

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
2001	30,522	2,966,227	9.718			30,522			5	11	79	95
2002	31,324	4,200,520	13.409			31,324	1		11	9	76	97
2003	41,639	4,922,022	11.820			41,639			11	18	92	121
2004	39,283	6,558,062	16.694			39,283			8	18	80	106
2005	40,957	4,388,933	10.715			40,957	1		1	18	97	117
<b>TOTAL</b>	<b>183,725</b>	<b>23,035,764</b>	<b>12.538</b>			<b>183,725</b>	<b>2</b>		<b>36</b>	<b>74</b>	<b>424</b>	<b>536</b>
O.D.		147,340	.080							2		2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			649,302	485,447	471,399			458,931	231,908	525,737	143,503
2002	461,002		1,529,620	372,749	295,218			863,666	167,671	348,450	162,144
2003			1,428,275	784,890	313,459			1,110,702	444,905	674,089	165,702
2004			1,467,694	747,187	332,571			1,789,768	1,480,662	556,990	183,190
2005	112,953		137,232	655,185	883,564	152,416		309,500	833,643	1,114,201	190,239
<b>TOTAL</b>	<b>573,955</b>		<b>5,212,123</b>	<b>3,045,458</b>	<b>2,296,211</b>	<b>152,416</b>		<b>4,532,567</b>	<b>3,158,789</b>	<b>3,219,467</b>	<b>844,778</b>
O.D.				109,904					35,232		2,204

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			797,511	540,787	491,196			1,422,103	368,038	810,687	163,450
2002	585,934	46,780	1,999,295	398,048	328,235	136	51,848	2,821,403	277,826	504,775	175,602
2003	1,792	92,889	2,140,148	750,488	354,845	804	134,326	3,363,061	603,563	923,435	182,769
2004	1,273	117,432	2,224,986	575,144	364,942	1,752	313,709	4,348,708	1,083,906	764,083	193,082
2005	148,639	149,440	2,536,194	624,948	756,663	280,619	224,117	3,449,345	762,189	1,117,673	199,941
<b>TOTAL</b>	<b>737,638</b>	<b>406,541</b>	<b>9,698,134</b>	<b>2,889,415</b>	<b>2,295,881</b>	<b>283,311</b>	<b>724,000</b>	<b>15,404,620</b>	<b>3,095,522</b>	<b>4,120,653</b>	<b>914,844</b>
O.D.	193	4,769	95,462	83,194	5,388	22	2,829	44,776	30,953	2,961	2,359

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	27,402,295	12,523,967	917,203			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,121,069	545,000	13,932			
TOTAL LOSSES	28,523,364	13,068,967	931,135			
EXPECTED LOSSES	18,346,779	10,589,908	929,647			
CREDIBILITY	.07	.19	.30			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	15.525	7.113	.507	23.145		
INDICATED (POST-TEST)	11.815	5.413	.386	17.614		
PRES. ON RATE LEVEL	9.917	5.725	.503	16.145		
DERIVED BY FORMULA	10.050	5.666	.468	16.184		
UNDERLYING PRES. RATE	9.986	5.764	.506	16.256		
PROPOSED	10.050	5.666	.468	16.184		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	17.269
IND. RATES				17.27	MINIMUM PREMIUM	
MAN. RATES	18.61	18.99	17.14	+ 17.27	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	36,757	1,052,569	2.863			2	1	30	33
2002	37,550	1,594,118	4.245	1		4	1	22	28
2003	35,846	669,509	1.867			2		21	23
2004	37,446	1,249,327	3.336				3	27	30
2005	37,933	500,029	1.318				2	26	28
<b>TOTAL</b>	<b>185,532</b>	<b>5,065,552</b>	<b>2.730</b>	<b>1</b>		<b>8</b>	<b>7</b>	<b>126</b>	<b>142</b>
O.D.		3,149	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			412,971	85,803	60,460			88,600	118,221	195,977	90,537
2002	349,029		464,898	681	311,851			194,401	2,020	209,400	61,838
2003			280,903		68,529			116,690		123,379	80,008
2004				109,138	146,696				677,414	251,759	64,320
2005				47,515	115,823				7,627	241,652	87,412
<b>TOTAL</b>	<b>349,029</b>		<b>1,158,772</b>	<b>243,137</b>	<b>703,359</b>			<b>399,691</b>	<b>805,282</b>	<b>1,022,167</b>	<b>384,115</b>
O.D.											3,149

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			519,518	95,585	63,000			294,595	187,617	302,196	103,122
2002	442,875	14,484	605,801	9,843	336,730		11,648	635,432	14,033	298,370	66,971
2003	15	15,562	365,982	8,889	71,834	69	15,220	377,897	13,800	163,087	88,249
2004	166	9,810	180,003	78,179	138,651	302	45,157	715,401	396,088	325,680	67,793
2005	151	14,199	241,591	58,244	95,276	160	15,449	240,668	51,021	217,559	91,870
<b>TOTAL</b>	<b>443,207</b>	<b>54,055</b>	<b>1,912,895</b>	<b>250,740</b>	<b>705,491</b>	<b>531</b>	<b>87,474</b>	<b>2,263,993</b>	<b>662,559</b>	<b>1,306,892</b>	<b>418,005</b>
O.D.											3,415

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,762,155	2,925,682	421,420			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	226,944	135,819	5,483			
TOTAL LOSSES	4,989,099	3,061,501	426,903			
EXPECTED LOSSES	3,764,445	2,745,874	387,762			
CREDIBILITY	.07	.19	.30			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.689	1.650	.230	4.569		
INDICATED (POST-TEST)	2.046	1.256	.175	3.477		
PRES. ON RATE LEVEL	2.015	1.470	.208	3.693		
DERIVED BY FORMULA	2.017	1.429	.198	3.644		
UNDERLYING PRES. RATE	2.029	1.480	.209	3.718		
PROPOSED	2.017	1.429	.198	3.644		
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.888
IND. RATES				3.89	MINIMUM PREMIUM	
MAN. RATES	4.39	4.33	3.92	+ 3.89	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
2001	12,518	48,492	.387			12,518					13	13
2002	12,711	91,760	.721			12,711				1	13	14
2003	14,879	1,259,147	8.462			14,879			4	1	12	17
2004	15,170	560,797	3.696			15,170			1	1	16	18
2005	16,829	334,505	1.987			16,829				3	14	17
<b>TOTAL</b>	<b>72,107</b>	<b>2,294,701</b>	<b>3.182</b>			<b>72,107</b>			<b>5</b>	<b>6</b>	<b>68</b>	<b>79</b>
O.D.		53										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					16,234					14,488	17,770
2002				6,930	29,061				10,958	34,188	10,623
2003			783,119	3,732	96,129			297,282	2,801	46,684	29,400
2004			127,422	60,000	121,184			39,999	66,989	103,025	42,178
2005				73,117	42,561				91,038	97,874	29,915
<b>TOTAL</b>			<b>910,541</b>	<b>143,779</b>	<b>305,169</b>			<b>337,281</b>	<b>171,786</b>	<b>296,259</b>	<b>129,886</b>
O.D.											53

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					16,917					22,342	20,240
2002	19	150	3,637	7,627	31,305	8	22	5,961	16,894	48,762	11,505
2003	47	42,102	999,052	23,274	105,139	173	36,583	894,465	22,444	66,627	32,428
2004	131	15,789	292,230	60,445	116,503	96	17,646	257,230	71,846	124,958	44,456
2005	144	11,142	190,938	54,134	39,832	192	16,886	269,946	74,738	99,027	31,441
<b>TOTAL</b>	<b>341</b>	<b>69,183</b>	<b>1,485,857</b>	<b>145,480</b>	<b>309,696</b>	<b>469</b>	<b>71,137</b>	<b>1,427,602</b>	<b>185,922</b>	<b>361,716</b>	<b>140,070</b>
O.D.											58

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,054,589	1,002,814	140,128	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	128,932	71,377	1,581	
TOTAL LOSSES	3,183,521	1,074,191	141,709	
EXPECTED LOSSES	2,106,246	1,372,917	104,556	
CREDIBILITY	.04	.10	.16	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.415	1.490	.197	6.102
INDICATED (POST-TEST)	3.360	1.134	.150	4.644
PRES. ON RATE LEVEL	2.901	1.891	.144	4.936
DERIVED BY FORMULA	2.919	1.815	.145	4.879
UNDERLYING PRES. RATE	2.921	1.904	.145	4.970
PROPOSED	2.919	1.815	.145	4.879

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	5.206
IND. RATES				5.21	MINIMUM PREMIUM	
MAN. RATES	5.97	5.97	5.24	+ 5.21	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	143,054	2,253,375	1.575			4	8	59	71
2002	153,415	2,235,776	1.457		1	5	12	69	87
2003	165,156	4,207,791	2.547			7	13	62	82
2004	169,421	2,277,043	1.344				12	76	88
2005	164,396	1,829,718	1.112			1	12	44	57
<b>TOTAL</b>	<b>795,442</b>	<b>12,803,703</b>	<b>1.610</b>		<b>1</b>	<b>17</b>	<b>57</b>	<b>310</b>	<b>385</b>
O.D.		2,272							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			733,267	165,593	321,930			213,064	255,796	316,461	247,264
2002		134,343	569,988	251,848	259,035		64,568	196,761	196,025	345,140	218,068
2003			1,071,016	508,409	414,810			831,614	715,337	318,262	348,343
2004				490,537	335,238				304,264	681,979	465,025
2005			229,773	376,535	158,698			26,279	500,298	269,487	268,648
<b>TOTAL</b>		<b>134,343</b>	<b>2,604,044</b>	<b>1,792,922</b>	<b>1,489,711</b>		<b>64,568</b>	<b>1,267,718</b>	<b>1,971,720</b>	<b>1,931,329</b>	<b>1,547,348</b>
O.D.											2,272

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			922,450	184,469	335,457			708,438	405,950	487,981	281,634
2002	830	300,920	789,175	267,485	283,964	3,913	230,914	716,069	302,057	495,996	236,168
2003	1,187	70,279	1,605,688	499,639	443,835	810	112,553	2,845,065	880,783	471,436	384,222
2004	835	37,251	706,352	379,940	332,845	277	46,151	767,481	332,024	805,982	490,136
2005	1,035	69,517	1,166,700	277,311	165,128	904	81,548	1,299,940	362,548	304,995	282,349
<b>TOTAL</b>	<b>3,887</b>	<b>477,967</b>	<b>5,190,365</b>	<b>1,608,844</b>	<b>1,561,229</b>	<b>5,904</b>	<b>471,166</b>	<b>6,336,993</b>	<b>2,283,362</b>	<b>2,566,390</b>	<b>1,674,509</b>
O.D.											2,445

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,486,282	8,019,825	1,676,954			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	535,505	299,337	19,248			
TOTAL LOSSES	13,021,787	8,319,162	1,696,202			
EXPECTED LOSSES	8,885,088	5,997,632	1,336,342			
CREDIBILITY	.20	.50	.79			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.637	1.046	.213	2.896		
INDICATED (POST-TEST)	1.246	.796	.162	2.204		
PRES. ON RATE LEVEL	1.109	.749	.167	2.025		
DERIVED BY FORMULA	1.136	.773	.163	2.072		
UNDERLYING PRES. RATE	1.117	.754	.168	2.039		
PROPOSED	1.136	.773	.163	2.072		
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	2.211
IND. RATES				2.21	MINIMUM PREMIUM	
MAN. RATES	2.27	2.32	2.15	+ 2.21	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
2001	14,504	3,425,417	23.617			14,504	2	1	9	7	53	72
2002	11,417	4,032,498	35.320			11,417		2	2	6	39	49
2003	11,226	2,154,509	19.192			11,226			6	4	33	43
2004	11,749	1,421,535	12.099			11,749	2			9	30	41
2005	9,691	1,792,435	18.495			9,691			2	6	32	40
<b>TOTAL</b>	<b>58,587</b>	<b>12,826,394</b>	<b>21.893</b>			<b>58,587</b>	<b>4</b>	<b>3</b>	<b>19</b>	<b>32</b>	<b>187</b>	<b>245</b>
O.D.		382										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	358,158	235,420	1,332,809	142,391	259,596	2,615	310,628	364,385	65,002	313,640	40,773
2002		1,000,118	233,288	66,484	266,573		1,775,226	138,033	107,048	388,328	57,400
2003			988,128	156,858	102,636			618,677	61,391	145,275	81,544
2004	215,904			357,045	138,610	190,283			290,461	190,319	38,913
2005			256,656	204,472	333,594			142,732	110,145	716,071	28,765
<b>TOTAL</b>	<b>574,062</b>	<b>1,235,538</b>	<b>2,810,881</b>	<b>927,250</b>	<b>1,101,009</b>	<b>192,898</b>	<b>2,085,854</b>	<b>1,263,827</b>	<b>634,047</b>	<b>1,753,633</b>	<b>247,395</b>
O.D.											382

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	475,276	387,576	1,676,674	158,621	270,499	12,413	727,124	1,211,579	103,157	483,629	46,440
2002	592	704,672	353,708	76,672	288,191	24,594	1,435,822	540,480	180,743	554,491	62,164
2003	390	56,321	1,328,264	165,712	118,862	393	77,924	1,913,933	113,245	204,685	89,943
2004	248,250	23,351	450,110	264,942	146,203	338,144	30,714	489,090	266,681	242,839	41,014
2005	926	66,992	1,114,857	223,493	288,771	885	82,843	1,249,018	222,895	662,993	30,232
<b>TOTAL</b>	<b>725,434</b>	<b>1,238,912</b>	<b>4,923,613</b>	<b>889,440</b>	<b>1,112,526</b>	<b>376,429</b>	<b>2,354,427</b>	<b>5,404,100</b>	<b>886,721</b>	<b>2,148,637</b>	<b>269,793</b>
O.D.											421

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,022,915	5,037,324	270,214	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	566,966	242,055	3,008	
TOTAL LOSSES	15,589,881	5,279,379	273,222	
EXPECTED LOSSES	9,515,115	5,189,051	231,419	
CREDIBILITY	.03	.09	.14	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	26.610	9.011	.466	36.087
INDICATED (POST-TEST)	20.250	6.857	.355	27.462
PRES. ON RATE LEVEL	16.131	8.797	.392	25.320
DERIVED BY FORMULA	16.255	8.622	.387	25.264
UNDERLYING PRES. RATE	16.241	8.857	.395	25.493
PROPOSED	16.291	8.641	.388	25.320

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	27.018
IND. RATES				27.02	MINIMUM PREMIUM	
MAN. RATES	28.76	29.78	26.88	+ 27.02	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	54,901	3,647,473	6.643			54,901	1		7	3	47	58
2002	51,369	543,854	1.058			51,369				3	31	34
2003	52,968	1,387,903	2.620			52,968			1	2	29	32
2004	54,733	1,454,395	2.657			54,733			2	2	37	41
2005	53,257	987,547	1.854			53,257				5	35	40
<b>TOTAL</b>	<b>267,228</b>	<b>8,021,172</b>	<b>3.002</b>			<b>267,228</b>	<b>1</b>		<b>10</b>	<b>15</b>	<b>179</b>	<b>205</b>
O.D.		1,156										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	6,500		991,757	82,889	364,534	27,165		1,570,166	142,163	348,898	113,401
2002				49,052	230,052				19,475	151,092	94,183
2003			133,300	55,336	468,354			176,662	53,512	377,940	122,799
2004			359,367	97,052	248,686			331,858	52,513	268,862	96,057
2005				196,523	294,288				134,838	290,640	71,258
<b>TOTAL</b>	<b>6,500</b>		<b>1,484,424</b>	<b>480,852</b>	<b>1,605,914</b>	<b>27,165</b>		<b>2,078,686</b>	<b>402,501</b>	<b>1,437,432</b>	<b>497,698</b>
O.D.											1,156

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	8,626		1,059,229	92,339	379,844	128,952		1,684,536	225,613	538,005	129,164
2002	130	1,168	27,756	54,435	247,742	16	89	17,958	32,473	214,741	102,000
2003	162	14,970	305,632	76,660	473,260	142	26,019	660,649	93,582	499,309	135,447
2004	228	31,964	590,220	106,376	237,925	314	63,833	871,754	96,416	319,859	101,244
2005	506	44,137	752,971	192,580	248,649	368	33,761	535,922	138,638	277,265	74,892
<b>TOTAL</b>	<b>9,652</b>	<b>92,239</b>	<b>2,735,808</b>	<b>522,390</b>	<b>1,587,420</b>	<b>129,792</b>	<b>123,702</b>	<b>3,770,819</b>	<b>586,722</b>	<b>1,849,179</b>	<b>542,747</b>
O.D.											1,314

