058	1,034,133
2011	4,308	63,139	7,484,739	3,453,553	3,144,665	931,237	145,268	8,520,610	5,075,241	4,189,526	956,181
2012	949	110,005	8,647,113	4,895,072	3,077,389	6,930	362,289	12,177,650	5,132,233	3,769,562	1,054,828
2013	4,383	100,487	7,486,371	4,365,218	3,615,145	3,752	315,835	7,628,932	4,102,103	4,233,110	1,015,885
<b>TOTAL</b>	<b>452,245</b>	<b>496,800</b>	<b>41,090,525</b>	<b>20,966,647</b>	<b>15,615,650</b>	<b>1,169,000</b>	<b>2,708,176</b>	<b>45,079,061</b>	<b>20,867,843</b>	<b>19,265,891</b>	<b>5,233,067</b>
O.D.	3,793	78	5,447	7,794	16,027		53	2,583	9,999	3,786	20,563

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	91,007,761	76,753,637	5,253,630			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-35,724,914	-17,083,483	21,030			
TOTAL LOSSES	55,282,847	59,670,154	5,274,660			
EXPECTED LOSSES	79,218,517	61,038,590	6,268,941			
CREDIBILITY	.25	.68	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.646	2.856	.252	5.754		
INDICATED (POST-TEST)	3.175	3.427	.302	6.904		
PRES. ON RATE LEVEL	3.576	2.755	.283	6.614		
DERIVED BY FORMULA	3.476	3.212	.302	6.990		
UNDERLYING PRES. RATE	3.791	2.921	.300	7.012		
PROPOSED	3.433	3.173	.298	6.904		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	7.777
IND. RATES				7.78	MINIMUM PREMIUM	
MAN. RATES	7.59	7.46	7.77	+ 7.78	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	274,873	11,836,086	4.306	1		24	32	128	185
2010	255,136	14,186,682	5.560		1	25	43	149	218
2011	273,784	11,364,612	4.150			19	43	149	211
2012	253,724	12,128,121	4.780	1		19	36	112	168
2013	248,507	8,048,188	3.238			11	20	113	144
<b>TOTAL</b>	<b>1,306,024</b>	<b>57,563,689</b>	<b>4.408</b>	<b>2</b>	<b>1</b>	<b>98</b>	<b>174</b>	<b>651</b>	<b>926</b>
O.D.		1,159							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	327,061		4,793,326	1,413,230	794,614			2,144,760	965,597	979,570	417,928
2010		109,579	5,682,354	1,640,130	1,427,876		18,347	2,078,352	1,234,093	1,624,297	371,654
2011			3,678,497	1,907,486	1,248,236			1,606,947	1,177,178	1,394,404	351,864
2012	1,687		3,763,622	1,669,758	1,032,909	884		2,457,932	1,651,943	1,098,373	451,013
2013			2,267,101	947,254	1,284,124			1,225,958	674,314	1,400,954	248,483
<b>TOTAL</b>	<b>328,748</b>	<b>109,579</b>	<b>20,184,900</b>	<b>7,577,858</b>	<b>5,787,759</b>	<b>884</b>	<b>18,347</b>	<b>9,513,949</b>	<b>5,703,125</b>	<b>6,497,598</b>	<b>1,840,942</b>
O.D.											1,159

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	426,488		5,702,650	1,762,299	1,068,754			4,405,197	1,273,622	1,276,381	426,287
2010	729	199,613	6,823,327	1,997,529	1,804,468	1,609	52,887	4,664,942	1,626,551	2,048,717	372,026
2011	549	38,995	4,618,899	2,174,341	1,560,793	770	55,373	3,521,157	1,341,769	1,665,033	346,938
2012	2,210	58,929	4,810,016	1,823,134	1,291,548	4,420	124,138	4,235,188	1,602,991	1,270,438	447,856
2013	1,480	52,672	4,059,202	1,486,252	1,383,660	1,492	95,707	3,326,154	922,753	1,143,457	244,756
<b>TOTAL</b>	<b>431,456</b>	<b>350,209</b>	<b>26,014,094</b>	<b>9,243,555</b>	<b>7,109,223</b>	<b>8,291</b>	<b>328,105</b>	<b>20,152,638</b>	<b>6,767,686</b>	<b>7,404,026</b>	<b>1,837,863</b>
O.D.											1,158

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	47,284,793	30,524,490	1,839,021			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-21,327,122	-7,145,608	7,194			
TOTAL LOSSES	25,957,671	23,378,882	1,846,215			
EXPECTED LOSSES	47,095,224	25,415,228	2,207,181			
CREDIBILITY	.19	.49	.78			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.988	1.790	.141	3.919		
INDICATED (POST-TEST)	2.386	2.148	.169	4.703		
PRES. ON RATE LEVEL	3.402	1.836	.159	5.397		
DERIVED BY FORMULA	3.209	1.989	.167	5.365		
UNDERLYING PRES. RATE	3.606	1.946	.169	5.721		
PROPOSED	3.209	1.989	.167	5.365		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	6.043
IND. RATES				6.04	MINIMUM PREMIUM	
MAN. RATES	6.22	6.15	6.34	+ 6.04	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	179,964	8,415,700	4.676	1		15	18	100	134
2010	195,736	6,613,567	3.378			11	16	62	89
2011	215,579	11,128,744	5.162			18	14	71	103
2012	223,883	13,608,858	6.078			18	21	68	107
2013	206,703	6,174,437	2.987			7	8	65	80
<b>TOTAL</b>	<b>1,021,865</b>	<b>45,941,306</b>	<b>4.496</b>	<b>1</b>		<b>69</b>	<b>77</b>	<b>366</b>	<b>513</b>
O.D.		9,682							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	3,000		3,158,854	638,535	1,140,298	415		1,420,208	325,885	1,281,140	447,365
2010			2,650,380	672,039	627,363			804,960	876,347	652,904	329,574
2011			3,994,922	455,978	1,166,402			3,714,022	324,879	1,110,403	362,138
2012			4,102,713	852,121	863,551			4,605,150	1,631,033	1,052,194	502,096
2013			1,401,826	517,646	1,138,527			354,322	913,475	1,443,460	405,181
<b>TOTAL</b>	<b>3,000</b>		<b>15,308,695</b>	<b>3,136,319</b>	<b>4,936,141</b>	<b>415</b>		<b>10,898,662</b>	<b>4,071,619</b>	<b>5,540,101</b>	<b>2,046,354</b>
O.D.											9,682

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	3,912		3,812,737	796,252	1,533,701	1,153		3,330,388	429,841	1,669,320	456,312
2010	339	16,820	3,170,177	821,092	793,775	625	8,150	1,840,012	1,136,730	828,189	329,904
2011	529	32,402	4,321,963	618,970	1,430,752	845	52,726	3,759,161	454,808	1,321,645	357,068
2012	479	54,203	4,557,143	1,025,135	1,085,982	3,073	147,619	5,289,134	1,308,613	1,237,490	498,581
2013	894	35,497	2,697,851	999,259	1,127,348	976	74,327	2,094,231	915,243	1,110,713	399,103
<b>TOTAL</b>	<b>6,153</b>	<b>138,922</b>	<b>18,559,871</b>	<b>4,260,708</b>	<b>5,971,558</b>	<b>6,672</b>	<b>282,822</b>	<b>16,312,926</b>	<b>4,245,235</b>	<b>6,167,357</b>	<b>2,040,968</b>
O.D.											9,675

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	35,307,366	20,644,858	2,050,643	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-18,625,104	-4,935,144	8,206	
TOTAL LOSSES	16,682,262	15,709,714	2,058,849	
EXPECTED LOSSES	41,835,153	17,739,576	2,391,164	
CREDIBILITY	.16	.42	.66	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.633	1.537	.201	3.371
INDICATED (POST-TEST)	1.960	1.844	.241	4.045
PRES. ON RATE LEVEL	3.862	1.638	.220	5.720
DERIVED BY FORMULA	3.558	1.725	.234	5.517
UNDERLYING PRES. RATE	4.094	1.736	.234	6.064
PROPOSED	3.558	1.725	.234	5.517

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	6.214
IND. RATES				6.21	MINIMUM PREMIUM	
MAN. RATES	7.16	6.77	6.72	+ 6.21	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	73,465	6,405,129	8.718			16	11	35	62
2010	79,336	7,057,969	8.896		1	16	7	24	48
2011	119,777	6,000,256	5.009			11	7	28	47
2012	125,722	12,016,360	9.557	1	1	18	9	34	63
2013	133,415	9,263,964	6.943			3	12	31	46
<b>TOTAL</b>	<b>531,715</b>	<b>40,743,678</b>	<b>7.663</b>	<b>2</b>	<b>2</b>	<b>64</b>	<b>46</b>	<b>152</b>	<b>266</b>
O.D.		790							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			3,590,394	350,058	271,330			1,540,951	229,701	322,806	99,889
2010		84,268	3,893,427	249,113	163,508		13,015	1,932,042	159,618	395,026	167,952
2011	149,256		2,703,449	134,670	482,752			1,839,449	91,560	396,678	202,442
2012	741,816	89,482	5,078,670	526,803	324,282	393	134,858	3,173,534	1,337,228	314,028	295,266
2013			731,769	586,134	520,347			6,145,959	591,326	559,933	128,496
<b>TOTAL</b>	<b>891,072</b>	<b>173,750</b>	<b>15,997,709</b>	<b>1,846,778</b>	<b>1,762,219</b>	<b>393</b>	<b>147,873</b>	<b>14,631,935</b>	<b>2,409,433</b>	<b>1,988,471</b>	<b>894,045</b>
O.D.											790

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			4,186,811	436,524	364,940			3,312,777	302,975	420,618	101,887
2010	475	148,740	4,416,232	321,589	234,608	1,247	36,869	3,530,719	232,548	508,517	168,120
2011	169,201	22,366	3,081,106	222,886	624,867	788	46,362	3,468,835	177,730	505,445	199,608
2012	746,695	172,753	5,606,071	760,510	609,761	4,534	545,002	6,250,593	1,351,669	553,128	293,199
2013	746	18,053	1,369,951	705,989	534,471	933	63,146	2,019,510	588,392	510,879	126,569
<b>TOTAL</b>	<b>917,117</b>	<b>361,912</b>	<b>18,660,171</b>	<b>2,447,498</b>	<b>2,368,647</b>	<b>7,502</b>	<b>691,379</b>	<b>18,582,434</b>	<b>2,653,314</b>	<b>2,498,587</b>	<b>889,383</b>
O.D.											791

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	39,220,515	9,968,046	890,174			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-17,100,849	-3,328,095	5,014			
TOTAL LOSSES	22,119,666	6,639,951	895,188			
EXPECTED LOSSES	39,607,451	12,282,618	1,276,116			
CREDIBILITY	.10	.27	.43			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	4.160	1.249	.168	5.577		
INDICATED (POST-TEST)	4.992	1.499	.202	6.693		
PRES. ON RATE LEVEL	7.027	2.179	.226	9.432		
DERIVED BY FORMULA	6.824	1.995	.216	9.035		
UNDERLYING PRES. RATE	7.449	2.310	.240	9.999		
PROPOSED	6.824	1.995	.216	9.035		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	10.177
IND. RATES				10.18	MINIMUM PREMIUM	
MAN. RATES	11.59	11.07	11.08	+ 10.18	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	64,721	4,432,333	6.848	1		6	5	27	39	
2010	101,218	3,026,576	2.990	1		2	7	18	28	
2011	109,410	7,454,365	6.813	1		6	15	15	37	
2012	150,673	3,935,121	2.611	2		3	17	15	37	
2013	128,434	2,210,793	1.721			2	4	28	34	
<b>TOTAL</b>	<b>554,456</b>	<b>21,059,188</b>	<b>3.798</b>	<b>5</b>		<b>19</b>	<b>48</b>	<b>103</b>	<b>175</b>	
O.D.		832								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	1,047,908		1,258,522	142,765	182,519	280		185,287	1,251,591	250,597	112,864
2010	364,311		450,935	188,054	175,855			1,260,849	223,269	260,106	103,197
2011			1,317,741	449,640	177,240	159,428		4,391,770	529,685	308,488	120,373
2012	921,149		894,869	593,803	436,168	393		322,748	307,291	253,398	205,302
2013			348,058	190,358	636,525			35,477	55,579	681,620	263,176
<b>TOTAL</b>	<b>2,333,368</b>		<b>4,270,125</b>	<b>1,564,620</b>	<b>1,608,307</b>	<b>160,101</b>		<b>6,196,131</b>	<b>2,367,415</b>	<b>1,754,209</b>	<b>804,912</b>
O.D.											832

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	1,157,983		1,519,035	173,450	245,486	659		434,497	1,318,590	326,528	115,121
2010	460,507	1,990	365,748	226,863	218,534	509	6,027	1,458,618	297,650	331,974	103,300
2011	137	10,462	1,276,344	510,836	241,637	174,205	27,635	1,831,360	594,679	393,839	118,688
2012	926,692	17,003	1,356,358	639,019	507,677	1,366	24,482	836,555	303,947	285,385	203,865
2013	354	13,779	1,017,374	449,946	577,446	193	13,231	444,493	222,804	478,614	259,228
<b>TOTAL</b>	<b>2,545,673</b>	<b>43,234</b>	<b>5,534,859</b>	<b>2,000,114</b>	<b>1,790,780</b>	<b>176,932</b>	<b>71,375</b>	<b>5,005,523</b>	<b>2,737,670</b>	<b>1,816,340</b>	<b>800,202</b>
O.D.											830

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,377,596	8,344,904	801,032			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-8,196,557	-2,044,927	3,535			
TOTAL LOSSES	5,181,039	6,299,977	804,567			
EXPECTED LOSSES	19,056,654	7,535,057	925,942			
CREDIBILITY	.10	.28	.44			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.934	1.136	.145	2.215		
INDICATED (POST-TEST)	1.121	1.363	.174	2.658		
PRES. ON RATE LEVEL	3.242	1.282	.158	4.682		
DERIVED BY FORMULA	3.030	1.305	.165	4.500		
UNDERLYING PRES. RATE	3.437	1.359	.167	4.963		
PROPOSED	3.030	1.305	.165	4.500		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	5.069
IND. RATES				5.07	MINIMUM PREMIUM	
MAN. RATES	5.90	5.67	5.50	+ 5.07	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
2009	8,809	271,001	3.076			8,809				2	4	6
2010	7,771	131,415	1.691			7,771				1	2	3
2011	11,793	1,940,704	16.456			11,793			3	2	3	8
2012	13,683	519,935	3.799			13,683				3	3	6
2013	14,616	211,092	1.444			14,616					2	2
<b>TOTAL</b>	<b>56,672</b>	<b>3,074,147</b>	<b>5.424</b>			<b>56,672</b>			<b>3</b>	<b>8</b>	<b>14</b>	<b>25</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				105,735	54,470				67,566	31,406	11,824
2010				32,047	6,925				56,739	3,065	32,639
2011			694,297	84,882	22,494			512,759	592,532	12,359	21,381
2012				168,993	22,626				184,995	139,522	3,799
2013					160,598					45,478	5,016
<b>TOTAL</b>			<b>694,297</b>	<b>391,657</b>	<b>267,113</b>			<b>512,759</b>	<b>901,832</b>	<b>231,830</b>	<b>74,659</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				131,852	73,263				89,119	40,921	12,060
2010		5	1,840	37,971	8,711		7	4,864	72,172	4,544	32,672
2011	73	5,607	755,964	105,615	46,810	227	17,050	1,024,248	631,323	49,284	21,082
2012	10	1,425	94,019	158,698	32,420	76	5,331	135,334	168,364	148,289	3,772
2013	29	1,841	125,466	68,361	131,238	8	599	21,972	12,355	31,325	4,941
<b>TOTAL</b>	<b>112</b>	<b>8,878</b>	<b>977,289</b>	<b>502,497</b>	<b>292,442</b>	<b>311</b>	<b>22,987</b>	<b>1,186,418</b>	<b>973,333</b>	<b>274,363</b>	<b>74,527</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,195,995	2,042,635	74,527	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-953,840	-298,124	400	
TOTAL LOSSES	1,242,155	1,744,511	74,927	
EXPECTED LOSSES	2,209,641	1,106,237	100,310	
CREDIBILITY	.02	.06	.10	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.192	3.078	.132	5.402
INDICATED (POST-TEST)	2.630	3.694	.158	6.482
PRES. ON RATE LEVEL	3.678	1.841	.167	5.686
DERIVED BY FORMULA	3.657	1.952	.166	5.775
UNDERLYING PRES. RATE	3.899	1.952	.177	6.028
PROPOSED	3.657	1.952	.166	5.775

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	6.505
IND. RATES				6.51	MINIMUM PREMIUM	
MAN. RATES	6.52	6.46	6.68	+ 6.51	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	60,757	2,571,230	4.231			5	9	33	47	
2010	61,386	4,470,764	7.283			5	5	40	50	
2011	71,358	6,439,251	9.023			11	7	42	60	
2012	78,035	3,403,928	4.362	1		6	6	41	54	
2013	71,025	1,549,036	2.180			1	3	24	28	
<b>TOTAL</b>	<b>342,561</b>	<b>18,434,209</b>	<b>5.381</b>	<b>1</b>		<b>28</b>	<b>30</b>	<b>180</b>	<b>239</b>	
O.D.		200								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,049,417	376,516	301,371			259,631	207,318	246,774	130,203
2010			1,252,138	255,861	982,557			1,017,860	147,939	705,590	108,819
2011			2,723,202	476,636	484,488			2,139,772	177,010	329,768	108,375
2012	53,000		1,625,750	95,776	315,263	40,569		679,577	134,157	342,559	117,277
2013			145,401	146,668	393,691			20,693	143,566	501,564	197,453
<b>TOTAL</b>	<b>53,000</b>		<b>6,795,908</b>	<b>1,351,457</b>	<b>2,477,370</b>	<b>40,569</b>		<b>4,117,533</b>	<b>809,990</b>	<b>2,126,255</b>	<b>662,127</b>
O.D.											200

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,266,647	469,515	405,344			608,835	273,453	321,547	132,807
2010	130	7,056	1,225,538	324,147	1,208,356	536	7,346	1,535,474	210,255	882,490	108,928
2011	332	23,002	3,021,305	586,095	632,434	757	44,992	3,331,517	260,384	430,584	106,858
2012	53,500	21,450	1,844,426	200,708	398,352	92,401	38,053	1,415,631	190,087	380,680	116,456
2013	246	8,113	596,205	293,781	354,063	194	15,090	422,546	225,491	362,571	194,491
<b>TOTAL</b>	<b>54,208</b>	<b>59,621</b>	<b>7,954,121</b>	<b>1,874,246</b>	<b>2,998,549</b>	<b>93,888</b>	<b>105,481</b>	<b>7,314,003</b>	<b>1,159,670</b>	<b>2,377,872</b>	<b>659,540</b>
O.D.											203

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,581,322	8,410,337	659,743	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,913,421	-1,904,867	2,440	
TOTAL LOSSES	8,667,901	6,505,470	662,183	
EXPECTED LOSSES	15,603,653	6,882,050	698,823	
CREDIBILITY	.08	.20	.32	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.530	1.899	.193	4.622
INDICATED (POST-TEST)	3.036	2.279	.232	5.547
PRES. ON RATE LEVEL	4.297	1.895	.192	6.384
DERIVED BY FORMULA	4.196	1.972	.205	6.373
UNDERLYING PRES. RATE	4.555	2.009	.204	6.768
PROPOSED	4.196	1.972	.205	6.373

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	7.179
IND. RATES				7.18	MINIMUM PREMIUM	
MAN. RATES	7.26	7.32	7.50	+ 7.18	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	111,069	14,425,635	12.987			17	41	79	139
2010	119,144	11,940,988	10.022	1	2	21	31	97	150
2011	130,663	13,195,290	10.098	1		20	34	113	168
2012	122,363	10,279,027	8.400	1		11	19	95	126
2013	127,942	11,196,198	8.750			5	17	91	113
<b>TOTAL</b>	<b>611,181</b>	<b>61,037,138</b>	<b>9.987</b>	<b>3</b>	<b>2</b>	<b>74</b>	<b>142</b>	<b>475</b>	<b>696</b>
O.D.		910							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009		580,964	3,656,329	1,654,652	673,510		1,473,636	3,762,888	1,170,696	1,035,062	417,898
2010	48,598		3,795,639	1,131,980	832,573			3,234,984	1,092,304	1,316,583	488,327
2011	45,000		3,886,106	1,671,396	1,428,009	125		2,500,164	1,515,227	1,632,286	516,977
2012	380,078		2,014,679	1,173,075	1,363,162	566,244		1,481,360	1,217,526	1,056,651	1,026,252
2013			1,043,903	810,178	1,180,884			4,795,863	954,021	1,997,573	413,776
<b>TOTAL</b>	<b>473,676</b>	<b>580,964</b>	<b>14,396,656</b>	<b>6,441,281</b>	<b>5,478,138</b>	<b>566,369</b>	<b>1,473,636</b>	<b>15,775,259</b>	<b>5,949,774</b>	<b>7,038,155</b>	<b>2,863,230</b>
O.D.											910

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009		374,989	4,210,578	2,063,349	905,873		1,473,727	5,219,912	1,544,147	1,348,685	426,256
2010	61,881	22,762	4,302,229	1,373,812	1,056,080	2,121	25,678	6,101,566	1,450,292	1,673,424	488,815
2011	51,501	39,730	4,814,509	1,934,559	1,762,556	1,320	81,633	5,345,697	1,735,576	1,973,083	509,739
2012	267,122	37,240	2,955,909	1,323,929	1,498,196	893,669	91,913	3,108,976	1,200,945	1,175,781	1,019,068
2013	1,137	33,304	2,503,522	1,198,408	1,142,235	1,612	111,074	3,532,704	1,229,196	1,564,106	407,569
<b>TOTAL</b>	<b>381,641</b>	<b>508,025</b>	<b>18,786,747</b>	<b>7,894,057</b>	<b>6,364,940</b>	<b>898,722</b>	<b>1,784,025</b>	<b>23,308,855</b>	<b>7,160,156</b>	<b>7,735,079</b>	<b>2,851,447</b>
O.D.											911

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	45,668,015	29,154,232	2,852,358	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-22,835,694	-6,974,905	9,136	
TOTAL LOSSES	22,832,321	22,179,327	2,861,494	
EXPECTED LOSSES	51,039,724	25,021,749	2,640,301	
CREDIBILITY	.11	.30	.47	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.736	3.629	.468	7.833
INDICATED (POST-TEST)	4.483	4.355	.562	9.400
PRES. ON RATE LEVEL	7.877	3.862	.408	12.147
DERIVED BY FORMULA	7.504	4.010	.480	11.994
UNDERLYING PRES. RATE	8.351	4.094	.432	12.877
PROPOSED	7.504	4.010	.480	11.994

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	13.511
IND. RATES				13.51	MINIMUM PREMIUM	
MAN. RATES	14.53	14.08	14.27	+ 13.51	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	291,706	4,787,621	1.641			7	18	65	90	
2010	302,210	4,040,915	1.337			8	15	62	85	
2011	309,670	4,209,053	1.359			5	25	54	84	
2012	324,378	3,780,704	1.165	1		5	14	51	71	
2013	351,922	4,366,603	1.240			3	11	63	77	
<b>TOTAL</b>	<b>1,579,886</b>	<b>21,184,896</b>	<b>1.341</b>	<b>1</b>		<b>28</b>	<b>83</b>	<b>295</b>	<b>407</b>	
O.D.		24,881	.001					2	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,304,236	449,039	1,011,271			419,986	430,423	889,931	282,735
2010			1,461,884	501,148	340,462			693,365	299,706	453,957	290,393
2011			829,955	785,112	416,395			251,923	709,310	721,917	494,441
2012	359,419		825,556	311,402	611,153	38,561		151,651	636,581	581,126	265,255
2013			556,115	717,257	934,042			128,200	491,355	1,153,928	385,706
<b>TOTAL</b>	<b>359,419</b>		<b>4,977,746</b>	<b>2,763,958</b>	<b>3,313,323</b>	<b>38,561</b>		<b>1,645,125</b>	<b>2,567,375</b>	<b>3,800,859</b>	<b>1,718,530</b>
O.D.					3,112					5,492	16,277

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,574,213	559,951	1,360,161			984,866	567,727	1,159,582	288,390
2010	185	9,275	1,755,195	606,947	432,145	538	6,771	1,544,441	398,718	573,193	290,683
2011	136	10,506	1,121,502	875,964	512,808	139	14,945	720,033	776,646	847,522	487,519
2012	361,674	14,525	1,170,464	393,295	656,345	87,462	26,309	766,800	598,610	617,210	263,398
2013	978	26,624	1,999,784	1,000,004	906,558	602	46,209	1,269,011	625,369	858,442	379,920
<b>TOTAL</b>	<b>362,973</b>	<b>60,930</b>	<b>7,621,158</b>	<b>3,436,161</b>	<b>3,868,017</b>	<b>88,741</b>	<b>94,234</b>	<b>5,285,151</b>	<b>2,967,070</b>	<b>4,055,949</b>	<b>1,709,910</b>
O.D.		10	588	301	3,110		30	550	331	5,896	16,467

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,514,365	14,336,835	1,726,377	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,262,161	-3,699,562	7,642	
TOTAL LOSSES	6,252,204	10,637,273	1,734,019	
EXPECTED LOSSES	16,288,625	13,365,836	2,132,847	
CREDIBILITY	.21	.56	.88	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.396	.673	.110	1.179
INDICATED (POST-TEST)	.475	.808	.132	1.415
PRES. ON RATE LEVEL	.973	.798	.127	1.898
DERIVED BY FORMULA	.868	.804	.131	1.803
UNDERLYING PRES. RATE	1.031	.846	.135	2.012
PROPOSED	.868	.804	.131	1.803

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	TOTAL
IND. RATES				2.03	MINIMUM PREMIUM	
MAN. RATES	2.37	2.24	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
2009	881,618	19,316,136	2.190	1		35	45	225	306
2010	850,297	20,491,547	2.409			30	49	222	301
2011	884,003	21,742,288	2.459	2	1	36	33	178	250
2012	895,551	17,985,920	2.008			27	49	192	268
2013	928,941	13,189,006	1.419	2		9	31	194	236
<b>TOTAL</b>	<b>4,440,410</b>	<b>92,724,897</b>	<b>2.088</b>	<b>5</b>	<b>1</b>	<b>137</b>	<b>207</b>	<b>1011</b>	<b>1361</b>
O.D.		9,752							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	391,390		7,161,319	1,581,857	2,365,195	3,000		2,864,113	1,013,662	2,757,538	1,178,062
2010			7,483,350	1,925,469	2,234,721			3,588,354	1,165,770	2,820,522	1,273,361
2011	1,348,121	18,500	8,701,329	1,418,357	1,704,959	24,137	4,547	4,130,101	996,990	2,076,122	1,319,125
2012			5,541,469	2,219,974	2,255,374			2,427,209	1,728,112	2,811,738	1,002,044
2013	6,000		1,898,823	1,059,381	3,240,218	3,079		895,140	1,310,096	3,817,040	959,229
<b>TOTAL</b>	<b>1,745,511</b>	<b>18,500</b>	<b>30,786,290</b>	<b>8,205,038</b>	<b>11,800,467</b>	<b>30,216</b>	<b>4,547</b>	<b>13,904,917</b>	<b>6,214,630</b>	<b>14,282,960</b>	<b>5,731,821</b>
O.D.											9,752

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	510,373		8,490,462	1,972,574	3,181,182	8,334		5,994,494	1,337,018	3,593,077	1,201,623
2010	917	46,149	8,629,183	2,356,698	2,803,478	2,249	30,519	6,491,221	1,572,535	3,536,819	1,274,634
2011	1,526,260	96,872	9,864,728	1,772,400	2,199,964	28,062	118,999	7,817,228	1,267,274	2,496,159	1,300,657
2012	862	91,284	7,454,168	2,558,099	2,616,961	3,178	164,217	5,592,333	1,853,903	2,976,821	995,030
2013	9,753	72,737	5,390,979	2,371,786	2,963,004	6,416	151,961	4,654,756	1,930,867	2,848,592	944,841
<b>TOTAL</b>	<b>2,048,165</b>	<b>307,042</b>	<b>39,829,520</b>	<b>11,031,557</b>	<b>13,764,589</b>	<b>48,239</b>	<b>465,696</b>	<b>30,550,032</b>	<b>7,961,597</b>	<b>15,451,468</b>	<b>5,716,785</b>
O.D.											9,722

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	73,248,694	48,209,211	5,726,507			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-29,162,278	-10,795,907	23,726			
TOTAL LOSSES	44,086,416	37,413,304	5,750,233			
EXPECTED LOSSES	64,963,198	38,764,779	6,882,636			
CREDIBILITY	.42	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.993	.843	.129	1.965		
INDICATED (POST-TEST)	1.192	1.012	.155	2.359		
PRES. ON RATE LEVEL	1.380	.824	.146	2.350		
DERIVED BY FORMULA	1.301	1.012	.155	2.468		
UNDERLYING PRES. RATE	1.463	.873	.155	2.491		
PROPOSED	1.244	.967	.148	2.359		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.657
IND. RATES				2.66	MINIMUM PREMIUM	
MAN. RATES	2.78	2.69	2.76	+ 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	
2009	47,811	2,779,493	5.813			6	10	19	35	
2010	54,557	1,802,549	3.303			2	11	33	46	
2011	50,606	1,845,978	3.647			2	7	30	39	
2012	57,104	1,684,259	2.949			1	4	32	37	
2013	75,190	2,272,087	3.021		1	3	3	32	39	
<b>TOTAL</b>	<b>285,268</b>	<b>10,384,366</b>	<b>3.640</b>		<b>1</b>	<b>14</b>	<b>35</b>	<b>146</b>	<b>196</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,356,860	266,809	154,516			653,233	105,325	106,693	136,057
2010			268,477	374,792	396,213			120,065	226,044	283,346	133,612
2011			300,291	212,751	319,848			395,756	154,429	271,792	191,111
2012			231,834	126,289	326,595			173,864	100,134	484,038	241,505
2013	3,000		508,613	88,484	342,230			143,672	49,677	840,043	296,368
<b>TOTAL</b>	<b>3,000</b>		<b>2,666,075</b>	<b>1,069,125</b>	<b>1,539,402</b>			<b>1,486,590</b>	<b>635,609</b>	<b>1,985,912</b>	<b>998,653</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,637,730	332,710	207,823			1,531,831	138,925	139,020	138,778
2010	33	1,999	345,729	450,711	488,361	93	1,652	285,813	294,001	354,862	133,746
2011	69	3,651	405,828	248,529	373,758	181	12,155	827,170	186,827	324,403	188,435
2012	60	4,919	381,886	162,994	337,135	261	13,955	462,434	138,435	488,177	239,814
2013	4,133	10,823	825,749	261,977	339,618	293	18,730	693,657	274,457	596,845	291,922
<b>TOTAL</b>	<b>4,295</b>	<b>21,392</b>	<b>3,596,922</b>	<b>1,456,921</b>	<b>1,746,695</b>	<b>828</b>	<b>46,492</b>	<b>3,800,905</b>	<b>1,032,645</b>	<b>1,903,307</b>	<b>992,695</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,470,834	6,139,568	992,695			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,725,401	-1,158,072	3,355			
TOTAL LOSSES	4,745,433	4,981,496	996,050			
EXPECTED LOSSES	6,178,905	4,247,641	850,099			
CREDIBILITY	.07	.18	.28			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.663	1.746	.349	3.758		
INDICATED (POST-TEST)	1.996	2.095	.419	4.510		
PRES. ON RATE LEVEL	2.043	1.405	.281	3.729		
DERIVED BY FORMULA	2.040	1.529	.320	3.889		
UNDERLYING PRES. RATE	2.166	1.489	.298	3.953		
PROPOSED	2.040	1.529	.320	3.889		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	4.380
IND. RATES				4.38	MINIMUM PREMIUM	
MAN. RATES	3.91	4.06	4.38	+ 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	
2009	797,215	22,884,704	2.870	3	1	43	44	252	343	
2010	829,503	24,585,089	2.963	1		50	46	233	330	
2011	845,904	23,710,998	2.803	2	1	46	61	254	364	
2012	850,250	16,429,050	1.932			24	39	246	309	
2013	912,586	14,137,460	1.549			8	43	260	311	
<b>TOTAL</b>	<b>4,235,458</b>	<b>101,747,301</b>	<b>2.402</b>	<b>6</b>	<b>2</b>	<b>171</b>	<b>233</b>	<b>1245</b>	<b>1657</b>	
O.D.		41,674						1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	611,320	155,374	8,803,779	1,651,869	2,547,677	42,559	30,073	4,345,278	1,461,576	2,087,366	1,147,833
2010	68,204		10,722,187	1,569,674	2,033,045	38,772		4,833,581	1,052,784	2,412,375	1,854,467
2011	960,007	164,238	9,081,070	2,492,300	2,096,378	179,303	70,403	3,645,127	1,374,037	2,333,404	1,314,731
2012			4,735,640	1,445,928	2,731,693			1,834,649	1,535,160	2,972,558	1,173,422
2013			1,723,383	1,734,819	3,155,734			1,498,017	1,113,623	3,606,960	1,304,924
<b>TOTAL</b>	<b>1,639,531</b>	<b>319,612</b>	<b>35,066,059</b>	<b>8,894,590</b>	<b>12,564,527</b>	<b>260,634</b>	<b>100,476</b>	<b>16,156,652</b>	<b>6,537,180</b>	<b>13,412,663</b>	<b>6,795,377</b>
O.D.					260					9,974	31,440

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	797,161	262,582	10,325,145	2,059,883	3,426,631	118,229	182,212	8,658,731	1,927,819	2,719,836	1,170,790
2010	87,504	64,228	12,102,585	1,952,689	2,581,216	76,822	39,336	9,053,576	1,438,384	3,043,374	1,856,321
2011	1,087,303	282,508	10,922,588	2,954,843	2,688,921	197,159	230,949	7,607,658	1,663,731	2,805,970	1,296,325
2012	778	76,571	6,249,454	1,852,749	2,986,530	2,590	137,820	4,596,069	1,671,521	3,094,176	1,165,208
2013	2,537	77,151	5,741,608	2,821,636	2,946,846	1,913	136,324	4,245,452	1,747,434	2,677,210	1,285,350
<b>TOTAL</b>	<b>1,975,283</b>	<b>763,040</b>	<b>45,341,380</b>	<b>11,641,800</b>	<b>14,630,144</b>	<b>396,713</b>	<b>726,641</b>	<b>34,161,486</b>	<b>8,448,889</b>	<b>14,340,566</b>	<b>6,773,994</b>
O.D.											31,045

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	83,364,543	49,061,399	6,805,039			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-34,793,095	-12,068,825	28,228			
TOTAL LOSSES	48,571,448	36,992,574	6,833,267			
EXPECTED LOSSES	77,720,654	43,413,446	8,047,371			
CREDIBILITY	.41	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.147	.873	.161	2.181		
INDICATED (POST-TEST)	1.376	1.048	.193	2.617		
PRES. ON RATE LEVEL	1.731	.967	.179	2.877		
DERIVED BY FORMULA	1.585	1.048	.193	2.826		
UNDERLYING PRES. RATE	1.835	1.025	.190	3.050		
PROPOSED	1.585	1.048	.193	2.826		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.183
IND. RATES				3.18	MINIMUM PREMIUM	
MAN. RATES	3.38	3.30	3.38	+ 3.18	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	670,328	21,928,647	3.271			35	36	270	341
2010	683,183	15,396,506	2.253			24	34	260	318
2011	716,957	16,310,248	2.274		1	24	43	253	321
2012	732,282	14,923,282	2.037			21	47	249	317
2013	798,685	12,670,008	1.586			7	33	297	339
<b>TOTAL</b>	<b>3,601,435</b>	<b>81,228,691</b>	<b>2.255</b>		<b>1</b>	<b>2</b>	<b>111</b>	<b>193</b>	<b>1329</b>
O.D.		22,456						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			8,078,417	1,399,248	2,476,154			3,681,329	1,867,678	3,007,615	1,418,206
2010			5,039,761	1,159,204	2,119,233			1,999,258	1,130,754	2,568,865	1,379,431
2011	54,500		4,885,422	1,575,030	2,149,917	200		2,322,495	1,196,584	2,951,562	1,174,538
2012			4,288,211	2,119,634	1,659,468			1,504,495	1,570,951	2,410,837	1,369,686
2013		238,949	1,201,869	1,233,929	2,872,079		204,721	418,968	1,071,971	3,954,162	1,473,360
<b>TOTAL</b>	<b>54,500</b>	<b>238,949</b>	<b>23,493,680</b>	<b>7,487,045</b>	<b>11,276,851</b>	<b>200</b>	<b>204,721</b>	<b>9,926,545</b>	<b>6,837,938</b>	<b>14,893,041</b>	<b>6,815,221</b>
O.D.					5,472					9,577	7,407

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			8,973,990	1,744,862	3,330,430			7,828,157	2,463,466	3,918,924	1,446,570
2010	634	32,301	5,946,142	1,434,912	2,636,222	1,484	21,781	4,322,174	1,509,599	3,214,121	1,380,810
2011	62,398	47,623	5,929,145	1,885,123	2,599,236	1,270	75,225	4,842,311	1,454,290	3,441,130	1,158,094
2012	654	74,278	6,025,550	2,344,710	1,969,817	2,335	125,694	4,169,896	1,639,911	2,538,228	1,360,098
2013	1,937	317,860	4,721,946	2,289,768	2,620,247	7,774	541,459	3,761,918	1,773,663	2,876,851	1,451,260
<b>TOTAL</b>	<b>65,623</b>	<b>472,062</b>	<b>31,596,773</b>	<b>9,699,375</b>	<b>13,155,952</b>	<b>12,863</b>	<b>764,159</b>	<b>24,924,456</b>	<b>8,840,929</b>	<b>15,989,254</b>	<b>6,796,832</b>
O.D.		2	62	36	7,061		14	108	108	12,075	7,431

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	57,836,122	47,704,790	6,804,263	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-22,784,626	-11,422,725	27,777	
TOTAL LOSSES	35,051,496	36,282,065	6,832,040	
EXPECTED LOSSES	51,068,348	41,236,431	7,779,099	
CREDIBILITY	.36	.97	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.973	1.007	.190	2.170
INDICATED (POST-TEST)	1.168	1.208	.228	2.604
PRES. ON RATE LEVEL	1.338	1.079	.204	2.621
DERIVED BY FORMULA	1.277	1.204	.228	2.709
UNDERLYING PRES. RATE	1.418	1.145	.216	2.779
PROPOSED	1.235	1.165	.221	2.621

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.952
IND. RATES				2.95	MINIMUM PREMIUM	
MAN. RATES	3.27	3.12	3.08	+ 2.95	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	129,776	8,202,853	6.320	2		18	20	55	95
2010	135,853	9,430,497	6.941			14	15	54	83
2011	137,162	8,233,385	6.002	1		15	23	54	93
2012	126,530	6,017,405	4.755			15	11	44	70
2013	126,938	3,683,220	2.901			3	8	57	68
<b>TOTAL</b>	<b>656,259</b>	<b>35,567,360</b>	<b>5.420</b>	<b>3</b>		<b>65</b>	<b>77</b>	<b>264</b>	<b>409</b>
O.D.		15,330	.002						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	83,850		3,518,179	1,093,453	695,121	7,759		1,597,912	666,894	387,079	152,606
2010			3,533,498	470,490	583,049			3,335,459	418,009	925,667	164,325
2011	449,375		2,754,973	1,295,917	788,360	480		1,135,767	815,555	856,078	136,880
2012			2,970,770	374,821	370,093			1,251,326	269,573	580,782	200,040
2013			712,468	518,074	708,095			186,340	561,246	839,881	157,116
<b>TOTAL</b>	<b>533,225</b>		<b>13,489,888</b>	<b>3,752,755</b>	<b>3,144,718</b>	<b>8,239</b>		<b>7,506,804</b>	<b>2,731,277</b>	<b>3,589,487</b>	<b>810,967</b>
O.D.											15,330

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	109,340		4,234,381	1,363,535	934,937	21,554		3,731,731	879,633	504,361	155,658
2010	384	19,000	3,585,494	584,654	741,285	1,679	20,085	4,795,355	578,306	1,174,621	164,489
2011	508,790	28,468	3,421,743	1,479,891	1,000,899	1,073	38,689	2,476,884	925,544	1,030,230	134,964
2012	339	40,055	3,432,438	529,445	540,354	1,531	70,264	2,613,091	364,743	653,722	198,640
2013	762	23,099	1,754,312	766,199	712,003	616	47,780	1,284,280	588,908	654,756	154,759
<b>TOTAL</b>	<b>619,615</b>	<b>110,622</b>	<b>16,428,368</b>	<b>4,723,724</b>	<b>3,929,478</b>	<b>26,453</b>	<b>176,818</b>	<b>14,901,341</b>	<b>3,337,134</b>	<b>4,017,690</b>	<b>808,510</b>
O.D.											15,102

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	32,263,217	16,008,026	823,612			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-12,251,457	-3,677,738	2,874			
TOTAL LOSSES	20,011,760	12,330,288	826,486			
EXPECTED LOSSES	27,090,371	13,079,242	872,824			
CREDIBILITY	.12	.31	.49			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.049	1.879	.126	5.054		
INDICATED (POST-TEST)	3.659	2.255	.151	6.065		
PRES. ON RATE LEVEL	3.894	1.880	.125	5.899		
DERIVED BY FORMULA	3.866	1.996	.138	6.000		
UNDERLYING PRES. RATE	4.128	1.993	.133	6.254		
PROPOSED	3.866	1.996	.138	6.000		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	6.759
IND. RATES				6.76	MINIMUM PREMIUM	
MAN. RATES	6.65	6.68	6.93	+ 6.76	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	56,102	3,473,886	6.192			9	8	22	39
2010	47,920	2,979,945	6.218			7	1	29	37
2011	48,880	1,197,071	2.448			2	4	21	27
2012	49,978	3,709,905	7.423			7	2	20	29
2013	50,713	1,258,152	2.480				3	25	28
<b>TOTAL</b>	<b>253,593</b>	<b>12,618,959</b>	<b>4.976</b>			<b>25</b>	<b>18</b>	<b>117</b>	<b>160</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,717,031	420,762	153,249			470,658	300,005	285,788	126,393
2010			1,897,314	317	265,378			472,547	1,413	215,188	127,788
2011			275,219	193,637	134,251			270,519	108,207	133,352	81,886
2012			1,881,129	189,728	424,991			808,528	21,261	323,363	60,905
2013				168,999	152,381				667,507	157,968	111,297
<b>TOTAL</b>			<b>5,770,693</b>	<b>973,443</b>	<b>1,130,250</b>			<b>2,022,252</b>	<b>1,098,393</b>	<b>1,115,659</b>	<b>508,269</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			2,072,456	524,690	206,118			1,103,693	395,709	372,383	128,921
2010	242	11,878	2,239,719	16,921	340,257	364	4,394	1,033,713	12,254	271,426	127,916
2011	43	3,190	358,730	219,007	164,010	124	8,224	563,087	128,130	162,724	80,740
2012	239	25,648	2,188,507	311,671	524,252	933	41,439	1,586,090	101,971	361,651	60,479
2013	192	3,954	292,515	189,846	144,964	367	34,244	682,160	403,552	171,905	109,628
<b>TOTAL</b>	<b>716</b>	<b>44,670</b>	<b>7,151,927</b>	<b>1,262,135</b>	<b>1,379,601</b>	<b>1,788</b>	<b>88,301</b>	<b>4,968,743</b>	<b>1,041,616</b>	<b>1,340,089</b>	<b>507,684</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,256,145	5,023,441	507,684	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,746,482	-1,098,616	1,720	
TOTAL LOSSES	8,509,663	3,924,825	509,404	
EXPECTED LOSSES	8,279,811	3,928,155	514,793	
CREDIBILITY	.06	.17	.26	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.356	1.548	.201	5.105
INDICATED (POST-TEST)	4.027	1.858	.241	6.126
PRES. ON RATE LEVEL	3.080	1.461	.192	4.733
DERIVED BY FORMULA	3.137	1.528	.205	4.870
UNDERLYING PRES. RATE	3.265	1.549	.203	5.017
PROPOSED	3.137	1.528	.205	4.870

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	5.486
IND. RATES				5.49	MINIMUM PREMIUM	
MAN. RATES	5.31	5.27	5.56	+ 5.49	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	19,061	22,656	.118							
2010	18,510	285,568	1.542				2	2		4
2011	20,964	387,149	1.846			1	1			2
2012	20,435	107,545	.526				1		2	3
2013	19,573	30,066	.153						3	3
<b>TOTAL</b>	<b>98,543</b>	<b>832,984</b>	<b>.845</b>			<b>1</b>	<b>4</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
2009											22,656
2010				164,846	30,165				65,282	22,432	2,843
2011			290,178	35,140				54,142	6,012		1,677
2012				32,429	24,032				19,500	18,744	12,840
2013					6,571					11,197	12,298
<b>TOTAL</b>			<b>290,178</b>	<b>232,415</b>	<b>60,768</b>			<b>54,142</b>	<b>90,794</b>	<b>52,373</b>	<b>52,314</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											23,109
2010		27	9,325	195,228	38,162		52	5,932	83,373	28,616	2,846
2011	32	2,467	334,098	43,705	9,490	24	1,429	107,015	8,242	1,908	1,654
2012	3	342	22,195	32,565	25,331	6	594	14,870	18,096	19,568	12,750
2013		74	5,131	2,796	5,371	2	146	5,407	3,041	7,714	12,114
<b>TOTAL</b>	<b>35</b>	<b>2,910</b>	<b>370,749</b>	<b>274,294</b>	<b>78,354</b>	<b>32</b>	<b>2,221</b>	<b>133,224</b>	<b>112,752</b>	<b>57,806</b>	<b>52,473</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	509,171	523,206	52,473	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-394,965	-135,945	126	
TOTAL LOSSES	114,206	387,261	52,599	
EXPECTED LOSSES	880,974	486,802	37,446	
CREDIBILITY	.03	.09	.14	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.116	.393	.053	.562
INDICATED (POST-TEST)	.139	.472	.064	.675
PRES. ON RATE LEVEL	.843	.466	.036	1.345
DERIVED BY FORMULA	.822	.467	.040	1.329
UNDERLYING PRES. RATE	.894	.494	.038	1.426
PROPOSED	.822	.467	.040	1.329

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.497
IND. RATES				1.50	MINIMUM PREMIUM	
MAN. RATES	1.51	1.50	1.58	+ 1.50	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	48,812	2,976,461	6.097		1	7	5	34	47
2010	47,735	3,040,061	6.368			5	7	24	36
2011	50,098	3,253,424	6.494			5	5	26	36
2012	50,625	3,346,492	6.610			4	12	24	40
2013	54,606	2,434,557	4.458			4	6	28	38
<b>TOTAL</b>	<b>251,876</b>	<b>15,050,995</b>	<b>5.976</b>		<b>1</b>	<b>25</b>	<b>35</b>	<b>136</b>	<b>197</b>
O.D.		436							

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009		106,086	1,237,340	136,050	176,309		774,108	244,280	53,463	177,248	71,577
2010			1,245,940	248,376	288,784			885,484	95,882	206,338	69,257
2011			850,163	348,046	960,406			282,685	132,546	575,491	104,087
2012			765,271	835,211	360,907			440,364	625,514	184,528	134,697
2013			621,763	234,937	545,730			133,319	288,870	480,467	129,471
<b>TOTAL</b>		<b>106,086</b>	<b>4,720,477</b>	<b>1,802,620</b>	<b>2,332,136</b>		<b>774,108</b>	<b>1,986,132</b>	<b>1,196,275</b>	<b>1,624,072</b>	<b>509,089</b>
O.D.											436

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009		37,763	1,493,471	169,654	237,133		987,936	572,837	70,518	230,952	73,009
2010	155	7,735	1,455,974	305,920	364,863	661	7,508	1,872,187	137,542	265,911	69,326
2011	203	9,266	1,104,412	434,379	1,113,190	135	9,807	618,709	173,404	662,513	102,630
2012	148	17,104	1,330,299	847,925	442,674	711	37,196	1,244,710	575,090	245,940	133,754
2013	417	16,392	1,243,710	471,559	535,130	352	26,515	746,070	320,413	373,553	127,529
<b>TOTAL</b>	<b>923</b>	<b>88,260</b>	<b>6,627,866</b>	<b>2,229,437</b>	<b>2,692,990</b>	<b>1,859</b>	<b>1,068,962</b>	<b>5,054,513</b>	<b>1,276,967</b>	<b>1,778,869</b>	<b>506,248</b>
O.D.											445

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,842,383	7,978,263	506,693			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,080,413	-1,254,047	1,808			
TOTAL LOSSES	9,761,970	6,724,216	508,501			
EXPECTED LOSSES	6,881,252	4,516,137	513,826			
CREDIBILITY	.06	.16	.26			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.876	2.670	.202	6.748		
INDICATED (POST-TEST)	4.651	3.204	.242	8.097		
PRES. ON RATE LEVEL	2.577	1.691	.193	4.461		
DERIVED BY FORMULA	2.701	1.933	.206	4.840		
UNDERLYING PRES. RATE	2.732	1.793	.204	4.729		
PROPOSED	2.701	1.933	.206	4.840		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	5.452
IND. RATES				5.45	MINIMUM PREMIUM	
MAN. RATES	4.64	4.75	5.24	+ 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
2009	10,052	517,860	5.151			1	4	5	10
2010	8,879	22,218	.250					1	1
2011	9,078	292,532	3.222				2	4	6
2012	8,712	135,878	1.559					6	6
2013	8,552	482,552	5.642			1		4	5
<b>TOTAL</b>	<b>45,273</b>	<b>1,451,040</b>	<b>3.205</b>			<b>2</b>	<b>6</b>	<b>20</b>	<b>28</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			180,255	154,237	23,529			5,596	37,110	104,535	12,598
2010					6,110					3,419	12,689
2011				162,548	5,854				95,897	8,939	19,294
2012					51,762					52,147	31,969
2013			166,735		97,411			34,186		176,541	7,679
<b>TOTAL</b>			<b>346,990</b>	<b>316,785</b>	<b>184,666</b>			<b>39,782</b>	<b>133,007</b>	<b>345,581</b>	<b>84,229</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			217,568	192,334	31,648			13,123	48,949	136,209	12,850
2010		5	160	95	7,444		7	60	61	4,229	12,702
2011	2	726	31,813	174,007	10,815	4	946	25,922	99,810	13,552	19,024
2012	6	180	10,914	5,549	50,241	3	344	7,836	4,500	50,835	31,745
2013	39	2,984	228,324	57,375	95,622	60	3,515	141,752	51,808	124,687	7,564
<b>TOTAL</b>	<b>47</b>	<b>3,895</b>	<b>488,779</b>	<b>429,360</b>	<b>195,770</b>	<b>67</b>	<b>4,812</b>	<b>188,693</b>	<b>205,128</b>	<b>329,512</b>	<b>83,885</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	686,293	1,159,770	83,885	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-639,962	-216,307	306	
TOTAL LOSSES	46,331	943,463	84,191	
EXPECTED LOSSES	1,407,990	768,735	94,621	
CREDIBILITY	.02	.05	.08	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.102	2.084	.186	2.372
INDICATED (POST-TEST)	.122	2.501	.223	2.846
PRES. ON RATE LEVEL	2.934	1.602	.197	4.733
DERIVED BY FORMULA	2.878	1.647	.199	4.724
UNDERLYING PRES. RATE	3.110	1.698	.209	5.017
PROPOSED	2.878	1.647	.199	4.724

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE
IND. RATES				5.32	MINIMUM PREMIUM
MAN. RATES	5.45	5.42	5.56	+ 5.32	PRESENT

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	42,270	972,192	2.299			1	4	20	25
2010	43,495	1,784,749	4.103		1	6	3	22	32
2011	42,736	1,937,577	4.533			4	6	20	30
2012	45,176	1,374,823	3.043			3	3	24	30
2013	50,034	2,048,258	4.093			2	4	26	32
<b>TOTAL</b>	<b>223,711</b>	<b>8,117,599</b>	<b>3.629</b>		<b>1</b>	<b>16</b>	<b>20</b>	<b>112</b>	<b>149</b>

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			294,362	194,339	108,651			89,953	88,238	149,203	47,446
2010		14,126	1,011,138	98,774	163,152		23,522	240,742	81,676	82,442	69,177
2011			749,535	391,251	98,134			392,624	120,940	112,519	72,574
2012			583,922	62,129	115,634			326,362	38,311	196,158	52,307
2013			289,090	163,738	565,660			70,662	550,722	325,056	83,330
<b>TOTAL</b>		<b>14,126</b>	<b>2,928,047</b>	<b>910,231</b>	<b>1,051,231</b>		<b>23,522</b>	<b>1,120,343</b>	<b>879,887</b>	<b>865,378</b>	<b>324,834</b>

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			355,295	242,341	146,134			210,940	116,387	194,414	48,395
2010	129	27,425	1,201,100	125,902	208,651	186	43,192	536,099	108,685	105,778	69,246
2011	95	7,799	928,902	438,586	142,591	180	11,393	803,017	144,932	143,502	71,558
2012	68	7,932	677,614	97,992	147,130	390	17,877	668,448	71,950	211,940	51,941
2013	302	11,863	873,523	389,176	509,788	407	34,841	803,717	411,744	285,464	82,080
<b>TOTAL</b>	<b>594</b>	<b>55,019</b>	<b>4,036,434</b>	<b>1,293,997</b>	<b>1,154,294</b>	<b>1,163</b>	<b>107,303</b>	<b>3,022,221</b>	<b>853,698</b>	<b>941,098</b>	<b>323,220</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	7,222,734	4,243,087	323,220		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-2,459,138	-841,393	1,153		
TOTAL LOSSES	4,763,596	3,401,694	324,373		
EXPECTED LOSSES	5,503,291	3,037,996	322,144		
CREDIBILITY	.06	.15	.24		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	2.129	1.521	.145	3.795	
INDICATED (POST-TEST)	2.555	1.825	.174	4.554	
PRES. ON RATE LEVEL	2.321	1.280	.136	3.737	
DERIVED BY FORMULA	2.335	1.362	.145	3.842	
UNDERLYING PRES. RATE	2.460	1.358	.144	3.962	
PROPOSED	2.335	1.362	.145	3.842	
<b>IND. RATES</b>					
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE
IND. RATES				4.33	MINIMUM PREMIUM
MAN. RATES	4.27	4.19	4.39	+ 4.33	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	32,323	499,954	1,546				3	12	15
2010	34,166	2,790,924	8,168	1		4	6	11	22
2011	34,545	1,551,952	4,492				6	9	15
2012	35,974	717,822	1,995				4	9	13
2013	36,147	570,858	1,579				3	13	16
<b>TOTAL</b>	<b>173,155</b>	<b>6,131,510</b>	<b>3,541</b>	<b>1</b>		<b>4</b>	<b>22</b>	<b>54</b>	<b>81</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				31,630	44,624				295,541	77,067	51,092
2010	104,286		1,030,789	353,614	82,150	498,405		469,696	71,429	98,191	82,364
2011				419,529	106,241				369,845	570,996	85,341
2012				97,137	201,574				221,594	158,804	38,713
2013				148,607	96,284				66,227	162,083	97,657
<b>TOTAL</b>	<b>104,286</b>		<b>1,030,789</b>	<b>1,050,517</b>	<b>530,873</b>	<b>498,405</b>		<b>469,696</b>	<b>1,024,636</b>	<b>1,067,141</b>	<b>355,167</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				39,442	60,019				389,818	100,418	52,114
2010	131,936	5,998	1,156,762	425,378	111,721	947,190	3,732	934,613	98,516	127,088	82,446
2011	15	1,970	89,540	453,309	130,300	20	4,927	130,882	408,711	657,211	84,146
2012	25	1,460	93,807	111,447	201,654	82	6,341	160,861	200,958	169,523	38,442
2013	170	3,110	233,173	154,801	97,294	70	5,720	145,683	84,125	118,657	96,192
<b>TOTAL</b>	<b>132,146</b>	<b>12,538</b>	<b>1,573,282</b>	<b>1,184,377</b>	<b>600,988</b>	<b>947,362</b>	<b>20,720</b>	<b>1,372,039</b>	<b>1,182,128</b>	<b>1,172,897</b>	<b>353,340</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,058,087	4,140,390	353,340	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,823,898	-748,375	1,193	
TOTAL LOSSES	2,234,189	3,392,015	354,533	
EXPECTED LOSSES	4,076,068	2,689,097	344,579	
CREDIBILITY	.05	.13	.20	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.290	1.959	.205	3.454
INDICATED (POST-TEST)	1.548	2.351	.246	4.145
PRES. ON RATE LEVEL	2.220	1.465	.188	3.873
DERIVED BY FORMULA	2.186	1.580	.200	3.966
UNDERLYING PRES. RATE	2.354	1.553	.199	4.106
PROPOSED	2.186	1.580	.200	3.966

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	4.467
IND. RATES				4.47	MINIMUM PREMIUM	
MAN. RATES	4.38	4.34	4.55	+ 4.47	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	18,779	473,977	2.523			1	2	8	11
2010	18,674	1,145,597	6.134			2	2	12	16
2011	20,965	830,308	3.960				5	15	20
2012	19,977	586,955	2.938			1	1	7	9
2013	19,867	311,044	1.565					11	11
<b>TOTAL</b>	<b>98,262</b>	<b>3,347,881</b>	<b>3.407</b>			<b>4</b>	<b>10</b>	<b>53</b>	<b>67</b>
O.D.		72							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			190,135	43,793	48,561			49,519	26,852	60,979	54,138
2010			328,164	184,048	167,222			106,243	45,042	177,596	137,282
2011				338,240	96,798				178,425	154,283	62,562
2012			143,053	54,149	136,873			96,478	37,452	80,974	37,976
2013					54,943					224,089	32,012
<b>TOTAL</b>			<b>661,352</b>	<b>620,230</b>	<b>504,397</b>			<b>252,240</b>	<b>287,771</b>	<b>697,921</b>	<b>323,970</b>
O.D.											72

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			229,493	54,609	65,315			116,122	35,418	79,456	55,221
2010	42	2,160	400,094	222,190	208,250	82	1,292	238,482	61,882	221,480	137,419
2011	14	1,601	73,091	365,989	117,570	7	2,099	56,152	191,801	180,423	61,686
2012	31	2,624	209,451	71,647	143,810	122	6,054	217,214	45,320	86,789	37,710
2013	7	629	42,919	23,385	44,900	41	2,984	108,287	60,875	154,357	31,532
<b>TOTAL</b>	<b>94</b>	<b>7,014</b>	<b>955,048</b>	<b>737,820</b>	<b>579,845</b>	<b>252</b>	<b>12,429</b>	<b>736,257</b>	<b>395,296</b>	<b>722,505</b>	<b>323,568</b>
O.D.											72

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,711,094	2,435,466	323,640			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-841,914	-398,626	970			
TOTAL LOSSES	869,180	2,036,840	324,610			
EXPECTED LOSSES	1,877,786	1,427,747	285,942			
CREDIBILITY	.03	.09	.14			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.885	2.073	.330	3.288		
INDICATED (POST-TEST)	1.062	2.488	.396	3.946		
PRES. ON RATE LEVEL	1.803	1.371	.274	3.448		
DERIVED BY FORMULA	1.781	1.472	.291	3.544		
UNDERLYING PRES. RATE	1.911	1.453	.291	3.655		
PROPOSED	1.781	1.472	.291	3.544		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.992
IND. RATES				3.99	MINIMUM PREMIUM	
MAN. RATES	3.84	3.85	4.05	+ 3.99	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	618,362	16,100,620	2.603			28	50	161	239
2010	721,992	17,644,789	2.443	2		32	43	170	247
2011	745,920	17,658,728	2.367	1		23	63	146	233
2012	750,524	22,055,785	2.938	2		25	36	157	220
2013	877,230	11,782,258	1.343	1		5	32	197	235
<b>TOTAL</b>	<b>3,714,028</b>	<b>85,242,180</b>	<b>2.295</b>	<b>6</b>		<b>113</b>	<b>224</b>	<b>831</b>	<b>1174</b>
O.D.		100,495	.002				1	4	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			6,520,203	1,923,626	1,447,860			2,049,553	1,325,208	1,827,890	1,006,280
2010	410,054		7,525,802	1,229,479	1,963,531			3,016,166	667,729	1,993,343	838,685
2011	804,754		5,422,030	2,307,663	1,104,240	68		3,335,160	2,429,414	1,238,283	1,017,116
2012	250,147		5,570,177	1,747,844	2,312,266	431,465		6,731,312	1,890,422	2,150,747	971,405
2013	99,991		1,047,669	1,336,032	2,520,509			353,156	1,526,736	3,952,184	945,981
<b>TOTAL</b>	<b>1,564,946</b>		<b>26,085,881</b>	<b>8,544,644</b>	<b>9,348,406</b>	<b>431,533</b>		<b>15,485,347</b>	<b>7,839,509</b>	<b>11,162,447</b>	<b>4,779,467</b>
O.D.				14,467	12,406				21,963	22,132	29,527

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			7,582,129	2,398,761	1,947,372			4,041,952	1,747,954	2,381,744	1,026,406
2010	519,239	47,542	8,898,743	1,531,968	2,469,485	2,261	28,719	6,458,701	925,058	2,506,994	839,524
2011	911,115	50,596	6,094,689	2,621,888	1,446,367	1,209	85,059	5,219,229	2,659,197	1,556,391	1,002,876
2012	252,441	86,618	7,121,122	2,123,274	2,638,201	978,079	200,538	7,044,303	1,987,447	2,386,095	964,605
2013	132,501	58,626	4,344,033	2,195,191	2,326,017	1,839	144,160	3,947,615	1,982,589	2,776,182	931,791
<b>TOTAL</b>	<b>1,815,296</b>	<b>243,382</b>	<b>34,040,716</b>	<b>10,871,082</b>	<b>10,827,442</b>	<b>983,388</b>	<b>458,476</b>	<b>26,711,800</b>	<b>9,302,245</b>	<b>11,607,406</b>	<b>4,765,202</b>
O.D.		82	3,603	15,893	15,061	1	270	6,609	23,329	27,514	29,559

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	64,263,623	42,689,972	4,794,761			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-26,850,729	-10,525,067	21,496			
TOTAL LOSSES	37,412,894	32,164,905	4,816,257			
EXPECTED LOSSES	60,575,796	38,180,208	5,793,884			
CREDIBILITY	.37	.99	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.007	.866	.130	2.003		
INDICATED (POST-TEST)	1.208	1.039	.156	2.403		
PRES. ON RATE LEVEL	1.539	.970	.146	2.655		
DERIVED BY FORMULA	1.417	1.038	.156	2.611		
UNDERLYING PRES. RATE	1.631	1.028	.156	2.815		
PROPOSED	1.417	1.038	.156	2.611		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.941
IND. RATES				2.94	MINIMUM PREMIUM	
MAN. RATES	3.26	3.06	3.12	+ 2.94	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	44,675	1,389,156	3.109			2	3	24	29
2010	47,044	6,799,742	14.454		1	1	5	16	23
2011	51,060	1,449,945	2.839			1	7	26	34
2012	54,054	1,824,412	3.375			2	5	20	27
2013	55,233	1,020,488	1.847				5	17	22
<b>TOTAL</b>	<b>252,066</b>	<b>12,483,743</b>	<b>4.953</b>		<b>1</b>	<b>6</b>	<b>25</b>	<b>103</b>	<b>135</b>
O.D.		2,785	.001					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			604,557	194,799	212,917			61,611	64,427	200,039	50,806
2010		557,867	165,016	200,399	196,864		5,309,107	48,286	129,567	137,919	54,717
2011			175,294	382,046	159,124			51,878	244,637	339,616	97,350
2012			514,373	162,220	120,274			206,041	543,134	218,218	60,152
2013			322,121	165,084					274,446	135,960	122,877
<b>TOTAL</b>		<b>557,867</b>	<b>1,459,240</b>	<b>1,261,585</b>	<b>854,263</b>		<b>5,309,107</b>	<b>367,816</b>	<b>1,256,211</b>	<b>1,031,752</b>	<b>385,902</b>
O.D.					197					1,075	1,513

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			729,701	242,914	286,372			144,477	84,979	260,652	51,822
2010	22	79,652	216,466	241,092	243,059	37	873,594	184,397	168,194	174,136	54,772
2011	38	3,253	284,362	419,401	193,913	33	4,483	185,386	270,579	393,405	95,987
2012	67	7,911	657,556	187,698	154,125	425	24,249	757,021	492,109	260,265	59,731
2013	362	6,235	471,338	316,981	175,252	182	16,609	344,837	203,086	122,725	121,034
<b>TOTAL</b>	<b>489</b>	<b>97,051</b>	<b>2,359,423</b>	<b>1,408,086</b>	<b>1,052,721</b>	<b>677</b>	<b>918,935</b>	<b>1,616,118</b>	<b>1,218,947</b>	<b>1,211,183</b>	<b>383,346</b>
O.D.			154	84	161		12	517	293	741	1,499

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,993,376	4,892,216	384,845	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,077,259	-807,157	1,215	
TOTAL LOSSES	2,916,117	4,085,059	386,060	
EXPECTED LOSSES	4,678,345	2,918,925	340,289	
CREDIBILITY	.06	.16	.26	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.157	1.621	.153	2.931
INDICATED (POST-TEST)	1.388	1.945	.184	3.517
PRES. ON RATE LEVEL	1.751	1.092	.127	2.970
DERIVED BY FORMULA	1.729	1.228	.142	3.099
UNDERLYING PRES. RATE	1.856	1.158	.135	3.149
PROPOSED	1.729	1.228	.142	3.099

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.491
IND. RATES				3.49	MINIMUM PREMIUM	
MAN. RATES	3.40	3.39	3.49	+ 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
2009	88,919	2,698,466	3.034			6	7	9	22
2010	86,109	1,149,951	1.335			3	6	6	15
2011	76,495	503,120	.657				3	5	8
2012	75,296	2,123,157	2.819			4	4	4	12
2013	60,094	825,758	1.374			1	3	4	8
<b>TOTAL</b>	<b>386,913</b>	<b>7,300,452</b>	<b>1.887</b>			<b>14</b>	<b>23</b>	<b>28</b>	<b>65</b>
O.D.		2,889						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,549,954	128,725	182,286			593,337	66,629	109,429	68,106
2010			586,061	89,151	160,168			171,653	76,821	30,966	35,131
2011				63,369	272,091				58,090	77,080	32,490
2012			1,208,915	127,109	247,280			380,726	37,307	98,863	22,957
2013			299,947	263,555	55,295			19,002	74,757	66,885	46,317
<b>TOTAL</b>			<b>3,644,877</b>	<b>671,909</b>	<b>917,120</b>			<b>1,164,718</b>	<b>313,604</b>	<b>383,223</b>	<b>205,001</b>
O.D.					2,000						889

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,770,280	160,520	245,174			1,144,511	87,884	142,586	69,468
2010	75	3,737	698,489	111,654	201,137	134	1,487	381,126	100,609	41,211	35,166
2011	32	554	34,408	80,301	307,343	3	743	19,830	63,636	89,011	32,035
2012	149	16,427	1,403,744	202,318	312,157	448	19,802	755,717	66,481	120,048	22,796
2013	320	7,547	597,171	254,017	107,027	71	5,571	139,715	65,570	55,704	45,622
<b>TOTAL</b>	<b>576</b>	<b>28,265</b>	<b>4,504,092</b>	<b>808,810</b>	<b>1,172,838</b>	<b>656</b>	<b>27,603</b>	<b>2,440,899</b>	<b>384,180</b>	<b>448,560</b>	<b>205,087</b>
O.D.					2,690						877

