

PENNSYLVANIA COMPENSATION RATING BUREAU

April 1, 2021 F CLASS RATE FILING

OTHER SUPPORTING F CLASSIFICATION EXHIBITS

- 1 Composite Pure Premium Multipliers
- 2 Per Claim and Catastrophe Limitations
- 3 Credibility - 100% Expected Loss Standard
- 4 Expected Loss Credibility Table
- 5 Payroll Conversion Factors
- 6 Payroll Credibility Table
- 7 Table V - Total
- 8 Proposed Rate Selections
- 9 Class Book

Pennsylvania F Class Rate Revision
Proposed Effective April 1, 2021

Calculation of Composite Pure Premium Multiplier

Item	Total
(1) Pure Premium Test Correction Factor	0.9844
(2) Off-Balance Factor (Collectible Prem Ratio)	1.0283
(3) Expense Provision (1 / 0.7189)	1.3910
(4) Rate Test Correction Factor	1.0291
(5) Composite Pure Premium Multiplier (1)*(2)*(3)*(4)	1.4490

CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS

All Death, Permanent Total and Major Disability claims in the Pennsylvania experience for Manual Years 2013 through 2017 were translated using composite multipliers, yielding an average claim value of \$38,817. A value of \$500,184 was selected based on a review of Pennsylvania State Act coverage experience as reported in the proposed 4/1/21 Loss Cost Filing. Using twice the value as unity and using the indicated Hazard Group Relativities produced the following results:

Hazard Group (1)	Hazard Group Relativities @ (2)	Per Claim Limit [2 * 500,184] * (2) (3)	Per Accident Limit (3) * 2 (4)
A	0.841	841,309	1,682,618
B	0.889	889,327	1,778,654
C	0.939	939,346	1,878,692
D	0.991	991,365	1,982,730
E	1.047	1,047,385	2,094,770
F	1.106	1,106,407	2,212,814
G	1.168	1,168,430	2,336,860

@ From Pennsylvania 4/1/20 Loss Cost Filing - Excess Loss Factor Study

CREDIBILITY

The classification relativity criteria for 100 percent credibility for the various categories of loss are as follows:

Serious: 175 * Average Cost of Serious Case (including Medical)
 Non-Serious: 500 * Average Cost of Non-Serious Case (including Medical)
 Medical: 10 Percent of the Non-Serious

The following calculations are based on the figures in Table V, Section B.

	No. Cases	INDEMNITY AMOUNT (in hundreds)	MEDICAL AMOUNT (in hundreds)	TOTAL AMOUNT (in hundreds)	AVERAGE COST (4) / (1)
	(1)	(2)	(3)	(4)	(5)
Death	0	0	0	0	0
Permanent Total	1	28,068	393,750	421,818	421,818
Major	17	218,219	58,665	276,884	16,287
Total Serious	18	246,287	452,415	698,702	38,817
Minor	28	7,509	10,578	18,087	646
Temporary	145	18,454	15,826	34,280	236
Total Non-Serious	173	25,963	26,404	52,367	303

Accordingly, the criteria for 100 percent credibility will be:

Selected @

Serious: 175 *	38,817 =	6,792,975	87,532,200
Non-Serious: 500 *	303 =	151,500	18,539,500
Medical: .10 *	151,500 =	15,150	1,853,950

@ From the proposed PA State Act Coverage Loss Cost filing of 4/1/21.