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,862,012	4,545,711	544,061	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	251,516	213,687	7,547	
TOTAL LOSSES	7,113,528	4,759,398	551,608	
EXPECTED LOSSES	4,171,429	4,339,783	537,129	
CREDIBILITY	.09	.24	.38	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.662	1.781	.206	4.649
INDICATED (POST-TEST)	2.026	1.355	.157	3.538
PRES. ON RATE LEVEL	1.550	1.613	.200	3.363
DERIVED BY FORMULA	1.593	1.551	.184	3.328
UNDERLYING PRES. RATE	1.561	1.624	.201	3.386
PROPOSED	1.610	1.567	.186	3.363

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.588
IND. RATES				3.59	MINIMUM PREMIUM	
MAN. RATES	3.71	3.89	3.57	+ 3.59	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	247,916	10,733,504	4.329	1	3	16	31	286	337	
2002	252,770	8,991,510	3.557	1		17	39	232	289	
2003	302,858	13,333,682	4.402	2	1	16	37	277	333	
2004	334,333	10,295,487	3.079			16	42	309	367	
2005	359,298	10,319,228	2.872			10	42	275	327	
<b>TOTAL</b>	<b>1,497,175</b>	<b>53,673,411</b>	<b>3.585</b>	<b>4</b>	<b>4</b>	<b>75</b>	<b>191</b>	<b>1379</b>	<b>1653</b>	
O.D.		211,960	.014					3	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	3,000	1,477,672	2,138,342	736,688	1,140,445	41,495	1,099,565	1,213,140	524,477	1,390,094	968,586
2002	3,000		2,409,560	1,158,947	1,137,232	2,133		1,316,085	846,801	1,285,178	832,574
2003	347,459	644,069	2,059,222	1,044,939	1,337,900	3,625	3,500,000	1,244,940	610,587	1,742,517	798,424
2004			2,131,062	1,467,036	1,488,365			948,505	1,079,643	2,305,065	875,811
2005			1,474,297	1,549,205	1,882,581			913,498	844,915	2,777,242	877,490
<b>TOTAL</b>	<b>353,459</b>	<b>2,121,741</b>	<b>10,212,483</b>	<b>5,956,815</b>	<b>6,986,523</b>	<b>47,253</b>	<b>4,599,565</b>	<b>5,636,168</b>	<b>3,906,423</b>	<b>9,500,096</b>	<b>4,352,885</b>
O.D.					87,371					117,345	7,244

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	3,981	1,582,263	2,673,799	820,672	1,188,345	196,977	1,237,218	3,979,179	832,346	2,143,518	1,103,219
2002	6,856	79,452	3,307,229	1,224,555	1,246,934	9,008	80,339	4,531,692	1,305,388	1,854,215	901,678
2003	442,631	228,106	3,389,503	1,051,776	1,398,973	16,413	977,627	4,624,251	877,950	2,331,713	880,662
2004	2,790	268,645	5,035,341	1,275,765	1,483,508	1,975	370,091	5,346,848	1,257,599	2,761,185	923,105
2005	5,867	422,047	7,046,822	1,495,378	1,664,695	4,658	438,505	6,581,925	1,166,259	2,641,945	922,242
<b>TOTAL</b>	<b>462,125</b>	<b>2,580,513</b>	<b>21,452,694</b>	<b>5,868,146</b>	<b>6,982,455</b>	<b>229,031</b>	<b>3,103,780</b>	<b>25,063,895</b>	<b>5,439,542</b>	<b>11,732,576</b>	<b>4,730,906</b>
O.D.	56	6,587	111,142	21,829	69,817	70	6,650	104,288	21,457	108,419	7,855

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	53,120,831	30,244,241	4,738,761			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	2,827,712	1,282,092	64,365			
TOTAL LOSSES	55,948,543	31,526,333	4,803,126			
EXPECTED LOSSES	46,277,680	24,374,008	4,177,118			
CREDIBILITY	.30	.77	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.737	2.106	.321	6.164		
INDICATED (POST-TEST)	2.844	1.603	.244	4.691		
PRES. ON RATE LEVEL	3.070	1.617	.277	4.964		
DERIVED BY FORMULA	3.002	1.606	.244	4.852		
UNDERLYING PRES. RATE	3.091	1.628	.279	4.998		
PROPOSED	3.002	1.606	.244	4.852		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	5.177
IND. RATES				5.18	MINIMUM PREMIUM	
MAN. RATES	5.88	6.09	5.27	+ 5.18	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
2001	72,987	1,633,825	2.238			72,987			1	11	84	96
2002	75,364	3,411,207	4.526			75,364			7	12	75	94
2003	68,692	2,084,168	3.034			68,692			4	4	76	84
2004	68,009	3,390,147	4.984			68,009			5	12	65	82
2005	67,177	2,078,293	3.093			67,177			2	6	55	63
<b>TOTAL</b>	<b>352,229</b>	<b>12,597,640</b>	<b>3.577</b>			<b>352,229</b>			<b>19</b>	<b>45</b>	<b>355</b>	<b>419</b>
O.D.		13,976	.003								1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			87,739	394,483	326,282			20,071	208,241	396,047	200,962
2002			933,147	398,762	512,040			391,331	484,053	503,218	188,656
2003			483,273	156,833	400,738			150,984	27,776	666,221	198,343
2004			852,963	333,219	286,656			1,187,920	249,168	311,712	168,509
2005			241,811	215,062	386,907			200,715	322,098	535,851	175,849
<b>TOTAL</b>			<b>2,598,933</b>	<b>1,498,359</b>	<b>1,912,623</b>			<b>1,951,021</b>	<b>1,291,336</b>	<b>2,413,049</b>	<b>932,319</b>
O.D.					1,371					6,951	5,654

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			110,376	439,452	339,986			66,736	330,478	610,705	228,896
2002	1,047	30,777	1,277,731	424,324	559,112	391	24,341	1,424,465	729,865	729,171	204,314
2003	393	34,411	772,642	171,444	412,507	121	24,750	641,823	79,798	873,238	218,772
2004	642	72,512	1,363,004	292,315	294,435	975	192,615	2,569,617	316,014	403,111	177,608
2005	953	71,227	1,188,311	242,747	331,151	1,162	108,346	1,644,371	325,907	530,760	184,817
<b>TOTAL</b>	<b>3,035</b>	<b>208,927</b>	<b>4,712,064</b>	<b>1,570,282</b>	<b>1,937,191</b>	<b>2,649</b>	<b>350,052</b>	<b>6,347,012</b>	<b>1,782,062</b>	<b>3,146,985</b>	<b>1,014,407</b>
O.D.		46	833	151	1,250		199	3,677	758	7,943	5,972

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,628,494	8,446,622	1,020,379	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	556,799	301,312	12,194	
TOTAL LOSSES	12,185,293	8,747,934	1,032,573	
EXPECTED LOSSES	9,274,189	6,237,975	891,140	
CREDIBILITY	.11	.29	.46	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.459	2.484	.293	6.236
INDICATED (POST-TEST)	2.632	1.890	.223	4.745
PRES. ON RATE LEVEL	2.615	1.759	.251	4.625
DERIVED BY FORMULA	2.617	1.797	.238	4.652
UNDERLYING PRES. RATE	2.633	1.771	.253	4.657
PROPOSED	2.617	1.797	.238	4.652

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	4.964
IND. RATES				4.96	MINIMUM PREMIUM	
MAN. RATES	5.69	5.56	4.91	+ 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	
2001	5,027	324,839	6.461	1			1	9	11	
2002	4,300	198,936	4.626			1	1	4	6	
2003	4,519	52,201	1.155					3	3	
2004	5,239	314,389	6.000				1	8	9	
2005	5,576	78,513	1.408					6	6	
<b>TOTAL</b>	<b>24,661</b>	<b>968,878</b>	<b>3.929</b>	<b>1</b>		<b>1</b>	<b>3</b>	<b>30</b>	<b>35</b>	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	3,000			1,024	18,942	261,672			2,136	26,873	11,192
2002			108,420	16,247	17,547			25,743	11,210	15,770	3,999
2003					21,177					15,260	15,764
2004				40,596	92,092				70,721	96,854	14,126
2005					32,378					38,552	7,583
<b>TOTAL</b>	<b>3,000</b>		<b>108,420</b>	<b>57,867</b>	<b>182,136</b>	<b>261,672</b>		<b>25,743</b>	<b>84,067</b>	<b>193,309</b>	<b>52,664</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	2,763			1,141	19,738	862,252			3,390	41,439	12,748
2002	43	3,249	139,608	17,743	19,496	8	1,564	86,330	17,482	22,847	4,331
2003	1	307	5,134	1,091	21,252		128	4,008	905	19,900	17,388
2004	85	5,372	97,542	38,533	86,202	57	8,963	145,785	70,445	116,857	14,889
2005	21	2,558	43,153	8,473	25,483	24	2,318	35,995	7,397	34,555	7,970
<b>TOTAL</b>	<b>2,913</b>	<b>11,486</b>	<b>285,437</b>	<b>66,981</b>	<b>172,171</b>	<b>862,341</b>	<b>12,973</b>	<b>272,118</b>	<b>99,619</b>	<b>235,598</b>	<b>57,326</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,447,268	574,369	57,326	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	155,722	74,453	1,010	
TOTAL LOSSES	1,602,990	648,822	58,336	
EXPECTED LOSSES	2,557,099	1,451,300	68,312	
CREDIBILITY	.02	.05	.08	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	6.500	2.631	.237	9.368
INDICATED (POST-TEST)	4.947	2.002	.180	7.129
PRES. ON RATE LEVEL	10.299	5.845	.275	16.419
DERIVED BY FORMULA	10.192	5.653	.267	16.112
UNDERLYING PRES. RATE	10.369	5.885	.277	16.531
PROPOSED	10.192	5.653	.267	16.112

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	17.193
IND. RATES				17.19	MINIMUM PREMIUM	
MAN. RATES	19.45	19.65	17.43	+ 17.19	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	30,925	1,221,242	3.949	1		1	5	21	28	
2002	29,165	917,995	3.147			2	5	14	21	
2003	32,361	536,298	1.657				2	25	27	
2004	31,160	1,041,402	3.342	1		3	3	14	21	
2005	32,572	167,941	.515					16	16	
<b>TOTAL</b>	<b>156,183</b>	<b>3,884,878</b>	<b>2.487</b>	<b>2</b>		<b>6</b>	<b>15</b>	<b>90</b>	<b>113</b>	
O.D.		2,028	.001					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	206,709		117,558	233,299	139,882	62,255		5,988	91,468	294,354	69,729
2002			208,708	133,552	60,932			74,882	135,905	267,393	36,623
2003				16,470	221,613				26,898	217,242	54,075
2004	109,384		349,536	96,729	75,564			251,654	51,438	83,965	23,132
2005					31,842					88,373	47,726
<b>TOTAL</b>	<b>316,093</b>		<b>675,802</b>	<b>480,050</b>	<b>529,833</b>	<b>62,255</b>		<b>332,524</b>	<b>305,709</b>	<b>951,327</b>	<b>231,285</b>
O.D.					393					326	1,309

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	274,303		147,888	259,895	145,758	295,524		19,910	145,159	453,895	79,421
2002	350	6,920	289,298	139,320	68,122	109	4,811	299,035	207,361	383,273	39,663
2003	52	3,591	61,554	26,304	222,936	15	2,519	76,311	43,738	284,867	59,645
2004	125,672	30,617	576,047	90,063	81,681	312	62,592	825,389	77,140	109,093	24,381
2005	22	2,515	42,421	8,323	25,060	52	5,304	82,547	16,944	79,213	50,160
<b>TOTAL</b>	<b>400,399</b>	<b>43,643</b>	<b>1,117,208</b>	<b>523,905</b>	<b>543,557</b>	<b>296,012</b>	<b>75,226</b>	<b>1,303,192</b>	<b>490,342</b>	<b>1,310,341</b>	<b>253,270</b>
O.D.		15	238	41	358		8	173	36	371	1,396

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,236,114	2,868,951	254,666	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	155,246	113,003	3,623	
TOTAL LOSSES	3,391,360	2,981,954	258,289	
EXPECTED LOSSES	2,553,592	2,259,969	253,017	
CREDIBILITY	.07	.17	.27	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.171	1.909	.165	4.245
INDICATED (POST-TEST)	1.652	1.453	.126	3.231
PRES. ON RATE LEVEL	1.624	1.437	.161	3.222
DERIVED BY FORMULA	1.626	1.440	.152	3.218
UNDERLYING PRES. RATE	1.635	1.447	.162	3.244
PROPOSED	1.628	1.442	.152	3.222

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.438
IND. RATES				3.44	MINIMUM PREMIUM	
MAN. RATES	3.61	3.75	3.42	+ 3.44	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	2,985	117,459	3.934			1			1	2
2002	4,517	546	.012							
2003	5,056	56,042	1.108						3	3
2004	12,804	446,287	3.485	1		1	2	11		15
2005	13,152	425,780	3.237			1	1	9		11
<b>TOTAL</b>	<b>38,514</b>	<b>1,046,114</b>	<b>2.716</b>	<b>1</b>		<b>3</b>	<b>3</b>	<b>24</b>		<b>31</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			105,000		7,081					2,802	2,576
2002											546
2003					12,025					43,691	326
2004	3,000		112,680	107,645	82,619	1,500		15,000	32,214	66,103	25,526
2005			115,280	40,560	99,049			48,241	20,000	80,965	21,685
<b>TOTAL</b>	<b>3,000</b>		<b>332,960</b>	<b>148,205</b>	<b>200,774</b>	<b>1,500</b>		<b>63,241</b>	<b>52,214</b>	<b>193,561</b>	<b>50,659</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			132,090		7,378					4,321	2,934
2002											591
2003	1	176	2,913	619	12,069	2	378	11,472	2,596	56,972	360
2004	3,638	15,896	299,446	88,919	83,694	2,709	8,015	120,482	35,946	78,877	26,904
2005	303	20,638	338,927	56,931	85,279	170	16,230	237,943	33,857	77,577	22,791
<b>TOTAL</b>	<b>3,942</b>	<b>36,710</b>	<b>773,376</b>	<b>146,469</b>	<b>188,420</b>	<b>2,881</b>	<b>24,623</b>	<b>369,897</b>	<b>72,399</b>	<b>217,747</b>	<b>53,580</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,211,429	625,035	53,580	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	56,169	29,536	707	
TOTAL LOSSES	1,267,598	654,571	54,287	
EXPECTED LOSSES	924,336	486,433	37,357	
CREDIBILITY	.03	.07	.10	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.291	1.700	.141	5.132
INDICATED (POST-TEST)	2.504	1.294	.107	3.905
PRES. ON RATE LEVEL	2.392	1.259	.097	3.748
DERIVED BY FORMULA	2.395	1.261	.098	3.754
UNDERLYING PRES. RATE	2.400	1.263	.097	3.760
PROPOSED	2.395	1.261	.098	3.754

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	4.060
IND. RATES				4.06	MINIMUM PREMIUM	
MAN. RATES	4.73	4.75	4.16	+ 4.06	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	44,261	462,360	1.044			1	1	21	23
2002	37,037	1,475,372	3.983		1	1	1	11	14
2003	40,759	1,145,223	2.809			2	3	26	31
2004	47,195	897,305	1.901			1	3	28	32
2005	64,292	5,504,175	8.561		1	2	7	29	39
<b>TOTAL</b>	<b>233,544</b>	<b>9,484,435</b>	<b>4.061</b>		<b>2</b>	<b>7</b>	<b>15</b>	<b>115</b>	<b>139</b>
O.D.		110							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			86,231	19,320	77,608			78,506	9,636	112,158	78,901
2002		742,919	144,174	29,649	30,433		290,274	45,650	14,319	56,079	121,875
2003			274,867	20,987	123,255			363,958	36,441	259,200	66,515
2004			122,586	93,425	169,354			60,000	66,738	287,898	97,304
2005		335,062	492,038	171,418	184,358		1,501,017	2,372,351	108,359	264,475	75,097
<b>TOTAL</b>		<b>1,077,981</b>	<b>1,119,896</b>	<b>334,799</b>	<b>585,008</b>		<b>1,791,291</b>	<b>2,920,465</b>	<b>235,493</b>	<b>979,810</b>	<b>439,692</b>
O.D.											110