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,002,091	2,817,078	205,964			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,462,336	-690,279	736			
TOTAL LOSSES	3,539,755	2,126,799	206,700			
EXPECTED LOSSES	7,525,458	2,418,207	251,493			
CREDIBILITY	.08	.22	.35			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.915	.550	.053	1.518		
INDICATED (POST-TEST)	1.098	.660	.064	1.822		
PRES. ON RATE LEVEL	1.835	.590	.061	2.486		
DERIVED BY FORMULA	1.776	.605	.062	2.443		
UNDERLYING PRES. RATE	1.945	.625	.065	2.635		
PROPOSED	1.776	.605	.062	2.443		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.752
IND. RATES				2.75	MINIMUM PREMIUM	
MAN. RATES	2.99	2.90	2.92	+ 2.75	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	8,579	193,375	2.254				2	4	6	
2010	8,721	855,049	9.804	1		1	2	7	11	
2011	8,713	571,130	6.554			1	1	6	8	
2012	9,230	270,541	2.931			1		3	4	
2013	10,407	678,530	6.519			1		12	13	
<b>TOTAL</b>	<b>45,650</b>	<b>2,568,625</b>	<b>5.627</b>	<b>1</b>		<b>4</b>	<b>5</b>	<b>32</b>	<b>42</b>	
O.D.		527	.001							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				19,025	22,208				29,372	50,127	72,643
2010	343,416		177,127	28,125	219,200			15,702	14,135	39,980	17,364
2011			142,890	9,992	153,587			131,533	12,569	95,662	24,897
2012			145,390		22,725			65,386		17,045	19,995
2013			305,900		74,099			32,600		247,754	18,177
<b>TOTAL</b>	<b>343,416</b>		<b>771,307</b>	<b>57,142</b>	<b>491,819</b>			<b>245,221</b>	<b>56,076</b>	<b>450,568</b>	<b>153,076</b>
O.D.											527

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				23,724	29,869				38,742	65,316	74,096
2010	434,080	1,281	215,648	37,792	268,902	12	222	36,124	18,892	49,821	17,381
2011	35	1,333	175,636	20,800	177,036	59	3,678	264,956	22,150	112,425	24,548
2012	16	1,831	159,270	9,440	29,790	72	3,252	125,836	6,008	20,256	19,855
2013	50	4,275	337,159	60,724	89,942	70	4,389	173,546	70,978	173,595	17,904
<b>TOTAL</b>	<b>434,181</b>	<b>8,720</b>	<b>887,713</b>	<b>152,480</b>	<b>595,539</b>	<b>213</b>	<b>11,541</b>	<b>600,462</b>	<b>156,770</b>	<b>421,413</b>	<b>153,784</b>
O.D.											528

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,942,830	1,326,202	154,312	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-737,161	-262,948	476	
TOTAL LOSSES	1,205,669	1,063,254	154,788	
EXPECTED LOSSES	1,652,530	951,346	131,471	
CREDIBILITY	.02	.05	.08	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.641	2.329	.339	5.309
INDICATED (POST-TEST)	3.169	2.795	.407	6.371
PRES. ON RATE LEVEL	3.415	1.966	.271	5.652
DERIVED BY FORMULA	3.410	2.007	.282	5.699
UNDERLYING PRES. RATE	3.620	2.084	.288	5.992
PROPOSED	3.410	2.007	.282	5.699

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	6.419
IND. RATES				6.42	MINIMUM PREMIUM	
MAN. RATES	6.52	6.41	6.64	+ 6.42	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	5,599	595,693	10.639			1	1		8	10
2010	6,251	199,337	3.188				1		3	4
2011	7,070	70,947	1.003						3	4
2012	7,011	76,723	1.094				1		4	5
2013	7,200	123,282	1.712						9	9
<b>TOTAL</b>	<b>33,131</b>	<b>1,065,982</b>	<b>3.217</b>			<b>1</b>	<b>4</b>		<b>27</b>	<b>32</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			258,029	70,173	18,187			161,008	34,878	46,113	7,305
2010				80,753	33,949				60,000	16,190	8,445
2011				6,052	6,745				13,631	28,514	16,005
2012				16,429	19,787				8,159	18,816	13,532
2013					31,868					50,029	41,385
<b>TOTAL</b>			<b>258,029</b>	<b>173,407</b>	<b>110,536</b>			<b>161,008</b>	<b>116,668</b>	<b>159,662</b>	<b>86,672</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			311,441	87,506	24,461			377,564	46,004	60,085	7,451
2010		30	5,069	95,934	42,054		39	5,373	76,547	20,824	8,453
2011	1	33	1,717	6,784	7,736	1	195	5,253	15,393	32,645	15,781
2012	2	198	12,849	17,314	20,221	3	312	7,871	8,518	18,885	13,437
2013	7	360	24,892	13,563	26,045	10	658	24,170	13,592	34,468	40,764
<b>TOTAL</b>	<b>10</b>	<b>621</b>	<b>355,968</b>	<b>221,101</b>	<b>120,517</b>	<b>14</b>	<b>1,204</b>	<b>420,231</b>	<b>160,054</b>	<b>166,907</b>	<b>85,886</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	778,048	668,579	85,886	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-283,110	-165,750	271	
TOTAL LOSSES	494,938	502,829	86,157	
EXPECTED LOSSES	638,103	598,346	76,201	
CREDIBILITY	.02	.04	.07	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.494	1.518	.260	3.272
INDICATED (POST-TEST)	1.793	1.822	.312	3.927
PRES. ON RATE LEVEL	1.817	1.703	.217	3.737
DERIVED BY FORMULA	1.817	1.708	.224	3.749
UNDERLYING PRES. RATE	1.926	1.806	.230	3.962
PROPOSED	1.817	1.708	.224	3.749

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE
IND. RATES				4.22	MINIMUM PREMIUM
MAN. RATES	4.27	4.19	4.39	+ 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
2009	12,226	488,016	3.991			1	4	5	10
2010	22,237	879,835	3.956			2	3	10	15
2011									
2012									
2013									
<b>TOTAL</b>	<b>34,463</b>	<b>1,367,851</b>	<b>3.969</b>			<b>3</b>	<b>7</b>	<b>15</b>	<b>25</b>
O.D.		887	.002						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			124,782	224,479	7,100			52,947	59,758	3,739	15,211
2010			287,093	122,777	42,790			240,005	60,628	52,838	73,704
<b>TOTAL</b>			<b>411,875</b>	<b>347,256</b>	<b>49,890</b>			<b>292,952</b>	<b>120,386</b>	<b>56,577</b>	<b>88,915</b>
O.D.											887

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			150,612	279,926	9,550			124,161	78,820	4,872	15,515
2010	37	1,802	345,325	147,597	55,745	186	2,102	529,099	81,375	68,805	73,778
<b>TOTAL</b>	<b>37</b>	<b>1,802</b>	<b>495,937</b>	<b>427,523</b>	<b>65,295</b>	<b>186</b>	<b>2,102</b>	<b>653,260</b>	<b>160,195</b>	<b>73,677</b>	<b>89,293</b>
O.D.											888

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,153,324	726,690	90,181	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-989,519	-510,424	143	
TOTAL LOSSES	163,805	216,266	90,324	
EXPECTED LOSSES	1,830,330	1,578,061	139,920	
CREDIBILITY	.02	.04	.07	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.475	.628	.262	1.365
INDICATED (POST-TEST)	.570	.754	.314	1.638
PRES. ON RATE LEVEL	5.010	4.319	.383	9.712
DERIVED BY FORMULA	4.921	4.176	.378	9.475
UNDERLYING PRES. RATE	5.311	4.579	.406	10.296
PROPOSED	4.921	4.176	.378	9.475

YEAR	4-1-12	4-1-13	4-1-14	4-1-17	IND. RATE	10.673
IND. RATES				10.67	MINIMUM PREMIUM	
MAN. RATES	11.63	11.95	11.41	+ 10.67	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	10,861	467,186	4.301			1	2	6	9
2010	13,251	44,601	.336				1	4	5
2011	8,532	1,896,194	22.224			3	5	15	23
2012	3,470	72,387	2.086				1	2	3
2013	2,643	328,618	12.433				1	6	7
<b>TOTAL</b>	<b>38,757</b>	<b>2,808,986</b>	<b>7.248</b>			<b>4</b>	<b>10</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
2009			307,437	59,452	13,205			20,318	14,643	10,097	42,034
2010				7,578	16,115				1,348	16,062	3,498
2011			637,446	281,699	119,613			680,441	64,810	64,230	47,955
2012				9,500	48,508					4,630	9,749
2013				121,014	65,125				70,993	65,023	6,463
<b>TOTAL</b>			<b>944,883</b>	<b>479,243</b>	<b>262,566</b>			<b>700,759</b>	<b>151,794</b>	<b>160,042</b>	<b>109,699</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			371,076	74,136	17,759			47,646	19,314	13,157	42,875
2010		15	817	9,203	19,699		38	397	1,996	19,889	3,501
2011	75	5,716	679,636	318,167	157,850	250	14,845	1,101,595	90,632	92,092	47,284
2012	6	243	15,245	13,988	47,668		28	696	400	4,515	9,681
2013	138	2,373	179,503	120,409	68,379	52	4,700	103,623	60,645	52,309	6,366
<b>TOTAL</b>	<b>219</b>	<b>8,347</b>	<b>1,246,277</b>	<b>535,903</b>	<b>311,355</b>	<b>302</b>	<b>19,611</b>	<b>1,253,957</b>	<b>172,987</b>	<b>181,962</b>	<b>109,707</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,528,713	1,202,207	109,707	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-507,143	-227,537	109	
TOTAL LOSSES	2,021,570	974,670	109,816	
EXPECTED LOSSES	1,028,611	747,235	56,973	
CREDIBILITY	.02	.05	.07	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	5.216	2.515	.283	8.014
INDICATED (POST-TEST)	6.259	3.018	.340	9.617
PRES. ON RATE LEVEL	2.503	1.819	.139	4.461
DERIVED BY FORMULA	2.578	1.879	.153	4.610
UNDERLYING PRES. RATE	2.654	1.928	.147	4.729
PROPOSED	2.578	1.879	.153	4.610

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	5.193
IND. RATES				5.19	MINIMUM PREMIUM	
MAN. RATES	5.71	5.17	5.24	+ 5.19	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	1,907	209,975	11.010			1	1	1	3
2010	884	211,981	23.979				1	2	3
2011	3,441	244,916	7.117				1	1	2
2012	2,394	2,738	.114						
2013	3,121	678,850	21.751	1				5	6
<b>TOTAL</b>	<b>11,747</b>	<b>1,348,460</b>	<b>11.479</b>	<b>1</b>		<b>1</b>	<b>3</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
2009			137,457	25,000	9,827			21,733	5,203	6,988	3,767
2010				92,329	57,081				33,613	25,904	3,054
2011				75,858	19,720				114,155	26,324	8,859
2012											2,738
2013	34,460				146,755	403,000				87,858	6,777
<b>TOTAL</b>	<b>34,460</b>		<b>137,457</b>	<b>193,187</b>	<b>233,383</b>	<b>403,000</b>		<b>21,733</b>	<b>152,971</b>	<b>147,074</b>	<b>25,195</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			165,911	31,175	13,217			50,964	6,863	9,105	3,842
2010		49	6,275	109,970	70,339		59	3,306	43,181	32,492	3,057
2011	3	358	16,231	81,989	24,133	6	1,169	31,757	119,505	33,815	8,735
2012											2,719
2013	45,012	1,682	114,653	62,466	119,932	562,209	1,158	42,461	23,867	60,518	6,675
<b>TOTAL</b>	<b>45,015</b>	<b>2,089</b>	<b>303,070</b>	<b>285,600</b>	<b>227,621</b>	<b>562,215</b>	<b>2,386</b>	<b>128,488</b>	<b>193,416</b>	<b>135,930</b>	<b>25,028</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,043,263	842,567	25,028	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-226,260	-85,355	145	
TOTAL LOSSES	817,003	757,212	25,173	
EXPECTED LOSSES	525,561	315,995	36,182	
CREDIBILITY	.01	.02	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	6.955	6.446	.214	13.615
INDICATED (POST-TEST)	8.346	7.735	.257	16.338
PRES. ON RATE LEVEL	4.220	2.537	.291	7.048
DERIVED BY FORMULA	4.261	2.641	.290	7.192
UNDERLYING PRES. RATE	4.474	2.690	.308	7.472
PROPOSED	4.261	2.641	.290	7.192

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	8.101
IND. RATES				8.10	MINIMUM PREMIUM	
MAN. RATES	8.05	8.06	8.28	+ 8.10	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	5,156	395,962	7.679			1			6	7
2010	7,183	1,318,221	18.351			3	1		2	6
2011	7,225	615,858	8.523			2				2
2012	6,476	359,495	5.551			1	2		5	8
2013	8,034	261,431	3.254				1		8	9
<b>TOTAL</b>	<b>34,074</b>	<b>2,950,967</b>	<b>8.660</b>			<b>7</b>	<b>4</b>		<b>21</b>	<b>32</b>
O.D.		110								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			221,864		64,044			41,243		52,918	15,893
2010			578,561	27,815	2,390			674,204	20,951	3,221	11,079
2011			497,599					94,812			23,447
2012			178,805	85,674	12,419			18,832	32,295	19,335	12,135
2013			61,013		102,950				34,178	59,957	3,333
<b>TOTAL</b>			<b>1,476,829</b>	<b>174,502</b>	<b>181,803</b>			<b>829,091</b>	<b>87,424</b>	<b>135,431</b>	<b>65,887</b>
O.D.											110

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			267,790		86,138			96,715		68,953	16,211
2010	74	3,553	682,349	36,691	8,309	523	5,558	1,471,069	36,188	11,660	11,090
2011	54	3,961	561,296	10,543	14,701	43	2,404	184,611	3,521	2,961	23,119
2012	21	2,873	237,846	89,172	26,861	29	1,800	58,383	30,268	22,044	12,050
2013	85	1,999	145,279	90,549	91,771	31	2,628	63,728	36,981	44,923	3,283
<b>TOTAL</b>	<b>234</b>	<b>12,386</b>	<b>1,894,560</b>	<b>226,955</b>	<b>227,780</b>	<b>626</b>	<b>12,390</b>	<b>1,874,506</b>	<b>106,958</b>	<b>150,541</b>	<b>65,753</b>
O.D.											108

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,794,702	712,234	65,861	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-274,648	-140,229	309	
TOTAL LOSSES	3,520,054	572,005	66,170	
EXPECTED LOSSES	618,442	506,339	83,480	
CREDIBILITY	.02	.04	.07	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	10.331	1.679	.194	12.204
INDICATED (POST-TEST)	12.397	2.015	.233	14.645
PRES. ON RATE LEVEL	1.712	1.402	.231	3.345
DERIVED BY FORMULA	1.926	1.427	.231	3.584
UNDERLYING PRES. RATE	1.815	1.486	.245	3.546
PROPOSED	1.926	1.427	.231	3.584

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	4.037
IND. RATES				4.04	MINIMUM PREMIUM	
MAN. RATES	3.83	3.81	3.93	+ 4.04	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	552									
2010	696	1,175	.168							
2011	719									
2012	788	2,465	.312						1	1
2013	722	30,779	4.263						1	1
<b>TOTAL</b>	<b>3,477</b>	<b>34,419</b>	<b>.990</b>						<b>2</b>	<b>2</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											1,175
2012					1,547					918	
2013					24,232					6,547	
<b>TOTAL</b>					<b>25,779</b>					<b>7,465</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
2010											1,176
2012		5	326	165	1,501		3	138	78	896	
2013	5	277	18,934	10,316	19,802	2	86	3,161	1,778	4,511	
<b>TOTAL</b>	<b>5</b>	<b>282</b>	<b>19,260</b>	<b>10,481</b>	<b>21,303</b>	<b>2</b>	<b>89</b>	<b>3,299</b>	<b>1,856</b>	<b>5,407</b>	<b>1,176</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	22,937	39,047	1,176	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,774	-8,080	10	
TOTAL LOSSES	16,163	30,967	1,186	
EXPECTED LOSSES	15,299	29,136	2,643	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.465	.891	.034	1.390
INDICATED (POST-TEST)	.558	1.069	.041	1.668
PRES. ON RATE LEVEL	.415	.790	.072	1.277
DERIVED BY FORMULA	.415	.793	.072	1.280
UNDERLYING PRES. RATE	.440	.838	.076	1.354
PROPOSED	.415	.793	.072	1.280

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.441
IND. RATES				1.44	MINIMUM PREMIUM	
MAN. RATES	1.54	1.48	1.50	+ 1.44	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	7,223	3,985	.055							
2010	7,485	32,467	.433						2	2
2011	8,191	490,121	5.983						4	6
2012	8,293	37,226	.448						3	3
2013	8,174	76,005	.929						2	3
<b>TOTAL</b>	<b>39,366</b>	<b>639,804</b>	<b>1.625</b>						<b>4</b>	<b>10</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											3,985
2010					3,234					19,681	9,552
2011				119,410	17,055				263,319	80,053	10,284
2012					17,100					12,468	7,658
2013				30,004	2,406				31,181	1,500	10,914
<b>TOTAL</b>				<b>149,414</b>	<b>39,795</b>				<b>294,500</b>	<b>113,702</b>	<b>42,393</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											4,065
2010		2	84	50	3,941		45	347	347	24,349	9,562
2011	2	547	24,412	128,416	22,273	11	2,740	74,374	276,522	99,797	10,140
2012	1	60	3,606	1,837	16,596		81	1,874	1,073	12,157	7,604
2013	31	435	33,769	24,006	5,725	17	1,703	32,435	19,286	4,339	10,750
<b>TOTAL</b>	<b>34</b>	<b>1,044</b>	<b>61,871</b>	<b>154,309</b>	<b>48,535</b>	<b>28</b>	<b>4,569</b>	<b>109,030</b>	<b>297,228</b>	<b>140,642</b>	<b>42,121</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	176,576	640,714	42,121	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-140,384	-110,139	171	
TOTAL LOSSES	36,192	530,575	42,292	
EXPECTED LOSSES	314,534	396,021	49,601	
CREDIBILITY	.02	.05	.08	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.092	1.348	.107	1.547
INDICATED (POST-TEST)	.110	1.618	.128	1.856
PRES. ON RATE LEVEL	.754	.949	.119	1.822
DERIVED BY FORMULA	.741	.982	.120	1.843
UNDERLYING PRES. RATE	.799	1.006	.126	1.931
PROPOSED	.741	.982	.120	1.843

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	TOTAL
IND. RATES				2.08	MINIMUM PREMIUM	
MAN. RATES	2.10	2.06	2.14	+ 2.08	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	711	1,565	.220							
2010	697	2,294	.329							
2011	697	251,384	36.066			1	1			2
2012	758	49	.006							
2013	663	35,663	5.379				1	1	1	2
<b>TOTAL</b>	<b>3,526</b>	<b>290,955</b>	<b>8.252</b>			<b>1</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>4</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											1,565
2010											2,294
2011			130,094	22,635				92,624	6,031		
2012											49
2013				8,534	9,170				7,500	9,461	998
<b>TOTAL</b>			<b>130,094</b>	<b>31,169</b>	<b>9,170</b>			<b>92,624</b>	<b>13,531</b>	<b>9,461</b>	<b>4,906</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											1,596
2010											2,296
2011	14	1,134	151,109	26,947	4,435	42	2,406	181,951	9,691	3,110	
2012											49
2013	12	220	16,236	10,440	8,563	8	529	12,202	7,111	7,310	983
<b>TOTAL</b>	<b>26</b>	<b>1,354</b>	<b>167,345</b>	<b>37,387</b>	<b>12,998</b>	<b>50</b>	<b>2,935</b>	<b>194,153</b>	<b>16,802</b>	<b>10,420</b>	<b>4,924</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	365,863	77,607	4,924	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-18,730	-7,494	15	
TOTAL LOSSES	347,133	70,113	4,939	
EXPECTED LOSSES	41,607	26,761	4,478	
CREDIBILITY	.00	.01	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	9.845	1.988	.140	11.973
INDICATED (POST-TEST)	11.814	2.386	.168	14.368
PRES. ON RATE LEVEL	1.113	.716	.120	1.949
DERIVED BY FORMULA	1.113	.733	.121	1.967
UNDERLYING PRES. RATE	1.180	.759	.127	2.066
PROPOSED	1.113	.733	.121	1.967

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.215
IND. RATES				2.22	MINIMUM PREMIUM	
MAN. RATES	2.30	2.24	2.29	+ 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
2009	183					183					
2010	194					194					
2011	223					223					
2012	157					157					
2013	354					354					
<b>TOTAL</b>	<b>1,111</b>					<b>1,111</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.	-13,406	-14,776	12	
TOTAL LOSSES			12	
EXPECTED LOSSES	30,421	54,672	2,655	
CREDIBILITY	.00	.00	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	2.569	4.618	.224	7.411
DERIVED BY FORMULA	2.569	4.618	.222	7.409
UNDERLYING PRES. RATE	2.738	4.921	.239	7.898
PROPOSED	2.569	4.618	.222	7.409

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	7.646
IND. RATES				7.65	MINIMUM PREMIUM	
MAN. RATES	8.66	8.23	8.18	+ 7.65	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	415,687	1,039,195	.249			1	7	24	32
2010	431,698	950,459	.220				8	25	33
2011	599,764	1,732,305	.288			2	4	26	32
2012	555,278	1,203,462	.216			1	1	24	26
2013	532,764	1,587,526	.297			3		21	24
<b>TOTAL</b>	<b>2,535,191</b>	<b>6,512,947</b>	<b>.257</b>			<b>7</b>	<b>20</b>	<b>120</b>	<b>147</b>
O.D.		5,357							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			120,388	161,621	102,440			33,494	116,786	268,213	236,253
2010				205,516	125,439				176,211	226,789	216,504
2011			430,468	120,246	201,252			104,304	88,254	435,627	352,154
2012			198,246	76,512	206,968			145,000	14,217	386,289	176,230
2013			571,440		172,856			110,900		436,525	295,805
<b>TOTAL</b>			<b>1,320,542</b>	<b>563,895</b>	<b>808,955</b>			<b>393,698</b>	<b>395,468</b>	<b>1,753,443</b>	<b>1,276,946</b>
O.D.											5,357

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			145,308	201,542	137,784			78,543	154,041	349,483	240,978
2010		114	13,925	244,756	154,596		530	18,950	227,972	282,912	216,721
2011	65	4,167	525,160	146,941	241,954	53	4,529	251,582	114,671	497,636	347,224
2012	43	3,708	294,674	102,507	216,166	195	9,894	340,191	55,395	385,581	174,996
2013	101	8,386	656,726	128,102	196,158	165	9,583	394,038	131,067	310,665	291,368
<b>TOTAL</b>	<b>209</b>	<b>16,375</b>	<b>1,635,793</b>	<b>823,848</b>	<b>946,658</b>	<b>413</b>	<b>24,536</b>	<b>1,083,304</b>	<b>683,146</b>	<b>1,826,277</b>	<b>1,271,287</b>
O.D.											5,379

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,760,630	4,279,929	1,276,666	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,936,172	-1,046,392	4,907	
TOTAL LOSSES	824,458	3,233,537	1,281,573	
EXPECTED LOSSES	4,385,882	3,777,434	1,394,355	
CREDIBILITY	.29	.77	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.033	.128	.051	.212
INDICATED (POST-TEST)	.040	.154	.061	.255
PRES. ON RATE LEVEL	.162	.140	.052	.354
DERIVED BY FORMULA	.127	.151	.061	.339
UNDERLYING PRES. RATE	.173	.149	.055	.377
PROPOSED	.127	.151	.061	.339

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	TOTAL
IND. RATES				.35	MINIMUM PREMIUM	
MAN. RATES	.59	.48	.39	+ .35	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	30,389	985,125	3.241			30,389			2		4	6
2010	63,407	252,798	.398			63,407				2	8	10
2011	99,136	355,267	.358			99,136				2	10	12
2012	89,861	177,439	.197			89,861				1	5	6
2013	100,109	556,558	.555			100,109			1	1	9	11
<b>TOTAL</b>	<b>382,902</b>	<b>2,327,187</b>	<b>.608</b>			<b>382,902</b>			<b>3</b>	<b>6</b>	<b>36</b>	<b>45</b>
O.D.		523										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			706,744		31,242			133,611		75,419	38,109
2010				28,305	64,106				50,166	77,641	32,580
2011				63,290	102,993				34,421	127,492	27,071
2012				3,144	23,894				10,160	67,993	72,248
2013			158,122	5,344	113,677			61,900	1,552	114,150	101,813
<b>TOTAL</b>			<b>864,866</b>	<b>100,083</b>	<b>335,912</b>			<b>195,511</b>	<b>96,299</b>	<b>462,695</b>	<b>271,821</b>
O.D.											523

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			853,040		42,021			313,318		98,271	38,871
2010		56	3,147	34,437	78,352		182	5,628	65,134	96,718	32,613
2011	12	387	20,608	72,402	117,362	1	636	16,456	41,330	144,998	26,692
2012	1	106	6,694	5,469	23,386	6	700	16,491	14,449	66,957	71,742
2013	47	3,151	238,845	67,564	108,755	65	3,722	158,924	38,918	84,364	100,286
<b>TOTAL</b>	<b>60</b>	<b>3,700</b>	<b>1,122,334</b>	<b>179,872</b>	<b>369,876</b>	<b>72</b>	<b>5,240</b>	<b>510,817</b>	<b>159,831</b>	<b>491,308</b>	<b>270,204</b>
O.D.											516

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,642,223	1,200,887	270,720	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,348,109	-725,168	2,227	
TOTAL LOSSES	294,114	475,719	272,947	
EXPECTED LOSSES	3,166,599	2,680,314	547,549	
CREDIBILITY	.08	.22	.34	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.077	.124	.071	.272
INDICATED (POST-TEST)	.092	.149	.085	.326
PRES. ON RATE LEVEL	.776	.657	.134	1.567
DERIVED BY FORMULA	.721	.545	.117	1.383
UNDERLYING PRES. RATE	.827	.700	.143	1.670
PROPOSED	.721	.545	.117	1.383

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.427
IND. RATES				1.43	MINIMUM PREMIUM	
MAN. RATES	2.24	1.98	1.73	+ 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	
2009	59,737	81,770	.136						5	5
2010	71,103	916,293	1.288			2	1		2	5
2011	82,170	207,450	.252				3		5	8
2012	100,232	767,911	.766			1	2		5	8
2013	87,938	491,421	.558				1		4	5
<b>TOTAL</b>	<b>401,180</b>	<b>2,464,845</b>	<b>.614</b>			<b>3</b>	<b>7</b>		<b>21</b>	<b>31</b>
O.D.		1,353								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009					22,422					31,833	27,515
2010			582,238	8,295	6,648			244,407	415	21,374	52,916
2011				87,023	35,503				21,837	38,717	24,370
2012			300,776	114,756	132,369			75,000	49,809	45,937	49,264
2013				3,764	127,057				5,254	336,160	19,186
<b>TOTAL</b>			<b>883,014</b>	<b>213,838</b>	<b>323,999</b>			<b>319,407</b>	<b>77,315</b>	<b>474,021</b>	<b>173,251</b>
O.D.											1,353

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009					30,157					41,478	28,065
2010	75	3,579	685,776	13,717	13,361	189	2,065	533,030	4,349	29,129	52,969
2011	4	421	19,676	94,652	42,157	1	298	8,017	24,351	44,442	24,029
2012	48	4,988	408,092	134,810	151,570	104	5,099	179,088	51,260	52,265	48,919
2013	31	1,505	103,263	56,969	104,298	69	4,733	167,796	94,499	232,111	18,898
<b>TOTAL</b>	<b>158</b>	<b>10,493</b>	<b>1,216,807</b>	<b>300,148</b>	<b>341,543</b>	<b>363</b>	<b>12,195</b>	<b>887,931</b>	<b>174,459</b>	<b>399,425</b>	<b>172,880</b>
O.D.											1,354

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,127,947	1,215,575	174,234	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-772,295	-266,053	878	
TOTAL LOSSES	1,355,652	949,522	175,112	
EXPECTED LOSSES	1,769,204	970,855	240,708	
CREDIBILITY	.08	.22	.35	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.338	.237	.044	.619
INDICATED (POST-TEST)	.406	.284	.053	.743
PRES. ON RATE LEVEL	.414	.227	.056	.697
DERIVED BY FORMULA	.413	.240	.055	.708
UNDERLYING PRES. RATE	.441	.242	.060	.743
PROPOSED	.413	.240	.055	.708

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE
IND. RATES				.73	MINIMUM PREMIUM
MAN. RATES	.94	.84	.77	+ .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
2009	308,136	8,939,622	2.901			308,136			15	20	92	127
2010	314,685	7,258,428	2.306			314,685	1		8	23	112	144
2011	320,372	6,051,797	1.888			320,372	1		8	25	106	140
2012	338,841	8,324,840	2.456			338,841			12	7	113	132
2013	341,395	4,695,490	1.375			341,395			5	6	96	107
<b>TOTAL</b>	<b>1,623,429</b>	<b>35,270,177</b>	<b>2.173</b>			<b>1,623,429</b>	<b>2</b>		<b>48</b>	<b>81</b>	<b>519</b>	<b>650</b>
O.D.		286,951	.017						1		1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			3,386,233	671,490	1,169,733			1,073,706	1,070,576	895,121	672,763
2010	212,816		1,918,616	669,841	969,581			1,068,389	551,192	1,270,686	597,307
2011	292,215		1,638,191	676,973	872,092	8,640		391,930	587,979	1,021,315	562,462
2012			2,700,012	287,782	1,703,655			838,632	334,803	1,758,848	701,108
2013			947,929	207,935	982,735			141,985	431,859	1,345,539	637,508
<b>TOTAL</b>	<b>505,031</b>		<b>10,590,981</b>	<b>2,514,021</b>	<b>5,697,796</b>	<b>8,640</b>		<b>3,514,642</b>	<b>2,976,409</b>	<b>6,291,509</b>	<b>3,171,148</b>
O.D.			201,122		2,574			58,115		499	24,641

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			4,087,184	837,348	1,573,290			2,517,842	1,412,089	1,166,340	686,218
2010	269,225	12,276	2,249,358	818,615	1,203,686	783	11,278	2,272,429	737,250	1,590,445	597,904
2011	330,865	16,924	2,049,527	798,577	1,045,856	9,619	18,020	977,757	669,333	1,185,085	554,588
2012	450	40,694	3,379,966	578,953	1,814,924	1,171	59,985	2,052,331	492,830	1,783,470	696,200
2013	505	24,723	1,854,183	667,984	920,187	598	45,972	1,323,818	642,970	985,377	627,945
<b>TOTAL</b>	<b>601,045</b>	<b>94,617</b>	<b>13,620,218</b>	<b>3,701,477</b>	<b>6,557,943</b>	<b>12,171</b>	<b>135,255</b>	<b>9,144,177</b>	<b>3,954,472</b>	<b>6,710,717</b>	<b>3,162,855</b>
O.D.	20	2,427	213,760	9,733	13,829	66	2,789	109,577	4,043	3,855	24,402

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	23,936,122	20,956,069	3,187,257			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-10,399,012	-5,153,561	13,308			
TOTAL LOSSES	13,537,110	15,802,508	3,200,565			
EXPECTED LOSSES	23,247,503	18,539,559	3,831,293			
CREDIBILITY	.21	.57	.90			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.834	.973	.197	2.004		
INDICATED (POST-TEST)	1.001	1.168	.236	2.405		
PRES. ON RATE LEVEL	1.344	1.072	.221	2.637		
DERIVED BY FORMULA	1.272	1.127	.235	2.634		
UNDERLYING PRES. RATE	1.432	1.142	.236	2.810		
PROPOSED	1.272	1.127	.235	2.634		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.718
IND. RATES				2.72	MINIMUM PREMIUM	
MAN. RATES	2.85	2.80	2.91	+ 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	
2009	530,568	8,266,139	1.557			7	32	41	80	
2010	658,919	6,614,378	1.003	1		12	29	39	81	
2011	428,368	7,029,775	1.641			5	25	39	69	
2012	532,766	6,158,674	1.155	2		6	26	39	73	
2013	535,940	2,256,961	.421			1	1	51	53	
<b>TOTAL</b>	<b>2,686,561</b>	<b>30,325,927</b>	<b>1.129</b>	<b>3</b>		<b>31</b>	<b>113</b>	<b>209</b>	<b>356</b>	
O.D.		209,364	.007				6	3	9	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			2,179,726	422,787	342,355			3,955,592	600,676	322,673	442,330
2010	1,001,114		2,546,861	833,092	177,243			823,359	639,711	258,475	334,523
2011			1,922,739	711,726	350,240			2,690,995	640,523	438,661	274,891
2012	1,732,147		1,355,432	580,290	419,779	3,252		444,944	745,673	518,203	358,954
2013			143,817	103,861	558,427			51,489	100,000	892,182	407,185
<b>TOTAL</b>	<b>2,733,261</b>		<b>8,148,575</b>	<b>2,651,756</b>	<b>1,848,044</b>	<b>3,252</b>		<b>7,966,379</b>	<b>2,726,583</b>	<b>2,430,194</b>	<b>1,817,883</b>
O.D.				82,162	22,663				43,601	36,255	24,683

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,861,029	527,217	460,467			2,511,147	792,291	420,441	451,177
2010	1,090,070	15,779	3,044,892	1,003,695	245,774	638	7,380	1,853,071	829,252	337,279	334,858
2011	158	11,882	1,352,452	799,189	443,130	453	31,408	2,053,204	718,873	547,587	271,043
2012	1,154,521	22,402	1,835,127	646,954	515,417	5,656	42,527	1,377,744	705,727	579,457	356,441
2013	224	9,415	677,957	330,958	483,161	262	18,973	617,865	308,710	629,795	401,077
<b>TOTAL</b>	<b>2,244,973</b>	<b>59,478</b>	<b>8,771,457</b>	<b>3,308,013</b>	<b>2,147,949</b>	<b>7,009</b>	<b>100,288</b>	<b>8,413,031</b>	<b>3,354,853</b>	<b>2,514,559</b>	<b>1,814,596</b>
O.D.	3	249	13,216	96,715	23,170	4	498	13,578	52,577	36,480	24,784

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,623,784	11,534,316	1,839,380	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,640,167	-2,927,002	6,905	
TOTAL LOSSES	11,983,617	8,607,314	1,846,285	
EXPECTED LOSSES	16,817,872	10,423,857	2,068,652	
CREDIBILITY	.30	.80	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.446	.320	.069	.835
INDICATED (POST-TEST)	.535	.384	.083	1.002
PRES. ON RATE LEVEL	.588	.364	.072	1.024
DERIVED BY FORMULA	.572	.380	.083	1.035
UNDERLYING PRES. RATE	.626	.388	.077	1.091
PROPOSED	.566	.376	.082	1.024

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.056
IND. RATES				1.06	MINIMUM PREMIUM	
MAN. RATES	.98	1.02	1.13	+ 1.06	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	751,275	10,951,929	1.457	1		16	91	90	198
2010	527,469	6,924,640	1.312			10	44	70	124
2011	672,488	6,416,596	.954			11	51	57	119
2012	559,068	4,930,007	.881			7	41	57	105
2013	576,651	3,752,052	.650			1	1	112	114
<b>TOTAL</b>	<b>3,086,951</b>	<b>32,975,224</b>	<b>1.068</b>	<b>1</b>		<b>45</b>	<b>228</b>	<b>386</b>	<b>660</b>
O.D.		389,325	.012				9	9	18

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	265,155		4,434,499	1,029,111	330,267	3,397		2,619,605	1,301,587	408,571	559,737
2010			2,311,115	844,284	716,905			1,173,644	835,829	481,768	561,095
2011			2,629,240	842,764	372,032			727,788	1,038,012	366,963	439,797
2012			1,500,755	867,702	631,205			313,797	743,394	548,249	324,905
2013			191,653	20,504	1,457,093			65,944	40,100	1,663,524	313,234
<b>TOTAL</b>	<b>265,155</b>		<b>11,067,262</b>	<b>3,604,365</b>	<b>3,507,502</b>	<b>3,397</b>		<b>4,900,778</b>	<b>3,958,922</b>	<b>3,469,075</b>	<b>2,198,768</b>
O.D.				119,335	25,846				86,162	114,322	43,660

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	345,762		4,738,388	1,283,302	444,212	9,437		4,301,841	1,716,793	532,370	570,932
2010	294	14,680	2,756,009	1,023,606	901,108	894	10,593	2,588,346	1,087,093	619,716	561,656
2011	326	25,056	3,158,617	973,640	517,638	365	29,362	1,713,215	1,119,344	474,064	433,640
2012	244	27,167	2,185,886	942,401	746,136	629	36,399	1,133,570	697,316	601,281	322,631
2013	303	19,146	1,335,096	654,198	1,211,684	381	26,478	953,554	483,586	1,156,057	308,535
<b>TOTAL</b>	<b>346,929</b>	<b>86,049</b>	<b>14,173,996</b>	<b>4,877,147</b>	<b>3,820,778</b>	<b>11,706</b>	<b>102,832</b>	<b>10,690,526</b>	<b>5,104,132</b>	<b>3,383,488</b>	<b>2,197,394</b>
O.D.		14	3,317	145,968	33,455		29	2,639	112,759	148,088	43,951

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	25,418,037	17,625,815	2,241,345			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-11,660,020	-4,306,484	9,458			
TOTAL LOSSES	13,758,017	13,319,331	2,250,803			
EXPECTED LOSSES	25,559,954	15,280,408	2,963,472			
CREDIBILITY	.33	.88	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.446	.431	.073	.950		
INDICATED (POST-TEST)	.535	.517	.088	1.140		
PRES. ON RATE LEVEL	.777	.465	.090	1.332		
DERIVED BY FORMULA	.697	.511	.088	1.296		
UNDERLYING PRES. RATE	.828	.495	.096	1.419		
PROPOSED	.697	.511	.088	1.296		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.337
IND. RATES				1.34	MINIMUM PREMIUM	
MAN. RATES	1.77	1.62	1.47	+ 1.34	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	230,037	11,499,181	4.998	2		20	64	160	246
2010	219,385	11,539,629	5.259			17	43	143	203
2011	226,641	8,463,069	3.734			11	22	119	152
2012	225,967	8,505,385	3.763			10	14	167	191
2013	225,970	12,093,163	5.351			7	9	145	161
<b>TOTAL</b>	<b>1,128,000</b>	<b>52,100,427</b>	<b>4.619</b>	<b>2</b>		<b>65</b>	<b>152</b>	<b>734</b>	<b>953</b>
O.D.		8,090						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	188,662		3,805,639	2,078,515	953,526			1,159,277	1,670,231	1,136,563	506,768
2010			3,138,686	1,464,868	1,228,045			2,707,392	1,545,849	945,067	509,722
2011			2,462,329	758,730	1,564,992			1,386,027	468,643	1,185,443	636,905
2012			1,884,475	573,018	2,573,653			663,131	364,376	1,912,399	534,333
2013			1,280,903	415,575	1,877,804			5,008,281	368,162	2,294,100	848,338
<b>TOTAL</b>	<b>188,662</b>		<b>12,572,032</b>	<b>5,290,706</b>	<b>8,198,020</b>			<b>10,924,108</b>	<b>4,417,261</b>	<b>7,473,572</b>	<b>3,036,066</b>
O.D.					103					243	7,744

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	246,016		4,593,405	2,591,911	1,282,488			2,718,503	2,203,034	1,480,943	516,903
2010	370	19,047	3,551,680	1,768,913	1,534,892	1,419	17,313	4,144,630	2,007,355	1,209,800	510,232
2011	421	23,112	2,850,939	931,639	1,845,543	523	35,803	2,380,321	580,076	1,388,662	627,988
2012	465	36,085	2,847,509	896,771	2,633,622	989	53,266	1,762,831	518,867	1,925,358	530,593
2013	898	39,017	2,877,683	1,218,838	1,688,538	1,428	87,488	3,278,509	968,568	1,717,077	835,613
<b>TOTAL</b>	<b>248,170</b>	<b>117,261</b>	<b>16,721,216</b>	<b>7,408,072</b>	<b>8,985,083</b>	<b>4,359</b>	<b>193,870</b>	<b>14,284,794</b>	<b>6,277,900</b>	<b>7,721,840</b>	<b>3,021,329</b>
O.D.					139					317	7,732

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	31,569,670	30,393,351	3,029,061	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-13,195,433	-6,588,875	9,784	
TOTAL LOSSES	18,374,237	23,804,476	3,038,845	
EXPECTED LOSSES	29,282,880	23,563,920	2,910,240	
CREDIBILITY	.17	.45	.71	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.629	2.110	.269	4.008
INDICATED (POST-TEST)	1.955	2.532	.323	4.810
PRES. ON RATE LEVEL	2.436	1.961	.242	4.639
DERIVED BY FORMULA	2.354	2.218	.300	4.872
UNDERLYING PRES. RATE	2.596	2.089	.258	4.943
PROPOSED	2.324	2.190	.296	4.810

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	4.964
IND. RATES				4.96	MINIMUM PREMIUM	
MAN. RATES	5.11	5.00	5.12	+ 4.96	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	7,614	39,671	.521						1	1
2010	8,565	59,461	.694						3	3
2011	8,244	125,924	1.527						1	1
2012	8,606	510,395	5.930			1			1	2
2013	9,181	3,642	.039							
<b>TOTAL</b>	<b>42,210</b>	<b>739,093</b>	<b>1.751</b>			<b>1</b>			<b>6</b>	<b>7</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009					10,725					21,624	7,322
2010					11,603					41,561	6,297
2011					195					372	125,357
2012			411,145		350			90,000		3,140	5,760
2013											3,642
<b>TOTAL</b>			<b>411,145</b>		<b>22,873</b>			<b>90,000</b>		<b>66,697</b>	<b>148,378</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009					14,425					28,176	7,468
2010		9	304	181	14,139		97	736	733	51,418	6,303
2011			15	8	219			21	17	419	123,602
2012	39	4,958	436,917	19,849	22,199	101	4,336	170,152	6,518	8,071	5,720
2013											3,587
<b>TOTAL</b>	<b>39</b>	<b>4,967</b>	<b>437,236</b>	<b>20,038</b>	<b>50,982</b>	<b>101</b>	<b>4,433</b>	<b>170,909</b>	<b>7,268</b>	<b>88,084</b>	<b>146,680</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	617,685	166,372	146,680	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-53,758	-28,486	120	
TOTAL LOSSES	563,927	137,886	146,800	
EXPECTED LOSSES	120,298	102,571	33,768	
CREDIBILITY	.02	.05	.08	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.336	.327	.348	2.011
INDICATED (POST-TEST)	1.603	.392	.418	2.413
PRES. ON RATE LEVEL	.268	.228	.075	.571
DERIVED BY FORMULA	.295	.236	.102	.633
UNDERLYING PRES. RATE	.285	.243	.080	.608
PROPOSED	.295	.236	.102	.633

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE
IND. RATES				.65	MINIMUM PREMIUM
MAN. RATES	.55	.57	.63	+ .65	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	39,278	1,390,329	3.539			2	6	32	40	
2010	39,235	5,702,687	14.534	1	1	7	8	35	52	
2011	37,928	3,159,784	8.331	1		2	12	31	46	
2012	40,135	2,864,332	7.136	1		3	8	27	39	
2013	41,433	1,776,212	4.286				6	26	32	
<b>TOTAL</b>	<b>198,009</b>	<b>14,893,344</b>	<b>7.522</b>	<b>3</b>	<b>1</b>	<b>14</b>	<b>40</b>	<b>151</b>	<b>209</b>	
O.D.		89								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			313,861	189,914	132,470			60,701	176,549	261,809	255,025
2010	606,832	440,675	1,329,622	294,568	214,301	60,848	943,855	1,078,214	124,151	386,174	223,447
2011	3,000		334,970	780,603	324,537	88,370		454,349	457,918	554,420	161,617
2012	3,000		542,864	359,884	299,266			595,425	263,221	549,075	251,597
2013			332,898	262,569					514,995	515,663	150,087
<b>TOTAL</b>	<b>612,832</b>	<b>440,675</b>	<b>2,521,317</b>	<b>1,957,867</b>	<b>1,233,143</b>	<b>149,218</b>	<b>943,855</b>	<b>2,188,689</b>	<b>1,536,834</b>	<b>2,267,141</b>	<b>1,041,773</b>
O.D.											89

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			378,830	236,823	178,172			142,344	232,868	341,138	260,126
2010	767,168	279,195	1,588,349	360,606	275,372	116,402	687,840	2,335,177	179,580	491,796	223,670
2011	3,469	6,466	554,794	856,407	394,869	96,560	17,256	1,037,933	516,135	655,890	159,354
2012	3,114	10,453	829,959	391,051	341,606	788	38,471	1,367,830	311,137	585,882	249,836
2013	394	7,501	558,984	366,740	256,266	394	34,633	772,972	451,855	409,765	147,836
<b>TOTAL</b>	<b>774,145</b>	<b>303,615</b>	<b>3,910,916</b>	<b>2,211,627</b>	<b>1,446,285</b>	<b>214,144</b>	<b>778,200</b>	<b>5,656,256</b>	<b>1,691,575</b>	<b>2,484,471</b>	<b>1,040,822</b>
O.D.											88

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,637,276	7,833,958	1,040,910			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,641,514	-1,488,045	9,697			
TOTAL LOSSES	8,995,762	6,345,913	1,050,607			
EXPECTED LOSSES	5,878,887	5,342,281	2,813,707			
CREDIBILITY	.05	.14	.22			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	4.543	3.205	.531	8.279		
INDICATED (POST-TEST)	5.452	3.846	.637	9.935		
PRES. ON RATE LEVEL	2.784	2.530	1.332	6.646		
DERIVED BY FORMULA	2.917	2.714	1.179	6.810		
UNDERLYING PRES. RATE	2.969	2.698	1.421	7.088		
PROPOSED	2.917	2.714	1.179	6.810		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	6.453
IND. RATES				6.45	MINIMUM PREMIUM	
MAN. RATES	6.93	6.80	7.06	+ 6.45	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	28,693	369,610	1,288				2	10	12	
2010	31,193	1,955,996	6,270			3		7	10	
2011	33,590	2,617,003	7,791			5		8	16	
2012	38,939	524,639	1,347				5	10	15	
2013	44,063	564,373	1,280					10	10	
<b>TOTAL</b>	<b>176,478</b>	<b>6,031,621</b>	<b>3,418</b>			<b>8</b>	<b>10</b>	<b>45</b>	<b>63</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				114,598	75,299				37,385	92,693	49,635
2010			1,027,198		52,496			777,143		34,233	64,926
2011			1,425,478	241,106	47,825			679,611	101,376	42,556	79,051
2012				164,956	69,273				145,978	101,870	42,562
2013					142,515					347,494	74,364
<b>TOTAL</b>			<b>2,452,676</b>	<b>520,660</b>	<b>387,408</b>			<b>1,456,754</b>	<b>284,739</b>	<b>618,846</b>	<b>310,538</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				142,903	101,277				49,311	120,780	50,628
2010	99	4,905	933,244	6,003	71,017	454	4,914	1,279,797	8,874	48,791	64,991
2011	161	12,372	1,644,714	289,852	101,779	304	18,126	1,339,038	131,950	72,654	77,944
2012	14	1,559	101,727	159,969	77,438	49	4,158	105,549	132,147	109,004	42,264
2013	27	1,635	111,346	60,662	116,461	68	4,606	167,934	94,396	239,364	73,249
<b>TOTAL</b>	<b>301</b>	<b>20,471</b>	<b>2,791,031</b>	<b>659,389</b>	<b>467,972</b>	<b>875</b>	<b>31,804</b>	<b>2,892,318</b>	<b>416,678</b>	<b>590,593</b>	<b>309,076</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,736,800	2,134,632	309,076	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,800,976	-613,256	922	
TOTAL LOSSES	2,935,824	1,521,376	309,998	
EXPECTED LOSSES	6,388,505	2,250,095	238,247	
CREDIBILITY	.05	.13	.21	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.664	.862	.176	2.702
INDICATED (POST-TEST)	1.997	1.034	.211	3.242
PRES. ON RATE LEVEL	3.394	1.196	.127	4.717
DERIVED BY FORMULA	3.324	1.175	.145	4.644
UNDERLYING PRES. RATE	3.620	1.275	.135	5.030
PROPOSED	3.324	1.175	.145	4.644

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	4.401
IND. RATES				4.40	MINIMUM PREMIUM	
MAN. RATES	5.89	5.27	5.01	+ 4.40	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	2,932	28,889	.985			2,932					1	1
2010	3,077	319,432	10.381			3,077			1		6	7
2011	3,305	465,375	14.080			3,305		1	1		2	4
2012	2,876	212,229	7.379			2,876			1		2	3
2013	4,802	212,385	4.422			4,802	1			1	5	7
<b>TOTAL</b>	<b>16,992</b>	<b>1,238,310</b>	<b>7.288</b>			<b>16,992</b>	<b>1</b>		<b>1</b>	<b>4</b>	<b>16</b>	<b>22</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009					5,000					11,793	12,096
2010				43,075	144,156				10,100	103,944	18,157
2011			133,656	85,743	97,243			83,418	6,211	34,098	25,006
2012				65,051	17,022				38,577	75,888	15,691
2013	104,500			53,152	14,518				6,500	27,954	5,761
<b>TOTAL</b>	<b>104,500</b>		<b>133,656</b>	<b>247,021</b>	<b>277,939</b>			<b>83,418</b>	<b>61,388</b>	<b>253,677</b>	<b>76,711</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009					6,725					15,366	12,338
2010		127	6,011	53,130	176,013		239	2,690	14,671	128,730	18,175
2011	26	1,543	175,226	98,966	115,437	37	2,255	166,036	11,049	41,276	24,656
2012	4	576	37,949	61,980	20,549	18	1,430	35,256	39,143	76,541	15,581
2013	136,472	886	67,842	46,894	18,522	8	720	20,112	11,529	19,944	5,675
<b>TOTAL</b>	<b>136,502</b>	<b>3,132</b>	<b>287,028</b>	<b>260,970</b>	<b>337,246</b>	<b>63</b>	<b>4,644</b>	<b>224,094</b>	<b>76,392</b>	<b>281,857</b>	<b>76,425</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	655,463	956,465	76,425	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-500,640	-302,811	382	
TOTAL LOSSES	154,823	653,654	76,807	
EXPECTED LOSSES	1,131,837	1,111,447	93,966	
CREDIBILITY	.01	.03	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.911	3.847	.452	5.210
INDICATED (POST-TEST)	1.093	4.616	.542	6.251
PRES. ON RATE LEVEL	6.246	6.133	.519	12.898
DERIVED BY FORMULA	6.194	6.087	.520	12.801
UNDERLYING PRES. RATE	6.661	6.541	.553	13.755
PROPOSED	6.194	6.087	.520	12.801

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	12.131
IND. RATES				12.13	MINIMUM PREMIUM	
MAN. RATES	15.39	14.17	13.70	+ 12.13	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
2009	353,692	9,696,301	2.741			353,692			8	68	144	220
2010	361,683	13,393,364	3.703			361,683	3		13	63	114	193
2011	363,565	12,578,224	3.459			363,565	1	1	11	66	118	197
2012	351,847	8,677,312	2.466			351,847	2		3	47	113	165
2013	370,399	8,334,592	2.250			370,399	1		1	42	173	217
<b>TOTAL</b>	<b>1,801,186</b>	<b>52,679,793</b>	<b>2.925</b>			<b>1,801,186</b>	<b>7</b>	<b>1</b>	<b>36</b>	<b>286</b>	<b>662</b>	<b>992</b>
O.D.		91,422	.005								1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,259,561	2,355,909	773,814			603,291	2,414,288	1,396,867	892,571
2010	286,849		1,961,324	2,088,497	923,531			2,995,082	2,600,117	1,592,134	945,830
2011	70,583	220,087	1,568,898	2,422,526	1,073,332	17,158	258,346	1,251,726	3,280,550	1,632,198	782,820
2012	156,826		525,051	1,800,974	797,566	17,213		632,156	2,132,234	1,749,858	865,434
2013	21,135		162,014	1,402,258	1,705,000	170,177		62,881	1,549,612	2,204,120	1,057,395
<b>TOTAL</b>	<b>535,393</b>	<b>220,087</b>	<b>5,476,848</b>	<b>10,070,164</b>	<b>5,273,243</b>	<b>204,548</b>	<b>258,346</b>	<b>5,545,136</b>	<b>11,976,801</b>	<b>8,575,177</b>	<b>4,544,050</b>
O.D.					50,448					14,035	26,939

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,520,291	2,937,820	1,040,775			1,414,719	3,184,442	1,820,118	910,422
2010	362,798	12,265	2,327,052	2,491,926	1,159,719	1,576	20,459	4,679,950	3,345,839	2,026,308	946,776
2011	80,164	288,175	2,354,484	2,636,895	1,314,611	19,394	503,127	3,337,014	3,112,498	1,984,638	771,861
2012	157,947	23,400	1,677,163	1,776,246	913,474	40,393	92,772	2,772,984	1,996,701	1,882,573	859,376
2013	29,366	40,267	2,970,356	1,815,183	1,584,523	238,776	114,991	2,744,933	1,543,928	1,688,099	1,041,534
<b>TOTAL</b>	<b>630,275</b>	<b>364,107</b>	<b>10,849,346</b>	<b>11,658,070</b>	<b>6,013,102</b>	<b>300,139</b>	<b>731,349</b>	<b>14,949,600</b>	<b>13,183,408</b>	<b>9,401,736</b>	<b>4,529,969</b>
O.D.	6	50	4,115	2,331	56,679		33	810	622	15,826	27,051

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	27,829,830	40,331,774	4,557,020	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,482,158	-9,344,558	17,052	
TOTAL LOSSES	18,347,672	30,987,216	4,574,072	
EXPECTED LOSSES	21,055,863	33,430,011	5,007,298	
CREDIBILITY	.23	.61	.97	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.019	1.720	.254	2.993
INDICATED (POST-TEST)	1.223	2.064	.305	3.592
PRES. ON RATE LEVEL	1.096	1.740	.261	3.097
DERIVED BY FORMULA	1.125	1.938	.304	3.367
UNDERLYING PRES. RATE	1.169	1.856	.278	3.303
PROPOSED	1.125	1.938	.304	3.367

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.190
IND. RATES				3.19	MINIMUM PREMIUM	
MAN. RATES	3.12	2.98	3.29	+ 3.19	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	43,807	2,900,927	6.622	3		2	4	24	33	
2010	50,615	801,361	1.583				5	27	32	
2011	48,313	2,067,281	4.278	1		2	7	27	37	
2012	47,921	3,208,710	6.695	1		3	8	24	36	
2013	50,670	1,770,345	3.493			2	1	27	30	
<b>TOTAL</b>	<b>241,326</b>	<b>10,748,624</b>	<b>4.454</b>	<b>5</b>		<b>9</b>	<b>25</b>	<b>129</b>	<b>168</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	950,341		459,270	203,555	358,729	33,676		96,521	591,347	176,647	30,841
2010				146,739	202,336				90,336	285,220	76,730
2011	3,000		358,776	262,238	212,131			59,706	667,897	467,397	36,136
2012	184,528		526,640	364,195	434,355	266,445		603,339	186,373	579,027	63,808
2013			420,235	26,648	304,844			217,605	75,947	596,327	128,739
<b>TOTAL</b>	<b>1,137,869</b>		<b>1,764,921</b>	<b>1,003,375</b>	<b>1,512,395</b>	<b>300,121</b>		<b>977,171</b>	<b>1,611,900</b>	<b>2,104,618</b>	<b>336,254</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	1,239,244		554,339	253,833	482,492	93,552		226,342	779,987	230,173	31,458
2010		182	12,905	176,509	247,789		663	12,706	119,853	354,062	76,807
2011	3,454	4,236	472,553	297,687	255,764	57	9,075	320,118	715,314	553,053	35,630
2012	185,719	10,742	843,479	408,744	472,122	602,282	37,223	1,339,742	249,328	610,423	63,361
2013	130	8,555	650,121	190,269	292,829	313	19,454	724,652	232,484	438,393	126,808
<b>TOTAL</b>	<b>1,428,547</b>	<b>23,715</b>	<b>2,533,397</b>	<b>1,327,042</b>	<b>1,750,996</b>	<b>696,204</b>	<b>66,415</b>	<b>2,623,560</b>	<b>2,096,966</b>	<b>2,186,104</b>	<b>334,064</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,371,838	7,361,108	334,064			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,782,886	-1,447,916	992			
TOTAL LOSSES	4,588,952	5,913,192	335,056			
EXPECTED LOSSES	6,202,079	5,188,511	287,177			
CREDIBILITY	.06	.16	.25			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.902	2.450	.139	4.491		
INDICATED (POST-TEST)	2.282	2.940	.167	5.389		
PRES. ON RATE LEVEL	2.410	2.016	.112	4.538		
DERIVED BY FORMULA	2.402	2.164	.126	4.692		
UNDERLYING PRES. RATE	2.570	2.150	.119	4.839		
PROPOSED	2.402	2.164	.126	4.692		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	4.446
IND. RATES				4.45	MINIMUM PREMIUM	
MAN. RATES	5.01	4.74	4.82	+ 4.45	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
2009	44,408	3,869,785	8.714			44,408			6	7	71	84
2010	47,141	5,032,496	10.675			47,141	1	1	6	12	72	92
2011	49,606	4,060,047	8.184			49,606			3	14	75	92
2012	50,202	4,798,001	9.557			50,202			4	21	68	93
2013	52,693	3,110,207	5.902			52,693			1	15	70	86
<b>TOTAL</b>	<b>244,050</b>	<b>20,870,536</b>	<b>8.552</b>			<b>244,050</b>	<b>1</b>	<b>1</b>	<b>20</b>	<b>69</b>	<b>356</b>	<b>447</b>
O.D.		135,737	.055					1				1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,040,580	145,126	730,660			1,052,472	48,707	698,798	153,442
2010	3,000	123,882	980,005	615,921	844,700		70,244	745,265	856,187	557,792	235,500
2011			554,283	966,299	1,021,154			322,403	417,143	576,770	201,995
2012			822,094	946,989	758,519			727,558	522,678	808,756	211,407
2013			175,216	823,481	516,087			19,355	472,016	925,904	178,148
<b>TOTAL</b>	<b>3,000</b>	<b>123,882</b>	<b>3,572,178</b>	<b>3,497,816</b>	<b>3,871,120</b>		<b>70,244</b>	<b>2,867,053</b>	<b>2,316,731</b>	<b>3,568,020</b>	<b>980,492</b>
O.D.		134,343									1,394

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,094,637	180,972	982,741			1,791,708	64,244	910,534	156,511
2010	3,915	191,543	1,218,269	747,649	1,043,204	571	129,877	1,700,917	1,108,553	709,703	235,736
2011	178	9,724	894,805	1,091,719	1,188,812	161	13,553	771,517	469,970	675,485	199,167
2012	186	18,995	1,441,356	992,485	833,910	864	45,264	1,523,217	551,164	854,949	209,927
2013	952	18,966	1,438,426	867,123	541,728	468	38,351	959,442	539,454	689,539	175,476
<b>TOTAL</b>	<b>5,231</b>	<b>239,228</b>	<b>6,087,493</b>	<b>3,879,948</b>	<b>4,590,395</b>	<b>2,064</b>	<b>227,045</b>	<b>6,746,801</b>	<b>2,733,385</b>	<b>3,840,210</b>	<b>976,817</b>
O.D.		227,040									1,390

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,534,902	15,043,938	978,207			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,594,401	-2,476,109	3,002			
TOTAL LOSSES	8,940,501	12,567,829	981,209			
EXPECTED LOSSES	10,296,470	8,920,027	851,735			
CREDIBILITY	.06	.16	.25			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.663	5.150	.402	9.215		
INDICATED (POST-TEST)	4.396	6.180	.482	11.058		
PRES. ON RATE LEVEL	3.956	3.428	.327	7.711		
DERIVED BY FORMULA	3.982	3.868	.366	8.216		
UNDERLYING PRES. RATE	4.219	3.655	.349	8.223		
PROPOSED	3.982	3.868	.366	8.216		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	7.786
IND. RATES				7.79	MINIMUM PREMIUM	
MAN. RATES	8.38	8.02	8.19	+ 7.79	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	235,276	11,113,890	4.723			17	33	226	276
2010	245,191	10,488,347	4.277	1		10	26	236	273
2011	245,710	11,185,866	4.552		1	12	30	219	262
2012	239,492	8,351,934	3.487			6	32	189	227
2013	258,874	8,025,158	3.100		1	4	27	205	237
<b>TOTAL</b>	<b>1,224,543</b>	<b>49,165,195</b>	<b>4.015</b>	<b>1</b>	<b>2</b>	<b>49</b>	<b>148</b>	<b>1075</b>	<b>1275</b>
O.D.		24,271	.001				1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			2,903,323	1,559,456	1,424,651			1,616,941	1,016,214	1,776,643	816,662
2010	865,624		2,001,060	1,145,503	2,142,156	2,010		903,124	645,540	1,916,365	866,965
2011		1,925	1,780,275	1,684,614	2,492,842		927	1,402,167	1,058,436	2,013,997	750,683
2012			1,085,812	1,605,711	1,785,750			342,102	1,203,568	1,635,582	693,409
2013		50,000	530,289	1,472,677	1,767,125		5,085	213,276	891,751	2,061,690	1,033,265
<b>TOTAL</b>	<b>865,624</b>	<b>51,925</b>	<b>8,300,759</b>	<b>7,467,961</b>	<b>9,612,524</b>	<b>2,010</b>	<b>6,012</b>	<b>4,477,610</b>	<b>4,815,509</b>	<b>9,404,277</b>	<b>4,160,984</b>
O.D.				1,997	3,804				3,424	1,508	13,538

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			3,306,985	1,944,645	1,916,163			3,519,945	1,340,385	2,314,957	832,995
2010	1,022,390	14,187	2,470,300	1,399,729	2,637,708	4,265	11,908	2,056,710	867,056	2,389,331	867,832
2011	465	26,365	2,527,261	1,953,260	2,896,952	662	51,601	3,091,138	1,237,858	2,352,361	740,173
2012	340	31,982	2,378,198	1,728,712	1,890,330	865	55,954	1,634,769	1,181,925	1,693,373	688,555
2013	1,911	99,349	3,444,503	1,932,279	1,680,154	1,213	93,087	2,256,991	1,124,040	1,533,847	1,017,766
<b>TOTAL</b>	<b>1,025,106</b>	<b>171,883</b>	<b>14,127,247</b>	<b>8,958,625</b>	<b>11,021,307</b>	<b>7,005</b>	<b>212,550</b>	<b>12,559,553</b>	<b>5,751,264</b>	<b>10,283,869</b>	<b>4,147,321</b>
O.D.		15	1,055	1,846	5,239		80	2,117	2,894	2,193	13,537

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	28,106,611	36,027,237	4,160,858	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-11,774,332	-8,079,718	16,694	
TOTAL LOSSES	16,332,279	27,947,519	4,177,552	
EXPECTED LOSSES	26,205,220	28,972,688	4,824,699	
CREDIBILITY	.18	.47	.75	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.334	2.282	.341	3.957
INDICATED (POST-TEST)	1.601	2.738	.409	4.748
PRES. ON RATE LEVEL	2.007	2.219	.369	4.595
DERIVED BY FORMULA	1.934	2.463	.399	4.796
UNDERLYING PRES. RATE	2.140	2.366	.394	4.900
PROPOSED	1.915	2.438	.395	4.748

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	4.499
IND. RATES				4.50	MINIMUM PREMIUM	
MAN. RATES	5.38	5.04	4.88	+ 4.50	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	600,819	14,622,242	2.433			25	69	265	359
2010	602,798	20,158,225	3.344			33	97	281	411
2011	619,695	16,115,757	2.600			28	82	304	414
2012	639,766	22,670,298	3.543		1	41	70	337	449
2013	670,626	19,059,398	2.842			23	55	375	453
<b>TOTAL</b>	<b>3,133,704</b>	<b>92,625,920</b>	<b>2.956</b>		<b>1</b>	<b>150</b>	<b>373</b>	<b>1562</b>	<b>2086</b>
O.D.		13,232							

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			5,107,551	2,590,005	1,455,107			1,727,656	1,224,196	1,523,417	994,310
2010			7,419,466	3,687,931	1,655,098			3,099,411	2,000,352	1,528,045	767,922
2011			5,239,442	2,674,227	1,762,460			1,923,611	1,659,839	2,104,101	752,077
2012	731,031		8,288,609	3,285,242	1,876,225			3,380,198	2,483,228	1,958,527	667,238
2013			5,128,542	2,958,570	3,301,500			1,183,998	2,146,324	3,468,841	871,623
<b>TOTAL</b>	<b>731,031</b>		<b>31,183,610</b>	<b>15,195,975</b>	<b>10,050,390</b>			<b>11,314,874</b>	<b>9,513,939</b>	<b>10,582,931</b>	<b>4,053,170</b>
O.D.											13,232

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			5,998,584	3,229,736	1,957,102			3,496,805	1,614,718	1,985,018	1,014,196
2010	913	45,144	8,609,269	4,429,459	2,111,580	1,979	24,648	5,775,357	2,605,552	1,945,014	768,690
2011	746	55,320	6,569,401	3,050,669	2,204,591	924	69,729	4,306,490	1,885,367	2,492,595	741,548
2012	736,399	130,431	10,761,809	3,630,604	2,456,280	4,091	208,797	7,205,776	2,465,343	2,232,910	662,567
2013	4,270	135,247	10,406,047	4,160,609	3,561,211	2,691	202,353	5,813,677	2,375,032	2,723,330	858,549
<b>TOTAL</b>	<b>742,328</b>	<b>366,142</b>	<b>42,345,110</b>	<b>18,501,077</b>	<b>12,290,764</b>	<b>9,685</b>	<b>505,527</b>	<b>26,598,105</b>	<b>10,946,012</b>	<b>11,378,867</b>	<b>4,045,550</b>
O.D.											13,321

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	70,566,897	53,116,720	4,058,871			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-26,872,542	-11,605,952	15,896			
TOTAL LOSSES	43,694,355	41,510,768	4,074,767			
EXPECTED LOSSES	60,041,769	41,772,274	4,543,872			
CREDIBILITY	.33	.89	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.394	1.325	.130	2.849		
INDICATED (POST-TEST)	1.673	1.590	.156	3.419		
PRES. ON RATE LEVEL	1.797	1.250	.136	3.183		
DERIVED BY FORMULA	1.756	1.553	.156	3.465		
UNDERLYING PRES. RATE	1.916	1.333	.145	3.394		
PROPOSED	1.733	1.532	.154	3.419		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.240
IND. RATES				3.24	MINIMUM PREMIUM	
MAN. RATES	3.85	3.39	3.38	+ 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
2009	213,423	9,111,037	4.269	1		15	25	115	156
2010	217,454	10,631,813	4.889		1	20	29	100	150
2011	201,341	8,143,111	4.044	1		12	19	102	134
2012	210,817	10,933,262	5.186	3		4	26	100	133
2013	217,395	8,170,049	3.758			7	10	136	153
<b>TOTAL</b>	<b>1,060,430</b>	<b>46,989,272</b>	<b>4.431</b>	<b>5</b>	<b>1</b>	<b>58</b>	<b>109</b>	<b>553</b>	<b>726</b>
O.D.		5,267							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	133,859		2,674,195	1,106,781	969,704			1,954,130	696,018	1,119,889	456,461
2010		677,420	3,378,562	1,045,199	696,840		842,171	1,670,155	821,813	978,799	520,854
2011	359,049		2,572,409	539,407	1,678,613	216,322		755,916	262,211	1,321,749	437,435
2012	1,445,039		795,831	876,253	1,496,560	1,322		987,502	1,460,885	3,409,564	460,306
2013			1,402,746	543,921	1,775,983			450,349	266,666	3,338,312	392,072
<b>TOTAL</b>	<b>1,937,947</b>	<b>677,420</b>	<b>10,823,743</b>	<b>4,111,561</b>	<b>6,617,700</b>	<b>217,644</b>	<b>842,171</b>	<b>5,818,052</b>	<b>3,507,593</b>	<b>10,168,313</b>	<b>2,267,128</b>
O.D.											5,267