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	86,876,563	18,400,635	1,840,064
0.99	85,570,227	18,123,950	1,812,395
0.98	84,270,505	17,848,667	1,784,867
0.97	82,977,430	17,574,791	1,757,479
0.96	81,691,036	17,302,330	1,730,233
0.95	80,411,359	17,031,292	1,703,129
0.94	79,138,434	16,761,683	1,676,168
0.93	77,872,297	16,493,513	1,649,351
0.92	76,612,985	16,226,788	1,622,679
0.91	75,360,534	15,961,516	1,596,152
0.90	74,114,983	15,697,706	1,569,771
0.89	72,876,370	15,435,365	1,543,537
0.88	71,644,734	15,174,502	1,517,450
0.87	70,420,115	14,915,126	1,491,513
0.86	69,202,554	14,657,244	1,465,724
0.85	67,992,091	14,400,865	1,440,087
0.84	66,788,768	14,145,999	1,414,600
0.83	65,592,629	13,892,654	1,389,265
0.82	64,403,716	13,640,840	1,364,084
0.81	63,222,073	13,390,566	1,339,057
0.80	62,047,746	13,141,841	1,314,184
0.79	60,880,781	12,894,675	1,289,468
0.78	59,721,224	12,649,079	1,264,908
0.77	58,569,124	12,405,061	1,240,506
0.76	57,424,527	12,162,633	1,216,263
0.75	56,287,485	11,921,806	1,192,181
0.74	55,158,048	11,682,588	1,168,259
0.73	54,036,266	11,444,993	1,144,499
0.72	52,922,194	11,209,030	1,120,903
0.71	51,815,884	10,974,711	1,097,471
0.70	50,717,391	10,742,048	1,074,205
0.69	49,626,772	10,511,053	1,051,105
0.68	48,544,084	10,281,737	1,028,174
0.67	47,469,385	10,054,114	1,005,411
0.66	46,402,735	9,828,195	982,820
0.65	45,344,196	9,603,994	960,399
0.64	44,293,829	9,381,525	938,153
0.63	43,251,700	9,160,799	916,080
0.62	42,217,874	8,941,833	894,183
0.61	41,192,417	8,724,639	872,464
0.60	40,175,400	8,509,233	850,923
0.59	39,166,892	8,295,629	829,563
0.58	38,166,966	8,083,842	808,384
0.57	37,175,697	7,873,889	787,389
0.56	36,193,160	7,665,786	766,579
0.55	35,219,434	7,459,549	745,955
0.54	34,254,600	7,255,195	725,520
0.53	33,298,739	7,052,742	705,274
0.52	32,351,938	6,852,208	685,221
0.51	31,414,284	6,653,610	665,361
0.50	30,485,867	6,456,970	645,697
0.49	29,566,780	6,262,305	626,231
0.48	28,657,118	6,069,637	606,964
0.47	27,756,981	5,878,986	587,899
0.46	26,866,469	5,690,374	569,037

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.45	25,985,689	5,503,823	550,382
0.44	25,114,749	5,319,356	531,936
0.43	24,253,762	5,136,997	513,700
0.42	23,402,844	4,956,771	495,677
0.41	22,562,116	4,778,703	477,870
0.40	21,731,703	4,602,820	460,282
0.39	20,911,734	4,429,149	442,915
0.38	20,102,344	4,257,718	425,772
0.37	19,303,674	4,088,558	408,856
0.36	18,515,870	3,921,700	392,170
0.35	17,739,083	3,757,175	375,718
0.34	16,973,472	3,595,017	359,502
0.33	16,219,203	3,435,261	343,526
0.32	15,476,449	3,277,944	327,794
0.31	14,745,391	3,123,105	312,311
0.30	14,026,220	2,970,783	297,078
0.29	13,319,135	2,821,021	282,102
0.28	12,624,348	2,673,863	267,386
0.27	11,942,079	2,529,357	252,936
0.26	11,272,562	2,387,552	238,755
0.25	10,616,046	2,248,501	224,850
0.24	9,972,794	2,112,259	211,226
0.23	9,343,083	1,978,885	197,889
0.22	8,727,214	1,848,442	184,844
0.21	8,125,503	1,720,999	172,100
0.20	7,538,293	1,596,626	159,663
0.19	6,965,951	1,475,403	147,540
0.18	6,408,874	1,357,413	135,741
0.17	5,867,492	1,242,747	124,275
0.16	5,342,274	1,131,505	113,151
0.15	4,833,734	1,023,795	102,380
0.14	4,342,439	919,738	91,974
0.13	3,869,017	819,466	81,947
0.12	3,414,170	723,129	72,313
0.11	2,978,690	630,893	63,089
0.10	2,563,480	542,951	54,295
0.09	2,169,585	459,523	45,952
0.08	1,798,226	380,868	38,087
0.07	1,450,865	307,297	30,730
0.06	1,129,293	239,187	23,919
0.05	835,772	177,019	17,702
0.04	573,297	121,426	12,143
0.03	346,098	73,305	7,331
0.02	160,858	34,070	3,407
0.01	30,960	6,558	656
0.00	0	0	0

Classification Credibility Table

Payroll Conversion Factors

Convert the Expected Loss Credibility Table to a Payroll Basis

A	<hr/> Five Year Payroll (00's) <hr/>		
	10,730,476,510		
B	<hr/> Five Year Expected Losses * <hr/>		
	Serious	Non-Serious	Medical Only
	3,235,961,039	4,100,435,783	765,021,678
C = A / B	<hr/> Ratio Payroll to Expected Loss <hr/>		
	Serious	Non-Serious	Medical Only
	3.3160	2.6169	14.0264