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			108,479	21,522	80,868			261,032	15,292	172,949	89,868
2002	451	632,006	213,610	33,769	33,727	6,801	398,072	164,649	26,541	80,240	131,991
2003	63	15,860	365,926	30,308	127,228	213	43,182	1,070,490	75,440	346,343	73,366
2004	192	18,902	349,769	88,927	162,165	141	27,362	411,268	93,750	336,921	102,558
2005	846	156,991	826,015	163,586	167,161	38,950	904,760	1,948,872	195,352	279,578	78,927
<b>TOTAL</b>	<b>1,552</b>	<b>823,759</b>	<b>1,863,799</b>	<b>338,112</b>	<b>571,149</b>	<b>46,105</b>	<b>1,373,376</b>	<b>3,856,311</b>	<b>406,375</b>	<b>1,216,031</b>	<b>476,710</b>
O.D.											121

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,964,902	2,531,667	476,831			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	297,318	146,819	7,450			
TOTAL LOSSES	8,262,220	2,678,486	484,281			
EXPECTED LOSSES	4,757,292	2,674,079	464,752			
CREDIBILITY	.09	.22	.35			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.538	1.147	.207	4.892		
INDICATED (POST-TEST)	2.692	.873	.158	3.723		
PRES. ON RATE LEVEL	2.031	1.141	.198	3.370		
DERIVED BY FORMULA	2.090	1.082	.184	3.356		
UNDERLYING PRES. RATE	2.037	1.145	.199	3.381		
PROPOSED	2.099	1.086	.185	3.370		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.645
IND. RATES				3.65	MINIMUM PREMIUM	
MAN. RATES	4.40	4.36	3.74	+ 3.65	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	38,132	2,072,910	5.436			38,132			4	2	49	55
2002	42,200	1,423,608	3.373			42,200			2		36	38
2003	40,518	1,382,482	3.412			40,518	1		1	5	26	33
2004	44,937	842,920	1.875			44,937			1	1	33	35
2005	45,486	790,537	1.737			45,486				2	25	27
<b>TOTAL</b>	<b>211,273</b>	<b>6,512,457</b>	<b>3.082</b>			<b>211,273</b>	<b>1</b>		<b>8</b>	<b>10</b>	<b>169</b>	<b>188</b>
O.D.		3,564	.001									

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			665,517	55,662	573,314			185,011	27,399	394,093	171,914
2002			497,235		193,216			318,987		233,864	180,306
2003	394,725		237,545	173,507	180,026			83,250	94,758	129,756	88,915
2004			233,839	11,507	168,540			84,592	14,675	219,628	110,139
2005				15,576	315,372				55,218	313,323	91,048
<b>TOTAL</b>	<b>394,725</b>		<b>1,634,136</b>	<b>256,252</b>	<b>1,430,468</b>			<b>671,840</b>	<b>192,050</b>	<b>1,290,664</b>	<b>642,322</b>
O.D.											3,564

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			837,221	62,008	597,397			615,162	43,483	607,691	195,810
2002		10,677	449,833	6,102	208,853		11,839	646,795	11,840	333,021	195,271
2003	500,406	18,876	421,418	170,407	188,879	94	13,545	348,456	120,920	176,347	98,073
2004	73	21,963	402,507	36,041	159,229	122	26,294	375,124	44,588	255,198	116,087
2005	230	26,562	448,903	91,629	249,565	276	25,509	400,921	94,039	287,716	95,691
<b>TOTAL</b>	<b>500,709</b>	<b>78,078</b>	<b>2,559,882</b>	<b>366,187</b>	<b>1,403,923</b>	<b>492</b>	<b>77,187</b>	<b>2,386,458</b>	<b>314,870</b>	<b>1,659,973</b>	<b>700,932</b>
O.D.											4,031

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,602,806	3,744,953	704,963			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	317,125	198,279	11,313			
TOTAL LOSSES	5,919,931	3,943,232	716,276			
EXPECTED LOSSES	5,262,810	3,938,129	777,484			
CREDIBILITY	.08	.21	.32			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.802	1.866	.339	5.007		
INDICATED (POST-TEST)	2.132	1.420	.258	3.810		
PRES. ON RATE LEVEL	2.474	1.851	.366	4.691		
DERIVED BY FORMULA	2.447	1.760	.331	4.538		
UNDERLYING PRES. RATE	2.491	1.864	.368	4.723		
PROPOSED	2.447	1.760	.331	4.538		
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	4.842
IND. RATES				4.84	MINIMUM PREMIUM	
MAN. RATES	5.47	5.66	4.98	+ 4.84	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	69,389	1,533,794	2.210				5	99	104
2002	72,998	2,279,259	3.122		1	1	2	107	111
2003	74,551	4,615,404	6.190		1	3	5	92	101
2004	76,550	3,242,321	4.235	2		2	6	81	91
2005	79,107	1,691,674	2.138	2		1	4	73	80
<b>TOTAL</b>	<b>372,595</b>	<b>13,362,452</b>	<b>3.586</b>	<b>4</b>	<b>2</b>	<b>7</b>	<b>22</b>	<b>452</b>	<b>487</b>
O.D.		1,169							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				153,936	520,103				155,046	533,070	171,639
2002		420,742	142,783	98,458	593,974		71,479	37,856	134,023	595,978	183,966
2003		111,575	510,167	150,565	463,654		2,125,452	132,486	78,692	777,470	265,343
2004	221,938		353,848	290,382	482,466	19,630		593,633	367,389	742,530	170,505
2005	148,260		103,403	130,522	284,405	3,000		128,170	43,640	685,315	164,959
<b>TOTAL</b>	<b>370,198</b>	<b>532,317</b>	<b>1,110,201</b>	<b>823,863</b>	<b>2,344,602</b>	<b>22,630</b>	<b>2,196,931</b>	<b>892,145</b>	<b>778,790</b>	<b>3,334,363</b>	<b>956,412</b>
O.D.											1,169

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				171,484	541,943				246,057	821,998	195,497
2002	644	655,849	271,566	114,631	639,872	3,156	180,389	212,500	213,794	848,833	199,235
2003	391	58,579	820,669	169,648	475,728	7,578	809,589	695,336	149,329	1,021,038	292,673
2004	255,160	49,951	924,291	267,110	461,651	35,516	121,803	1,758,595	422,055	891,283	179,712
2005	193,255	43,960	737,448	157,569	238,570	6,199	70,233	1,052,706	174,294	626,415	173,372
<b>TOTAL</b>	<b>449,450</b>	<b>808,339</b>	<b>2,753,974</b>	<b>880,442</b>	<b>2,357,764</b>	<b>52,449</b>	<b>1,182,014</b>	<b>3,719,137</b>	<b>1,205,529</b>	<b>4,209,567</b>	<b>1,040,489</b>
O.D.											1,244

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,965,363	8,653,302	1,041,733			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	467,821	351,124	14,370			
TOTAL LOSSES	9,433,184	9,004,426	1,056,103			
EXPECTED LOSSES	7,731,347	6,997,333	994,830			
CREDIBILITY	.12	.30	.47			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.532	2.417	.283	5.232		
INDICATED (POST-TEST)	1.927	1.839	.215	3.981		
PRES. ON RATE LEVEL	2.061	1.865	.265	4.191		
DERIVED BY FORMULA	2.045	1.857	.242	4.144		
UNDERLYING PRES. RATE	2.075	1.878	.267	4.220		
PROPOSED	2.045	1.857	.242	4.144		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	4.422
IND. RATES				4.42	MINIMUM PREMIUM	
MAN. RATES	4.98	4.96	4.45	+ 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
2001	38,292	240,769	.628				1	25	26
2002	51,543	1,627,622	3.157			5	8	29	42
2003	57,847	1,257,140	2.173			3	7	26	36
2004	79,203	2,743,390	3.463			3	8	36	47
2005	77,762	1,061,719	1.365			2	4	40	46
<b>TOTAL</b>	<b>304,647</b>	<b>6,930,640</b>	<b>2.275</b>			<b>13</b>	<b>28</b>	<b>156</b>	<b>197</b>
O.D.		276,875	.090			1		2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				4,898	84,627				11,140	89,112	50,992
2002			649,365	145,968	141,678			313,221	93,832	199,852	83,706
2003			496,805	265,998	90,668			80,599	115,416	94,877	112,777
2004			499,158	415,402	187,097			80,782	1,282,648	192,619	85,684
2005			279,113	116,682	217,694			52,207	43,088	245,486	107,449
<b>TOTAL</b>			<b>1,924,441</b>	<b>948,948</b>	<b>721,764</b>			<b>526,809</b>	<b>1,546,124</b>	<b>821,946</b>	<b>440,608</b>
O.D.			137,176		54,926			74,150		9,896	727

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				5,456	88,181				17,679	137,412	58,080
2002	384	19,852	847,901	156,726	156,734	72	18,884	1,038,753	150,866	288,126	90,654
2003	609	33,112	766,083	254,216	105,029	102	13,425	346,245	142,366	132,033	124,393
2004	654	58,128	1,100,305	293,983	201,288	483	74,836	1,120,788	529,167	274,427	90,311
2005	739	50,174	825,032	142,927	190,679	310	29,629	446,974	80,078	228,114	112,929
<b>TOTAL</b>	<b>2,386</b>	<b>161,266</b>	<b>3,539,321</b>	<b>853,308</b>	<b>741,911</b>	<b>967</b>	<b>136,774</b>	<b>2,952,760</b>	<b>920,156</b>	<b>1,060,112</b>	<b>476,367</b>
O.D.	12	9,006	169,150	5,536	60,147	80	16,406	209,847	7,193	17,806	828

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,197,975	3,666,169	477,195			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	243,349	144,448	6,287			
TOTAL LOSSES	7,441,324	3,810,617	483,482			
EXPECTED LOSSES	4,033,526	2,680,894	389,948			
CREDIBILITY	.10	.27	.41			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.443	1.251	.159	3.853		
INDICATED (POST-TEST)	1.859	.952	.121	2.932		
PRES. ON RATE LEVEL	1.320	.877	.128	2.325		
DERIVED BY FORMULA	1.374	.897	.125	2.396		
UNDERLYING PRES. RATE	1.324	.880	.128	2.332		
PROPOSED	1.374	.897	.125	2.396		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	2.591
IND. RATES				2.59	MINIMUM PREMIUM	
MAN. RATES	2.81	2.86	2.58	+ 2.59	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	89,239	2,270,189	2.543			6	4	55	65
2002	87,324	627,893	.719			1	1	27	29
2003	79,850	1,351,178	1.692			3	7	29	39
2004	83,125	2,391,495	2.876			2	9	54	65
2005	85,168	2,514,510	2.952			1	11	66	78
<b>TOTAL</b>	<b>424,706</b>	<b>9,155,265</b>	<b>2.156</b>			<b>13</b>	<b>32</b>	<b>231</b>	<b>276</b>
O.D.		8,128	.001					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			998,500	192,598	229,927			291,754	54,609	285,192	217,609
2002			256,392	20,503	96,032			59,566		86,427	108,973
2003			330,203	340,543	150,513			66,163	221,306	139,031	103,419
2004			326,207	421,377	421,729			114,218	275,133	496,092	336,739
2005			150,000	522,336	411,498			100,000	523,904	615,002	191,770
<b>TOTAL</b>			<b>2,061,302</b>	<b>1,497,357</b>	<b>1,309,699</b>			<b>631,701</b>	<b>1,074,952</b>	<b>1,621,744</b>	<b>958,510</b>
O.D.					1,577					5,433	1,118

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,256,114	214,553	239,585			970,083	86,665	439,764	247,857
2002	54	7,794	331,440	24,622	104,417		3,571	196,340	4,000	122,974	118,018
2003	772	27,051	608,748	321,397	165,687	143	14,654	390,988	265,554	195,576	114,071
2004	774	58,211	1,090,267	354,270	414,780	358	63,452	953,477	298,152	594,897	354,923
2005	1,314	99,136	1,679,629	424,227	374,096	1,300	118,862	1,857,041	452,546	621,494	201,550
<b>TOTAL</b>	<b>2,914</b>	<b>192,192</b>	<b>4,966,198</b>	<b>1,339,069</b>	<b>1,298,565</b>	<b>1,801</b>	<b>200,539</b>	<b>4,367,929</b>	<b>1,106,917</b>	<b>1,974,705</b>	<b>1,036,419</b>
O.D.					1,644					8,378	1,273

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,731,573	5,729,278	1,037,692	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	488,516	183,775	10,893	
TOTAL LOSSES	10,220,089	5,913,053	1,048,585	
EXPECTED LOSSES	8,103,390	3,745,908	781,459	
CREDIBILITY	.13	.33	.52	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.406	1.392	.247	4.045
INDICATED (POST-TEST)	1.831	1.059	.188	3.078
PRES. ON RATE LEVEL	1.902	.879	.183	2.964
DERIVED BY FORMULA	1.893	.938	.186	3.017
UNDERLYING PRES. RATE	1.908	.882	.184	2.974
PROPOSED	1.893	.938	.186	3.017

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.263
IND. RATES				3.26	MINIMUM PREMIUM	
MAN. RATES	3.63	3.70	3.29	+ 3.26	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	34,814	1,352,319	3.884			34,814			3	3	20	26
2002	28,709	829,970	2.890			28,709		1	2	1	13	17
2003	27,615	659,156	2.386			27,615			1	5	12	18
2004	32,143	1,109,988	3.453			32,143	1		1	2	15	19
2005	41,256	1,178,853	2.857			41,256	1			1	26	28
<b>TOTAL</b>	<b>164,537</b>	<b>5,130,286</b>	<b>3.118</b>			<b>164,537</b>	<b>2</b>	<b>1</b>	<b>7</b>	<b>12</b>	<b>86</b>	<b>108</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			484,364	138,390	94,193			251,767	226,954	113,698	42,953
2002		202,704	330,598	3,327	89,056		20,000	73,388	3,667	73,656	33,574
2003			153,212	132,233	56,991			42,896	94,638	148,724	30,462
2004	502,147		125,000	17,921	123,589			568	27,088	244,114	69,561
2005	13,007			98,460	108,062	726,409			20,000	152,282	60,633
<b>TOTAL</b>	<b>515,154</b>	<b>202,704</b>	<b>1,093,174</b>	<b>390,331</b>	<b>471,891</b>	<b>726,409</b>	<b>20,000</b>	<b>368,619</b>	<b>372,347</b>	<b>732,474</b>	<b>237,183</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			609,330	154,166	98,150			837,126	360,176	175,322	48,923
2002	263	435,740	437,964	8,691	97,025	1,168	72,147	242,142	9,876	105,068	36,361
2003	302	11,771	267,114	125,202	63,147	77	8,815	233,862	119,677	200,321	33,600
2004	576,068	13,533	247,568	31,191	116,297	53	9,509	166,878	49,625	281,383	73,317
2005	13,716	19,013	324,770	86,191	93,590	1,058,313	11,543	181,442	41,498	138,982	63,725
<b>TOTAL</b>	<b>590,349</b>	<b>480,057</b>	<b>1,886,746</b>	<b>405,441</b>	<b>468,209</b>	<b>1,059,611</b>	<b>102,014</b>	<b>1,661,450</b>	<b>580,852</b>	<b>901,076</b>	<b>255,926</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,780,227	2,355,578	255,926			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	234,597	131,064	4,108			
TOTAL LOSSES	6,014,824	2,486,642	260,034			
EXPECTED LOSSES	3,794,224	2,479,573	269,842			
CREDIBILITY	.07	.18	.27			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.656	1.511	.158	5.325		
INDICATED (POST-TEST)	2.782	1.150	.120	4.052		
PRES. ON RATE LEVEL	2.299	1.502	.163	3.964		
DERIVED BY FORMULA	2.333	1.439	.151	3.923		
UNDERLYING PRES. RATE	2.306	1.507	.164	3.977		
PROPOSED	2.357	1.454	.153	3.964		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	4.287
IND. RATES				4.29	MINIMUM PREMIUM	
MAN. RATES	4.87	4.98	4.40	+ 4.29	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	21,122	2,589,207	12,258		1	6			28	35
2002	16,680	844,064	5,060			2	4		15	21
2003	18,380	264,955	1,441				1		18	19
2004	25,230	921,607	3,652			3	1		15	19
2005	22,333	849,790	3,805				5		21	26
<b>TOTAL</b>	<b>103,745</b>	<b>5,469,623</b>	<b>5,272</b>		<b>1</b>	<b>11</b>	<b>11</b>		<b>97</b>	<b>120</b>
O.D.		613,468	.591			1	1		1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		306,566	1,046,306		104,967		446,991	472,925		148,790	62,662
2002			263,699	110,135	36,942			195,515	146,747	66,177	24,849
2003				675	93,218				2,221	109,076	59,765
2004			435,690	21,749	93,169			114,867	14,920	168,968	72,244
2005				265,704	145,160				177,298	187,764	73,864
<b>TOTAL</b>		<b>306,566</b>	<b>1,745,695</b>	<b>398,263</b>	<b>473,456</b>		<b>446,991</b>	<b>783,307</b>	<b>341,186</b>	<b>680,775</b>	<b>293,384</b>
O.D.			207,994	54,285				350,000	1,189		