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	174,552		3,100,802	1,380,155	1,304,259			3,806,880	918,048	1,459,218	465,590
2010	430	431,835	4,057,950	1,268,665	887,977	1,271	612,447	3,698,719	1,085,166	1,240,640	521,375
2011	406,663	24,548	3,142,607	708,582	1,975,991	236,168	24,789	1,617,496	358,460	1,523,405	431,311
2012	1,453,757	21,091	1,578,436	982,042	1,538,268	4,563	87,350	2,814,311	1,234,117	2,325,375	457,084
2013	1,052	43,370	3,241,617	1,303,867	1,649,345	1,102	73,500	2,608,013	1,107,834	2,339,958	386,191
<b>TOTAL</b>	<b>2,036,454</b>	<b>520,844</b>	<b>15,121,412</b>	<b>5,643,311</b>	<b>7,355,840</b>	<b>243,104</b>	<b>798,086</b>	<b>14,545,419</b>	<b>4,703,625</b>	<b>8,888,596</b>	<b>2,261,551</b>
O.D.											5,265

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	33,265,319	26,591,372	2,266,816			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-13,336,882	-5,493,099	8,866			
TOTAL LOSSES	19,928,437	21,098,273	2,275,682			
EXPECTED LOSSES	29,575,392	19,660,371	2,608,659			
CREDIBILITY	.16	.43	.68			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.879	1.990	.215	4.084		
INDICATED (POST-TEST)	2.255	2.388	.258	4.901		
PRES. ON RATE LEVEL	2.615	1.738	.231	4.584		
DERIVED BY FORMULA	2.557	2.018	.249	4.824		
UNDERLYING PRES. RATE	2.789	1.854	.246	4.889		
PROPOSED	2.557	2.018	.249	4.824		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	4.571
IND. RATES				4.57	MINIMUM PREMIUM	
MAN. RATES	4.96	4.76	4.87	+ 4.57	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	30,841	645,877	2.094			30,841	1		1	4	9	15
2010	34,749	579,192	1.666			34,749			1	1	10	12
2011	39,162	802,752	2.049			39,162			2	3	15	20
2012	37,698	1,013,538	2.688			37,698			2	3	10	15
2013	30,767	2,089,628	6.791			30,767		1	2	5	13	21
<b>TOTAL</b>	<b>173,217</b>	<b>5,130,987</b>	<b>2.962</b>			<b>173,217</b>	<b>1</b>	<b>1</b>	<b>8</b>	<b>16</b>	<b>57</b>	<b>83</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	2,025		127,919	186,061	40,038	62,487		22,478	151,920	34,053	18,896
2010			158,467	50,715	71,528			107,723	13,528	149,023	28,208
2011			353,816	110,102	70,785			99,530	12,529	121,831	34,159
2012			384,765	173,465	60,981			69,550	188,263	117,445	19,069
2013		89,450	346,199	463,116	101,637		403,281	215,000	355,000	100,141	15,804
<b>TOTAL</b>	<b>2,025</b>	<b>89,450</b>	<b>1,371,166</b>	<b>983,459</b>	<b>344,969</b>	<b>62,487</b>	<b>403,281</b>	<b>514,281</b>	<b>721,240</b>	<b>522,493</b>	<b>116,136</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	2,641		154,398	232,018	53,851	173,589		52,711	200,383	44,370	19,274
2010	20	1,040	190,983	62,066	88,996	83	1,233	238,539	21,344	185,725	28,236
2011	44	3,374	426,110	128,442	92,853	46	2,929	204,131	22,086	140,934	33,681
2012	49	6,235	513,287	185,489	90,382	148	8,606	265,172	174,047	130,859	18,936
2013	536	105,341	913,311	433,772	175,511	12,234	837,591	898,734	272,932	129,501	15,567
<b>TOTAL</b>	<b>3,290</b>	<b>115,990</b>	<b>2,198,089</b>	<b>1,041,787</b>	<b>501,593</b>	<b>186,100</b>	<b>850,359</b>	<b>1,659,287</b>	<b>690,792</b>	<b>631,389</b>	<b>115,694</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,013,115	2,865,561	115,694			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,267,556	-519,800	495			
TOTAL LOSSES	2,745,559	2,345,761	116,189			
EXPECTED LOSSES	5,057,936	1,848,226	154,163			
CREDIBILITY	.05	.13	.20			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.585	1.354	.067	3.006		
INDICATED (POST-TEST)	1.902	1.625	.080	3.607		
PRES. ON RATE LEVEL	2.738	1.001	.083	3.822		
DERIVED BY FORMULA	2.696	1.082	.082	3.860		
UNDERLYING PRES. RATE	2.920	1.067	.089	4.076		
PROPOSED	2.670	1.071	.081	3.822		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.622
IND. RATES				3.62	MINIMUM PREMIUM	
MAN. RATES	4.73	4.26	4.06	+ 3.62	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
2009	1,265,493	77,577,314	6.130			1,265,493	4	2	162	294	789	1251
2010	1,384,170	83,595,523	6.039			1,384,170	7	1	149	302	888	1347
2011	1,511,989	83,486,021	5.521			1,511,989	8	2	145	260	794	1209
2012	1,509,333	73,651,117	4.879			1,509,333	5	1	115	251	768	1140
2013	1,682,590	76,805,851	4.564			1,682,590	8	1	79	162	1076	1326
<b>TOTAL</b>	<b>7,353,575</b>	<b>395,115,826</b>	<b>5.373</b>			<b>7,353,575</b>	<b>32</b>	<b>7</b>	<b>650</b>	<b>1269</b>	<b>4315</b>	<b>6273</b>
O.D.		402,199	.005							5	6	11

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	1,148,588	414,199	31,805,459	11,215,119	6,436,214	21,397	128,154	12,337,412	6,017,271	6,309,516	1,743,985
2010	1,505,574	174,529	29,443,642	10,368,342	9,304,518	2,685	2,522,029	13,878,787	7,205,570	7,259,963	1,929,884
2011	2,367,251	675,644	29,101,770	9,523,145	9,974,767	5,171	110,911	15,057,198	6,966,416	7,686,469	2,017,279
2012	1,356,028	418,413	22,322,027	9,917,129	10,104,925	47,905	1,259,623	11,097,477	6,667,133	8,299,513	2,160,944
2013	2,799,131	146,576	15,684,549	7,891,391	15,794,075	621,884	101,509	9,468,773	6,647,279	15,209,222	2,441,462
<b>TOTAL</b>	<b>9,176,572</b>	<b>1,829,361</b>	<b>128,357,447</b>	<b>48,915,126</b>	<b>51,614,499</b>	<b>699,042</b>	<b>4,122,226</b>	<b>61,839,647</b>	<b>33,503,669</b>	<b>44,764,683</b>	<b>10,293,554</b>
O.D.				90,243	154,680				42,450	68,266	46,560

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	1,497,758	699,997	37,353,491	13,985,257	8,656,718	59,441	776,485	26,429,628	7,936,776	8,221,296	1,778,865
2010	1,906,660	239,164	34,870,837	12,584,120	11,683,756	14,901	1,019,573	28,393,253	9,465,455	9,217,362	1,931,814
2011	2,682,368	1,085,998	34,806,149	11,248,531	12,294,578	11,640	597,836	27,221,670	8,037,666	9,318,743	1,989,037
2012	1,367,477	491,240	30,285,522	11,294,445	11,567,503	120,044	1,426,068	20,887,987	6,922,002	8,990,763	2,145,817
2013	3,525,000	612,591	34,512,446	14,206,308	15,343,298	805,533	1,001,588	25,483,857	8,922,318	11,798,837	2,404,840
<b>TOTAL</b>	<b>10,979,263</b>	<b>3,128,990</b>	<b>171,828,445</b>	<b>63,318,661</b>	<b>59,545,853</b>	<b>1,011,559</b>	<b>4,821,550</b>	<b>128,416,395</b>	<b>41,284,217</b>	<b>47,547,001</b>	<b>10,250,373</b>
O.D.	16	657	38,659	121,994	152,297	4	728	18,587	52,259	69,316	46,656

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	320,244,853	212,091,598	10,297,029		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-123,425,634	-47,535,961	40,505		
TOTAL LOSSES	196,819,219	164,555,637	10,337,534		
EXPECTED LOSSES	278,185,742	172,147,191	11,103,898		
CREDIBILITY	.59	1.00	1.00		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	2.677	2.238	.141	5.056	
INDICATED (POST-TEST)	3.212	2.686	.169	6.067	
PRES. ON RATE LEVEL	3.547	2.195	.142	5.884	
DERIVED BY FORMULA	3.349	2.686	.169	6.204	
UNDERLYING PRES. RATE	3.783	2.341	.151	6.275	
PROPOSED	3.275	2.627	.165	6.067	
<b>IND. RATES</b>					
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE
IND. RATES				5.75	MINIMUM PREMIUM
MAN. RATES	6.66	6.34	6.25	+ 5.75	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	61,060	6,561,439	10,745			15	7	29	51
2010	61,786	4,525,239	7,324	1		8	7	31	47
2011	56,709	2,395,073	4,223			6	5	21	32
2012	56,329	3,484,259	6,185	1		5	14	28	48
2013	60,051	3,032,971	5,050		1	3	2	52	58
<b>TOTAL</b>	<b>295,935</b>	<b>19,998,981</b>	<b>6,758</b>	<b>2</b>	<b>1</b>	<b>37</b>	<b>35</b>	<b>161</b>	<b>236</b>
O.D.		701							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			3,208,331	271,506	506,537			1,790,171	209,313	407,538	168,043
2010	216,194		1,644,810	420,977	671,124			705,810	365,075	464,113	37,136
2011			1,077,247	222,783	351,832			414,788	48,608	204,779	75,036
2012	3,000		1,060,897	724,901	415,802			695,084	353,742	196,893	33,940
2013		228,636	602,720	51,745	1,077,888		57,873	149,678	55,536	705,828	103,067
<b>TOTAL</b>	<b>219,194</b>	<b>228,636</b>	<b>7,594,005</b>	<b>1,691,912</b>	<b>3,023,183</b>		<b>57,873</b>	<b>3,755,531</b>	<b>1,032,274</b>	<b>1,979,151</b>	<b>417,222</b>
O.D.											701

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			3,727,855	338,568	681,293			3,296,762	276,084	531,022	171,404
2010	273,467	10,687	1,974,994	518,570	835,980	545	6,894	1,577,278	482,163	586,764	37,173
2011	158	9,912	1,286,786	277,190	432,918	187	11,464	832,323	74,865	245,603	73,985
2012	3,194	19,984	1,597,721	766,056	504,849	907	43,065	1,558,757	364,163	254,131	33,702
2013	333	263,643	1,513,709	563,137	948,248	1,996	135,318	664,202	243,182	506,065	101,521
<b>TOTAL</b>	<b>277,152</b>	<b>304,226</b>	<b>10,101,065</b>	<b>2,463,521</b>	<b>3,403,288</b>	<b>3,635</b>	<b>196,741</b>	<b>7,929,322</b>	<b>1,440,457</b>	<b>2,123,585</b>	<b>417,785</b>
O.D.											696

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	18,812,141	9,430,851	418,481			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,171,398	-1,633,092	1,353			
TOTAL LOSSES	13,640,743	7,797,759	419,834			
EXPECTED LOSSES	11,420,131	5,826,959	402,471			
CREDIBILITY	.07	.18	.29			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	4.609	2.635	.142	7.386		
INDICATED (POST-TEST)	5.531	3.162	.170	8.863		
PRES. ON RATE LEVEL	3.619	1.846	.127	5.592		
DERIVED BY FORMULA	3.753	2.083	.139	5.975		
UNDERLYING PRES. RATE	3.859	1.969	.136	5.964		
PROPOSED	3.753	2.083	.139	5.975		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	5.662
IND. RATES				5.66	MINIMUM PREMIUM	
MAN. RATES	6.02	5.79	5.94	+ 5.66	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
2009	338,999	10,698,451	3.155			338,999	2		10	48	138	198
2010	370,147	13,319,810	3.598			370,147	1		17	68	165	251
2011	408,688	14,157,524	3.464			408,688		1	18	75	150	244
2012	420,985	15,276,044	3.628			420,985	1	1	12	87	167	268
2013	453,454	13,729,026	3.027			453,454	1		12	44	205	262
<b>TOTAL</b>	<b>1,992,273</b>	<b>67,180,855</b>	<b>3.372</b>			<b>1,992,273</b>	<b>5</b>	<b>2</b>	<b>69</b>	<b>322</b>	<b>825</b>	<b>1223</b>
O.D.		65,429	.003							1		1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	251,015		1,518,384	1,850,889	1,520,516	479,463		1,444,595	1,418,979	1,274,044	940,566
2010	198,443		3,123,349	2,947,657	1,384,741			1,505,434	1,589,694	1,310,608	1,259,884
2011		528,802	3,162,902	3,273,390	1,563,109		54,117	1,319,774	2,052,589	1,273,007	929,834
2012	3,000	495,206	2,460,446	3,823,796	1,348,200		23,380	1,027,519	3,285,068	1,541,600	1,267,829
2013	710,331		2,006,643	2,179,935	2,426,613			666,390	1,958,928	2,694,634	1,085,552
<b>TOTAL</b>	<b>1,162,789</b>	<b>1,024,008</b>	<b>12,271,724</b>	<b>14,075,667</b>	<b>8,243,179</b>	<b>479,463</b>	<b>77,497</b>	<b>5,963,712</b>	<b>10,305,258</b>	<b>8,093,893</b>	<b>5,483,665</b>
O.D.				59,262						407	5,760

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	327,323		1,773,705	2,308,060	2,045,091	1,331,948		3,035,674	1,871,634	1,660,077	959,377
2010	251,203	19,729	3,734,518	3,523,777	1,739,249	1,117	14,968	3,310,413	2,064,080	1,658,353	1,261,144
2011	541	675,591	4,402,862	3,643,437	1,934,943	667	148,133	3,176,522	2,233,003	1,550,725	916,816
2012	3,543	660,941	4,906,493	3,801,532	1,671,100	2,260	198,973	4,056,451	2,975,168	1,773,843	1,258,954
2013	930,172	79,295	6,013,029	2,871,111	2,445,090	2,019	155,772	4,235,029	1,898,033	2,106,977	1,069,269
<b>TOTAL</b>	<b>1,512,782</b>	<b>1,435,556</b>	<b>20,830,607</b>	<b>16,147,917</b>	<b>9,835,473</b>	<b>1,338,011</b>	<b>517,846</b>	<b>17,814,089</b>	<b>11,041,918</b>	<b>8,749,975</b>	<b>5,465,560</b>
O.D.				73,900						537	5,795

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	43,448,891	45,849,720	5,471,355			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-16,504,104	-9,522,815	23,406			
TOTAL LOSSES	26,944,787	36,326,905	5,494,761			
EXPECTED LOSSES	37,275,426	34,526,092	6,415,119			
CREDIBILITY	.25	.65	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.352	1.823	.276	3.451		
INDICATED (POST-TEST)	1.622	2.188	.331	4.141		
PRES. ON RATE LEVEL	1.754	1.625	.302	3.681		
DERIVED BY FORMULA	1.721	1.991	.331	4.043		
UNDERLYING PRES. RATE	1.871	1.733	.322	3.926		
PROPOSED	1.721	1.991	.331	4.043		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.831
IND. RATES				3.83	MINIMUM PREMIUM	
MAN. RATES	4.25	3.89	3.91	+ 3.83	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	254,220	5,518,004	2.170			254,220	1		9	23	83	116
2010	257,011	4,602,298	1.790			257,011			8	11	81	100
2011	288,797	4,349,968	1.506			288,797	2		1	19	77	99
2012	316,728	5,790,196	1.828			316,728	1		4	18	86	109
2013	339,978	4,020,035	1.182			339,978	1		2	12	91	106
<b>TOTAL</b>	<b>1,456,734</b>	<b>24,280,501</b>	<b>1.667</b>			<b>1,456,734</b>	<b>5</b>		<b>24</b>	<b>83</b>	<b>418</b>	<b>530</b>
O.D.		883										

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	140,776		1,825,008	391,549	683,042			599,930	496,069	821,296	560,334
2010			1,587,830	556,246	509,684			557,491	266,892	713,515	410,640
2011	805,901		125,883	553,591	913,458	8,875		46,198	397,454	963,167	535,441
2012	888,879		780,278	558,202	829,268			746,115	571,921	970,531	445,002
2013	3,000		324,676	282,923	871,724	52,487		384,475	394,567	1,253,015	453,168
<b>TOTAL</b>	<b>1,838,556</b>		<b>4,643,675</b>	<b>2,342,511</b>	<b>3,807,176</b>	<b>61,362</b>		<b>2,334,209</b>	<b>2,126,903</b>	<b>4,721,524</b>	<b>2,404,585</b>
O.D.											883

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	183,572		2,202,784	488,262	918,695			1,406,836	654,313	1,070,149	571,541
2010	203	10,202	1,910,701	675,500	639,925	430	6,257	1,250,146	359,690	892,390	411,051
2011	908,560	4,375	323,227	636,553	1,044,410	9,713	7,283	250,735	456,431	1,101,844	527,945
2012	894,253	16,429	1,277,578	641,763	879,855	1,033	53,902	1,828,242	615,963	1,023,330	441,887
2013	4,409	17,454	1,278,152	618,684	778,985	73,963	51,026	1,641,509	622,565	939,524	446,370
<b>TOTAL</b>	<b>1,990,997</b>	<b>48,460</b>	<b>6,992,442</b>	<b>3,060,762</b>	<b>4,261,870</b>	<b>85,139</b>	<b>118,468</b>	<b>6,377,468</b>	<b>2,708,962</b>	<b>5,027,237</b>	<b>2,398,794</b>
O.D.											884

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,612,974	15,058,831	2,399,678	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,735,618	-3,523,362	9,991	
TOTAL LOSSES	7,877,356	11,535,469	2,409,669	
EXPECTED LOSSES	17,524,510	12,833,827	2,694,957	
CREDIBILITY	.20	.53	.84	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.541	.792	.165	1.498
INDICATED (POST-TEST)	.649	.950	.198	1.797
PRES. ON RATE LEVEL	1.128	.826	.174	2.128
DERIVED BY FORMULA	1.032	.892	.194	2.118
UNDERLYING PRES. RATE	1.203	.881	.185	2.269
PROPOSED	1.032	.892	.194	2.118

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.007
IND. RATES				2.01	MINIMUM PREMIUM	
MAN. RATES	2.65	2.34	2.26	+ 2.01	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	1,099,401	26,230,007	2.385			1,099,401		2	37	113	436	588
2010	1,208,305	35,322,231	2.923			1,208,305		1	61	126	502	690
2011	1,218,862	34,229,953	2.808			1,218,862		1	41	116	474	634
2012	1,256,812	26,939,259	2.143			1,256,812	2		34	111	410	557
2013	1,271,932	20,450,126	1.607			1,271,932			9	94	398	501
<b>TOTAL</b>	<b>6,055,312</b>	<b>143,171,576</b>	<b>2.364</b>			<b>6,055,312</b>	<b>4</b>	<b>4</b>	<b>182</b>	<b>560</b>	<b>2220</b>	<b>2970</b>
O.D.		86,750	.001								5	5

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009		618,247	6,156,693	4,053,203	3,461,746		309,490	2,139,895	3,290,314	4,090,061	2,110,358
2010		9,781	11,385,621	4,204,858	3,764,335		437,445	4,958,207	2,644,200	5,454,609	2,463,175
2011	404,373	815,358	6,948,638	3,837,007	4,214,324		3,055,314	3,865,367	3,249,146	5,362,926	2,477,500
2012	261,561		5,693,307	4,188,340	3,999,806	40,507		2,328,878	3,095,730	5,006,810	2,324,320
2013			1,371,101	3,059,269	3,892,729			535,712	3,988,627	5,389,882	2,212,806
<b>TOTAL</b>	<b>665,934</b>	<b>1,443,386</b>	<b>31,555,360</b>	<b>19,342,677</b>	<b>19,332,940</b>	<b>40,507</b>	<b>3,802,249</b>	<b>13,828,059</b>	<b>16,268,017</b>	<b>25,304,288</b>	<b>11,588,159</b>
O.D.					17,237					60,227	9,286

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009		676,897	7,431,129	5,054,347	4,656,050		833,905	5,018,052	4,339,924	5,329,353	2,152,565
2010	1,456	87,698	13,693,503	5,100,732	4,717,280	3,828	815,376	11,137,924	3,520,837	6,400,752	2,465,638
2011	458,652	212,669	8,629,740	4,438,379	5,031,982	1,610	862,058	7,613,647	3,728,623	6,267,866	2,442,815
2012	264,181	114,518	9,002,676	4,571,753	4,438,986	95,200	211,400	6,764,455	3,198,813	5,207,310	2,308,050
2013	4,019	101,239	7,543,102	4,129,819	3,695,822	3,567	293,424	7,328,950	3,810,320	4,160,819	2,179,614
<b>TOTAL</b>	<b>728,308</b>	<b>1,193,021</b>	<b>46,300,150</b>	<b>23,295,030</b>	<b>22,540,120</b>	<b>104,205</b>	<b>3,016,163</b>	<b>37,863,028</b>	<b>18,598,517</b>	<b>27,366,100</b>	<b>11,548,682</b>
O.D.		18	707	389	20,741		140	1,221	1,134	74,241	9,356

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	89,206,961	91,896,272	11,558,038			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-37,134,588	-21,616,292	45,448			
TOTAL LOSSES	52,072,373	70,279,980	11,603,486			
EXPECTED LOSSES	83,078,882	77,689,653	13,079,474			
CREDIBILITY	.52	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.860	1.161	.192	2.213		
INDICATED (POST-TEST)	1.032	1.393	.230	2.655		
PRES. ON RATE LEVEL	1.287	1.202	.203	2.692		
DERIVED BY FORMULA	1.154	1.393	.230	2.777		
UNDERLYING PRES. RATE	1.372	1.283	.216	2.871		
PROPOSED	1.119	1.350	.223	2.692		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.551
IND. RATES				2.55	MINIMUM PREMIUM	
MAN. RATES	3.07	2.81	2.86	+ 2.55	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	153,289	2,272,295	1.482			1	5	46	52
2010	153,903	4,850,454	3.151			4	24	39	67
2011	150,485	2,521,050	1.675			1	20	42	63
2012	153,591	4,722,168	3.074			2	15	35	52
2013	153,047	2,167,552	1.416			1	10	42	53
<b>TOTAL</b>	<b>764,315</b>	<b>16,533,519</b>	<b>2.163</b>			<b>9</b>	<b>74</b>	<b>204</b>	<b>287</b>
O.D.		5,882							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			119,476	209,175	646,333			43,942	115,704	853,747	283,918
2010			961,019	636,081	173,920			1,794,185	553,939	260,194	471,116
2011			114,531	497,561	434,951			141,960	498,395	607,957	225,695
2012			464,393	467,895	197,796			1,426,398	1,381,128	483,105	301,453
2013			158,227	412,141	315,367			31,484	378,244	719,671	152,418
<b>TOTAL</b>			<b>1,817,646</b>	<b>2,222,853</b>	<b>1,768,367</b>			<b>3,437,969</b>	<b>2,927,410</b>	<b>2,924,674</b>	<b>1,434,600</b>
O.D.											5,882

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			144,208	260,842	869,318			103,044	152,613	1,112,432	289,596
2010	78	3,958	766,700	758,264	222,865	370	4,542	1,093,618	715,400	334,484	471,587
2011	62	3,544	260,591	554,331	505,025	85	9,869	443,477	548,887	707,966	222,535
2012	67	7,891	602,614	447,266	235,809	869	48,031	1,539,081	861,852	559,119	299,343
2013	493	10,918	828,905	464,997	324,547	377	31,017	784,449	428,029	538,633	150,132
<b>TOTAL</b>	<b>700</b>	<b>26,311</b>	<b>2,603,018</b>	<b>2,485,700</b>	<b>2,157,564</b>	<b>1,701</b>	<b>93,459</b>	<b>3,963,669</b>	<b>2,706,781</b>	<b>3,252,634</b>	<b>1,433,193</b>
O.D.											5,828

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,688,858	10,602,679	1,439,021			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,687,158	-2,052,472	4,575			
TOTAL LOSSES	4,001,700	8,550,207	1,443,596			
EXPECTED LOSSES	5,961,657	7,337,424	1,360,480			
CREDIBILITY	.13	.35	.54			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.524	1.119	.189	1.832		
INDICATED (POST-TEST)	.629	1.343	.227	2.199		
PRES. ON RATE LEVEL	.732	.900	.167	1.799		
DERIVED BY FORMULA	.719	1.055	.199	1.973		
UNDERLYING PRES. RATE	.780	.960	.178	1.918		
PROPOSED	.719	1.055	.199	1.973		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.869
IND. RATES				1.87	MINIMUM PREMIUM	
MAN. RATES	1.94	1.86	1.91	+ 1.87	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	132,603	5,400,611	4.072			8	22	72	102
2010	131,256	6,250,065	4.761			10	20	98	128
2011	129,090	4,969,614	3.849			5	18	64	87
2012	126,199	5,794,611	4.591			6	25	60	91
2013	140,850	3,801,617	2.699			1	2	11	103
<b>TOTAL</b>	<b>659,998</b>	<b>26,216,518</b>	<b>3.972</b>			<b>1</b>	<b>1</b>	<b>31</b>	<b>383</b>
O.D.		1,394							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,363,185	727,224	710,189			821,678	674,525	828,783	275,027
2010			1,664,829	709,693	913,585			974,144	681,625	834,754	471,435
2011			900,362	846,651	1,089,643			310,690	706,809	858,161	257,298
2012			1,045,791	1,083,120	826,538			432,511	1,221,492	862,605	322,554
2013	337,753		286,048	448,859	770,262	2,000		98,649	373,381	1,191,177	293,488
<b>TOTAL</b>	<b>337,753</b>		<b>5,260,215</b>	<b>3,815,547</b>	<b>4,310,217</b>	<b>2,000</b>		<b>2,637,672</b>	<b>3,657,832</b>	<b>4,575,480</b>	<b>1,619,802</b>
O.D.											1,394

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,645,364	906,847	955,204			1,926,834	889,699	1,079,905	280,528
2010	213	11,026	2,019,859	863,565	1,134,051	754	9,970	2,195,421	894,829	1,052,441	471,906
2011	224	12,005	1,267,702	974,329	1,272,883	172	16,729	841,656	782,288	1,002,897	253,696
2012	233	24,020	1,857,446	1,140,629	924,857	935	55,571	1,700,239	1,136,675	946,102	320,296
2013	441,556	18,106	1,339,997	698,922	713,142	3,317	39,300	1,118,269	560,723	868,951	289,086
<b>TOTAL</b>	<b>442,226</b>	<b>65,157</b>	<b>8,130,368</b>	<b>4,584,292</b>	<b>5,000,137</b>	<b>5,178</b>	<b>121,570</b>	<b>7,782,419</b>	<b>4,264,214</b>	<b>4,950,296</b>	<b>1,615,512</b>
O.D.											1,399

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	16,546,918	18,798,939	1,616,911	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,058,091	-4,235,136	6,745	
TOTAL LOSSES	9,488,827	14,563,803	1,623,656	
EXPECTED LOSSES	15,668,352	15,186,555	1,946,995	
CREDIBILITY	.12	.31	.49	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.438	2.207	.246	3.891
INDICATED (POST-TEST)	1.726	2.648	.295	4.669
PRES. ON RATE LEVEL	2.225	2.158	.277	4.660
DERIVED BY FORMULA	2.165	2.310	.286	4.761
UNDERLYING PRES. RATE	2.374	2.301	.295	4.970
PROPOSED	2.123	2.265	.281	4.669

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	4.424
IND. RATES				4.42	MINIMUM PREMIUM	
MAN. RATES	5.55	5.08	4.95	+ 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
2009	2,466,616	27,825,354	1.128		2	37	71	505	615
2010	2,659,275	26,644,633	1.001	2		38	88	483	611
2011	2,813,701	26,011,536	.924	3		32	83	408	526
2012	2,891,764	27,464,819	.949	1		28	78	477	584
2013	3,085,621	28,678,929	.929	1		18	82	523	624
<b>TOTAL</b>	<b>13,916,977</b>	<b>136,625,271</b>	<b>.982</b>	<b>7</b>	<b>2</b>	<b>153</b>	<b>402</b>	<b>2396</b>	<b>2960</b>
O.D.		121,753						3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009		1,514,540	6,841,603	1,941,552	4,720,495		14,530	3,791,886	1,716,889	4,804,846	2,479,013
2010	168,997		7,178,310	2,695,319	3,773,166	84,688		3,176,546	2,140,980	4,542,081	2,884,546
2011	1,445,097		5,322,636	2,610,322	3,347,733	16,534		2,096,285	4,542,808	4,257,752	2,372,369
2012	415,463		5,548,652	2,835,872	4,916,288			3,138,183	2,159,021	5,407,677	3,043,663
2013	373,490		3,567,223	2,543,934	4,520,241			5,225,561	2,201,463	7,038,855	3,208,162
<b>TOTAL</b>	<b>2,403,047</b>	<b>1,514,540</b>	<b>28,458,424</b>	<b>12,626,999</b>	<b>21,277,923</b>	<b>101,222</b>	<b>14,530</b>	<b>17,428,461</b>	<b>12,761,161</b>	<b>26,051,211</b>	<b>13,987,753</b>
O.D.					65,649					39,569	16,535

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009		983,724	8,165,868	2,421,112	6,349,077		88,037	8,324,721	2,264,572	6,260,722	2,528,593
2010	214,508	46,638	8,535,857	3,289,152	4,683,275	163,187	35,072	6,745,139	2,843,349	5,680,280	2,887,431
2011	1,266,166	57,302	6,779,500	3,053,203	3,986,353	18,668	96,536	5,241,607	3,845,234	4,991,164	2,339,156
2012	419,003	103,843	8,216,980	3,407,433	5,231,579	3,959	211,413	7,016,171	2,470,165	5,558,630	3,022,357
2013	491,351	122,630	9,208,776	4,183,213	4,325,452	3,870	274,169	8,636,436	3,449,255	5,245,070	3,160,040
<b>TOTAL</b>	<b>2,391,028</b>	<b>1,314,137</b>	<b>40,906,981</b>	<b>16,354,113</b>	<b>24,575,736</b>	<b>189,684</b>	<b>705,227</b>	<b>35,964,074</b>	<b>14,872,575</b>	<b>27,735,866</b>	<b>13,937,577</b>
O.D.	13	724	49,212	26,820	54,555	6	439	15,904	9,028	30,575	16,476

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	81,537,429	83,659,268	13,954,053	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-31,138,837	-19,298,150	54,864	
TOTAL LOSSES	50,398,592	64,361,118	14,008,917	
EXPECTED LOSSES	70,002,394	69,724,055	15,308,675	
CREDIBILITY	.90	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.362	.462	.101	.925
INDICATED (POST-TEST)	.434	.554	.121	1.109
PRES. ON RATE LEVEL	.472	.470	.103	1.045
DERIVED BY FORMULA	.438	.554	.121	1.113
UNDERLYING PRES. RATE	.503	.501	.110	1.114
PROPOSED	.436	.552	.121	1.109

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.050
IND. RATES				1.05	MINIMUM PREMIUM	
MAN. RATES	1.19	1.10	1.11	+ 1.05	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	121,291	1,697,181	1.399	1		1	17	30	49
2010	111,132	1,565,617	1.408			1	12	17	30
2011	122,838	1,099,279	.894				8	22	30
2012	129,595	2,231,386	1.721			1	8	7	16
2013	137,061	653,273	.476				1	11	12
<b>TOTAL</b>	<b>621,917</b>	<b>7,246,736</b>	<b>1.165</b>	<b>1</b>		<b>3</b>	<b>46</b>	<b>87</b>	<b>137</b>
O.D.		1,560							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	3,000		172,079	378,940	152,160			60,711	542,630	155,929	231,732
2010			140,831	410,725	177,929			159,800	342,339	212,946	121,047
2011				255,185	249,116				328,148	175,757	91,073
2012			384,694	302,838	239,738			141,538	173,430	862,163	126,985
2013				11,402	203,285				22,810	198,314	217,462
<b>TOTAL</b>	<b>3,000</b>		<b>697,604</b>	<b>1,359,090</b>	<b>1,022,228</b>			<b>362,049</b>	<b>1,409,357</b>	<b>1,605,109</b>	<b>788,299</b>
O.D.											1,560

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	3,912		207,699	472,537	204,657			142,367	715,732	203,175	236,367
2010	18	1,023	191,655	488,936	221,560	124	1,814	381,027	441,140	269,732	121,168
2011	29	1,378	69,515	284,256	286,533	13	3,588	97,063	347,960	210,051	89,798
2012	78	7,864	619,221	324,286	271,879	282	16,689	503,605	230,738	859,850	126,096
2013	50	2,491	170,942	95,261	167,554	55	3,847	119,026	67,675	139,022	214,200
<b>TOTAL</b>	<b>4,087</b>	<b>12,756</b>	<b>1,259,032</b>	<b>1,665,276</b>	<b>1,152,183</b>	<b>474</b>	<b>25,938</b>	<b>1,243,088</b>	<b>1,803,245</b>	<b>1,681,830</b>	<b>787,629</b>
O.D.											1,572

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,545,375	6,302,534	789,201	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-962,248	-1,038,848	2,503	
TOTAL LOSSES	1,583,127	5,263,686	791,704	
EXPECTED LOSSES	2,158,053	3,756,379	702,766	
CREDIBILITY	.11	.30	.47	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.255	.846	.127	1.228
INDICATED (POST-TEST)	.306	1.015	.152	1.473
PRES. ON RATE LEVEL	.326	.566	.106	.998
DERIVED BY FORMULA	.324	.701	.128	1.153
UNDERLYING PRES. RATE	.347	.604	.113	1.064
PROPOSED	.324	.701	.128	1.153

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.092
IND. RATES				1.09	MINIMUM PREMIUM	
MAN. RATES	.96	.98	1.06	+ 1.09	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	44,425	717,332	1.614			1	2	5	8
2010	47,221	770,345	1.631			1	2	7	10
2011	44,447	766,482	1.724				3	10	13
2012	40,046	596,204	1.488				4	9	13
2013	44,645	950,975	2.130					27	28
<b>TOTAL</b>	<b>220,784</b>	<b>3,801,338</b>	<b>1.722</b>			<b>1</b>	<b>2</b>	<b>11</b>	<b>58</b>
O.D.		1,562							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			187,041	40,419	29,500			245,521	11,631	175,327	27,893
2010			219,576	105,739	32,308			266,465	57,452	62,854	25,951
2011				122,465	304,589				149,080	153,835	36,513
2012				34,118	169,071				35,526	284,226	73,263
2013	102,387				105,596	251,008				382,511	109,473
<b>TOTAL</b>	<b>102,387</b>		<b>406,617</b>	<b>302,741</b>	<b>641,064</b>	<b>251,008</b>		<b>511,986</b>	<b>253,689</b>	<b>1,058,753</b>	<b>273,093</b>
O.D.											1,562

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			225,758	50,403	39,677			575,747	15,342	228,450	28,451
2010	28	1,377	264,716	126,867	42,226	207	2,342	586,668	77,887	81,445	25,977
2011	36	844	48,456	144,967	345,393	6	1,809	48,360	161,363	178,847	36,002
2012	18	850	53,667	49,683	166,205	35	2,742	64,665	54,536	279,426	72,750
2013	133,675	1,206	82,493	44,945	86,294	350,241	5,049	184,844	103,909	263,478	107,831
<b>TOTAL</b>	<b>133,757</b>	<b>4,277</b>	<b>675,090</b>	<b>416,865</b>	<b>679,795</b>	<b>350,489</b>	<b>11,942</b>	<b>1,460,284</b>	<b>413,037</b>	<b>1,031,646</b>	<b>271,011</b>
O.D.											1,551

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,635,839	2,541,343	272,562			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,070,603	-463,602	755			
TOTAL LOSSES	1,565,236	2,077,741	273,317			
EXPECTED LOSSES	2,360,180	1,649,257	225,200			
CREDIBILITY	.06	.15	.24			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.709	.941	.124	1.774		
INDICATED (POST-TEST)	.851	1.129	.149	2.129		
PRES. ON RATE LEVEL	1.002	.701	.096	1.799		
DERIVED BY FORMULA	.993	.765	.109	1.867		
UNDERLYING PRES. RATE	1.069	.747	.102	1.918		
PROPOSED	.993	.765	.109	1.867		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.769
IND. RATES				1.77	MINIMUM PREMIUM	
MAN. RATES	2.29	2.01	1.91	+ 1.77	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
2009	73,416	4,476,562	6.097			73,416			8	4	94	106
2010	76,222	2,195,916	2.880			76,222			1	12	63	76
2011	77,511	4,105,923	5.297			77,511			5	22	65	92
2012	81,176	3,338,711	4.112			81,176			5	17	69	91
2013	84,777	3,043,846	3.590			84,777	1		1	5	95	102
<b>TOTAL</b>	<b>393,102</b>	<b>17,160,958</b>	<b>4.366</b>			<b>393,102</b>	<b>1</b>		<b>20</b>	<b>60</b>	<b>386</b>	<b>467</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,259,878	204,893	849,202			871,159	80,362	969,246	241,822
2010			228,549	354,147	464,480			62,308	203,179	653,241	230,012
2011			852,682	842,708	422,614			265,341	862,544	560,808	299,226
2012			914,167	402,267	405,526			330,099	306,353	693,995	286,304
2013	50,000		145,419	238,576	951,735	3,000		22,387	171,086	1,115,292	346,351
<b>TOTAL</b>	<b>50,000</b>		<b>3,400,695</b>	<b>2,042,591</b>	<b>3,093,557</b>	<b>3,000</b>		<b>1,551,294</b>	<b>1,623,524</b>	<b>3,992,582</b>	<b>1,403,715</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,466,286	255,502	1,142,179			1,736,771	105,996	1,262,926	246,658
2010	29	1,818	299,460	427,113	571,006	48	2,028	164,560	270,645	811,543	230,242
2011	138	10,964	1,158,764	938,299	521,974	153	16,391	777,471	928,861	671,829	295,037
2012	139	15,612	1,269,256	459,530	467,094	499	27,752	915,998	341,658	715,240	284,300
2013	65,708	15,745	1,129,850	601,710	821,603	4,503	24,748	749,914	409,053	788,391	341,156
<b>TOTAL</b>	<b>66,014</b>	<b>44,139</b>	<b>5,323,616</b>	<b>2,682,154</b>	<b>3,523,856</b>	<b>5,203</b>	<b>70,919</b>	<b>4,344,714</b>	<b>2,056,213</b>	<b>4,249,929</b>	<b>1,397,393</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,854,605	12,512,152	1,397,393			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,185,057	-2,344,634	4,663			
TOTAL LOSSES	5,669,548	10,167,518	1,402,056			
EXPECTED LOSSES	9,367,620	8,447,762	1,324,753			
CREDIBILITY	.08	.22	.35			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.442	2.586	.357	4.385		
INDICATED (POST-TEST)	1.730	3.103	.428	5.261		
PRES. ON RATE LEVEL	2.235	2.015	.316	4.566		
DERIVED BY FORMULA	2.195	2.254	.355	4.804		
UNDERLYING PRES. RATE	2.383	2.149	.337	4.869		
PROPOSED	2.195	2.254	.355	4.804		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	4.552
IND. RATES				4.55	MINIMUM PREMIUM	
MAN. RATES	5.16	4.88	4.85	+ 4.55	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
2009	80,163	2,270,348	2.832			80,163			2	7	52	61
2010	83,336	3,152,282	3.782			83,336			3	17	20	40
2011	87,331	3,342,910	3.827			87,331	1		4	12	34	51
2012	88,938	3,073,544	3.455			88,938			2	14	32	48
2013	97,216	2,615,597	2.690			97,216			2	10	48	60
<b>TOTAL</b>	<b>436,984</b>	<b>14,454,681</b>	<b>3.308</b>			<b>436,984</b>	<b>1</b>		<b>13</b>	<b>60</b>	<b>186</b>	<b>260</b>
O.D.		32,326	.007							1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			440,335	152,883	471,319			278,832	251,854	421,411	253,714
2010			811,994	618,677	133,075			140,041	1,044,189	193,536	210,770
2011	797,183		626,856	381,696	298,060	120,159		263,848	368,914	306,525	179,669
2012			412,561	586,082	234,300			584,980	448,877	512,052	294,692
2013			652,520	383,500	320,187			102,059	241,831	664,825	250,675
<b>TOTAL</b>	<b>797,183</b>		<b>2,944,266</b>	<b>2,122,838</b>	<b>1,456,941</b>	<b>120,159</b>		<b>1,369,760</b>	<b>2,355,665</b>	<b>2,098,349</b>	<b>1,189,520</b>
O.D.				16,532					14,428		1,366

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			531,484	190,645	633,922			653,861	332,194	549,099	258,788
2010	103	5,100	991,059	738,324	174,664	108	1,600	397,121	1,332,592	254,794	210,981
2011	792,351	6,977	804,992	435,014	363,335	115,198	10,977	629,130	405,816	367,213	177,154
2012	77	9,505	715,166	583,243	281,510	632	33,227	1,106,821	451,204	551,184	292,629
2013	517	16,161	1,253,480	492,274	372,387	348	25,352	735,708	338,502	492,740	246,915
<b>TOTAL</b>	<b>793,048</b>	<b>37,743</b>	<b>4,296,181</b>	<b>2,439,500</b>	<b>1,825,818</b>	<b>116,286</b>	<b>71,156</b>	<b>3,522,641</b>	<b>2,860,308</b>	<b>2,215,030</b>	<b>1,186,467</b>
O.D.		73	3,185	17,668	431	1	140	3,822	14,957	520	1,377

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,844,276	9,374,232	1,187,844			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,339,954	-1,866,152	3,425			
TOTAL LOSSES	6,504,322	7,508,080	1,191,269			
EXPECTED LOSSES	5,248,177	6,738,293	956,995			
CREDIBILITY	.09	.24	.38			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.488	1.718	.273	3.479		
INDICATED (POST-TEST)	1.786	2.062	.328	4.176		
PRES. ON RATE LEVEL	1.126	1.446	.205	2.777		
DERIVED BY FORMULA	1.185	1.594	.252	3.031		
UNDERLYING PRES. RATE	1.201	1.542	.219	2.962		
PROPOSED	1.185	1.594	.252	3.031		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.872
IND. RATES				2.87	MINIMUM PREMIUM	
MAN. RATES	2.90	2.84	2.95	+ 2.87	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES								
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL			
2009	34,368	1,877,588	5.463				10	34				
2010	36,081	2,050,215	5.682			3	7	26				
2011	49,487	1,616,590	3.266			2	4	35				
2012	48,731	1,986,952	4.077			1	2	39				
2013	57,129	2,760,786	4.832				6	57				
<b>TOTAL</b>	<b>225,796</b>	<b>10,292,131</b>	<b>4.558</b>			<b>1</b>	<b>6</b>	<b>29</b>	<b>191</b>			<b>227</b>
O.D.		1,056										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				629,262	264,680				458,049	383,196	142,401
2010			473,459	491,417	299,458			106,669	198,246	335,405	145,561
2011			246,665	243,164	364,373			80,046	114,960	339,009	228,373
2012			142,998	209,833	691,509			69,452	109,456	555,723	207,981
2013	3,000			381,548	730,014	55,197			213,233	1,058,203	319,591
<b>TOTAL</b>	<b>3,000</b>		<b>863,122</b>	<b>1,955,224</b>	<b>2,350,034</b>	<b>55,197</b>		<b>256,167</b>	<b>1,093,944</b>	<b>2,671,536</b>	<b>1,043,907</b>
O.D.											1,056

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				784,691	355,996				604,167	499,305	145,249
2010	61	3,163	590,449	588,340	373,289	81	1,663	255,196	259,400	418,750	145,707
2011	65	3,401	354,831	281,956	422,997	41	3,940	205,861	137,175	388,908	225,176
2012	98	5,753	408,562	275,093	691,765	158	9,627	282,097	145,250	552,862	206,525
2013	4,439	13,506	975,854	602,961	644,346	77,334	25,534	728,252	416,532	751,510	314,797
<b>TOTAL</b>	<b>4,663</b>	<b>25,823</b>	<b>2,329,696</b>	<b>2,533,041</b>	<b>2,488,393</b>	<b>77,614</b>	<b>40,764</b>	<b>1,471,406</b>	<b>1,562,524</b>	<b>2,611,335</b>	<b>1,037,454</b>
O.D.											1,044

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,949,966	9,195,293	1,038,498			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,206,071	-1,809,300	3,410			
TOTAL LOSSES	743,895	7,385,993	1,041,908			
EXPECTED LOSSES	7,351,917	6,645,175	873,830			
CREDIBILITY	.06	.15	.24			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.329	3.271	.461	4.061		
INDICATED (POST-TEST)	.395	3.925	.553	4.873		
PRES. ON RATE LEVEL	3.053	2.760	.363	6.176		
DERIVED BY FORMULA	2.894	2.935	.409	6.238		
UNDERLYING PRES. RATE	3.256	2.943	.387	6.586		
PROPOSED	2.865	2.906	.405	6.176		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	5.852
IND. RATES				5.85	MINIMUM PREMIUM	
MAN. RATES	7.64	6.89	6.56	+ 5.85	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	456,969	13,838,929	3.028		1	19	37	206	263
2010	474,500	15,566,237	3.280	1		27	45	211	284
2011	497,493	17,072,124	3.431	1		19	41	192	253
2012	510,863	13,267,841	2.597	1		16	38	206	261
2013	530,043	13,203,762	2.491	3		10	35	231	279
<b>TOTAL</b>	<b>2,469,868</b>	<b>72,948,893</b>	<b>2.954</b>	<b>6</b>	<b>1</b>	<b>91</b>	<b>196</b>	<b>1046</b>	<b>1340</b>
O.D.		59,384	.002				2		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009		5,867	4,113,529	1,497,943	1,823,145		122,653	2,417,945	1,006,810	1,854,956	996,081
2010	499,625		5,195,950	1,826,926	1,813,665	640		1,671,547	1,264,450	2,331,550	961,884
2011	610,807		3,470,233	2,071,298	1,577,575	687		5,099,410	1,319,017	1,844,960	1,078,137
2012	34,805		2,617,782	1,794,389	2,023,595	3,250		1,423,341	1,999,521	2,261,926	1,109,232
2013	559,644		1,834,205	1,812,574	2,332,994	271,454		602,593	1,529,818	3,030,130	1,230,350
<b>TOTAL</b>	<b>1,704,881</b>	<b>5,867</b>	<b>17,231,699</b>	<b>9,003,130</b>	<b>9,570,974</b>	<b>276,031</b>	<b>122,653</b>	<b>11,214,836</b>	<b>7,119,616</b>	<b>11,323,522</b>	<b>5,375,684</b>
O.D.				13,669					27,335		18,380

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009		9,915	4,583,601	1,867,938	2,452,127		743,155	4,689,698	1,327,983	2,417,001	1,016,003
2010	632,156	33,499	6,256,669	2,220,649	2,271,772	2,516	19,211	3,791,079	1,671,878	2,919,609	962,846
2011	691,505	34,115	3,833,291	2,348,803	1,912,948	2,085	89,508	6,018,907	1,555,204	2,217,202	1,063,043
2012	35,533	52,770	4,155,731	2,002,531	2,214,301	9,736	130,980	4,259,498	1,983,645	2,416,986	1,101,467
2013	733,106	71,760	5,423,771	2,556,332	2,309,752	380,555	143,345	4,014,939	1,817,185	2,303,520	1,211,895
<b>TOTAL</b>	<b>2,092,300</b>	<b>202,059</b>	<b>24,253,063</b>	<b>10,996,253</b>	<b>11,160,900</b>	<b>394,892</b>	<b>1,126,199</b>	<b>22,774,121</b>	<b>8,355,895</b>	<b>12,274,318</b>	<b>5,355,254</b>
O.D.		60	2,636	14,610	357	1	264	7,243	28,338	988	18,378

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	50,852,838	42,831,659	5,373,632			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-21,072,900	-9,647,591	20,479			
TOTAL LOSSES	29,779,938	33,184,068	5,394,111			
EXPECTED LOSSES	47,199,178	34,751,043	5,828,888			
CREDIBILITY	.28	.76	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.206	1.344	.218	2.768		
INDICATED (POST-TEST)	1.447	1.613	.262	3.322		
PRES. ON RATE LEVEL	1.792	1.320	.221	3.333		
DERIVED BY FORMULA	1.695	1.543	.262	3.500		
UNDERLYING PRES. RATE	1.911	1.407	.236	3.554		
PROPOSED	1.614	1.469	.250	3.333		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.158
IND. RATES				3.16	MINIMUM PREMIUM	
MAN. RATES	3.92	3.59	3.54	+ 3.16	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
2009	85,522	3,075,201	3.595			85,522			7	12	37	56
2010	97,691	4,110,655	4.207			97,691			5	14	65	84
2011	111,994	4,386,734	3.916			111,994			11	15	43	69
2012	115,746	3,014,606	2.604			115,746				22	57	79
2013	118,430	3,005,562	2.537			118,430			2	9	61	72
<b>TOTAL</b>	<b>529,383</b>	<b>17,592,758</b>	<b>3.323</b>			<b>529,383</b>			<b>25</b>	<b>72</b>	<b>263</b>	<b>360</b>
O.D.		3,671										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,134,283	258,946	418,921			427,142	110,193	431,823	293,893
2010			876,765	772,120	387,802			885,599	293,278	687,696	207,395
2011			1,896,060	542,705	263,063			818,453	269,794	382,884	213,775
2012				757,171	697,487				567,909	702,347	289,692
2013			280,372	357,146	578,854			318,281	324,120	838,799	307,990
<b>TOTAL</b>			<b>4,187,480</b>	<b>2,688,088</b>	<b>2,346,127</b>			<b>2,449,475</b>	<b>1,565,294</b>	<b>3,043,549</b>	<b>1,312,745</b>
O.D.											3,671

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,369,080	322,905	563,453			1,001,648	145,345	562,665	299,771
2010	108	5,520	1,041,166	923,765	486,617	650	8,536	1,869,755	396,762	863,905	207,602
2011	238	17,769	2,264,851	632,372	365,729	376	24,255	1,687,196	327,033	467,021	210,782
2012	98	8,421	546,938	774,994	723,840	230	18,206	456,610	540,487	722,361	287,664
2013	500	14,585	1,087,798	546,678	544,697	574	39,488	1,260,398	459,936	640,764	303,370
<b>TOTAL</b>	<b>944</b>	<b>46,295</b>	<b>6,309,833</b>	<b>3,200,714</b>	<b>2,684,336</b>	<b>1,830</b>	<b>90,485</b>	<b>6,275,607</b>	<b>1,869,563</b>	<b>3,256,716</b>	<b>1,309,189</b>
O.D.											3,638

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,724,994	11,011,329	1,312,827			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,237,182	-2,102,242	5,328			
TOTAL LOSSES	6,487,812	8,909,087	1,318,155			
EXPECTED LOSSES	14,134,526	7,623,115	1,466,390			
CREDIBILITY	.10	.27	.43			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.226	1.683	.249	3.158		
INDICATED (POST-TEST)	1.471	2.020	.299	3.790		
PRES. ON RATE LEVEL	2.504	1.350	.260	4.114		
DERIVED BY FORMULA	2.401	1.531	.277	4.209		
UNDERLYING PRES. RATE	2.670	1.440	.277	4.387		
PROPOSED	2.347	1.496	.271	4.114		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.898
IND. RATES				3.90	MINIMUM PREMIUM	
MAN. RATES	5.11	4.62	4.37	+ 3.90	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	70,984	12,434,844	17.517			8	13		47	68
2010	86,964	3,257,798	3.746	1		2	19		50	72
2011	97,779	5,575,214	5.701	1		9	17		61	88
2012	94,013	2,994,762	3.185			5	9		38	52
2013	85,244	3,204,938	3.759			1	9		49	59
<b>TOTAL</b>	<b>434,984</b>	<b>27,467,556</b>	<b>6.315</b>	<b>2</b>		<b>25</b>	<b>67</b>		<b>245</b>	<b>339</b>
O.D.		1,082								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			2,345,839	403,064	293,404			8,453,304	354,214	368,728	216,291
2010	1,865		366,348	902,803	231,667	80,267		181,750	714,426	549,802	228,870
2011	2,365		1,421,373	793,302	449,826	1,204		1,403,629	466,911	704,910	331,694
2012			841,827	344,772	359,270			420,224	261,135	423,379	344,155
2013			183,046	368,162	743,452			184,865	317,183	1,153,348	254,882
<b>TOTAL</b>	<b>4,230</b>		<b>5,158,433</b>	<b>2,812,103</b>	<b>2,077,619</b>	<b>81,471</b>		<b>10,643,772</b>	<b>2,113,869</b>	<b>3,200,167</b>	<b>1,375,892</b>
O.D.											1,082

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,721,619	502,622	394,624			4,682,244	467,208	480,453	220,617
2010	2,404	2,459	483,916	1,072,627	293,247	152,629	2,777	466,353	920,329	691,653	229,099
2011	2,873	15,018	1,753,662	898,054	567,028	1,880	37,187	2,546,466	560,684	849,904	327,050
2012	129	14,134	1,152,282	397,914	414,799	576	29,183	1,017,317	286,361	453,463	341,746
2013	535	15,531	1,139,242	615,893	671,236	535	38,751	1,185,094	526,147	844,693	251,059
<b>TOTAL</b>	<b>5,941</b>	<b>47,142</b>	<b>6,250,721</b>	<b>3,487,110</b>	<b>2,340,934</b>	<b>155,620</b>	<b>107,898</b>	<b>9,897,474</b>	<b>2,760,729</b>	<b>3,320,166</b>	<b>1,369,571</b>
O.D.											1,081

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,464,796	11,908,939	1,370,652			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,654,340	-2,508,048	4,309			
TOTAL LOSSES	9,810,456	9,400,891	1,374,961			
EXPECTED LOSSES	14,946,050	8,978,070	1,274,503			
CREDIBILITY	.09	.24	.37			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.255	2.161	.316	4.732		
INDICATED (POST-TEST)	2.706	2.593	.379	5.678		
PRES. ON RATE LEVEL	3.222	1.935	.275	5.432		
DERIVED BY FORMULA	3.176	2.093	.313	5.582		
UNDERLYING PRES. RATE	3.436	2.064	.293	5.793		
PROPOSED	3.176	2.093	.313	5.582		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	5.290
IND. RATES				5.29	MINIMUM PREMIUM	
MAN. RATES	6.38	5.88	5.77	+ 5.29	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	18,509	849,896	4.591			1	6	15	22
2010	23,801	1,303,496	5.476			3	2	14	19
2011	25,724	2,652,278	10.310		1	1	9	13	24
2012	25,773	1,283,589	4.980			3	1	15	19
2013	24,670	1,635,469	6.629		1		2	16	19
<b>TOTAL</b>	<b>118,477</b>	<b>7,724,728</b>	<b>6.520</b>		<b>2</b>	<b>8</b>	<b>20</b>	<b>73</b>	<b>103</b>
O.D.		11,492	.009					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			125,829	86,276	130,863			133,391	220,413	108,286	44,838
2010			531,408	160,944	38,426			303,120	96,619	111,023	61,956
2011		273,951	202,445	511,957	163,646		699,487	41,800	577,112	104,594	77,286
2012			413,008	34,083	303,932			159,196	62,940	213,705	96,725
2013		532,575		227,054	163,746		250,000		37,547	387,045	37,502
<b>TOTAL</b>		<b>806,526</b>	<b>1,272,690</b>	<b>1,020,314</b>	<b>800,613</b>		<b>949,487</b>	<b>637,507</b>	<b>994,631</b>	<b>924,653</b>	<b>318,307</b>
O.D.					7,627						3,865

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			151,876	107,587	176,010			312,802	290,726	141,096	45,735
2010	69	3,293	634,690	194,227	52,933	233	2,756	670,722	129,038	141,960	62,018
2011	46	204,437	368,474	560,861	203,290	48	732,585	307,651	605,589	141,251	76,204
2012	73	6,280	520,908	84,022	319,067	209	10,558	371,171	82,667	221,371	96,048
2013	270	435,242	486,369	256,300	167,620	5,744	392,869	289,237	131,018	272,287	36,939
<b>TOTAL</b>	<b>458</b>	<b>649,252</b>	<b>2,162,317</b>	<b>1,202,997</b>	<b>918,920</b>	<b>6,234</b>	<b>1,138,768</b>	<b>1,951,583</b>	<b>1,239,038</b>	<b>917,965</b>	<b>316,944</b>
O.D.	1	25	1,607	817	7,403						3,870

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,910,245	4,287,140	320,814			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,777,070	-654,939	2,328			
TOTAL LOSSES	4,133,175	3,632,201	323,142			
EXPECTED LOSSES	4,008,077	2,356,507	665,841			
CREDIBILITY	.04	.10	.16			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.489	3.066	.273	6.828		
INDICATED (POST-TEST)	4.187	3.679	.328	8.194		
PRES. ON RATE LEVEL	3.172	1.865	.527	5.564		
DERIVED BY FORMULA	3.213	2.046	.495	5.754		
UNDERLYING PRES. RATE	3.383	1.989	.562	5.934		
PROPOSED	3.213	2.046	.495	5.754		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	5.453
IND. RATES				5.45	MINIMUM PREMIUM	
MAN. RATES	6.67	6.11	5.91	+ 5.45	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
2009	6,134	543,693	8.863			6,134			1	3	6	10
2010	7,315	373,753	5.109			7,315			1	3	5	9
2011	9,679	475,617	4.913			9,679			1	2		3
2012	9,465	442,662	4.676			9,465			1	2	4	7
2013	9,301	242,653	2.608			9,301				1	5	6
<b>TOTAL</b>	<b>41,894</b>	<b>2,078,378</b>	<b>4.961</b>			<b>41,894</b>			<b>4</b>	<b>11</b>	<b>20</b>	<b>35</b>
O.D.		1,669	.003									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			225,440	21,189	25,511			175,000	43,871	22,612	30,070
2010			128,418	63,810	19,896			62,840	39,718	31,782	27,289
2011			327,829	35,323				59,593	42,027		10,845
2012			159,626	34,607	25,936			163,766	34,124	11,268	13,335
2013				47,684	37,489				63,589	58,246	35,645
<b>TOTAL</b>			<b>841,313</b>	<b>202,613</b>	<b>108,832</b>			<b>461,199</b>	<b>223,329</b>	<b>123,908</b>	<b>117,184</b>
O.D.											1,669

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			272,106	26,423	34,312			410,375	57,866	29,463	30,671
2010	17	806	154,948	76,538	25,931	48	592	140,871	51,930	40,537	27,316
2011	36	2,766	376,606	44,700	10,607	29	1,916	127,171	45,777	3,380	10,693
2012	18	2,289	193,348	42,477	35,802	197	8,743	331,544	41,171	22,368	13,242
2013	58	1,068	79,968	52,478	36,611	48	4,209	92,816	54,320	46,858	35,110
<b>TOTAL</b>	<b>129</b>	<b>6,929</b>	<b>1,076,976</b>	<b>242,616</b>	<b>143,263</b>	<b>322</b>	<b>15,460</b>	<b>1,102,777</b>	<b>251,064</b>	<b>142,606</b>	<b>117,032</b>
O.D.											1,670

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,202,593	779,549	118,702			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-752,796	-259,570	435			
TOTAL LOSSES	1,449,797	519,979	119,137			
EXPECTED LOSSES	1,718,073	942,617	119,398			
CREDIBILITY	.02	.05	.08			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.461	1.241	.284	4.986		
INDICATED (POST-TEST)	4.153	1.489	.341	5.983		
PRES. ON RATE LEVEL	3.846	2.110	.267	6.223		
DERIVED BY FORMULA	3.852	2.079	.273	6.204		
UNDERLYING PRES. RATE	4.101	2.250	.285	6.636		
PROPOSED	3.852	2.079	.273	6.204		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	5.879
IND. RATES				5.88	MINIMUM PREMIUM	
MAN. RATES	7.46	6.83	6.61	+ 5.88	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	45,734	1,723,855	3,769				6	25	31
2010	48,165	3,656,126	7,590	1		4	2	34	41
2011	55,419	2,390,328	4,313	1		6	6	27	40
2012	58,208	2,996,248	5,147			3	11	37	51
2013	53,791	3,189,754	5,929	1		1	5	36	43
<b>TOTAL</b>	<b>261,317</b>	<b>13,956,311</b>	<b>5,341</b>	<b>3</b>		<b>14</b>	<b>30</b>	<b>159</b>	<b>206</b>
O.D.		548							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				355,666	570,019				216,153	444,668	137,349
2010	586,227		905,657	93,237	544,129	321,151		589,488	20,005	344,806	251,426
2011	150,238		885,938	308,349	154,509			363,847	259,895	159,423	108,129
2012			625,752	720,247	238,283			529,276	398,061	259,181	225,448
2013	1,732		301,013	360,339	690,389			550,000	534,408	564,798	187,075
<b>TOTAL</b>	<b>738,197</b>		<b>2,718,360</b>	<b>1,837,838</b>	<b>2,197,329</b>	<b>321,151</b>		<b>2,032,611</b>	<b>1,428,522</b>	<b>1,772,876</b>	<b>909,427</b>
O.D.											548

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				443,516	766,673				285,106	579,401	140,096
2010	562,632	6,036	1,084,872	124,534	671,857	463,641	5,654	1,292,413	39,818	433,308	251,677
2011	170,081	8,573	1,071,379	355,473	207,795	172	12,106	786,496	289,990	200,520	106,615
2012	102	13,325	1,028,365	718,697	305,765	627	31,867	1,097,755	388,676	303,089	223,870
2013	2,782	15,294	1,127,430	591,292	630,895	696	50,395	1,493,997	523,187	482,595	184,269
<b>TOTAL</b>	<b>735,597</b>	<b>43,228</b>	<b>4,312,046</b>	<b>2,233,512</b>	<b>2,582,985</b>	<b>465,136</b>	<b>100,022</b>	<b>4,670,661</b>	<b>1,526,777</b>	<b>1,998,913</b>	<b>906,527</b>
O.D.											544

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,326,690	8,342,187	907,071	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,598,916	-1,690,557	3,339	
TOTAL LOSSES	6,727,774	6,651,630	910,410	
EXPECTED LOSSES	8,108,667	6,093,913	961,646	
CREDIBILITY	.06	.17	.27	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.575	2.545	.348	5.468
INDICATED (POST-TEST)	3.090	3.054	.418	6.562
PRES. ON RATE LEVEL	2.910	2.187	.344	5.441
DERIVED BY FORMULA	2.921	2.334	.364	5.619
UNDERLYING PRES. RATE	3.103	2.332	.368	5.803
PROPOSED	2.921	2.334	.364	5.619

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	5.325
IND. RATES				5.33	MINIMUM PREMIUM	
MAN. RATES	6.52	5.97	5.78	+ 5.33	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	110,436	4,651,831	4.212			110,436			9	21	55	85
2010	85,540	3,548,619	4.148			85,540			4	16	38	58
2011	95,564	4,855,991	5.081			95,564			7	28	38	73
2012	97,164	2,396,236	2.466			97,164				13	39	52
2013	103,665	3,357,449	3.238			103,665			1	4	55	60
<b>TOTAL</b>	<b>492,369</b>	<b>18,810,126</b>	<b>3.820</b>			<b>492,369</b>			<b>21</b>	<b>82</b>	<b>225</b>	<b>328</b>
O.D.		30,442	.006								3	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,384,103	535,013	815,091			661,542	352,110	519,884	384,088
2010			1,186,511	614,920	355,861			368,387	345,832	422,101	255,007
2011			1,077,670	1,137,799	310,453			504,644	1,154,201	372,498	298,726
2012				700,185	465,668				436,499	541,346	252,538
2013			290,736	201,751	798,016			498,453	199,427	1,009,726	359,340
<b>TOTAL</b>			<b>3,939,020</b>	<b>3,189,668</b>	<b>2,745,089</b>			<b>2,033,026</b>	<b>2,488,069</b>	<b>2,865,555</b>	<b>1,549,699</b>
O.D.					9,426					9,326	11,690

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,670,612	667,162	1,096,294			1,551,317	464,433	677,408	391,770
2010	151	7,600	1,437,432	739,806	449,428	286	4,023	839,581	452,205	530,832	255,262
2011	157	13,944	1,460,270	1,253,278	410,297	275	24,841	1,309,832	1,231,751	477,543	294,544
2012	74	7,171	467,952	697,426	495,301	181	13,985	351,190	415,558	556,696	250,770
2013	371	14,206	1,028,150	514,090	697,421	566	36,365	1,280,634	435,270	748,810	353,950
<b>TOTAL</b>	<b>753</b>	<b>42,921</b>	<b>6,064,416</b>	<b>3,871,762</b>	<b>3,148,741</b>	<b>1,308</b>	<b>79,214</b>	<b>5,332,554</b>	<b>2,999,217</b>	<b>2,991,289</b>	<b>1,546,296</b>
O.D.	1	21	1,451	759	9,784		22	586	436	10,431	11,743

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,523,247	13,032,419	1,558,039			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,315,381	-2,337,970	5,467			
TOTAL LOSSES	8,207,866	10,694,449	1,563,506			
EXPECTED LOSSES	7,355,993	8,404,739	1,590,352			
CREDIBILITY	.10	.26	.41			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.667	2.172	.318	4.157		
INDICATED (POST-TEST)	2.000	2.606	.382	4.988		
PRES. ON RATE LEVEL	1.401	1.601	.302	3.304		
DERIVED BY FORMULA	1.461	1.862	.335	3.658		
UNDERLYING PRES. RATE	1.494	1.707	.323	3.524		
PROPOSED	1.461	1.862	.335	3.658		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.466
IND. RATES				3.47	MINIMUM PREMIUM	
MAN. RATES	3.24	3.36	3.51	+ 3.47	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	84,588	3,108,342	3.674			2	25	53	80
2010	148,600	5,814,939	3.913			3	36	113	152
2011	91,263	6,050,209	6.629			3	27	89	119
2012	60,364	2,174,252	3.601				13	65	78
2013	71,401	8,007,104	11.214			1	4	233	238
<b>TOTAL</b>	<b>456,216</b>	<b>25,154,846</b>	<b>5.514</b>			<b>9</b>	<b>105</b>	<b>553</b>	<b>667</b>
O.D.		22,677	.004				1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			334,209	1,118,749	406,303			104,354	525,685	293,565	325,477
2010			483,215	1,811,955	788,338			668,720	948,381	638,633	475,697
2011			832,040	1,317,993	740,129			1,141,315	1,012,869	593,468	412,395
2012				391,388	804,961				217,342	471,650	288,911
2013			126,160	117,834	3,563,728			80,000	59,187	3,336,999	723,196
<b>TOTAL</b>			<b>1,775,624</b>	<b>4,757,919</b>	<b>6,303,459</b>			<b>1,994,389</b>	<b>2,763,464</b>	<b>5,334,315</b>	<b>2,225,676</b>
O.D.				5,000	5,130				1,243	1,168	10,136