* Expected losses associated with payroll based classifications only

PAYROLL CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	288,082,683	48,152,622	25,809,474
0.99	283,750,873	47,428,565	25,421,377
0.98	279,440,995	46,708,177	25,035,258
0.97	275,153,158	45,991,471	24,651,103
0.96	270,887,475	45,278,467	24,268,940
0.95	266,644,066	44,569,188	23,888,769
0.94	262,423,047	43,863,648	23,510,603
0.93	258,224,537	43,161,874	23,134,457
0.92	254,048,658	42,463,882	22,760,345
0.91	249,895,531	41,769,691	22,388,266
0.90	245,765,284	41,079,327	22,018,236
0.89	241,658,043	40,392,807	21,650,267
0.88	237,573,938	39,710,154	21,284,361
0.87	233,513,101	39,031,393	20,920,558
0.86	229,475,669	38,356,542	20,558,831
0.85	225,461,774	37,685,624	20,199,236
0.84	221,471,555	37,018,665	19,841,745
0.83	217,505,158	36,355,686	19,486,387
0.82	213,562,722	35,696,714	19,133,188
0.81	209,644,394	35,041,772	18,782,149
0.80	205,750,326	34,390,884	18,433,270
0.79	201,880,670	33,744,075	18,086,594
0.78	198,035,579	33,101,375	17,742,106
0.77	194,215,215	32,462,804	17,399,833
0.76	190,419,732	31,828,394	17,059,791
0.75	186,649,300	31,198,174	16,722,008
0.74	182,904,087	30,572,165	16,386,468
0.73	179,184,258	29,950,402	16,053,201
0.72	175,489,995	29,332,911	15,722,234
0.71	171,821,471	28,719,721	15,393,567
0.70	168,178,869	28,110,865	15,067,229
0.69	164,562,376	27,506,375	14,743,219
0.68	160,972,183	26,906,278	14,421,580
0.67	157,408,481	26,310,611	14,102,297
0.66	153,871,469	25,719,403	13,785,426
0.65	150,361,354	25,132,692	13,470,941
0.64	146,878,337	24,550,513	13,158,909
0.63	143,422,637	23,972,895	12,849,305
0.62	139,994,470	23,399,883	12,542,168
0.61	136,594,055	22,831,508	12,237,529
0.60	133,221,626	22,267,812	11,935,386
0.59	129,877,414	21,708,832	11,635,782
0.58	126,561,659	21,154,606	11,338,717
0.57	123,274,611	20,605,180	11,044,233
0.56	120,016,519	20,060,595	10,752,344
0.55	116,787,643	19,520,894	10,463,063
0.54	113,588,254	18,986,120	10,176,434
0.53	110,418,619	18,456,321	9,892,455
0.52	107,279,026	17,931,543	9,611,184
0.51	104,169,766	17,411,832	9,332,620
0.50	101,091,135	16,897,245	9,056,804
0.49	98,043,442	16,387,826	8,783,766
0.48	95,027,003	15,883,633	8,513,520
0.47	92,042,149	15,384,718	8,246,107
0.46	89,089,211	14,891,140	7,981,541

PAYROLL CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.45	86,168,545	14,402,954	7,719,878
0.44	83,280,508	13,920,223	7,461,147
0.43	80,425,475	13,443,007	7,205,362
0.42	77,603,831	12,971,374	6,952,564
0.41	74,815,977	12,505,388	6,702,796
0.40	72,062,327	12,045,120	6,456,099
0.39	69,343,310	11,590,640	6,212,503
0.38	66,659,373	11,142,022	5,972,048
0.37	64,010,983	10,699,347	5,734,778
0.36	61,398,625	10,262,697	5,500,733
0.35	58,822,799	9,832,151	5,269,971
0.34	56,284,033	9,407,800	5,042,519
0.33	53,782,877	8,989,735	4,818,433
0.32	51,319,905	8,578,052	4,597,770
0.31	48,895,717	8,172,853	4,380,599
0.30	46,510,946	7,774,242	4,166,935
0.29	44,166,252	7,382,330	3,956,875
0.28	41,862,338	6,997,232	3,750,463
0.27	39,599,934	6,619,074	3,547,782
0.26	37,379,816	6,247,985	3,348,873
0.25	35,202,809	5,884,102	3,153,836
0.24	33,069,785	5,527,571	2,962,740
0.23	30,981,663	5,178,544	2,775,670
0.22	28,939,442	4,837,188	2,592,696
0.21	26,944,168	4,503,682	2,413,943
0.20	24,996,980	4,178,211	2,239,497
0.19	23,099,094	3,860,982	2,069,455
0.18	21,251,826	3,552,214	1,903,958
0.17	19,456,603	3,252,145	1,743,131
0.16	17,714,981	2,961,035	1,587,101
0.15	16,028,662	2,679,169	1,436,023
0.14	14,399,528	2,406,862	1,290,064
0.13	12,829,660	2,144,461	1,149,421
0.12	11,321,388	1,892,356	1,014,291
0.11	9,877,336	1,650,984	884,912
0.10	8,500,500	1,420,848	761,563
0.09	7,194,344	1,202,526	644,541
0.08	5,962,917	996,693	534,223
0.07	4,811,068	804,166	431,031
0.06	3,744,736	625,928	335,497
0.05	2,771,420	463,241	248,295
0.04	1,901,053	317,760	170,323
0.03	1,147,661	191,832	102,828
0.02	533,405	89,158	47,788
0.01	102,663	17,162	9,201
0.00	0	0	0