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		308,558	1,314,621		109,373		639,685	1,567,118		229,435	71,372
2002	291	8,256	351,729	115,308	42,249	117	11,928	669,102	221,076	99,146	26,911
2003	7	1,358	22,917	5,417	93,570	2	979	30,224	9,028	142,368	65,921
2004	93	33,048	616,118	43,055	95,393	156	31,568	434,372	42,216	198,379	76,145
2005	510	39,716	681,205	194,277	137,273	364	32,718	523,105	145,018	190,301	77,631
<b>TOTAL</b>	<b>901</b>	<b>390,936</b>	<b>2,986,590</b>	<b>358,057</b>	<b>477,858</b>	<b>639</b>	<b>716,878</b>	<b>3,223,921</b>	<b>417,338</b>	<b>859,629</b>	<b>317,980</b>
O.D.	368	11,512	184,695	65,016	5,795	488	47,539	654,235	33,779	13,396	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,218,702	2,230,868	317,980	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	149,390	69,201	3,346	
TOTAL LOSSES	8,368,092	2,300,069	321,326	
EXPECTED LOSSES	2,489,880	1,362,171	227,201	
CREDIBILITY	.05	.13	.20	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	8.066	2.217	.310	10.593
INDICATED (POST-TEST)	6.138	1.687	.236	8.061
PRES. ON RATE LEVEL	2.392	1.309	.218	3.919
DERIVED BY FORMULA	2.579	1.358	.222	4.159
UNDERLYING PRES. RATE	2.400	1.313	.219	3.932
PROPOSED	2.579	1.358	.222	4.159

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	4.498
IND. RATES				4.50	MINIMUM PREMIUM	
MAN. RATES	4.32	4.72	4.35	+ 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	
2001	32,280									
2002	32,654									
2003	31,062	136								
2004	28,278									
2005	30,293									
<b>TOTAL</b>	<b>154,567</b>	<b>136</b>								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											136
<b>TOTAL</b>											<b>136</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											150
<b>TOTAL</b>											<b>150</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			150	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	12,348	75		
TOTAL LOSSES	12,348	75	150	
EXPECTED LOSSES	204,029	1,547		
CREDIBILITY	.07	.17	.26	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.008	.000	.000	.008
INDICATED (POST-TEST)	.006	.000	.000	.006
PRES. ON RATE LEVEL	.132	.001	.000	.133
DERIVED BY FORMULA	.123	.001	.000	.124
UNDERLYING PRES. RATE	.132	.001	.000	.133
PROPOSED	.123	.001	.000	.124

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE
IND. RATES				.13	MINIMUM PREMIUM
MAN. RATES	.18	.17	.14	+ .13	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	62,827	435								
2002	62,913									
2003	64,255	151								
2004	76,395									
2005	72,848									
<b>TOTAL</b>	<b>339,238</b>	<b>586</b>								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											435
2003											151
<b>TOTAL</b>											<b>586</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											495
2003											167
<b>TOTAL</b>											<b>662</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B			662			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	38,350	172				
TOTAL LOSSES	38,350	172	662			
EXPECTED LOSSES	637,767	3,392				
CREDIBILITY	.11	.29	.45			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.011	.000	.000	.011		
INDICATED (POST-TEST)	.008	.000	.000	.008		
PRES. ON RATE LEVEL	.188	.001	.000	.189		
DERIVED BY FORMULA	.168	.001	.000	.169		
UNDERLYING PRES. RATE	.188	.001	.000	.189		
PROPOSED	.168	.001	.000	.169		
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	.181
IND. RATES				.18	MINIMUM PREMIUM	
MAN. RATES	.27	.25	.20	+ .18	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
2001	9,813	160,349	1.634			9,813				2	4	6
2002	9,852	571,993	5.805			9,852			3	1	6	10
2003	8,937	133,735	1.496			8,937				1	8	9
2004	9,063	34,819	.384			9,063					4	4
2005	8,370	35,031	.418			8,370					2	2
<b>TOTAL</b>	<b>46,035</b>	<b>935,927</b>	<b>2.033</b>			<b>46,035</b>			<b>3</b>	<b>4</b>	<b>24</b>	<b>31</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				44,019	22,283				22,609	35,403	36,035
2002			339,171	34,544	23,125			121,230	11,644	31,411	10,868
2003				25,000	33,708				13,818	27,235	33,974
2004					3,185					12,448	19,186
2005					8,523					6,904	19,604
<b>TOTAL</b>			<b>339,171</b>	<b>103,563</b>	<b>90,824</b>			<b>121,230</b>	<b>48,071</b>	<b>113,401</b>	<b>119,667</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				49,037	23,218				35,880	54,591	41,044
2002	91	9,944	431,208	38,248	26,646	8	7,248	391,171	21,198	45,727	11,770
2003	57	1,056	20,037	24,302	34,637	7	579	17,045	17,463	36,327	37,473
2004		114	1,931	351	2,902		354	6,578	1,357	14,231	20,222
2005	7	678	11,360	2,230	6,710	4	412	6,451	1,324	6,189	20,604
<b>TOTAL</b>	<b>155</b>	<b>11,792</b>	<b>464,536</b>	<b>114,168</b>	<b>94,113</b>	<b>19</b>	<b>8,593</b>	<b>421,245</b>	<b>77,222</b>	<b>157,065</b>	<b>131,113</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	906,340	442,568	131,113	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	76,384	43,101	2,112	
TOTAL LOSSES	982,724	485,669	133,225	
EXPECTED LOSSES	1,278,853	904,127	156,979	
CREDIBILITY	.03	.08	.12	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.135	1.055	.289	3.479
INDICATED (POST-TEST)	1.625	.803	.220	2.648
PRES. ON RATE LEVEL	2.758	1.951	.339	5.048
DERIVED BY FORMULA	2.724	1.859	.325	4.908
UNDERLYING PRES. RATE	2.778	1.964	.341	5.083
PROPOSED	2.724	1.859	.325	4.908

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	5.237
IND. RATES				5.24	MINIMUM PREMIUM	
MAN. RATES	5.99	6.06	5.36	+ 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	
2001	68,591	1,439,910	2.099	1		3	2	33	39	
2002	63,267	1,871,297	2.957			3	4	48	55	
2003	66,043	749,692	1.135			1	2	31	34	
2004	68,119	2,593,218	3.806			6	2	44	52	
2005	66,685	1,506,950	2.259	1			1	39	41	
<b>TOTAL</b>	<b>332,705</b>	<b>8,161,067</b>	<b>2.453</b>	<b>2</b>		<b>13</b>	<b>11</b>	<b>195</b>	<b>221</b>	
O.D.		57,279	.017					2	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	80,544		481,680	88,269	236,531			240,631	20,260	191,214	100,781
2002			506,022	119,277	251,362			396,345	41,703	353,837	202,751
2003			108,708	55,292	185,754			34,340	52,920	213,714	98,964
2004			750,557	98,473	291,151			970,909	28,880	354,471	98,777
2005	156,000			27,506	292,613	501,487			25,310	393,002	111,032
<b>TOTAL</b>	<b>236,544</b>		<b>1,846,967</b>	<b>388,817</b>	<b>1,257,411</b>	<b>501,487</b>		<b>1,642,225</b>	<b>169,073</b>	<b>1,506,238</b>	<b>612,305</b>
O.D.					45,104					11,828	347

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	106,882		605,953	98,332	246,463			800,098	32,153	294,852	114,790
2002	313	13,081	542,902	129,622	273,172	36	17,436	961,050	78,423	504,903	219,579
2003	137	9,566	206,475	61,559	189,385	44	7,288	195,687	75,260	282,445	109,157
2004	276	61,938	1,150,997	129,499	285,903	902	185,427	2,434,903	138,885	434,455	104,111
2005	172,204	26,019	440,489	92,701	232,678	776,570	26,707	416,704	90,919	355,446	116,695
<b>TOTAL</b>	<b>279,812</b>	<b>110,604</b>	<b>2,946,816</b>	<b>511,713</b>	<b>1,227,601</b>	<b>777,552</b>	<b>236,858</b>	<b>4,808,442</b>	<b>415,640</b>	<b>1,872,101</b>	<b>664,332</b>
O.D.	9	1,511	25,758	4,681	41,618		53	1,771	467	16,273	365

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,189,186	4,090,094	664,697	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	304,243	172,706	7,918	
TOTAL LOSSES	9,493,429	4,262,800	672,615	
EXPECTED LOSSES	5,040,481	3,500,056	562,272	
CREDIBILITY	.11	.28	.44	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.853	1.281	.202	4.336
INDICATED (POST-TEST)	2.171	.975	.154	3.300
PRES. ON RATE LEVEL	1.511	1.049	.169	2.729
DERIVED BY FORMULA	1.584	1.028	.162	2.774
UNDERLYING PRES. RATE	1.515	1.052	.169	2.736
PROPOSED	1.584	1.028	.162	2.774

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	TOTAL
IND. RATES				2.97	MINIMUM PREMIUM	
MAN. RATES	3.05	3.12	2.89	+ 2.97	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	47	84	.178							
2002	306									
2003	333									
2004	352									
2005	270									
<b>TOTAL</b>	<b>1,308</b>	<b>84</b>	<b>.006</b>							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											84
<b>TOTAL</b>											<b>84</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											96
<b>TOTAL</b>											<b>96</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			96	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	640	230	13	
TOTAL LOSSES	640	230	109	
EXPECTED LOSSES	11,000	4,592	876	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.049	.018	.008	.075
INDICATED (POST-TEST)	.037	.014	.006	.057
PRES. ON RATE LEVEL	.839	.350	.067	1.256
DERIVED BY FORMULA	.839	.347	.066	1.252
UNDERLYING PRES. RATE	.841	.351	.067	1.259
PROPOSED	.839	.347	.066	1.252

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	1.341
IND. RATES				1.34	MINIMUM PREMIUM	
MAN. RATES	1.52	1.51	1.33	+ 1.34	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	338,029	10,662,297	3.154			338,029	1	1	25	26	209	262
2002	338,819	5,665,074	1.672			338,819		1	11	21	167	200
2003	352,864	7,334,858	2.078			352,864			12	21	197	230
2004	387,993	7,201,796	1.856			387,993			14	29	171	214
2005	359,398	5,801,925	1.614			359,398			4	34	165	203
<b>TOTAL</b>	<b>1,777,103</b>	<b>36,665,950</b>	<b>2.063</b>			<b>1,777,103</b>	<b>1</b>	<b>2</b>	<b>66</b>	<b>131</b>	<b>909</b>	<b>1109</b>
O.D.		126,396	.007								6	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	404,686	180,280	3,644,131	652,039	1,429,737	500	54,389	1,347,688	361,641	1,413,210	1,173,996
2002		123,785	1,565,241	469,477	776,238		31,011	486,658	349,583	922,330	940,751
2003			1,779,677	603,250	1,193,052			872,568	455,679	1,455,015	975,617
2004			2,117,874	779,890	963,498			487,440	643,713	1,207,965	1,001,416
2005			508,513	807,272	992,045			83,714	670,283	1,465,911	1,274,187
<b>TOTAL</b>	<b>404,686</b>	<b>304,065</b>	<b>9,615,436</b>	<b>3,311,928</b>	<b>5,354,570</b>	<b>500</b>	<b>85,400</b>	<b>3,278,068</b>	<b>2,480,899</b>	<b>6,464,431</b>	<b>5,365,967</b>
O.D.					33,221					48,867	44,308

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	537,018	486,756	4,584,317	726,371	1,489,781	2,374	208,799	4,481,061	573,926	2,179,170	1,337,181
2002	1,393	310,331	2,111,460	506,935	846,324	2,086	134,953	1,725,603	548,695	1,320,535	1,018,833
2003	1,459	111,673	2,509,758	635,665	1,233,790	596	97,571	2,510,135	642,438	1,935,616	1,076,106
2004	1,605	213,607	3,996,018	736,958	966,592	1,069	198,559	2,878,978	724,056	1,453,437	1,055,492
2005	2,680	201,624	3,388,308	765,947	867,543	2,011	184,720	2,897,337	703,687	1,401,569	1,339,171
<b>TOTAL</b>	<b>544,155</b>	<b>1,323,991</b>	<b>16,589,861</b>	<b>3,371,876</b>	<b>5,404,030</b>	<b>8,136</b>	<b>824,602</b>	<b>14,493,114</b>	<b>3,192,802</b>	<b>8,290,327</b>	<b>5,826,783</b>
O.D.	1	187	3,326	655	34,318	4	337	5,548	1,167	71,307	48,548

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	33,793,262	20,366,482	5,875,331			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,802,268	848,306	64,403			
TOTAL LOSSES	35,595,530	21,214,788	5,939,734			
EXPECTED LOSSES	30,033,041	17,113,502	4,513,842			
CREDIBILITY	.33	.86	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.003	1.194	.334	3.531		
INDICATED (POST-TEST)	1.524	.909	.254	2.687		
PRES. ON RATE LEVEL	1.686	.961	.253	2.900		
DERIVED BY FORMULA	1.633	.916	.254	2.803		
UNDERLYING PRES. RATE	1.690	.963	.254	2.907		
PROPOSED	1.633	.916	.254	2.803		
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.003
IND. RATES				3.00	MINIMUM PREMIUM	
MAN. RATES	3.42	3.51	3.07	+ 3.00	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
2001	377,643	15,228,940	4.032			377,643			39	27	253	319
2002	404,927	11,833,128	2.922			404,927		1	27	23	243	294
2003	424,897	14,767,459	3.475			424,897		1	35	30	236	302
2004	422,380	13,062,417	3.092			422,380	1	1	22	44	210	278
2005	444,554	10,026,678	2.255			444,554			14	13	224	251
<b>TOTAL</b>	<b>2,074,401</b>	<b>64,918,622</b>	<b>3.130</b>			<b>2,074,401</b>	<b>1</b>	<b>3</b>	<b>137</b>	<b>137</b>	<b>1166</b>	<b>1444</b>
O.D.		34,550	.001								3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			6,912,984	640,171	2,215,944			2,236,040	379,000	1,899,991	944,810
2002		396,949	4,145,838	791,852	1,648,821		207,709	1,179,469	363,635	1,938,587	1,160,268
2003		242,029	6,080,147	592,720	2,242,367		60,001	1,674,126	383,335	2,282,058	1,210,676
2004	500,000	150,000	3,656,471	1,244,065	1,594,512	8,000	65,000	935,292	2,281,044	1,589,917	1,038,116
2005			2,590,729	277,215	1,991,831			1,366,874	468,757	2,329,771	1,001,501
<b>TOTAL</b>	<b>500,000</b>	<b>788,978</b>	<b>23,386,169</b>	<b>3,546,023</b>	<b>9,693,475</b>	<b>8,000</b>	<b>332,710</b>	<b>7,391,801</b>	<b>3,875,771</b>	<b>10,040,324</b>	<b>5,355,371</b>
O.D.					6,468					17,681	10,401

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			8,628,301	713,150	2,309,016			6,900,546	601,473	2,929,791	1,076,139
2002	2,372	615,342	5,469,807	872,401	1,798,041	7,338	481,877	4,022,538	618,240	2,766,874	1,256,570
2003	1,949	801,581	8,432,975	768,852	2,336,005	3,138	436,755	5,841,719	669,147	3,029,923	1,335,376
2004	576,244	600,018	6,752,606	1,168,538	1,598,416	17,949	617,896	5,233,731	1,362,436	1,962,196	1,094,174
2005	5,361	365,288	5,948,207	834,620	1,671,824	3,838	363,668	5,391,658	847,497	2,193,516	1,052,578
<b>TOTAL</b>	<b>585,926</b>	<b>2,382,229</b>	<b>35,231,896</b>	<b>4,357,561</b>	<b>9,713,302</b>	<b>32,263</b>	<b>1,900,196</b>	<b>27,390,192</b>	<b>4,098,793</b>	<b>12,882,300</b>	<b>5,814,837</b>
O.D.	2	218	3,716	697	5,984	4	415	7,182	1,482	21,985	11,203