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			403,390	1,395,080	546,477			244,710	693,380	382,516	331,987
2010	59	3,619	673,658	2,156,101	980,263	502	6,832	1,504,693	1,225,832	809,768	476,173
2011	164	12,313	1,124,909	1,458,107	887,123	386	30,567	1,791,196	1,104,673	729,691	406,621
2012	95	5,864	376,411	448,263	805,512	88	8,320	205,232	224,312	474,211	286,889
2013	779	43,831	3,024,549	1,619,200	2,939,072	724	50,079	1,804,832	951,342	2,312,116	712,348
<b>TOTAL</b>	<b>1,097</b>	<b>65,627</b>	<b>5,602,917</b>	<b>7,076,751</b>	<b>6,158,447</b>	<b>1,700</b>	<b>95,798</b>	<b>5,550,663</b>	<b>4,199,539</b>	<b>4,708,302</b>	<b>2,214,018</b>
O.D.		5	134	6,315	6,251		4	22	1,661	1,445	10,072

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,317,967	22,158,711	2,224,090	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,010,351	-3,645,074	5,330	
TOTAL LOSSES	5,307,616	18,513,637	2,229,420	
EXPECTED LOSSES	12,801,421	12,491,193	1,870,485	
CREDIBILITY	.09	.24	.39	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.163	4.058	.489	5.710
INDICATED (POST-TEST)	1.396	4.870	.587	6.853
PRES. ON RATE LEVEL	2.631	2.567	.385	5.583
DERIVED BY FORMULA	2.520	3.120	.464	6.104
UNDERLYING PRES. RATE	2.806	2.738	.410	5.954
PROPOSED	2.520	3.120	.464	6.104

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	5.784
IND. RATES				5.78	MINIMUM PREMIUM	
MAN. RATES	5.91	5.75	5.93	+ 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	
2009	1,104	32,507	2,944						1	1
2010	1									
2011	154	83,987	54,537				1			1
2012	271									
2013	3,553									
<b>TOTAL</b>	<b>5,083</b>	<b>116,494</b>	<b>2,292</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
2009					29,380					3,127	
2011				58,609					25,378		
<b>TOTAL</b>				<b>58,609</b>	<b>29,380</b>				<b>25,378</b>	<b>3,127</b>	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009					39,516					4,074	
2011	1	260	11,296	62,643	1,527	1	248	6,721	26,309	919	
<b>TOTAL</b>	<b>1</b>	<b>260</b>	<b>11,296</b>	<b>62,643</b>	<b>41,043</b>	<b>1</b>	<b>248</b>	<b>6,721</b>	<b>26,309</b>	<b>4,993</b>	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	18,527	134,988		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-82,062	-29,830	239	
TOTAL LOSSES		105,158	239	
EXPECTED LOSSES	200,066	129,719	31,515	
CREDIBILITY	.00	.01	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	2,069	.005	2,074
INDICATED (POST-TEST)	.000	2,483	.006	2,489
PRES. ON RATE LEVEL	3,691	2,393	.581	6,655
DERIVED BY FORMULA	3,691	2,394	.570	6,655
UNDERLYING PRES. RATE	3,936	2,552	.620	7,108
PROPOSED	3,691	2,394	.570	6,655

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	6.306
IND. RATES				6.31	MINIMUM PREMIUM	
MAN. RATES	7.90	7.27	7.08	+ 6.31	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	1,329	1,281	.096							
2010	1,106	20,940	1.893						1	1
2011	2,492	73,191	2.937				2		3	5
2012	1,346	9,348	.694						2	2
2013	1,746	358,192	20.515						9	9
<b>TOTAL</b>	<b>8,019</b>	<b>462,952</b>	<b>5.773</b>						<b>2</b>	<b>15</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											1,281
2010					4,040					14,518	2,382
2011				38,647	3,584				13,174	6,392	11,394
2012					2,695					3,812	2,841
2013					277,772					67,898	12,522
<b>TOTAL</b>				<b>38,647</b>	<b>288,091</b>				<b>13,174</b>	<b>92,620</b>	<b>30,420</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											1,307
2010		4	106	63	4,922		34	257	257	17,962	2,384
2011		174	7,744	41,473	5,032		142	3,854	13,939	7,683	11,234
2012		8	567	289	2,617		25	571	329	3,715	2,821
2013	52	3,192	217,005	118,234	226,991	14	887	32,811	18,445	46,773	12,334
<b>TOTAL</b>	<b>52</b>	<b>3,378</b>	<b>225,422</b>	<b>160,059</b>	<b>239,562</b>	<b>14</b>	<b>1,088</b>	<b>37,493</b>	<b>32,970</b>	<b>76,133</b>	<b>30,080</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	267,447	508,724	30,080	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-24,360	-30,132	40	
TOTAL LOSSES	243,087	478,592	30,120	
EXPECTED LOSSES	54,930	107,935	11,065	
CREDIBILITY	.01	.02	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.031	5.968	.376	9.375
INDICATED (POST-TEST)	3.637	7.162	.451	11.250
PRES. ON RATE LEVEL	.642	1.262	.130	2.034
DERIVED BY FORMULA	.672	1.380	.140	2.192
UNDERLYING PRES. RATE	.685	1.346	.138	2.169
PROPOSED	.672	1.380	.140	2.192

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.077
IND. RATES				2.08	MINIMUM PREMIUM	
MAN. RATES	2.22	2.21	2.16	+ 2.08	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	55,569	2,507,120	4.511				31	51	82
2010	63,225	8,606,912	13.613			3	28	56	87
2011	60,423	2,588,604	4.284			3	14	69	86
2012	48,932	1,352,215	2.763				8	21	29
2013	51,387	2,861,971	5.569			1	9	31	41
<b>TOTAL</b>	<b>279,536</b>	<b>17,916,822</b>	<b>6.409</b>			<b>7</b>	<b>90</b>	<b>228</b>	<b>325</b>
O.D.		42,435	.015				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				1,102,759	350,215				540,504	237,159	276,483
2010			566,015	990,665	706,873			4,927,291	624,325	596,555	195,188
2011			459,678	560,627	441,612			275,017	296,312	377,832	177,526
2012				307,107	206,769				450,482	190,832	197,025
2013			145,877	377,579	437,928			738,655	449,699	538,820	173,413
<b>TOTAL</b>			<b>1,171,570</b>	<b>3,338,737</b>	<b>2,143,397</b>			<b>5,940,963</b>	<b>2,361,322</b>	<b>1,941,198</b>	<b>1,019,635</b>
O.D.				16,300					21,666		4,469

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				1,375,140	471,039				712,923	309,018	282,013
2010	34	2,325	394,256	1,142,424	867,035	368	5,273	1,093,617	775,765	740,695	195,383
2011	97	6,589	662,607	629,344	524,350	134	10,716	635,750	334,119	445,313	175,041
2012	35	3,153	205,800	306,156	219,685	163	11,990	307,190	397,159	215,937	195,646
2013	492	11,003	816,462	483,224	412,846	647	45,292	1,386,242	464,230	455,224	170,812
<b>TOTAL</b>	<b>658</b>	<b>23,070</b>	<b>2,079,125</b>	<b>3,936,288</b>	<b>2,494,955</b>	<b>1,312</b>	<b>73,271</b>	<b>3,422,799</b>	<b>2,684,196</b>	<b>2,166,187</b>	<b>1,018,895</b>
O.D.		71	3,141	17,421	425	1	211	5,741	22,459	785	4,432

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,609,400	11,322,716	1,023,327			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,452,064	-1,637,754	2,679			
TOTAL LOSSES	4,157,336	9,684,962	1,026,006			
EXPECTED LOSSES	3,181,120	5,769,623	844,199			
CREDIBILITY	.07	.18	.28			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.487	3.465	.367	5.319		
INDICATED (POST-TEST)	1.784	4.158	.440	6.382		
PRES. ON RATE LEVEL	1.067	1.936	.283	3.286		
DERIVED BY FORMULA	1.117	2.336	.327	3.780		
UNDERLYING PRES. RATE	1.138	2.064	.302	3.504		
PROPOSED	1.117	2.336	.327	3.780		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.582
IND. RATES				3.58	MINIMUM PREMIUM	
MAN. RATES	3.11	3.24	3.49	+ 3.58	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	306,498	15,981,324	5.214			34	53	176	263	
2010	325,686	14,874,955	4.567	1		28	47	170	246	
2011	333,217	13,216,882	3.966			22	34	154	210	
2012	348,609	13,420,073	3.849		1	15	52	168	236	
2013	358,115	10,751,383	3.002			4	48	199	251	
<b>TOTAL</b>	<b>1,672,125</b>	<b>68,244,617</b>	<b>4.081</b>	<b>1</b>	<b>1</b>	<b>103</b>	<b>234</b>	<b>867</b>	<b>1206</b>	
O.D.		301,499	.018				1	3	4	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			5,556,514	2,293,842	1,871,067			2,274,558	1,543,640	1,643,052	798,651
2010	2,000		4,727,419	1,529,841	1,733,036			3,037,837	1,451,754	1,474,015	919,053
2011			4,200,928	1,754,817	2,061,493			1,555,832	1,041,772	1,779,886	822,154
2012		203,293	2,695,624	2,657,192	2,009,269		175,833	1,162,641	1,810,315	1,905,022	800,884
2013			577,599	2,183,013	2,561,588			354,246	1,378,620	2,766,039	930,278
<b>TOTAL</b>	<b>2,000</b>	<b>203,293</b>	<b>17,758,084</b>	<b>10,418,705</b>	<b>10,236,453</b>		<b>175,833</b>	<b>8,385,114</b>	<b>7,226,101</b>	<b>9,568,014</b>	<b>4,271,020</b>
O.D.				53,735	110,115				121	118,594	18,934

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			6,632,898	2,860,422	2,516,578			5,168,619	2,036,061	2,140,899	814,624
2010	3,091	28,582	5,311,797	1,863,224	2,163,954	1,906	23,823	5,545,744	1,906,139	1,870,000	919,972
2011	693	43,275	5,245,093	2,059,811	2,485,908	738	53,689	3,407,984	1,216,569	2,093,165	810,644
2012	580	305,871	4,736,893	2,805,845	2,258,471	2,034	600,632	3,633,800	1,776,566	2,042,607	795,278
2013	2,794	65,254	4,848,841	2,817,428	2,422,225	1,568	123,168	3,323,590	1,625,885	2,083,213	916,324
<b>TOTAL</b>	<b>7,158</b>	<b>442,982</b>	<b>26,775,522</b>	<b>12,406,730</b>	<b>11,847,136</b>	<b>6,246</b>	<b>801,312</b>	<b>21,079,737</b>	<b>8,561,220</b>	<b>10,229,884</b>	<b>4,256,842</b>
O.D.	2	332	13,638	59,353	135,407		267	2,043	2,133	147,042	18,934

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	49,129,239	43,388,905	4,275,776			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-17,875,612	-9,446,514	16,972			
TOTAL LOSSES	31,253,627	33,942,391	4,292,748			
EXPECTED LOSSES	40,047,394	34,027,743	4,832,441			
CREDIBILITY	.22	.58	.92			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.869	2.030	.257	4.156		
INDICATED (POST-TEST)	2.243	2.436	.308	4.987		
PRES. ON RATE LEVEL	2.246	1.908	.271	4.425		
DERIVED BY FORMULA	2.245	2.214	.305	4.764		
UNDERLYING PRES. RATE	2.395	2.035	.289	4.719		
PROPOSED	2.245	2.214	.305	4.764		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	4.514
IND. RATES				4.51	MINIMUM PREMIUM	
MAN. RATES	4.98	4.68	4.70	+ 4.51	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	4,826	2,745	.056							
2010	2,571	3,258	.126							
2011	6,044	4,648	.076						1	1
2012	5,246	67,069	1.278						1	2
2013	4,418	813,994	18.424						2	2
<b>TOTAL</b>	<b>23,105</b>	<b>891,714</b>	<b>3.859</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
2009											2,745
2010											3,258
2011					345					620	3,683
2012				12,500	13,590				628	15,908	24,443
2013				123,006					676,093		14,895
<b>TOTAL</b>				<b>135,506</b>	<b>13,935</b>				<b>676,721</b>	<b>16,528</b>	<b>49,024</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											2,800
2010											3,261
2011			28	16	388		2	37	27	699	3,631
2012	2	147	9,467	13,019	13,962		122	2,778	1,903	15,547	24,272
2013	79	1,038	81,870	58,995	9,651	228	21,840	411,429	244,913	42,853	14,672
<b>TOTAL</b>	<b>81</b>	<b>1,185</b>	<b>91,365</b>	<b>72,030</b>	<b>24,001</b>	<b>228</b>	<b>21,964</b>	<b>414,244</b>	<b>246,843</b>	<b>59,099</b>	<b>48,636</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	529,067	401,973	48,636	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-187,510	-107,686	146	
TOTAL LOSSES	341,557	294,287	48,782	
EXPECTED LOSSES	423,746	388,396	43,899	
CREDIBILITY	.01	.03	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.478	1.274	.211	2.963
INDICATED (POST-TEST)	1.774	1.529	.253	3.556
PRES. ON RATE LEVEL	1.720	1.576	.178	3.474
DERIVED BY FORMULA	1.721	1.575	.182	3.478
UNDERLYING PRES. RATE	1.834	1.681	.190	3.705
PROPOSED	1.721	1.575	.182	3.478

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.296
IND. RATES				3.30	MINIMUM PREMIUM	
MAN. RATES	3.96	3.79	3.69	+ 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
2009	17,322	456,610	2.636				3	21	24
2010	18,453	695,082	3.766			1	4	23	28
2011	20,332	897,914	4.416				4	21	25
2012	21,712	1,247,537	5.745				14	17	31
2013	22,397	814,178	3.635				8	20	28
<b>TOTAL</b>	<b>100,216</b>	<b>4,111,321</b>	<b>4.102</b>			<b>1</b>	<b>33</b>	<b>102</b>	<b>136</b>
O.D.		729							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				130,789	60,224				71,258	134,912	59,427
2010			200,000	71,236	68,480			140,000	34,982	118,544	61,840
2011				195,825	123,739				166,704	221,303	190,343
2012				470,313	67,287				533,084	77,918	98,935
2013				312,839	113,567				133,650	178,405	75,717
<b>TOTAL</b>			<b>200,000</b>	<b>1,181,002</b>	<b>433,297</b>			<b>140,000</b>	<b>939,678</b>	<b>731,082</b>	<b>486,262</b>
O.D.											729

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				163,094	81,001				93,990	175,791	60,616
2010	26	1,287	240,841	86,537	85,830	108	1,430	310,148	48,531	148,657	61,902
2011	16	990	47,844	215,016	144,120	8	2,135	56,910	182,623	255,563	187,678
2012	25	3,964	262,569	442,130	94,409	180	13,187	341,312	457,222	111,361	98,242
2013	342	5,519	421,231	287,948	131,991	108	9,566	222,135	129,378	137,045	74,581
<b>TOTAL</b>	<b>409</b>	<b>11,760</b>	<b>972,485</b>	<b>1,194,725</b>	<b>537,351</b>	<b>404</b>	<b>26,318</b>	<b>930,505</b>	<b>911,744</b>	<b>828,417</b>	<b>483,019</b>
O.D.											726

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,941,881	3,472,237	483,745	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,007,631	-641,376	971	
TOTAL LOSSES	934,250	2,830,861	484,716	
EXPECTED LOSSES	2,275,907	2,325,010	268,579	
CREDIBILITY	.03	.09	.14	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.932	2.825	.484	4.241
INDICATED (POST-TEST)	1.118	3.390	.581	5.089
PRES. ON RATE LEVEL	2.130	2.175	.251	4.556
DERIVED BY FORMULA	2.100	2.284	.297	4.681
UNDERLYING PRES. RATE	2.271	2.320	.268	4.859
PROPOSED	2.100	2.284	.297	4.681

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	4.436
IND. RATES				4.44	MINIMUM PREMIUM	
MAN. RATES	5.53	5.00	4.84	+ 4.44	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	24,246	496,730	2.048				5	10	15	
2010	14,478	475,049	3.281			1	3	6	10	
2011	21,469	1,257,325	5.856				3	23	26	
2012	29,987	322,468	1.075				3	13	16	
2013	32,596	716,883	2.199			1	2	18	21	
<b>TOTAL</b>	<b>122,776</b>	<b>3,268,455</b>	<b>2.662</b>			<b>2</b>	<b>16</b>	<b>70</b>	<b>88</b>	
O.D.		313								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			169,703	249,757	51,454			7,568	86,150	37,076	72,293
2010				65,729	92,275				24,608	56,437	58,729
2011				180,146	478,169				157,329	292,947	148,734
2012				85,274	58,015				88,095	59,597	31,487
2013			151,245	42,852	195,357			73,232	7,676	200,671	45,850
<b>TOTAL</b>			<b>320,948</b>	<b>623,758</b>	<b>875,270</b>			<b>80,800</b>	<b>363,858</b>	<b>646,728</b>	<b>357,093</b>
O.D.											313

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				311,448	69,206				113,632	48,308	73,739
2010	22	1,122	205,531	80,199	114,508	6	195	19,574	32,382	70,229	58,788
2011	51	1,276	73,728	214,633	541,913	8	2,210	58,558	176,079	336,003	146,652
2012	9	872	57,265	85,078	61,581	32	2,494	63,426	79,590	63,948	31,267
2013	100	4,517	336,245	130,411	179,532	96	5,572	225,673	67,411	145,625	45,162
<b>TOTAL</b>	<b>182</b>	<b>7,787</b>	<b>672,769</b>	<b>821,769</b>	<b>966,740</b>	<b>142</b>	<b>10,471</b>	<b>367,231</b>	<b>469,094</b>	<b>664,113</b>	<b>355,608</b>
O.D.											316

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,058,582	2,921,716	355,924	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-682,027	-431,099	1,088	
TOTAL LOSSES	376,555	2,490,617	357,012	
EXPECTED LOSSES	1,571,533	1,609,595	270,107	
CREDIBILITY	.04	.10	.16	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.307	2.029	.291	2.627
INDICATED (POST-TEST)	.368	2.435	.349	3.152
PRES. ON RATE LEVEL	1.200	1.230	.206	2.636
DERIVED BY FORMULA	1.167	1.351	.229	2.747
UNDERLYING PRES. RATE	1.280	1.311	.220	2.811
PROPOSED	1.167	1.351	.229	2.747

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	TOTAL
IND. RATES				2.60	MINIMUM PREMIUM	
MAN. RATES	2.96	2.72	2.80	+ 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
2009	146,946	2,200,391	1.497			2	6	14	22
2010	143,579	2,018,134	1.405			3	1	26	30
2011	153,511	874,295	.569				8	16	24
2012	159,687	1,336,767	.837			2	4	26	32
2013	165,586	1,661,081	1.003				9	32	41
<b>TOTAL</b>	<b>769,309</b>	<b>8,090,668</b>	<b>1.052</b>			<b>7</b>	<b>28</b>	<b>114</b>	<b>149</b>
O.D.		1,603							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			478,969	254,834	41,554			87,297	1,027,094	194,762	115,881
2010			756,469	10,215	363,620			556,032	5,539	265,636	60,623
2011				308,287	128,250				127,460	160,712	149,586
2012			287,117	110,857	183,816			62,646	281,219	249,568	161,544
2013				412,008	324,029				364,120	392,021	168,903
<b>TOTAL</b>			<b>1,522,555</b>	<b>1,096,201</b>	<b>1,041,269</b>			<b>705,975</b>	<b>1,805,432</b>	<b>1,262,699</b>	<b>656,537</b>
O.D.											1,603

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			578,115	287,425	55,889			204,711	966,147	253,774	118,199
2010	68	3,597	638,754	21,212	447,900	240	3,160	678,651	16,088	332,107	60,684
2011	17	1,493	69,891	335,421	152,126	5	1,609	43,026	139,253	185,829	147,492
2012	50	4,972	402,358	136,068	200,535	182	11,350	329,467	263,533	265,446	160,413
2013	494	9,256	691,064	453,502	316,409	279	24,865	559,771	326,937	308,592	166,369
<b>TOTAL</b>	<b>629</b>	<b>19,318</b>	<b>2,380,182</b>	<b>1,233,628</b>	<b>1,172,859</b>	<b>706</b>	<b>40,984</b>	<b>1,815,626</b>	<b>1,711,958</b>	<b>1,345,748</b>	<b>653,157</b>
O.D.											1,613

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,257,445	5,464,193	654,770			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,322,692	-1,173,570	2,136			
TOTAL LOSSES	2,934,753	4,290,623	656,906			
EXPECTED LOSSES	2,961,839	4,231,201	607,754			
CREDIBILITY	.13	.35	.55			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.381	.558	.085	1.024		
INDICATED (POST-TEST)	.457	.670	.102	1.229		
PRES. ON RATE LEVEL	.361	.516	.074	.951		
DERIVED BY FORMULA	.373	.570	.089	1.032		
UNDERLYING PRES. RATE	.385	.550	.079	1.014		
PROPOSED	.373	.570	.089	1.032		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	.978
IND. RATES				.98	MINIMUM PREMIUM	
MAN. RATES	1.01	.95	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
2009	104,827	2,855,375	2.723			5	14	38	57
2010	117,484	2,373,143	2.019			1	14	39	54
2011	123,978	3,109,105	2.507			5	13	33	51
2012	129,625	2,298,462	1.773			4	8	48	60
2013	147,130	3,083,574	2.095			4	5	54	63
<b>TOTAL</b>	<b>623,044</b>	<b>13,719,659</b>	<b>2.202</b>			<b>19</b>	<b>54</b>	<b>212</b>	<b>285</b>
O.D.		8,950	.001					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			837,501	638,817	208,623			349,467	355,326	282,115	183,526
2010			118,437	604,620	533,520			16,606	369,805	323,877	406,278
2011			793,052	463,158	205,893			594,634	346,126	431,092	275,150
2012			706,064	350,642	219,113			229,844	199,467	373,800	219,532
2013			583,095	62,857	545,250			1,030,089	81,463	528,241	252,579
<b>TOTAL</b>			<b>3,038,149</b>	<b>2,120,094</b>	<b>1,712,399</b>			<b>2,220,640</b>	<b>1,352,187</b>	<b>1,939,125</b>	<b>1,337,065</b>
O.D.					5,000					3,950	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,010,863	796,604	280,596			819,500	468,675	367,596	187,197
2010	15	1,205	184,662	723,395	656,278	14	893	73,266	475,984	405,770	406,684
2011	110	8,580	1,000,655	521,354	266,830	283	19,440	1,274,368	399,992	517,163	271,298
2012	98	12,062	981,574	381,769	271,928	347	18,284	612,842	216,757	390,439	217,995
2013	211	12,691	947,786	327,795	501,341	589	33,066	1,382,492	264,069	429,422	248,790
<b>TOTAL</b>	<b>434</b>	<b>34,538</b>	<b>4,125,540</b>	<b>2,750,917</b>	<b>1,976,973</b>	<b>1,233</b>	<b>71,683</b>	<b>4,162,468</b>	<b>1,825,477</b>	<b>2,110,390</b>	<b>1,331,964</b>
O.D.		17	1,054	535	4,852		28	592	340	3,851	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,397,587	8,673,335	1,331,964	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,024,226	-1,787,947	4,356	
TOTAL LOSSES	4,373,361	6,885,388	1,336,320	
EXPECTED LOSSES	9,096,442	6,498,350	1,171,323	
CREDIBILITY	.11	.30	.48	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.702	1.105	.214	2.021
INDICATED (POST-TEST)	.842	1.326	.257	2.425
PRES. ON RATE LEVEL	1.369	.978	.176	2.523
DERIVED BY FORMULA	1.311	1.082	.215	2.608
UNDERLYING PRES. RATE	1.460	1.043	.188	2.691
PROPOSED	1.268	1.047	.208	2.523

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	TOTAL
IND. RATES				2.39	MINIMUM PREMIUM	
MAN. RATES	2.91	2.72	2.68	+ 2.39	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	90,316	1,652,303	1.829			5	4	32	41
2010	91,193	1,208,054	1.324			1	7	18	26
2011	95,695	1,911,598	1.997			3	5	21	29
2012	92,375	1,027,004	1.111			1	6	23	30
2013	107,022	972,441	.908				4	23	27
<b>TOTAL</b>	<b>476,601</b>	<b>6,771,400</b>	<b>1.421</b>			<b>10</b>	<b>26</b>	<b>117</b>	<b>153</b>
O.D.		4,144							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			714,500	42,123	159,623			264,936	8,694	217,055	245,372
2010			128,527	327,705	330,996			37,410	67,497	172,964	142,955
2011			400,243	224,067	300,842			383,756	244,929	214,286	143,475
2012			161,271	266,883	81,830			62,500	130,999	187,382	136,139
2013				137,973	342,319				54,347	276,214	161,588
<b>TOTAL</b>			<b>1,404,541</b>	<b>998,751</b>	<b>1,215,610</b>			<b>748,602</b>	<b>506,466</b>	<b>1,067,901</b>	<b>829,529</b>
O.D.											4,144

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			862,402	52,527	214,693			621,275	11,468	282,821	250,279
2010	17	1,082	176,895	393,151	407,244	29	710	90,307	89,372	215,285	143,098
2011	79	4,483	519,209	261,863	355,653	182	12,596	824,474	277,654	262,459	141,466
2012	31	4,340	329,543	263,345	104,519	123	7,338	226,968	131,200	194,848	135,186
2013	207	5,780	414,078	251,391	297,016	85	6,601	188,750	107,929	196,014	159,164
<b>TOTAL</b>	<b>334</b>	<b>15,685</b>	<b>2,302,127</b>	<b>1,222,277</b>	<b>1,379,125</b>	<b>419</b>	<b>27,245</b>	<b>1,951,774</b>	<b>617,623</b>	<b>1,151,427</b>	<b>829,193</b>
O.D.											4,180

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,297,584	4,370,452	833,373	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,066,168	-963,690	3,052	
TOTAL LOSSES	2,231,416	3,406,762	836,425	
EXPECTED LOSSES	4,618,264	3,474,422	853,115	
CREDIBILITY	.09	.25	.40	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.468	.715	.175	1.358
INDICATED (POST-TEST)	.562	.858	.210	1.630
PRES. ON RATE LEVEL	.909	.683	.168	1.760
DERIVED BY FORMULA	.878	.727	.185	1.790
UNDERLYING PRES. RATE	.969	.729	.179	1.877
PROPOSED	.863	.715	.182	1.760

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.667
IND. RATES				1.67	MINIMUM PREMIUM	
MAN. RATES	2.02	1.90	1.87	+ 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
2009	134,593	814,097	.604			1	3	11	15
2010	141,003	1,590,303	1.127			4	8	12	24
2011	144,706	541,857	.374				1	9	10
2012	148,094	462,660	.312				3	8	11
2013	152,744	668,028	.437				2	15	17
<b>TOTAL</b>	<b>721,140</b>	<b>4,076,945</b>	<b>.565</b>			<b>5</b>	<b>17</b>	<b>55</b>	<b>77</b>
O.D.		319							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			187,247	143,051	161,592			36,724	86,834	92,086	106,563
2010			742,126	213,494	73,459			162,240	187,522	89,546	121,916
2011				6,597	165,670				6,457	207,825	155,308
2012				135,364	26,478				36,933	55,334	208,551
2013				144,133	114,589				114,975	189,633	104,698
<b>TOTAL</b>			<b>929,373</b>	<b>642,639</b>	<b>541,788</b>			<b>198,964</b>	<b>432,721</b>	<b>634,424</b>	<b>697,036</b>
O.D.											319

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			226,007	178,385	217,340			86,118	114,534	119,987	108,694
2010	95	4,620	886,302	258,239	97,941	126	1,548	371,034	242,212	115,044	122,038
2011	17	197	14,785	14,703	186,302		556	13,694	15,904	234,565	153,134
2012	8	1,168	77,076	128,022	34,077	15	1,250	31,147	35,980	56,393	207,091
2013	168	3,263	242,719	159,167	111,695	102	8,718	208,575	121,114	142,802	103,128
<b>TOTAL</b>	<b>288</b>	<b>9,248</b>	<b>1,446,889</b>	<b>738,516</b>	<b>647,355</b>	<b>243</b>	<b>12,072</b>	<b>710,568</b>	<b>529,744</b>	<b>668,791</b>	<b>694,085</b>
O.D.											315

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,179,308	2,584,406	694,400			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,093,508	-611,655	2,236			
TOTAL LOSSES	1,085,800	1,972,751	696,636			
EXPECTED LOSSES	2,444,664	2,199,477	641,815			
CREDIBILITY	.12	.33	.52			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.151	.274	.097	.522		
INDICATED (POST-TEST)	.181	.329	.116	.626		
PRES. ON RATE LEVEL	.318	.286	.083	.687		
DERIVED BY FORMULA	.302	.300	.100	.702		
UNDERLYING PRES. RATE	.339	.305	.089	.733		
PROPOSED	.295	.294	.098	.687		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	.651
IND. RATES				.65	MINIMUM PREMIUM	
MAN. RATES	.70	.69	.73	+ .65	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	24,260	494,489	2.038					2	10	12
2010	24,504	449,666	1.835					2	14	17
2011	25,614	315,103	1.230			1		2	10	12
2012	26,386	576,678	2.185					2	8	10
2013	26,744	923,758	3.454					1	3	21
<b>TOTAL</b>	<b>127,508</b>	<b>2,759,694</b>	<b>2.164</b>					<b>2</b>	<b>11</b>	<b>72</b>
O.D.		517								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				90,665	68,644				174,557	41,536	119,087
2010			129,931	10,548	59,272			44,717	14,533	45,600	145,065
2011				70,333	67,644				52,041	69,440	55,645
2012				147,361	74,011				87,748	225,176	42,382
2013			123,435	135,185	177,332			45,660	190,740	215,418	35,988
<b>TOTAL</b>			<b>253,366</b>	<b>454,092</b>	<b>446,903</b>			<b>90,377</b>	<b>519,619</b>	<b>597,170</b>	<b>398,167</b>
O.D.											517

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				113,060	92,328				230,240	54,121	121,469
2010	17	855	155,002	14,235	73,468	35	475	99,489	19,908	57,099	145,210
2011	6	383	19,080	78,302	77,831	2	667	17,794	57,029	80,179	54,866
2012	14	1,425	93,429	144,210	80,956	44	3,595	88,084	93,574	225,331	42,085
2013	187	5,243	394,906	190,797	173,701	186	14,714	373,463	179,132	172,697	35,448
<b>TOTAL</b>	<b>224</b>	<b>7,906</b>	<b>662,417</b>	<b>540,604</b>	<b>498,284</b>	<b>267</b>	<b>19,451</b>	<b>578,830</b>	<b>579,883</b>	<b>589,427</b>	<b>399,078</b>
O.D.											513

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,269,095	2,208,198	399,591			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-737,709	-512,809	942			
TOTAL LOSSES	531,386	1,695,389	400,533			
EXPECTED LOSSES	1,648,679	1,843,766	271,593			
CREDIBILITY	.04	.10	.17			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.417	1.330	.314	2.061		
INDICATED (POST-TEST)	.500	1.596	.377	2.473		
PRES. ON RATE LEVEL	1.212	1.356	.200	2.768		
DERIVED BY FORMULA	1.184	1.380	.230	2.794		
UNDERLYING PRES. RATE	1.293	1.446	.213	2.952		
PROPOSED	1.173	1.367	.228	2.768		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.623
IND. RATES				2.62	MINIMUM PREMIUM	
MAN. RATES	3.15	2.96	2.94	+ 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
2009	813,142	2,181,570	.268			1	18	35	54
2010	927,627	2,355,985	.253			3	13	22	38
2011	977,432	1,596,264	.163			1	13	30	44
2012	991,271	1,629,501	.164				12	35	47
2013	1,056,696	1,495,526	.141				4	39	43
<b>TOTAL</b>	<b>4,766,168</b>	<b>9,258,846</b>	<b>.194</b>			<b>5</b>	<b>60</b>	<b>161</b>	<b>226</b>
O.D.		119,153	.002				2	4	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			152,107	774,487	253,949			254,430	350,654	198,194	197,749
2010			464,164	500,278	88,338			457,936	435,126	211,542	198,601
2011			175,466	446,045	202,915			67,857	262,295	287,377	154,309
2012				557,788	269,702				315,388	281,386	205,237
2013				123,993	485,703				101,578	600,431	183,821
<b>TOTAL</b>			<b>791,737</b>	<b>2,402,591</b>	<b>1,300,607</b>			<b>780,223</b>	<b>1,465,041</b>	<b>1,578,930</b>	<b>939,717</b>
O.D.				53,816	43,470				3,257	2,357	16,253

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			183,593	965,785	341,563			596,638	462,513	258,246	201,704
2010	56	2,829	555,372	595,364	115,905	333	4,038	979,626	562,861	272,204	198,800
2011	42	3,575	300,468	489,832	244,777	44	4,932	218,166	287,159	335,633	152,149
2012	50	5,350	351,442	544,733	296,290	121	9,380	237,267	290,788	295,248	203,800
2013	222	7,243	511,243	301,707	412,431	176	13,436	393,459	224,589	424,357	181,064
<b>TOTAL</b>	<b>370</b>	<b>18,997</b>	<b>1,902,118</b>	<b>2,897,421</b>	<b>1,410,966</b>	<b>674</b>	<b>31,786</b>	<b>2,425,156</b>	<b>1,827,910</b>	<b>1,585,688</b>	<b>937,517</b>
O.D.		17	1,251	67,394	56,626			276	4,139	3,114	16,239

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,380,645	7,853,258	953,756			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,033,097	-1,847,460	4,275			
TOTAL LOSSES	2,347,548	6,005,798	958,031			
EXPECTED LOSSES	4,575,521	6,672,635	1,191,543			
CREDIBILITY	.44	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.049	.126	.020	.195		
INDICATED (POST-TEST)	.059	.151	.024	.234		
PRES. ON RATE LEVEL	.090	.131	.024	.245		
DERIVED BY FORMULA	.076	.151	.024	.251		
UNDERLYING PRES. RATE	.096	.140	.025	.261		
PROPOSED	.074	.147	.024	.245		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	.232
IND. RATES				.23	MINIMUM PREMIUM	
MAN. RATES	.39	.34	.26	+ .23	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	103,152	197,047	.191						8	8
2010	107,023	329,765	.308						11	12
2011	104,759	209,763	.200						8	8
2012	106,176	653,153	.615						4	18
2013	109,137	423,670	.388						1	6
<b>TOTAL</b>	<b>530,247</b>	<b>1,813,398</b>	<b>.342</b>						<b>6</b>	<b>47</b>
O.D.		98								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009					23,811					82,222	91,014
2010				3,750	156,691				14,766	79,553	75,005
2011					24,398					133,581	51,784
2012				168,190	85,638				113,236	192,548	93,541
2013				72,696	26,696				85,488	138,657	100,133
<b>TOTAL</b>				<b>244,636</b>	<b>317,234</b>				<b>213,490</b>	<b>626,561</b>	<b>411,477</b>
O.D.											98

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009					32,027					107,136	92,834
2010		140	4,306	6,864	190,954		185	2,655	20,173	98,615	75,080
2011	1	25	1,989	1,127	27,412		309	7,698	5,918	150,621	51,059
2012	16	1,630	106,882	164,716	93,528	47	3,990	98,946	112,297	195,223	92,886
2013	82	1,287	98,117	67,041	30,925	75	6,450	153,956	89,422	104,566	98,631
<b>TOTAL</b>	<b>99</b>	<b>3,082</b>	<b>211,294</b>	<b>239,748</b>	<b>374,846</b>	<b>122</b>	<b>10,934</b>	<b>263,255</b>	<b>227,810</b>	<b>656,161</b>	<b>410,490</b>
O.D.											98

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	488,786	1,498,565	410,588	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-417,300	-259,071	1,123	
TOTAL LOSSES	71,486	1,239,494	411,711	
EXPECTED LOSSES	927,932	927,932	328,753	
CREDIBILITY	.10	.27	.43	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.013	.234	.078	.325
INDICATED (POST-TEST)	.016	.281	.094	.391
PRES. ON RATE LEVEL	.164	.164	.058	.386
DERIVED BY FORMULA	.149	.196	.073	.418
UNDERLYING PRES. RATE	.175	.175	.062	.412
PROPOSED	.140	.183	.068	.391

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	TOTAL
IND. RATES				.37	MINIMUM PREMIUM	
MAN. RATES	.47	.42	.41	+ .37	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	801,463	7,022,908	.876	1		8	28	151	188
2010	843,301	7,818,673	.927			7	24	186	217
2011	858,462	8,519,201	.992			3	33	155	191
2012	871,542	6,110,239	.701			1	18	157	176
2013	894,093	5,277,838	.590			1	16	172	189
<b>TOTAL</b>	<b>4,268,861</b>	<b>34,748,859</b>	<b>.814</b>	<b>1</b>		<b>20</b>	<b>119</b>	<b>821</b>	<b>961</b>
O.D.		62,443	.001					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	146,092		1,333,067	1,147,765	965,267	5,362		624,796	526,114	1,361,593	912,852
2010			920,654	1,189,859	1,478,578			468,536	860,702	1,755,474	1,144,870
2011			570,997	1,545,736	1,455,159			758,380	1,387,866	1,813,289	987,774
2012			154,440	601,838	1,636,320			295,000	417,745	2,084,892	920,004
2013			135,588	467,667	1,230,547			71,813	268,429	2,053,841	1,049,953
<b>TOTAL</b>	<b>146,092</b>		<b>3,114,746</b>	<b>4,952,865</b>	<b>6,765,871</b>	<b>5,362</b>		<b>2,218,525</b>	<b>3,460,856</b>	<b>9,069,089</b>	<b>5,015,453</b>
O.D.					19,396					32,907	10,140

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	190,504		1,609,012	1,431,264	1,298,282	14,896		1,465,146	693,947	1,774,156	931,109
2010	120	6,975	1,183,786	1,434,759	1,819,924	359	7,948	1,125,068	1,131,576	2,188,345	1,146,015
2011	229	12,767	1,045,698	1,731,144	1,691,619	385	36,210	1,895,000	1,546,227	2,117,594	973,945
2012	199	12,215	826,948	739,489	1,633,628	597	38,073	1,127,671	553,338	2,076,558	913,564
2013	702	21,951	1,582,197	894,912	1,077,184	593	44,111	1,384,076	728,500	1,449,669	1,034,204
<b>TOTAL</b>	<b>191,754</b>	<b>53,908</b>	<b>6,247,641</b>	<b>6,231,568</b>	<b>7,520,637</b>	<b>16,830</b>	<b>126,342</b>	<b>6,996,961</b>	<b>4,653,588</b>	<b>9,606,322</b>	<b>4,998,837</b>
O.D.	2	18	1,543	874	21,899		77	1,897	1,457	37,104	10,076

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	13,636,973	28,073,449	5,008,913		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-6,845,125	-6,573,826	19,644		
TOTAL LOSSES	6,791,848	21,499,623	5,028,557		
EXPECTED LOSSES	15,282,523	23,606,801	5,677,585		
CREDIBILITY	.41	1.00	1.00		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	.159	.504	.118	.781	
INDICATED (POST-TEST)	.191	.605	.142	.938	
PRES. ON RATE LEVEL	.336	.518	.125	.979	
DERIVED BY FORMULA	.277	.605	.142	1.024	
UNDERLYING PRES. RATE	.358	.553	.133	1.044	
PROPOSED	.265	.578	.136	.979	
<b>IND. RATES</b>					
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE
IND. RATES				.93	MINIMUM PREMIUM
MAN. RATES	1.17	1.06	1.04	+ .93	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	73,938	983,241	1.329				3	22	25
2010	74,957	416,968	.556				1	7	8
2011	78,333	248,180	.316					6	6
2012	78,903	378,951	.480				2	6	8
2013	78,460	457,920	.583			1		5	6
<b>TOTAL</b>	<b>384,591</b>	<b>2,485,260</b>	<b>.646</b>			<b>1</b>	<b>6</b>	<b>46</b>	<b>53</b>
O.D.		1,605							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				33,271	460,830				87,885	320,725	80,530
2010				615	90,016				16,280	238,864	71,193
2011					113,591					21,433	113,156
2012				200,331	10,839				42,225	19,684	105,872
2013			155,007		40,918			118,402		92,939	50,654
<b>TOTAL</b>			<b>155,007</b>	<b>234,217</b>	<b>716,194</b>			<b>118,402</b>	<b>146,390</b>	<b>693,645</b>	<b>421,405</b>
O.D.											1,605

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				41,489	619,815				115,920	417,905	82,141
2010		79	2,391	2,123	109,685		554	5,602	24,906	295,733	71,264
2011	12	114	9,264	5,249	127,621		50	1,234	949	24,165	111,572
2012	9	1,626	108,091	186,414	22,919	15	1,135	29,059	37,380	21,995	105,131
2013	27	2,208	173,483	32,203	48,333	100	5,287	240,373	38,580	74,677	49,894
<b>TOTAL</b>	<b>48</b>	<b>4,027</b>	<b>293,229</b>	<b>267,478</b>	<b>928,373</b>	<b>115</b>	<b>7,026</b>	<b>276,268</b>	<b>217,735</b>	<b>834,475</b>	<b>420,002</b>
O.D.											1,585

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	580,713	2,248,061	421,587	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-419,191	-458,079	1,482	
TOTAL LOSSES	161,522	1,789,982	423,069	
EXPECTED LOSSES	934,556	1,642,203	434,587	
CREDIBILITY	.08	.22	.34	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.042	.465	.110	.617
INDICATED (POST-TEST)	.050	.558	.132	.740
PRES. ON RATE LEVEL	.228	.400	.106	.734
DERIVED BY FORMULA	.214	.435	.115	.764
UNDERLYING PRES. RATE	.243	.427	.113	.783
PROPOSED	.207	.421	.112	.740

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE
IND. RATES				.70	MINIMUM PREMIUM
MAN. RATES	.85	.81	.78	+ .70	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	530,613	3,009,128	.567			3	7	63	73
2010	538,628	2,449,309	.454				5	64	69
2011	469,415	3,158,042	.672			1	5	87	93
2012	458,480	2,213,238	.482			2	17	46	65
2013	450,390	2,201,081	.488				22	53	75
<b>TOTAL</b>	<b>2,447,526</b>	<b>13,030,798</b>	<b>.532</b>			<b>6</b>	<b>56</b>	<b>313</b>	<b>375</b>
O.D.		124,265	.005					4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			474,297	370,418	540,487			128,294	193,064	687,824	614,744
2010				334,852	527,300				161,030	789,389	636,738
2011			140,690	392,713	594,177			67,600	221,487	1,132,973	608,402
2012			305,832	114,404	292,240			225,485	190,664	400,115	684,498
2013				472,832	272,216				501,489	398,642	555,902
<b>TOTAL</b>			<b>920,819</b>	<b>1,685,219</b>	<b>2,226,420</b>			<b>421,379</b>	<b>1,267,734</b>	<b>3,408,943</b>	<b>3,100,284</b>
O.D.					19,438					79,238	25,589

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			572,476	461,910	726,957			300,849	254,651	896,237	627,039
2010		471	31,162	403,796	645,342		1,836	27,607	218,610	978,739	637,375
2011	72	3,466	282,863	450,192	681,941	42	6,508	255,585	282,332	1,287,597	599,884
2012	57	5,584	446,980	151,863	306,985	343	18,011	603,083	211,295	415,243	679,707
2013	534	9,497	715,210	478,007	281,668	364	32,337	702,667	411,879	327,704	547,563
<b>TOTAL</b>	<b>663</b>	<b>19,018</b>	<b>2,048,691</b>	<b>1,945,768</b>	<b>2,642,893</b>	<b>749</b>	<b>58,692</b>	<b>1,889,791</b>	<b>1,378,767</b>	<b>3,905,520</b>	<b>3,091,568</b>
O.D.	1	19	1,301	739	22,430	1	184	4,440	3,421	89,706	25,915

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,023,550	9,989,244	3,117,483			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,688,154	-2,297,578	10,818			
TOTAL LOSSES	2,335,396	7,691,666	3,128,301			
EXPECTED LOSSES	3,695,765	8,125,787	3,402,061			
CREDIBILITY	.28	.75	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.095	.314	.128	.537		
INDICATED (POST-TEST)	.114	.377	.154	.645		
PRES. ON RATE LEVEL	.142	.311	.130	.583		
DERIVED BY FORMULA	.134	.361	.154	.649		
UNDERLYING PRES. RATE	.151	.332	.139	.622		
PROPOSED	.133	.359	.153	.645		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	.611
IND. RATES				.61	MINIMUM PREMIUM	
MAN. RATES	.66	.64	.62	+ .61	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	168,054	3,107,188	1.848			4	4	24	32	
2010	171,472	2,749,033	1.603			4	4	38	46	
2011	177,245	1,902,016	1.073			3	4	35	42	
2012	177,538	1,877,754	1.057			1	1	44	46	
2013	191,589	4,034,411	2.105			1	17	67	85	
<b>TOTAL</b>	<b>885,898</b>	<b>13,670,402</b>	<b>1.543</b>			<b>13</b>	<b>30</b>	<b>208</b>	<b>251</b>	
O.D.		20,382	.002					2	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			757,186	145,859	151,091			1,299,156	56,475	240,451	456,970
2010			625,831	127,515	531,558			325,863	57,082	654,634	426,550
2011			403,570	195,978	342,355			75,815	91,678	386,732	405,888
2012			120,002	64,295	648,192			35,087	14,478	584,566	411,134
2013			246,558	219,062	733,678			1,302,070	297,677	830,782	404,584
<b>TOTAL</b>			<b>2,153,147</b>	<b>752,709</b>	<b>2,406,874</b>			<b>3,037,991</b>	<b>517,390</b>	<b>2,697,165</b>	<b>2,105,126</b>
O.D.					16,154					1,853	2,375

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			702,954	181,886	203,216			1,485,256	74,490	313,305	466,109
2010	78	4,317	757,015	163,003	654,337	252	4,207	726,545	88,696	814,226	426,977
2011	81	4,419	520,930	233,838	401,664	38	3,715	194,185	114,988	441,739	400,206
2012	80	4,183	298,120	134,766	639,490	73	5,955	162,912	65,094	572,749	408,256
2013	368	12,238	876,314	487,392	634,390	613	41,024	1,375,593	451,689	640,376	398,515
<b>TOTAL</b>	<b>607</b>	<b>25,157</b>	<b>3,155,333</b>	<b>1,200,885</b>	<b>2,533,097</b>	<b>976</b>	<b>54,901</b>	<b>3,944,491</b>	<b>794,957</b>	<b>2,782,395</b>	<b>2,100,063</b>
O.D.					21,727					2,414	2,364

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,181,465	7,335,475	2,102,427	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,776,517	-1,346,570	6,537	
TOTAL LOSSES	5,404,948	5,988,905	2,108,964	
EXPECTED LOSSES	3,968,824	4,845,862	1,860,386	
CREDIBILITY	.14	.38	.60	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.610	.676	.238	1.524
INDICATED (POST-TEST)	.732	.811	.286	1.829
PRES. ON RATE LEVEL	.420	.513	.197	1.130
DERIVED BY FORMULA	.464	.626	.250	1.340
UNDERLYING PRES. RATE	.448	.547	.210	1.205
PROPOSED	.464	.626	.250	1.340

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.269
IND. RATES				1.27	MINIMUM PREMIUM	
MAN. RATES	1.20	1.14	1.20	+ 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	
2009	26,672	21,915	.082						3	3
2010	29,070	90,451	.311						4	4
2011	30,409	187,883	.617					2	2	4
2012	39,431	153,729	.389					1	4	5
2013	40,134	314,954	.784					1	9	10
<b>TOTAL</b>	<b>165,716</b>	<b>768,932</b>	<b>.464</b>					<b>4</b>	<b>22</b>	<b>26</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009					1,246					7,043	13,626
2010					6,830					66,285	17,336
2011				78,747	2,986				55,804	17,117	33,229
2012				34,323	8,233				8,482	23,047	79,644
2013				55,871	64,506				20,299	146,590	27,688
<b>TOTAL</b>				<b>168,941</b>	<b>83,801</b>				<b>84,585</b>	<b>260,082</b>	<b>171,523</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009					1,676					9,177	13,899
2010		6	181	106	8,320		154	1,172	1,170	82,006	17,353
2011	1	354	15,424	84,303	5,406	3	581	15,771	58,607	21,318	32,764
2012	3	299	19,864	32,622	10,113	3	358	8,707	9,154	23,025	79,086
2013	67	1,490	109,776	70,249	59,718	43	3,037	91,489	52,106	103,124	27,273
<b>TOTAL</b>	<b>71</b>	<b>2,149</b>	<b>145,245</b>	<b>187,280</b>	<b>85,233</b>	<b>49</b>	<b>4,130</b>	<b>117,139</b>	<b>121,037</b>	<b>238,650</b>	<b>170,375</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	268,783	632,200	170,375	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-194,099	-186,723	450	
TOTAL LOSSES	74,684	445,477	170,825	
EXPECTED LOSSES	444,119	686,064	117,658	
CREDIBILITY	.05	.12	.20	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.045	.269	.103	.417
INDICATED (POST-TEST)	.054	.323	.124	.501
PRES. ON RATE LEVEL	.251	.388	.067	.706
DERIVED BY FORMULA	.241	.380	.078	.699
UNDERLYING PRES. RATE	.268	.414	.071	.753
PROPOSED	.241	.380	.078	.699

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE
IND. RATES				.66	MINIMUM PREMIUM
MAN. RATES	.75	.75	.75	+ .66	PRESENT

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	162,927	2,162,866	1.327			2	8	45	55
2010	160,957	1,909,195	1.186			2	5	41	48
2011	167,370	1,631,853	.974				8	44	52
2012	163,733	1,778,472	1.086			2	7	56	65
2013	172,310	897,045	.520				3	28	31
<b>TOTAL</b>	<b>827,297</b>	<b>8,379,431</b>	<b>1.013</b>			<b>6</b>	<b>31</b>	<b>214</b>	<b>251</b>
O.D.		10,225	.001						

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			332,550	404,362	332,906			225,286	236,475	373,352	257,935
2010			350,469	167,565	438,548			77,576	215,495	433,090	226,452
2011				406,505	337,259				297,265	307,763	283,061
2012			361,038	253,454	241,042			104,013	242,656	378,797	197,472
2013				41,531	258,301				67,002	307,793	222,418
<b>TOTAL</b>			<b>1,044,057</b>	<b>1,273,417</b>	<b>1,608,056</b>			<b>406,875</b>	<b>1,058,893</b>	<b>1,800,795</b>	<b>1,187,338</b>
O.D.											10,225

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			401,388	504,239	447,760			528,296	311,911	486,480	263,094
2010	45	2,536	432,608	207,069	538,898	60	1,648	194,976	282,645	539,506	226,678
2011	41	2,140	105,872	450,058	389,498	14	3,591	96,487	321,796	357,774	279,098
2012	61	7,191	568,276	277,622	268,847	209	13,301	403,022	244,949	391,169	196,090
2013	92	3,530	245,943	141,750	216,283	98	7,689	216,877	124,184	219,115	219,082
<b>TOTAL</b>	<b>239</b>	<b>15,397</b>	<b>1,754,087</b>	<b>1,580,738</b>	<b>1,861,286</b>	<b>381</b>	<b>26,229</b>	<b>1,439,658</b>	<b>1,285,485</b>	<b>1,994,044</b>	<b>1,184,042</b>
O.D.											10,082

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,235,991	6,721,553	1,194,124	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,011,459	-1,723,773	3,921	
TOTAL LOSSES	1,224,532	4,997,780	1,198,045	
EXPECTED LOSSES	4,475,677	6,179,910	1,141,671	
CREDIBILITY	.14	.36	.57	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.148	.604	.145	.897
INDICATED (POST-TEST)	.178	.725	.174	1.077
PRES. ON RATE LEVEL	.507	.701	.129	1.337
DERIVED BY FORMULA	.461	.710	.155	1.326
UNDERLYING PRES. RATE	.541	.747	.138	1.426
PROPOSED	.461	.710	.155	1.326

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.256
IND. RATES				1.26	MINIMUM PREMIUM	
MAN. RATES	1.60	1.47	1.42	+ 1.26	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	1,227,686	14,625,144	1.191	1		9	71	401	482
2010	1,281,946	14,762,199	1.151			12	83	396	491
2011	1,340,561	13,784,630	1.028	1		3	84	401	489
2012	1,396,760	15,684,618	1.122	1	1	9	79	418	508
2013	1,444,897	16,297,169	1.127	1		3	44	450	498
<b>TOTAL</b>	<b>6,691,850</b>	<b>75,153,760</b>	<b>1.123</b>	<b>4</b>	<b>1</b>	<b>36</b>	<b>361</b>	<b>2066</b>	<b>2468</b>
O.D.		116,855	.001					7	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	3,000		1,561,621	2,360,264	2,171,730	197,000		948,621	2,322,216	2,855,303	2,205,389
2010			1,804,624	2,229,899	1,876,432			1,977,923	2,156,948	2,700,857	2,015,516
2011	227,780		569,059	2,691,096	2,745,802	1,005		329,822	1,714,760	3,223,409	2,281,897
2012	49,175	11,500	1,369,526	2,326,527	2,858,722		28,500	866,136	2,446,519	3,484,752	2,243,261
2013	3,000		471,834	1,574,020	3,374,822	94,370		813,423	2,001,637	5,429,359	2,534,704
<b>TOTAL</b>	<b>282,955</b>	<b>11,500</b>	<b>5,776,664</b>	<b>11,181,806</b>	<b>13,027,508</b>	<b>292,375</b>	<b>28,500</b>	<b>4,935,925</b>	<b>10,642,080</b>	<b>17,693,680</b>	<b>11,280,767</b>
O.D.					29,384					59,975	27,496

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	3,912		1,675,299	2,943,252	2,920,982	547,266		1,739,882	3,063,007	3,720,462	2,249,497
2010	208	11,717	2,094,435	2,674,403	2,319,986	889	15,775	2,740,884	2,805,450	3,382,605	2,017,532
2011	258,048	19,157	1,384,653	3,015,189	3,171,806	1,318	32,496	1,282,170	1,932,714	3,706,828	2,249,950
2012	49,955	58,370	3,270,741	2,523,340	2,990,516	1,948	200,606	3,608,316	2,425,993	3,605,804	2,227,558
2013	6,156	64,193	4,661,577	2,662,165	2,991,654	134,052	184,840	5,264,530	2,605,274	3,973,350	2,496,683
<b>TOTAL</b>	<b>318,279</b>	<b>153,437</b>	<b>13,086,705</b>	<b>13,818,349</b>	<b>14,394,944</b>	<b>685,473</b>	<b>433,717</b>	<b>14,635,782</b>	<b>12,832,438</b>	<b>18,389,049</b>	<b>11,241,220</b>
O.D.	3	237	15,862	8,610	26,914	5	445	11,211	6,408	56,702	27,815

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	29,341,156	59,533,414	11,269,035	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-11,190,912	-13,585,253	44,397	
TOTAL LOSSES	18,150,244	45,948,161	11,313,432	
EXPECTED LOSSES	25,094,439	48,984,343	12,580,678	
CREDIBILITY	.55	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.271	.687	.169	1.127
INDICATED (POST-TEST)	.325	.824	.203	1.352
PRES. ON RATE LEVEL	.352	.686	.176	1.214
DERIVED BY FORMULA	.337	.824	.203	1.364
UNDERLYING PRES. RATE	.375	.732	.188	1.295
PROPOSED	.334	.817	.201	1.352

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.281
IND. RATES				1.28	MINIMUM PREMIUM	
MAN. RATES	1.39	1.27	1.29	+ 1.28	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	549,411	13,081,161	2.380			22	75	130	227
2010	575,808	9,945,971	1.727			8	65	139	212
2011	571,827	9,793,136	1.712			10	63	144	217
2012	632,697	8,817,092	1.393			5	54	136	195
2013	649,762	7,081,634	1.089			2	5	191	198
<b>TOTAL</b>	<b>2,979,505</b>	<b>48,718,994</b>	<b>1.635</b>			<b>47</b>	<b>262</b>	<b>740</b>	<b>1049</b>
O.D.		7,955							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			3,954,912	1,861,397	1,283,190			2,051,505	1,689,668	1,055,592	1,184,897
2010			1,409,489	2,114,752	1,558,134			813,739	1,289,641	1,645,148	1,115,068
2011			1,826,577	2,145,206	1,235,674			914,533	1,360,931	1,293,010	1,017,205
2012			907,087	2,234,814	1,377,072			173,770	1,362,254	1,620,761	1,141,334
2013			251,421	281,554	2,167,157			135,377	132,709	2,981,027	1,132,389
<b>TOTAL</b>			<b>8,349,486</b>	<b>8,637,723</b>	<b>7,621,227</b>			<b>4,088,924</b>	<b>5,835,203</b>	<b>8,595,538</b>	<b>5,590,893</b>
O.D.											7,955

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			4,626,730	2,321,164	1,725,884			4,348,443	2,228,672	1,375,435	1,208,595
2010	181	10,036	1,808,994	2,531,915	1,929,129	631	10,535	1,911,731	1,679,685	2,061,323	1,116,183
2011	342	25,281	2,574,744	2,388,634	1,498,144	465	39,376	2,215,764	1,502,079	1,535,724	1,002,964
2012	321	33,389	2,434,399	2,257,991	1,523,085	776	51,545	1,413,369	1,303,054	1,680,070	1,133,345
2013	710	31,480	2,221,896	1,162,104	1,830,392	741	51,248	1,799,061	905,389	2,079,670	1,115,403
<b>TOTAL</b>	<b>1,554</b>	<b>100,186</b>	<b>13,666,763</b>	<b>10,661,808</b>	<b>8,506,634</b>	<b>2,613</b>	<b>152,704</b>	<b>11,688,368</b>	<b>7,618,879</b>	<b>8,732,222</b>	<b>5,576,490</b>
O.D.											7,926

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	25,612,188	35,519,543	5,584,416			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-9,879,194	-8,249,169	23,701			
TOTAL LOSSES	15,732,994	27,270,374	5,608,117			
EXPECTED LOSSES	22,167,518	29,795,050	6,674,091			
CREDIBILITY	.32	.86	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.528	.915	.188	1.631		
INDICATED (POST-TEST)	.634	1.098	.226	1.958		
PRES. ON RATE LEVEL	.698	.938	.209	1.845		
DERIVED BY FORMULA	.678	1.076	.226	1.980		
UNDERLYING PRES. RATE	.744	1.000	.224	1.968		
PROPOSED	.670	1.064	.224	1.958		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.855
IND. RATES				1.86	MINIMUM PREMIUM	
MAN. RATES	2.14	2.01	1.96	+ 1.86	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	167,819	1,983,002	1.181			2	4	40	46
2010	174,021	2,397,544	1.377	1		2	5	55	63
2011	183,401	1,492,722	.813				4	40	44
2012	199,746	1,732,356	.867			2	5	37	44
2013	206,365	1,655,614	.802				8	45	53
<b>TOTAL</b>	<b>931,352</b>	<b>9,261,238</b>	<b>.994</b>	<b>1</b>		<b>6</b>	<b>26</b>	<b>217</b>	<b>250</b>
O.D.		920							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			592,898	193,697	303,212			141,477	160,795	382,157	208,766
2010	150,841		274,616	140,764	570,518			323,689	134,827	515,879	286,410
2011				165,599	326,834				192,546	534,473	273,270
2012			411,052	185,538	397,740			69,090	89,347	406,252	173,337
2013				117,463	505,791				270,378	500,623	261,359
<b>TOTAL</b>	<b>150,841</b>		<b>1,278,566</b>	<b>803,061</b>	<b>2,104,095</b>			<b>534,256</b>	<b>847,893</b>	<b>2,339,384</b>	<b>1,203,142</b>
O.D.											920

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			715,628	241,540	407,817			331,764	212,089	497,953	212,941
2010	190,689	2,184	345,415	176,967	698,794	249	3,867	725,944	185,031	643,562	286,696
2011	33	1,060	58,582	192,092	371,515	10	3,118	81,804	223,292	609,610	269,444
2012	88	7,787	618,587	234,049	419,381	125	8,169	246,535	115,345	405,800	172,124
2013	214	7,373	519,997	305,264	428,043	244	21,209	516,900	299,682	373,488	257,439
<b>TOTAL</b>	<b>191,024</b>	<b>18,404</b>	<b>2,258,209</b>	<b>1,149,912</b>	<b>2,325,550</b>	<b>628</b>	<b>36,363</b>	<b>1,902,947</b>	<b>1,035,439</b>	<b>2,530,413</b>	<b>1,198,644</b>
O.D.											907

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,407,575	7,041,314	1,199,551	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,816,031	-1,561,620	4,983	
TOTAL LOSSES	2,591,544	5,479,694	1,204,534	
EXPECTED LOSSES	4,088,634	5,653,306	1,387,714	
CREDIBILITY	.15	.39	.62	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.278	.588	.129	.995
INDICATED (POST-TEST)	.334	.706	.155	1.195
PRES. ON RATE LEVEL	.412	.569	.140	1.121
DERIVED BY FORMULA	.400	.622	.149	1.171
UNDERLYING PRES. RATE	.439	.607	.149	1.195
PROPOSED	.400	.622	.149	1.171

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.109
IND. RATES				1.11	MINIMUM PREMIUM	
MAN. RATES	1.26	1.20	1.19	+ 1.11	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	382									
2010	363	8,265	22.768							
2011	354	1,200	3.389							
2012	325	7,474	22.996							
2013	306	44,414	145.143						1	1
<b>TOTAL</b>	<b>1,730</b>	<b>61,353</b>	<b>35.464</b>						<b>1</b>	<b>1</b>
O.D.		438	.253							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											8,265
2011											1,200
2012											7,474
2013					8,282					17,081	19,051
<b>TOTAL</b>					<b>8,282</b>					<b>17,081</b>	<b>35,990</b>
O.D.											438

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											8,273
2011											1,183
2012											7,422
2013	3	95	6,470	3,525	6,767	4	226	8,252	4,640	11,765	18,765
<b>TOTAL</b>	<b>3</b>	<b>95</b>	<b>6,470</b>	<b>3,525</b>	<b>6,767</b>	<b>4</b>	<b>226</b>	<b>8,252</b>	<b>4,640</b>	<b>11,765</b>	<b>35,643</b>
O.D.											435

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,050	26,697	36,078	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,131	-5,226	48	
TOTAL LOSSES	13,919	21,471	36,126	
EXPECTED LOSSES	2,477	18,443	15,277	
CREDIBILITY	.00	.01	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	8.046	12.411	20.882	41.339
INDICATED (POST-TEST)	9.655	14.893	25.058	49.606
PRES. ON RATE LEVEL	1.342	9.996	8.281	19.619
DERIVED BY FORMULA	1.342	10.045	8.952	20.339
UNDERLYING PRES. RATE	1.432	10.660	8.831	20.923
PROPOSED	1.342	10.045	8.952	20.339

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	19.275
IND. RATES				19.28	MINIMUM PREMIUM	
MAN. RATES	23.88	21.56	20.84	+ 19.28	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	2												
2010	1												
2011	3												
2012	1												
2013	1												
<b>TOTAL</b>	<b>8</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			8	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.024	.124	.859	1.007
DERIVED BY FORMULA	.024	.124	.859	1.007
UNDERLYING PRES. RATE	.026	.132	.916	1.074
PROPOSED	.024	.124	.859	1.007

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	
IND. RATES				.95	MINIMUM PREMIUM	.954
MAN. RATES	1.21	1.11	1.07	+ .95	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	238,274	104,490	.043				1	6	7
2010	240,614	1,619,852	.673			2	1	2	5
2011	225,797	630,824	.279			2		2	4
2012	203,568	137,355	.067					6	6
2013	248,666	139,794	.056				1	4	5
<b>TOTAL</b>	<b>1,156,919</b>	<b>2,632,315</b>	<b>.228</b>			<b>4</b>	<b>3</b>	<b>20</b>	<b>27</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				10,286	11,971				24,434	12,761	45,038
2010			643,176	98,051	10,946			733,374	49,066	4,305	80,934
2011			348,611		11,254			99,552		131,376	40,031
2012					12,836					35,011	89,508
2013				5,510	41,625				21,071	41,517	30,071
<b>TOTAL</b>			<b>991,787</b>	<b>113,847</b>	<b>88,632</b>			<b>832,926</b>	<b>94,571</b>	<b>224,970</b>	<b>285,582</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				12,827	16,102				32,228	16,628	45,939
2010	66	3,207	618,631	119,425	18,819	457	4,876	1,292,512	70,770	12,460	81,015
2011	40	2,785	394,153	7,905	22,946	46	2,835	201,413	9,519	151,238	39,471
2012	1	41	2,704	1,383	12,459		240	5,258	3,017	34,129	88,881
2013	14	552	38,372	21,935	34,705	23	1,682	41,493	24,035	30,833	29,620
<b>TOTAL</b>	<b>121</b>	<b>6,585</b>	<b>1,053,860</b>	<b>163,475</b>	<b>105,031</b>	<b>526</b>	<b>9,633</b>	<b>1,540,676</b>	<b>139,569</b>	<b>245,288</b>	<b>284,926</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,611,401	653,363	284,926			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-786,417	-265,537	1,157			
TOTAL LOSSES	1,824,984	387,826	286,083			
EXPECTED LOSSES	1,735,379	948,674	335,506			
CREDIBILITY	.17	.46	.72			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.158	.034	.025	.217		
INDICATED (POST-TEST)	.190	.041	.030	.261		
PRES. ON RATE LEVEL	.141	.077	.027	.245		
DERIVED BY FORMULA	.149	.060	.029	.238		
UNDERLYING PRES. RATE	.150	.082	.029	.261		
PROPOSED	.153	.062	.030	.245		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	.232
IND. RATES				.23	MINIMUM PREMIUM	
MAN. RATES	.29	.26	.26	+ .23	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	17,482	564,631	3,229			1	1	4	6	
2010	18,137	44,515	245				1	1	2	
2011	16,930	79,338	468					2	2	
2012	17,900	318,096	1,777			1	1	2	4	
2013	17,741	514,549	2,900			1		4	5	
<b>TOTAL</b>	<b>88,190</b>	<b>1,521,129</b>	<b>1,725</b>			<b>3</b>	<b>3</b>	<b>13</b>	<b>19</b>	
O.D.		2,207	.002							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			148,808	37,834	124,575			62,524	18,837	122,127	49,926
2010				7,500	3,432				11,332	2,880	19,371
2011					16,106					49,980	13,252
2012			132,832	4,775	5,467			100,433	5,836	40,761	27,992
2013			174,917		110,614			105,813		82,551	40,654
<b>TOTAL</b>			<b>456,557</b>	<b>50,109</b>	<b>260,194</b>			<b>268,770</b>	<b>36,005</b>	<b>298,299</b>	<b>151,195</b>
O.D.											2,207

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			179,611	47,179	167,553			146,619	24,846	159,132	50,925
2010		4	478	8,914	4,246		7	1,012	14,455	3,714	19,390
2011	1	17	1,313	742	18,094		117	2,880	2,215	56,355	13,066
2012	13	1,656	144,807	11,402	12,664	119	5,224	199,080	15,420	45,715	27,796
2013	41	3,229	246,109	63,773	107,200	90	4,718	214,566	34,345	66,383	40,044
<b>TOTAL</b>	<b>55</b>	<b>4,906</b>	<b>572,318</b>	<b>132,010</b>	<b>309,757</b>	<b>209</b>	<b>10,066</b>	<b>564,157</b>	<b>91,281</b>	<b>331,299</b>	<b>151,221</b>
O.D.											2,185

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,151,711	864,347	153,406	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-209,001	-111,689	284	
TOTAL LOSSES	942,710	752,658	153,690	
EXPECTED LOSSES	463,880	399,501	83,781	
CREDIBILITY	.03	.08	.13	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.069	.853	.174	2.096
INDICATED (POST-TEST)	1.283	1.024	.209	2.516
PRES. ON RATE LEVEL	.493	.425	.089	1.007
DERIVED BY FORMULA	.517	.473	.105	1.095
UNDERLYING PRES. RATE	.526	.453	.095	1.074
PROPOSED	.517	.473	.105	1.095