TABLE V

TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2013 - 2017

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	TEMPORARY COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
13	45,390	1,327,029		0		0	2	6,035	4	1,455	15	1,698	4,082	2.924
14	53,281	11,118,841		0	1	7,169	2	4,415	6	1,956	24	2,993	94,656	20.868
15	66,214	3,293,981		0		0	5	15,377	6	2,712	39	3,874	10,977	4.975
16	74,033	2,124,568		0		0	2	3,958	5	1,843	43	8,121	7,323	2.870
17	81,860	3,509,948		0		0	3	10,087	5	4,414	29	5,038	15,560	4.288
ALL	320,778	21,374,367		0	1	7,169	14	39,872	26	12,380	150	21,724	132,598	6.663
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
13	45,390	3,914,584		0		0	2	25,673	4	1,073	15	1,909	10,491	8.624
14	53,281	46,444,302		0	1	28,068	2	25,673	6	1,609	24	3,053	406,040	87.169
15	66,214	9,514,547		0		0	5	64,177	6	1,609	39	4,965	24,394	14.369
16	74,033	6,310,132		0		0	3	38,512	6	1,608	41	5,219	17,763	8.523
17	81,860	9,219,181		0		0	5	64,184	6	1,610	26	3,308	23,090	11.262
ALL	320,778	75,402,746		0	1	28,068	17	218,219	28	7,509	145	18,454	481,778	23.506
PURE PREMIUM		23.506		.000		.875		6.803		.234		.575	15.019	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
13	45,390	2,150,266		0		0	1	12,837	3	803	12	1,527	6,336	4.737
14	53,281	18,709,142		0		10,998	1	12,837	3	818	13	1,673	160,766	35.114
15	66,214	3,956,985		0		0	2	25,697	4	1,091	16	2,041	10,741	5.976
16	74,033	3,991,358		0		0	2	25,730	4	1,082	17	2,192	10,909	5.391
17	81,860	4,101,785		0		0	2	25,704	5	1,369	19	2,411	11,534	5.011
ALL	320,778	32,909,536		0		10,998	8	102,805	19	5,163	77	9,844	200,286	10.259
PURE PREMIUM		10.259		.000		.343		3.205		.161		.307	6.244	

TABLE V

TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2013 - 2017

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	TEMPORARY COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
13	45,390	408,185		0		0	2	2,132	4	426	15	1,259	265	.899
14	53,281	9,465,612		0	1	90,000	2	1,694	6	1,205	24	1,371	386	17.765
15	66,214	1,097,691		0		0	5	6,157	6	1,544	39	2,635	641	1.658
16	74,033	732,330		0		0	2	814	5	712	43	4,986	811	.989
17	81,860	1,556,020		0		0	3	7,284	5	4,968	29	2,821	487	1.901
ALL	320,778	13,259,838		0	1	90,000	14	18,081	26	8,855	150	13,072	2,590	4.134
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
13	45,390	1,049,149		0		0	2	6,901	4	1,511	15	1,637	443	2.311
14	53,281	40,603,990		0	1	393,750	2	6,902	6	2,265	24	2,619	504	76.207
15	66,214	2,439,372		0		0	5	17,254	6	2,267	39	4,258	616	3.684
16	74,033	1,776,296		0		0	3	10,352	6	2,267	41	4,475	669	2.399
17	81,860	2,308,956		0		0	5	17,256	6	2,268	26	2,837	729	2.821
ALL	320,778	48,177,763		0	1	393,750	17	58,665	28	10,578	145	15,826	2,961	15.019
PURE PREMIUM		15.019		.000		12.275		1.829		.330		.493	.092	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
13	45,390	633,617		0		0	1	3,450	3	1,133	12	1,310	443	1.396
14	53,281	16,076,929		0		154,260	1	3,451	3	1,135	13	1,419	504	30.174
15	66,214	1,073,978		0		0	2	6,902	4	1,514	16	1,708	616	1.622
16	74,033	1,090,357		0		0	2	6,904	4	1,513	17	1,818	669	1.473
17	81,860	1,153,901		0		0	2	6,907	5	1,898	18	2,004	730	1.410
ALL	320,778	20,028,782		0		154,260	8	27,614	19	7,193	76	8,259	2,962	6.244
PURE PREMIUM		6.244		.000		4.809		.861		.224		.257	.092	