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	67,534,239	31,082,104	5,826,040	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	3,024,262	1,225,331	71,958	
TOTAL LOSSES	70,558,501	32,307,435	5,897,998	
EXPECTED LOSSES	49,868,600	24,332,723	4,957,819	
CREDIBILITY	.37	.96	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.401	1.557	.284	5.242
INDICATED (POST-TEST)	2.588	1.185	.216	3.989
PRES. ON RATE LEVEL	2.398	1.170	.239	3.807
DERIVED BY FORMULA	2.468	1.184	.216	3.868
UNDERLYING PRES. RATE	2.404	1.173	.239	3.816
PROPOSED	2.468	1.184	.216	3.868

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	4.144
IND. RATES				4.14	MINIMUM PREMIUM	
MAN. RATES	3.97	4.28	4.03	+ 4.14	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	53,163	1,267,027	2.383			53,163			2	5	36	43
2002	53,846	1,748,468	3.247			53,846			4	7	27	38
2003	58,669	2,187,906	3.729			58,669			4	11	36	51
2004	59,927	2,441,729	4.074			59,927			2	21	28	51
2005	65,421	5,208,256	7.961			65,421		1	1	7	73	82
<b>TOTAL</b>	<b>291,026</b>	<b>12,853,386</b>	<b>4.417</b>			<b>291,026</b>		<b>1</b>	<b>13</b>	<b>51</b>	<b>200</b>	<b>265</b>
O.D.		5,056	.001									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			216,515	128,558	318,054			29,921	68,348	324,583	181,048
2002			599,434	288,220	164,760			270,039	75,122	161,822	189,071
2003			532,558	452,544	212,916			143,998	365,099	283,185	197,606
2004			307,117	940,587	243,894			114,841	406,743	253,863	174,684
2005		359,572	140,884	207,511	461,593		2,785,808	29,916	184,363	815,121	223,488
<b>TOTAL</b>		<b>359,572</b>	<b>1,796,508</b>	<b>2,017,420</b>	<b>1,401,217</b>		<b>2,785,808</b>	<b>588,715</b>	<b>1,099,675</b>	<b>1,838,574</b>	<b>965,897</b>
O.D.											5,056

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			272,376	143,214	331,413			99,487	108,467	500,508	206,214
2002	759	19,305	812,986	302,361	183,313	60	16,268	893,035	121,376	233,403	204,764
2003	1,031	40,961	928,705	429,564	234,140	269	28,888	762,321	443,229	393,488	217,959
2004	1,562	77,401	1,490,831	696,985	281,157	414	68,157	1,003,222	383,215	329,539	184,117
2005	908	122,507	1,169,847	252,277	386,057	32,877	737,975	1,295,012	282,381	755,873	234,886
<b>TOTAL</b>	<b>4,260</b>	<b>260,174</b>	<b>4,674,745</b>	<b>1,824,401</b>	<b>1,416,080</b>	<b>33,620</b>	<b>851,288</b>	<b>4,053,077</b>	<b>1,338,668</b>	<b>2,212,811</b>	<b>1,047,940</b>
O.D.											5,358

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,877,164	6,791,960	1,053,298	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	465,778	227,722	12,800	
TOTAL LOSSES	10,342,942	7,019,682	1,066,098	
EXPECTED LOSSES	7,639,433	4,446,878	864,347	
CREDIBILITY	.10	.26	.40	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.554	2.412	.366	6.332
INDICATED (POST-TEST)	2.705	1.836	.279	4.820
PRES. ON RATE LEVEL	2.619	1.524	.296	4.439
DERIVED BY FORMULA	2.628	1.605	.289	4.522
UNDERLYING PRES. RATE	2.625	1.528	.297	4.450
PROPOSED	2.628	1.605	.289	4.522

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	4.845
IND. RATES				4.85	MINIMUM PREMIUM	
MAN. RATES	5.59	5.38	4.70	+ 4.85	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	149,630	2,213,889	1.479	1		4	2	80	87	
2002	150,587	2,860,961	1.899			5	8	56	69	
2003	153,029	3,153,342	2.060			4	8	63	75	
2004	150,814	1,454,136	.964			1	6	49	56	
2005	150,383	2,749,887	1.828			2	8	78	88	
<b>TOTAL</b>	<b>754,443</b>	<b>12,432,215</b>	<b>1.648</b>	<b>1</b>		<b>16</b>	<b>32</b>	<b>326</b>	<b>375</b>	
O.D.		54,664	.007					2	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	175,469		544,452	49,918	451,659			110,645	23,954	520,216	337,576
2002			927,596	366,696	395,146			508,962	103,406	372,264	186,891
2003			843,313	176,185	652,337			323,890	99,266	685,080	373,271
2004			117,635	87,404	353,150			50,450	80,426	450,984	314,087
2005			229,766	313,724	642,502			78,834	259,234	788,936	436,891
<b>TOTAL</b>	<b>175,469</b>		<b>2,662,762</b>	<b>993,927</b>	<b>2,494,794</b>			<b>1,072,781</b>	<b>566,286</b>	<b>2,817,480</b>	<b>1,648,716</b>
O.D.					19,834					29,717	5,113

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	232,847		684,921	55,608	470,628			367,894	38,015	802,166	384,499
2002	964	29,896	1,251,789	389,285	433,095	80	30,386	1,665,559	174,846	534,233	202,403
2003	464	57,238	1,290,647	208,767	669,548	247	47,663	1,209,993	172,441	905,291	411,718
2004	218	24,838	449,125	104,763	329,253	155	31,110	488,714	122,192	524,177	331,048
2005	1,263	101,006	1,696,214	366,877	540,476	1,004	93,393	1,446,391	320,536	743,464	459,172
<b>TOTAL</b>	<b>235,756</b>	<b>212,978</b>	<b>5,372,696</b>	<b>1,125,300</b>	<b>2,443,000</b>	<b>1,486</b>	<b>202,552</b>	<b>5,178,551</b>	<b>828,030</b>	<b>3,509,331</b>	<b>1,788,840</b>
O.D.	14	1,566	26,435	5,185	15,611	20	1,792	27,751	5,699	26,638	5,544

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,261,597	7,958,794	1,794,384			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	639,506	314,245	21,182			
TOTAL LOSSES	11,901,103	8,273,039	1,815,566			
EXPECTED LOSSES	10,599,924	6,390,133	1,508,886			
CREDIBILITY	.19	.49	.76			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.577	1.097	.241	2.915		
INDICATED (POST-TEST)	1.200	.835	.183	2.218		
PRES. ON RATE LEVEL	1.402	.845	.199	2.446		
DERIVED BY FORMULA	1.364	.840	.187	2.391		
UNDERLYING PRES. RATE	1.405	.847	.200	2.452		
PROPOSED	1.364	.840	.187	2.391		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	2.562
IND. RATES				2.56	MINIMUM PREMIUM	
MAN. RATES	3.20	3.07	2.59	+ 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
2001	42,490	2,309,961	5.436			7	2	29	38
2002	32,689	335,743	1.027				3	22	25
2003	36,753	1,820,511	4.953			5	4	16	25
2004	35,911	767,792	2.138			1	3	18	22
2005	23,630	731,773	3.096			2	1	16	19
<b>TOTAL</b>	<b>171,473</b>	<b>5,965,780</b>	<b>3.479</b>			<b>15</b>	<b>13</b>	<b>101</b>	<b>129</b>
O.D.		34							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,386,148	34,529	203,369			323,126	41,924	205,050	115,815
2002				21,120	84,262				46,815	118,599	64,947
2003			807,287	102,651	76,094			338,329	306,221	122,624	67,305
2004			130,259	151,173	83,040			37,738	99,984	149,850	115,748
2005			331,684	59,854	88,254			58,532	5,937	125,460	62,052
<b>TOTAL</b>			<b>2,655,378</b>	<b>369,327</b>	<b>535,019</b>			<b>757,725</b>	<b>500,881</b>	<b>721,583</b>	<b>425,867</b>
O.D.											34

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,743,774	38,465	211,910			1,074,394	66,533	316,188	131,913
2002	57	450	10,729	23,169	90,785	36	118	23,204	71,426	169,402	70,338
2003	265	45,318	1,071,195	111,971	88,496	350	49,658	1,253,375	376,966	184,311	74,237
2004	270	19,302	365,990	120,107	86,864	121	21,353	319,733	104,667	181,261	121,998
2005	644	37,756	608,586	78,909	85,614	200	19,110	278,173	35,022	116,256	65,217
<b>TOTAL</b>	<b>1,236</b>	<b>102,826</b>	<b>3,800,274</b>	<b>372,621</b>	<b>563,669</b>	<b>707</b>	<b>90,239</b>	<b>2,948,879</b>	<b>654,614</b>	<b>967,418</b>	<b>463,703</b>
O.D.											37

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,944,161	2,558,322	463,740			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	216,860	102,192	4,072			
TOTAL LOSSES	7,161,021	2,660,514	467,812			
EXPECTED LOSSES	3,679,810	2,275,446	327,513			
CREDIBILITY	.07	.18	.28			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	4.176	1.552	.273	6.001		
INDICATED (POST-TEST)	3.178	1.181	.208	4.567		
PRES. ON RATE LEVEL	2.141	1.324	.190	3.655		
DERIVED BY FORMULA	2.214	1.298	.195	3.707		
UNDERLYING PRES. RATE	2.146	1.327	.191	3.664		
PROPOSED	2.214	1.298	.195	3.707		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.972
IND. RATES				3.97	MINIMUM PREMIUM	
MAN. RATES	4.32	4.34	3.87	+ 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	
2001	138,504	5,336,297	3.852			16	9	165	190	
2002	125,440	5,377,216	4.286			13	9	139	161	
2003	136,697	4,322,878	3.162			8	25	136	169	
2004	169,885	5,742,183	3.380			13	26	119	158	
2005	140,079	1,609,061	1.148			1	5	58	64	
<b>TOTAL</b>	<b>710,605</b>	<b>22,387,635</b>	<b>3.151</b>			<b>51</b>	<b>74</b>	<b>617</b>	<b>742</b>	
O.D.		32,148	.004					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			2,620,681	122,385	828,384			484,436	66,533	882,148	331,730
2002			2,342,791	243,383	681,052			792,624	116,975	891,705	308,686
2003			1,313,822	530,533	558,036			368,198	455,230	716,226	380,833
2004			1,914,846	804,299	658,840			553,861	577,685	890,944	341,708
2005			210,674	125,076	345,250			35,446	53,830	538,261	300,524
<b>TOTAL</b>			<b>8,402,814</b>	<b>1,825,676</b>	<b>3,071,562</b>			<b>2,234,565</b>	<b>1,270,253</b>	<b>3,919,284</b>	<b>1,663,481</b>
O.D.					10,723					14,700	6,725

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			3,296,816	136,336	863,173			1,610,751	105,587	1,360,271	377,840
2002	640	69,692	2,975,521	278,450	743,811	96	46,332	2,551,746	216,040	1,273,022	334,307
2003	1,247	88,259	2,021,069	532,665	591,523	437	61,960	1,604,425	584,664	967,688	420,059
2004	1,569	190,676	3,585,682	712,237	685,986	1,053	198,312	2,811,075	640,082	1,087,653	360,160
2005	738	56,087	931,802	176,957	289,530	472	45,441	698,793	140,762	491,030	315,851
<b>TOTAL</b>	<b>4,194</b>	<b>404,714</b>	<b>12,810,890</b>	<b>1,836,645</b>	<b>3,174,023</b>	<b>2,058</b>	<b>352,045</b>	<b>9,276,790</b>	<b>1,687,135</b>	<b>5,179,664</b>	<b>1,808,217</b>
O.D.		42	885	198	11,516		4	1,198	398	20,843	7,390

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	22,852,820	11,910,422	1,815,607			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,251,646	532,066	21,605			
TOTAL LOSSES	24,104,466	12,442,488	1,837,212			
EXPECTED LOSSES	21,026,802	10,765,667	1,513,589			
CREDIBILITY	.18	.47	.73			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.392	1.751	.259	5.402		
INDICATED (POST-TEST)	2.581	1.333	.197	4.111		
PRES. ON RATE LEVEL	2.952	1.511	.213	4.676		
DERIVED BY FORMULA	2.885	1.427	.201	4.513		
UNDERLYING PRES. RATE	2.959	1.515	.213	4.687		
PROPOSED	2.885	1.427	.201	4.513		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	4.836
IND. RATES				4.84	MINIMUM PREMIUM	
MAN. RATES	5.55	5.58	4.95	+ 4.84	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	19,928	835,522	4.192			1	1	13	15
2002	25,749	419,111	1.627			2		11	13
2003	11,274	269,957	2.394			1		14	15
2004	11,241	360,477	3.206			1		9	10
2005	9,692	94,965	.979					8	8
<b>TOTAL</b>	<b>77,884</b>	<b>1,980,032</b>	<b>2.542</b>			<b>5</b>	<b>1</b>	<b>55</b>	<b>61</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			312,905	22,000	162,128			63,107	9,524	201,121	64,737
2002			203,125		61,843			28,766		73,268	52,109
2003			110,150		49,595			15,256		62,983	31,973
2004			132,593		92,704			11,724		93,312	30,144
2005					23,642					43,395	27,928
<b>TOTAL</b>			<b>758,773</b>	<b>22,000</b>	<b>389,912</b>			<b>118,853</b>	<b>9,524</b>	<b>474,079</b>	<b>206,891</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			393,634	24,508	168,938			209,831	15,115	310,130	73,735
2002		6,030	258,498	2,625	67,209		1,740	97,392	2,783	104,092	56,434
2003	8	6,433	149,022	4,663	50,974	9	2,395	61,711	4,591	82,418	35,266
2004	32	12,004	219,807	15,561	87,312	24	5,267	82,499	11,318	107,048	31,772
2005	12	1,872	31,505	6,184	18,608	28	2,605	40,512	8,319	38,896	29,352
<b>TOTAL</b>	<b>52</b>	<b>26,339</b>	<b>1,052,466</b>	<b>53,541</b>	<b>393,041</b>	<b>61</b>	<b>12,007</b>	<b>491,945</b>	<b>42,126</b>	<b>642,584</b>	<b>226,559</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,582,870	1,131,292	226,559	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	60,451	54,011	2,670	
TOTAL LOSSES	1,643,321	1,185,303	229,229	
EXPECTED LOSSES	1,049,097	1,297,547	241,440	
CREDIBILITY	.04	.11	.17	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.110	1.522	.294	3.926
INDICATED (POST-TEST)	1.606	1.158	.224	2.988
PRES. ON RATE LEVEL	1.344	1.662	.309	3.315
DERIVED BY FORMULA	1.354	1.607	.295	3.256
UNDERLYING PRES. RATE	1.347	1.666	.310	3.323
PROPOSED	1.354	1.607	.295	3.256

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.489
IND. RATES				3.49	MINIMUM PREMIUM	
MAN. RATES	3.98	4.00	3.51	+ 3.49	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	109,013	3,958,137	3.630			109,013			9	26	64	99
2002	108,587	2,755,801	2.537			108,587			6	17	60	83
2003	102,438	2,750,690	2.685			102,438			3	21	55	79
2004	112,930	2,425,523	2.147			112,930			2	23	38	63
2005	112,433	1,017,568	.905			112,433				4	39	43
<b>TOTAL</b>	<b>545,401</b>	<b>12,907,719</b>	<b>2.367</b>			<b>545,401</b>			<b>20</b>	<b>91</b>	<b>256</b>	<b>367</b>
O.D.		30,165	.005								2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,255,813	931,585	257,411			450,870	296,695	344,649	421,114
2002			848,868	378,257	169,814			242,171	231,768	367,119	517,804
2003			478,667	678,342	208,481			240,194	323,940	361,608	459,458
2004			212,273	575,190	208,896			134,169	281,029	300,616	713,350
2005				62,098	301,516				57,546	382,888	213,520
<b>TOTAL</b>			<b>2,795,621</b>	<b>2,625,472</b>	<b>1,146,118</b>			<b>1,067,404</b>	<b>1,190,978</b>	<b>1,756,880</b>	<b>2,325,246</b>
O.D.					9,336					19,157	1,672

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,579,812	1,037,785	268,222			1,499,143	470,855	531,450	479,649
2002	994	26,911	1,140,693	396,414	190,981	188	14,971	866,474	354,401	528,426	560,782
2003	1,525	43,231	967,734	632,085	236,419	300	40,230	1,038,226	406,043	495,138	506,782
2004	960	51,071	978,144	433,793	226,927	351	62,753	914,491	283,752	372,687	751,871
2005	301	30,388	515,845	115,381	242,683	324	29,990	470,477	108,803	350,359	224,410
<b>TOTAL</b>	<b>3,780</b>	<b>151,601</b>	<b>5,182,228</b>	<b>2,615,458</b>	<b>1,165,232</b>	<b>1,163</b>	<b>147,944</b>	<b>4,788,811</b>	<b>1,623,854</b>	<b>2,278,060</b>	<b>2,523,494</b>
O.D.	7	736	12,444	2,440	7,350	14	1,149	17,896	3,674	17,173	1,858