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE
IND. RATES				1.04	MINIMUM PREMIUM
MAN. RATES	1.13	1.06	1.07	+ 1.04	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	297,004	774,599	.260			1	1	1	3
2010	287,081	131,973	.045					4	4
2011	283,164	135,125	.047				1		1
2012	292,972	35,637	.012				1		1
2013	303,763	97,185	.031						
<b>TOTAL</b>	<b>1,463,984</b>	<b>1,174,519</b>	<b>.080</b>			<b>1</b>	<b>3</b>	<b>5</b>	<b>9</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			329,100	13,792	1,183			331,500	42,649	9,101	47,274
2010					18,683					95,191	18,099
2011				95,413					15,155		24,557
2012				7,336					7,500		20,801
2013											97,185
<b>TOTAL</b>			<b>329,100</b>	<b>116,541</b>	<b>19,866</b>			<b>331,500</b>	<b>65,304</b>	<b>104,292</b>	<b>207,916</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			326,197	17,199	1,591			638,368	56,254	11,859	48,219
2010		16	490	291	22,765		222	1,683	1,681	117,766	18,117
2011	1	424	18,392	101,980	2,489	1	147	4,015	15,710	548	24,213
2012		59	3,874	6,782	454	3	179	4,635	6,337	499	20,655
2013											95,727
<b>TOTAL</b>	<b>1</b>	<b>499</b>	<b>348,953</b>	<b>126,252</b>	<b>27,299</b>	<b>4</b>	<b>548</b>	<b>648,701</b>	<b>79,982</b>	<b>130,672</b>	<b>206,931</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	998,706	364,205	206,931	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-467,812	-69,401	600	
TOTAL LOSSES	530,894	294,804	207,531	
EXPECTED LOSSES	1,039,429	248,878	175,679	
CREDIBILITY	.20	.53	.84	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.036	.020	.014	.070
INDICATED (POST-TEST)	.043	.024	.017	.084
PRES. ON RATE LEVEL	.067	.016	.011	.094
DERIVED BY FORMULA	.062	.020	.016	.098
UNDERLYING PRES. RATE	.071	.017	.012	.100
PROPOSED	.060	.019	.015	.094

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE
IND. RATES				.09	MINIMUM PREMIUM
MAN. RATES	.16	.12	.10	+ .09	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
2009	126,505	2,924,009	2.311			126,505			4	14	47	65
2010	112,748	4,589,158	4.070			112,748	1		7	8	49	65
2011	108,933	3,273,117	3.004			108,933			5	8	64	77
2012	110,430	3,882,240	3.515			110,430		1	3	18	55	77
2013	112,815	2,373,757	2.104			112,815				7	63	70
<b>TOTAL</b>	<b>571,431</b>	<b>17,042,281</b>	<b>2.982</b>			<b>571,431</b>	<b>1</b>	<b>1</b>	<b>19</b>	<b>55</b>	<b>278</b>	<b>354</b>
O.D.		9,160	.001									

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			792,352	450,571	520,106			156,698	274,021	495,409	234,852
2010	680,000		1,357,985	564,118	376,946	15,000		470,588	528,804	390,353	205,364
2011			1,025,626	473,939	298,847			543,876	223,059	528,372	179,398
2012		48,240	614,146	950,464	591,520		13,342	326,533	484,328	594,473	259,194
2013			351,026	785,374					222,148	807,405	207,804
<b>TOTAL</b>	<b>680,000</b>	<b>48,240</b>	<b>3,790,109</b>	<b>2,790,118</b>	<b>2,572,793</b>	<b>15,000</b>	<b>13,342</b>	<b>1,497,695</b>	<b>1,732,360</b>	<b>2,816,012</b>	<b>1,086,612</b>
O.D.											9,160

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			956,369	561,861	699,547			367,457	361,435	645,519	239,549
2010	826,708	8,676	1,637,147	681,234	476,211	27,771	4,786	1,077,239	685,646	495,101	205,569
2011	136	10,255	1,228,981	541,265	377,267	227	15,800	1,043,011	272,828	619,117	176,886
2012	164	75,221	1,290,089	972,739	665,732	557	68,282	1,007,162	483,363	629,906	257,380
2013	511	13,722	986,678	603,153	685,773	282	22,654	616,104	353,830	579,701	204,687
<b>TOTAL</b>	<b>827,519</b>	<b>107,874</b>	<b>6,099,264</b>	<b>3,360,252</b>	<b>2,904,530</b>	<b>28,837</b>	<b>111,522</b>	<b>4,110,973</b>	<b>2,157,102</b>	<b>2,969,344</b>	<b>1,084,071</b>
O.D.											9,032

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,285,989	11,391,228	1,093,103			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,695,873	-2,238,269	3,708			
TOTAL LOSSES	6,590,116	9,152,959	1,096,811			
EXPECTED LOSSES	10,348,616	7,982,892	1,120,005			
CREDIBILITY	.11	.28	.45			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.153	1.602	.192	2.947		
INDICATED (POST-TEST)	1.384	1.922	.230	3.536		
PRES. ON RATE LEVEL	1.698	1.310	.184	3.192		
DERIVED BY FORMULA	1.663	1.481	.205	3.349		
UNDERLYING PRES. RATE	1.811	1.397	.196	3.404		
PROPOSED	1.663	1.481	.205	3.349		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.173
IND. RATES				3.17	MINIMUM PREMIUM	
MAN. RATES	3.81	3.49	3.39	+ 3.17	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	11,319	1,077,671	95.209			2	1	33	36
2010	11,704	1,168,755	99.859	1		1		21	23
2011	10,947	624,290	57.028			1	1	17	19
2012	4,891	540,131	110.433			1		9	10
2013	7,091	670,932	94.617				1	11	12
<b>TOTAL</b>	<b>45,952</b>	<b>4,081,779</b>	<b>88.827</b>	<b>1</b>		<b>5</b>	<b>3</b>	<b>91</b>	<b>100</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			407,931	96,777	290,128			39,436	13,127	188,642	41,630
2010	340,853		116,083		384,672	69,273		6,631		215,567	35,676
2011			167,087	7,790	166,678			88,851	18,859	139,112	35,913
2012			163,067		243,735			22,663		93,758	16,908
2013				109,123	311,235				22,572	215,154	12,848
<b>TOTAL</b>	<b>340,853</b>		<b>854,168</b>	<b>213,690</b>	<b>1,396,448</b>	<b>69,273</b>		<b>157,581</b>	<b>54,558</b>	<b>852,233</b>	<b>142,975</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			492,373	120,681	390,225			92,477	17,315	245,798	42,463
2010	430,834	1,052	146,698	6,733	469,732	131,609	555	18,260	3,899	266,761	35,712
2011	38	1,533	203,575	19,565	192,395	42	2,757	186,013	29,014	160,311	35,410
2012	42	2,800	224,652	34,000	245,246	29	1,722	56,810	9,659	92,660	16,790
2013	170	5,038	359,146	216,051	268,002	56	4,063	126,934	72,105	150,591	12,655
<b>TOTAL</b>	<b>431,084</b>	<b>10,423</b>	<b>1,426,444</b>	<b>397,030</b>	<b>1,565,600</b>	<b>131,736</b>	<b>9,097</b>	<b>480,494</b>	<b>131,992</b>	<b>916,121</b>	<b>143,030</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,489,278	3,010,743	143,030	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,885,768	-1,247,907	945	
TOTAL LOSSES	603,510	1,762,836	143,975	
EXPECTED LOSSES	3,983,579	4,270,274	341,699	
CREDIBILITY	.13	.39	.34	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	13.133	38.363	3.133	54.629
INDICATED (POST-TEST)	15.760	46.036	3.760	65.556
PRES. ON RATE LEVEL	81.288	87.140	6.973	175.401
DERIVED BY FORMULA	72.769	71.109	5.881	149.759
UNDERLYING PRES. RATE	86.690	92.929	7.436	187.055
PROPOSED	72.769	71.109	5.881	149.759

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	141.926
IND. RATES				141.93	MINIMUM PREMIUM	
MAN. RATES	203.20	183.21	186.31	+141.93	PRESENT	

+PROPOSED



MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
2009	276	9,360	33.913								
2010	296	11,828	39.959							2	2
2011	288	280	.972								
2012	261	33,446	128.145							1	1
2013	234	2,254	9.632								
<b>TOTAL</b>	<b>1,355</b>	<b>57,168</b>	<b>42.190</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
2009											9,360
2010					3,035					7,344	1,449
2011											280
2012					958					23,694	8,794
2013											2,254
<b>TOTAL</b>					<b>3,993</b>					<b>31,038</b>	<b>22,137</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											9,547
2010		2	79	47	3,698		16	131	130	9,085	1,450
2011											276
2012		3	201	101	930	3	157	3,560	2,044	23,098	8,732
2013											2,220
<b>TOTAL</b>		<b>5</b>	<b>280</b>	<b>148</b>	<b>4,628</b>	<b>3</b>	<b>173</b>	<b>3,691</b>	<b>2,174</b>	<b>32,183</b>	<b>22,225</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,152	39,133	22,225	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-24,506	-8,861	13	
TOTAL LOSSES		30,272	22,238	
EXPECTED LOSSES	53,792	31,230	4,235	
CREDIBILITY	.01	.01	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	22.341	16.412	38.753
INDICATED (POST-TEST)	.000	26.809	19.694	46.503
PRES. ON RATE LEVEL	37.226	21.612	2.930	61.768
DERIVED BY FORMULA	36.854	21.664	3.265	61.783
UNDERLYING PRES. RATE	39.699	23.048	3.125	65.872
PROPOSED	36.845	21.659	3.264	61.768

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	58.537
IND. RATES				58.54	MINIMUM PREMIUM	
MAN. RATES	74.54	68.11	65.61	+ 58.54	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
2009	46,204	1,648,108	3.567			46,204			1	24	8	33
2010	51,917	2,592,036	4.992			51,917			5	25	17	47
2011	50,110	3,801,979	7.587			50,110			4	12	18	34
2012	44,094	1,330,400	3.017			44,094			1	9	22	32
2013	49,696	1,746,734	3.514			49,696			2	5	12	19
<b>TOTAL</b>	<b>242,021</b>	<b>11,119,257</b>	<b>4.594</b>			<b>242,021</b>			<b>13</b>	<b>75</b>	<b>77</b>	<b>165</b>
O.D.		124,709	.051								1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			134,113	732,925	91,970			43,673	337,729	135,152	172,546
2010			702,356	730,205	82,771			181,325	443,439	174,164	277,776
2011			2,059,541	367,248	105,811			513,811	427,418	88,723	239,427
2012			132,991	84,636	379,112			156,969	149,741	306,058	120,893
2013			356,106	195,049	145,031			570,994	130,384	101,351	247,819
<b>TOTAL</b>			<b>3,385,107</b>	<b>2,110,063</b>	<b>804,695</b>			<b>1,466,772</b>	<b>1,488,711</b>	<b>805,448</b>	<b>1,058,461</b>
O.D.					94,522					26,882	3,305

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			161,874	913,958	123,700			102,413	445,465	176,103	175,997
2010	90	4,384	866,488	868,593	113,348	142	1,895	435,814	569,253	223,336	278,054
2011	196	15,139	1,978,945	433,071	178,204	215	15,540	977,572	463,393	129,288	236,075
2012	53	3,573	265,934	125,334	380,258	244	13,154	434,528	163,840	317,036	120,047
2013	267	7,660	594,620	239,750	171,777	379	22,631	868,274	153,324	121,059	244,102
<b>TOTAL</b>	<b>606</b>	<b>30,756</b>	<b>3,867,861</b>	<b>2,580,706</b>	<b>967,287</b>	<b>980</b>	<b>53,220</b>	<b>2,818,601</b>	<b>1,795,275</b>	<b>966,822</b>	<b>1,054,275</b>
O.D.		82	2,480	1,468	115,170		63	475	474	33,258	3,308

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,775,124	6,460,460	1,057,583	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,360,433	-1,133,417	2,637	
TOTAL LOSSES	4,414,691	5,327,043	1,060,220	
EXPECTED LOSSES	5,220,394	4,036,911	779,308	
CREDIBILITY	.06	.16	.25	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.824	2.201	.438	4.463
INDICATED (POST-TEST)	2.189	2.641	.526	5.356
PRES. ON RATE LEVEL	2.023	1.564	.302	3.889
DERIVED BY FORMULA	2.033	1.736	.358	4.127
UNDERLYING PRES. RATE	2.157	1.668	.322	4.147
PROPOSED	2.033	1.736	.358	4.127

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.911
IND. RATES				3.91	MINIMUM PREMIUM	
MAN. RATES	4.82	4.27	4.13	+ 3.91	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	357,370	22,889,254	6.404			357,370	1		41	85	272	399
2010	361,621	18,260,787	5.049			361,621	1		37	61	275	374
2011	372,680	21,817,434	5.854			372,680	1		38	97	263	399
2012	369,370	16,882,683	4.570			369,370			18	54	305	377
2013	383,541	11,114,200	2.897			383,541			5	31	317	353
<b>TOTAL</b>	<b>1,844,582</b>	<b>90,964,358</b>	<b>4.931</b>			<b>1,844,582</b>	<b>3</b>		<b>139</b>	<b>328</b>	<b>1432</b>	<b>1902</b>
O.D.		155,283	.008							4	3	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	928,026		7,700,700	2,712,496	2,258,247	46,805		4,300,715	1,973,206	1,852,956	1,116,103
2010	129,145		6,638,581	2,330,089	2,391,338	3,000		2,272,613	1,422,841	1,954,766	1,118,414
2011	843,476		7,997,712	3,253,197	1,486,266			3,095,184	2,066,628	2,020,938	1,054,033
2012			3,754,591	2,074,159	3,446,995			2,553,756	1,611,124	2,737,856	704,202
2013			863,306	1,597,493	2,936,949			377,543	1,185,221	3,331,878	821,810
<b>TOTAL</b>	<b>1,900,647</b>		<b>26,954,890</b>	<b>11,967,434</b>	<b>12,519,795</b>	<b>49,805</b>		<b>12,599,811</b>	<b>8,259,020</b>	<b>11,898,394</b>	<b>4,814,562</b>
O.D.				37,773	30,332				29,130	13,806	44,242

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	771,091		8,711,181	3,382,483	3,037,342	82,849		7,335,855	2,602,666	2,414,403	1,138,425
2010	164,080	42,867	7,995,539	2,833,519	2,992,774	7,454	23,273	5,107,722	1,875,013	2,462,147	1,119,532
2011	955,249	76,878	9,387,722	3,707,977	1,980,884	1,393	99,080	6,374,224	2,340,807	2,445,022	1,039,277
2012	785	70,777	5,569,790	2,457,740	3,661,502	2,976	154,017	5,238,674	1,738,700	2,889,037	699,273
2013	2,271	64,872	4,780,596	2,556,038	2,683,093	1,569	120,989	3,438,757	1,665,144	2,454,643	809,483
<b>TOTAL</b>	<b>1,893,476</b>	<b>255,394</b>	<b>36,444,828</b>	<b>14,937,757</b>	<b>14,355,595</b>	<b>96,241</b>	<b>397,359</b>	<b>27,495,232</b>	<b>10,222,330</b>	<b>12,665,252</b>	<b>4,805,990</b>
O.D.	5	289	19,062	56,635	27,417	2	119	3,640	39,795	13,350	44,286

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	66,605,647	52,318,131	4,850,276			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-22,360,655	-12,452,887	20,348			
TOTAL LOSSES	44,244,992	39,865,244	4,870,624			
EXPECTED LOSSES	49,803,714	44,657,331	5,921,109			
CREDIBILITY	.23	.62	.98			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.399	2.161	.264	4.824		
INDICATED (POST-TEST)	2.879	2.593	.317	5.789		
PRES. ON RATE LEVEL	2.532	2.270	.301	5.103		
DERIVED BY FORMULA	2.612	2.470	.317	5.399		
UNDERLYING PRES. RATE	2.700	2.421	.321	5.442		
PROPOSED	2.612	2.470	.317	5.399		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	5.116
IND. RATES				5.12	MINIMUM PREMIUM	
MAN. RATES	5.13	4.97	5.42	+ 5.12	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	493	338,530	686.673			1	1			2
2010	480	723,213	1506.693			1			7	8
2011	468	45,448	97.111						1	1
2012	470	140,074	298.029				1		6	7
2013	465	307,905	662.161				3		4	7
<b>TOTAL</b>	<b>2,376</b>	<b>1,555,170</b>	<b>654.533</b>			<b>2</b>	<b>5</b>		<b>18</b>	<b>25</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			188,000	10,297				118,000	11,749		10,484
2010			374,468		29,956			200,000		64,180	54,609
2011					2,931					12,974	29,543
2012				37,670	15,033				33,346	23,411	30,614
2013				154,092	19,857				77,500	22,191	34,265
<b>TOTAL</b>			<b>562,468</b>	<b>202,059</b>	<b>67,777</b>			<b>318,000</b>	<b>122,595</b>	<b>122,756</b>	<b>159,515</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			226,916	12,840				276,710	15,497		10,694
2010	45	2,228	422,908	2,813	39,696	148	1,728	418,637	3,833	81,503	54,664
2011		2	239	136	3,293		30	749	576	14,628	29,129
2012	2	352	23,063	36,443	16,922	12	952	24,132	30,197	25,037	30,400
2013	168	2,312	179,291	126,473	35,529	50	4,477	89,551	52,948	23,493	33,751
<b>TOTAL</b>	<b>215</b>	<b>4,894</b>	<b>852,417</b>	<b>178,705</b>	<b>95,440</b>	<b>210</b>	<b>7,187</b>	<b>809,779</b>	<b>103,051</b>	<b>144,661</b>	<b>158,638</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,674,702	521,857	158,638	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-143,780	-80,855	305	
TOTAL LOSSES	1,530,922	441,002	158,943	
EXPECTED LOSSES	317,910	288,329	92,475	
CREDIBILITY	.02	.06	.14	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	644.327	185.607	66.895	896.829
INDICATED (POST-TEST)	773.192	222.728	80.274	1076.194
PRES. ON RATE LEVEL	125.465	113.791	36.495	275.751
DERIVED BY FORMULA	138.420	120.327	42.624	301.371
UNDERLYING PRES. RATE	133.801	121.351	38.920	294.072
PROPOSED	138.420	120.327	42.624	301.371

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	285.609
IND. RATES				285.61	MINIMUM PREMIUM	
MAN. RATES	284.34	279.30	292.90	+285.61	PRESENT	

+PROPOSED

ANNUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	13,777	4,112,828	298.528			5	5	60	70
2010	14,107	3,451,799	244.686			2	6	72	80
2011	14,197	3,373,348	237.609			1	5	55	61
2012	5,107	871,573	170.662				1	26	27
2013	13,369	2,345,006	175.406				5	32	37
<b>TOTAL</b>	<b>60,557</b>	<b>14,154,554</b>	<b>233.739</b>			<b>8</b>	<b>22</b>	<b>245</b>	<b>275</b>

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			838,328	209,320	1,584,463			259,096	223,370	906,613	91,638
2010			301,983	339,539	1,516,284			104,725	317,258	777,457	94,553
2011			278,400	482,355	1,267,750			100,000	145,336	970,427	129,080
2012				65,000	431,969				24,165	305,866	44,573
2013				330,827	923,547				356,168	681,309	53,155
<b>TOTAL</b>			<b>1,418,711</b>	<b>1,427,041</b>	<b>5,724,013</b>			<b>463,821</b>	<b>1,066,297</b>	<b>3,641,672</b>	<b>412,999</b>

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,011,860	261,022	2,131,102			607,581	294,626	1,181,315	93,471
2010	39	3,181	412,720	426,672	1,853,097	82	2,670	268,863	418,441	967,191	94,648
2011	173	5,628	510,427	580,011	1,445,109	54	6,225	289,127	197,385	1,102,569	127,273
2012	52	1,991	125,403	106,437	423,288	27	2,634	60,876	46,804	299,769	44,261
2013	526	15,043	1,073,160	646,508	796,151	342	28,254	691,493	400,709	507,028	52,358
<b>TOTAL</b>	<b>790</b>	<b>25,843</b>	<b>3,133,570</b>	<b>2,020,650</b>	<b>6,648,747</b>	<b>505</b>	<b>39,783</b>	<b>1,917,940</b>	<b>1,357,965</b>	<b>4,057,872</b>	<b>412,011</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,118,431	14,085,234	412,011			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,431,092	-3,550,709	2,333			
TOTAL LOSSES	687,339	10,534,525	414,344			
EXPECTED LOSSES	9,503,816	12,415,336	698,162			
CREDIBILITY	.23	.80	.54			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	11.350	173.960	6.842	192.152		
INDICATED (POST-TEST)	13.620	208.752	8.210	230.582		
PRES. ON RATE LEVEL	147.163	192.246	10.811	350.220		
DERIVED BY FORMULA	116.448	205.451	9.406	331.305		
UNDERLYING PRES. RATE	156.940	205.019	11.529	373.488		
PROPOSED	116.448	205.451	9.406	331.305		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	313.977
IND. RATES				313.98	MINIMUM PREMIUM	
MAN. RATES	427.07	383.50	372.00	+313.98	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	439,330	4,023,636	.915			3	35	75	113	
2010	428,563	5,971,319	1.393			6	33	112	151	
2011	427,890	5,102,773	1.192			6	36	83	125	
2012	402,775	3,881,325	.963			1	39	91	131	
2013	386,099	4,496,545	1.164			2	9	109	121	
<b>TOTAL</b>	<b>2,084,657</b>	<b>23,475,598</b>	<b>1.126</b>			<b>1</b>	<b>18</b>	<b>152</b>	<b>641</b>	
O.D.		457,885	.021					8	16	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			521,994	1,004,832	370,931			104,454	923,640	474,405	623,380
2010			1,234,257	822,462	844,995			816,868	704,201	982,657	565,879
2011			918,852	1,268,500	521,142			196,011	871,759	698,708	627,801
2012			125,345	969,675	661,672			74,500	732,421	791,032	526,680
2013	352,860		330,732	667,901	733,426			86,355	249,814	1,641,202	434,255
<b>TOTAL</b>	<b>352,860</b>		<b>3,131,180</b>	<b>4,733,370</b>	<b>3,132,166</b>			<b>1,278,188</b>	<b>3,481,835</b>	<b>4,588,004</b>	<b>2,777,995</b>
O.D.				190,785	9,392				104,329	31,042	122,337

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			630,048	1,253,027	498,904			244,944	1,218,280	618,149	635,848
2010	140	7,536	1,366,225	992,069	1,046,460	538	8,013	1,593,795	922,218	1,232,672	566,445
2011	161	13,463	1,323,499	1,399,335	645,711	123	15,045	652,834	941,950	825,504	619,012
2012	116	11,470	784,801	973,703	708,878	373	26,267	712,113	692,341	823,902	522,993
2013	461,487	21,110	1,584,845	855,283	714,780	517	38,141	1,189,717	606,773	1,164,727	427,741
<b>TOTAL</b>	<b>461,904</b>	<b>53,579</b>	<b>5,689,418</b>	<b>5,473,417</b>	<b>3,614,733</b>	<b>1,551</b>	<b>87,466</b>	<b>4,393,403</b>	<b>4,381,562</b>	<b>4,664,954</b>	<b>2,772,039</b>
O.D.	1	381	16,892	223,413	12,826	1	436	13,486	127,018	38,029	122,225

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,718,518	18,535,952	2,894,264	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,185,394	-4,308,855	10,706	
TOTAL LOSSES	6,533,124	14,227,097	2,904,970	
EXPECTED LOSSES	9,214,185	15,280,537	3,335,451	
CREDIBILITY	.25	.67	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.313	.682	.139	1.134
INDICATED (POST-TEST)	.376	.818	.167	1.361
PRES. ON RATE LEVEL	.415	.687	.150	1.252
DERIVED BY FORMULA	.405	.775	.167	1.347
UNDERLYING PRES. RATE	.442	.733	.160	1.335
PROPOSED	.405	.775	.167	1.347

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.276
IND. RATES				1.28	MINIMUM PREMIUM	
MAN. RATES	1.53	1.40	1.33	+ 1.28	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	42,910	1,229,034	2.864			42,910			1	7	22	30
2010	41,107	445,060	1.082			41,107				1	15	16
2011	41,649	823,675	1.977			41,649			1	6	17	24
2012	44,438	429,186	.965			44,438				2	17	19
2013	46,970	587,508	1.250			46,970				1	23	24
<b>TOTAL</b>	<b>217,074</b>	<b>3,514,463</b>	<b>1.619</b>			<b>217,074</b>			<b>2</b>	<b>17</b>	<b>94</b>	<b>113</b>
O.D.		1,320									1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			135,693	295,806	267,952			98,206	255,193	127,699	48,485
2010				7,615	111,540				5,464	259,291	61,150
2011			135,276	223,308	114,089			54,915	35,761	141,874	118,452
2012				100,452	106,493				67,891	85,405	68,945
2013				24,260	152,376				4,031	172,041	234,800
<b>TOTAL</b>			<b>270,969</b>	<b>651,441</b>	<b>752,450</b>			<b>153,121</b>	<b>368,340</b>	<b>786,310</b>	<b>531,832</b>
O.D.					8					500	812

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			163,781	368,870	360,396			230,293	336,600	166,392	49,455
2010		104	3,319	10,729	135,971		604	5,050	11,521	320,859	61,211
2011	26	2,187	204,945	246,808	137,998	26	2,070	124,568	45,397	162,980	116,794
2012	12	1,162	75,502	104,318	109,578	23	2,171	54,801	64,748	87,767	68,462
2013	49	2,070	144,825	83,443	127,562	34	2,490	87,236	49,173	118,940	231,278
<b>TOTAL</b>	<b>87</b>	<b>5,523</b>	<b>592,372</b>	<b>814,168</b>	<b>871,505</b>	<b>83</b>	<b>7,335</b>	<b>501,948</b>	<b>507,439</b>	<b>856,938</b>	<b>527,200</b>
O.D.					11					652	828

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,107,348	3,050,713	528,028	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-917,515	-585,388	1,389	
TOTAL LOSSES	189,833	2,465,325	529,417	
EXPECTED LOSSES	2,049,179	2,109,958	395,074	
CREDIBILITY	.06	.15	.24	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.087	1.136	.244	1.467
INDICATED (POST-TEST)	.104	1.363	.293	1.760
PRES. ON RATE LEVEL	.885	.911	.171	1.967
DERIVED BY FORMULA	.838	.979	.200	2.017
UNDERLYING PRES. RATE	.944	.972	.182	2.098
PROPOSED	.817	.955	.195	1.967

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.864
IND. RATES				1.86	MINIMUM PREMIUM	
MAN. RATES	2.36	2.16	2.09	+ 1.86	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	1,027,771	14,677,127	1.428			1,027,771			19	67	212	298
2010	1,054,237	15,903,378	1.508			1,054,237			16	59	248	323
2011	1,093,628	12,710,014	1.162			1,093,628			12	63	213	288
2012	1,111,817	12,847,559	1.155			1,111,817			9	74	173	256
2013	1,125,123	8,800,511	.782			1,125,123			2	47	213	262
<b>TOTAL</b>	<b>5,412,576</b>	<b>64,938,589</b>	<b>1.200</b>			<b>5,412,576</b>			<b>58</b>	<b>310</b>	<b>1059</b>	<b>1427</b>
O.D.		53,798								1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			3,152,354	2,272,594	2,326,514			1,716,800	1,526,473	2,007,009	1,675,383
2010			2,977,762	2,472,392	3,019,345			1,573,144	1,649,388	2,955,770	1,255,577
2011			2,369,164	2,248,438	2,112,760			855,018	1,778,658	1,996,283	1,349,693
2012			1,601,237	2,386,189	1,993,603			1,456,950	1,977,296	2,235,232	1,197,052
2013			278,015	1,465,007	1,893,955			88,847	1,130,128	2,515,404	1,429,155
<b>TOTAL</b>			<b>10,378,532</b>	<b>10,844,620</b>	<b>11,346,177</b>			<b>5,690,759</b>	<b>8,061,943</b>	<b>11,709,698</b>	<b>6,906,860</b>
O.D.				6,234	19,462				3,052	17,220	7,830

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			3,702,692	2,833,926	3,129,162			3,742,294	2,013,419	2,615,136	1,708,891
2010	365	20,160	3,561,341	2,986,583	3,725,403	1,103	18,629	3,300,133	2,168,684	3,694,264	1,256,833
2011	493	30,957	3,278,214	2,550,961	2,502,284	453	43,585	2,251,084	1,964,077	2,341,965	1,330,797
2012	446	43,091	3,206,475	2,489,601	2,159,004	2,069	116,200	3,692,281	1,942,306	2,373,259	1,188,673
2013	1,879	44,581	3,290,618	1,954,765	1,757,917	1,191	97,341	2,511,585	1,377,470	1,860,371	1,407,718
<b>TOTAL</b>	<b>3,183</b>	<b>138,789</b>	<b>17,039,340</b>	<b>12,815,836</b>	<b>13,273,770</b>	<b>4,816</b>	<b>275,755</b>	<b>15,497,377</b>	<b>9,465,956</b>	<b>12,884,995</b>	<b>6,892,912</b>
O.D.	1	8	923	7,705	24,600		17	683	4,207	21,181	7,838

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	32,960,892	48,498,250	6,900,750			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-13,164,717	-11,893,363	26,869			
TOTAL LOSSES	19,796,175	36,604,887	6,927,619			
EXPECTED LOSSES	29,390,288	42,705,224	7,794,108			
CREDIBILITY	.48	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.366	.676	.128	1.170		
INDICATED (POST-TEST)	.439	.811	.154	1.404		
PRES. ON RATE LEVEL	.509	.740	.135	1.384		
DERIVED BY FORMULA	.475	.811	.154	1.440		
UNDERLYING PRES. RATE	.543	.789	.144	1.476		
PROPOSED	.463	.791	.150	1.404		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.330
IND. RATES				1.33	MINIMUM PREMIUM	
MAN. RATES	1.70	1.46	1.47	+ 1.33	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	1,876,839	29,159,088	1.553			1,876,839	2		24	129	591	746
2010	1,936,989	30,751,767	1.587			1,936,989			32	141	584	757
2011	2,015,214	30,254,561	1.501			2,015,214			17	175	673	865
2012	2,089,012	30,989,470	1.483			2,089,012			11	140	701	852
2013	2,308,752	28,861,490	1.250			2,308,752	1	1	4	78	790	874
<b>TOTAL</b>	<b>10,226,806</b>	<b>150,016,376</b>	<b>1.467</b>			<b>10,226,806</b>	<b>3</b>	<b>1</b>	<b>88</b>	<b>663</b>	<b>3339</b>	<b>4094</b>
O.D.		336,997	.003								13	13

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	561,856		3,803,327	4,250,728	4,889,419			2,938,175	3,030,486	5,904,787	3,780,310
2010			6,011,898	4,838,063	4,582,330			3,364,413	3,432,468	5,195,643	3,326,952
2011			3,025,834	5,631,414	5,297,034			1,451,081	4,446,788	6,670,018	3,732,392
2012			1,844,053	4,415,576	7,314,302			780,618	3,987,572	8,511,485	4,135,864
2013	12,759	432,148	680,983	2,010,625	6,150,103		3,196,283	722,193	1,747,093	9,314,194	4,595,109
<b>TOTAL</b>	<b>574,615</b>	<b>432,148</b>	<b>15,366,095</b>	<b>21,146,406</b>	<b>28,233,188</b>		<b>3,196,283</b>	<b>9,256,480</b>	<b>16,644,407</b>	<b>35,596,127</b>	<b>19,570,627</b>
O.D.					79,543					86,050	171,404

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	732,661		4,384,779	5,300,657	6,576,276			5,916,052	3,997,211	7,693,935	3,855,916
2010	755	40,382	7,328,899	5,825,867	5,677,337	2,329	36,903	6,939,181	4,496,873	6,506,291	3,330,279
2011	899	54,355	4,930,800	6,327,761	6,187,362	829	95,450	4,387,755	4,959,237	7,726,953	3,680,139
2012	1,078	82,249	5,833,447	4,956,649	7,470,481	2,721	189,360	5,215,714	4,158,036	8,605,394	4,106,913
2013	19,882	155,065	7,577,107	4,224,213	5,343,658	13,647	947,715	7,587,137	3,674,890	6,669,014	4,526,182
<b>TOTAL</b>	<b>755,275</b>	<b>332,051</b>	<b>30,055,032</b>	<b>26,635,147</b>	<b>31,255,114</b>	<b>19,526</b>	<b>1,269,428</b>	<b>30,045,839</b>	<b>21,286,247</b>	<b>37,201,587</b>	<b>19,499,429</b>
O.D.	5	184	11,087	5,743	88,757	5	347	8,483	5,023	96,454	171,557

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	62,497,262	116,574,072	19,670,986			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-23,186,157	-26,382,522	79,355			
TOTAL LOSSES	39,311,105	90,191,550	19,750,341			
EXPECTED LOSSES	52,054,443	95,416,100	21,987,633			
CREDIBILITY	.73	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.384	.882	.193	1.459		
INDICATED (POST-TEST)	.461	1.058	.232	1.751		
PRES. ON RATE LEVEL	.477	.875	.202	1.554		
DERIVED BY FORMULA	.465	1.058	.232	1.755		
UNDERLYING PRES. RATE	.509	.933	.215	1.657		
PROPOSED	.464	1.056	.231	1.751		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.659
IND. RATES				1.66	MINIMUM PREMIUM	
MAN. RATES	1.71	1.69	1.65	+ 1.66	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	76,637	1,758,860	2.295			76,637			2	7	28	37
2010	89,632	1,223,517	1.365			89,632				8	25	33
2011	93,854	1,232,360	1.313			93,854			3	3	29	35
2012	98,538	963,401	.977			98,538			1	4	22	27
2013	104,523	3,123,233	2.988			104,523			2	7	30	39
<b>TOTAL</b>	<b>463,184</b>	<b>8,301,371</b>	<b>1.792</b>			<b>463,184</b>			<b>8</b>	<b>29</b>	<b>134</b>	<b>171</b>
O.D.		61,970	.013								2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			340,644	392,595	449,608			26,381	124,559	313,157	111,916
2010				409,247	272,497				170,143	240,102	131,528
2011			407,018	145,474	162,573			100,672	36,268	212,962	167,393
2012			227,576	83,288	146,429			32,172	183,758	133,091	157,087
2013			263,288	278,581	454,243			48,759	1,329,597	585,264	163,501
<b>TOTAL</b>			<b>1,238,526</b>	<b>1,309,185</b>	<b>1,485,350</b>			<b>207,984</b>	<b>1,844,325</b>	<b>1,484,576</b>	<b>731,425</b>
O.D.					5,474					19,459	37,037

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			411,158	489,566	604,721			61,863	164,294	408,042	114,154
2010		239	28,328	487,743	335,517		559	18,668	220,493	299,299	131,660
2011	58	4,043	500,424	171,613	198,467	46	3,398	217,893	50,774	244,579	165,049
2012	39	3,896	316,660	103,692	159,371	102	6,791	194,249	168,996	143,726	155,987
2013	369	11,515	860,921	409,924	427,802	475	40,257	944,373	510,350	468,058	161,048
<b>TOTAL</b>	<b>466</b>	<b>19,693</b>	<b>2,117,491</b>	<b>1,662,538</b>	<b>1,725,878</b>	<b>623</b>	<b>51,005</b>	<b>1,437,046</b>	<b>1,114,907</b>	<b>1,563,704</b>	<b>727,898</b>
O.D.		7	358	204	6,304		48	1,077	831	22,067	36,782

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,627,814	6,096,433	764,680	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,501,563	-1,409,302	2,761	
TOTAL LOSSES	2,126,251	4,687,131	767,441	
EXPECTED LOSSES	3,390,506	5,104,288	759,622	
CREDIBILITY	.09	.25	.39	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.459	1.012	.166	1.637
INDICATED (POST-TEST)	.551	1.214	.199	1.964
PRES. ON RATE LEVEL	.687	1.033	.154	1.874
DERIVED BY FORMULA	.675	1.078	.172	1.925
UNDERLYING PRES. RATE	.732	1.102	.164	1.998
PROPOSED	.675	1.078	.172	1.925

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.824
IND. RATES				1.82	MINIMUM PREMIUM	
MAN. RATES	2.39	2.14	1.99	+ 1.82	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
2009	73,363	1,048,452	1.429			73,363	1		1	5	35	42
2010	69,969	1,074,349	1.535			69,969			1	5	27	33
2011	71,900	702,234	.976			71,900				7	19	26
2012	69,224	828,933	1.197			69,224	1		2	4	9	16
2013	67,432	884,327	1.311			67,432				5	15	20
<b>TOTAL</b>	<b>351,888</b>	<b>4,538,295</b>	<b>1.290</b>			<b>351,888</b>	<b>2</b>		<b>4</b>	<b>26</b>	<b>105</b>	<b>137</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	1,070		125,553	131,385	109,228	188,173		63,748	85,021	208,308	135,966
2010			165,619	166,392	187,804			52,443	45,152	340,431	116,508
2011				337,774	53,912				119,445	85,187	105,916
2012	1,200		340,781	77,502	37,466			105,128	90,852	58,229	117,775
2013				127,869	174,509				93,034	353,144	135,771
<b>TOTAL</b>	<b>2,270</b>		<b>631,953</b>	<b>840,922</b>	<b>562,919</b>	<b>188,173</b>		<b>221,319</b>	<b>433,504</b>	<b>1,045,299</b>	<b>611,936</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	1,395		151,542	163,837	146,911	522,745		149,489	112,143	271,424	138,685
2010	22	1,188	208,438	200,587	231,721	41	1,224	124,132	64,143	422,343	116,625
2011	6	1,548	69,512	363,513	69,368	3	1,354	36,546	127,599	100,374	104,433
2012	1,246	4,847	410,914	92,101	59,279	150	7,596	263,121	89,091	68,645	116,951
2013	163	3,727	272,251	172,218	158,616	121	9,712	265,281	152,259	253,117	133,734
<b>TOTAL</b>	<b>2,832</b>	<b>11,310</b>	<b>1,112,657</b>	<b>992,256</b>	<b>665,895</b>	<b>523,060</b>	<b>19,886</b>	<b>838,569</b>	<b>545,235</b>	<b>1,115,903</b>	<b>610,428</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,508,314	3,319,289	610,428			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,199,147	-928,170	1,903			
TOTAL LOSSES	1,309,167	2,391,119	612,331			
EXPECTED LOSSES	2,649,717	3,304,228	580,616			
CREDIBILITY	.08	.21	.32			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.372	.680	.174	1.226		
INDICATED (POST-TEST)	.446	.816	.209	1.471		
PRES. ON RATE LEVEL	.705	.881	.155	1.741		
DERIVED BY FORMULA	.684	.867	.172	1.723		
UNDERLYING PRES. RATE	.753	.939	.165	1.857		
PROPOSED	.684	.867	.172	1.723		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.632
IND. RATES				1.63	MINIMUM PREMIUM	
MAN. RATES	2.15	1.96	1.85	+ 1.63	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
2009	233,806	736,942	.315			233,806	1		1	8	13	23
2010	246,251	913,582	.370			246,251			3	3	7	13
2011	283,816	924,916	.325			283,816			1	2	13	16
2012	277,926	621,926	.223			277,926			1	3	5	9
2013	287,130	367,690	.128			287,130					14	14
<b>TOTAL</b>	<b>1,328,929</b>	<b>3,565,056</b>	<b>.268</b>			<b>1,328,929</b>	<b>1</b>		<b>6</b>	<b>16</b>	<b>52</b>	<b>75</b>
O.D.		29,492	.002								1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	98,101		114,634	216,091	79,675	10,102		3,156	76,771	77,138	61,274
2010			430,874	167,973	21,758			102,819	66,775	79,025	44,358
2011			140,380	117,576	291,954			23,479	82,318	158,805	110,404
2012			123,677	238,238	49,770			36,616	38,513	73,442	61,670
2013					177,690					136,877	53,123
<b>TOTAL</b>	<b>98,101</b>		<b>809,565</b>	<b>739,878</b>	<b>620,847</b>	<b>10,102</b>		<b>166,070</b>	<b>264,377</b>	<b>525,287</b>	<b>330,829</b>
O.D.					26,238					3,195	59

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	127,924		138,363	269,466	107,164	28,063		7,401	101,262	100,511	62,499
2010	55	2,664	516,311	201,618	31,786	79	1,031	231,121	87,715	99,780	44,402
2011	50	1,926	204,830	142,132	335,223	13	1,767	76,670	93,252	182,775	108,858
2012	27	3,556	267,725	231,599	69,623	55	3,167	103,871	41,418	76,189	61,238
2013	34	2,040	138,808	75,632	145,205	26	1,809	66,137	37,181	94,284	52,326
<b>TOTAL</b>	<b>128,090</b>	<b>10,186</b>	<b>1,266,037</b>	<b>920,447</b>	<b>689,001</b>	<b>28,236</b>	<b>7,774</b>	<b>485,200</b>	<b>360,828</b>	<b>553,539</b>	<b>329,323</b>
O.D.	3	26	2,140	1,212	29,478		7	183	142	3,604	58

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,927,882	2,558,251	329,381			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,211,047	-626,310	1,271			
TOTAL LOSSES	716,835	1,931,941	330,652			
EXPECTED LOSSES	2,724,305	2,259,179	358,811			
CREDIBILITY	.19	.50	.79			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.054	.145	.025	.224		
INDICATED (POST-TEST)	.065	.174	.030	.269		
PRES. ON RATE LEVEL	.192	.160	.025	.377		
DERIVED BY FORMULA	.168	.167	.029	.364		
UNDERLYING PRES. RATE	.205	.170	.027	.402		
PROPOSED	.168	.167	.029	.364		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	.344
IND. RATES				.34	MINIMUM PREMIUM	
MAN. RATES	.43	.43	.40	+ .34	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	47,225	1,873,934	3.968			4	4	25	33	
2010	45,577	2,049,414	4.496			4	5	23	32	
2011	44,229	2,704,758	6.115			7	5	13	25	
2012	43,494	1,381,046	3.175			1	9	12	22	
2013	42,479	823,964	1.939			2		14	16	
<b>TOTAL</b>	<b>223,004</b>	<b>8,833,116</b>	<b>3.961</b>			<b>18</b>	<b>23</b>	<b>87</b>	<b>128</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
2009			786,999	106,435	130,768			309,997	264,240	147,590	127,905
2010			607,581	123,036	354,941			408,771	83,266	364,183	107,636
2011			1,342,465	262,193	91,243			488,227	309,391	114,741	96,498
2012			189,525	490,291	53,676			30,356	328,588	85,888	202,722
2013			327,568		149,667			94,977		194,653	57,099
<b>TOTAL</b>			<b>3,254,138</b>	<b>981,955</b>	<b>780,295</b>			<b>1,332,328</b>	<b>985,485</b>	<b>907,055</b>	<b>591,860</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
2009			949,908	132,724	175,886			726,943	348,532	192,311	130,463
2010	78	4,043	730,675	154,857	438,938	318	4,221	904,309	118,023	456,141	107,744
2011	158	11,939	1,572,294	312,889	149,010	230	15,641	1,039,231	343,937	155,816	95,147
2012	44	6,363	471,626	468,272	92,514	145	9,844	273,283	287,193	107,233	201,303
2013	67	5,385	415,975	94,957	153,776	105	5,820	250,864	63,578	142,627	56,243
<b>TOTAL</b>	<b>347</b>	<b>27,730</b>	<b>4,140,478</b>	<b>1,163,699</b>	<b>1,010,124</b>	<b>798</b>	<b>35,526</b>	<b>3,194,630</b>	<b>1,161,263</b>	<b>1,054,128</b>	<b>590,900</b>
O.D.			13	7	584			4	4	250	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,399,526	4,390,059	590,900			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,811,341	-1,140,792	1,677			
TOTAL LOSSES	4,588,185	3,249,267	592,577			
EXPECTED LOSSES	6,197,281	4,056,444	515,139			
CREDIBILITY	.06	.15	.24			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.057	1.457	.266	3.780		
INDICATED (POST-TEST)	2.468	1.748	.319	4.535		
PRES. ON RATE LEVEL	2.606	1.706	.216	4.528		
DERIVED BY FORMULA	2.598	1.712	.241	4.551		
UNDERLYING PRES. RATE	2.779	1.819	.231	4.829		
PROPOSED	2.589	1.706	.240	4.535		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	4.297
IND. RATES				4.30	MINIMUM PREMIUM	
MAN. RATES	5.04	4.80	4.81	+ 4.30	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
2009	377,686	13,764,478	3.644			377,686		2	23	22	185	232
2010	403,965	8,678,444	2.148			403,965			11	47	164	222
2011	391,908	10,631,931	2.712			391,908	2		12	49	182	245
2012	398,949	9,891,220	2.479			398,949			8	51	162	221
2013	409,725	7,016,056	1.712			409,725			4	24	151	179
<b>TOTAL</b>	<b>1,982,233</b>	<b>49,982,129</b>	<b>2.522</b>			<b>1,982,233</b>	<b>2</b>	<b>2</b>	<b>58</b>	<b>193</b>	<b>844</b>	<b>1099</b>
O.D.		8,965								1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009		73,438	4,203,328	1,112,206	1,939,318		743,349	2,518,591	481,725	1,826,462	866,061
2010			1,769,281	1,858,650	1,143,318			865,262	962,370	1,359,078	720,485
2011	369,363		2,209,673	2,123,248	1,626,192	244,026		663,181	1,187,855	1,387,519	820,874
2012			1,277,772	2,869,583	1,306,185			340,477	1,758,638	1,615,733	722,832
2013			624,420	1,160,306	1,520,511			208,561	839,836	1,772,807	889,615
<b>TOTAL</b>	<b>369,363</b>	<b>73,438</b>	<b>10,084,474</b>	<b>9,123,993</b>	<b>7,535,524</b>	<b>244,026</b>	<b>743,349</b>	<b>4,596,072</b>	<b>5,230,424</b>	<b>7,961,599</b>	<b>4,019,867</b>
O.D.				7,578					55		1,332

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009		65,712	4,738,057	1,386,921	2,608,383		1,739,245	4,871,545	635,397	2,379,881	883,382
2010	224	11,888	2,208,254	2,225,256	1,424,714	669	10,292	1,991,213	1,259,390	1,703,636	721,205
2011	418,294	28,635	3,034,491	2,391,308	1,947,651	266,364	31,541	1,685,897	1,317,495	1,628,145	809,382
2012	369	42,696	3,148,544	2,855,247	1,513,277	1,061	68,927	1,971,956	1,649,143	1,710,794	717,772
2013	1,539	40,127	2,991,237	1,595,473	1,447,874	962	75,951	2,055,132	1,013,526	1,328,859	876,271
<b>TOTAL</b>	<b>420,426</b>	<b>189,058</b>	<b>16,120,583</b>	<b>10,454,205</b>	<b>8,941,899</b>	<b>269,056</b>	<b>1,925,956</b>	<b>12,575,743</b>	<b>5,874,951</b>	<b>8,751,315</b>	<b>4,008,012</b>
O.D.			392	8,953	64			4	70	1	1,341

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	31,501,218	34,031,458	4,009,353	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-12,547,178	-7,667,377	15,420	
TOTAL LOSSES	18,954,040	26,364,081	4,024,773	
EXPECTED LOSSES	27,929,663	27,473,750	4,499,669	
CREDIBILITY	.24	.65	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.956	1.330	.203	2.489
INDICATED (POST-TEST)	1.147	1.596	.244	2.987
PRES. ON RATE LEVEL	1.321	1.300	.213	2.834
DERIVED BY FORMULA	1.279	1.492	.244	3.015
UNDERLYING PRES. RATE	1.409	1.386	.227	3.022
PROPOSED	1.267	1.478	.242	2.987

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	TOTAL
IND. RATES				2.83	MINIMUM PREMIUM	
MAN. RATES	2.92	2.91	3.01	+ 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	
2009	91,749	2,991,448	3.260			4	11	23	38	
2010	99,080	1,931,375	1.949			5	9	39	53	
2011	100,105	2,209,017	2.206			1	19	29	49	
2012	130,076	2,313,043	1.778			2	13	21	36	
2013	131,812	2,372,429	1.799			1	2	25	31	
<b>TOTAL</b>	<b>552,822</b>	<b>11,817,312</b>	<b>2.138</b>			<b>1</b>	<b>14</b>	<b>137</b>	<b>207</b>	
O.D.		15,620	.002					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			627,627	563,706	824,065			192,763	243,649	248,889	290,749
2010			701,277	293,724	190,969			250,371	126,640	207,426	160,968
2011			168,032	922,588	227,295			49,012	431,360	198,672	212,058
2012			276,745	527,651	349,739			140,910	384,772	354,903	278,323
2013	594,542		257,158	54,640	430,124	366,039		53,946	49,506	369,817	196,657
<b>TOTAL</b>	<b>594,542</b>		<b>2,030,839</b>	<b>2,362,309</b>	<b>2,022,192</b>	<b>366,039</b>		<b>687,002</b>	<b>1,235,927</b>	<b>1,379,707</b>	<b>1,138,755</b>
O.D.					3,380					6,166	6,074

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			757,545	702,941	1,108,368			452,030	321,373	324,304	296,564
2010	88	4,475	845,465	354,577	241,438	194	2,549	560,023	168,153	261,043	161,129
2011	55	5,658	385,934	1,000,137	284,375	40	5,880	221,152	457,789	241,156	209,089
2012	83	8,729	646,445	538,787	386,822	316	18,271	556,878	365,546	379,365	276,375
2013	515,234	8,552	628,888	249,473	383,041	339,011	9,436	318,122	136,506	264,839	193,707
<b>TOTAL</b>	<b>515,460</b>	<b>27,414</b>	<b>3,264,277</b>	<b>2,845,915</b>	<b>2,404,044</b>	<b>339,561</b>	<b>36,136</b>	<b>2,108,205</b>	<b>1,449,367</b>	<b>1,470,707</b>	<b>1,136,864</b>
O.D.		4	89	52	4,119		14	110	109	7,628	6,012

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,291,270	8,181,941	1,142,876			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,428,929	-1,577,543	4,830			
TOTAL LOSSES	3,862,341	6,604,398	1,147,706			
EXPECTED LOSSES	5,539,277	5,782,519	1,277,020			
CREDIBILITY	.10	.28	.44			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.699	1.195	.208	2.102		
INDICATED (POST-TEST)	.839	1.434	.250	2.523		
PRES. ON RATE LEVEL	.939	.981	.217	2.137		
DERIVED BY FORMULA	.929	1.108	.232	2.269		
UNDERLYING PRES. RATE	1.002	1.046	.231	2.279		
PROPOSED	.929	1.108	.232	2.269		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.150
IND. RATES				2.15	MINIMUM PREMIUM	
MAN. RATES	2.22	2.18	2.27	+ 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
2009	852,672	28,835,725	3.381			852,672			43	110	303	456
2010	920,390	23,858,652	2.592			920,390			35	113	328	476
2011	987,011	24,991,008	2.531			987,011			34	114	332	480
2012	1,028,979	27,626,663	2.684			1,028,979	1	1	30	181	339	552
2013	1,087,030	19,580,287	1.801			1,087,030	1	1	5	51	482	540
<b>TOTAL</b>	<b>4,876,082</b>	<b>124,892,335</b>	<b>2.561</b>			<b>4,876,082</b>	<b>2</b>	<b>2</b>	<b>147</b>	<b>569</b>	<b>1784</b>	<b>2504</b>
O.D.		449,979	.009							5	9	14

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			8,069,655	4,019,254	2,544,331			5,363,606	2,751,172	4,156,607	1,931,100
2010			5,973,727	4,013,125	3,529,248			2,451,500	2,211,878	3,425,839	2,253,335
2011			5,485,700	4,851,043	2,888,199			3,404,484	2,736,692	3,377,291	2,247,599
2012	164,187	487,594	5,298,946	6,472,200	3,182,550		2,000	1,771,152	4,464,530	3,321,366	2,462,138
2013	173,445	6,288	842,643	1,794,516	5,559,308	12,043	61,594	231,328	1,404,672	7,138,595	2,355,855
<b>TOTAL</b>	<b>337,632</b>	<b>493,882</b>	<b>25,670,671</b>	<b>21,150,138</b>	<b>17,703,636</b>	<b>12,043</b>	<b>63,594</b>	<b>13,222,070</b>	<b>13,568,944</b>	<b>21,419,698</b>	<b>11,250,027</b>
O.D.				184,074	22,913				105,804	61,521	75,667

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			9,076,483	5,012,009	3,367,810			10,079,997	3,628,795	4,614,807	1,969,722
2010	758	39,785	7,327,054	4,835,279	4,387,681	1,897	28,125	5,580,027	2,906,333	4,294,473	2,255,588
2011	922	67,273	7,241,448	5,432,284	3,530,316	1,443	109,937	6,720,872	3,097,271	4,000,102	2,216,133
2012	166,234	714,766	9,829,220	6,589,563	3,772,527	3,684	218,875	6,598,873	4,182,275	3,632,857	2,444,903
2013	229,342	103,738	7,003,925	3,811,709	4,830,226	20,939	299,854	5,144,966	2,740,192	4,893,487	2,320,517
<b>TOTAL</b>	<b>397,256</b>	<b>925,562</b>	<b>40,478,130</b>	<b>25,680,844</b>	<b>19,888,560</b>	<b>27,963</b>	<b>656,791</b>	<b>34,124,735</b>	<b>16,554,866</b>	<b>21,435,726</b>	<b>11,206,863</b>
O.D.	76	1,161	85,981	190,504	34,854	15	1,592	34,096	119,944	68,970	75,445

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	76,733,358	83,974,268	11,282,308	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-29,959,755	-19,784,047	45,667	
TOTAL LOSSES	46,773,603	64,190,221	11,327,975	
EXPECTED LOSSES	67,484,974	71,580,883	12,677,813	
CREDIBILITY	.45	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.959	1.316	.232	2.507
INDICATED (POST-TEST)	1.151	1.579	.278	3.008
PRES. ON RATE LEVEL	1.298	1.376	.244	2.918
DERIVED BY FORMULA	1.232	1.579	.278	3.089
UNDERLYING PRES. RATE	1.384	1.468	.260	3.112
PROPOSED	1.200	1.537	.271	3.008

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.850
IND. RATES				2.85	MINIMUM PREMIUM	
MAN. RATES	3.38	2.99	3.10	+ 2.85	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	301,496	6,167,924	2.045			301,496			12	23	61	96
2010	310,945	4,853,791	1.560			310,945			9	28	72	109
2011	314,158	3,424,633	1.090			314,158			4	25	61	90
2012	317,815	3,227,801	1.015			317,815			2	23	83	108
2013	315,744	2,851,724	.903			315,744				10	74	84
<b>TOTAL</b>	<b>1,560,158</b>	<b>20,525,873</b>	<b>1.316</b>			<b>1,560,158</b>			<b>27</b>	<b>109</b>	<b>351</b>	<b>487</b>
O.D.		6,051										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			2,229,287	790,868	426,830			1,213,367	441,450	625,852	440,270
2010			1,462,771	848,765	406,315			500,585	748,347	407,203	479,805
2011			616,814	645,077	318,847			234,160	615,144	528,889	465,702
2012			324,868	748,173	486,572			35,770	419,373	781,343	431,702
2013				385,812	639,526				539,737	777,599	509,050
<b>TOTAL</b>			<b>4,633,740</b>	<b>3,418,695</b>	<b>2,278,090</b>			<b>1,983,882</b>	<b>2,764,051</b>	<b>3,120,886</b>	<b>2,326,529</b>
O.D.											6,051

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			2,542,874	986,214	574,089			2,548,167	582,271	815,485	449,075
2010	187	9,341	1,775,968	1,018,677	515,361	386	5,073	1,161,519	965,413	519,162	480,285
2011	107	8,086	846,142	717,269	393,259	129	13,113	649,352	669,823	625,918	459,182
2012	101	11,530	842,872	759,680	535,831	223	16,900	444,097	424,277	791,502	428,680
2013	506	12,518	909,684	567,712	570,937	456	39,428	924,690	537,982	592,812	501,414
<b>TOTAL</b>	<b>901</b>	<b>41,475</b>	<b>6,917,540</b>	<b>4,049,552</b>	<b>2,589,477</b>	<b>1,194</b>	<b>74,514</b>	<b>5,727,825</b>	<b>3,179,766</b>	<b>3,344,879</b>	<b>2,318,636</b>
O.D.											6,027

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,763,449	13,163,674	2,324,663			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,965,264	-3,533,951	10,321			
TOTAL LOSSES	6,798,185	9,629,723	2,334,984			
EXPECTED LOSSES	13,276,945	12,652,882	3,042,308			
CREDIBILITY	.21	.56	.88			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.436	.617	.150	1.203		
INDICATED (POST-TEST)	.523	.740	.180	1.443		
PRES. ON RATE LEVEL	.798	.760	.183	1.741		
DERIVED BY FORMULA	.740	.749	.180	1.669		
UNDERLYING PRES. RATE	.851	.811	.195	1.857		
PROPOSED	.740	.749	.180	1.669		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.581
IND. RATES				1.58	MINIMUM PREMIUM	
MAN. RATES	2.14	1.96	1.85	+ 1.58	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	315,723	6,613,107	2.094			315,723	1		8	42	66	117
2010	334,585	7,442,106	2.224			334,585			14	17	94	125
2011	343,995	6,201,127	1.802			343,995			8	26	84	118
2012	368,667	6,503,518	1.764			368,667			6	35	76	117
2013	361,073	5,289,523	1.464			361,073			3	16	102	121
<b>TOTAL</b>	<b>1,724,043</b>	<b>32,049,381</b>	<b>1.859</b>			<b>1,724,043</b>	<b>1</b>		<b>39</b>	<b>136</b>	<b>422</b>	<b>598</b>
O.D.		24,935	.001							1	1	2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	268,924		1,568,980	1,185,374	497,116	32		832,908	852,000	909,250	498,523
2010			2,623,240	699,132	804,201			1,299,579	391,764	914,768	709,422
2011			1,466,464	1,169,626	631,714			791,603	857,917	867,251	416,552
2012			1,019,897	1,056,053	812,903			942,967	1,050,433	1,014,452	606,813
2013			468,003	860,436	1,062,856			178,309	536,090	1,703,504	480,325
<b>TOTAL</b>	<b>268,924</b>		<b>7,146,584</b>	<b>4,970,621</b>	<b>3,808,790</b>	<b>32</b>		<b>4,045,366</b>	<b>3,688,204</b>	<b>5,409,225</b>	<b>2,711,635</b>
O.D.				2,500	1,377				1,036	1,736	18,286

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	350,677		1,818,206	1,478,160	668,624	89		1,753,058	1,123,786	1,184,749	508,493
2010	323	16,308	3,046,970	855,128	1,008,490	917	11,892	2,634,334	530,800	1,149,924	710,131
2011	230	17,488	1,931,176	1,310,363	783,549	392	30,411	1,818,612	957,180	1,033,629	410,720
2012	211	22,305	1,708,868	1,108,168	903,373	1,269	68,578	2,248,117	1,028,433	1,101,373	602,565
2013	1,134	29,050	2,172,192	1,156,092	1,021,309	779	57,605	1,662,799	807,393	1,246,269	473,120
<b>TOTAL</b>	<b>352,575</b>	<b>85,151</b>	<b>10,677,412</b>	<b>5,907,911</b>	<b>4,385,345</b>	<b>3,446</b>	<b>168,486</b>	<b>10,116,920</b>	<b>4,447,592</b>	<b>5,715,944</b>	<b>2,705,029</b>
O.D.		11	482	2,672	1,916		9	274	1,073	2,300	18,113

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	21,404,766	20,464,753	2,723,142	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,745,336	-4,961,094	11,216	
TOTAL LOSSES	11,659,430	15,503,659	2,734,358	
EXPECTED LOSSES	21,843,625	17,861,085	3,223,961	
CREDIBILITY	.22	.59	.94	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.676	.899	.159	1.734
INDICATED (POST-TEST)	.811	1.079	.191	2.081
PRES. ON RATE LEVEL	1.188	.972	.175	2.335
DERIVED BY FORMULA	1.105	1.035	.190	2.330
UNDERLYING PRES. RATE	1.267	1.036	.187	2.490
PROPOSED	1.105	1.035	.190	2.330

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	TOTAL
IND. RATES				2.21	MINIMUM PREMIUM	
MAN. RATES	2.85	2.59	2.48	+ 2.21	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
2009	1,328,215	10,003,569	.753			10	47	208	265		
2010	1,303,001	12,560,083	.963			17	44	170	231		
2011	1,310,609	14,345,952	1.094		1	12	35	150	198		
2012	1,395,601	11,363,240	.814			15	69	130	214		
2013	1,489,722	8,651,422	.580			8	13	174	196		
<b>TOTAL</b>	<b>6,827,148</b>	<b>56,924,266</b>	<b>.834</b>			<b>1</b>	<b>1</b>	<b>62</b>	<b>208</b>	<b>832</b>	<b>1104</b>
O.D.		4,572									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,599,231	1,701,411	2,561,490			363,976	1,021,279	1,826,641	929,541
2010			2,905,479	1,445,599	2,569,476			1,381,754	1,075,136	2,323,788	858,851
2011		20,212	1,992,792	1,444,551	2,189,681		18,840	4,403,093	1,049,331	2,234,496	992,956
2012			2,297,067	2,137,560	1,385,524			1,070,679	2,224,824	1,328,399	919,187
2013	3,000		1,160,962	825,643	1,849,236			772,411	334,310	2,634,638	1,071,222
<b>TOTAL</b>	<b>3,000</b>	<b>20,212</b>	<b>9,955,531</b>	<b>7,554,764</b>	<b>10,555,407</b>		<b>18,840</b>	<b>7,991,913</b>	<b>5,704,880</b>	<b>10,347,962</b>	<b>4,771,757</b>
O.D.											4,572

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,930,272	2,121,660	3,445,205			853,524	1,347,064	2,380,114	948,132
2010	352	19,165	3,383,038	1,765,852	3,167,649	927	15,269	2,740,716	1,424,423	2,902,280	859,710
2011	429	45,502	2,255,578	1,679,044	2,544,784	562	76,495	2,638,910	1,229,353	2,593,248	979,055
2012	448	49,429	3,861,684	2,235,960	1,599,195	2,031	113,086	3,593,706	2,069,007	1,502,292	912,753
2013	5,232	45,364	3,382,169	1,530,306	1,726,151	1,230	79,351	2,888,304	1,005,090	1,919,738	1,055,154
<b>TOTAL</b>	<b>6,461</b>	<b>159,460</b>	<b>14,812,741</b>	<b>9,332,822</b>	<b>12,482,984</b>	<b>4,750</b>	<b>284,201</b>	<b>12,715,160</b>	<b>7,074,937</b>	<b>11,297,672</b>	<b>4,754,804</b>
O.D.											4,572

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	27,982,773	40,188,415	4,759,376			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-11,698,430	-9,465,842	19,539			
TOTAL LOSSES	16,284,343	30,722,573	4,778,915			
EXPECTED LOSSES	26,147,976	34,135,740	5,529,990			
CREDIBILITY	.56	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.239	.450	.070	.759		
INDICATED (POST-TEST)	.287	.540	.084	.911		
PRES. ON RATE LEVEL	.359	.469	.076	.904		
DERIVED BY FORMULA	.319	.540	.084	.943		
UNDERLYING PRES. RATE	.383	.500	.081	.964		
PROPOSED	.308	.522	.081	.911		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	.863
IND. RATES				.86	MINIMUM PREMIUM	
MAN. RATES	.87	.84	.96	+ .86	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	2,677,802	46,435,681	1.734			2,677,802	1		42	359	715	1117
2010	2,765,806	38,336,861	1.386			2,765,806	1		36	332	560	929
2011	2,795,597	41,184,570	1.473			2,795,597	1		43	288	602	934
2012	2,803,311	37,352,052	1.332			2,803,311	1	1	24	296	573	895
2013	2,816,854	28,872,162	1.024			2,816,854	3		10	87	743	843
<b>TOTAL</b>	<b>13,859,370</b>	<b>192,181,326</b>	<b>1.387</b>			<b>13,859,370</b>	<b>7</b>	<b>1</b>	<b>155</b>	<b>1362</b>	<b>3193</b>	<b>4718</b>
O.D.		523,775	.003							10	14	24

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	63,921		7,111,750	11,305,951	4,420,673			3,780,637	8,773,467	5,274,039	5,705,243
2010	291,519		5,969,458	9,387,343	4,850,614	8,931		2,383,769	6,482,069	4,101,878	4,861,280
2011	62,606		7,612,278	8,457,933	5,142,379			3,403,972	6,160,365	5,120,792	5,224,245
2012	175,759	9,376	4,026,863	9,079,007	5,014,800	424,528	4,585	1,486,987	6,704,454	5,650,579	4,775,114
2013	51,080		1,520,785	2,138,492	7,051,377	10,455		773,467	2,241,707	10,153,822	4,930,977
<b>TOTAL</b>	<b>644,885</b>	<b>9,376</b>	<b>26,241,134</b>	<b>40,368,726</b>	<b>26,479,843</b>	<b>443,914</b>	<b>4,585</b>	<b>11,828,832</b>	<b>30,362,062</b>	<b>30,301,110</b>	<b>25,496,859</b>
O.D.				108,793	120,777				100,209	65,248	128,748

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	83,353		8,257,173	14,098,530	5,945,810			7,187,251	11,572,206	6,872,081	5,819,348
2010	369,220	40,663	7,585,327	11,204,909	6,043,191	18,761	28,745	5,693,952	8,344,154	5,186,085	4,866,141
2011	72,234	102,755	10,573,056	9,437,573	6,221,113	1,760	157,695	8,540,830	6,739,198	6,102,938	5,151,106
2012	134,235	149,143	10,132,855	9,127,677	5,643,320	725,153	281,351	7,798,340	6,256,367	6,036,252	4,741,688
2013	70,309	126,689	9,170,241	4,784,413	6,176,250	18,365	281,899	8,463,536	4,202,473	7,301,318	4,857,012
<b>TOTAL</b>	<b>729,351</b>	<b>419,250</b>	<b>45,718,652</b>	<b>48,653,102</b>	<b>30,029,684</b>	<b>764,039</b>	<b>749,690</b>	<b>37,683,909</b>	<b>37,114,398</b>	<b>31,498,674</b>	<b>25,435,295</b>
O.D.	12	787	46,825	130,516	133,153	17	1,657	42,530	104,822	80,220	128,700

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	86,156,719	147,744,569	25,563,995	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-37,119,939	-35,729,649	102,656	
TOTAL LOSSES	49,036,780	112,014,920	25,666,651	
EXPECTED LOSSES	82,601,846	127,921,984	30,213,426	
CREDIBILITY	.89	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.354	.808	.185	1.347
INDICATED (POST-TEST)	.425	.970	.222	1.617
PRES. ON RATE LEVEL	.559	.866	.204	1.629
DERIVED BY FORMULA	.440	.970	.222	1.632
UNDERLYING PRES. RATE	.596	.923	.218	1.737
PROPOSED	.439	.968	.222	1.629

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE
IND. RATES				1.54	MINIMUM PREMIUM
MAN. RATES	2.03	1.74	1.73	+ 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
2009	24,011	1,057,648	4.404				10	13	23
2010	24,350	1,647,471	6.765		1	1	6	23	31
2011	30								
2012									
2013									
<b>TOTAL</b>	<b>48,391</b>	<b>2,705,119</b>	<b>5.590</b>		<b>1</b>	<b>1</b>	<b>16</b>	<b>36</b>	<b>54</b>
O.D.		340							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				572,008	95,316				299,068	42,747	48,509
2010		65,174	140,091	380,086	515,686		27,277	106,709	105,500	217,924	89,024
<b>TOTAL</b>		<b>65,174</b>	<b>140,091</b>	<b>952,094</b>	<b>611,002</b>		<b>27,277</b>	<b>106,709</b>	<b>404,568</b>	<b>260,671</b>	<b>137,533</b>
O.D.											340