PENNSYLVANIA COMPENSATION RATING BUREAU, INC.
APRIL 1, 2021 F CLASS RATE FILING
RATE SELECTIONS

<u>Code</u>	<u>Selection</u>	<u>Basis for Rate Selection</u>
6824F	10.98	Based on Filing Exhibit 13, Pennsylvania F-Class Rates Development
6826F	10.38	Based on Filing Exhibit 13, Pennsylvania F-Class Rates Development
6843F	13.64	Based on Filing Exhibit 13, Pennsylvania F-Class Rates Development
6872F	28.78	Based on Filing Exhibit 13, Pennsylvania F-Class Rates Development
7309F	46.82	Based on Filing Exhibit 13, Pennsylvania F-Class Rates Development
7313F	10.28	Based on Filing Exhibit 13, Pennsylvania F-Class Rates Development
7317F	26.12	Based on Filing Exhibit 13, Pennsylvania F-Class Rates Development
7327F	24.06	Based on Filing Exhibit 13, Pennsylvania F-Class Rates Development
7366F	12.18	Based on Filing Exhibit 13, Pennsylvania F-Class Rates Development
8709F	6.42	Based on Filing Exhibit 13, Pennsylvania F-Class Rates Development
8726F	3.43	Based on Filing Exhibit 13, Pennsylvania F-Class Rates Development

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	35									
2014	139									
2015	51									
2016	4									
2017	31									
TOTAL	260									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-18,210	-1,988		
TOTAL LOSSES				
EXPECTED LOSSES	15,447	3,084	178	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	5.810	1.160	.067	7.037
DERIVED BY FORMULA	5.810	1.160	.067	7.037
UNDERLYING PRES. RATE	5.941	1.186	.068	7.195
PROPOSED	5.810	1.160	.067	7.037

YEAR	4-1-14	10-1-16	4-1-18	4-1-21	IND. RATE	10.196
IND. RATES				10.20	MINIMUM PREMIUM	
MAN. RATES	20.31	11.30	9.93	+ 10.20	PRESENT	2847

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	24												
2014	93												
2015	29												
2016	49												
2017	52												
TOTAL	247												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-16,079	-2,020		
TOTAL LOSSES				
EXPECTED LOSSES	15,272	3,152	172	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	6.047	1.248	.068	7.363
DERIVED BY FORMULA	6.047	1.248	.068	7.363
UNDERLYING PRES. RATE	6.183	1.276	.070	7.529
PROPOSED	6.047	1.248	.068	7.363

YEAR	4-1-14	10-1-16	4-1-18	4-1-21	IND. RATE	10.668
IND. RATES				10.67	MINIMUM PREMIUM	
MAN. RATES	21.25	11.82	10.39	+ 10.67	PRESENT	2964

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	386									
2014	486	69,431	14,286				1			1
2015	12,971	735,185	5,667			1			15	16
2016	22,588	458,746	2,030						17	17
2017	19,849	1,491,125	7,512			2			4	6
TOTAL	56,280	2,754,487	4,894			3	1		36	40

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014				41,539					27,892		
2015			326,313		131,203			185,841		86,334	5,494
2016					290,820					157,533	10,393
2017			783,187		34,655			650,583		18,061	4,639
TOTAL			1,109,500	41,539	456,678			836,424	27,892	261,928	20,526

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014				34,176					52,412		
2015			903,230		168,147			339,453		139,479	5,280
2016			433,928	13,277	183,600			146,504	35,041	140,761	8,574
2017			1,882,716	3,441	32,758			488,908	2,638	26,751	6,949
TOTAL			3,219,874	50,894	384,505			974,865	90,091	306,991	20,803

