

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2010	46									
2011	48									
2012	52									
2013	35									
2014	139									
<b>TOTAL</b>	<b>320</b>									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,390	-2,243	4	
TOTAL LOSSES			4	
EXPECTED LOSSES	19,690	3,932	224	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	5.924	1.183	.067	7.174
DERIVED BY FORMULA	5.924	1.183	.067	7.174
UNDERLYING PRES. RATE	6.153	1.229	.070	7.452
PROPOSED	5.924	1.183	.067	7.174

YEAR	4-1-11	4-1-14	10-1-16	4-1-18	IND. RATE	10.208
IND. RATES				10.21	MINIMUM PREMIUM	
MAN. RATES	20.79	20.31	11.30	+ 10.21	PRESENT	3000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2010	12									
2011	16									
2012	16									
2013	24									
2014	93									
<b>TOTAL</b>	<b>161</b>									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,778	-820	3	
TOTAL LOSSES			3	
EXPECTED LOSSES	10,306	2,127	117	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.004	.004
PRES. ON RATE LEVEL	6.163	1.272	.069	7.504
DERIVED BY FORMULA	6.163	1.272	.069	7.504
UNDERLYING PRES. RATE	6.402	1.321	.072	7.795
PROPOSED	6.163	1.272	.069	7.504

YEAR	4-1-11	4-1-14	10-1-16	4-1-18	IND. RATE	10.678
IND. RATES				10.68	MINIMUM PREMIUM	
MAN. RATES	21.75	21.25	11.82	+ 10.68	PRESENT	3000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2010	313	54,379	17.373				1			1
2011	339									
2012	315	5,350	1.698					1		1
2013	386									
2014	486	87,188	17.939						2	2
<b>TOTAL</b>	<b>1,839</b>	<b>146,917</b>	<b>7.989</b>				<b>1</b>		<b>3</b>	<b>4</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2010				21,334					32,966		79
2012					608					4,742	
2014					28,763					58,425	
<b>TOTAL</b>				<b>21,334</b>	<b>29,371</b>				<b>32,966</b>	<b>63,167</b>	<b>79</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2010				104,323					121,908		47
2012			133	20	727			672	329	19,359	
2014			50,321	23,722	30,513			58,444	56,039	128,802	
<b>TOTAL</b>			<b>50,454</b>	<b>128,065</b>	<b>31,240</b>			<b>59,116</b>	<b>178,276</b>	<b>148,161</b>	<b>47</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	109,570	485,742	47			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-30,982	-21,732	22			
TOTAL LOSSES	78,588	464,010	69			
EXPECTED LOSSES	145,336	32,587	2,060			
CREDIBILITY	.00	.01	.01			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	4.273	25.232	.004	29.509		
INDICATED (POST-TEST)	16.998	10.850	.007	27.855		
PRES. ON RATE LEVEL	7.608	1.706	.108	9.422		
DERIVED BY FORMULA	7.608	1.797	.107	9.512		
UNDERLYING PRES. RATE	7.903	1.772	.112	9.787		
PROPOSED	7.608	1.797	.107	9.512		
YEAR	4-1-11	4-1-14	10-1-16	4-1-18	IND. RATE	13.535
IND. RATES				13.54	MINIMUM PREMIUM	
MAN. RATES	27.28	26.72	14.84	+ 13.54	PRESENT	3000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2010	140	12,000	8.571						1	1
2011	447									
2012	44									
2013	110	12,497	11.360						1	1
2014	83									
<b>TOTAL</b>	<b>824</b>	<b>24,497</b>	<b>2.973</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					12,000						
2013					1,472					11,025	
<b>TOTAL</b>					<b>13,472</b>					<b>11,025</b>	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2010					28,092						
2013			719	721	2,440			8,179	6,644	39,369	
<b>TOTAL</b>			<b>719</b>	<b>721</b>	<b>30,532</b>			<b>8,179</b>	<b>6,644</b>	<b>39,369</b>	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,898	77,266		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-71,448	-22,845	8	
TOTAL LOSSES		54,421	8	
EXPECTED LOSSES	156,090	27,620	1,871	
CREDIBILITY	.00	.00	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	6.604	.001	6.605
INDICATED (POST-TEST)	.000	2.840	.002	2.842
PRES. ON RATE LEVEL	18.236	3.227	.219	21.682
DERIVED BY FORMULA	18.236	3.227	.217	21.680
UNDERLYING PRES. RATE	18.943	3.352	.227	22.522
PROPOSED	18.236	3.227	.217	21.680