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				713,294	128,200				394,470	55,700	49,479
2010	18	98,542	206,408	458,217	632,846	83	48,952	248,919	139,466	272,247	89,113
<b>TOTAL</b>	<b>18</b>	<b>98,542</b>	<b>206,408</b>	<b>1,171,511</b>	<b>761,046</b>	<b>83</b>	<b>48,952</b>	<b>248,919</b>	<b>533,936</b>	<b>327,947</b>	<b>138,592</b>
O.D.											340

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	602,922	2,794,440	138,932	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-568,473	-314,223	99	
TOTAL LOSSES	34,449	2,480,217	139,031	
EXPECTED LOSSES	1,042,827	981,854	103,557	
CREDIBILITY	.02	.05	.09	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.071	5.125	.287	5.483
INDICATED (POST-TEST)	.085	6.150	.344	6.579
PRES. ON RATE LEVEL	2.021	1.903	.200	4.124
DERIVED BY FORMULA	1.982	2.115	.213	4.310
UNDERLYING PRES. RATE	2.155	2.029	.214	4.398
PROPOSED	1.982	2.115	.213	4.310

YEAR	4-1-12	4-1-13	4-1-14	4-1-17	IND. RATE	4.084
IND. RATES				4.08	MINIMUM PREMIUM	
MAN. RATES	4.47	4.59	4.38	+ 4.08	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	163,722	1,381,791	.843			3	6	13	22
2010	156,568	1,192,734	.761				6	15	21
2011	167,384	767,407	.458			1	3	10	14
2012	159,196	1,473,164	.925			1	6	17	24
2013	161,813	860,364	.531			2	1	16	19
<b>TOTAL</b>	<b>808,683</b>	<b>5,675,460</b>	<b>.702</b>			<b>7</b>	<b>22</b>	<b>71</b>	<b>100</b>
O.D.		49,404	.006				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			459,926	226,544	68,630			269,147	164,386	103,684	89,474
2010				499,081	132,430				369,973	127,931	63,319
2011			132,266	104,876	237,787			29,179	68,791	113,566	80,942
2012			133,290	287,298	281,038			30,050	327,407	243,677	170,404
2013			364,053	90,519	66,192			146,949	16,142	126,469	50,040
<b>TOTAL</b>			<b>1,089,535</b>	<b>1,208,318</b>	<b>786,077</b>			<b>475,325</b>	<b>946,699</b>	<b>715,327</b>	<b>454,179</b>
O.D.				49,404							

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			555,130	282,501	92,308			631,150	216,826	135,100	91,263
2010		121	29,302	591,699	165,620		297	33,628	472,509	163,170	63,382
2011	41	1,758	188,808	125,883	273,788	16	1,676	81,580	77,433	131,450	79,809
2012	55	4,858	352,601	302,235	297,647	161	10,850	295,694	299,787	260,961	169,211
2013	143	6,061	480,286	132,232	100,405	134	7,575	320,110	60,677	102,053	49,289
<b>TOTAL</b>	<b>239</b>	<b>12,798</b>	<b>1,606,127</b>	<b>1,434,550</b>	<b>929,768</b>	<b>311</b>	<b>20,398</b>	<b>1,362,162</b>	<b>1,127,232</b>	<b>792,734</b>	<b>452,954</b>
O.D.			2,557	58,368	422						

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,004,592	4,343,074	452,954			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,184,649	-755,958	1,737			
TOTAL LOSSES	1,819,943	3,587,116	454,691			
EXPECTED LOSSES	2,628,220	2,701,001	517,557			
CREDIBILITY	.13	.36	.57			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.225	.444	.056	.725		
INDICATED (POST-TEST)	.270	.533	.067	.870		
PRES. ON RATE LEVEL	.305	.313	.060	.678		
DERIVED BY FORMULA	.300	.392	.064	.756		
UNDERLYING PRES. RATE	.325	.334	.064	.723		
PROPOSED	.300	.392	.064	.756		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	.716
IND. RATES				.72	MINIMUM PREMIUM	
MAN. RATES	.68	.66	.72	+ .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
2009	100,001	3,589,174	3.589			100,001			7	14	36	57
2010	98,716	3,125,755	3.166			98,716			5	10	46	61
2011	95,949	2,178,666	2.270			95,949			4	8	34	46
2012	95,041	2,663,689	2.802			95,041			4	10	31	45
2013	94,982	2,065,584	2.174			94,982			2	5	35	42
<b>TOTAL</b>	<b>484,689</b>	<b>13,622,868</b>	<b>2.811</b>			<b>484,689</b>			<b>22</b>	<b>47</b>	<b>182</b>	<b>251</b>
O.D.		27,139	.005								1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,090,124	912,968	259,312			309,455	341,609	387,978	287,728
2010			946,610	511,932	427,518			383,098	288,373	381,105	187,119
2011			781,169	227,824	359,193			207,006	89,108	266,740	247,626
2012			688,425	612,398	134,131			248,319	566,742	276,667	137,007
2013			346,117	258,602	522,428			68,041	160,472	416,225	293,699
<b>TOTAL</b>			<b>3,852,445</b>	<b>2,523,724</b>	<b>1,702,582</b>			<b>1,215,919</b>	<b>1,446,304</b>	<b>1,728,715</b>	<b>1,153,179</b>
O.D.					25,231					300	1,608

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,315,780	1,138,472	348,774			725,673	450,584	505,537	293,483
2010	120	6,197	1,151,678	617,667	533,719	296	4,042	866,039	378,661	479,514	187,306
2011	122	7,594	954,381	276,640	432,568	97	6,736	442,053	111,879	310,446	244,159
2012	102	13,627	1,083,163	613,864	204,695	486	27,240	860,136	520,030	321,162	136,048
2013	407	13,361	998,992	453,458	492,568	223	16,513	476,674	217,886	309,842	289,294
<b>TOTAL</b>	<b>751</b>	<b>40,779</b>	<b>5,503,994</b>	<b>3,100,101</b>	<b>2,012,324</b>	<b>1,102</b>	<b>54,531</b>	<b>3,370,575</b>	<b>1,679,040</b>	<b>1,926,501</b>	<b>1,150,290</b>
O.D.					33,936					391	1,591

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,971,732	8,752,293	1,151,881			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,403,137	-1,814,014	3,564			
TOTAL LOSSES	4,568,595	6,938,279	1,155,445			
EXPECTED LOSSES	9,732,555	6,465,751	1,076,010			
CREDIBILITY	.10	.26	.40			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.943	1.431	.238	2.612		
INDICATED (POST-TEST)	1.132	1.717	.286	3.135		
PRES. ON RATE LEVEL	1.883	1.251	.208	3.342		
DERIVED BY FORMULA	1.808	1.372	.239	3.419		
UNDERLYING PRES. RATE	2.008	1.334	.222	3.564		
PROPOSED	1.767	1.341	.234	3.342		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.167
IND. RATES				3.17	MINIMUM PREMIUM	
MAN. RATES	4.13	3.72	3.55	+ 3.17	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	363,111	9,523,662	2.622			363,111	2	1	11	51	127	192
2010	384,652	11,525,003	2.996			384,652	1		17	53	144	215
2011	401,855	8,952,421	2.227			401,855			7	51	143	201
2012	398,895	7,665,700	1.921			398,895			2	22	162	186
2013	439,876	8,293,008	1.885			439,876	1			21	169	191
<b>TOTAL</b>	<b>1,988,389</b>	<b>45,959,794</b>	<b>2.311</b>			<b>1,988,389</b>	<b>4</b>	<b>1</b>	<b>37</b>	<b>198</b>	<b>745</b>	<b>985</b>
O.D.		24,756	.001								1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	271,582	153,989	1,615,494	1,925,876	817,073	119,976	78,337	616,576	1,469,349	1,560,503	894,907
2010	118,390		2,590,545	1,918,371	1,175,126	1,000		1,407,257	2,082,011	1,284,946	947,357
2011			1,413,674	1,993,663	1,190,266			577,858	1,390,699	1,627,131	759,130
2012			289,141	823,667	2,379,699			78,246	786,535	2,401,344	907,068
2013	121,924			987,363	2,131,951	608,481			825,352	2,570,329	1,047,608
<b>TOTAL</b>	<b>511,896</b>	<b>153,989</b>	<b>5,908,854</b>	<b>7,648,940</b>	<b>7,694,115</b>	<b>729,457</b>	<b>78,337</b>	<b>2,679,937</b>	<b>6,553,946</b>	<b>9,444,253</b>	<b>4,556,070</b>
O.D.					858					9,449	14,449

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	354,143	260,241	1,949,902	2,401,568	1,098,964	333,294	474,644	1,445,869	1,938,072	2,033,335	912,805
2010	149,964	16,828	3,155,343	2,301,555	1,471,116	2,948	14,205	3,163,542	2,688,159	1,632,180	948,304
2011	280	20,571	1,974,866	2,213,872	1,428,336	285	30,113	1,448,438	1,532,576	1,900,822	748,502
2012	308	18,159	1,243,945	1,030,862	2,376,075	495	38,578	994,571	877,222	2,397,461	900,719
2013	144,668	37,762	2,715,050	1,663,712	1,865,877	765,019	78,510	2,081,503	1,197,896	1,857,971	1,031,894
<b>TOTAL</b>	<b>649,363</b>	<b>353,561</b>	<b>11,039,106</b>	<b>9,611,569</b>	<b>8,240,368</b>	<b>1,102,041</b>	<b>636,050</b>	<b>9,133,923</b>	<b>8,233,925</b>	<b>9,821,769</b>	<b>4,542,224</b>
O.D.			23	13	1,045		21	166	167	11,689	14,352

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	22,914,254	35,920,545	4,556,576	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,967,480	-7,880,574	16,935	
TOTAL LOSSES	12,946,774	28,039,971	4,573,511	
EXPECTED LOSSES	22,329,609	28,414,079	4,752,249	
CREDIBILITY	.25	.65	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.651	1.410	.230	2.291
INDICATED (POST-TEST)	.781	1.692	.276	2.749
PRES. ON RATE LEVEL	1.053	1.340	.224	2.617
DERIVED BY FORMULA	.985	1.569	.276	2.830
UNDERLYING PRES. RATE	1.123	1.429	.239	2.791
PROPOSED	.957	1.524	.268	2.749

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.605
IND. RATES				2.61	MINIMUM PREMIUM	
MAN. RATES	3.01	2.86	2.78	+ 2.61	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	45,573	324,283	.711			45,573					14	14
2010	45,205	308,128	.681			45,205			1	1	9	11
2011	46,073	498,551	1.082			46,073				1	9	10
2012	44,283	503,987	1.138			44,283				2	12	14
2013	45,601	334,296	.733			45,601				2	15	17
<b>TOTAL</b>	<b>226,735</b>	<b>1,969,245</b>	<b>.869</b>			<b>226,735</b>			<b>1</b>	<b>6</b>	<b>59</b>	<b>66</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009					41,399					158,157	124,727
2010			125,269	16,029	33,986			12,870	20,809	60,611	38,554
2011				107,481	123,387				63,731	167,252	36,700
2012				181,723	79,932				69,595	127,896	44,841
2013				35,599	49,353				54,167	113,816	81,361
<b>TOTAL</b>			<b>125,269</b>	<b>340,832</b>	<b>328,057</b>			<b>12,870</b>	<b>208,302</b>	<b>627,732</b>	<b>326,183</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009					55,682					206,078	127,222
2010	17	803	149,136	20,285	42,665	10	247	30,886	27,702	75,400	38,593
2011	13	603	30,781	120,573	141,424	4	1,011	26,520	73,477	190,891	36,186
2012	16	1,712	112,825	176,614	88,830	32	2,516	62,246	69,842	129,297	44,527
2013	47	1,048	76,388	48,269	44,797	51	4,426	110,087	63,709	84,141	80,141
<b>TOTAL</b>	<b>93</b>	<b>4,166</b>	<b>369,130</b>	<b>365,741</b>	<b>373,398</b>	<b>97</b>	<b>8,200</b>	<b>229,739</b>	<b>234,730</b>	<b>685,807</b>	<b>326,669</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	611,425	1,659,676	326,669	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-414,249	-349,154	908	
TOTAL LOSSES	197,176	1,310,522	327,577	
EXPECTED LOSSES	918,277	1,247,045	269,815	
CREDIBILITY	.06	.15	.24	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.087	.578	.144	.809
INDICATED (POST-TEST)	.104	.694	.173	.971
PRES. ON RATE LEVEL	.380	.516	.111	1.007
DERIVED BY FORMULA	.363	.543	.126	1.032
UNDERLYING PRES. RATE	.405	.550	.119	1.074
PROPOSED	.354	.530	.123	1.007

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE
IND. RATES				.95	MINIMUM PREMIUM
MAN. RATES	1.24	1.11	1.07	+ .95	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	655,219	3,055,260	.466			6	11	36	53	
2010	633,439	3,235,046	.510	1		5	19	35	60	
2011	700,810	2,116,225	.301			4	13	22	39	
2012	638,659	2,679,386	.419			6	13	28	47	
2013	707,844	1,950,027	.275			1	8	30	39	
<b>TOTAL</b>	<b>3,335,971</b>	<b>13,035,944</b>	<b>.391</b>	<b>1</b>		<b>22</b>	<b>64</b>	<b>151</b>	<b>238</b>	
O.D.		7,925								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,403,684	252,009	280,233			353,828	150,280	293,122	322,104
2010	200,000		1,087,111	613,786	128,491	3,000		215,628	501,524	199,780	285,726
2011			728,365	330,070	121,444			223,023	333,323	212,514	167,486
2012			1,008,172	278,043	464,376			160,035	239,797	313,424	215,539
2013			147,318	335,807	253,151			357,528	239,575	442,844	173,804
<b>TOTAL</b>	<b>200,000</b>		<b>4,374,650</b>	<b>1,809,715</b>	<b>1,247,695</b>	<b>3,000</b>		<b>1,310,042</b>	<b>1,464,499</b>	<b>1,461,684</b>	<b>1,164,659</b>
O.D.											7,925

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,694,246	314,255	376,913			829,727	198,219	381,938	328,546
2010	252,927	6,788	1,314,433	734,279	171,498	5,867	2,241	515,947	644,018	256,165	286,012
2011	90	7,384	895,133	373,831	166,565	113	9,379	534,805	363,236	258,643	165,141
2012	155	15,934	1,315,934	355,501	521,527	275	15,486	497,067	240,771	330,353	214,030
2013	412	9,076	689,203	379,016	263,086	468	31,048	1,047,867	305,609	362,600	171,197
<b>TOTAL</b>	<b>253,584</b>	<b>39,182</b>	<b>5,908,949</b>	<b>2,156,882</b>	<b>1,499,589</b>	<b>6,723</b>	<b>58,154</b>	<b>3,425,413</b>	<b>1,751,853</b>	<b>1,589,699</b>	<b>1,164,926</b>
O.D.											7,919

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,692,005	6,998,023	1,172,845			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,226,772	-1,627,996	5,196			
TOTAL LOSSES	5,465,233	5,370,027	1,178,041			
EXPECTED LOSSES	9,407,438	5,837,949	1,501,189			
CREDIBILITY	.35	.92	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.164	.161	.035	.360		
INDICATED (POST-TEST)	.197	.193	.042	.432		
PRES. ON RATE LEVEL	.265	.164	.042	.471		
DERIVED BY FORMULA	.241	.191	.042	.474		
UNDERLYING PRES. RATE	.282	.175	.045	.502		
PROPOSED	.239	.190	.042	.471		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	.446
IND. RATES				.45	MINIMUM PREMIUM	
MAN. RATES	.53	.52	.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
2009	40,349	2,600,280	6.444			3	24	43	70
2010	55,858	3,047,557	5.455			6	18	24	48
2011	429	36,035	8.399					1	1
2012									
2013									
<b>TOTAL</b>	<b>96,636</b>	<b>5,683,872</b>	<b>5.882</b>			<b>9</b>	<b>42</b>	<b>68</b>	<b>119</b>
O.D.		3,783	.003						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			408,362	829,199	450,201			123,125	256,368	291,600	241,425
2010			903,464	906,335	242,250			317,742	321,765	168,856	187,145
2011					28,086					3,047	4,902
<b>TOTAL</b>			<b>1,311,826</b>	<b>1,735,534</b>	<b>720,537</b>			<b>440,867</b>	<b>578,133</b>	<b>463,503</b>	<b>433,472</b>
O.D.											3,783

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			492,893	1,034,013	605,518			288,729	338,151	379,959	246,254
2010	115	5,763	1,116,444	1,080,478	310,959	247	3,011	722,689	416,430	216,647	187,332
2011	3	29	2,291	1,298	31,554		7	175	135	3,436	4,833
<b>TOTAL</b>	<b>118</b>	<b>5,792</b>	<b>1,611,628</b>	<b>2,115,789</b>	<b>948,031</b>	<b>247</b>	<b>3,018</b>	<b>1,011,593</b>	<b>754,716</b>	<b>600,042</b>	<b>438,419</b>
O.D.											3,824

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,632,396	4,418,578	442,243	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,957,163	-1,057,195	418	
TOTAL LOSSES		3,361,383	442,661	
EXPECTED LOSSES	5,453,169	3,284,658	421,333	
CREDIBILITY	.03	.09	.14	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	3.478	.458	3.936
INDICATED (POST-TEST)	.000	4.174	.550	4.724
PRES. ON RATE LEVEL	5.292	3.187	.409	8.888
DERIVED BY FORMULA	5.133	3.276	.429	8.838
UNDERLYING PRES. RATE	5.643	3.399	.436	9.478
PROPOSED	5.133	3.276	.429	8.838

YEAR	4-1-12	4-1-13	4-1-14	4-1-17	IND. RATE	8.375
IND. RATES				8.38	MINIMUM PREMIUM	
MAN. RATES	9.63	9.89	9.44	+ 8.38	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
2009	4,516	58,064	1.285			4,516					1	1
2010	4,504	175,515	3.896			4,504				1	3	4
2011	6,228	273,338	4.388			6,228				2	3	5
2012	6,023	244,698	4.062			6,023				2	2	2
2013	5,182	412,035	7.951			5,182			1		2	3
<b>TOTAL</b>	<b>26,453</b>	<b>1,163,650</b>	<b>4.399</b>			<b>26,453</b>			<b>1</b>	<b>5</b>	<b>9</b>	<b>15</b>
O.D.		82										

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009					6,851					11,595	39,618
2010				12,857	39,029				19,411	77,669	26,549
2011				66,274	15,099				37,030	31,022	123,913
2012				118,500					98,704		27,494
2013			163,969		36,840			155,000		11,743	44,483
<b>TOTAL</b>			<b>163,969</b>	<b>197,631</b>	<b>97,819</b>			<b>155,000</b>	<b>155,145</b>	<b>132,029</b>	<b>262,057</b>
O.D.											82

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009					9,215					15,108	40,410
2010		36	1,690	15,797	47,665		181	3,020	26,045	96,347	26,576
2011	1	306	14,008	71,531	18,693	1	431	11,594	39,762	36,321	122,178
2012	5	946	62,585	109,580	7,334	34	2,349	61,027	83,413	6,556	27,302
2013	25	2,264	178,479	31,326	45,859	111	5,466	261,558	20,650	22,035	43,816
<b>TOTAL</b>	<b>31</b>	<b>3,552</b>	<b>256,762</b>	<b>228,234</b>	<b>128,766</b>	<b>146</b>	<b>8,427</b>	<b>337,199</b>	<b>169,870</b>	<b>176,367</b>	<b>260,282</b>
O.D.											82

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	606,117	703,237	260,364	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-198,536	-155,742	678	
TOTAL LOSSES	407,581	547,495	261,042	
EXPECTED LOSSES	448,643	560,275	199,455	
CREDIBILITY	.01	.04	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.541	2.070	.987	4.598
INDICATED (POST-TEST)	1.849	2.484	1.184	5.517
PRES. ON RATE LEVEL	1.590	1.986	.707	4.283
DERIVED BY FORMULA	1.593	2.006	.736	4.335
UNDERLYING PRES. RATE	1.696	2.118	.754	4.568
PROPOSED	1.593	2.006	.736	4.335

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	4.108
IND. RATES				4.11	MINIMUM PREMIUM	
MAN. RATES	5.13	4.70	4.55	+ 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
2009	99,956	7,921,641	7.925		1	2	3	116	122
2010	104,246	5,115,026	4.906			5	2	148	155
2011	99,509	4,353,417	4.374			1	10	109	120
2012	111,946	4,225,022	3.774			1	8	112	121
2013	108,410	2,314,939	2.135			3		67	70
<b>TOTAL</b>	<b>524,067</b>	<b>23,930,045</b>	<b>4.566</b>		<b>1</b>	<b>12</b>	<b>23</b>	<b>552</b>	<b>588</b>
O.D.		13,004	.002						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009		306,147	264,405	286,810	1,085,868		4,247,218	200,885	157,857	886,651	485,800
2010			817,399	121,328	1,788,940			400,075	43,876	1,234,035	709,373
2011			187,479	375,010	1,520,567			23,604	482,595	1,015,917	748,245
2012			160,591	461,645	1,280,506			120,985	348,313	1,183,610	669,372
2013			551,932		632,710			201,235		499,859	429,203
<b>TOTAL</b>		<b>306,147</b>	<b>1,981,806</b>	<b>1,244,793</b>	<b>6,308,591</b>		<b>4,247,218</b>	<b>946,784</b>	<b>1,032,641</b>	<b>4,820,072</b>	<b>3,041,993</b>
O.D.											13,004

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009		17,882	319,137	357,652	1,460,492		889,430	471,075	208,214	1,155,309	495,516
2010	103	6,615	1,015,109	176,481	2,188,024	309	6,177	897,403	83,188	1,531,678	710,082
2011	183	4,663	407,796	475,035	1,723,652	32	7,634	232,357	546,170	1,163,678	737,770
2012	166	9,967	684,421	571,988	1,279,949	306	22,046	621,274	404,823	1,183,664	664,686
2013	168	13,420	998,181	321,985	570,073	234	13,520	573,732	158,454	362,429	422,765
<b>TOTAL</b>	<b>620</b>	<b>52,547</b>	<b>3,424,644</b>	<b>1,903,141</b>	<b>7,222,190</b>	<b>881</b>	<b>938,807</b>	<b>2,795,841</b>	<b>1,400,849</b>	<b>5,396,758</b>	<b>3,030,819</b>
O.D.											12,843

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,213,340	15,922,938	3,043,662			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,227,943	-3,181,633	10,803			
TOTAL LOSSES	3,985,397	12,741,305	3,054,465			
EXPECTED LOSSES	7,211,163	11,440,381	3,133,921			
CREDIBILITY	.10	.27	.42			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.760	2.431	.583	3.774		
INDICATED (POST-TEST)	.912	2.917	.700	4.529		
PRES. ON RATE LEVEL	1.290	2.047	.561	3.898		
DERIVED BY FORMULA	1.252	2.282	.619	4.153		
UNDERLYING PRES. RATE	1.376	2.183	.598	4.157		
PROPOSED	1.252	2.282	.619	4.153		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.935
IND. RATES				3.94	MINIMUM PREMIUM	
MAN. RATES	3.87	3.86	4.14	+ 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	
2009	854,134	16,189,306	1.895			20	56	307	383	
2010	955,630	18,207,361	1.905	1		19	74	316	410	
2011	978,999	17,096,208	1.746			17	52	341	410	
2012	957,734	15,271,285	1.594			8	52	334	394	
2013	978,693	14,879,106	1.520			2	39	395	436	
<b>TOTAL</b>	<b>4,725,190</b>	<b>81,643,266</b>	<b>1.728</b>	<b>1</b>		<b>66</b>	<b>273</b>	<b>1693</b>	<b>2033</b>	
O.D.		241,998	.005				7	5	12	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			3,524,679	1,832,691	2,512,469			1,633,333	1,864,998	2,642,926	2,178,210
2010	3,000		3,110,085	2,818,953	2,914,555			1,572,898	1,959,881	3,425,578	2,402,411
2011			2,610,481	2,586,485	3,275,659			1,376,633	1,444,405	3,621,941	2,180,604
2012			1,317,330	2,390,991	3,695,912			544,654	1,462,962	3,611,893	2,247,543
2013			251,590	1,735,532	4,277,562			101,585	1,114,461	4,857,398	2,540,978
<b>TOTAL</b>	<b>3,000</b>		<b>10,814,165</b>	<b>11,364,652</b>	<b>16,676,157</b>			<b>5,229,103</b>	<b>7,846,707</b>	<b>18,159,736</b>	<b>11,549,746</b>
O.D.				92,434	24,800				57,935	34,493	32,336

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			4,111,493	2,285,367	3,379,273			3,425,046	2,459,933	3,443,737	2,221,774
2010	4,191	21,690	3,882,279	3,396,110	3,603,019	1,218	20,916	3,654,396	2,573,704	4,281,232	2,404,813
2011	635	35,533	3,710,419	2,971,123	3,824,742	685	57,373	3,271,845	1,708,968	4,179,151	2,150,076
2012	592	47,551	3,441,685	2,670,901	3,805,231	1,312	85,081	2,473,969	1,585,631	3,648,424	2,231,810
2013	2,597	75,230	5,416,205	3,174,059	3,737,093	1,652	127,918	3,648,390	2,005,644	3,473,098	2,502,863
<b>TOTAL</b>	<b>8,015</b>	<b>180,004</b>	<b>20,562,081</b>	<b>14,497,560</b>	<b>18,349,358</b>	<b>4,867</b>	<b>291,288</b>	<b>16,473,646</b>	<b>10,333,880</b>	<b>19,025,642</b>	<b>11,511,336</b>
O.D.	3	191	15,066	105,718	29,816	1	344	11,872	70,054	39,111	32,188

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	37,547,378	62,451,139	11,543,524			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-12,781,128	-13,300,305	44,728			
TOTAL LOSSES	24,766,250	49,150,834	11,588,252			
EXPECTED LOSSES	28,540,147	47,677,167	12,994,274			
CREDIBILITY	.44	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.524	1.040	.245	1.809		
INDICATED (POST-TEST)	.629	1.248	.294	2.171		
PRES. ON RATE LEVEL	.566	.946	.258	1.770		
DERIVED BY FORMULA	.594	1.248	.294	2.136		
UNDERLYING PRES. RATE	.604	1.009	.275	1.888		
PROPOSED	.594	1.248	.294	2.136		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.024
IND. RATES				2.02	MINIMUM PREMIUM	
MAN. RATES	1.98	1.87	1.88	+ 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
2009	475,328	11,869,533	2.497			20	43	163	226
2010	532,598	14,533,678	2.728			22	41	202	265
2011	599,748	15,360,213	2.561			22	44	216	282
2012	663,321	14,124,312	2.129	1		11	29	222	263
2013	685,903	9,875,059	1.439		1	6	16	261	284
<b>TOTAL</b>	<b>2,956,898</b>	<b>65,762,795</b>	<b>2.224</b>	<b>1</b>	<b>1</b>	<b>81</b>	<b>173</b>	<b>1064</b>	<b>1320</b>
O.D.		17,780							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			3,450,479	1,664,987	1,365,940			1,572,767	1,774,037	1,291,252	750,071
2010			4,551,671	1,604,738	2,255,766			2,097,707	1,067,813	1,995,421	960,562
2011			3,831,858	1,825,016	2,872,605			1,673,366	1,263,125	2,970,401	923,842
2012	275,943		1,892,067	1,319,804	4,140,527	9,000		1,020,453	1,136,931	3,363,487	966,100
2013		1,390	1,132,470	768,261	3,053,132		1,024	403,831	530,997	2,931,216	1,052,738
<b>TOTAL</b>	<b>275,943</b>	<b>1,390</b>	<b>14,858,545</b>	<b>7,182,806</b>	<b>13,687,970</b>	<b>9,000</b>	<b>1,024</b>	<b>6,768,124</b>	<b>5,772,903</b>	<b>12,551,777</b>	<b>4,653,313</b>
O.D.											17,780

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			4,037,844	2,076,241	1,837,185			3,477,247	2,339,955	1,682,503	765,072
2010	541	27,900	5,110,931	1,958,606	2,799,856	1,274	18,191	3,714,254	1,415,644	2,500,889	961,523
2011	738	41,454	4,908,508	2,164,509	3,388,136	814	61,623	3,764,040	1,503,159	3,447,199	910,908
2012	278,229	47,440	3,580,349	1,755,753	4,201,025	22,074	98,453	3,132,131	1,321,717	3,411,100	959,337
2013	1,477	59,481	4,236,066	1,996,112	2,700,037	1,174	83,396	2,623,549	1,163,195	2,111,692	1,036,947
<b>TOTAL</b>	<b>280,985</b>	<b>176,275</b>	<b>21,873,698</b>	<b>9,951,221</b>	<b>14,926,239</b>	<b>25,336</b>	<b>261,663</b>	<b>16,711,221</b>	<b>7,743,670</b>	<b>13,153,383</b>	<b>4,633,787</b>
O.D.											17,602

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	39,329,178	45,774,513	4,651,389	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-16,013,674	-9,970,475	19,775	
TOTAL LOSSES	23,315,504	35,804,038	4,671,164	
EXPECTED LOSSES	36,428,983	36,340,276	5,322,415	
CREDIBILITY	.32	.85	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.789	1.211	.158	2.158
INDICATED (POST-TEST)	.947	1.453	.190	2.590
PRES. ON RATE LEVEL	1.155	1.152	.169	2.476
DERIVED BY FORMULA	1.088	1.408	.190	2.686
UNDERLYING PRES. RATE	1.232	1.229	.180	2.641
PROPOSED	1.049	1.358	.183	2.590

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	TOTAL
IND. RATES				2.45	MINIMUM PREMIUM	
MAN. RATES	3.24	2.86	2.63	+ 2.45	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	326,620	10,194,136	3.121			11	43	210	264
2010	366,430	8,870,644	2.420		1	6	27	232	266
2011	410,674	12,207,371	2.972			10	33	246	289
2012	477,607	11,167,114	2.338		1	6	24	293	324
2013	575,671	11,149,614	1.936		1	1	24	319	345
<b>TOTAL</b>	<b>2,157,002</b>	<b>53,588,879</b>	<b>2.484</b>		<b>3</b>	<b>34</b>	<b>151</b>	<b>1300</b>	<b>1488</b>
O.D.		103,941	.004				2		2

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			2,092,478	1,422,290	2,136,173			856,679	1,085,524	1,856,812	744,180
2010		6,629	1,181,687	1,030,383	2,457,544		16,568	508,035	633,964	2,182,483	853,351
2011			1,534,440	1,384,503	3,385,716			1,118,464	977,251	2,809,253	997,744
2012		26,330	792,535	1,016,892	3,720,452		6,670	331,440	526,744	3,485,785	1,260,266
2013		12,746	165,445	1,443,950	2,938,045		500	95,000	1,536,598	3,685,539	1,271,791
<b>TOTAL</b>		<b>45,705</b>	<b>5,766,585</b>	<b>6,298,018</b>	<b>14,637,930</b>		<b>23,738</b>	<b>2,909,618</b>	<b>4,760,081</b>	<b>14,019,872</b>	<b>5,127,332</b>
O.D.				66,949					31,959		5,033

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			2,525,621	1,773,596	2,873,156			2,008,913	1,431,805	2,419,435	759,064
2010	152	19,332	1,509,237	1,263,286	3,013,712	392	38,154	1,201,646	851,468	2,714,120	854,204
2011	534	21,475	2,239,737	1,668,071	3,884,373	494	41,105	2,346,719	1,174,291	3,233,779	983,776
2012	489	62,113	2,169,472	1,378,034	3,716,146	777	70,344	1,475,604	768,840	3,451,480	1,251,444
2013	2,007	68,201	3,955,688	2,351,720	2,594,414	1,570	127,875	3,347,925	1,851,170	2,694,115	1,252,714
<b>TOTAL</b>	<b>3,182</b>	<b>171,121</b>	<b>12,399,755</b>	<b>8,434,707</b>	<b>16,081,801</b>	<b>3,233</b>	<b>277,478</b>	<b>10,380,807</b>	<b>6,077,574</b>	<b>14,512,929</b>	<b>5,101,202</b>
O.D.	1	295	12,905	71,556	1,745	1	309	8,467	33,131	1,156	5,021

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	23,257,554	45,214,599	5,106,223	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-10,455,770	-9,901,198	23,545	
TOTAL LOSSES	12,801,784	35,313,401	5,129,768	
EXPECTED LOSSES	24,029,002	36,604,324	5,845,475	
CREDIBILITY	.26	.69	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.593	1.637	.238	2.468
INDICATED (POST-TEST)	.712	1.964	.286	2.962
PRES. ON RATE LEVEL	1.045	1.591	.254	2.890
DERIVED BY FORMULA	.958	1.848	.286	3.092
UNDERLYING PRES. RATE	1.114	1.697	.271	3.082
PROPOSED	.918	1.770	.274	2.962

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	TOTAL
IND. RATES				2.81	MINIMUM PREMIUM	
MAN. RATES	3.48	3.17	3.07	+ 2.81	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
2009	354,035	5,767,231	1.629			354,035			7	14	95	116
2010	353,668	3,976,646	1.124			353,668			3	11	87	101
2011	352,718	4,472,890	1.268			352,718			4	17	90	111
2012	359,224	4,724,082	1.315			359,224	1		3	15	78	97
2013	367,339	4,434,162	1.207			367,339	1			17	87	105
<b>TOTAL</b>	<b>1,786,984</b>	<b>23,375,011</b>	<b>1.308</b>			<b>1,786,984</b>	<b>2</b>		<b>17</b>	<b>74</b>	<b>437</b>	<b>530</b>
O.D.		256,362	.014							2		2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,552,022	691,322	612,712			594,483	845,482	816,129	655,081
2010			410,936	353,615	835,220			210,648	550,387	1,032,573	583,267
2011			628,841	417,590	786,412			262,843	677,881	1,142,419	556,904
2012	127,539		513,921	521,972	726,373	1,500		540,640	887,272	829,107	575,758
2013	228,434			442,386	930,593				623,945	1,562,704	646,100
<b>TOTAL</b>	<b>355,973</b>		<b>3,105,720</b>	<b>2,426,885</b>	<b>3,891,310</b>	<b>1,500</b>		<b>1,608,614</b>	<b>3,584,967</b>	<b>5,382,932</b>	<b>3,017,110</b>
O.D.				158,083					83,325		14,954

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,873,291	862,078	824,096			1,394,063	1,115,190	1,063,417	668,183
2010	52	3,266	523,800	433,431	1,024,351	163	4,147	523,972	720,759	1,287,060	583,850
2011	153	7,644	853,994	495,976	912,986	148	15,914	757,197	763,117	1,320,864	549,107
2012	128,429	12,841	974,863	585,351	764,632	4,336	52,576	1,692,445	858,836	897,258	571,728
2013	298,831	16,620	1,197,221	734,936	815,873	655	54,363	1,389,749	802,255	1,142,539	636,409
<b>TOTAL</b>	<b>427,465</b>	<b>40,371</b>	<b>5,423,169</b>	<b>3,111,772</b>	<b>4,341,938</b>	<b>5,302</b>	<b>127,000</b>	<b>5,757,426</b>	<b>4,260,157</b>	<b>5,711,138</b>	<b>3,009,277</b>
O.D.	1	222	15,292	181,090	2,234	3	805	22,032	86,433	3,013	14,988

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,819,088	17,697,775	3,024,265	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,372,020	-3,994,578	11,647	
TOTAL LOSSES	7,447,068	13,703,197	3,035,912	
EXPECTED LOSSES	9,721,193	14,313,741	3,413,139	
CREDIBILITY	.23	.61	.96	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.417	.767	.170	1.354
INDICATED (POST-TEST)	.500	.920	.204	1.624
PRES. ON RATE LEVEL	.510	.751	.179	1.440
DERIVED BY FORMULA	.508	.854	.203	1.565
UNDERLYING PRES. RATE	.544	.801	.191	1.536
PROPOSED	.508	.854	.203	1.565

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.483
IND. RATES				1.48	MINIMUM PREMIUM	
MAN. RATES	1.49	1.45	1.53	+ 1.48	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
2009	204,790	5,667,697	2.767			204,790		1	8	20	94	123
2010	216,196	3,036,711	1.404			216,196			2	17	76	95
2011	222,073	4,539,741	2.044			222,073			2	19	87	108
2012	234,380	3,711,897	1.583			234,380			1	29	77	107
2013	236,439	2,892,543	1.223			236,439				26	74	100
<b>TOTAL</b>	<b>1,113,878</b>	<b>19,848,589</b>	<b>1.782</b>			<b>1,113,878</b>		<b>1</b>	<b>13</b>	<b>111</b>	<b>408</b>	<b>533</b>
O.D.		16,164	.001								1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009		156,047	1,256,351	706,745	918,839		44,716	651,210	484,415	1,001,712	447,662
2010			369,684	566,818	541,130			215,702	248,308	546,056	549,013
2011			285,639	1,042,749	801,319			199,192	1,016,639	677,092	517,111
2012			140,333	1,041,953	774,741			7,940	485,834	747,101	513,995
2013				509,112	563,273				435,847	771,466	612,845
<b>TOTAL</b>		<b>156,047</b>	<b>2,052,007</b>	<b>3,867,377</b>	<b>3,599,302</b>		<b>44,716</b>	<b>1,074,044</b>	<b>2,671,043</b>	<b>3,743,427</b>	<b>2,640,626</b>
O.D.					1,839					6,102	8,223

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009		263,719	1,516,415	881,309	1,235,838		270,934	1,527,088	638,939	1,305,228	456,615
2010	48	2,748	478,577	680,498	667,464	168	3,050	500,772	328,285	681,214	549,562
2011	123	7,705	588,574	1,157,575	935,895	135	16,479	696,201	1,091,305	806,476	509,871
2012	131	12,622	862,744	1,053,378	823,902	218	16,885	427,592	475,544	760,976	510,397
2013	611	13,326	981,173	629,671	524,071	401	33,700	816,052	473,428	577,592	603,652
<b>TOTAL</b>	<b>913</b>	<b>300,120</b>	<b>4,427,483</b>	<b>4,402,431</b>	<b>4,187,170</b>	<b>922</b>	<b>341,048</b>	<b>3,967,705</b>	<b>3,007,501</b>	<b>4,131,486</b>	<b>2,630,097</b>
O.D.		2	49	29	2,241		14	108	108	7,550	8,255

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,038,364	15,738,516	2,638,352	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,315,349	-3,433,194	9,781	
TOTAL LOSSES	4,723,015	12,305,322	2,648,133	
EXPECTED LOSSES	9,668,461	12,364,046	2,795,834	
CREDIBILITY	.17	.44	.70	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.424	1.105	.238	1.767
INDICATED (POST-TEST)	.509	1.326	.286	2.121
PRES. ON RATE LEVEL	.814	1.041	.235	2.090
DERIVED BY FORMULA	.762	1.166	.271	2.199
UNDERLYING PRES. RATE	.868	1.110	.251	2.229
PROPOSED	.735	1.125	.261	2.121

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.010
IND. RATES				2.01	MINIMUM PREMIUM	
MAN. RATES	2.51	2.30	2.22	+ 2.01	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	173,598	3,717,799	2.141			5	19	78	102
2010	181,863	3,993,580	2.195			5	24	63	92
2011	191,619	5,781,094	3.016			7	30	75	112
2012	189,894	4,337,332	2.284			5	12	86	103
2013	171,906	3,110,431	1.809			3	11	67	81
<b>TOTAL</b>	<b>908,880</b>	<b>20,940,236</b>	<b>2.304</b>			<b>25</b>	<b>96</b>	<b>369</b>	<b>490</b>
O.D.		5,914						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			885,503	971,112	404,630			283,703	558,092	427,257	187,502
2010			847,961	1,025,320	689,696			154,087	710,006	431,736	134,774
2011			1,258,033	1,553,797	883,383			801,975	602,251	487,371	194,284
2012			795,746	470,985	1,384,081			352,457	230,697	933,805	169,561
2013			405,586	557,771	601,835			246,858	287,443	832,405	178,533
<b>TOTAL</b>			<b>4,192,829</b>	<b>4,578,985</b>	<b>3,963,625</b>			<b>1,839,080</b>	<b>2,388,489</b>	<b>3,112,574</b>	<b>864,654</b>
O.D.					329					1,737	3,848

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,068,802	1,210,975	544,229			665,283	736,122	556,714	191,252
2010	107	5,813	1,069,035	1,227,638	856,672	116	2,282	403,614	912,228	545,220	134,909
2011	246	17,660	1,773,172	1,727,864	1,069,689	368	26,306	1,673,330	674,255	595,131	191,564
2012	237	18,073	1,386,044	622,342	1,414,835	523	28,643	947,430	299,949	945,224	168,374
2013	740	18,973	1,433,311	722,080	600,641	490	34,976	1,102,104	427,948	626,059	175,855
<b>TOTAL</b>	<b>1,330</b>	<b>60,519</b>	<b>6,730,364</b>	<b>5,510,899</b>	<b>4,486,066</b>	<b>1,497</b>	<b>92,207</b>	<b>4,791,761</b>	<b>3,050,502</b>	<b>3,268,348</b>	<b>861,954</b>
O.D.			8	5	401		4	30	30	2,149	3,812

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,677,720	16,318,400	865,766			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,092,325	-2,747,867	2,868			
TOTAL LOSSES	6,585,395	13,570,533	868,634			
EXPECTED LOSSES	11,324,645	9,797,726	872,524			
CREDIBILITY	.15	.39	.61			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.725	1.493	.096	2.314		
INDICATED (POST-TEST)	.870	1.792	.115	2.777		
PRES. ON RATE LEVEL	1.168	1.011	.090	2.269		
DERIVED BY FORMULA	1.123	1.316	.105	2.544		
UNDERLYING PRES. RATE	1.246	1.078	.096	2.420		
PROPOSED	1.123	1.316	.105	2.544		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.410
IND. RATES				2.41	MINIMUM PREMIUM	
MAN. RATES	2.29	2.29	2.41	+ 2.41	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	70,931	2,252,639	3.175			4	8	13	25
2010	84,109	1,091,631	1.297			1	11	17	29
2011	399								
2012									
2013									
<b>TOTAL</b>	<b>155,439</b>	<b>3,344,270</b>	<b>2.151</b>			<b>5</b>	<b>19</b>	<b>30</b>	<b>54</b>
O.D.		10,611	.006						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			893,287	288,618	244,352			453,335	177,694	79,085	116,268
2010			125,170	385,934	144,448			37,762	194,716	104,401	99,200
<b>TOTAL</b>			<b>1,018,457</b>	<b>674,552</b>	<b>388,800</b>			<b>491,097</b>	<b>372,410</b>	<b>183,486</b>	<b>215,468</b>
O.D.											10,611

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,078,197	359,908	328,655			1,063,071	234,381	103,050	118,593
2010	17	895	171,061	459,028	180,416	29	553	100,638	249,863	132,156	99,299
<b>TOTAL</b>	<b>17</b>	<b>895</b>	<b>1,249,258</b>	<b>818,936</b>	<b>509,071</b>	<b>29</b>	<b>553</b>	<b>1,163,709</b>	<b>484,244</b>	<b>235,206</b>	<b>217,892</b>
O.D.											10,773

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,414,461	2,047,457	228,665	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,714,704	-868,571	433	
TOTAL LOSSES	699,757	1,178,886	229,098	
EXPECTED LOSSES	3,153,858	2,706,194	444,556	
CREDIBILITY	.04	.12	.19	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.450	.758	.147	1.355
INDICATED (POST-TEST)	.540	.910	.176	1.626
PRES. ON RATE LEVEL	1.903	1.633	.267	3.803
DERIVED BY FORMULA	1.848	1.546	.250	3.644
UNDERLYING PRES. RATE	2.029	1.741	.286	4.056
PROPOSED	1.848	1.546	.250	3.644

YEAR	4-1-12	4-1-13	4-1-14	4-1-17	IND. RATE	3.453
IND. RATES				3.45	MINIMUM PREMIUM	
MAN. RATES	4.12	4.23	4.04	+ 3.45	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	169,466	1,244,559	.734				9	24	33
2010	166,876	3,716,243	2.226			4	23	42	69
2011	165,481	2,483,982	1.501			3	5	39	47
2012	169,984	2,082,460	1.225			1	3	45	49
2013	167,957	1,764,588	1.050			1	3	35	39
<b>TOTAL</b>	<b>839,764</b>	<b>11,291,832</b>	<b>1.345</b>			<b>9</b>	<b>43</b>	<b>185</b>	<b>237</b>
O.D.		6,605						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			626,379	339,094	182,327			579,420	239,255	312,116	171,767
2010			626,379	949,100	427,900			579,420	410,030	368,286	355,128
2011			505,750	239,433	526,702			202,116	148,918	481,259	379,804
2012			125,323	82,136	782,737			37,346	105,413	508,583	440,922
2013			241,456	157,259	474,376			63,148	121,141	447,453	259,755
<b>TOTAL</b>			<b>1,498,908</b>	<b>1,767,022</b>	<b>2,394,042</b>			<b>882,030</b>	<b>1,024,757</b>	<b>2,117,697</b>	<b>1,607,376</b>
O.D.					1,836					2,203	2,566

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			422,851	245,231	245,231				315,577	406,688	175,202
2010	75	3,950	745,598	1,131,785	534,672	377	4,849	1,096,985	534,486	466,371	355,483
2011	115	5,617	659,602	290,956	612,935	96	7,704	460,727	183,204	554,348	374,487
2012	100	4,842	341,569	165,950	771,470	117	7,705	211,964	135,529	504,860	437,836
2013	272	10,271	758,206	345,397	430,547	201	14,635	443,666	201,997	326,728	255,859
<b>TOTAL</b>	<b>562</b>	<b>24,680</b>	<b>2,504,975</b>	<b>2,356,939</b>	<b>2,594,855</b>	<b>791</b>	<b>34,893</b>	<b>2,213,342</b>	<b>1,370,793</b>	<b>2,258,995</b>	<b>1,598,867</b>
O.D.		21	1,432	780	1,502		31	1,069	598	1,518	2,557

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,781,796	8,585,980	1,601,424			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,133,881	-1,779,739	4,630			
TOTAL LOSSES	2,647,915	6,806,241	1,606,054			
EXPECTED LOSSES	4,736,269	6,365,411	1,377,213			
CREDIBILITY	.14	.37	.58			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.315	.810	.191	1.316		
INDICATED (POST-TEST)	.378	.972	.229	1.579		
PRES. ON RATE LEVEL	.529	.711	.153	1.393		
DERIVED BY FORMULA	.508	.808	.197	1.513		
UNDERLYING PRES. RATE	.564	.758	.164	1.486		
PROPOSED	.508	.808	.197	1.513		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.433
IND. RATES				1.43	MINIMUM PREMIUM	
MAN. RATES	1.67	1.53	1.48	+ 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	
2009	90,200	7,373	.008							
2010	101,779	114,846	.112				3	6		9
2011	90,308	46,854	.051					1		1
2012	101,439	213,815	.210				1	3		4
2013	110,075	123,451	.112					6		6
<b>TOTAL</b>	<b>493,801</b>	<b>506,339</b>	<b>.103</b>				<b>4</b>	<b>16</b>		<b>20</b>
O.D.		2,682								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											7,373
2010				16,106	36,455				27,439	23,907	10,939
2011					3,943					2,333	40,578
2012				95,881	37,062				50,912	11,034	18,926
2013					23,978					64,891	34,582
<b>TOTAL</b>				<b>111,987</b>	<b>101,438</b>				<b>78,351</b>	<b>102,165</b>	<b>112,398</b>
O.D.											2,682

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											7,520
2010		34	1,789	19,591	44,557		56	2,744	35,297	29,942	10,950
2011		5	322	183	4,430		5	132	104	2,630	40,010
2012	9	886	58,450	92,639	41,908	17	1,288	33,137	43,976	14,139	18,794
2013	4	271	18,728	10,208	19,593	14	857	31,352	17,626	44,696	34,063
<b>TOTAL</b>	<b>13</b>	<b>1,196</b>	<b>79,289</b>	<b>122,621</b>	<b>110,488</b>	<b>31</b>	<b>2,206</b>	<b>67,365</b>	<b>97,003</b>	<b>91,407</b>	<b>111,337</b>
O.D.											2,724

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	150,100	421,519	114,061	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-414,787	-328,329	954	
TOTAL LOSSES		93,190	115,015	
EXPECTED LOSSES	928,346	1,185,123	266,653	
CREDIBILITY	.10	.26	.41	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.019	.023	.042
INDICATED (POST-TEST)	.000	.023	.028	.051
PRES. ON RATE LEVEL	.176	.225	.051	.452
DERIVED BY FORMULA	.158	.172	.042	.372
UNDERLYING PRES. RATE	.188	.240	.054	.482
PROPOSED	.158	.172	.042	.372

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE
IND. RATES				.35	MINIMUM PREMIUM
MAN. RATES	.56	.50	.48	+ .35	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	12,567,098	38,500,688	.306	3		64	128	347	542
2010	12,982,475	29,583,454	.227	2		43	128	316	489
2011	13,488,555	34,197,366	.253	1		48	104	319	472
2012	13,970,181	31,375,539	.224	2	1	31	113	293	440
2013	14,834,451	24,218,123	.163	3		14	72	371	460
<b>TOTAL</b>	<b>67,842,760</b>	<b>157,875,170</b>	<b>.233</b>	<b>11</b>	<b>1</b>	<b>200</b>	<b>545</b>	<b>1646</b>	<b>2403</b>
O.D.		380,752					2	6	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	115,359		13,562,893	4,033,749	2,595,542			5,778,674	5,379,249	3,872,477	3,162,745
2010	170,521		8,550,348	4,163,196	2,948,423	1,599		3,376,582	3,021,152	3,995,977	3,355,656
2011	165,529		9,967,299	3,906,367	3,435,831	683,603		4,521,251	3,875,047	3,835,344	3,807,095
2012	1,146,043	82,999	5,710,295	4,597,824	4,504,776	5,434	112,527	2,261,978	3,655,713	5,662,292	3,635,658
2013	475,107		2,883,554	2,092,009	4,896,932	51,876		1,053,394	2,171,277	6,660,944	3,933,030
<b>TOTAL</b>	<b>2,072,559</b>	<b>82,999</b>	<b>40,674,389</b>	<b>18,793,145</b>	<b>18,381,504</b>	<b>742,512</b>	<b>112,527</b>	<b>16,991,879</b>	<b>18,102,438</b>	<b>24,027,034</b>	<b>17,894,184</b>
O.D.				53,985	59,307				90,113	30,647	146,700

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	150,428		15,655,436	5,030,088	3,490,999			12,546,853	7,095,230	5,045,842	3,226,000
2010	216,609	54,503	10,241,448	5,019,812	3,703,407	5,547	36,014	7,391,493	3,956,197	5,019,268	3,359,012
2011	188,713	97,552	11,915,607	4,538,287	4,246,967	747,220	150,725	9,250,665	4,339,625	4,593,078	3,753,796
2012	1,153,953	220,560	9,440,089	4,999,329	4,850,995	16,302	539,466	7,244,002	3,646,991	4,884,729	3,610,208
2013	623,610	116,668	8,681,817	3,961,804	4,540,755	75,638	241,400	7,166,181	3,242,520	4,913,042	3,874,035
<b>TOTAL</b>	<b>2,333,313</b>	<b>489,283</b>	<b>55,934,397</b>	<b>23,549,320</b>	<b>20,833,123</b>	<b>844,707</b>	<b>967,605</b>	<b>43,599,194</b>	<b>22,280,563</b>	<b>24,455,959</b>	<b>17,823,051</b>
O.D.	47	644	50,598	46,318	82,002	52	4,922	93,116	55,497	46,025	145,375

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	104,317,878	91,348,807	17,968,426	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-46,617,101	-23,696,501	74,604	
TOTAL LOSSES	57,700,777	67,652,306	18,043,030	
EXPECTED LOSSES	104,477,852	85,481,877	21,031,255	
CREDIBILITY	1.00	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.085	.100	.027	.212
INDICATED (POST-TEST)	.102	.120	.032	.254
PRES. ON RATE LEVEL	.145	.118	.029	.292
DERIVED BY FORMULA	.102	.120	.032	.254
UNDERLYING PRES. RATE	.154	.126	.031	.311
PROPOSED	.102	.120	.032	.254

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	TOTAL
IND. RATES				.24	MINIMUM PREMIUM	
MAN. RATES	.32	.31	.31	+ .24	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	720,560	5,900,711	.818	1		10	25	56	92	
2010	669,397	4,464,938	.667			4	13	47	64	
2011	643,279	3,551,443	.552			5	16	63	84	
2012	667,044	3,125,885	.468			3	14	56	73	
2013	677,792	3,288,864	.485			3	6	51	60	
<b>TOTAL</b>	<b>3,378,072</b>	<b>20,331,841</b>	<b>.602</b>	<b>1</b>		<b>25</b>	<b>74</b>	<b>273</b>	<b>373</b>	
O.D.		521								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	285,866		1,935,720	1,010,893	249,921	6,665		816,554	697,447	397,354	500,291
2010			846,400	341,898	555,588			560,794	1,393,157	398,521	368,580
2011			972,810	406,631	480,256			242,504	400,570	591,432	457,240
2012			471,142	523,765	717,839			210,183	237,478	604,410	361,068
2013			618,787	515,637	460,215			538,309	225,606	611,832	318,478
<b>TOTAL</b>	<b>285,866</b>		<b>4,844,859</b>	<b>2,798,824</b>	<b>2,463,819</b>	<b>6,665</b>		<b>2,368,344</b>	<b>2,954,258</b>	<b>2,603,549</b>	<b>2,005,657</b>
O.D.											521

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	372,769		2,313,195	1,260,583	336,145	18,515		1,857,542	919,932	517,755	510,297
2010	108	5,679	1,028,302	418,115	687,411	434	5,540	1,347,243	1,785,689	517,639	368,949
2011	157	10,023	1,214,902	477,408	578,895	127	11,405	612,372	450,473	688,930	450,839
2012	138	12,295	928,562	584,027	754,190	357	19,747	633,886	267,403	616,661	358,541
2013	672	18,265	1,397,680	642,042	492,242	527	34,370	1,205,318	349,186	482,417	313,701
<b>TOTAL</b>	<b>373,844</b>	<b>46,262</b>	<b>6,882,641</b>	<b>3,382,175</b>	<b>2,848,883</b>	<b>19,960</b>	<b>71,062</b>	<b>5,656,361</b>	<b>3,772,683</b>	<b>2,823,402</b>	<b>2,002,327</b>
O.D.											513

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,050,130	12,827,143	2,002,840			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,362,228	-3,308,013	8,150			
TOTAL LOSSES	7,687,902	9,519,130	2,010,990			
EXPECTED LOSSES	11,857,032	11,823,253	2,432,212			
CREDIBILITY	.35	.93	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.228	.282	.060	.570		
INDICATED (POST-TEST)	.274	.338	.072	.684		
PRES. ON RATE LEVEL	.329	.328	.068	.725		
DERIVED BY FORMULA	.310	.337	.072	.719		
UNDERLYING PRES. RATE	.351	.350	.072	.773		
PROPOSED	.310	.337	.072	.719		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	.681
IND. RATES				.68	MINIMUM PREMIUM	
MAN. RATES	.74	.72	.77	+ .68	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	47,242,726	55,838,180	.118	2		81	242	659	984
2010	48,673,878	57,998,705	.119	1	1	79	223	671	975
2011	50,181,849	50,694,425	.101	3		48	240	608	899
2012	52,933,443	49,807,957	.094	3	1	43	190	540	777
2013	54,495,137	52,554,940	.096			30	112	730	872
<b>TOTAL</b>	<b>253,527,033</b>	<b>266,894,207</b>	<b>.105</b>	<b>9</b>	<b>2</b>	<b>281</b>	<b>1007</b>	<b>3208</b>	<b>4507</b>
O.D.		713,592					10	15	25

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	215,355		14,815,147	8,377,037	4,687,485			8,481,987	5,842,267	6,780,836	6,638,066
2010	965,846	86,860	15,067,893	7,097,229	6,448,724		45,631	8,998,746	5,352,470	6,774,015	7,161,281
2011	2,010,284		8,935,436	7,300,765	6,906,244			4,030,096	5,877,668	8,613,672	7,019,691
2012	1,201,569	48,918	8,009,735	5,866,383	6,230,934	21,450	1,265	8,043,407	4,918,068	7,796,392	7,669,836
2013			6,682,353	3,847,822	8,686,236			9,911,758	3,291,906	12,624,708	7,510,157
<b>TOTAL</b>	<b>4,393,054</b>	<b>135,778</b>	<b>53,510,564</b>	<b>32,489,236</b>	<b>32,959,623</b>	<b>22,029</b>	<b>46,896</b>	<b>39,465,994</b>	<b>25,282,379</b>	<b>42,589,623</b>	<b>35,999,031</b>
O.D.				252,574	89,446				56,245	90,467	224,860

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	280,823		17,096,805	10,446,169	6,304,662			16,583,346	7,705,942	8,835,441	6,770,827
2010	909,138	223,571	17,474,910	8,579,756	8,046,238	5,107	149,565	14,918,804	7,015,472	8,523,773	7,168,442
2011	2,163,494	109,066	11,856,138	8,307,892	8,208,360	2,400	168,114	9,042,772	6,608,077	10,037,074	6,921,415
2012	1,210,173	216,243	12,284,304	6,450,450	6,804,318	55,328	374,492	12,148,137	5,120,719	8,160,994	7,616,147
2013	6,231	220,845	16,518,490	7,234,110	8,174,014	6,370	443,307	14,191,447	5,745,938	9,303,477	7,397,505
<b>TOTAL</b>	<b>4,569,859</b>	<b>769,725</b>	<b>75,230,647</b>	<b>41,018,377</b>	<b>37,537,592</b>	<b>69,205</b>	<b>1,135,478</b>	<b>66,884,506</b>	<b>32,196,148</b>	<b>44,860,759</b>	<b>35,874,336</b>
O.D.	7	1,094	66,474	284,697	109,787	5	541	15,305	70,923	106,936	224,423

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	148,742,846	156,185,219	36,098,759			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-56,585,509	-37,278,552	151,617			
TOTAL LOSSES	92,157,337	118,906,667	36,250,376			
EXPECTED LOSSES	126,763,518	134,369,328	43,099,594			
CREDIBILITY	1.00	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.036	.047	.014	.097		
INDICATED (POST-TEST)	.043	.056	.017	.116		
PRES. ON RATE LEVEL	.047	.050	.016	.113		
DERIVED BY FORMULA	.043	.056	.017	.116		
UNDERLYING PRES. RATE	.050	.053	.017	.120		
PROPOSED	.043	.056	.017	.116		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	.109
IND. RATES				.11	MINIMUM PREMIUM	
MAN. RATES	.15	.14	.12	+ .11	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	464,000	8,314,787	1.791			464,000	1		12	28	99	140
2010	438,998	7,574,352	1.725			438,998			5	32	125	162
2011	494,298	9,354,242	1.892			494,298	2		5	32	117	156
2012	500,582	6,466,989	1.291			500,582			6	28	94	128
2013	530,170	7,977,690	1.504			530,170			2	12	144	158
<b>TOTAL</b>	<b>2,428,048</b>	<b>39,688,060</b>	<b>1.635</b>			<b>2,428,048</b>	<b>3</b>		<b>30</b>	<b>132</b>	<b>579</b>	<b>744</b>
O.D.		56,473	.002							1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	2,634		1,985,185	1,075,055	1,283,440			1,215,026	776,028	1,616,963	360,456
2010			1,078,695	900,965	1,799,754			665,885	990,184	1,744,208	394,661
2011	453,352		921,402	1,295,660	1,664,273	1,353,469		613,495	869,403	1,764,240	418,948
2012			1,133,479	949,987	1,310,679			531,881	742,005	1,361,510	437,448
2013			270,979	784,430	1,974,069			104,087	1,003,098	3,425,017	416,010
<b>TOTAL</b>	<b>455,986</b>		<b>5,389,740</b>	<b>5,006,097</b>	<b>8,032,215</b>	<b>1,353,469</b>		<b>3,130,374</b>	<b>4,380,718</b>	<b>9,911,938</b>	<b>2,027,523</b>
O.D.				4,000	33,422				2,520	4,693	11,838

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	3,435		2,251,635	1,340,593	1,726,233			2,314,582	1,023,581	2,106,903	367,665
2010	139	8,194	1,362,169	1,099,445	2,210,189	514	9,534	1,562,493	1,298,701	2,178,271	395,056
2011	460,586	14,722	1,424,864	1,481,232	1,930,809	935,087	28,103	1,526,529	1,002,228	2,039,861	413,083
2012	282	25,700	1,982,360	1,073,692	1,391,183	934	52,280	1,666,065	781,397	1,406,106	434,386
2013	1,186	35,812	2,587,856	1,441,536	1,732,107	1,194	92,298	2,633,790	1,423,135	2,423,022	409,770
<b>TOTAL</b>	<b>465,628</b>	<b>84,428</b>	<b>9,608,884</b>	<b>6,436,498</b>	<b>8,990,521</b>	<b>937,729</b>	<b>182,215</b>	<b>9,703,459</b>	<b>5,529,042</b>	<b>10,154,163</b>	<b>2,019,960</b>
O.D.	1	63	2,757	5,345	39,339		35	770	2,705	5,859	11,822

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	20,985,969	31,163,472	2,031,782			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-8,360,029	-6,631,615	8,520			
TOTAL LOSSES	12,625,940	24,531,857	2,040,302			
EXPECTED LOSSES	18,744,531	23,940,553	2,403,767			
CREDIBILITY	.28	.75	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.520	1.010	.084	1.614		
INDICATED (POST-TEST)	.624	1.212	.101	1.937		
PRES. ON RATE LEVEL	.724	.925	.092	1.741		
DERIVED BY FORMULA	.696	1.140	.101	1.937		
UNDERLYING PRES. RATE	.772	.986	.099	1.857		
PROPOSED	.696	1.140	.101	1.937		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.835
IND. RATES				1.84	MINIMUM PREMIUM	
MAN. RATES	1.96	1.92	1.85	+ 1.84	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
2009	3,959,924	8,454,492	.213			3,959,924			12	34	92	138
2010	4,197,449	8,696,997	.207			4,197,449			13	26	94	133
2011	4,357,467	9,125,190	.209			4,357,467	3		14	27	81	125
2012	4,344,088	10,355,044	.238			4,344,088	2		11	24	91	128
2013	4,884,914	5,735,314	.117			4,884,914			2	18	85	105
<b>TOTAL</b>	<b>21,743,842</b>	<b>42,367,037</b>	<b>.195</b>			<b>21,743,842</b>	<b>5</b>		<b>52</b>	<b>129</b>	<b>443</b>	<b>629</b>
O.D.		65,448									2	2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			2,804,158	1,069,943	723,462			653,195	1,340,904	1,056,551	806,279
2010			2,889,378	843,235	553,304			1,708,973	695,100	1,091,487	915,520
2011	410,865		3,471,843	869,137	707,631	263,247		948,598	729,047	756,792	968,030
2012	806,207		2,608,421	1,061,689	924,478	1,125		1,595,239	1,380,918	1,075,601	901,366
2013			319,606	823,272	871,286			115,873	793,847	1,569,722	1,241,708
<b>TOTAL</b>	<b>1,217,072</b>		<b>12,093,406</b>	<b>4,667,276</b>	<b>3,780,161</b>	<b>264,372</b>		<b>5,021,878</b>	<b>4,939,816</b>	<b>5,550,153</b>	<b>4,832,903</b>
O.D.					37,320					13,988	14,140

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			3,384,619	1,334,216	973,055			1,531,742	1,768,652	1,376,689	822,405
2010	349	17,220	3,264,475	1,022,695	705,660	1,130	14,587	3,268,726	923,396	1,375,605	916,436
2011	465,269	31,369	4,023,198	1,032,962	917,149	287,428	32,891	2,083,786	824,515	909,316	954,478
2012	811,289	40,120	3,268,992	1,194,912	1,088,768	4,592	105,490	3,589,580	1,354,516	1,216,253	895,056
2013	1,038	24,658	1,847,504	1,031,916	845,830	862	67,605	1,757,218	920,071	1,175,791	1,223,082
<b>TOTAL</b>	<b>1,277,945</b>	<b>113,367</b>	<b>15,788,788</b>	<b>5,616,701</b>	<b>4,530,462</b>	<b>294,012</b>	<b>220,573</b>	<b>12,231,052</b>	<b>5,791,150</b>	<b>6,053,654</b>	<b>4,811,457</b>
O.D.	6	337	22,693	12,277	32,237		97	2,284	1,310	13,476	14,147

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	29,951,154	22,051,267	4,825,604			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-12,997,650	-5,481,222	20,314			
TOTAL LOSSES	16,953,504	16,570,045	4,845,918			
EXPECTED LOSSES	29,136,749	19,786,897	5,653,399			
CREDIBILITY	1.00	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.078	.076	.022	.176		
INDICATED (POST-TEST)	.094	.091	.026	.211		
PRES. ON RATE LEVEL	.126	.085	.024	.235		
DERIVED BY FORMULA	.094	.091	.026	.211		
UNDERLYING PRES. RATE	.134	.091	.026	.251		
PROPOSED	.094	.091	.026	.211		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	.199
IND. RATES				.20	MINIMUM PREMIUM	
MAN. RATES	.25	.25	.25	+ .20	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	3,087,192	4,965,739	.160	2		5	15	29	51
2010	3,162,064	3,357,712	.106			7	7	31	45
2011	3,242,020	2,718,618	.083			4	13	31	48
2012	3,329,548	1,656,994	.049				15	24	39
2013	3,319,579	1,599,701	.048			1	5	24	30
<b>TOTAL</b>	<b>16,140,403</b>	<b>14,298,764</b>	<b>.089</b>	<b>2</b>		<b>17</b>	<b>55</b>	<b>139</b>	<b>213</b>
O.D.		884							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	1,156,730		1,101,631	376,746	136,438	11,835		1,182,781	180,063	364,677	454,838
2010			1,133,035	242,667	244,517			760,527	418,191	223,476	335,299
2011			639,467	715,808	94,320			179,404	424,488	241,992	423,139
2012				551,494	132,916				355,228	309,277	308,079
2013			158,516	136,719	311,311			12,553	92,023	411,141	477,438
<b>TOTAL</b>	<b>1,156,730</b>		<b>3,032,649</b>	<b>2,023,434</b>	<b>919,502</b>	<b>11,835</b>		<b>2,135,265</b>	<b>1,469,993</b>	<b>1,550,563</b>	<b>1,998,793</b>
O.D.											884

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	1,225,637		1,044,241	469,803	183,507	32,878		1,296,343	237,502	475,172	463,935
2010	144	7,169	1,352,321	297,920	310,096	588	6,779	1,696,757	546,193	290,356	335,634
2011	81	8,363	867,009	782,982	143,523	98	9,222	475,723	457,436	293,824	417,215
2012	36	4,839	319,290	524,237	163,143	141	10,505	266,111	326,864	325,075	305,922
2013	218	7,190	533,235	252,350	286,755	149	10,830	312,999	168,815	294,080	470,276
<b>TOTAL</b>	<b>1,226,116</b>	<b>27,561</b>	<b>4,116,096</b>	<b>2,327,292</b>	<b>1,087,024</b>	<b>33,854</b>	<b>37,336</b>	<b>4,047,933</b>	<b>1,736,810</b>	<b>1,678,507</b>	<b>1,992,982</b>
O.D.											871