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,194,739	832,481	20,803	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,043,701	-683,129	25	
TOTAL LOSSES	151,038	149,352	20,828	
EXPECTED LOSSES	4,295,851	1,014,729	60,219	
CREDIBILITY	.02	.05	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.268	.265	.037	.570
INDICATED (POST-TEST)	.282	1.500	.048	1.830
PRES. ON RATE LEVEL	7.465	1.763	.105	9.333
DERIVED BY FORMULA	7.321	1.750	.100	9.171
UNDERLYING PRES. RATE	7.633	1.803	.107	9.543
PROPOSED	7.321	1.750	.100	9.171

YEAR	4-1-14	10-1-16	4-1-18	4-1-21	IND. RATE	13.288
IND. RATES				13.29	MINIMUM PREMIUM	
MAN. RATES	26.72	14.84	13.17	+ 13.29	PRESENT	3000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	110	12,497	11.360						1	1
2014	83									
2015	158									
2016	43									
2017	271	90,681	33.461						3	3
TOTAL	665	103,178	15.515						4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					1,472					11,025	
2017					26,898					63,096	687
TOTAL					28,370					74,121	687

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					1,655					14,344	
2017			40,689	2,670	15,530			23,484	9,210	52,866	1,029
TOTAL			40,689	2,670	17,185			23,484	9,210	67,210	1,029

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	64,173	96,275	1,029	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-139,590	-10,956	1	
TOTAL LOSSES		85,319	1,030	
EXPECTED LOSSES	121,682	21,526	1,443	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	12.830	.155	12.985
INDICATED (POST-TEST)	.000	72.631	.202	72.833
PRES. ON RATE LEVEL	17.895	3.166	.212	21.273
DERIVED BY FORMULA	17.895	3.166	.212	21.273
UNDERLYING PRES. RATE	18.298	3.237	.217	21.752
PROPOSED	17.895	3.166	.212	21.273

YEAR	4-1-14	10-1-16	4-1-18	4-1-21	IND. RATE	30.824
IND. RATES				30.82	MINIMUM PREMIUM	
MAN. RATES	61.41	34.15	30.02	+ 30.82	PRESENT	3000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	7,450	158,043	2.121				2			2
2014	10,417	10,330,433	99.168		1	1	4		5	11
2015	8,606	1,917,226	22.277			3	4		6	13
2016	9,158	611,299	6.675			1	2		5	8
2017	8,549	273,988	3.204				1		6	7
TOTAL	44,180	13,290,989	30.084		1	5	13		22	41

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				119,075					38,500		468
2014		716,928	198,904	146,260	38,863		9,000,000	131,331	56,226	22,964	18,957
2015			1,038,777	207,190	57,978			410,460	111,755	81,248	9,818
2016			161,000	97,460	116,338			61,000	57,000	110,712	7,789
2017				135,000	47,529				54,000	26,125	11,334
TOTAL		716,928	1,398,681	704,985	260,708		9,000,000	602,791	317,481	241,049	48,366

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				87,759					136,713		781
2014		77,747	820,060	120,334	39,654		1,090,682	381,815	105,654	43,854	24,777
2015			2,770,518	122,959	74,304			763,182	164,111	131,266	9,435
2016			1,111,642	70,740	76,603			482,267	117,301	100,165	6,426
2017			702,914	38,663	31,990			85,618	23,986	24,612	16,978
TOTAL		77,747	5,405,134	440,455	222,551		1,090,682	1,712,882	547,765	299,897	58,397

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,286,445	1,510,668	58,397	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-13,781,616	-1,653,667	29	
TOTAL LOSSES			58,426	
EXPECTED LOSSES	13,593,302	2,641,523	126,797	
CREDIBILITY	.01	.04	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.132	.132
INDICATED (POST-TEST)	.000	.000	.172	.172
PRES. ON RATE LEVEL	30.091	5.847	.281	36.219
DERIVED BY FORMULA	29.790	5.613	.273	35.676
UNDERLYING PRES. RATE	30.768	5.979	.287	37.034
PROPOSED	29.790	5.613	.273	35.676

YEAR	4-1-14	10-1-16	4-1-18	4-1-21	IND. RATE	51.694
IND. RATES				51.69	MINIMUM PREMIUM	
MAN. RATES	105.98	58.59	51.11	+ 51.69	PRESENT	3000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	8,178	4,481	.054							
2014	9,531	4,948	.051							
2015	12,614	114,235	.905				2	2		4
2016	9,485	54,321	.572					2		2
2017	13,775									
TOTAL	53,583	177,985	.332				2	4		6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											4,481
2014											4,948
2015				63,975	4,468				42,611	1,501	1,680
2016					8,887					33,715	11,719
TOTAL				63,975	13,355				42,611	35,216	22,828