YEAR	4-1-11	4-1-14	10-1-16	4-1-18	IND. RATE	30.850
IND. RATES				30.85	MINIMUM PREMIUM	
MAN. RATES	62.86	61.41	34.15	+ 30.85	PRESENT	3000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2010	310	1,205	.388							
2011	339	948	.279							
2012	7,179	356,881	4.971				4	1		5
2013	7,450	119,455	1.603				1	1		2
2014	10,377	6,343,826	61.133				1		10	11
<b>TOTAL</b>	<b>25,655</b>	<b>6,822,315</b>	<b>26.593</b>				<b>1</b>	<b>5</b>	<b>12</b>	<b>18</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2010											1,205
2011											948
2012				210,312	6,468				135,840	2,375	1,886
2013				79,386	2,496				31,175	5,930	468
2014		900,022			257,390		5,000,000			171,220	15,194
<b>TOTAL</b>		<b>900,022</b>		<b>289,698</b>	<b>266,354</b>		<b>5,000,000</b>		<b>167,015</b>	<b>179,525</b>	<b>19,701</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2010											712
2011											1,313
2012			1,408	593,934	7,727			337	569,987	9,698	2,914
2013			1,221	268,147	4,139			4,401	116,833	21,180	534
2014		115,879	450,281	212,301	273,025		1,042,763	171,289	164,227	377,456	12,079
<b>TOTAL</b>		<b>115,879</b>	<b>452,910</b>	<b>1,074,382</b>	<b>284,891</b>		<b>1,042,763</b>	<b>176,027</b>	<b>851,047</b>	<b>408,334</b>	<b>17,552</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,787,579	2,618,654	17,552	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-882,693	-621,146	1,298	
TOTAL LOSSES	904,886	1,997,508	18,850	
EXPECTED LOSSES	8,217,040	1,617,034	79,017	
CREDIBILITY	.01	.04	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.527	7.786	.073	11.386
INDICATED (POST-TEST)	14.030	3.348	.134	17.512
PRES. ON RATE LEVEL	30.834	6.068	.297	37.199
DERIVED BY FORMULA	30.666	5.959	.287	36.912
UNDERLYING PRES. RATE	32.029	6.303	.308	38.640
PROPOSED	30.666	5.959	.287	36.912

YEAR	4-1-11	4-1-14	10-1-16	4-1-18	IND. RATE	52.525
IND. RATES				52.53	MINIMUM PREMIUM	
MAN. RATES	108.64	105.98	58.59	+ 52.53	PRESENT	3000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2010	1,361	56,976	4.186						2	2
2011	1,242	19,796	1.593						1	1
2012	4,393	18,332	.417						1	1
2013	8,178	4,481	.054							
2014	9,531	4,802	.050							
<b>TOTAL</b>	<b>24,705</b>	<b>104,387</b>	<b>.423</b>						<b>4</b>	<b>4</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2010					10,823					44,341	1,812
2011					4,306					14,314	1,176
2012					10,349					6,200	1,783
2013											4,481
2014											4,802
<b>TOTAL</b>					<b>25,478</b>					<b>64,855</b>	<b>14,054</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2010					25,337					216,118	1,071
2011			817	63	7,594			859	303	91,686	1,629
2012			2,254	359	12,364			879	433	25,308	2,755
2013											5,108
2014											3,818
<b>TOTAL</b>			<b>3,071</b>	<b>422</b>	<b>45,295</b>			<b>1,738</b>	<b>736</b>	<b>333,112</b>	<b>14,381</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,809	379,565	14,381	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-246,099	-136,891	476	
TOTAL LOSSES		242,674	14,857	
EXPECTED LOSSES	1,658,941	329,318	30,387	
CREDIBILITY	.01	.04	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.982	.060	1.042
INDICATED (POST-TEST)	.000	.422	.110	.532
PRES. ON RATE LEVEL	6.465	1.283	.118	7.866
DERIVED BY FORMULA	6.400	1.249	.118	7.767
UNDERLYING PRES. RATE	6.715	1.333	.123	8.171
PROPOSED	6.400	1.249	.118	7.767

  