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,488,896	6,829,633	1,993,853			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,702,923	-1,844,306	7,745			
TOTAL LOSSES	4,785,973	4,985,327	2,001,598			
EXPECTED LOSSES	10,491,262	6,617,565	2,259,657			
CREDIBILITY	.99	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.030	.031	.012	.073		
INDICATED (POST-TEST)	.036	.037	.014	.087		
PRES. ON RATE LEVEL	.061	.039	.013	.113		
DERIVED BY FORMULA	.036	.037	.014	.087		
UNDERLYING PRES. RATE	.065	.041	.014	.120		
PROPOSED	.036	.037	.014	.087		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	.082
IND. RATES				.08	MINIMUM PREMIUM	
MAN. RATES	.13	.13	.12	+ .08	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	7,720,972	25,585,447	.331	1		37	80	294	412
2010	7,985,922	23,648,005	.296			35	98	252	385
2011	8,409,866	24,068,929	.286			28	123	280	431
2012	8,619,418	26,530,980	.307		1	30	110	339	480
2013	9,154,417	21,667,228	.236			14	49	390	453
<b>TOTAL</b>	<b>41,890,595</b>	<b>121,500,589</b>	<b>.290</b>	<b>1</b>	<b>1</b>	<b>144</b>	<b>460</b>	<b>1555</b>	<b>2161</b>
O.D.		359,267					3	15	18

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	26,408		7,849,510	3,054,705	2,675,104	592,077		3,717,466	1,846,323	2,821,549	3,002,305
2010			6,755,296	3,713,235	2,211,500			2,930,336	2,231,078	2,899,418	2,907,142
2011			5,207,948	4,520,722	2,227,391			2,006,849	4,144,849	2,744,241	3,216,929
2012		141,013	5,600,596	3,933,336	4,296,396		220	2,732,079	2,377,472	4,167,667	3,282,201
2013			2,630,806	2,487,906	5,010,682			736,558	1,533,128	5,827,667	3,440,481
<b>TOTAL</b>	<b>26,408</b>	<b>141,013</b>	<b>28,044,156</b>	<b>17,709,904</b>	<b>16,421,073</b>	<b>592,077</b>	<b>220</b>	<b>12,123,288</b>	<b>12,132,850</b>	<b>18,460,542</b>	<b>15,849,058</b>
O.D.				24,980	177,386				10,854	47,455	98,592

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	18,606		8,860,764	3,809,218	3,598,019	888,706		7,639,635	2,435,304	3,676,473	3,062,351
2010	862	43,260	8,168,211	4,465,461	2,786,264	2,256	30,776	6,595,845	2,928,053	3,648,602	2,910,049
2011	832	63,766	6,927,737	5,045,050	2,774,145	1,068	97,424	5,163,787	4,492,882	3,306,943	3,171,892
2012	1,125	282,745	8,882,016	4,366,467	4,707,423	3,995	210,582	7,033,530	2,550,342	4,366,422	3,259,226
2013	3,800	120,471	8,960,794	4,289,409	4,659,044	2,538	185,124	5,591,377	2,594,166	4,242,943	3,388,874
<b>TOTAL</b>	<b>25,225</b>	<b>510,242</b>	<b>41,799,522</b>	<b>21,975,605</b>	<b>18,524,895</b>	<b>898,563</b>	<b>523,906</b>	<b>32,024,174</b>	<b>15,000,747</b>	<b>19,241,383</b>	<b>15,792,392</b>
O.D.	20	746	52,028	57,073	182,130	6	442	16,045	22,410	41,039	98,335

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	75,850,919	75,045,282	15,890,727			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-29,149,290	-16,723,163	60,923			
TOTAL LOSSES	46,701,629	58,322,119	15,951,650			
EXPECTED LOSSES	65,349,328	60,322,457	17,175,144			
CREDIBILITY	1.00	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.111	.139	.038	.288		
INDICATED (POST-TEST)	.133	.167	.046	.346		
PRES. ON RATE LEVEL	.146	.135	.039	.320		
DERIVED BY FORMULA	.133	.167	.046	.346		
UNDERLYING PRES. RATE	.156	.144	.041	.341		
PROPOSED	.133	.167	.046	.346		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	.327
IND. RATES				.33	MINIMUM PREMIUM	
MAN. RATES	.34	.33	.34	+ .33	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	415,151	4,555,802	1.097			4	21	75	100
2010	491,879	4,178,730	.849			4	19	90	113
2011	457,472	3,642,253	.796			2	17	78	97
2012	502,880	4,890,822	.972			1	22	88	111
2013	517,789	3,043,452	.587			1		107	108
<b>TOTAL</b>	<b>2,385,171</b>	<b>20,311,059</b>	<b>.852</b>			<b>12</b>	<b>79</b>	<b>438</b>	<b>529</b>
O.D.		35,062	.001				1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			757,536	880,604	916,807			274,871	305,545	746,778	673,661
2010			709,532	867,578	872,098			188,431	260,072	635,308	645,711
2011			307,004	632,969	788,383			129,106	421,472	660,299	703,020
2012			302,376	1,173,161	1,055,889			78,500	528,948	1,197,766	554,182
2013			122,726		1,179,772			29,261		992,125	719,568
<b>TOTAL</b>			<b>2,199,174</b>	<b>3,554,312</b>	<b>4,812,949</b>			<b>700,169</b>	<b>1,516,037</b>	<b>4,232,276</b>	<b>3,296,142</b>
O.D.				1,459	2,424				2,332	3,495	25,352

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			914,346	1,098,112	1,233,107			644,573	403,013	973,055	687,134
2010	93	5,129	902,748	1,043,202	1,076,327	144	3,030	443,917	344,432	791,493	646,357
2011	113	6,031	532,629	719,456	911,299	78	8,898	401,101	470,989	763,799	693,178
2012	188	16,587	1,163,479	1,212,682	1,113,501	353	24,376	654,956	555,752	1,207,096	550,303
2013	228	14,910	1,033,735	513,855	975,857	211	14,144	527,706	272,784	686,025	708,774
<b>TOTAL</b>	<b>622</b>	<b>42,657</b>	<b>4,546,937</b>	<b>4,587,307</b>	<b>5,310,091</b>	<b>786</b>	<b>50,448</b>	<b>2,672,253</b>	<b>2,046,970</b>	<b>4,421,468</b>	<b>3,285,746</b>
O.D.		8	478	1,670	2,761		30	819	2,572	4,026	25,164

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,315,038	16,376,865	3,310,910	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,284,318	-3,466,756	12,174	
TOTAL LOSSES	2,030,720	12,910,109	3,323,084	
EXPECTED LOSSES	11,854,300	12,498,295	3,434,646	
CREDIBILITY	.28	.74	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.085	.541	.139	.765
INDICATED (POST-TEST)	.102	.649	.167	.918
PRES. ON RATE LEVEL	.466	.491	.135	1.092
DERIVED BY FORMULA	.364	.608	.167	1.139
UNDERLYING PRES. RATE	.497	.524	.144	1.165
PROPOSED	.349	.583	.160	1.092

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.034
IND. RATES				1.03	MINIMUM PREMIUM	
MAN. RATES	1.31	1.20	1.16	+ 1.03	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	382,714	3,224,202	.842			382,714			3	16	83	102
2010	393,663	4,408,153	1.119			393,663			3	21	94	118
2011	415,060	4,422,493	1.065			415,060			2	22	82	106
2012	446,872	4,970,805	1.112			446,872	1		1	21	96	119
2013	468,540	4,665,546	.995			468,540			3	4	100	107
<b>TOTAL</b>	<b>2,106,849</b>	<b>21,691,199</b>	<b>1.030</b>			<b>2,106,849</b>	<b>1</b>		<b>12</b>	<b>84</b>	<b>455</b>	<b>552</b>
O.D.		33,541	.001									

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			514,675	331,967	317,797			218,695	242,509	561,663	1,036,896
2010			391,893	543,414	618,961			424,526	400,376	1,043,936	985,047
2011			320,196	611,830	490,212			162,999	485,005	888,513	1,463,738
2012	314,850		155,257	1,018,508	506,962	3,000		69,542	704,870	861,893	1,335,923
2013			518,214	145,975	735,342			299,420	205,904	1,064,686	1,696,005
<b>TOTAL</b>	<b>314,850</b>		<b>1,900,235</b>	<b>2,651,694</b>	<b>2,669,274</b>	<b>3,000</b>		<b>1,175,182</b>	<b>2,038,664</b>	<b>4,420,691</b>	<b>6,517,609</b>
O.D.											33,541

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			621,212	413,963	427,436			512,839	319,870	731,847	1,057,634
2010	46	2,837	482,575	654,077	762,128	289	5,502	867,007	532,579	1,300,922	986,032
2011	86	5,746	519,109	683,365	576,142	94	10,919	497,060	548,209	1,024,473	1,443,246
2012	316,796	11,686	809,748	1,003,692	563,322	7,120	25,868	696,373	674,827	890,855	1,326,572
2013	331	16,209	1,202,746	474,266	668,981	532	35,447	1,218,181	447,607	782,137	1,670,565
<b>TOTAL</b>	<b>317,259</b>	<b>36,478</b>	<b>3,635,390</b>	<b>3,229,363</b>	<b>2,998,009</b>	<b>8,035</b>	<b>77,736</b>	<b>3,791,460</b>	<b>2,523,092</b>	<b>4,730,234</b>	<b>6,484,049</b>
O.D.											33,401

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,866,358	13,480,698	6,517,450	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,783,438	-3,155,059	23,395	
TOTAL LOSSES	4,082,920	10,325,639	6,540,845	
EXPECTED LOSSES	8,511,671	11,419,121	6,510,163	
CREDIBILITY	.25	.68	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.194	.490	.310	.994
INDICATED (POST-TEST)	.233	.588	.372	1.193
PRES. ON RATE LEVEL	.379	.508	.290	1.177
DERIVED BY FORMULA	.343	.562	.372	1.277
UNDERLYING PRES. RATE	.404	.542	.309	1.255
PROPOSED	.320	.525	.348	1.193

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.130
IND. RATES				1.13	MINIMUM PREMIUM	
MAN. RATES	1.34	1.23	1.25	+ 1.13	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
2009	1,722,510	39,332,313	2.283			1,722,510			56	128	652	836
2010	1,768,246	40,454,137	2.287			1,768,246			48	116	603	767
2011	1,818,314	35,975,878	1.978			1,818,314	1		35	104	554	694
2012	1,910,364	32,759,256	1.714			1,910,364			19	118	557	694
2013	1,817,430	21,950,574	1.207			1,817,430			4	50	500	554
<b>TOTAL</b>	<b>9,036,864</b>	<b>170,472,158</b>	<b>1.886</b>			<b>9,036,864</b>	<b>1</b>		<b>162</b>	<b>516</b>	<b>2866</b>	<b>3545</b>
O.D.		388,620	.004							1	14	15

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			9,102,618	4,668,829	7,530,641			2,872,715	2,971,748	6,765,331	5,420,431
2010			8,847,173	4,719,813	7,122,721			4,914,741	3,560,523	5,899,670	5,389,496
2011		185,593	6,213,223	3,849,225	7,931,382		36,948	3,732,852	2,562,898	6,479,854	4,983,903
2012			3,239,732	5,110,893	7,620,623			1,520,038	3,266,147	7,126,486	4,875,337
2013			672,493	1,477,833	7,310,400			96,542	741,236	7,083,641	4,568,429
<b>TOTAL</b>		<b>185,593</b>	<b>28,075,239</b>	<b>19,826,593</b>	<b>37,515,767</b>		<b>36,948</b>	<b>13,136,888</b>	<b>13,102,552</b>	<b>33,354,982</b>	<b>25,237,596</b>
O.D.				54,820	84,655				17,987	87,033	144,125

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			10,986,861	5,822,038	10,128,720			6,736,518	3,919,737	8,815,217	5,528,840
2010	1,117	60,109	10,747,836	5,744,295	8,797,056	3,717	53,369	10,885,538	4,697,430	7,398,784	5,394,885
2011	1,535	296,114	8,285,926	4,611,527	9,191,123	1,668	191,403	7,859,882	3,073,775	7,508,185	4,914,128
2012	1,308	105,787	7,748,134	5,699,675	7,884,991	3,254	198,373	5,955,802	3,480,240	7,248,527	4,841,210
2013	2,951	111,221	7,895,935	4,307,804	6,223,617	1,876	137,009	4,336,343	2,383,869	4,966,604	4,499,903
<b>TOTAL</b>	<b>6,911</b>	<b>573,231</b>	<b>45,664,692</b>	<b>26,185,339</b>	<b>42,225,507</b>	<b>10,515</b>	<b>580,154</b>	<b>35,774,083</b>	<b>17,555,051</b>	<b>35,937,317</b>	<b>25,178,966</b>
O.D.	18	1,230	83,091	80,215	78,548	22	1,504	50,005	37,137	64,526	143,118

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	82,745,456	122,163,640	25,322,084	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-32,229,177	-29,609,695	100,656	
TOTAL LOSSES	50,516,279	92,553,945	25,422,740	
EXPECTED LOSSES	71,933,437	106,183,154	29,640,914	
CREDIBILITY	.67	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.559	1.024	.281	1.864
INDICATED (POST-TEST)	.671	1.229	.337	2.237
PRES. ON RATE LEVEL	.746	1.102	.308	2.156
DERIVED BY FORMULA	.696	1.229	.337	2.262
UNDERLYING PRES. RATE	.796	1.175	.328	2.299
PROPOSED	.688	1.216	.333	2.237

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.120
IND. RATES				2.12	MINIMUM PREMIUM	
MAN. RATES	2.57	2.32	2.29	+ 2.12	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	4,412,431	39,868,773	.903			65	73	566	704	
2010	4,809,470	38,066,920	.791			50	86	622	758	
2011	5,562,858	33,069,693	.594			38	71	608	717	
2012	5,735,241	37,189,176	.648			44	84	579	707	
2013	5,041,418	28,728,225	.569			17	40	631	690	
TOTAL	25,561,418	176,922,787	.692			2	214	354	3576	
O.D.		457,312	.001					4	12	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			12,995,198	2,867,937	4,906,429			7,560,290	1,643,708	5,530,901	4,364,310
2010			10,065,049	3,027,468	6,349,939			4,688,363	2,110,662	6,973,660	4,851,779
2011			7,393,184	3,419,766	5,734,188			3,458,302	2,290,414	6,028,248	4,745,591
2012			7,677,784	3,020,623	6,955,494			4,439,915	2,144,787	7,340,785	5,609,788
2013	420,157		3,129,245	1,438,265	7,071,332	83,643		978,335	1,194,991	8,650,597	5,761,660
TOTAL	420,157		41,260,460	13,774,059	31,017,382	83,643		21,125,205	9,384,562	34,524,191	25,333,128
O.D.				36,057	22,679				7,114	19,603	371,859

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			14,872,016	3,576,314	6,599,162			13,664,865	2,168,049	7,206,762	4,451,596
2010	1,235	65,139	11,744,676	3,737,963	7,764,114	3,256	50,706	9,476,292	2,863,471	8,586,015	4,856,631
2011	1,404	79,561	9,435,412	4,076,091	6,749,041	1,624	122,689	7,592,957	2,768,125	6,986,406	4,679,153
2012	1,540	137,785	10,991,163	3,899,351	7,338,612	5,323	277,350	9,394,050	2,702,183	7,506,549	5,570,519
2013	551,581	135,530	9,910,040	4,410,149	6,259,366	119,755	212,578	7,010,810	3,183,559	6,173,379	5,675,235
TOTAL	555,760	418,015	56,953,307	19,699,868	34,710,295	129,958	663,323	47,138,974	13,685,387	36,459,111	25,233,134
O.D.	1	97	6,868	43,414	19,638		161	4,940	9,703	16,995	370,778

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	105,871,404	104,644,411	25,603,912			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-41,463,918	-23,480,595	93,845			
TOTAL LOSSES	64,407,486	81,163,816	25,697,757			
EXPECTED LOSSES	93,299,177	84,352,678	27,606,331			
CREDIBILITY	1.00	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.252	.318	.101	.671		
INDICATED (POST-TEST)	.302	.382	.121	.805		
PRES. ON RATE LEVEL	.342	.310	.101	.753		
DERIVED BY FORMULA	.302	.382	.121	.805		
UNDERLYING PRES. RATE	.365	.330	.108	.803		
PROPOSED	.302	.382	.121	.805		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	.762
IND. RATES				.76	MINIMUM PREMIUM	
MAN. RATES	.86	.77	.80	+ .76	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	1,362,035	534,779	.039			1	3	4	8
2010	1,462,446	400,994	.027				4	7	11
2011	1,545,223	220,427	.014				2	3	5
2012	1,609,402	485,136	.030				2	5	7
2013	1,714,341	446,265	.026				2	10	12
<b>TOTAL</b>	<b>7,693,447</b>	<b>2,087,601</b>	<b>.027</b>			<b>1</b>	<b>13</b>	<b>29</b>	<b>43</b>
O.D.		385							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			128,901	129,598	10,110			42,794	110,124	43,949	69,303
2010				6,329	110,867				51,971	128,263	103,564
2011				9,163	21,825				62,063	26,940	100,436
2012				91,325	11,258				214,861	57,610	110,082
2013				41,582	52,243				19,462	194,951	138,027
<b>TOTAL</b>			<b>128,901</b>	<b>277,997</b>	<b>206,303</b>			<b>42,794</b>	<b>458,481</b>	<b>451,713</b>	<b>521,412</b>
O.D.											385

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			155,584	161,609	13,598			100,352	145,253	57,266	70,689
2010		99	3,236	9,201	135,140		296	6,672	68,321	159,370	103,668
2011	2	62	3,545	10,803	24,759	2	661	17,993	65,533	32,627	99,030
2012	4	764	50,606	85,656	16,579	69	5,494	141,502	186,544	70,428	109,311
2013	54	1,155	85,012	54,091	47,904	48	3,630	114,006	64,739	136,351	135,957
<b>TOTAL</b>	<b>60</b>	<b>2,080</b>	<b>297,983</b>	<b>321,360</b>	<b>237,980</b>	<b>119</b>	<b>10,081</b>	<b>380,525</b>	<b>530,390</b>	<b>456,042</b>	<b>518,655</b>
O.D.											385

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	690,848	1,545,772	519,040			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-239,377	-340,403	1,937			
TOTAL LOSSES	451,471	1,205,369	520,977			
EXPECTED LOSSES	538,541	1,230,952	538,541			
CREDIBILITY	.60	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.006	.016	.007	.029		
INDICATED (POST-TEST)	.007	.019	.008	.034		
PRES. ON RATE LEVEL	.007	.014	.007	.028		
DERIVED BY FORMULA	.007	.019	.008	.034		
UNDERLYING PRES. RATE	.007	.016	.007	.030		
PROPOSED	.007	.019	.008	.034		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	.032
IND. RATES				.03	MINIMUM PREMIUM	
MAN. RATES	.05	.04	.03	+ .03	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	871,605	4,063,669	.466	2		3	7	44	56	
2010	868,009	3,091,165	.356			4	6	32	42	
2011	887,337	2,959,489	.333			2	11	27	40	
2012	904,057	2,111,612	.233	1			12	27	40	
2013	915,857	1,669,369	.182			1	3	34	38	
<b>TOTAL</b>	<b>4,446,865</b>	<b>13,895,304</b>	<b>.312</b>	<b>3</b>		<b>10</b>	<b>39</b>	<b>164</b>	<b>216</b>	
O.D.		5,023								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	69,372		496,974	316,166	665,344	13,749		993,076	213,416	914,802	380,770
2010			685,935	244,334	167,222			860,805	197,544	378,024	557,301
2011			307,505	649,089	204,384			126,127	714,330	315,073	642,981
2012				561,394	264,632	67,977			375,018	447,953	394,638
2013			138,337	212,750	168,216			72,138	114,665	551,159	412,104
<b>TOTAL</b>	<b>69,372</b>		<b>1,628,751</b>	<b>1,983,733</b>	<b>1,469,798</b>	<b>81,726</b>		<b>2,052,146</b>	<b>1,614,973</b>	<b>2,607,011</b>	<b>2,387,794</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
2009	90,461		461,539	394,260	894,888	38,195		1,498,853	281,496	1,191,987	388,385
2010	76	3,816	721,589	295,183	211,174	472	5,901	1,352,698	266,352	476,986	557,858
2011	61	5,529	488,655	709,721	255,625	85	10,851	452,981	759,162	385,060	633,979
2012	49	5,379	352,284	547,529	291,591	153,613	11,929	299,155	355,556	461,572	391,876
2013	261	6,347	483,845	247,733	177,398	230	15,970	502,079	227,259	398,294	405,922
<b>TOTAL</b>	<b>90,908</b>	<b>21,071</b>	<b>2,507,912</b>	<b>2,194,426</b>	<b>1,830,676</b>	<b>192,595</b>	<b>44,651</b>	<b>4,105,766</b>	<b>1,889,825</b>	<b>2,913,899</b>	<b>2,378,020</b>
O.D.											5,115

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,962,903	8,828,826	2,383,135			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,294,622	-2,120,287	10,043			
TOTAL LOSSES	3,668,281	6,708,539	2,393,178			
EXPECTED LOSSES	7,337,327	7,604,138	2,934,931			
CREDIBILITY	.42	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.082	.151	.054	.287		
INDICATED (POST-TEST)	.098	.181	.065	.344		
PRES. ON RATE LEVEL	.155	.160	.062	.377		
DERIVED BY FORMULA	.131	.181	.065	.377		
UNDERLYING PRES. RATE	.165	.171	.066	.402		
PROPOSED	.131	.181	.065	.377		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	.357
IND. RATES				.36	MINIMUM PREMIUM	
MAN. RATES	.43	.40	.40	+ .36	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	91,494	1,473,150	1.610			3	4	25	32
2010	98,763	1,922,939	1.947			1	3	45	49
2011	98,887	1,769,881	1.789				1	31	32
2012	105,715	1,473,735	1.394			1	2	33	36
2013	110,848	1,301,949	1.174				2	55	57
<b>TOTAL</b>	<b>505,707</b>	<b>7,941,654</b>	<b>1.570</b>			<b>5</b>	<b>12</b>	<b>189</b>	<b>206</b>
O.D.		748							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			438,188	314,533	125,076			122,051	131,677	158,763	182,862
2010			211,250	151,936	404,245			100,000	45,851	729,295	280,362
2011				15,332	694,558				481	755,762	303,748
2012			140,624	32,361	273,235			62,546	93,119	578,050	293,800
2013				29,704	244,043				13,196	629,717	385,289
<b>TOTAL</b>			<b>790,062</b>	<b>543,866</b>	<b>1,741,157</b>			<b>284,597</b>	<b>284,324</b>	<b>2,851,587</b>	<b>1,446,061</b>
O.D.											748

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			528,893	392,223	168,227			286,209	173,683	206,866	186,519
2010	27	1,653	267,063	187,162	495,727	77	2,520	234,712	72,551	903,962	280,642
2011	73	759	59,606	48,475	780,734	4	1,786	43,675	34,007	852,169	299,496
2012	42	2,886	224,112	66,002	274,671	140	9,068	262,320	132,893	573,163	291,743
2013	68	3,185	222,221	126,620	203,129	122	9,043	317,708	179,043	435,171	379,510
<b>TOTAL</b>	<b>210</b>	<b>8,483</b>	<b>1,301,895</b>	<b>820,482</b>	<b>1,922,488</b>	<b>343</b>	<b>22,417</b>	<b>1,144,624</b>	<b>592,177</b>	<b>2,971,331</b>	<b>1,437,910</b>
O.D.											739

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,477,972	6,306,478	1,438,649	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,108,857	-1,249,647	4,176	
TOTAL LOSSES	1,369,115	5,056,831	1,442,825	
EXPECTED LOSSES	2,488,078	4,510,906	1,173,240	
CREDIBILITY	.10	.26	.41	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.271	1.000	.285	1.556
INDICATED (POST-TEST)	.325	1.200	.342	1.867
PRES. ON RATE LEVEL	.461	.836	.218	1.515
DERIVED BY FORMULA	.447	.931	.269	1.647
UNDERLYING PRES. RATE	.492	.892	.232	1.616
PROPOSED	.447	.931	.269	1.647

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.560
IND. RATES				1.56	MINIMUM PREMIUM	
MAN. RATES	1.56	1.52	1.61	+ 1.56	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	12,281,918	52,237,178	.425	5	1	39	76	1247	1368	
2010	12,746,934	57,381,221	.450	3		45	70	1277	1395	
2011	12,718,403	56,140,311	.441		1	40	67	1163	1271	
2012	12,708,400	47,991,309	.377	1		40	319	845	1205	
2013	12,859,457	44,383,337	.345		1	23	227	972	1223	
<b>TOTAL</b>	<b>63,315,112</b>	<b>258,133,356</b>	<b>.408</b>	<b>9</b>	<b>3</b>	<b>187</b>	<b>759</b>	<b>5504</b>	<b>6462</b>	
O.D.		914,738	.001				2	47	49	

REPORTED LOSSES

ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	1,036,285	509,613	6,812,575	2,710,651	12,430,275	342,003	81,998	3,201,073	1,893,155	15,703,850	7,515,700
2010	567,229		7,892,053	3,122,582	14,603,684	185,759		2,990,728	2,318,908	17,358,675	8,341,603
2011		195,145	7,484,603	2,678,014	12,523,447		2,426,182	3,866,741	2,807,314	15,885,693	8,273,172
2012	436		6,363,399	6,323,932	6,857,565	3,967		2,833,714	7,233,796	10,238,700	8,135,800
2013		144,072	4,032,363	4,956,349	8,210,014		743,639	1,086,059	4,801,797	11,868,232	8,540,812
<b>TOTAL</b>	<b>1,603,950</b>	<b>848,830</b>	<b>32,584,993</b>	<b>19,791,528</b>	<b>54,624,985</b>	<b>531,729</b>	<b>3,251,819</b>	<b>13,978,315</b>	<b>19,054,970</b>	<b>71,055,150</b>	<b>40,807,087</b>
O.D.				11,641	359,827				13,843	300,886	228,541

TRANSLATED LOSSES

ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	1,298,566	541,542	8,153,878	3,380,182	16,718,717	916,729	312,398	6,928,134	2,497,073	20,462,126	7,666,014
2010	717,945	60,871	9,736,880	3,966,712	17,856,118	355,175	64,479	6,916,370	3,293,397	21,410,021	8,349,945
2011	2,051	121,567	9,403,553	3,580,676	14,345,480	1,449	870,716	7,278,537	3,491,410	18,096,300	8,157,348
2012	1,937	150,470	11,546,794	6,890,086	7,385,572	15,179	376,403	11,353,096	7,192,809	10,619,014	8,078,849
2013	6,999	271,502	15,381,049	7,677,230	7,718,148	15,280	1,097,242	12,518,461	6,258,547	8,784,353	8,412,700
<b>TOTAL</b>	<b>2,027,498</b>	<b>1,145,952</b>	<b>54,222,154</b>	<b>25,494,886</b>	<b>64,024,035</b>	<b>1,303,812</b>	<b>2,721,238</b>	<b>44,994,598</b>	<b>22,733,236</b>	<b>79,371,814</b>	<b>40,664,856</b>
O.D.	8	344	18,983	17,715	450,242	6	667	14,754	16,639	373,944	228,857

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	106,450,014	192,482,511	40,893,713			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-37,590,789	-44,235,091	150,375			
TOTAL LOSSES	68,859,225	148,247,420	41,044,088			
EXPECTED LOSSES	83,575,948	158,287,781	44,320,579			
CREDIBILITY	1.00	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.109	.234	.065	.408		
INDICATED (POST-TEST)	.131	.281	.078	.490		
PRES. ON RATE LEVEL	.124	.234	.066	.424		
DERIVED BY FORMULA	.131	.281	.078	.490		
UNDERLYING PRES. RATE	.132	.250	.070	.452		
PROPOSED	.131	.281	.078	.490		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	.464
IND. RATES				.46	MINIMUM PREMIUM	
MAN. RATES	.51	.48	.45	+ .46	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	100,298	3,642,422	3.631			9	8	33	50
2010	84,200	2,609,901	3.099			7	7	41	55
2011	76,612	2,108,139	2.751			3	5	42	50
2012	83,144	2,573,790	3.095			1	5	41	47
2013	80,032	1,477,564	1.846			1	7	26	34
<b>TOTAL</b>	<b>424,286</b>	<b>12,411,816</b>	<b>2.925</b>			<b>21</b>	<b>32</b>	<b>183</b>	<b>236</b>
O.D.		5,221	.001					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,783,967	321,368	86,000			966,011	125,631	232,997	126,448
2010			1,269,692	299,645	158,311			341,090	219,635	201,457	120,071
2011			552,749	255,525	440,389			189,707	179,757	357,819	132,193
2012			185,440	145,864	1,132,664			125,000	142,125	721,292	121,405
2013			153,842	395,767	248,780			66,500	303,889	185,902	122,884
<b>TOTAL</b>			<b>3,945,690</b>	<b>1,418,169</b>	<b>2,066,144</b>			<b>1,688,308</b>	<b>971,037</b>	<b>1,699,467</b>	<b>623,001</b>
O.D.					2,021					1,561	1,639

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			2,153,248	400,746	115,668			2,265,295	165,708	303,594	128,977
2010	161	7,938	1,513,821	364,789	206,769	264	3,277	765,490	287,529	255,886	120,191
2011	112	5,984	708,687	305,167	517,760	90	7,393	437,621	209,240	415,885	130,342
2012	150	7,275	512,876	265,328	1,118,235	242	14,203	431,888	191,005	719,524	120,555
2013	473	9,910	755,468	423,700	267,650	252	21,139	508,678	241,967	166,228	121,041
<b>TOTAL</b>	<b>896</b>	<b>31,107</b>	<b>5,644,100</b>	<b>1,759,730</b>	<b>2,226,082</b>	<b>848</b>	<b>46,012</b>	<b>4,408,972</b>	<b>1,095,449</b>	<b>1,861,117</b>	<b>621,106</b>
O.D.		22	1,578	862	1,651		19	751	423	1,074	1,614

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,134,305	6,946,388	622,720			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,370,144	-1,153,369	1,737			
TOTAL LOSSES	7,764,161	5,793,019	624,457			
EXPECTED LOSSES	5,197,504	4,102,845	538,843			
CREDIBILITY	.09	.23	.37			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.830	1.365	.147	3.342		
INDICATED (POST-TEST)	2.196	1.638	.176	4.010		
PRES. ON RATE LEVEL	1.149	.907	.119	2.175		
DERIVED BY FORMULA	1.243	1.075	.140	2.458		
UNDERLYING PRES. RATE	1.225	.967	.127	2.319		
PROPOSED	1.243	1.075	.140	2.458		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.329
IND. RATES				2.33	MINIMUM PREMIUM	
MAN. RATES	1.84	2.05	2.31	+ 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	
2009	224,664	2,358,258	1.049			3	14	21	38	
2010	213,516	2,044,168	.957			5	6	28	39	
2011	223,961	1,841,029	.822			4	6	27	37	
2012	224,403	1,290,001	.574				4	24	28	
2013	240,541	1,372,932	.570				4	29	33	
<b>TOTAL</b>	<b>1,127,085</b>	<b>8,906,388</b>	<b>.790</b>			<b>12</b>	<b>34</b>	<b>129</b>	<b>175</b>	
O.D.		1,268						1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			551,080	331,504	305,277			219,865	144,323	361,467	444,742
2010			937,126	94,616	136,734			244,931	57,297	180,218	393,246
2011			744,212	73,430	134,758			204,343	61,381	226,692	396,213
2012				175,131	318,083				69,426	321,545	405,816
2013				373,627	174,356				74,597	321,778	428,574
<b>TOTAL</b>			<b>2,232,418</b>	<b>1,048,308</b>	<b>1,069,208</b>			<b>669,139</b>	<b>407,024</b>	<b>1,411,700</b>	<b>2,068,591</b>
O.D.					1,000						268

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			665,153	413,386	410,598			515,583	190,363	470,991	453,637
2010	120	5,877	1,111,284	120,044	175,766	190	2,439	541,806	79,457	226,405	393,639
2011	92	6,390	864,627	100,477	175,297	94	6,298	427,205	81,268	264,204	390,666
2012	40	2,479	159,549	196,068	319,568	45	3,827	91,235	86,400	318,057	402,975
2013	417	7,026	533,344	360,381	189,296	106	8,283	231,349	132,575	229,562	422,145
<b>TOTAL</b>	<b>669</b>	<b>21,772</b>	<b>3,333,957</b>	<b>1,190,356</b>	<b>1,270,525</b>	<b>435</b>	<b>20,847</b>	<b>1,807,178</b>	<b>570,063</b>	<b>1,509,219</b>	<b>2,063,062</b>
O.D.					1,345						273

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,184,858	4,541,508	2,063,335			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,028,125	-1,166,259	7,884			
TOTAL LOSSES	3,156,733	3,375,249	2,071,219			
EXPECTED LOSSES	4,519,611	4,192,757	2,265,441			
CREDIBILITY	.17	.45	.71			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.280	.299	.184	.763		
INDICATED (POST-TEST)	.336	.359	.221	.916		
PRES. ON RATE LEVEL	.376	.349	.188	.913		
DERIVED BY FORMULA	.369	.354	.211	.934		
UNDERLYING PRES. RATE	.401	.372	.201	.974		
PROPOSED	.362	.347	.207	.916		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	.868
IND. RATES				.87	MINIMUM PREMIUM	
MAN. RATES	1.04	.95	.97	+ .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
2009	93,566	437,633	.467			93,566				2	14	16
2010	98,657	1,256,585	1.273			98,657			2	4	15	21
2011	100,207	876,509	.874			100,207			1	3	21	25
2012	106,221	757,077	.712			106,221	1		1	2	25	29
2013	116,230	1,248,070	1.073			116,230			2	2	35	39
<b>TOTAL</b>	<b>514,881</b>	<b>4,575,874</b>	<b>.889</b>			<b>514,881</b>	<b>1</b>		<b>6</b>	<b>13</b>	<b>110</b>	<b>130</b>
O.D.		736										

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			405,309	113,024	17,859			184,680	65,050	77,995	163,705
2010			234,855	196,075	40,222			63,904	67,378	94,858	268,063
2011	29,976		178,085	105,711	59,252	5,500		26,770	70,570	94,187	248,030
2012			381,526	14,927	86,664			133,824	19,949	224,504	170,702
2013			17,301	88,808	92,015			42,979	396,945	888,489	183,480
<b>TOTAL</b>	<b>29,976</b>		<b>1,199,775</b>	<b>447,038</b>	<b>296,012</b>	<b>5,500</b>		<b>409,178</b>	<b>265,926</b>	<b>888,489</b>	<b>1,033,980</b>
O.D.											736

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			140,941	234,935	24,020			409,849	85,801	101,629	166,979
2010	52	2,522	488,165	120,697	54,295	144	1,740	148,544	89,915	120,272	268,331
2011	30	2,397	290,126	120,697	76,260	31	2,517	96,528	79,706	110,744	244,558
2012	30,177	2,547	215,373	88,808	94,502	12,467	3,263	456,471	38,077	221,659	169,507
2013	70	5,572	438,598	88,808	114,010	189	12,188	148,928	148,928	290,025	180,728
<b>TOTAL</b>	<b>30,329</b>	<b>13,038</b>	<b>1,432,262</b>	<b>617,059</b>	<b>363,087</b>	<b>12,831</b>	<b>19,708</b>	<b>1,111,392</b>	<b>442,427</b>	<b>844,329</b>	<b>1,030,103</b>
O.D.											751

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,619,560	2,266,902	1,030,854	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-916,894	-515,189	3,385	
TOTAL LOSSES	1,702,666	1,751,713	1,034,239	
EXPECTED LOSSES	2,059,524	1,863,869	937,084	
CREDIBILITY	.10	.27	.42	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.331	.340	.201	.872
INDICATED (POST-TEST)	.397	.408	.241	1.046
PRES. ON RATE LEVEL	.375	.339	.171	.885
DERIVED BY FORMULA	.377	.358	.200	.935
UNDERLYING PRES. RATE	.400	.362	.182	.944
PROPOSED	.377	.358	.200	.935

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE
IND. RATES				.89	MINIMUM PREMIUM
MAN. RATES	1.06	.97	.94	+ .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
2009	242,749	4,322,386	1.780			242,749			1	17	110	128
2010	259,375	4,812,365	1.855			259,375			4	20	102	126
2011	234,245	3,535,922	1.509			234,245	1		1	17	98	117
2012	250,767	5,132,209	2.046			250,767			1	28	85	114
2013	258,265	2,731,423	1.057			258,265				9	75	84
<b>TOTAL</b>	<b>1,245,401</b>	<b>20,534,305</b>	<b>1.649</b>			<b>1,245,401</b>	<b>1</b>		<b>7</b>	<b>91</b>	<b>470</b>	<b>569</b>
O.D.		28,392	.002							1		1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			165,576	606,651	543,104			106,485	784,069	1,172,042	944,459
2010			554,126	512,402	743,459			206,581	495,152	1,208,715	1,091,930
2011	176,669		162,702	376,366	390,082			27,433	452,789	1,006,727	943,154
2012			179,334	379,363	567,136			66,822	2,028,090	1,007,120	904,344
2013			175,243	175,243	328,227				129,393	1,066,832	1,031,728
<b>TOTAL</b>	<b>176,669</b>		<b>1,061,738</b>	<b>2,050,025</b>	<b>2,572,008</b>			<b>407,321</b>	<b>3,889,493</b>	<b>5,461,436</b>	<b>4,915,615</b>
O.D.				11,028					122		17,242

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			199,850	756,493	730,473			249,707	1,034,188	1,527,173	963,348
2010	71	4,044	698,116	620,552	915,180	159	4,523	513,539	653,608	1,504,202	1,093,022
2011	199,925	3,356	287,897	423,715	452,865	31	7,434	231,369	515,030	1,152,384	929,950
2012	80	6,730	485,733	376,957	580,583	532	38,045	1,008,051	1,090,341	1,063,956	898,014
2013	234	6,119	442,689	273,924	290,166	279	21,107	647,155	368,130	748,574	1,016,252
<b>TOTAL</b>	<b>200,310</b>	<b>20,249</b>	<b>2,114,285</b>	<b>2,451,641</b>	<b>2,969,267</b>	<b>1,001</b>	<b>71,109</b>	<b>2,649,821</b>	<b>3,661,297</b>	<b>5,996,289</b>	<b>4,900,586</b>
O.D.		90	5,824	10,198	683		3	75	104	8	17,223

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,062,767	15,089,487	4,917,809	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,293,273	-3,687,274	18,867	
TOTAL LOSSES	769,494	11,402,213	4,936,676	
EXPECTED LOSSES	9,539,772	13,213,705	5,504,673	
CREDIBILITY	.18	.48	.75	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.062	.916	.396	1.374
INDICATED (POST-TEST)	.074	1.099	.475	1.648
PRES. ON RATE LEVEL	.718	.995	.415	2.128
DERIVED BY FORMULA	.602	1.045	.460	2.107
UNDERLYING PRES. RATE	.766	1.061	.442	2.269
PROPOSED	.602	1.045	.460	2.107

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.996
IND. RATES				2.00	MINIMUM PREMIUM	
MAN. RATES	2.50	2.34	2.26	+ 2.00	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	29,678	2,411,308	8.124			4	6	17	27
2010	23,709	2,456,939	10.362			2	6	22	30
2011	25,368	2,186,940	8.620				11	31	42
2012	23,254	2,023,578	8.702				9	19	28
2013	26,639	1,886,052	7.080				4	11	15
<b>TOTAL</b>	<b>128,648</b>	<b>10,964,817</b>	<b>8.523</b>			<b>6</b>	<b>36</b>	<b>100</b>	<b>142</b>
O.D.		14,251	.011						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			609,359	232,824	152,842			86,930	303,415	63,834	962,104
2010			452,906	267,598	616,772			4,238	95,988	125,047	894,390
2011				536,161	326,849				131,241	126,336	1,066,353
2012				545,783	105,640				207,143	127,283	1,037,729
2013				115,564	162,114				23,223	81,877	1,503,274
<b>TOTAL</b>			<b>1,062,265</b>	<b>1,697,930</b>	<b>1,364,217</b>			<b>91,168</b>	<b>761,010</b>	<b>524,377</b>	<b>5,463,850</b>
O.D.											14,251

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			735,496	290,331	205,574			203,851	400,204	83,177	981,346
2010	59	3,326	563,007	328,695	757,821	2	324	19,577	124,273	156,022	895,284
2011	45	2,698	130,013	588,157	381,187	4	1,558	42,052	141,659	147,193	1,051,424
2012	34	4,693	310,517	516,030	136,306	79	5,786	147,190	186,030	137,839	1,030,465
2013	151	3,413	249,481	157,516	146,951	34	2,327	63,184	36,299	58,851	1,480,725
<b>TOTAL</b>	<b>289</b>	<b>14,130</b>	<b>1,988,514</b>	<b>1,880,729</b>	<b>1,627,839</b>	<b>119</b>	<b>9,995</b>	<b>475,854</b>	<b>888,465</b>	<b>583,082</b>	<b>5,439,244</b>
O.D.											14,051

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,488,901	4,980,115	5,453,295	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-379,821	-199,473	4,491	
TOTAL LOSSES	2,109,080	4,780,642	5,457,786	
EXPECTED LOSSES	836,213	712,710	1,331,507	
CREDIBILITY	.04	.11	.17	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.639	3.716	4.242	9.597
INDICATED (POST-TEST)	1.967	4.459	5.090	11.516
PRES. ON RATE LEVEL	.610	.519	.971	2.100
DERIVED BY FORMULA	.664	.952	1.671	3.287
UNDERLYING PRES. RATE	.650	.554	1.035	2.239
PROPOSED	.664	.952	1.671	3.287

YEAR	4-1-15	4-1-16	10-1-16	4-1-17	IND. RATE	TOTAL
IND. RATES				2.63	MINIMUM PREMIUM	
MAN. RATES	5.85	5.79	2.23	+ 2.63	PRESENT	

+PROPOSED \*LIMITED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	1,288,292	32,473,291	2.520	4		46	160	471	681
2010	1,283,053	32,924,110	2.566	1	1	34	169	460	665
2011	1,277,895	40,593,905	3.176			47	153	510	710
2012	1,275,151	31,876,211	2.499			24	153	468	645
2013	1,318,241	28,788,720	2.183		1	10	100	577	688
<b>TOTAL</b>	<b>6,442,632</b>	<b>166,656,237</b>	<b>2.587</b>	<b>5</b>	<b>2</b>	<b>161</b>	<b>735</b>	<b>2486</b>	<b>3389</b>
O.D.		537,603	.008				5	15	20

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	909,214		7,731,866	6,326,051	3,840,441	22,929		2,950,722	4,416,201	3,829,915	2,445,952
2010		63,529	6,183,074	6,289,592	4,482,246	912,828	1,951	3,795,859	4,731,079	4,324,386	2,139,566
2011			8,326,576	6,485,334	5,731,325			7,285,209	4,857,217	5,395,099	2,513,145
2012			4,603,678	5,493,788	5,375,168			4,511,286	4,128,386	5,208,413	2,555,492
2013		108,080	1,837,950	3,937,756	7,449,455		61,028	777,649	3,030,972	8,852,372	2,733,458
<b>TOTAL</b>	<b>909,214</b>	<b>171,609</b>	<b>28,683,144</b>	<b>28,532,521</b>	<b>26,878,635</b>	<b>935,757</b>	<b>62,979</b>	<b>19,320,725</b>	<b>21,163,855</b>	<b>27,610,185</b>	<b>12,387,613</b>
O.D.				141,652	163,339				62,220	92,074	78,318

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	1,185,616		9,332,363	7,888,585	5,165,400	63,697		6,919,443	5,824,971	4,990,379	2,494,871
2010	748	134,747	7,349,976	7,539,149	5,567,354	909,648	38,416	7,076,636	6,132,377	5,445,871	2,141,706
2011	1,517	97,374	10,635,201	7,363,921	6,841,722	2,468	187,410	11,409,702	5,461,427	6,416,282	2,477,961
2012	1,178	113,183	8,539,655	5,861,105	5,782,539	5,111	281,162	9,157,553	4,152,341	5,523,365	2,537,604
2013	5,665	274,206	11,706,482	6,364,785	6,758,005	5,811	431,000	8,632,049	4,326,025	6,487,583	2,692,456
<b>TOTAL</b>	<b>1,194,724</b>	<b>619,510</b>	<b>47,563,677</b>	<b>35,017,545</b>	<b>30,115,020</b>	<b>986,735</b>	<b>937,988</b>	<b>43,195,383</b>	<b>25,897,141</b>	<b>28,863,480</b>	<b>12,344,598</b>
O.D.	10	1,267	81,201	141,131	196,927	20	1,788	45,272	57,514	107,152	78,335

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	94,627,575	120,395,910	12,422,933			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-37,522,765	-26,029,866	46,624			
TOTAL LOSSES	57,104,810	94,366,044	12,469,557			
EXPECTED LOSSES	83,303,231	93,160,458	13,722,806			
CREDIBILITY	.54	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.886	1.465	.194	2.545		
INDICATED (POST-TEST)	1.063	1.758	.233	3.054		
PRES. ON RATE LEVEL	1.212	1.356	.200	2.768		
DERIVED BY FORMULA	1.132	1.758	.233	3.123		
UNDERLYING PRES. RATE	1.293	1.446	.213	2.952		
PROPOSED	1.107	1.719	.228	3.054		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.894
IND. RATES				2.89	MINIMUM PREMIUM	
MAN. RATES	3.15	2.96	2.94	+ 2.89	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	21,627	525,978	2.432				1	31	32
2010	17,883	784,256	4.385					22	22
2011	19,309	407,827	2.112					13	13
2012	37,889	520,471	1.373				2	24	26
2013	81,943	551,529	.673				1	22	23
<b>TOTAL</b>	<b>178,651</b>	<b>2,790,061</b>	<b>1.562</b>				<b>4</b>	<b>112</b>	<b>116</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				38,322	191,303				13,647	213,737	68,969
2010					423,572					291,478	69,206
2011					228,819					151,221	27,787
2012				120,075	163,269				42,380	143,155	51,592
2013				47,532	194,154				27,344	244,134	38,365
<b>TOTAL</b>				<b>205,929</b>	<b>1,201,117</b>				<b>83,371</b>	<b>1,043,725</b>	<b>255,919</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				47,788	257,305				18,000	278,499	70,348
2010		376	11,113	6,574	516,096		675	5,155	5,142	360,608	69,275
2011	23	231	18,666	10,569	257,081		352	8,709	6,707	170,508	27,398
2012	23	1,501	97,833	128,556	165,903	21	1,968	47,712	48,159	142,364	51,231
2013	87	2,854	202,202	119,043	164,610	63	4,719	145,794	82,856	171,063	37,790
<b>TOTAL</b>	<b>133</b>	<b>4,962</b>	<b>329,814</b>	<b>312,530</b>	<b>1,360,995</b>	<b>84</b>	<b>7,714</b>	<b>207,370</b>	<b>160,864</b>	<b>1,123,042</b>	<b>256,042</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	550,077	2,957,431	256,042	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-639,230	-494,778	1,681	
TOTAL LOSSES		2,462,653	257,723	
EXPECTED LOSSES	1,554,263	1,991,957	292,988	
CREDIBILITY	.05	.13	.21	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	1.378	.144	1.522
INDICATED (POST-TEST)	.000	1.654	.173	1.827
PRES. ON RATE LEVEL	.816	1.046	.153	2.015
DERIVED BY FORMULA	.775	1.125	.157	2.057
UNDERLYING PRES. RATE	.870	1.115	.164	2.149
PROPOSED	.759	1.102	.154	2.015

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.909
IND. RATES				1.91	MINIMUM PREMIUM	
MAN. RATES	2.84	2.46	2.14	+ 1.91	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	520,243	11,866,648	2.280				520,243			14	42	226	282
2010	553,017	12,720,695	2.300				553,017			10	61	247	318
2011	576,672	16,039,835	2.781				576,672	1	1	12	72	269	355
2012	621,193	14,736,269	2.372				621,193			5	102	232	339
2013	617,753	9,685,627	1.567				617,753			3	58	216	277
<b>TOTAL</b>	<b>2,888,878</b>	<b>65,049,074</b>	<b>2.252</b>				<b>2,888,878</b>	<b>1</b>	<b>1</b>	<b>44</b>	<b>335</b>	<b>1190</b>	<b>1571</b>
O.D.		187,345	.006								3	4	7

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			2,314,823	1,620,892	2,107,060			1,613,330	942,393	2,029,847	1,238,303
2010			1,501,266	2,620,561	1,855,015			1,732,668	1,490,679	2,182,765	1,337,741
2011	100,907	370,742	1,664,482	2,968,050	2,516,461		1,527,238	973,874	2,289,058	2,350,969	1,278,054
2012			859,251	3,168,879	2,597,496			339,795	3,515,646	2,697,926	1,557,276
2013			409,425	1,857,800	1,823,973			239,590	1,495,760	2,608,509	1,250,570
<b>TOTAL</b>	<b>100,907</b>	<b>370,742</b>	<b>6,749,247</b>	<b>12,236,182</b>	<b>10,900,005</b>		<b>1,527,238</b>	<b>4,899,257</b>	<b>9,733,536</b>	<b>11,870,016</b>	<b>6,661,944</b>
O.D.				105,691	17,188				31,223	3,067	30,176

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			2,661,879	2,021,252	2,833,990			2,978,626	1,243,018	2,644,881	1,263,069
2010	180	10,361	1,854,048	3,134,178	2,295,251	818	13,759	2,461,858	1,948,081	2,731,747	1,339,079
2011	114,629	141,966	2,670,786	3,324,887	2,953,817	534	712,948	2,699,390	2,514,344	2,765,085	1,260,161
2012	481	44,119	3,114,306	3,215,551	2,760,579	1,635	112,086	3,068,007	3,020,123	2,866,094	1,546,375
2013	2,292	50,509	3,773,391	2,238,340	1,762,565	1,527	123,510	3,177,232	1,641,079	1,976,796	1,231,811
<b>TOTAL</b>	<b>117,582</b>	<b>246,955</b>	<b>14,074,410</b>	<b>13,934,208</b>	<b>12,606,202</b>	<b>4,514</b>	<b>962,303</b>	<b>14,385,113</b>	<b>10,366,645</b>	<b>12,984,603</b>	<b>6,640,495</b>
O.D.	1	107	11,671	121,804	23,693		15	2,970	39,639	4,008	30,056

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	29,805,641	50,080,802	6,670,551			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-12,331,283	-11,825,632	26,969			
TOTAL LOSSES	17,474,358	38,255,170	6,697,520			
EXPECTED LOSSES	27,704,339	42,668,728	7,655,526			
CREDIBILITY	.31	.84	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.605	1.324	.232	2.161		
INDICATED (POST-TEST)	.726	1.589	.278	2.593		
PRES. ON RATE LEVEL	.899	1.385	.249	2.533		
DERIVED BY FORMULA	.845	1.556	.278	2.679		
UNDERLYING PRES. RATE	.959	1.477	.265	2.701		
PROPOSED	.818	1.506	.269	2.593		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.457
IND. RATES				2.46	MINIMUM PREMIUM	
MAN. RATES	2.72	2.54	2.69	+ 2.46	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
2009	721,131	13,542,195	1.877			721,131			13	69	198	280
2010	763,325	14,804,019	1.939			763,325			16	73	188	277
2011	766,480	11,605,405	1.514			766,480			6	40	225	271
2012	767,907	9,792,524	1.275			767,907			3	45	214	262
2013	803,077	8,869,603	1.104			803,077				15	246	261
<b>TOTAL</b>	<b>3,821,920</b>	<b>58,613,746</b>	<b>1.534</b>			<b>3,821,920</b>			<b>38</b>	<b>242</b>	<b>1071</b>	<b>1351</b>
O.D.		46,384	.001								3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			2,271,751	1,775,342	2,122,247			1,520,134	2,247,268	1,796,348	1,809,105
2010			2,983,978	2,423,350	2,171,809			1,936,065	1,356,375	2,090,461	1,841,981
2011			993,795	1,561,827	2,244,645			682,288	1,066,389	3,045,842	2,010,619
2012			451,276	1,836,499	1,968,722			83,327	1,006,018	2,446,623	2,000,059
2013				631,645	2,411,401				643,722	3,160,360	2,022,475
<b>TOTAL</b>			<b>6,700,800</b>	<b>8,228,663</b>	<b>10,918,824</b>			<b>4,221,814</b>	<b>6,319,772</b>	<b>12,539,634</b>	<b>9,684,239</b>
O.D.					24,935					4,873	16,576

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			2,589,431	2,213,198	2,854,428			3,261,895	2,676,696	2,340,645	1,845,287
2010	355	19,098	3,474,687	2,915,138	2,691,879	1,313	18,886	3,858,521	1,784,863	2,622,871	1,843,823
2011	358	17,082	1,605,188	1,794,057	2,591,933	356	34,768	1,786,491	1,265,799	3,494,192	1,982,470
2012	311	26,788	1,864,444	1,931,181	2,048,453	574	44,342	1,146,600	1,066,950	2,456,424	1,986,059
2013	1,056	36,119	2,555,233	1,510,194	2,049,672	983	76,570	2,181,881	1,248,193	2,245,125	1,992,138
<b>TOTAL</b>	<b>2,080</b>	<b>99,087</b>	<b>12,088,983</b>	<b>10,363,768</b>	<b>12,236,365</b>	<b>3,226</b>	<b>174,566</b>	<b>12,235,388</b>	<b>8,042,501</b>	<b>13,159,257</b>	<b>9,649,777</b>
O.D.		14	382	226	31,696		4	26	28	6,247	16,492

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	24,603,756	43,840,088	9,666,269			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-10,883,628	-10,053,591	36,757			
TOTAL LOSSES	13,720,128	33,786,497	9,703,026			
EXPECTED LOSSES	24,269,192	36,078,925	10,624,937			
CREDIBILITY	.38	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.359	.884	.254	1.497		
INDICATED (POST-TEST)	.431	1.061	.305	1.797		
PRES. ON RATE LEVEL	.595	.885	.261	1.741		
DERIVED BY FORMULA	.533	1.061	.305	1.899		
UNDERLYING PRES. RATE	.635	.944	.278	1.857		
PROPOSED	.504	1.004	.289	1.797		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.703
IND. RATES				1.70	MINIMUM PREMIUM	
MAN. RATES	2.07	1.91	1.85	+ 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
2009	1,975,843	25,955,901	1.313			1,975,843			21	109	647	777
2010	2,045,556	23,237,652	1.136			2,045,556			20	112	625	757
2011	2,124,318	26,463,328	1.245			2,124,318			15	103	637	757
2012	2,181,886	22,732,680	1.041			2,181,886	2	1	6	136	585	729
2013	2,336,801	20,695,928	.885			2,336,801	1		5	75	679	759
<b>TOTAL</b>	<b>10,664,404</b>	<b>119,085,489</b>	<b>1.117</b>			<b>10,664,404</b>	<b>3</b>	<b>1</b>	<b>67</b>	<b>535</b>	<b>3173</b>	<b>3779</b>
O.D.		98,983								1	6	7

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			3,822,251	3,676,304	4,026,296			3,230,577	2,469,331	5,149,504	3,581,638
2010			3,230,564	3,262,836	3,758,264			1,511,080	2,881,596	4,589,948	4,003,364
2011	7,331		2,278,314	3,473,360	3,628,953	1,053,174		5,116,788	2,624,917	4,616,931	3,663,560
2012	200,609	41,516	1,004,799	4,791,524	3,871,534	1,313	11,990	587,416	3,465,017	5,217,501	3,539,461
2013			733,234	2,558,999	4,009,345			283,003	2,072,468	7,429,599	3,609,280
<b>TOTAL</b>	<b>207,940</b>	<b>41,516</b>	<b>11,069,162</b>	<b>17,763,023</b>	<b>19,294,392</b>	<b>1,054,487</b>	<b>11,990</b>	<b>10,728,864</b>	<b>13,513,329</b>	<b>27,003,483</b>	<b>18,397,303</b>
O.D.				11,955	20,567					26,786	39,675

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			4,247,598	4,584,346	5,415,373			4,995,986	3,257,048	6,709,819	3,653,271
2010	406	22,998	4,039,451	3,934,254	4,635,659	1,153	23,003	3,577,203	3,764,659	5,733,040	4,007,367
2011	7,375	33,602	3,041,329	3,919,035	4,221,914	801,019	83,693	4,612,718	2,995,329	5,359,262	3,612,270
2012	202,431	113,448	4,420,897	4,895,137	4,108,007	5,075	178,720	4,032,775	3,420,036	5,361,637	3,514,685
2013	3,385	88,630	6,521,591	3,736,520	3,667,359	2,808	219,710	6,165,225	3,304,772	5,362,734	3,555,141
<b>TOTAL</b>	<b>213,597</b>	<b>258,678</b>	<b>22,270,866</b>	<b>21,069,292</b>	<b>22,048,312</b>	<b>810,055</b>	<b>505,126</b>	<b>23,383,907</b>	<b>16,741,844</b>	<b>28,526,492</b>	<b>18,342,734</b>
O.D.		83	5,125	17,718	22,069		30	294	269	16,788	39,609

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	47,447,761	88,442,784	18,382,343	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-17,896,827	-21,377,710	74,188	
TOTAL LOSSES	29,550,934	67,065,074	18,456,531	
EXPECTED LOSSES	40,098,160	77,103,641	20,902,232	
CREDIBILITY	.75	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.277	.629	.173	1.079
INDICATED (POST-TEST)	.332	.755	.208	1.295
PRES. ON RATE LEVEL	.352	.678	.184	1.214
DERIVED BY FORMULA	.337	.755	.208	1.300
UNDERLYING PRES. RATE	.376	.723	.196	1.295
PROPOSED	.336	.752	.207	1.295

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.227
IND. RATES				1.23	MINIMUM PREMIUM	
MAN. RATES	1.43	1.31	1.29	+ 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
2009	354,402	3,546,542	1.000			3	13	67	83
2010	381,321	3,951,848	1.036			3	18	74	95
2011	381,091	3,070,304	.805				11	74	85
2012	385,418	2,921,399	.757				14	55	69
2013	406,722	3,728,995	.916			1	9	73	83
<b>TOTAL</b>	<b>1,908,954</b>	<b>17,219,088</b>	<b>.902</b>			<b>7</b>	<b>65</b>	<b>343</b>	<b>415</b>
O.D.		3,064							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			529,212	267,708	543,042			638,281	257,102	838,835	472,362
2010			545,569	696,064	575,682			176,500	513,401	851,308	593,324
2011				408,619	996,253				352,104	691,393	621,935
2012				534,941	251,681				696,197	706,722	731,858
2013			157,378	242,316	488,566			107,580	683,614	1,206,746	842,795
<b>TOTAL</b>			<b>1,232,159</b>	<b>2,149,648</b>	<b>2,855,224</b>			<b>922,361</b>	<b>2,502,418</b>	<b>4,295,004</b>	<b>3,262,274</b>
O.D.											3,064

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			555,984	333,831	730,394			1,252,657	339,117	1,093,002	481,809
2010	69	3,857	693,146	834,880	712,236	135	3,421	443,211	670,063	1,061,944	593,917
2011	111	2,809	160,042	482,770	1,129,930	16	5,030	133,122	395,655	792,317	613,228
2012	44	5,114	335,592	521,681	277,374	274	21,303	536,629	649,295	735,154	726,735
2013	348	10,619	782,919	408,585	444,714	699	56,576	1,456,022	753,788	913,334	830,153
<b>TOTAL</b>	<b>572</b>	<b>22,399</b>	<b>2,527,683</b>	<b>2,581,747</b>	<b>3,294,648</b>	<b>1,124</b>	<b>86,330</b>	<b>3,821,641</b>	<b>2,807,918</b>	<b>4,595,751</b>	<b>3,245,842</b>
O.D.											3,034

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,459,749	13,280,064	3,248,876	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,598,544	-2,953,540	12,256	
TOTAL LOSSES	3,861,205	10,326,524	3,261,132	
EXPECTED LOSSES	5,803,221	10,613,784	3,512,475	
CREDIBILITY	.24	.64	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.202	.541	.171	.914
INDICATED (POST-TEST)	.242	.649	.205	1.096
PRES. ON RATE LEVEL	.285	.521	.173	.979
DERIVED BY FORMULA	.275	.603	.205	1.083
UNDERLYING PRES. RATE	.304	.556	.184	1.044
PROPOSED	.275	.603	.205	1.083

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.026
IND. RATES				1.03	MINIMUM PREMIUM	
MAN. RATES	1.22	1.08	1.04	+ 1.03	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	490,735	2,346,053	.478			490,735			2	20	37	59
2010	500,425	2,274,056	.454			500,425			3	14	54	71
2011	522,272	2,125,219	.406			522,272			1	27	36	64
2012	545,854	1,902,278	.348			545,854				17	45	62
2013	570,226	1,343,771	.235			570,226			1	16	39	56
<b>TOTAL</b>	<b>2,629,512</b>	<b>9,991,377</b>	<b>.380</b>			<b>2,629,512</b>			<b>7</b>	<b>94</b>	<b>211</b>	<b>312</b>
O.D.		105,584	.004							1	2	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			334,847	593,062	360,180			131,349	368,814	360,715	197,086
2010			488,392	373,554	424,011			194,717	248,141	358,555	186,686
2011			139,889	620,114	314,892			82,248	378,993	419,825	169,258
2012				538,302	342,739				347,113	468,351	205,773
2013			139,720	265,720	174,889			17,533	191,312	351,261	203,336
<b>TOTAL</b>			<b>1,102,848</b>	<b>2,390,752</b>	<b>1,616,711</b>			<b>425,847</b>	<b>1,534,373</b>	<b>1,958,707</b>	<b>962,139</b>
O.D.				76,313	3,051				720	10,088	15,412

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			404,160	739,549	484,444			308,014	486,465	470,012	201,028
2010	62	3,373	605,194	451,115	524,174	151	2,438	451,708	324,471	449,017	186,873
2011	55	4,173	303,021	680,297	374,073	51	6,734	284,730	414,546	489,652	166,888
2012	55	5,450	356,561	534,552	365,970	147	11,395	284,975	333,733	479,597	204,333
2013	319	7,158	546,642	291,299	189,640	193	15,596	393,255	213,202	263,817	200,286
<b>TOTAL</b>	<b>491</b>	<b>20,154</b>	<b>2,215,578</b>	<b>2,696,812</b>	<b>1,938,301</b>	<b>542</b>	<b>36,163</b>	<b>1,722,682</b>	<b>1,772,417</b>	<b>2,152,095</b>	<b>959,408</b>
O.D.	1	341	14,764	81,597	5,837		21	297	853	12,775	15,218

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,011,034	8,660,687	974,626			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,513,696	-2,194,548	3,902			
TOTAL LOSSES	2,497,338	6,466,139	978,528			
EXPECTED LOSSES	3,392,071	7,914,831	1,104,396			
CREDIBILITY	.30	.79	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.095	.246	.037	.378		
INDICATED (POST-TEST)	.114	.295	.044	.453		
PRES. ON RATE LEVEL	.121	.282	.040	.443		
DERIVED BY FORMULA	.119	.292	.044	.455		
UNDERLYING PRES. RATE	.129	.301	.042	.472		
PROPOSED	.118	.291	.044	.453		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	.429
IND. RATES				.43	MINIMUM PREMIUM	
MAN. RATES	.53	.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
2009	98,078	1,827,167	1.862			2	5	22	29
2010	99,427	3,054,739	3.072		1		14	34	49
2011	99,425	2,110,765	2.122			1	14	29	44
2012	103,923	1,564,689	1.505			2	9	22	33
2013	104,102	1,599,798	1.536			1	9	28	38
<b>TOTAL</b>	<b>504,955</b>	<b>10,157,158</b>	<b>2.011</b>		<b>1</b>	<b>6</b>	<b>51</b>	<b>135</b>	<b>193</b>
O.D.		17,157	.003					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			395,516	155,088	86,953			211,464	124,349	463,359	390,438
2010		34,002		583,303	328,799		461,010		633,744	407,752	606,129
2011			144,892	465,635	119,741			47,268	447,409	377,483	508,337
2012			276,475	190,980	106,638			51,551	130,381	313,733	494,931
2013			171,172	162,403	308,665			33,551	158,463	359,376	406,168
<b>TOTAL</b>		<b>34,002</b>	<b>988,055</b>	<b>1,557,409</b>	<b>950,796</b>		<b>461,010</b>	<b>343,834</b>	<b>1,494,346</b>	<b>1,921,703</b>	<b>2,406,003</b>
O.D.					141					10,744	6,272

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			477,388	193,395	116,950			495,883	164,016	603,758	398,247
2010		50,248	43,103	694,379	405,611		792,724	120,582	813,061	513,991	606,735
2011	32	3,340	262,963	506,280	150,944	39	6,417	232,312	482,286	443,304	501,220
2012	43	5,220	417,100	201,368	130,019	120	7,671	224,933	140,813	317,363	491,466
2013	242	7,635	570,040	272,109	289,025	183	14,448	390,224	197,344	267,338	400,075
<b>TOTAL</b>	<b>317</b>	<b>66,443</b>	<b>1,770,594</b>	<b>1,867,531</b>	<b>1,092,549</b>	<b>342</b>	<b>821,260</b>	<b>1,463,934</b>	<b>1,797,520</b>	<b>2,145,754</b>	<b>2,397,743</b>
O.D.			109	61	116	2	144	5,190	2,917	7,402	6,256

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,128,335	6,913,850	2,403,999	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,860,147	-1,196,108	8,447	
TOTAL LOSSES	2,268,188	5,717,742	2,412,446	
EXPECTED LOSSES	4,145,680	4,292,119	2,464,181	
CREDIBILITY	.10	.26	.41	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.449	1.132	.478	2.059
INDICATED (POST-TEST)	.539	1.358	.574	2.471
PRES. ON RATE LEVEL	.770	.797	.457	2.024
DERIVED BY FORMULA	.747	.943	.505	2.195
UNDERLYING PRES. RATE	.821	.850	.488	2.159
PROPOSED	.747	.943	.505	2.195

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.080
IND. RATES				2.08	MINIMUM PREMIUM	
MAN. RATES	2.04	2.06	2.15	+ 2.08	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	327,799	8,625,429	2.631		1	10	33	174	218
2010	346,558	8,914,536	2.572			6	32	180	218
2011	372,285	7,836,803	2.105			5	26	164	195
2012	376,682	8,431,375	2.238			4	24	174	202
2013	390,469	8,118,170	2.079			1	22	181	204
<b>TOTAL</b>	<b>1,813,793</b>	<b>41,926,313</b>	<b>2.312</b>		<b>1</b>	<b>26</b>	<b>137</b>	<b>873</b>	<b>1037</b>
O.D.		73,507	.004				1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009		229,703	1,713,974	1,048,680	1,378,422		110,107	976,243	484,065	1,379,297	1,304,938
2010			967,832	1,346,636	2,320,719			676,403	686,771	1,603,380	1,312,795
2011			713,110	1,066,122	1,803,936			548,687	865,455	1,517,899	1,321,594
2012			783,776	1,154,246	2,021,316			390,449	683,595	2,040,324	1,357,669
2013			298,032	769,703	2,317,085			99,900	650,118	2,585,313	1,398,019
<b>TOTAL</b>		<b>229,703</b>	<b>4,476,724</b>	<b>5,385,387</b>	<b>9,841,478</b>		<b>110,107</b>	<b>2,691,682</b>	<b>3,370,004</b>	<b>9,126,213</b>	<b>6,695,015</b>
O.D.				19,620	8,151				5,224	20,772	19,740