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,307,773	7,713,241	2,525,352			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	659,983	383,411	30,836			
TOTAL LOSSES	10,967,756	8,096,652	2,556,188			
EXPECTED LOSSES	10,962,560	7,728,332	2,170,695			
CREDIBILITY	.15	.39	.61			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.011	1.485	.469	3.965		
INDICATED (POST-TEST)	1.530	1.130	.357	3.017		
PRES. ON RATE LEVEL	2.005	1.414	.397	3.816		
DERIVED BY FORMULA	1.934	1.303	.373	3.610		
UNDERLYING PRES. RATE	2.010	1.417	.398	3.825		
PROPOSED	1.934	1.303	.373	3.610		
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.868
IND. RATES				3.87	MINIMUM PREMIUM	
MAN. RATES	4.78	4.69	4.04	+ 3.87	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
2001	100,628	10,179,902	10.116			100,628			26	3	322	351
2002	109,327	2,885,901	2.639			109,327			9	14	62	85
2003	117,465	9,709,839	8.266			117,465			28	101	175	304
2004	129,847	12,792,823	9.852			129,847			28	97	213	338
2005	128,025	7,645,668	5.972			128,025	1		11	89	167	268
<b>TOTAL</b>	<b>585,292</b>	<b>43,214,133</b>	<b>7.383</b>			<b>585,292</b>	<b>1</b>		<b>102</b>	<b>304</b>	<b>939</b>	<b>1346</b>
O.D.		3,974										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2001			4,716,049	72,843	1,898,288			1,192,668	65,985	1,749,150	484,919
2002			1,222,665	344,109	291,587			276,798	187,615	352,311	210,816
2003			4,560,603	1,535,761	588,176			884,629	1,148,857	646,002	345,811
2004			4,978,805	1,645,664	1,042,945			2,088,514	1,330,129	1,157,562	549,204
2005	3,000		1,626,033	1,731,924	697,800	2,000		945,676	1,282,017	792,453	564,765
<b>TOTAL</b>	<b>3,000</b>		<b>17,104,155</b>	<b>5,330,301</b>	<b>4,518,796</b>	<b>2,000</b>		<b>5,388,285</b>	<b>4,014,603</b>	<b>4,697,478</b>	<b>2,155,515</b>
O.D.											3,974

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2001			5,898,097	81,147	1,978,022			3,823,729	104,718	2,697,198	552,323
2002	902	37,855	1,610,922	366,431	322,740	144	16,941	962,544	290,638	506,511	228,314
2003	3,592	279,934	6,543,398	1,503,354	689,761	1,074	141,174	3,612,059	1,404,013	926,694	381,430
2004	3,229	434,128	8,182,096	1,457,453	1,143,203	2,426	452,742	6,277,365	1,385,720	1,486,076	578,861
2005	9,389	354,072	5,900,124	1,298,269	750,841	6,926	305,124	4,665,147	1,009,276	898,190	593,568
<b>TOTAL</b>	<b>17,112</b>	<b>1,105,989</b>	<b>28,134,637</b>	<b>4,706,654</b>	<b>4,884,567</b>	<b>10,570</b>	<b>915,981</b>	<b>19,340,844</b>	<b>4,194,365</b>	<b>6,514,669</b>	<b>2,334,496</b>
O.D.											4,220

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	49,525,133	20,300,255	2,338,716			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	2,122,640	793,262	30,206			
TOTAL LOSSES	51,647,773	21,093,517	2,368,922			
EXPECTED LOSSES	35,170,196	15,598,032	2,042,669			
CREDIBILITY	.16	.41	.64			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	8.824	3.604	.405	12.833		
INDICATED (POST-TEST)	6.715	2.743	.308	9.766		
PRES. ON RATE LEVEL	5.995	2.659	.347	9.001		
DERIVED BY FORMULA	6.110	2.693	.322	9.125		
UNDERLYING PRES. RATE	6.009	2.665	.349	9.023		
PROPOSED	6.110	2.693	.322	9.125		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	9.778
IND. RATES				9.78	MINIMUM PREMIUM	
MAN. RATES	10.25	10.47	9.53	+ 9.78	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	124,359	2,766,694	2.224			7	1	58	66	
2002	116,545	2,701,969	2.318	2		3	4	55	64	
2003	146,036	3,356,447	2.298			9	5	70	84	
2004	135,223	1,589,390	1.175			1	16	45	62	
2005	137,251	3,260,012	2.375			4	9	53	66	
<b>TOTAL</b>	<b>659,414</b>	<b>13,674,512</b>	<b>2.074</b>	<b>2</b>		<b>24</b>	<b>35</b>	<b>281</b>	<b>342</b>	
O.D.		37,209	.005					3	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,066,347	35,843	513,347			357,832	32,619	449,539	311,167
2002	590,954		424,515	168,764	566,755			218,444	33,331	398,698	300,508
2003			1,459,233	212,176	374,813			448,294	57,397	518,261	286,273
2004			122,082	363,922	295,612			54,019	268,009	257,946	227,800
2005			832,768	203,045	524,342			638,021	119,586	705,727	236,523
<b>TOTAL</b>	<b>590,954</b>		<b>3,904,945</b>	<b>983,750</b>	<b>2,274,869</b>			<b>1,716,610</b>	<b>510,942</b>	<b>2,330,171</b>	<b>1,362,271</b>
O.D.					24,810					6,981	5,418

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,341,465	39,929	534,907			1,189,793	51,766	693,191	354,419
2002	750,290	15,249	606,542	186,261	612,664	24	13,217	736,310	65,454	567,770	325,450
2003	545	85,977	2,006,433	238,680	398,923	293	60,302	1,504,530	121,427	687,618	315,759
2004	643	37,346	703,062	291,969	292,288	252	42,642	647,703	260,279	320,029	240,101
2005	1,691	113,616	1,861,377	299,312	453,008	1,255	120,020	1,761,892	251,406	665,187	248,586
<b>TOTAL</b>	<b>753,169</b>	<b>252,188</b>	<b>6,518,879</b>	<b>1,056,151</b>	<b>2,291,790</b>	<b>1,824</b>	<b>236,181</b>	<b>5,840,228</b>	<b>750,332</b>	<b>2,933,795</b>	<b>1,484,315</b>
O.D.		121	2,478	543	26,532		32	1,072	285	9,585	5,929

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,606,172	7,069,013	1,490,244			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	462,921	286,112	18,958			
TOTAL LOSSES	14,069,093	7,355,125	1,509,202			
EXPECTED LOSSES	7,603,043	5,697,338	1,312,234			
CREDIBILITY	.17	.44	.69			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.134	1.115	.229	3.478		
INDICATED (POST-TEST)	1.624	.849	.174	2.647		
PRES. ON RATE LEVEL	1.150	.862	.199	2.211		
DERIVED BY FORMULA	1.231	.856	.182	2.269		
UNDERLYING PRES. RATE	1.153	.864	.199	2.216		
PROPOSED	1.231	.856	.182	2.269		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	2.431
IND. RATES				2.43	MINIMUM PREMIUM	
MAN. RATES	2.47	2.56	2.34	+ 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	
2001	5,259	74,075	1.408						4	4
2002	5,956	342,581	5.751			1			5	6
2003	6,941	141,894	2.044						6	6
2004	7,247	110,128	1.519				1		1	2
2005	7,405	33,845	.457						2	2
<b>TOTAL</b>	<b>32,808</b>	<b>702,523</b>	<b>2.141</b>			<b>1</b>	<b>1</b>		<b>18</b>	<b>20</b>
O.D.		505	.001							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					12,083					28,413	33,579
2002			183,794		86,990			10,780		24,226	36,791
2003					59,602					58,725	23,567
2004				17,463	11,880				19,591	34,900	26,294
2005					6,138					7,255	20,452
<b>TOTAL</b>			<b>183,794</b>	<b>17,463</b>	<b>176,693</b>			<b>10,780</b>	<b>19,591</b>	<b>153,519</b>	<b>140,683</b>
O.D.											505

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					12,591					43,813	38,246
2002		5,583	236,460	2,946	94,138		651	36,235	957	34,429	39,845
2003	4	864	14,451	3,077	59,812		498	15,408	3,492	76,581	25,994
2004	30	1,325	25,114	13,518	11,799	15	2,709	44,654	20,393	41,595	27,714
2005	4	484	8,179	1,607	4,831	4	434	6,775	1,389	6,501	21,495
<b>TOTAL</b>	<b>38</b>	<b>8,256</b>	<b>284,204</b>	<b>21,148</b>	<b>183,171</b>	<b>19</b>	<b>4,292</b>	<b>103,072</b>	<b>26,231</b>	<b>202,919</b>	<b>153,294</b>
O.D.											543

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	399,881	433,469	153,837	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	90,792	46,884	1,085	
TOTAL LOSSES	490,673	480,353	154,922	
EXPECTED LOSSES	1,496,045	910,422	72,177	
CREDIBILITY	.02	.06	.09	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.496	1.464	.472	3.432
INDICATED (POST-TEST)	1.138	1.114	.359	2.611
PRES. ON RATE LEVEL	4.549	2.768	.220	7.537
DERIVED BY FORMULA	4.481	2.669	.233	7.383
UNDERLYING PRES. RATE	4.560	2.775	.220	7.555
PROPOSED	4.481	2.669	.233	7.383

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	7.911
IND. RATES				7.91	MINIMUM PREMIUM	
MAN. RATES	9.30	9.13	7.98	+ 7.91	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	26,678	377,894	1.416					1	10	11
2002	24,724	990,450	4.006			3	1		10	14
2003	27,375	153,179	.559						5	5
2004	28,129	349,726	1.243						11	11
2005	27,925	383,887	1.374					1	10	11
<b>TOTAL</b>	<b>134,831</b>	<b>2,255,136</b>	<b>1.673</b>			<b>3</b>	<b>3</b>		<b>46</b>	<b>52</b>
O.D.		5,231	.003						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				14,379	130,624				27,508	117,039	88,344
2002			409,342	17,763	191,694			162,619	19,195	127,472	62,365
2003					44,364					42,356	66,459
2004					127,940					140,292	81,494
2005				14,547	132,134				97,000	78,076	62,130
<b>TOTAL</b>			<b>409,342</b>	<b>46,689</b>	<b>626,756</b>			<b>162,619</b>	<b>143,703</b>	<b>505,235</b>	<b>360,792</b>
O.D.					4,883					348	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				16,018	136,109				43,655	180,476	100,624
2002	46	12,524	529,646	24,697	207,715	16	9,763	532,712	35,956	182,426	67,541
2003	2	642	10,762	2,288	44,518		356	11,111	2,517	55,234	73,304
2004	26	4,553	77,712	14,092	116,619	16	4,051	74,156	15,308	160,339	85,895
2005	111	11,983	202,817	43,118	105,260	181	16,422	263,170	74,618	82,022	65,299
<b>TOTAL</b>	<b>185</b>	<b>29,702</b>	<b>820,937</b>	<b>100,213</b>	<b>610,221</b>	<b>213</b>	<b>30,592</b>	<b>881,149</b>	<b>172,054</b>	<b>660,497</b>	<b>392,663</b>
O.D.					5,088					537	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,762,778	1,548,610	392,663	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	68,080	53,283	4,099	
TOTAL LOSSES	1,830,858	1,601,893	396,762	
EXPECTED LOSSES	1,124,492	1,066,513	285,841	
CREDIBILITY	.06	.15	.24	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.358	1.188	.294	2.840
INDICATED (POST-TEST)	1.033	.904	.224	2.161
PRES. ON RATE LEVEL	.832	.789	.212	1.833
DERIVED BY FORMULA	.844	.806	.215	1.865
UNDERLYING PRES. RATE	.834	.791	.212	1.837
PROPOSED	.844	.806	.215	1.865

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	1.998
IND. RATES				2.00	MINIMUM PREMIUM	
MAN. RATES	2.02	2.12	1.94	+ 2.00	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
2001	30,449	1,046,741	3.437				30,449			3		22	25
2002	28,972	1,107,396	3.822				28,972			2	2	28	32
2003	30,877	588,564	1.906				30,877				2	23	25
2004	31,594	393,357	1.245				31,594				2	15	17
2005	31,926	528,741	1.656				31,926				4	17	21
<b>TOTAL</b>	<b>153,818</b>	<b>3,664,799</b>	<b>2.383</b>				<b>153,818</b>			<b>5</b>	<b>10</b>	<b>105</b>	<b>120</b>
O.D.		11,468	.007									1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			368,584		226,936			200,118		189,022	62,081
2002			303,425	134,956	199,070			112,884	35,456	144,370	177,235
2003				17,926	340,116				2,853	123,660	104,009
2004				105,121	128,388				57,063	65,003	37,782
2005				129,475	108,899				104,958	147,263	38,146
<b>TOTAL</b>			<b>672,009</b>	<b>387,478</b>	<b>1,003,409</b>			<b>313,002</b>	<b>200,330</b>	<b>669,318</b>	<b>419,253</b>
O.D.					5,778					5,690	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			463,679		236,469			665,392		291,473	70,710
2002	354	10,170	419,109	143,990	216,857	28	6,827	380,738	58,723	206,456	191,946
2003	64	5,338	90,992	33,733	341,900		1,123	34,506	10,622	161,416	114,722
2004	194	10,012	185,721	87,654	122,871	41	6,805	110,673	55,400	79,267	39,822
2005	274	22,366	382,813	104,650	96,929	238	21,534	343,359	92,765	145,029	40,091
<b>TOTAL</b>	<b>886</b>	<b>47,886</b>	<b>1,542,314</b>	<b>370,027</b>	<b>1,015,026</b>	<b>307</b>	<b>36,289</b>	<b>1,534,668</b>	<b>217,510</b>	<b>883,641</b>	<b>457,291</b>
O.D.		84	1,401	298	5,798		48	1,492	338	7,421	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,165,375	2,500,059	457,291	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	259,354	136,331	6,734	
TOTAL LOSSES	3,424,729	2,636,390	464,025	
EXPECTED LOSSES	4,283,831	2,731,808	470,684	
CREDIBILITY	.07	.17	.26	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.226	1.714	.302	4.242
INDICATED (POST-TEST)	1.694	1.304	.230	3.228
PRES. ON RATE LEVEL	2.778	1.772	.305	4.855
DERIVED BY FORMULA	2.702	1.692	.286	4.680
UNDERLYING PRES. RATE	2.785	1.776	.306	4.867
PROPOSED	2.702	1.692	.286	4.680

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	5.015
IND. RATES				5.02	MINIMUM PREMIUM	
MAN. RATES	6.09	5.94	5.14	+ 5.02	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	1,319	539,770	40.922			1	1	6	8
2002	950								
2003	712	170	.023						
2004	556	12,511	2.250					2	2
2005	505	7,678	1.520					1	1
<b>TOTAL</b>	<b>4,042</b>	<b>560,129</b>	<b>13.858</b>			<b>1</b>	<b>1</b>	<b>9</b>	<b>11</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			198,615	2,542	19,369			289,553	4,913	18,653	6,125
2003											170
2004					8,718					2,134	1,659
2005					3,019					931	3,728
<b>TOTAL</b>			<b>198,615</b>	<b>2,542</b>	<b>31,106</b>			<b>289,553</b>	<b>4,913</b>	<b>21,718</b>	<b>11,682</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			195,383	2,832	20,183			752,860	7,797	28,762	6,976
2003											188
2004	1	310	5,294	960	7,946		61	1,128	231	2,439	1,749
2005	3	243	4,024	789	2,377		53	870	178	835	3,918
<b>TOTAL</b>	<b>4</b>	<b>553</b>	<b>204,701</b>	<b>4,581</b>	<b>30,506</b>		<b>114</b>	<b>754,858</b>	<b>8,206</b>	<b>32,036</b>	<b>12,831</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	960,230	75,329	12,831	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	7,326	3,071	110	
TOTAL LOSSES	967,556	78,400	12,941	
EXPECTED LOSSES	122,756	71,827	9,782	
CREDIBILITY	.01	.01	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	23.938	1.940	.320	26.198
INDICATED (POST-TEST)	18.217	1.476	.244	19.937
PRES. ON RATE LEVEL	3.030	1.773	.241	5.044
DERIVED BY FORMULA	3.182	1.770	.241	5.193
UNDERLYING PRES. RATE	3.037	1.777	.242	5.056
PROPOSED	3.182	1.770	.241	5.193