YEAR	4-1-11	4-1-14	10-1-16	4-1-18	IND. RATE	11.052
IND. RATES				11.05	MINIMUM PREMIUM	
MAN. RATES	22.68	22.50	12.39	+ 11.05	PRESENT	3000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2010										
2011										
2012	1,245	18,844	1.513				1			1
2013	1,351									
2014	1,605	42,857	2.670						1	1
<b>TOTAL</b>	<b>4,201</b>	<b>61,701</b>	<b>1.469</b>				<b>1</b>		<b>1</b>	<b>2</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2012				11,560					7,284		
2014					7,771					34,313	773
<b>TOTAL</b>				<b>11,560</b>	<b>7,771</b>				<b>7,284</b>	<b>34,313</b>	<b>773</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2012				32,634					30,555		
2014			13,591	6,411	8,242			34,324	32,912	75,641	615
<b>TOTAL</b>			<b>13,591</b>	<b>39,045</b>	<b>8,242</b>			<b>34,324</b>	<b>63,467</b>	<b>75,641</b>	<b>615</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	47,915	186,395	615			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-40,154	-54,451	106			
TOTAL LOSSES	7,761	131,944	721			
EXPECTED LOSSES	705,642	145,607	6,806			
CREDIBILITY	.00	.01	.02			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.185	3.141	.017	3.343		
INDICATED (POST-TEST)	.736	1.351	.031	2.118		
PRES. ON RATE LEVEL	16.170	3.337	.156	19.663		
DERIVED BY FORMULA	16.170	3.317	.154	19.641		
UNDERLYING PRES. RATE	16.797	3.466	.162	20.425		
PROPOSED	16.170	3.317	.154	19.641		
YEAR	4-1-11	4-1-14	10-1-16	4-1-18	IND. RATE	27.949
IND. RATES				27.95	MINIMUM PREMIUM	
MAN. RATES	57.10	55.78	30.97	+ 27.95	PRESENT	3000

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2010	3,514	387,991	11.041			1			10	11
2011	4,148	995,780	24.006			2			9	11
2012	5,454	659,591	12.093			1			11	12
2013	6,974	855,810	12.271			1	3		11	15
2014	7,660	269,828	3.522						11	11
<b>TOTAL</b>	<b>27,750</b>	<b>3,169,000</b>	<b>11.420</b>			<b>5</b>	<b>3</b>		<b>52</b>	<b>60</b>

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2010			118,609		135,953			53,478		75,503	4,448
2011			526,591		99,883			342,000		26,251	1,055
2012			194,069		289,565			61,000		109,087	5,870
2013			192,203	145,750	214,814			27,500	132,050	132,630	10,863
2014					177,876					80,747	11,205
<b>TOTAL</b>			<b>1,031,472</b>	<b>145,750</b>	<b>918,091</b>			<b>483,978</b>	<b>132,050</b>	<b>424,218</b>	<b>33,441</b>

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2010			552,718		318,266			214,928		368,001	2,629
2011			1,092,261	1,463	176,155			427,747	557	168,139	1,461
2012			534,435	10,016	345,909			208,517	7,625	445,315	9,069
2013			547,114	596,080	378,359			197,778	559,745	478,465	12,384
2014			311,177	146,714	188,681			80,763	77,448	178,006	8,908
<b>TOTAL</b>			<b>3,037,705</b>	<b>754,273</b>	<b>1,407,370</b>			<b>1,129,733</b>	<b>645,375</b>	<b>1,637,926</b>	<b>34,451</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,167,438	4,444,944	34,451			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-576,974	-529,692	395			
TOTAL LOSSES	3,590,464	3,915,252	34,846			
EXPECTED LOSSES	3,490,949	884,392	35,243			
CREDIBILITY	.01	.04	.06			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	12.939	14.109	.126	27.174		
INDICATED (POST-TEST)	51.471	6.067	.232	57.770		
PRES. ON RATE LEVEL	12.111	3.068	.122	15.301		
DERIVED BY FORMULA	12.505	3.188	.129	15.822		
UNDERLYING PRES. RATE	12.580	3.187	.127	15.894		
PROPOSED	12.505	3.188	.129	15.822		
<b>IND. RATES</b>						
YEAR	4-1-11	4-1-14	10-1-16	4-1-18	IND. RATE	22.514
IND. RATES				22.51	MINIMUM PREMIUM	
MAN. RATES	44.18	42.77	24.10	+ 22.51	PRESENT	3000