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009		333,748	2,068,768	1,307,704	1,853,981		573,564	2,289,291	638,480	1,797,222	1,331,037
2010	121	7,997	1,269,508	1,633,370	2,847,780	524	9,318	1,560,604	910,738	2,000,163	1,314,108
2011	280	12,197	1,157,064	1,237,940	2,075,561	282	25,839	1,385,086	984,822	1,759,939	1,303,092
2012	329	25,510	1,868,544	1,321,955	2,074,956	803	48,651	1,465,240	780,740	2,056,078	1,348,165
2013	1,243	40,290	2,900,407	1,604,252	2,018,511	955	72,728	2,075,450	1,107,133	1,858,693	1,377,049
<b>TOTAL</b>	<b>1,973</b>	<b>419,742</b>	<b>9,264,291</b>	<b>7,105,221</b>	<b>10,870,789</b>	<b>2,564</b>	<b>730,100</b>	<b>8,775,671</b>	<b>4,421,913</b>	<b>9,472,095</b>	<b>6,673,451</b>
O.D.	3	93	6,253	27,873	6,721	4	268	9,911	12,463	14,460	19,861

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,210,873	31,931,535	6,693,312	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,470,637	-6,950,789	25,316	
TOTAL LOSSES	11,740,236	24,980,746	6,718,628	
EXPECTED LOSSES	16,759,448	25,048,481	7,182,621	
CREDIBILITY	.23	.61	.97	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.647	1.377	.370	2.394
INDICATED (POST-TEST)	.776	1.652	.444	2.872
PRES. ON RATE LEVEL	.867	1.295	.371	2.533
DERIVED BY FORMULA	.846	1.513	.442	2.801
UNDERLYING PRES. RATE	.924	1.381	.396	2.701
PROPOSED	.846	1.513	.442	2.801

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.654
IND. RATES				2.65	MINIMUM PREMIUM	
MAN. RATES	2.83	2.60	2.69	+ 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
2009	379,380	16,320,350	4.301			25	61	269	355
2010	376,699	16,101,852	4.274	1		19	57	259	336
2011	381,027	17,404,893	4.567	1		14	49	316	380
2012	382,384	12,703,394	3.322	3	1	10	45	270	329
2013	378,225	12,743,286	3.369		2	7	18	292	319
<b>TOTAL</b>	<b>1,897,715</b>	<b>75,273,775</b>	<b>3.967</b>	<b>5</b>	<b>3</b>	<b>75</b>	<b>230</b>	<b>1406</b>	<b>1719</b>
O.D.		25,763	.001					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			4,284,574	1,797,051	1,783,395			2,115,971	1,579,924	3,310,527	1,448,908
2010	83,430		3,961,947	1,538,785	2,714,859	6,663		2,227,194	1,737,345	2,812,576	1,019,053
2011	253,736		3,000,068	1,349,484	3,146,632	458		1,327,596	2,753,169	3,879,391	1,694,359
2012	717,963	2,888	1,699,102	1,255,583	2,557,100	9,577	2,227	578,531	1,165,706	3,428,551	1,286,166
2013		379,106	1,144,530	690,524	3,352,409		94,164	908,628	805,053	4,135,080	1,233,792
<b>TOTAL</b>	<b>1,055,129</b>	<b>381,994</b>	<b>14,090,221</b>	<b>6,631,427</b>	<b>13,554,395</b>	<b>16,698</b>	<b>96,391</b>	<b>7,157,920</b>	<b>8,041,197</b>	<b>17,566,125</b>	<b>6,682,278</b>
O.D.					10,103					95	15,565

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			5,033,775	2,240,924	2,354,723			4,420,513	2,083,921	4,056,323	1,477,886
2010	105,954	26,706	4,812,426	1,885,641	3,318,398	14,385	24,784	5,049,571	2,288,283	3,458,338	1,020,072
2011	287,711	32,869	3,894,649	1,616,563	3,658,166	1,208	66,188	3,449,549	2,729,584	4,503,188	1,670,638
2012	722,632	42,735	3,008,187	1,517,230	2,649,927	22,872	84,645	2,326,986	1,320,973	3,451,843	1,277,163
2013	1,441	464,603	4,486,593	2,074,714	2,938,749	4,657	317,262	4,164,728	1,702,013	3,006,173	1,215,285
<b>TOTAL</b>	<b>1,117,738</b>	<b>566,913</b>	<b>21,235,630</b>	<b>9,335,072</b>	<b>14,919,963</b>	<b>43,122</b>	<b>492,879</b>	<b>19,411,347</b>	<b>10,124,774</b>	<b>18,475,865</b>	<b>6,661,044</b>
O.D.		38	1,082	640	50,263		130	983	980	68,853	15,575

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	42,869,862	52,976,410	6,676,619	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-16,592,414	-11,254,666	24,651	
TOTAL LOSSES	26,277,448	41,721,744	6,701,270	
EXPECTED LOSSES	36,834,648	40,231,558	7,344,157	
CREDIBILITY	.24	.63	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.385	2.199	.353	3.937
INDICATED (POST-TEST)	1.662	2.639	.424	4.725
PRES. ON RATE LEVEL	1.820	1.988	.363	4.171
DERIVED BY FORMULA	1.782	2.398	.424	4.604
UNDERLYING PRES. RATE	1.941	2.120	.387	4.448
PROPOSED	1.782	2.398	.424	4.604

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE
IND. RATES				4.36	MINIMUM PREMIUM
MAN. RATES	4.56	4.44	4.43	+ 4.36	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	157,315	4,184,481	2.659			2	12	67	81
2010	293,672	3,261,798	1.110			3	16	69	88
2011	387,989	3,980,095	1.025			5	14	80	99
2012	384,130	4,551,930	1.184			3	15	66	84
2013	434,873	3,954,323	.909			3	12	89	104
<b>TOTAL</b>	<b>1,657,979</b>	<b>19,932,627</b>	<b>1.202</b>			<b>16</b>	<b>69</b>	<b>371</b>	<b>456</b>
O.D.		132,941	.008				1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			360,829	450,744	1,240,163			308,276	411,202	954,106	459,161
2010			536,828	465,323	588,660			118,097	306,448	646,557	599,885
2011			839,470	243,223	931,340			445,885	245,010	775,290	499,877
2012			471,054	590,847	1,100,012			344,096	643,331	777,684	624,906
2013			452,952	319,889	966,035			210,452	319,083	1,171,072	514,840
<b>TOTAL</b>			<b>2,661,133</b>	<b>2,070,026</b>	<b>4,826,210</b>			<b>1,426,806</b>	<b>1,925,074</b>	<b>4,324,709</b>	<b>2,698,669</b>
O.D.				132	52,909				4,608	28,169	47,123

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			435,521	562,078	1,668,022			722,908	542,377	1,243,204	468,344
2010	68	3,824	671,248	562,415	726,002	93	2,472	294,767	402,583	805,258	600,485
2011	192	8,697	1,069,786	320,764	1,077,502	208	15,488	977,782	304,915	896,955	492,879
2012	186	14,117	1,043,134	686,998	1,129,207	653	36,918	1,160,172	634,486	819,900	620,532
2013	556	20,452	1,508,218	699,419	873,013	554	39,927	1,237,849	534,983	859,400	507,117
<b>TOTAL</b>	<b>1,002</b>	<b>47,090</b>	<b>4,727,907</b>	<b>2,831,674</b>	<b>5,473,746</b>	<b>1,508</b>	<b>94,805</b>	<b>4,393,478</b>	<b>2,419,344</b>	<b>4,624,717</b>	<b>2,689,357</b>
O.D.	6	181	11,228	5,796	51,361	6	297	7,085	6,323	27,767	46,847

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,284,593	15,440,728	2,736,204			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,766,733	-3,560,105	12,289			
TOTAL LOSSES	5,517,860	11,880,623	2,748,493			
EXPECTED LOSSES	8,787,290	13,147,774	3,034,102			
CREDIBILITY	.22	.58	.91			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.333	.717	.166	1.216		
INDICATED (POST-TEST)	.400	.860	.199	1.459		
PRES. ON RATE LEVEL	.497	.744	.171	1.412		
DERIVED BY FORMULA	.476	.811	.196	1.483		
UNDERLYING PRES. RATE	.530	.793	.183	1.506		
PROPOSED	.468	.798	.193	1.459		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.382
IND. RATES				1.38	MINIMUM PREMIUM	
MAN. RATES	1.48	1.47	1.50	+ 1.38	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	12,375	55,047	4.448				1	2	3
2010	10,188	842	.082						
2011	12,461	2,402	.192						
2012	5,997	252,544	42.111					8	8
2013	3,894	59,781	15.352				1		1
<b>TOTAL</b>	<b>44,915</b>	<b>370,616</b>	<b>8.251</b>				<b>2</b>	<b>10</b>	<b>12</b>
O.D.		145	.003						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				40,824	908				4,269	1,079	7,967
2010											842
2011											2,402
2012					160,685					82,367	9,492
2013				39,440					20,037		304
<b>TOTAL</b>				<b>80,264</b>	<b>161,593</b>				<b>24,306</b>	<b>83,446</b>	<b>21,007</b>
O.D.											145

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				50,908	1,222				5,631	1,406	8,126
2010											843
2011											2,368
2012	16	546	33,878	17,238	155,959	6	556	12,375	7,108	80,290	9,426
2013	42	532	41,920	30,207	4,941	11	1,081	20,380	12,131	2,122	299
<b>TOTAL</b>	<b>58</b>	<b>1,078</b>	<b>75,798</b>	<b>98,353</b>	<b>162,122</b>	<b>17</b>	<b>1,637</b>	<b>32,755</b>	<b>24,870</b>	<b>83,818</b>	<b>21,062</b>
O.D.											144

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	111,343	369,163	21,206			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-22,015	-18,307	24			
TOTAL LOSSES	89,328	350,856	21,230			
EXPECTED LOSSES	46,127	61,579	10,914			
CREDIBILITY	.01	.02	.03			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.989	7.812	.473	10.274		
INDICATED (POST-TEST)	2.387	9.374	.568	12.329		
PRES. ON RATE LEVEL	.962	1.286	.228	2.476		
DERIVED BY FORMULA	.976	1.448	.238	2.662		
UNDERLYING PRES. RATE	1.027	1.371	.243	2.641		
PROPOSED	.976	1.448	.238	2.662		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	2.522
IND. RATES				2.52	MINIMUM PREMIUM	
MAN. RATES	2.77	2.54	2.63	+ 2.52	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	85,201	4,534,165	5.321			10	8	75	93
2010	104,878	7,250,064	6.912	1		13	6	83	103
2011	101,386	5,644,066	5.566			11	7	59	77
2012	96,792	6,007,282	6.206			8	14	77	99
2013	103,330	3,724,927	3.604			3	9	81	93
<b>TOTAL</b>	<b>491,587</b>	<b>27,160,504</b>	<b>5.525</b>	<b>1</b>		<b>45</b>	<b>44</b>	<b>375</b>	<b>465</b>
O.D.		454,758	.092			1		1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,921,383	461,766	380,787			620,113	274,771	629,205	246,140
2010	224,995		2,618,735	327,158	647,987	30,775		1,989,735	217,279	846,286	347,114
2011			2,287,681	490,152	719,424			947,228	371,130	473,234	355,217
2012			1,794,592	854,559	799,328			596,466	835,231	804,642	322,464
2013			481,293	252,214	727,012			665,053	282,220	976,308	340,827
<b>TOTAL</b>	<b>224,995</b>		<b>9,103,684</b>	<b>2,385,849</b>	<b>3,274,538</b>	<b>30,775</b>		<b>4,818,595</b>	<b>1,980,631</b>	<b>3,729,675</b>	<b>1,611,762</b>
O.D.			285,189		545			161,801		498	6,725

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			2,319,108	575,822	512,156			1,454,165	362,423	819,854	251,063
2010	284,689	15,476	2,891,380	412,499	813,972	59,725	15,346	3,571,409	313,985	1,067,686	347,461
2011	323	20,757	2,684,513	604,665	887,344	408	26,970	1,837,814	438,343	574,484	350,244
2012	281	30,741	2,489,474	960,754	922,255	956	52,884	1,723,355	815,204	871,911	320,207
2013	445	16,948	1,259,115	546,844	670,205	794	49,549	1,791,042	506,496	758,666	335,715
<b>TOTAL</b>	<b>285,738</b>	<b>83,922</b>	<b>11,643,590</b>	<b>3,100,584</b>	<b>3,805,932</b>	<b>61,883</b>	<b>144,749</b>	<b>10,377,785</b>	<b>2,436,451</b>	<b>4,092,601</b>	<b>1,604,690</b>
O.D.			344,237	8	664		2	379,432	9	617	6,705

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	23,321,338	13,436,866	1,611,395	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,700,689	-2,769,043	5,464	
TOTAL LOSSES	15,620,649	10,667,823	1,616,859	
EXPECTED LOSSES	17,180,966	9,915,310	1,577,993	
CREDIBILITY	.10	.26	.41	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.178	2.170	.329	5.677
INDICATED (POST-TEST)	3.814	2.604	.395	6.813
PRES. ON RATE LEVEL	3.277	1.892	.301	5.470
DERIVED BY FORMULA	3.331	2.077	.340	5.748
UNDERLYING PRES. RATE	3.495	2.017	.321	5.833
PROPOSED	3.331	2.077	.340	5.748

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	5.447
IND. RATES				5.45	MINIMUM PREMIUM	
MAN. RATES	6.28	5.78	5.81	+ 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	
2009	4,884,659	6,571,371	.134			7	25	80	112	
2010	4,861,562	5,631,256	.115			7	25	102	134	
2011	4,793,783	6,569,240	.137		1	6	20	85	112	
2012	5,031,806	4,158,661	.082				18	81	99	
2013	5,296,398	4,612,271	.087		1	2	6	85	94	
<b>TOTAL</b>	<b>24,868,208</b>	<b>27,542,799</b>	<b>.111</b>		<b>2</b>	<b>22</b>	<b>94</b>	<b>433</b>	<b>551</b>	
O.D.		105,730					2	7	9	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,554,242	726,610	757,048			743,352	1,127,298	757,118	905,703
2010			1,171,501	433,309	989,623			537,163	547,467	977,365	974,828
2011	809,627		1,008,646	534,526	986,277			553,128	460,071	1,138,713	1,078,252
2012				463,621	934,533				853,315	1,179,200	727,992
2013	525,303		461,951	100,372	1,013,529	8,700		34,601	120,328	1,494,920	852,567
<b>TOTAL</b>	<b>1,334,930</b>		<b>4,196,340</b>	<b>2,258,438</b>	<b>4,681,010</b>	<b>8,700</b>		<b>1,868,244</b>	<b>3,108,479</b>	<b>5,547,316</b>	<b>4,539,342</b>
O.D.				7,225	22,209				12,288	52,601	11,407

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,648,584	906,083	1,018,230			1,385,002	1,486,907	986,527	923,817
2010	148	8,076	1,426,992	534,970	1,219,946	413	6,701	1,234,286	720,669	1,222,307	975,803
2011	907,529	11,387	1,321,246	638,254	1,151,811	271	21,148	1,264,510	547,938	1,317,876	1,063,156
2012	111	6,888	441,888	528,953	935,747	365	28,220	704,709	822,813	1,206,161	722,896
2013	686,091	18,139	1,320,223	552,352	885,173	12,524	27,472	901,916	482,846	1,045,625	839,778
<b>TOTAL</b>	<b>1,593,879</b>	<b>44,490</b>	<b>6,158,933</b>	<b>3,160,612</b>	<b>5,210,907</b>	<b>13,573</b>	<b>83,541</b>	<b>5,490,423</b>	<b>4,061,173</b>	<b>5,778,496</b>	<b>4,525,450</b>
O.D.		85	5,471	11,538	23,761	6	433	15,134	24,120	48,318	11,353

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,405,968	18,318,925	4,536,803	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,912,827	-4,011,317	17,315	
TOTAL LOSSES	7,493,141	14,307,608	4,554,118	
EXPECTED LOSSES	13,180,150	14,423,560	4,973,642	
CREDIBILITY	1.00	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.030	.058	.018	.106
INDICATED (POST-TEST)	.036	.070	.022	.128
PRES. ON RATE LEVEL	.050	.054	.019	.123
DERIVED BY FORMULA	.036	.070	.022	.128
UNDERLYING PRES. RATE	.053	.058	.020	.131
PROPOSED	.036	.070	.022	.128

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	TOTAL
IND. RATES				.12	MINIMUM PREMIUM	
MAN. RATES	.15	.14	.13	+ .12	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	522,642	17,086,538	3.269	2	1	21	42	254	320	
2010	528,182	23,591,161	4.466	1	1	26	41	287	356	
2011	539,390	17,225,332	3.193	3	2	20	43	264	332	
2012	546,106	15,227,907	2.788	1	2	14	37	248	302	
2013	534,879	12,555,626	2.347			11	10	238	259	
<b>TOTAL</b>	<b>2,671,199</b>	<b>85,686,564</b>	<b>3.208</b>	<b>7</b>	<b>6</b>	<b>92</b>	<b>173</b>	<b>1291</b>	<b>1569</b>	
O.D.		976,334	.036			1		3	4	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	482,673	237,030	5,068,071	1,056,008	4,372,703	15,706	23,594	1,343,824	705,543	2,631,006	1,150,380
2010	167,513	1,007,679	6,113,753	750,188	4,010,943		4,101,600	2,872,177	848,238	2,533,263	1,185,807
2011	883,622	591,494	4,468,651	1,027,663	3,094,572	13,569	763,047	1,684,683	819,284	2,915,980	962,767
2012	775,000	391,208	3,071,471	1,325,436	3,316,090	110,000	85,531	874,681	960,596	3,350,044	967,850
2013			3,027,437	734,017	3,089,546			957,365	664,991	2,972,469	1,109,801
<b>TOTAL</b>	<b>2,308,808</b>	<b>2,227,411</b>	<b>21,749,383</b>	<b>4,893,312</b>	<b>17,883,854</b>	<b>139,275</b>	<b>4,973,772</b>	<b>7,732,730</b>	<b>3,998,652</b>	<b>14,402,762</b>	<b>5,376,605</b>
O.D.			414,553		3,943			526,527		3,122	28,189

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	629,406	400,581	6,117,161	1,316,843	5,881,288	43,631	142,956	3,151,267	930,609	3,428,201	1,173,388
2010	212,502	205,828	7,295,189	988,718	4,947,568	2,190	814,546	6,334,635	1,163,020	3,177,439	1,186,993
2011	1,000,478	510,200	5,556,619	1,340,295	3,635,818	15,586	739,917	3,728,713	1,042,153	3,371,146	949,288
2012	778,591	531,124	4,750,771	1,735,718	3,464,898	249,295	325,159	2,763,930	1,162,241	3,378,481	961,075
2013	1,690	78,693	5,912,235	2,161,348	2,902,716	1,600	107,585	3,668,146	1,316,177	2,202,747	1,093,154
<b>TOTAL</b>	<b>2,622,667</b>	<b>1,726,426</b>	<b>29,631,975</b>	<b>7,542,922</b>	<b>20,832,288</b>	<b>312,302</b>	<b>2,130,163</b>	<b>19,646,691</b>	<b>5,614,200</b>	<b>15,558,014</b>	<b>5,363,898</b>
O.D.	32	1,569	301,074	1,698	7,475	251	2,680	708,167	4,679	7,232	28,104

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	57,083,997	49,568,508	5,392,002			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-22,587,395	-10,607,200	20,003			
TOTAL LOSSES	34,496,602	38,961,308	5,412,005			
EXPECTED LOSSES	50,245,253	37,957,738	5,930,061			
CREDIBILITY	.30	.80	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.291	1.459	.203	2.953		
INDICATED (POST-TEST)	1.549	1.751	.244	3.544		
PRES. ON RATE LEVEL	1.764	1.332	.208	3.304		
DERIVED BY FORMULA	1.700	1.667	.244	3.611		
UNDERLYING PRES. RATE	1.881	1.421	.222	3.524		
PROPOSED	1.668	1.636	.240	3.544		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.358
IND. RATES				3.36	MINIMUM PREMIUM	
MAN. RATES	3.61	3.41	3.51	+ 3.36	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	183,133	2,969,180	1.621			6	7	15	28
2010	180,656	2,145,559	1.187			2	10	33	45
2011	179,139	2,646,788	1.477			3	11	27	41
2012	187,590	1,884,843	1.004			1	10	20	31
2013	183,838	1,561,019	.849		1	1	3	40	45
<b>TOTAL</b>	<b>914,356</b>	<b>11,207,389</b>	<b>1.226</b>		<b>1</b>	<b>13</b>	<b>41</b>	<b>135</b>	<b>190</b>
O.D.		3,537						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			954,510	628,747	107,718			672,523	354,169	97,255	154,258
2010			389,850	425,187	312,241			245,131	249,072	349,361	174,717
2011			460,305	353,865	434,170			306,644	530,732	427,821	133,251
2012			128,195	497,777	544,783			17,349	198,314	249,561	248,864
2013		9,828	150,259	192,875	409,050		15,000	22,363	106,050	412,925	242,669
<b>TOTAL</b>		<b>9,828</b>	<b>2,083,119</b>	<b>2,098,451</b>	<b>1,807,962</b>		<b>15,000</b>	<b>1,264,010</b>	<b>1,438,337</b>	<b>1,536,923</b>	<b>953,759</b>
O.D.					1,000						2,537

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,107,686	784,048	144,881			1,382,546	467,148	126,723	157,343
2010	50	2,674	488,969	509,742	387,553	189	2,830	561,488	326,200	438,208	174,892
2011	100	5,662	622,846	408,031	510,617	161	13,919	762,331	580,538	511,167	131,385
2012	94	7,356	513,966	524,920	566,388	101	7,217	192,810	190,332	257,414	247,122
2013	291	19,457	664,611	336,479	373,004	608	42,507	349,398	179,144	297,825	239,029
<b>TOTAL</b>	<b>535</b>	<b>35,149</b>	<b>3,398,078</b>	<b>2,563,220</b>	<b>1,982,443</b>	<b>1,059</b>	<b>66,473</b>	<b>3,248,573</b>	<b>1,743,362</b>	<b>1,631,337</b>	<b>949,771</b>
O.D.					1,345						2,553

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,749,867	7,921,707	952,324			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,921,170	-1,384,022	3,243			
TOTAL LOSSES	4,828,697	6,537,685	955,567			
EXPECTED LOSSES	4,270,042	4,955,810	960,075			
CREDIBILITY	.15	.39	.61			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.528	.715	.105	1.348		
INDICATED (POST-TEST)	.634	.858	.126	1.618		
PRES. ON RATE LEVEL	.438	.508	.099	1.045		
DERIVED BY FORMULA	.467	.645	.115	1.227		
UNDERLYING PRES. RATE	.467	.542	.105	1.114		
PROPOSED	.467	.645	.115	1.227		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.162
IND. RATES				1.16	MINIMUM PREMIUM	
MAN. RATES	1.17	1.10	1.11	+ 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	
2009	26,381	146,082	.553				1			1
2010	31,167	100,312	.321				1		2	3
2011	37,449	218,656	.583			1		1		2
2012	35,233	5,750	.016							
2013	30,996	131,696	.424					3		3
<b>TOTAL</b>	<b>161,226</b>	<b>602,496</b>	<b>.374</b>				<b>1</b>	<b>5</b>	<b>3</b>	<b>9</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				107,875					35,534		2,673
2010				86,442	3,739				3,130	6,364	637
2011			144,543		11,227			46,375		14,900	1,611
2012											5,750
2013				77,587					49,360		4,749
<b>TOTAL</b>			<b>144,543</b>	<b>271,904</b>	<b>14,966</b>			<b>46,375</b>	<b>88,024</b>	<b>21,264</b>	<b>15,420</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				134,520					46,869		2,726
2010		4	4,571	102,187	5,293		15	377	4,092	7,916	638
2011	17	1,162	163,961	3,582	16,884	20	1,211	91,158	2,382	18,247	1,588
2012											5,710
2013	79	1,043	82,463	59,428	9,717	27	2,671	50,205	29,881	5,228	4,678
<b>TOTAL</b>	<b>96</b>	<b>2,209</b>	<b>250,995</b>	<b>299,717</b>	<b>31,894</b>	<b>47</b>	<b>3,897</b>	<b>141,740</b>	<b>83,224</b>	<b>31,391</b>	<b>15,340</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	398,984	446,226	15,340			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-378,647	-90,572	76			
TOTAL LOSSES	20,337	355,654	15,416			
EXPECTED LOSSES	851,274	324,064	22,571			
CREDIBILITY	.05	.12	.19			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.013	.221	.010	.244		
INDICATED (POST-TEST)	.016	.265	.012	.293		
PRES. ON RATE LEVEL	.495	.189	.013	.697		
DERIVED BY FORMULA	.471	.198	.013	.682		
UNDERLYING PRES. RATE	.528	.201	.014	.743		
PROPOSED	.471	.198	.013	.682		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	.646
IND. RATES				.65	MINIMUM PREMIUM	
MAN. RATES	.89	.80	.74	+ .65	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	4,227,053	8,357,634	.197			13	24	110	147
2010	4,387,603	7,606,016	.173		1	11	39	114	165
2011	4,514,135	6,265,622	.138			5	35	107	147
2012	4,570,368	7,710,725	.168			6	34	90	130
2013	4,824,397	4,905,364	.101			4	29	84	117
<b>TOTAL</b>	<b>22,523,556</b>	<b>34,845,361</b>	<b>.155</b>		<b>1</b>	<b>39</b>	<b>161</b>	<b>505</b>	<b>706</b>
O.D.		78,782					1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			2,106,747	660,640	1,059,196			1,194,533	390,179	1,696,839	1,249,500
2010		100,277	1,735,812	1,379,696	659,891		61,351	643,711	975,830	1,003,855	1,045,593
2011			704,507	1,236,095	859,599			300,858	1,009,140	1,172,226	983,197
2012			993,225	1,010,159	1,003,567			931,819	1,319,350	1,350,597	1,102,008
2013			567,173	626,890	479,883			177,194	737,106	1,308,205	1,008,913
<b>TOTAL</b>		<b>100,277</b>	<b>6,107,464</b>	<b>4,913,480</b>	<b>4,062,136</b>		<b>61,351</b>	<b>3,248,115</b>	<b>4,431,605</b>	<b>6,531,722</b>	<b>5,389,211</b>
O.D.				13,601	1				44,559	7,340	13,281

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			2,542,843	823,819	1,424,616			2,801,181	514,646	2,210,983	1,274,490
2010	220	160,845	2,144,257	1,652,047	831,320	499	114,625	1,511,328	1,267,153	1,262,056	1,046,639
2011	176	11,946	1,103,095	1,375,803	1,018,799	178	20,138	920,689	1,109,244	1,367,647	969,432
2012	232	22,809	1,744,262	1,087,081	1,086,574	1,393	77,256	2,467,799	1,284,775	1,446,986	1,094,294
2013	789	20,315	1,559,029	738,507	525,163	815	63,175	1,674,360	821,558	995,152	993,779
<b>TOTAL</b>	<b>1,417</b>	<b>215,915</b>	<b>9,093,486</b>	<b>5,677,257</b>	<b>4,886,472</b>	<b>2,885</b>	<b>275,194</b>	<b>9,375,357</b>	<b>4,997,376</b>	<b>7,282,824</b>	<b>5,378,634</b>
O.D.				16,960	1	2	97	3,548	60,766	5,055	13,258

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	18,967,901	22,926,711	5,391,892		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-7,154,851	-5,196,590	21,290		
TOTAL LOSSES	11,813,050	17,730,121	5,413,182		
EXPECTED LOSSES	15,991,725	18,694,551	6,081,359		
CREDIBILITY	1.00	1.00	1.00		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	.052	.079	.024	.155	
INDICATED (POST-TEST)	.062	.095	.029	.186	
PRES. ON RATE LEVEL	.067	.078	.025	.170	
DERIVED BY FORMULA	.062	.095	.029	.186	
UNDERLYING PRES. RATE	.071	.083	.027	.181	
PROPOSED	.062	.095	.029	.186	
<b>IND. RATES</b>					
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE
IND. RATES				.18	MINIMUM PREMIUM
MAN. RATES	.20	.20	.18	+ .18	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	18,584	1,342,339	7.223				7	9	16
2010	21,710	1,212,090	5.583			1		4	5
2011	22,049	1,037,877	4.707				3	7	10
2012	18,026	937,473	5.200				3	5	8
2013	20,530	971,575	4.732				2	5	7
<b>TOTAL</b>	<b>100,899</b>	<b>5,501,354</b>	<b>5.452</b>			<b>1</b>	<b>15</b>	<b>30</b>	<b>46</b>
O.D.		2,017	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			170,525	321,931	38,777			263,129	124,892	114,684	742,055
2010					115,216					119,798	543,422
2011				124,186	104,310				69,697	132,597	607,087
2012				58,566	91,843				120,891	35,800	630,373
2013				66,181	66,376				53,213	166,810	618,995
<b>TOTAL</b>			<b>170,525</b>	<b>570,864</b>	<b>416,522</b>			<b>263,129</b>	<b>368,693</b>	<b>569,689</b>	<b>3,141,932</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
2009				401,449	52,155				164,734	149,434	756,896
2010	22	1,149	203,696	2,907	141,904	203	2,446	575,534	5,821	151,097	543,965
2011	12	653	32,446	137,548	120,426	3	986	26,107	78,123	152,033	598,588
2012	13	772	50,296	64,009	92,769	44	3,110	80,115	105,248	42,923	625,960
2013	83	1,654	122,201	78,941	62,532	61	5,085	134,733	77,530	120,542	609,710
<b>TOTAL</b>	<b>130</b>	<b>4,228</b>	<b>408,639</b>	<b>684,854</b>	<b>469,786</b>	<b>311</b>	<b>11,627</b>	<b>816,489</b>	<b>431,456</b>	<b>616,029</b>	<b>3,135,119</b>
O.D.											2,048

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,241,424	2,202,125	3,137,167	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-330,608	-143,322	3,192	
TOTAL LOSSES	910,816	2,058,803	3,140,359	
EXPECTED LOSSES	731,519	509,540	947,442	
CREDIBILITY	.03	.09	.14	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.903	2.040	3.112	6.055
INDICATED (POST-TEST)	1.084	2.448	3.734	7.266
PRES. ON RATE LEVEL	.680	.474	.880	2.034
DERIVED BY FORMULA	.692	.652	1.280	2.624
UNDERLYING PRES. RATE	.725	.505	.939	2.169
PROPOSED	.692	.652	1.280	2.624

YEAR	4-1-15	4-1-16	10-1-16	4-1-17	IND. RATE	TOTAL
IND. RATES				2.49	MINIMUM PREMIUM	
MAN. RATES	5.85	5.79	2.16	+ 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
2009	29,794	1,132,164	3,799	1		1	3	19	24
2010	31,520	2,524,579	8,009			2	9	27	38
2011	34,206	2,126,983	6,218			3	2	18	23
2012	36,551	2,182,925	5,972	1		3	8	19	31
2013	41,217	1,379,071	3,345			2	3	19	24
<b>TOTAL</b>	<b>173,288</b>	<b>9,345,722</b>	<b>5,393</b>	<b>2</b>		<b>11</b>	<b>25</b>	<b>102</b>	<b>140</b>
O.D.		2,270	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	3,000		256,210	108,630	312,777	275		109,570	156,765	114,940	69,997
2010			531,657	235,256	174,474			855,571	380,462	286,777	60,382
2011			602,906	92,382	333,263			728,293	22,048	266,216	81,875
2012	520,470		537,964	226,502	217,960	3,406		182,992	277,484	160,083	56,064
2013			390,918	102,147	305,506			164,083	64,423	229,595	122,399
<b>TOTAL</b>	<b>523,470</b>		<b>2,319,655</b>	<b>764,917</b>	<b>1,343,980</b>	<b>3,681</b>		<b>2,040,509</b>	<b>901,182</b>	<b>1,057,611</b>	<b>390,717</b>
O.D.											2,270

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	3,912		309,245	135,462	420,684	764		256,942	206,773	149,766	71,397
2010	38	2,055	380,808	282,680	217,352	326	4,137	956,038	494,586	364,453	60,442
2011	99	5,278	687,806	126,208	393,664	248	14,793	1,093,313	55,098	318,158	80,729
2012	523,598	9,033	737,169	258,757	254,175	7,990	16,441	540,594	261,007	184,664	55,672
2013	208	9,266	704,138	245,579	300,000	195	12,123	447,354	119,850	179,740	120,563
<b>TOTAL</b>	<b>527,855</b>	<b>25,632</b>	<b>2,819,166</b>	<b>1,048,686</b>	<b>1,585,875</b>	<b>9,523</b>	<b>47,494</b>	<b>3,294,241</b>	<b>1,137,314</b>	<b>1,196,781</b>	<b>388,803</b>
O.D.											2,238

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,723,911	4,968,656	391,041			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,125,495	-869,857	1,846			
TOTAL LOSSES	4,598,416	4,098,799	392,887			
EXPECTED LOSSES	4,810,475	3,167,705	493,870			
CREDIBILITY	.05	.13	.20			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.654	2.365	.227	5.246		
INDICATED (POST-TEST)	3.185	2.838	.272	6.295		
PRES. ON RATE LEVEL	2.603	1.714	.267	4.584		
DERIVED BY FORMULA	2.632	1.860	.268	4.760		
UNDERLYING PRES. RATE	2.776	1.828	.285	4.889		
PROPOSED	2.632	1.860	.268	4.760		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	4.511
IND. RATES				4.51	MINIMUM PREMIUM	
MAN. RATES	4.96	4.76	4.87	+ 4.51	PRESENT	

+PROPOSED

MANUAL YEAR	COMPANIES REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	520	339,498	652.880				1	10	11	
2010	518	125,547	242.368				1	3	4	
2011	501	279,344	557.572				3	10	13	
2012	497	460,891	927.346	2			1	7	10	
2013	482	171,907	356.653					8	8	
<b>TOTAL</b>	<b>2,518</b>	<b>1,377,187</b>	<b>546.937</b>	<b>2</b>			<b>6</b>	<b>38</b>	<b>46</b>	
O.D.		4,545	1.805							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				103,221	35,776				77,147	50,742	72,612
2010				37	18,968				133	45,879	60,530
2011				40,499	52,576				53,923	78,205	54,141
2012	144,082			3,155	14,300				57,610	66,547	175,197
2013					76,331					59,505	36,071
<b>TOTAL</b>	<b>144,082</b>			<b>146,912</b>	<b>197,951</b>				<b>188,813</b>	<b>300,878</b>	<b>398,551</b>
O.D.											4,545

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				128,717	48,118				101,757	66,117	74,064
2010		18	499	339	23,112		107	822	977	56,761	60,591
2011	5	235	12,094	45,710	60,122	1	707	18,791	59,365	90,126	53,383
2012	144,925	72	4,680	4,448	14,072	23	1,820	45,610	54,425	68,695	173,971
2013	14	875	59,626	32,486	62,381	12	786	28,755	16,169	40,990	35,530
<b>TOTAL</b>	<b>144,944</b>	<b>1,200</b>	<b>76,899</b>	<b>211,700</b>	<b>207,805</b>	<b>36</b>	<b>3,420</b>	<b>93,978</b>	<b>232,693</b>	<b>322,689</b>	<b>397,539</b>
O.D.											4,571

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	320,477	974,887	402,110	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-414,175	-254,622	746	
TOTAL LOSSES		720,265	402,856	
EXPECTED LOSSES	914,608	906,077	227,861	
CREDIBILITY	.05	.14	.26	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	286.046	159.990	446.036
INDICATED (POST-TEST)	.000	343.255	191.988	535.243
PRES. ON RATE LEVEL	340.599	337.422	84.855	762.876
DERIVED BY FORMULA	323.569	338.239	112.710	774.518
UNDERLYING PRES. RATE	363.228	359.840	90.493	813.561
PROPOSED	318.705	333.155	111.016	762.876

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	722.977
IND. RATES				722.98	MINIMUM PREMIUM	
MAN. RATES	875.65	907.03	810.32	+722.98	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	6,154,022	5,912,515	.960	2	1	10	23	87	123	
2010	6,064,897	6,857,455	1.130	4		8	20	93	125	
2011	6,077,426	7,248,329	1.192	2		9	26	108	145	
2012	6,947,394	8,968,381	1.290	2		10	25	127	164	
2013	9,516,485	13,313,627	1.399	5	1	3	18	172	199	
<b>TOTAL</b>	<b>34,760,224</b>	<b>42,300,307</b>	<b>1.217</b>	<b>15</b>	<b>2</b>	<b>40</b>	<b>112</b>	<b>587</b>	<b>756</b>	
O.D.		51,097	.001					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	149,130	3,346	1,858,496	548,245	563,992	1,828	890	779,068	462,083	659,737	885,700
2010	423,883		1,666,321	270,826	1,077,246	22,509		612,407	261,120	1,670,860	852,283
2011	485,678		1,745,635	564,735	689,441			536,591	1,199,199	1,131,211	895,839
2012	162,026		1,889,246	915,507	1,269,827	4,669		1,046,301	669,126	1,855,990	1,155,689
2013	1,882,541	800,301	586,033	1,172,711	1,886,082	16,272	1,500,000	300,044	933,560	2,875,730	1,360,353
<b>TOTAL</b>	<b>3,103,258</b>	<b>803,647</b>	<b>7,745,731</b>	<b>3,472,024</b>	<b>5,486,588</b>	<b>45,278</b>	<b>1,500,890</b>	<b>3,274,411</b>	<b>3,525,088</b>	<b>8,193,528</b>	<b>5,149,864</b>
O.D.					1,776					1,336	47,985

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	194,466	5,655	2,243,205	683,661	758,571	5,078	5,393	1,826,915	609,490	859,642	903,414
2010	535,980	11,173	2,003,187	347,596	1,329,729	43,236	8,937	1,386,264	370,010	2,077,310	853,135
2011	549,714	17,121	2,134,183	672,429	840,878	293	27,858	1,427,680	1,313,230	1,335,667	883,297
2012	163,317	34,416	2,758,539	1,073,841	1,389,584	12,049	78,528	2,665,204	798,151	1,911,951	1,147,599
2013	2,459,139	251,467	3,311,418	1,763,010	1,747,071	34,869	841,333	2,957,681	1,386,204	2,110,045	1,339,948
<b>TOTAL</b>	<b>3,902,616</b>	<b>319,832</b>	<b>12,450,532</b>	<b>4,540,537</b>	<b>6,065,833</b>	<b>95,525</b>	<b>962,049</b>	<b>10,263,744</b>	<b>4,477,085</b>	<b>8,294,615</b>	<b>5,127,393</b>
O.D.		2	145	82	1,996		3	76	59	1,507	48,107

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	27,994,524	23,381,714	5,175,500	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,298,796	-5,004,770	23,268	
TOTAL LOSSES	18,695,728	18,376,944	5,198,768	
EXPECTED LOSSES	21,134,216	18,457,679	5,770,198	
CREDIBILITY	.40	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.538	.529	.150	1.217
INDICATED (POST-TEST)	.646	.635	.180	1.461
PRES. ON RATE LEVEL	.570	.498	.156	1.224
DERIVED BY FORMULA	.600	.635	.180	1.415
UNDERLYING PRES. RATE	.608	.531	.166	1.305
PROPOSED	.600	.635	.180	1.415

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.340
IND. RATES				1.34	MINIMUM PREMIUM	
MAN. RATES	1.16	1.21	1.30	+ 1.34	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	347,751	13,535,179	3.892	1		24	48	140	213	
2010	352,346	23,011,965	6.531	6	1	33	39	152	231	
2011	376,850	16,839,095	4.468	2		24	65	128	219	
2012	383,141	17,941,394	4.682	1		19	63	179	262	
2013	386,133	11,312,084	2.929	2		9	37	170	218	
<b>TOTAL</b>	<b>1,846,221</b>	<b>82,639,717</b>	<b>4.476</b>	<b>12</b>	<b>1</b>	<b>109</b>	<b>252</b>	<b>769</b>	<b>1143</b>	
O.D.		103,397	.005				2		2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	3,000		5,029,771	1,387,377	1,473,492	1,467		2,247,806	1,100,023	1,345,077	947,166
2010	1,577,921	194,796	6,940,938	1,485,760	1,884,241	259,671	550,000	6,030,960	1,723,236	1,651,416	713,026
2011	818,697		4,356,302	2,117,422	1,723,315	271,054		3,563,886	1,705,239	1,395,890	887,290
2012	615,526		3,450,884	2,198,134	2,474,946	500		4,846,713	1,374,041	2,153,352	827,298
2013	299,655		1,734,517	1,199,232	1,951,557	254,000		658,789	1,256,684	2,920,805	1,036,845
<b>TOTAL</b>	<b>3,314,799</b>	<b>194,796</b>	<b>21,512,412</b>	<b>8,387,925</b>	<b>9,507,551</b>	<b>786,692</b>	<b>550,000</b>	<b>17,348,154</b>	<b>7,159,223</b>	<b>9,466,540</b>	<b>4,411,625</b>
O.D.				31,334					66,069		5,994

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009	3,912		5,803,182	1,730,062	1,981,845	4,075		4,762,983	1,450,929	1,752,633	966,109
2010	1,995,245	276,915	7,928,533	1,828,512	2,367,510	496,497	812,138	9,178,764	2,277,636	2,112,050	713,739
2011	926,879	44,314	5,252,860	2,431,108	2,114,538	296,783	89,576	5,893,646	1,931,813	1,721,605	874,868
2012	619,781	64,363	5,069,577	2,451,742	2,707,698	5,162	194,090	6,954,252	1,559,737	2,361,133	821,507
2013	392,978	58,013	4,382,796	1,914,672	1,911,642	356,087	129,094	3,777,079	1,628,415	2,204,324	1,021,292
<b>TOTAL</b>	<b>3,938,795</b>	<b>443,605</b>	<b>28,436,948</b>	<b>10,356,096</b>	<b>11,083,233</b>	<b>1,158,604</b>	<b>1,224,898</b>	<b>30,566,724</b>	<b>8,848,530</b>	<b>10,151,745</b>	<b>4,397,515</b>
O.D.	8	93	7,586	35,641	894	4	348	6,489	82,592	674	5,972

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	65,784,102	40,559,405	4,403,487			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-28,726,836	-9,510,363	17,268			
TOTAL LOSSES	37,057,266	31,049,042	4,420,755			
EXPECTED LOSSES	64,248,491	34,192,013	4,984,797			
CREDIBILITY	.23	.62	.98			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.007	1.682	.239	3.928		
INDICATED (POST-TEST)	2.408	2.018	.287	4.713		
PRES. ON RATE LEVEL	3.263	1.737	.253	5.253		
DERIVED BY FORMULA	3.066	1.911	.286	5.263		
UNDERLYING PRES. RATE	3.480	1.852	.270	5.602		
PROPOSED	3.060	1.907	.286	5.253		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	4.978
IND. RATES				4.98	MINIMUM PREMIUM	
MAN. RATES	6.20	5.68	5.58	+ 4.98	PRESENT	

+PROPOSED

MANUAL YEAR	TEAMS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	8									
2010	10									
2011	8	300	37.500							
2012	8									
2013	8									
<b>TOTAL</b>	<b>42</b>	<b>300</b>	<b>7.143</b>							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											300
<b>TOTAL</b>											<b>300</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											296
<b>TOTAL</b>											<b>296</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			296	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,120	-4,200	19	
TOTAL LOSSES			315	
EXPECTED LOSSES	13,467	14,878	5,823	
CREDIBILITY	.00	.01	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	7.500	7.500
INDICATED (POST-TEST)	.000	.000	9.000	9.000
PRES. ON RATE LEVEL	300.676	332.178	130.022	762.876
DERIVED BY FORMULA	300.676	328.856	127.602	757.134
UNDERLYING PRES. RATE	320.653	354.248	138.660	813.561
PROPOSED	300.676	328.856	127.601	757.133

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	717.534
IND. RATES				717.53	MINIMUM PREMIUM	
MAN. RATES	875.65	907.03	810.32	+717.53	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
2009	113,106	1,591,159	1.406			113,106			3	5	17	25
2010	117,154	1,157,223	.987			117,154			2	7	10	19
2011	119,699	191,860	.160			119,699					7	7
2012	122,165	817,116	.668			122,165			1	1	6	8
2013	124,332	337,197	.271			124,332				1	11	12
<b>TOTAL</b>	<b>596,456</b>	<b>4,094,555</b>	<b>.686</b>			<b>596,456</b>			<b>6</b>	<b>14</b>	<b>51</b>	<b>71</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			512,810	134,792	69,490			231,831	50,201	542,002	50,033
2010			445,610	241,175	66,935			159,204	123,075	65,788	55,436
2011					17,099					68,214	106,547
2012			139,190	50,438	53,419			319,294	63,951	102,580	88,244
2013				9,799	127,096				6,239	133,367	60,696
<b>TOTAL</b>			<b>1,097,610</b>	<b>436,204</b>	<b>334,039</b>			<b>710,329</b>	<b>243,466</b>	<b>911,951</b>	<b>360,956</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			618,962	168,084	93,464			543,644	66,216	706,230	51,034
2010	56	2,791	538,627	288,896	87,592	124	1,464	358,538	159,842	84,765	55,491
2011	1	14	1,393	790	19,211		159	3,934	3,026	76,911	105,055
2012	21	2,259	185,787	59,079	62,370	387	17,501	656,934	85,056	122,023	87,626
2013	30	1,592	109,708	61,605	105,087	30	2,111	70,810	40,009	92,530	59,786
<b>TOTAL</b>	<b>108</b>	<b>6,656</b>	<b>1,454,477</b>	<b>578,454</b>	<b>367,724</b>	<b>541</b>	<b>21,235</b>	<b>1,633,860</b>	<b>354,149</b>	<b>1,082,459</b>	<b>358,992</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,116,877	2,382,786	358,992			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,023,523	-589,714	1,336			
TOTAL LOSSES	2,093,354	1,793,072	360,328			
EXPECTED LOSSES	2,284,427	2,117,419	387,696			
CREDIBILITY	.11	.29	.46			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.351	.301	.060	.712		
INDICATED (POST-TEST)	.421	.361	.072	.854		
PRES. ON RATE LEVEL	.359	.333	.061	.753		
DERIVED BY FORMULA	.366	.341	.066	.773		
UNDERLYING PRES. RATE	.383	.355	.065	.803		
PROPOSED	.366	.341	.066	.773		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	.732
IND. RATES				.73	MINIMUM PREMIUM	
MAN. RATES	.91	.83	.80	+ .73	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	31,956	1,634,113	5.113			3	11	21	35
2010	31,771	1,090,081	3.431			1	3	22	26
2011	32,336	2,007,573	6.208			4	5	19	28
2012	32,557	673,078	2.067			1	10	10	21
2013	37,767	790,522	2.093			1	4	12	17
<b>TOTAL</b>	<b>166,387</b>	<b>6,195,367</b>	<b>3.723</b>			<b>10</b>	<b>33</b>	<b>84</b>	<b>127</b>
O.D.		305							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			400,410	331,925	107,694			235,559	319,246	141,333	97,946
2010			149,890	283,834	80,860			85,721	156,364	238,151	95,261
2011			641,561	171,625	95,157			256,936	211,569	318,985	311,740
2012			183,209	113,382	52,821			104,075	92,479	47,927	79,185
2013			182,000	118,837	112,482			75,000	38,013	193,387	70,803
<b>TOTAL</b>			<b>1,557,070</b>	<b>1,019,603</b>	<b>449,014</b>			<b>757,291</b>	<b>817,671</b>	<b>939,783</b>	<b>654,935</b>
O.D.											305

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			483,295	413,910	144,849			552,386	421,086	184,156	99,905
2010	19	994	193,200	337,575	102,283	66	1,262	204,273	204,162	297,642	95,356
2011	79	5,960	764,534	201,423	130,330	126	9,306	574,719	242,998	375,345	307,376
2012	25	3,294	265,674	119,336	68,025	145	7,518	260,585	89,513	58,660	78,631
2013	164	4,927	380,344	156,263	124,286	112	7,186	255,948	83,999	143,982	69,741
<b>TOTAL</b>	<b>287</b>	<b>15,175</b>	<b>2,087,047</b>	<b>1,228,507</b>	<b>569,773</b>	<b>449</b>	<b>25,272</b>	<b>1,847,911</b>	<b>1,041,758</b>	<b>1,059,785</b>	<b>651,009</b>
O.D.											301

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,976,141	3,899,823	651,310			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,440,762	-734,038	1,654			
TOTAL LOSSES	2,535,379	3,165,785	652,964			
EXPECTED LOSSES	3,221,253	2,650,544	459,228			
CREDIBILITY	.05	.13	.20			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.524	1.903	.392	3.819		
INDICATED (POST-TEST)	1.829	2.284	.470	4.583		
PRES. ON RATE LEVEL	1.815	1.494	.259	3.568		
DERIVED BY FORMULA	1.816	1.597	.301	3.714		
UNDERLYING PRES. RATE	1.936	1.593	.276	3.805		
PROPOSED	1.816	1.597	.301	3.714		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.519
IND. RATES				3.52	MINIMUM PREMIUM	
MAN. RATES	4.02	3.80	3.79	+ 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	
2009	7,614	3,201,154	42.042		3	1			3	7
2010	8,565	396,715	4.631			1	2		6	9
2011	8,244	163,872	1.987						2	2
2012	8,606	87,628	1.018						4	4
2013	9,181	99,073	1.079						7	7
<b>TOTAL</b>	<b>42,210</b>	<b>3,948,442</b>	<b>9.354</b>		<b>3</b>	<b>2</b>	<b>2</b>		<b>22</b>	<b>29</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009		1,942,741	175,134		9,750		1,000,000	35,000		9,526	29,003
2010			168,462	89,285	23,752			23,108	30,374	41,567	20,167
2011					92,776					67,563	3,533
2012					18,138					41,000	28,490
2013					30,742					50,169	18,162
<b>TOTAL</b>		<b>1,942,741</b>	<b>343,596</b>	<b>89,285</b>	<b>175,158</b>		<b>1,000,000</b>	<b>58,108</b>	<b>30,374</b>	<b>209,825</b>	<b>99,355</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009		1,110,915	211,387		13,113		2,099,126	82,075		12,412	29,583
2010	22	1,058	203,485	106,957	31,207	17	288	53,667	39,666	52,082	20,187
2011	10	93	7,567	4,286	104,234	1	157	3,892	2,997	76,179	3,484
2012	2	64	3,823	1,947	17,604	3	277	6,154	3,533	39,968	28,291
2013	3	349	24,018	13,085	25,121	10	662	24,241	13,629	34,557	17,890
<b>TOTAL</b>	<b>37</b>	<b>1,112,479</b>	<b>450,280</b>	<b>126,275</b>	<b>191,279</b>	<b>31</b>	<b>2,100,510</b>	<b>170,029</b>	<b>59,825</b>	<b>215,198</b>	<b>99,435</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,833,366	592,577	99,435	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-330,473	-70,453	134	
TOTAL LOSSES	3,502,893	522,124	99,569	
EXPECTED LOSSES	739,519	253,682	37,990	
CREDIBILITY	.02	.05	.08	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	8.299	1.237	.236	9.772
INDICATED (POST-TEST)	9.959	1.484	.283	11.726
PRES. ON RATE LEVEL	1.644	.564	.085	2.293
DERIVED BY FORMULA	1.810	.610	.101	2.521
UNDERLYING PRES. RATE	1.752	.601	.090	2.443
PROPOSED	1.810	.610	.101	2.521

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	TOTAL
IND. RATES				2.60	MINIMUM PREMIUM	
MAN. RATES	2.21	2.26	2.53	+ 2.60	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	7,282	213,346	2,929			7,282					5	5
2010	8,776	150,560	1,715			8,776					2	2
2011	7,606	70,192	.922			7,606					3	4
2012	6,141	208,282	3,391			6,141				1	1	1
2013	6,975	256,272	3,674			6,975					5	5
<b>TOTAL</b>	<b>36,780</b>	<b>898,652</b>	<b>2,443</b>			<b>36,780</b>				<b>2</b>	<b>15</b>	<b>17</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
2009					45,560					153,048	14,738
2010					46,182					75,413	28,965
2011				5,808	10,245				11,999	18,084	24,056
2012				19,272					179,850		9,160
2013					82,623					155,832	17,817
<b>TOTAL</b>				<b>25,080</b>	<b>184,610</b>				<b>191,849</b>	<b>402,377</b>	<b>94,736</b>
O.D.											712

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009					61,277					199,422	15,033
2010		41	1,212	717	56,270		176	1,335	1,331	93,299	28,994
2011		38	1,956	6,681	11,662		155	4,224	13,241	20,823	23,719
2012	1	152	10,180	17,822	1,192	61	4,275	111,195	151,987	11,942	9,096
2013	19	945	64,548	35,164	67,517	34	2,070	75,309	42,329	107,338	17,550
<b>TOTAL</b>	<b>20</b>	<b>1,176</b>	<b>77,896</b>	<b>60,384</b>	<b>197,918</b>	<b>95</b>	<b>6,676</b>	<b>192,063</b>	<b>208,888</b>	<b>432,824</b>	<b>94,392</b>
O.D.											713

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	277,926	900,014	95,105	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-675,065	-179,555	254	
TOTAL LOSSES		720,459	95,359	
EXPECTED LOSSES	1,474,879	632,248	79,076	
CREDIBILITY	.02	.05	.07	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	1,959	.259	2.218
INDICATED (POST-TEST)	.000	2,351	.311	2.662
PRES. ON RATE LEVEL	3.760	1.612	.202	5.574
DERIVED BY FORMULA	3.685	1.649	.210	5.544
UNDERLYING PRES. RATE	4.010	1.719	.215	5.944
PROPOSED	3.685	1.649	.210	5.544

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	5.254
IND. RATES				5.25	MINIMUM PREMIUM	
MAN. RATES	6.82	6.19	5.92	+ 5.25	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	280,597	4,125,815	1.470			7	46		83	136
2010	308,051	6,333,472	2.055			13	41		90	144
2011	293,906	4,311,919	1.467			7	42		90	139
2012	320,739	2,991,886	.932			4	34		81	119
2013	372,139	3,198,492	.859			1	5		124	130
<b>TOTAL</b>	<b>1,575,432</b>	<b>20,961,584</b>	<b>1.331</b>			<b>32</b>	<b>168</b>		<b>468</b>	<b>668</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,285,278	995,351	403,040			375,612	613,088	359,910	93,536
2010			2,730,612	1,056,418	427,319			730,605	951,091	363,230	74,197
2011			1,278,903	788,592	564,551			521,080	614,089	419,197	125,507
2012			708,308	615,389	456,520			137,077	585,348	390,838	98,406
2013			122,318	315,965	1,260,461			28,872	215,532	1,143,420	111,924
<b>TOTAL</b>			<b>6,125,419</b>	<b>3,771,715</b>	<b>3,111,891</b>			<b>1,793,246</b>	<b>2,979,148</b>	<b>2,676,595</b>	<b>503,570</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,551,331	1,241,200	542,088			880,811	808,664	468,964	95,407
2010	349	17,150	3,279,243	1,272,634	554,031	564	6,874	1,679,207	1,225,571	469,981	74,271
2011	190	14,249	1,640,670	896,012	692,611	253	20,119	1,201,445	674,515	511,133	123,750
2012	135	15,003	1,173,832	652,168	518,828	361	23,090	679,034	537,887	427,499	97,717
2013	569	20,049	1,432,216	790,164	1,081,346	347	27,751	819,395	444,353	813,050	110,245
<b>TOTAL</b>	<b>1,243</b>	<b>66,451</b>	<b>9,077,292</b>	<b>4,852,178</b>	<b>3,388,904</b>	<b>1,525</b>	<b>77,834</b>	<b>5,259,892</b>	<b>3,690,990</b>	<b>2,690,627</b>	<b>501,390</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,484,237	14,622,699	501,390			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,972,201	-3,563,487	2,042			
TOTAL LOSSES	9,512,036	11,059,212	503,432			
EXPECTED LOSSES	11,185,568	12,934,296	551,402			
CREDIBILITY	.21	.56	.88			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.604	.702	.032	1.338		
INDICATED (POST-TEST)	.725	.842	.038	1.605		
PRES. ON RATE LEVEL	.665	.770	.033	1.468		
DERIVED BY FORMULA	.678	.810	.037	1.525		
UNDERLYING PRES. RATE	.710	.821	.035	1.566		
PROPOSED	.678	.810	.037	1.525		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.445
IND. RATES				1.45	MINIMUM PREMIUM	
MAN. RATES	1.83	1.82	1.56	+ 1.45	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	1,662									
2010	1,625	1,134	.069							
2011	1,577	708	.044							
2012	1,586	972	.061							
2013	1,811									
<b>TOTAL</b>	<b>8,261</b>	<b>2,814</b>	<b>.034</b>							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											1,134
2011											708
2012											972
<b>TOTAL</b>											<b>2,814</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											1,135
2011											698
2012											965
<b>TOTAL</b>											<b>2,798</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			2,798	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-12,002	-4,710	13	
TOTAL LOSSES			2,811	
EXPECTED LOSSES	26,684	16,935	3,635	
CREDIBILITY	.01	.02	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.034	.034
INDICATED (POST-TEST)	.000	.000	.041	.041
PRES. ON RATE LEVEL	.303	.192	.041	.536
DERIVED BY FORMULA	.300	.188	.041	.529
UNDERLYING PRES. RATE	.323	.205	.044	.572
PROPOSED	.300	.188	.041	.529

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE
IND. RATES				.50	MINIMUM PREMIUM
MAN. RATES	.71	.61	.57	+ .50	PRESENT

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	28,293	13,694	.048						2	2
2010	28,564	23,818	.083						1	1
2011	32,561	95,226	.292						3	3
2012	34,284	65,356	.190						2	2
2013	32,956	121,132	.367						2	2
<b>TOTAL</b>	<b>156,658</b>	<b>319,226</b>	<b>.204</b>						<b>10</b>	<b>10</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009					3,408					4,317	5,969
2010					3,064					5,597	15,157
2011					7,838					51,617	35,771
2012					6,087					28,320	30,949
2013					12,922					56,007	52,203
<b>TOTAL</b>					<b>33,319</b>					<b>145,858</b>	<b>140,049</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009					4,584					5,625	6,088
2010		4	81	47	3,734		13	99	99	6,924	15,172
2011	1	8	640	363	8,803		122	2,976	2,285	58,199	35,270
2012		22	1,283	652	5,907		193	4,251	2,442	27,607	30,732
2013	3	150	10,097	5,501	10,561	12	739	27,068	15,214	38,580	51,420
<b>TOTAL</b>	<b>4</b>	<b>184</b>	<b>12,101</b>	<b>6,563</b>	<b>33,589</b>	<b>12</b>	<b>1,067</b>	<b>34,394</b>	<b>20,040</b>	<b>136,935</b>	<b>138,682</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	47,762	197,127	138,682	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-298,616	-94,203	257	
TOTAL LOSSES		102,924	138,939	
EXPECTED LOSSES	672,063	339,948	73,629	
CREDIBILITY	.05	.12	.19	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.066	.089	.155
INDICATED (POST-TEST)	.000	.079	.107	.186
PRES. ON RATE LEVEL	.402	.204	.044	.650
DERIVED BY FORMULA	.382	.189	.056	.627
UNDERLYING PRES. RATE	.429	.217	.047	.693
PROPOSED	.382	.189	.056	.627

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE
IND. RATES				.59	MINIMUM PREMIUM
MAN. RATES	.86	.74	.69	+ .59	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	78,849	246,952	.313				1	9	10
2010	76,938	356,089	.462				2	8	10
2011	76,366	442,198	.579				3	7	10
2012	77,903	708,874	.909	1		1	1	7	10
2013	86,300	228,546	.264	2				9	11
<b>TOTAL</b>	<b>396,356</b>	<b>1,982,659</b>	<b>.500</b>	<b>3</b>		<b>1</b>	<b>7</b>	<b>40</b>	<b>51</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				8,479	124,435				5,979	62,057	46,002
2010				43,374	185,201				51,386	31,872	44,256
2011				184,634	27,540				116,260	43,386	70,378
2012	50,000		201,361	6,447	190,362			28,964	4,317	114,113	113,310
2013	6,000				75,831					112,968	33,747
<b>TOTAL</b>	<b>56,000</b>		<b>201,361</b>	<b>242,934</b>	<b>603,369</b>			<b>28,964</b>	<b>177,942</b>	<b>364,396</b>	<b>307,693</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				10,573	167,365				7,886	80,860	46,922
2010		165	7,104	54,122	226,027		74	4,922	65,877	40,111	44,300
2011	5	844	37,842	198,611	35,752	5	1,227	33,297	122,444	53,128	69,393
2012	50,333	3,128	257,490	36,085	195,871	38	2,258	74,419	15,499	113,142	112,517
2013	7,846	870	59,243	32,269	61,966	26	1,504	54,593	30,684	77,813	33,241
<b>TOTAL</b>	<b>58,184</b>	<b>5,007</b>	<b>361,679</b>	<b>331,660</b>	<b>686,981</b>	<b>69</b>	<b>5,063</b>	<b>167,231</b>	<b>242,390</b>	<b>365,054</b>	<b>306,373</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	597,233	1,626,085	306,373	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,252,894	-333,791	794	
TOTAL LOSSES		1,292,294	307,167	
EXPECTED LOSSES	5,017,867	1,200,958	225,924	
CREDIBILITY	.08	.22	.35	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.326	.077	.403
INDICATED (POST-TEST)	.000	.391	.092	.483
PRES. ON RATE LEVEL	1.187	.284	.054	1.525
DERIVED BY FORMULA	1.092	.308	.067	1.467
UNDERLYING PRES. RATE	1.266	.303	.057	1.626
PROPOSED	1.092	.308	.067	1.467

YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	1.390
IND. RATES				1.39	MINIMUM PREMIUM	
MAN. RATES	2.02	1.73	1.62	+ 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
2009	357,973	15,817,950	4.418			28	114	244	386
2010	382,421	13,243,587	3.463			20	94	253	367
2011	410,822	13,885,556	3.379		1	26	83	230	340
2012	407,962	8,234,107	2.018			8	65	159	232
2013	430,919	7,594,112	1.762			1	12	228	241
<b>TOTAL</b>	<b>1,990,097</b>	<b>58,775,312</b>	<b>2.953</b>		<b>1</b>	<b>83</b>	<b>368</b>	<b>1114</b>	<b>1566</b>
O.D.		273,524	.013				3	6	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			4,681,574	3,104,365	948,644			2,121,200	2,390,316	1,335,243	1,236,608
2010			3,632,729	2,370,510	1,307,043			1,080,191	2,180,374	1,507,511	1,165,229
2011	47,149		4,953,322	2,051,222	807,144			1,949,971	1,879,384	1,137,885	1,059,479
2012			1,567,753	1,376,631	1,131,328			603,483	1,408,284	1,335,766	810,862
2013			182,334	486,834	2,215,349			82,203	555,703	3,105,307	966,382
<b>TOTAL</b>	<b>47,149</b>		<b>15,017,712</b>	<b>9,389,562</b>	<b>6,409,508</b>			<b>5,837,048</b>	<b>8,414,061</b>	<b>8,421,712</b>	<b>5,238,560</b>
O.D.				148,361	40,631				3,900	17,394	63,238

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			5,650,660	3,871,138	1,275,927			4,974,216	3,152,827	1,739,824	1,261,340
2010	463	23,475	4,431,936	2,844,742	1,645,187	836	12,411	2,565,453	2,813,162	1,905,762	1,166,394
2011	53,957	49,359	6,048,637	2,334,585	1,106,610	942	70,259	4,360,282	2,071,079	1,411,928	1,044,646
2012	304	33,738	2,631,291	1,469,898	1,266,599	1,222	71,379	2,209,093	1,347,196	1,429,238	805,186
2013	926	33,997	2,414,640	1,333,211	1,888,849	972	73,962	2,201,447	1,189,216	2,205,259	951,886
<b>TOTAL</b>	<b>55,650</b>	<b>140,569</b>	<b>21,177,164</b>	<b>11,853,574</b>	<b>7,183,172</b>	<b>3,972</b>	<b>228,011</b>	<b>16,310,491</b>	<b>10,573,480</b>	<b>8,692,011</b>	<b>5,229,452</b>
O.D.	3	345	19,264	175,167	44,570		66	1,176	5,872	19,899	63,208

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	37,936,711	38,547,745	5,292,660			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-16,470,312	-9,412,566	21,439			
TOTAL LOSSES	21,466,399	29,135,179	5,314,099			
EXPECTED LOSSES	36,936,201	33,911,253	6,069,796			
CREDIBILITY	.25	.65	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.079	1.464	.267	2.810		
INDICATED (POST-TEST)	1.295	1.757	.320	3.372		
PRES. ON RATE LEVEL	1.740	1.598	.286	3.624		
DERIVED BY FORMULA	1.629	1.701	.320	3.650		
UNDERLYING PRES. RATE	1.856	1.704	.305	3.865		
PROPOSED	1.617	1.689	.318	3.624		
<b>IND. RATES</b>						
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	3.434
IND. RATES				3.43	MINIMUM PREMIUM	
MAN. RATES	4.56	3.98	3.85	+ 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		
2009	280,597										
2010	308,051										
2011	293,906										
2012	320,739										
2013	372,008										
<b>TOTAL</b>	<b>1,575,301</b>										
O.D.		1,256,807	.079					4	11	9	24

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.			570,948	426,726	13,100			62,728	69,612	11,937	101,756

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.	57	2,777	687,953	520,990	21,503	37	536	146,537	87,430	16,010	101,646

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	837,897	645,933	101,646			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,897,710	-221,348	525			
TOTAL LOSSES		424,585	102,171			
EXPECTED LOSSES	4,269,066	803,403	141,779			
CREDIBILITY	.21	.56	.88			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	.027	.006	.033		
INDICATED (POST-TEST)	.000	.032	.007	.039		
PRES. ON RATE LEVEL	.254	.048	.008	.310		
DERIVED BY FORMULA	.201	.039	.007	.247		
UNDERLYING PRES. RATE	.271	.051	.009	.331		
PROPOSED	.201	.039	.007	.247		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	.234
IND. RATES				.23	MINIMUM PREMIUM	
MAN. RATES	.39	.39	.33	+ .23	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2009	1,662									
2010	1,625									
2011	1,577									
2012	1,811									
2013	1,811									
<b>TOTAL</b>	<b>8,486</b>									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B						
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,643	-493	1			
TOTAL LOSSES			1			
EXPECTED LOSSES	8,148	1,781	254			
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	.090	.020	.003	.113		
DERIVED BY FORMULA	.089	.020	.003	.112		
UNDERLYING PRES. RATE	.096	.021	.003	.120		
PROPOSED	.089	.020	.003	.112		
YEAR	4-1-14	4-1-15	4-1-16	4-1-17	IND. RATE	.106
IND. RATES				.11	MINIMUM PREMIUM	
MAN. RATES	.15	.13	.12	+ .11	PRESENT	

+PROPOSED

MANUAL YEAR	SEATS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2009	1,274												
2010	1,309												
2011	1,490												
2012	1,443												
2013	1,570												
<b>TOTAL</b>	<b>7,086</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.	-203,087	-21,542	25			
TOTAL LOSSES			25			
EXPECTED LOSSES	456,352	77,784	6,979			
CREDIBILITY	.03	.03	.03			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	.000	.004	.004		
INDICATED (POST-TEST)	.000	.000	.005	.005		
PRES. ON RATE LEVEL	60.390	10.293	.924	71.607		
DERIVED BY FORMULA	58.578	9.984	.896	69.458		
UNDERLYING PRES. RATE	64.402	10.977	.985	76.364		
PROPOSED	58.578	9.984	.896	69.458		
YEAR	4-1-12	4-1-13	4-1-14	4-1-17	IND. RATE	65.825
IND. RATES				65.83	MINIMUM PREMIUM	
MAN. RATES	76.06	76.06	76.06	+ 65.83	PRESENT	

+PROPOSED