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											7,474
2014											6,467
2015			1,936	37,966	5,727			300	62,574	2,424	1,614
2016			13,262	406	5,611			31,353	7,498	30,126	9,668
TOTAL			15,198	38,372	11,338			31,653	70,072	32,550	25,223

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	46,851	152,332	25,223	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,613,943	-406,102	20	
TOTAL LOSSES			25,243	
EXPECTED LOSSES	3,438,958	670,859	63,764	
CREDIBILITY	.02	.05	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.047	.047
INDICATED (POST-TEST)	.000	.000	.061	.061
PRES. ON RATE LEVEL	6.277	1.225	.116	7.618
DERIVED BY FORMULA	6.151	1.164	.112	7.427
UNDERLYING PRES. RATE	6.418	1.252	.119	7.789
PROPOSED	6.151	1.164	.112	7.427

YEAR	4-1-14	10-1-16	4-1-18	4-1-21	IND. RATE	10.761
IND. RATES				10.76	MINIMUM PREMIUM	
MAN. RATES	22.50	12.39	10.75	+ 10.76	PRESENT	3000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	1,351									
2014	1,605	44,971	2.801				1			1
2015	1,592	73	.004							
2016	1,619	1,173	.072							
2017	1,715	113,452	6.615						2	2
TOTAL	7,882	159,669	2.026				1		2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014				7,771					36,427		773
2015											73
2016											1,173
2017					49,221					60,635	3,596
TOTAL				7,771	49,221				36,427	60,635	5,615

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014				6,393					68,450		1,010
2015											70
2016											968
2017			74,441	4,888	28,421			22,567	8,851	50,806	5,387
TOTAL			74,441	11,281	28,421			22,567	77,301	50,806	7,435

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	97,008	167,809	7,435	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,299,518	-161,092	3	
TOTAL LOSSES		6,717	7,438	
EXPECTED LOSSES	1,279,012	262,312	12,139	
CREDIBILITY	.00	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.085	.094	.179
INDICATED (POST-TEST)	.000	.481	.122	.603
PRES. ON RATE LEVEL	15.869	3.255	.151	19.275
DERIVED BY FORMULA	15.869	3.227	.150	19.246
UNDERLYING PRES. RATE	16.227	3.328	.154	19.709
PROPOSED	15.869	3.227	.150	19.246

YEAR	4-1-14	10-1-16	4-1-18	4-1-21	IND. RATE	27.887
IND. RATES				27.89	MINIMUM PREMIUM	
MAN. RATES	55.78	30.97	27.20	+ 27.89	PRESENT	3000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	6,974	1,129,262	16.192			2	2	10	14
2014	7,660	144,460	1.885					12	12
2015	7,017	476,802	6.794			1		12	13
2016	7,370	836,239	11.346			1	1	17	19
2017	9,757	378,791	3.882					8	8
TOTAL	38,778	2,965,554	7.648			4	3	59	66

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			603,506	26,450	161,821			213,244	4,050	108,600	11,591
2014					92,679					43,760	8,021
2015			172,620		175,800			19,418		84,687	24,277
2016			234,803	32,500	379,947			20,411	2,500	153,019	13,059
2017					292,793					72,958	13,040
TOTAL			1,010,929	58,950	1,103,040			253,073	6,550	463,024	69,988

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,692,830	19,493	181,885			371,889	14,381	141,288	19,334
2014			63,164		94,564			13,255		83,574	10,483
2015			777,849		225,305			69,741		136,819	23,330
2016			1,669,780	39,163	243,817			232,527	38,096	137,083	10,774
2017			442,832	29,075	169,066			27,157	10,651	61,127	19,534
TOTAL			4,646,455	87,731	914,637			714,569	63,128	559,891	83,455

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,361,024	1,625,387	83,455	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,995,498	-729,559	15	
TOTAL LOSSES	365,526	895,828	83,470	
EXPECTED LOSSES	4,865,088	1,240,896	50,411	
CREDIBILITY	.01	.04	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.943	2.310	.215	3.468
INDICATED (POST-TEST)	.994	13.077	.280	14.351
PRES. ON RATE LEVEL	12.270	3.130	.127	15.527
DERIVED BY FORMULA	12.157	3.528	.136	15.821
UNDERLYING PRES. RATE	12.546	3.200	.130	15.876
PROPOSED	11.931	3.462	.134	15.527