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2010	6,794	231,801	3.411				2	6	8
2011	7,166	91,845	1.281					2	2
2012	11,755	362,364	3.082				2	2	4
2013	15,592	22,925	.147					4	4
2014	15,404	226,959	1.473					6	6
<b>TOTAL</b>	<b>56,711</b>	<b>935,894</b>	<b>1.650</b>				<b>4</b>	<b>20</b>	<b>24</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2010				85,280	42,747				78,469	16,927	8,378
2011					64,725					25,150	1,970
2012				204,288	44,004				83,647	29,805	620
2013					7,306					6,234	9,385
2014					143,643					77,057	6,259
<b>TOTAL</b>				<b>289,568</b>	<b>302,425</b>				<b>162,116</b>	<b>155,173</b>	<b>26,612</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2010				417,020	100,071				290,178	82,502	4,951
2011			12,294	948	114,148			1,508	532	161,093	2,728
2012			9,582	578,227	52,567			4,223	352,965	121,672	958
2013			3,571	3,595	12,112			4,622	3,766	22,272	10,699
2014			251,303	118,478	152,368			77,079	73,911	169,876	4,976
<b>TOTAL</b>			<b>276,750</b>	<b>1,118,268</b>	<b>431,266</b>			<b>87,432</b>	<b>721,352</b>	<b>557,415</b>	<b>24,312</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	364,182	2,828,301	24,312	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-482,873	-499,810	457	
TOTAL LOSSES		2,328,491	24,769	
EXPECTED LOSSES	3,789,428	855,768	41,399	
CREDIBILITY	.02	.06	.10	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	4.106	.044	4.150
INDICATED (POST-TEST)	.000	1.766	.081	1.847
PRES. ON RATE LEVEL	6.433	1.453	.070	7.956
DERIVED BY FORMULA	6.304	1.472	.071	7.847
UNDERLYING PRES. RATE	6.682	1.509	.073	8.264
PROPOSED	6.304	1.472	.071	7.847

YEAR	4-1-11	4-1-14	10-1-16	4-1-18	IND. RATE	11.166
IND. RATES				11.17	MINIMUM PREMIUM	
MAN. RATES	20.00	19.80	12.53	+ 11.17	PRESENT	3000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2010	3,364	2,992	.088							
2011	3,146	3,143	.099							
2012	3,825	30,031	.785					2		2
2013	4,365									
2014	5,997	25,403	.423						1	1
<b>TOTAL</b>	<b>20,697</b>	<b>61,569</b>	<b>.297</b>						<b>3</b>	<b>3</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2010											2,992
2011											3,143
2012					23,000					2,500	4,531
2014					16,471					8,000	932
<b>TOTAL</b>					<b>39,471</b>					<b>10,500</b>	<b>11,598</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2010											1,768
2011											4,353
2012			5,007	796	27,475			355	176	10,206	7,000
2014			28,812	13,588	17,471			8,002	7,677	17,636	741
<b>TOTAL</b>			<b>33,819</b>	<b>14,384</b>	<b>44,946</b>			<b>8,357</b>	<b>7,853</b>	<b>27,842</b>	<b>13,862</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	42,176	95,025	13,862	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-139,982	-113,671	112	
TOTAL LOSSES			13,974	
EXPECTED LOSSES	694,797	177,372	9,521	
CREDIBILITY	.01	.03	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.068	.068
INDICATED (POST-TEST)	.000	.000	.125	.125
PRES. ON RATE LEVEL	3.232	.825	.044	4.101
DERIVED BY FORMULA	3.200	.800	.048	4.048
UNDERLYING PRES. RATE	3.357	.857	.046	4.260
PROPOSED	3.200	.800	.048	4.048

YEAR	4-1-11	4-1-14	10-1-16	4-1-18	IND. RATE	5.760
IND. RATES				5.76	MINIMUM PREMIUM	
MAN. RATES	7.82	7.61	6.46	+ 5.76	PRESENT	1890

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2010	438									
2011	429									
2012	510									
2013	417									
2014	482									
<b>TOTAL</b>	<b>2,276</b>									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,293	-6,399	4	
TOTAL LOSSES			4	
EXPECTED LOSSES	45,155	8,671	500	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.910	.367	.021	2.298
DERIVED BY FORMULA	1.910	.363	.021	2.294
UNDERLYING PRES. RATE	1.984	.381	.022	2.387
PROPOSED	1.910	.363	.021	2.294

YEAR	4-1-11	4-1-14	10-1-16	4-1-18	IND. RATE	3.264
IND. RATES				3.26	MINIMUM PREMIUM	
MAN. RATES	6.68	6.52	3.62	+ 3.26	PRESENT	1190

+PROPOSED