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	5.564
IND. RATES				5.56	MINIMUM PREMIUM	
MAN. RATES	5.67	5.83	5.34	+ 5.56	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	229,652	4,827,758	2.102	1		12	14	119	146
2002	215,879	3,550,691	1.644			5	13	100	118
2003	214,341	2,782,972	1.298			6	11	71	88
2004	183,735	2,570,075	1.398			4	12	85	101
2005	171,794	1,878,807	1.093			1	3	99	103
<b>TOTAL</b>	<b>1,015,401</b>	<b>15,610,303</b>	<b>1.537</b>	<b>1</b>		<b>28</b>	<b>53</b>	<b>474</b>	<b>556</b>
O.D.		189,514	.018					5	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	3,000		1,561,866	253,929	956,425			439,605	274,636	913,752	424,545
2002			848,444	524,956	738,391			170,126	100,826	827,526	340,422
2003			872,658	340,050	355,640			244,154	281,085	407,239	282,146
2004			565,419	361,518	311,612			239,064	188,630	594,322	309,510
2005			125,300	150,279	461,154			60,838	86,086	646,551	348,599
<b>TOTAL</b>	<b>3,000</b>		<b>3,973,687</b>	<b>1,630,732</b>	<b>2,823,222</b>			<b>1,153,787</b>	<b>931,263</b>	<b>3,389,390</b>	<b>1,705,222</b>
O.D.					112,105					67,481	9,928

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	3,981		1,964,827	282,875	996,598			1,461,688	435,847	1,409,011	483,557
2002	1,380	29,950	1,213,318	557,018	803,612	80	10,584	637,255	174,069	1,177,220	368,677
2003	805	58,139	1,332,922	341,895	377,432	275	40,042	1,031,235	359,869	552,193	311,207
2004	685	66,911	1,256,989	309,931	316,152	452	86,400	1,242,948	247,741	703,922	326,224
2005	727	61,620	1,034,443	216,797	380,113	635	60,548	927,935	184,509	593,446	366,378
<b>TOTAL</b>	<b>7,578</b>	<b>216,620</b>	<b>6,802,499</b>	<b>1,708,516</b>	<b>2,873,907</b>	<b>1,442</b>	<b>197,574</b>	<b>5,301,061</b>	<b>1,402,035</b>	<b>4,435,792</b>	<b>1,856,043</b>
O.D.	18	2,943	50,054	9,115	106,124	2	440	9,067	1,915	96,889	10,671

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,589,298	10,634,293	1,866,714			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	625,290	388,550	21,599			
TOTAL LOSSES	13,214,588	11,022,843	1,888,313			
EXPECTED LOSSES	10,418,015	8,305,979	1,655,104			
CREDIBILITY	.23	.59	.92			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.301	1.086	.186	2.573		
INDICATED (POST-TEST)	.990	.826	.142	1.958		
PRES. ON RATE LEVEL	1.024	.815	.163	2.002		
DERIVED BY FORMULA	1.016	.821	.144	1.981		
UNDERLYING PRES. RATE	1.026	.818	.163	2.007		
PROPOSED	1.016	.821	.144	1.981		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	2.122
IND. RATES				2.12	MINIMUM PREMIUM	
MAN. RATES	2.35	2.37	2.12	+ 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
2001	28,925	1,306,619	4.517			5	1	26	32
2002	26,560	470,968	1.773			1		12	13
2003	28,997	636,730	2.195				1	16	17
2004	24,564	640,390	2.607			1		16	19
2005	22,118	447,528	2.023				2	11	13
<b>TOTAL</b>	<b>131,164</b>	<b>3,502,235</b>	<b>2.670</b>			<b>7</b>	<b>6</b>	<b>81</b>	<b>94</b>
O.D.		36,329	.027					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			672,342	3,451	127,618			273,069	8,803	165,950	55,386
2002			211,178		85,561			99,810		51,353	23,066
2003				75,000	242,167				110,000	158,959	50,604
2004			106,192	123,508	121,292			60,061	85,027	116,669	27,641
2005				116,075	95,371				101,474	95,570	39,038
<b>TOTAL</b>			<b>989,712</b>	<b>318,034</b>	<b>672,009</b>			<b>432,940</b>	<b>305,304</b>	<b>588,501</b>	<b>195,735</b>
O.D.					36,282						47

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			845,806	3,844	132,977			907,954	13,970	255,896	63,085
2002		6,356	270,500	3,121	92,712		5,958	321,367	4,174	73,539	24,980
2003	183	5,211	94,313	80,183	245,452	56	4,066	120,555	135,515	213,762	55,816
2004	230	17,676	331,193	104,015	119,685	131	24,045	345,367	90,558	142,816	29,134
2005	245	19,874	340,184	93,232	85,121	192	18,030	288,259	80,713	98,251	41,029
<b>TOTAL</b>	<b>658</b>	<b>49,117</b>	<b>1,881,996</b>	<b>284,395</b>	<b>675,947</b>	<b>379</b>	<b>52,099</b>	<b>1,983,502</b>	<b>324,930</b>	<b>784,264</b>	<b>214,044</b>
O.D.		144	2,993	670	38,964						54

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,970,888	2,109,170	214,098			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	152,681	80,929	3,519			
TOTAL LOSSES	4,123,569	2,190,099	217,617			
EXPECTED LOSSES	2,541,959	1,723,496	267,575			
CREDIBILITY	.06	.15	.24			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.144	1.670	.166	4.980		
INDICATED (POST-TEST)	2.393	1.271	.126	3.790		
PRES. ON RATE LEVEL	1.933	1.311	.204	3.448		
DERIVED BY FORMULA	1.961	1.305	.185	3.451		
UNDERLYING PRES. RATE	1.938	1.314	.204	3.456		
PROPOSED	1.961	1.305	.185	3.451		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.698
IND. RATES				3.70	MINIMUM PREMIUM	
MAN. RATES	4.33	4.19	3.65	+ 3.70	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	6,732	241,246	3.583			1	1	4	6
2002	4,277	64,375	1.505				1	1	2
2003	3,108	3,056	.098						
2004	2,795	2,439	.087						
2005	2,739	649	.023					1	1
<b>TOTAL</b>	<b>19,651</b>	<b>311,765</b>	<b>1.587</b>			<b>1</b>	<b>2</b>	<b>6</b>	<b>9</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			114,513	37,214	35,647			7,879	3,481	28,784	13,728
2002				22,230	24,281				7,579	6,610	3,675
2003											3,056
2004											2,439
2005					47					250	352
<b>TOTAL</b>			<b>114,513</b>	<b>59,444</b>	<b>59,975</b>			<b>7,879</b>	<b>11,060</b>	<b>35,644</b>	<b>23,250</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			144,057	41,456	37,145			26,198	5,524	44,385	15,636
2002	59	218	5,982	23,197	26,386	8	19	2,730	11,222	9,573	3,980
2003											3,371
2004											2,571
2005		2	62	12	35		12	233	47	224	370
<b>TOTAL</b>	<b>59</b>	<b>220</b>	<b>150,101</b>	<b>64,665</b>	<b>63,566</b>	<b>8</b>	<b>31</b>	<b>29,161</b>	<b>16,793</b>	<b>54,182</b>	<b>25,928</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	179,580	199,206	25,928	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	10,175	14,672	429	
TOTAL LOSSES	189,755	213,878	26,357	
EXPECTED LOSSES	169,392	334,656	37,337	
CREDIBILITY	.02	.04	.07	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.966	1.088	.134	2.188
INDICATED (POST-TEST)	.735	.828	.102	1.665
PRES. ON RATE LEVEL	.860	1.699	.189	2.748
DERIVED BY FORMULA	.858	1.664	.183	2.705
UNDERLYING PRES. RATE	.862	1.703	.190	2.755
PROPOSED	.858	1.664	.183	2.705

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	TOTAL
IND. RATES				2.90	MINIMUM PREMIUM	
MAN. RATES	3.35	3.32	2.91	+ 2.90	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	13,075	148,913	1.138				2	5	7	
2002	13,581	550,065	4.050			1	2	10	13	
2003	13,594	962,040	7.076			3	1	2	6	
2004	13,787	255,400	1.852				2	7	9	
2005	13,854	158,710	1.145				2	4	6	
<b>TOTAL</b>	<b>67,891</b>	<b>2,075,128</b>	<b>3.057</b>			<b>4</b>	<b>9</b>	<b>28</b>	<b>41</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				20,179	71,402				9,323	39,136	8,873
2002			169,818	56,561	18,320			201,298	66,761	25,789	11,518
2003			413,672	87,556	5,340			416,662	4,433	13,344	21,033
2004				68,327	51,748				63,026	54,471	17,828
2005				62,267	17,622				24,347	38,454	16,020
<b>TOTAL</b>			<b>583,490</b>	<b>294,890</b>	<b>164,432</b>			<b>617,960</b>	<b>167,890</b>	<b>171,194</b>	<b>75,272</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				22,479	74,400				14,796	60,348	10,106
2002	149	5,156	220,509	59,441	21,121	56	11,940	652,100	103,508	39,778	12,474
2003	206	20,703	489,680	86,145	12,114	182	38,093	929,652	23,137	23,529	23,199
2004	119	5,379	101,461	53,476	50,972	48	7,043	113,080	59,298	67,746	18,791
2005	110	8,021	137,794	41,242	19,266	56	5,249	83,660	22,339	37,492	16,837
<b>TOTAL</b>	<b>584</b>	<b>39,259</b>	<b>949,444</b>	<b>262,783</b>	<b>177,873</b>	<b>342</b>	<b>62,325</b>	<b>1,778,492</b>	<b>223,078</b>	<b>228,893</b>	<b>81,407</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,830,446	892,627	81,407			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	40,585	42,127	1,272			
TOTAL LOSSES	2,871,031	934,754	82,679			
EXPECTED LOSSES	672,800	850,675	89,616			
CREDIBILITY	.04	.10	.15			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	4.229	1.377	.122	5.728		
INDICATED (POST-TEST)	3.218	1.048	.093	4.359		
PRES. ON RATE LEVEL	.988	1.250	.132	2.370		
DERIVED BY FORMULA	1.077	1.230	.126	2.433		
UNDERLYING PRES. RATE	.991	1.253	.132	2.376		
PROPOSED	1.077	1.230	.126	2.433		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	2.607
IND. RATES				2.61	MINIMUM PREMIUM	
MAN. RATES	2.69	2.76	2.51	+ 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	
2001	19,295	889,124	4.608			3			22	25
2002	17,452	1,142,185	6.544			3	2		10	15
2003	16,666	1,153,659	6.922			3	6		11	20
2004	16,317	272,336	1.669				2		11	13
2005	14,708	445,899	3.031			1	1		6	8
<b>TOTAL</b>	<b>84,438</b>	<b>3,903,203</b>	<b>4.623</b>			<b>10</b>	<b>11</b>		<b>60</b>	<b>81</b>
O.D.		1,010	.001							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			513,262		118,770			99,224		107,506	50,362
2002			482,307	64,818	74,710			394,254	16,406	84,409	25,281
2003			354,718	403,249	118,898			93,123	103,624	58,431	21,616
2004				57,044	111,243				8,448	70,678	24,923
2005			169,305	16,021	95,902			51,644	4,232	81,247	27,548
<b>TOTAL</b>			<b>1,519,592</b>	<b>541,132</b>	<b>519,523</b>			<b>638,245</b>	<b>132,710</b>	<b>402,271</b>	<b>149,730</b>
O.D.											1,010

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			645,684		123,760			329,920		165,770	57,362
2002	170	14,397	619,446	71,227	83,027	12	23,534	1,264,475	37,183	122,987	27,379
2003	911	29,275	661,336	376,832	136,254	110	14,356	365,301	127,390	84,055	23,842
2004	113	6,903	126,031	52,137	104,568	12	2,774	48,642	14,865	81,515	26,269
2005	341	21,741	351,749	45,026	82,471	156	14,982	215,968	24,639	76,049	28,953
<b>TOTAL</b>	<b>1,535</b>	<b>72,316</b>	<b>2,404,246</b>	<b>545,222</b>	<b>530,080</b>	<b>290</b>	<b>55,646</b>	<b>2,224,306</b>	<b>204,077</b>	<b>530,376</b>	<b>163,805</b>
O.D.											1,062

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,758,339	1,809,755	164,867	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	101,258	63,578	2,076	
TOTAL LOSSES	4,859,597	1,873,333	166,943	
EXPECTED LOSSES	1,692,982	1,347,630	157,056	
CREDIBILITY	.04	.11	.18	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	5.755	2.219	.198	8.172
INDICATED (POST-TEST)	4.380	1.689	.151	6.220
PRES. ON RATE LEVEL	2.000	1.592	.186	3.778
DERIVED BY FORMULA	2.095	1.603	.180	3.878
UNDERLYING PRES. RATE	2.005	1.596	.186	3.787
PROPOSED	2.095	1.603	.180	3.878

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	4.155
IND. RATES				4.16	MINIMUM PREMIUM	
MAN. RATES	4.14	4.34	4.00	+ 4.16	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
2001	132,054	2,672,717	2.023			132,054		1	4	8	82	95
2002	119,643	3,512,036	2.935			119,643			6	14	72	92
2003	137,822	5,648,852	4.098			137,822			10	12	103	125
2004	125,433	3,108,459	2.478			125,433			5	9	99	113
2005	126,297	2,179,666	1.725			126,297				9	68	77
<b>TOTAL</b>	<b>641,249</b>	<b>17,121,730</b>	<b>2.670</b>			<b>641,249</b>		<b>1</b>	<b>25</b>	<b>52</b>	<b>424</b>	<b>502</b>
O.D.		110,930	.017								1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		184,782	529,773	345,300	471,808		3,825	185,992	289,978	347,705	313,554
2002			816,196	527,517	441,290			395,083	279,246	712,468	340,236
2003			1,789,453	344,141	565,107			1,470,689	218,901	778,867	481,694
2004			610,078	411,776	530,034			232,125	210,452	710,794	403,200
2005				359,382	496,265				148,095	796,209	379,715
<b>TOTAL</b>		<b>184,782</b>	<b>3,745,500</b>	<b>1,988,116</b>	<b>2,504,504</b>		<b>3,825</b>	<b>2,283,889</b>	<b>1,146,672</b>	<b>3,346,043</b>	<b>1,918,399</b>
O.D.					79,385					28,030	3,515

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		498,911	666,454	384,664	491,621		14,684	618,423	460,195	536,161	357,138
2002	1,387	27,344	1,125,822	553,790	484,398	220	23,344	1,343,474	436,753	1,020,332	368,476
2003	855	97,751	2,261,281	369,825	595,442	672	125,557	3,127,874	348,919	1,046,123	531,308
2004	801	80,207	1,496,227	370,946	518,964	461	90,148	1,314,149	278,269	838,681	424,973
2005	889	77,410	1,321,127	341,203	421,738	708	65,818	1,034,137	243,736	732,111	399,080
<b>TOTAL</b>	<b>3,932</b>	<b>781,623</b>	<b>6,870,911</b>	<b>2,020,428</b>	<b>2,512,163</b>	<b>2,061</b>	<b>319,551</b>	<b>7,438,057</b>	<b>1,767,872</b>	<b>4,173,408</b>	<b>2,080,975</b>
O.D.					82,719					43,222	3,832