YEAR	4-1-14	10-1-16	4-1-18	4-1-21	IND. RATE	TOTAL
IND. RATES				22.50	MINIMUM PREMIUM	
MAN. RATES	42.77	24.10	21.91	+ 22.50	PRESENT	3000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	16,100	22,746	.141						4	4
2014	16,788	482,050	2.871			1			6	7
2015	18,115	31,990	.176						3	3
2016	19,617	130,369	.664					2	1	3
2017	23,484	713,263	3.037			1		3	5	9
TOTAL	94,104	1,380,418	1.467			2		5	19	26

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					6,520					6,234	9,992
2014			242,571		133,989			38,043		62,504	4,943
2015					17,554					7,583	6,853
2016				54,355	6,921				11,700	22,655	34,738
2017			225,484	190,440	32,721			77,835	132,783	41,272	12,728
TOTAL			468,055	244,795	197,705			115,878	144,483	140,248	69,254

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					7,328					8,110	16,667
2014			1,141,878		136,712			136,796		119,364	6,461
2015			7,618		22,496			1,523		12,252	6,586
2016			53,147	36,807	4,370			36,781	24,064	20,244	28,659
2017			1,742,867	51,132	30,903			300,541	55,626	43,663	19,067
TOTAL			2,945,510	87,939	201,809			475,641	79,690	203,633	77,440

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,421,151	573,071	77,440	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,048,475	-832,241	20	
TOTAL LOSSES			77,460	
EXPECTED LOSSES	5,953,961	1,390,858	66,814	
CREDIBILITY	.02	.07	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.082	.082
INDICATED (POST-TEST)	.000	.000	.107	.107
PRES. ON RATE LEVEL	6.188	1.446	.069	7.703
DERIVED BY FORMULA	6.064	1.345	.073	7.482
UNDERLYING PRES. RATE	6.327	1.478	.071	7.876
PROPOSED	6.064	1.345	.073	7.482

YEAR	4-1-14	10-1-16	4-1-18	4-1-21	IND. RATE	10.841
IND. RATES				10.84	MINIMUM PREMIUM	
MAN. RATES	19.80	12.53	10.87	+ 10.84	PRESENT	3000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	4,365									
2014	5,997	42,548	.709						1	1
2015	4,691	18,470	.393						1	1
2016	3,697	32,421	.876						1	1
2017	4,149	448,648	10.813					1	1	2
TOTAL	22,899	542,087	2.367					1	4	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014					33,725					7,891	932
2015					412					2,182	15,876
2016					9,207					20,952	2,262
2017				116,000	20,000				310,000		2,648
TOTAL				116,000	63,344				310,000	31,025	21,718

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014			22,986		34,411			2,388		15,070	1,218
2015			178		528			438		3,525	15,257
2016			13,741	420	5,812			19,482	4,660	18,721	1,866
2017			572,472	31,153	15,454			435,679	115,799	15,653	3,967
TOTAL			609,377	31,573	56,205			457,987	120,459	52,969	22,308

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,067,364	261,206	22,308	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-765,480	-112,927	2	
TOTAL LOSSES	301,884	148,279	22,310	
EXPECTED LOSSES	735,745	183,879	11,222	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.318	.648	.097	2.063
INDICATED (POST-TEST)	1.389	3.668	.126	5.183
PRES. ON RATE LEVEL	3.142	.786	.048	3.976
DERIVED BY FORMULA	3.124	.872	.051	4.047
UNDERLYING PRES. RATE	3.213	.803	.049	4.065
PROPOSED	3.124	.872	.051	4.047

YEAR	4-1-14	10-1-16	4-1-18	4-1-21	IND. RATE	5.864
IND. RATES				5.86	MINIMUM PREMIUM	
MAN. RATES	7.61	6.46	5.61	+ 5.86	PRESENT	1746

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	417												
2014	482												
2015	370												
2016	403												
2017	228												
TOTAL	1,900												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-35,782	-4,407		
TOTAL LOSSES				
EXPECTED LOSSES	36,443	6,935	400	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.876	.357	.020	2.253
DERIVED BY FORMULA	1.876	.353	.020	2.249
UNDERLYING PRES. RATE	1.918	.365	.021	2.304
PROPOSED	1.876	.353	.020	2.249

YEAR	4-1-14	10-1-16	4-1-18	4-1-21	IND. RATE	3.258
IND. RATES				3.26	MINIMUM PREMIUM	
MAN. RATES	6.52	3.62	3.18	+ 3.26	PRESENT	1126

+PROPOSED