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,416,135	10,599,812	2,084,807			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	810,345	433,385	25,492			
TOTAL LOSSES	16,226,480	11,033,197	2,110,299			
EXPECTED LOSSES	13,350,804	8,810,761	1,821,146			
CREDIBILITY	.17	.44	.68			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.530	1.721	.329	4.580		
INDICATED (POST-TEST)	1.925	1.310	.250	3.485		
PRES. ON RATE LEVEL	2.077	1.371	.283	3.731		
DERIVED BY FORMULA	2.051	1.344	.261	3.656		
UNDERLYING PRES. RATE	2.082	1.374	.284	3.740		
PROPOSED	2.051	1.344	.261	3.656		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.917
IND. RATES				3.92	MINIMUM PREMIUM	
MAN. RATES	4.85	4.65	3.95	+ 3.92	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	60,591	864,771	1.427			2	3	23	28
2002	60,010	1,095,118	1.824			3	3	16	22
2003	54,886	1,345,734	2.451			3	3	25	31
2004	53,400	527,786	.988				3	24	27
2005	52,740	344,114	.652					15	15
<b>TOTAL</b>	<b>281,627</b>	<b>4,177,523</b>	<b>1.483</b>			<b>8</b>	<b>12</b>	<b>103</b>	<b>123</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			232,807	120,571	132,098			153,405	51,241	96,146	78,503
2002			322,634	80,083	329,063			84,192	73,262	147,395	58,489
2003			479,512	64,592	231,286			293,473	36,095	179,131	61,645
2004				54,706	173,958				50,436	180,190	68,496
2005					141,945					143,104	59,065
<b>TOTAL</b>			<b>1,034,953</b>	<b>319,952</b>	<b>1,008,350</b>			<b>531,070</b>	<b>211,034</b>	<b>745,966</b>	<b>326,198</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			292,871	134,317	137,647			510,072	81,319	148,257	89,415
2002	211	10,927	443,966	90,378	355,764	56	5,192	300,723	113,087	211,541	63,344
2003	177	29,696	683,113	79,380	239,433	188	38,075	941,820	68,274	241,232	67,994
2004	121	9,039	161,729	57,416	161,593	52	9,586	162,723	62,361	210,335	72,195
2005	94	11,192	189,191	37,124	111,715	90	8,615	133,652	27,454	128,280	62,077
<b>TOTAL</b>	<b>603</b>	<b>60,854</b>	<b>1,770,870</b>	<b>398,615</b>	<b>1,006,152</b>	<b>386</b>	<b>61,468</b>	<b>2,048,990</b>	<b>352,495</b>	<b>939,645</b>	<b>355,025</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,943,171	2,696,907	355,025	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	166,985	110,651	3,739	
TOTAL LOSSES	4,110,156	2,807,558	358,764	
EXPECTED LOSSES	2,779,659	2,303,708	275,994	
CREDIBILITY	.10	.25	.39	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.459	.997	.127	2.583
INDICATED (POST-TEST)	1.110	.759	.097	1.966
PRES. ON RATE LEVEL	.985	.815	.098	1.898
DERIVED BY FORMULA	.998	.801	.098	1.897
UNDERLYING PRES. RATE	.987	.818	.098	1.903
PROPOSED	.999	.801	.098	1.898

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	2.033
IND. RATES				2.03	MINIMUM PREMIUM	
MAN. RATES	2.28	2.25	2.01	+ 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	
2001	1,540									
2002	2,387									
2003	1,163									
2004	949									
2005	1,809									
<b>TOTAL</b>	<b>7,848</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.	3,956	1,143	12	
TOTAL LOSSES	3,956	1,143	12	
EXPECTED LOSSES	64,746	23,073	863	
CREDIBILITY	.01	.02	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.050	.015	.000	.065
INDICATED (POST-TEST)	.038	.011	.000	.049
PRES. ON RATE LEVEL	.822	.293	.011	1.126
DERIVED BY FORMULA	.814	.287	.011	1.112
UNDERLYING PRES. RATE	.825	.294	.011	1.130
PROPOSED	.814	.287	.011	1.112

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	1.202
IND. RATES				1.20	MINIMUM PREMIUM	
MAN. RATES	1.39	1.42	1.25	+ 1.20	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	295,443	5,996,945	2.029			14	15	153	182	
2002	223,585	3,986,104	1.782			3	10	127	140	
2003	228,092	3,244,659	1.422			5	10	92	107	
2004	199,462	3,537,614	1.773			5	16	99	120	
2005	200,719	2,304,719	1.148				9	89	98	
<b>TOTAL</b>	<b>1,147,301</b>	<b>19,070,041</b>	<b>1.662</b>			<b>27</b>	<b>60</b>	<b>560</b>	<b>647</b>	
O.D.		85,095	.007				1	3	4	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			2,082,643	597,978	1,127,483			654,512	228,005	852,808	453,516
2002			424,268	481,785	1,232,061			196,304	240,787	1,119,833	291,066
2003			630,006	422,492	598,475			203,520	323,432	605,522	461,212
2004			827,632	468,285	599,956			229,519	346,543	637,680	427,999
2005			364,347	602,957				241,915	736,923		358,577
<b>TOTAL</b>			<b>3,964,549</b>	<b>2,334,887</b>	<b>4,160,932</b>			<b>1,283,855</b>	<b>1,380,682</b>	<b>3,952,766</b>	<b>1,992,370</b>
O.D.				259	49,812				103	20,202	14,719

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			2,619,963	666,146	1,174,845			2,176,252	361,844	1,315,031	516,555
2002	1,270	19,581	717,171	518,863	1,331,524	193	12,530	784,710	386,654	1,595,567	315,224
2003	990	50,944	1,129,142	424,200	621,155	283	37,847	993,285	417,938	812,486	508,717
2004	935	99,883	1,864,878	426,923	590,486	531	99,198	1,450,119	385,244	766,879	451,111
2005	979	86,403	1,472,450	372,026	506,148	794	73,545	1,162,719	290,059	690,590	376,864
<b>TOTAL</b>	<b>4,174</b>	<b>256,811</b>	<b>7,803,604</b>	<b>2,408,158</b>	<b>4,224,158</b>	<b>1,801</b>	<b>223,120</b>	<b>6,567,085</b>	<b>1,841,739</b>	<b>5,180,553</b>	<b>2,168,471</b>
O.D.	31	3,809	64,331	12,902	39,611	4	544	9,438	2,209	23,875	16,006

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,934,752	13,733,205	2,184,477			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	779,216	570,378	24,711			
TOTAL LOSSES	15,713,968	14,303,583	2,209,188			
EXPECTED LOSSES	12,861,244	12,081,080	1,893,046			
CREDIBILITY	.25	.64	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.370	1.247	.193	2.810		
INDICATED (POST-TEST)	1.043	.949	.147	2.139		
PRES. ON RATE LEVEL	1.118	1.050	.165	2.333		
DERIVED BY FORMULA	1.099	.985	.147	2.231		
UNDERLYING PRES. RATE	1.121	1.053	.165	2.339		
PROPOSED	1.099	.985	.147	2.231		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	2.390
IND. RATES				2.39	MINIMUM PREMIUM	
MAN. RATES	2.95	2.81	2.47	+ 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	
2001	24,621									
2002	24,542									
2003	25,991									
2004	29,959									
2005	31,292									
<b>TOTAL</b>	<b>136,405</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.	85,879	1,055	20	
TOTAL LOSSES	85,879	1,055	20	
EXPECTED LOSSES	1,414,521	20,461	1,364	
CREDIBILITY	.06	.16	.24	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.063	.001	.000	.064
INDICATED (POST-TEST)	.048	.001	.000	.049
PRES. ON RATE LEVEL	1.030	.015	.001	1.046
DERIVED BY FORMULA	.971	.013	.001	.985
UNDERLYING PRES. RATE	1.037	.015	.001	1.053
PROPOSED	.971	.013	.001	.985

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	1.051
IND. RATES				1.05	MINIMUM PREMIUM	
MAN. RATES	1.48	1.35	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
2001	99,753	3,242,620	3.250			10	11	55	76
2002	97,653	2,834,228	2.902			2	12	71	85
2003	96,194	3,766,729	3.915			9	9	63	81
2004	91,934	1,434,880	1.560			2	9	32	43
2005	80,749	1,454,073	1.800			3	1	43	47
<b>TOTAL</b>	<b>466,283</b>	<b>12,732,530</b>	<b>2.731</b>			<b>26</b>	<b>42</b>	<b>264</b>	<b>332</b>
O.D.		21,696	.004					3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,287,536	489,030	368,589			338,852	104,025	385,688	268,900
2002			337,254	540,503	894,633			59,285	187,437	573,533	241,583
2003			1,118,625	288,058	764,592			650,132	170,380	536,338	238,604
2004			200,367	222,490	238,588			40,780	166,209	297,458	268,988
2005			404,650	35,880	229,947			211,871	13,802	373,588	184,335
<b>TOTAL</b>			<b>3,348,432</b>	<b>1,575,961</b>	<b>2,496,349</b>			<b>1,300,920</b>	<b>641,853</b>	<b>2,166,605</b>	<b>1,202,410</b>
O.D.					5,456					12,408	3,832

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,619,722	544,778	384,072			1,126,682	165,086	594,729	306,277
2002	1,420	16,103	591,293	572,085	969,633	148	4,085	289,338	290,302	818,582	261,634
2003	731	73,456	1,660,537	319,973	788,376	423	77,567	1,940,057	258,517	720,082	263,180
2004	415	33,143	620,013	189,950	234,113	181	32,016	494,945	177,142	355,859	283,513
2005	809	51,752	837,275	106,389	197,467	657	63,431	916,603	106,625	347,649	193,736
<b>TOTAL</b>	<b>3,375</b>	<b>174,454</b>	<b>5,328,840</b>	<b>1,733,175</b>	<b>2,573,661</b>	<b>1,409</b>	<b>177,099</b>	<b>4,767,625</b>	<b>997,672</b>	<b>2,836,901</b>	<b>1,308,340</b>
O.D.		14	299	66	5,801		4	891	297	17,775	4,181

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,454,010	8,165,348	1,312,521			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	419,368	316,559	14,563			
TOTAL LOSSES	10,873,378	8,481,907	1,327,084			
EXPECTED LOSSES	7,026,885	6,709,813	1,095,766			
CREDIBILITY	.14	.35	.55			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.332	1.819	.285	4.436		
INDICATED (POST-TEST)	1.775	1.384	.217	3.376		
PRES. ON RATE LEVEL	1.503	1.436	.234	3.173		
DERIVED BY FORMULA	1.541	1.418	.225	3.184		
UNDERLYING PRES. RATE	1.507	1.439	.235	3.181		
PROPOSED	1.541	1.418	.225	3.184		
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.411
IND. RATES				3.41	MINIMUM PREMIUM	
MAN. RATES	3.50	3.71	3.36	+ 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	
2001	9,934									
2002	11,112									
2003	10,613									
2004	13,646									
2005	16,242									
<b>TOTAL</b>	<b>61,547</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.	27,617	8,741	79	
TOTAL LOSSES	27,617	8,741	79	
EXPECTED LOSSES	450,524	161,868	4,924	
CREDIBILITY	.04	.09	.14	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.045	.014	.000	.059
INDICATED (POST-TEST)	.034	.011	.000	.045
PRES. ON RATE LEVEL	.730	.262	.008	1.000
DERIVED BY FORMULA	.702	.239	.007	.948
UNDERLYING PRES. RATE	.732	.263	.008	1.003
PROPOSED	.702	.239	.007	.948

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	1.025
IND. RATES				1.03	MINIMUM PREMIUM	
MAN. RATES	1.48	1.35	1.11	+ 1.03	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES									
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL				
2001	26,248	898,678	3.423										
2002	20,080	694,978	3.461										
2003	27,592	1,201,957	4.356										
2004	24,398	851,441	3.489										
2005	29,072	551,477	1.896										
<b>TOTAL</b>	<b>127,390</b>	<b>4,198,531</b>	<b>3.296</b>										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			266,426	119,811	199,354			92,929	68,509	93,517	58,132
2002			250,801	48,491	146,213			76,152	10,888	100,393	62,040
2003	515,491		95,640	162,836	138,967	8,985		23,597	118,365	89,271	48,805
2004			188,619	246,323	61,963			44,234	153,048	100,099	57,155
2005				59,392	135,330				45,746	211,157	99,852
<b>TOTAL</b>	<b>515,491</b>		<b>801,486</b>	<b>636,853</b>	<b>681,827</b>	<b>8,985</b>		<b>236,912</b>	<b>396,556</b>	<b>594,437</b>	<b>325,984</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			335,164	133,470	207,727			308,989	108,724	144,203	66,212
2002	128	7,987	333,616	54,150	158,681	8	4,594	253,329	20,708	143,187	67,189
2003	653,351	10,668	229,913	155,953	145,786	19,395	6,521	178,128	142,265	123,820	53,832
2004	422	27,315	522,668	186,682	74,181	156	25,970	382,784	144,793	129,261	60,241
2005	183	17,008	289,383	70,326	111,665	198	18,232	286,928	68,618	194,949	104,944
<b>TOTAL</b>	<b>654,084</b>	<b>62,978</b>	<b>1,710,744</b>	<b>600,581</b>	<b>698,040</b>	<b>19,757</b>	<b>55,317</b>	<b>1,410,158</b>	<b>485,108</b>	<b>735,420</b>	<b>352,418</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,913,038	2,519,149	352,418	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	163,216	127,573	6,146	
TOTAL LOSSES	4,076,254	2,646,722	358,564	
EXPECTED LOSSES	2,631,879	2,466,270	414,018	
CREDIBILITY	.06	.15	.23	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.200	2.078	.281	5.559
INDICATED (POST-TEST)	2.435	1.581	.214	4.230
PRES. ON RATE LEVEL	2.061	1.932	.324	4.317
DERIVED BY FORMULA	2.083	1.879	.299	4.261
UNDERLYING PRES. RATE	2.066	1.936	.325	4.327
PROPOSED	2.083	1.879	.299	4.261

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	4.566
IND. RATES				4.57	MINIMUM PREMIUM	
MAN. RATES	5.05	5.08	4.57	+ 4.57	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	15,929	723,538	4,542			2	1	12	15
2002	15,165	454,731	2,998			2	1	10	13
2003	16,010	143,587	.896				3	9	12
2004	16,868	768,810	4,557			1	2	13	16
2005	17,971	663,291	3,690				3	9	12
<b>TOTAL</b>	<b>81,943</b>	<b>2,753,957</b>	<b>3,361</b>			<b>5</b>	<b>10</b>	<b>53</b>	<b>68</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			320,319	14,092	141,939			137,453	23,926	51,496	34,313
2002			256,956	7,029	65,170			40,955	5,238	54,519	24,864
2003				34,428	24,220				13,596	28,137	43,206
2004			130,775	109,000	172,361			58,466	80,776	139,920	77,512
2005				88,573	94,141				43,202	410,663	26,712
<b>TOTAL</b>			<b>708,050</b>	<b>253,122</b>	<b>497,831</b>			<b>236,874</b>	<b>166,738</b>	<b>684,735</b>	<b>206,607</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			402,961	15,698	147,900			457,031	37,971	79,407	39,083
2002	19	7,613	327,187	10,270	71,093	4	2,474	136,106	10,250	77,737	26,928
2003	77	1,128	22,208	32,315	25,421	6	577	17,130	17,252	37,491	47,656
2004	222	20,352	377,667	100,485	165,946	130	23,982	347,465	89,318	168,961	81,698
2005	202	16,860	288,061	76,731	81,771	323	29,924	468,291	105,314	373,480	28,074
<b>TOTAL</b>	<b>520</b>	<b>45,953</b>	<b>1,418,084</b>	<b>235,499</b>	<b>492,131</b>	<b>463</b>	<b>56,957</b>	<b>1,426,023</b>	<b>260,105</b>	<b>737,076</b>	<b>223,439</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,948,000	1,724,811	223,439	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	57,060	58,311	2,491	
TOTAL LOSSES	3,005,060	1,783,122	225,930	
EXPECTED LOSSES	938,248	1,148,840	170,441	
CREDIBILITY	.04	.11	.17	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.667	2.176	.276	6.119
INDICATED (POST-TEST)	2.791	1.656	.210	4.657
PRES. ON RATE LEVEL	1.141	1.399	.208	2.748
DERIVED BY FORMULA	1.207	1.427	.208	2.842
UNDERLYING PRES. RATE	1.145	1.402	.208	2.755
PROPOSED	1.207	1.427	.208	2.842

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.045
IND. RATES				3.05	MINIMUM PREMIUM	
MAN. RATES	3.16	3.18	2.91	+ 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	
2001	376	906	.240							
2002	353									
2003	530	4,610	.869							
2004	621	52,956	8.527					1	2	3
2005	747	100,856	13.501					2	1	3
<b>TOTAL</b>	<b>2,627</b>	<b>159,328</b>	<b>6.065</b>					<b>3</b>	<b>3</b>	<b>6</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											906
2003											4,610
2004				16,911	5,405				14,364	15,853	423
2005				27,071	11,000				52,800	6,959	3,026
<b>TOTAL</b>				<b>43,982</b>	<b>16,405</b>				<b>67,164</b>	<b>22,812</b>	<b>8,965</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											1,032
2003											5,085
2004	27	1,070	20,615	12,421	5,865	11	1,713	27,594	13,891	19,373	446
2005	51	3,748	64,351	18,803	11,004	76	6,800	110,057	33,794	12,788	3,180
<b>TOTAL</b>	<b>78</b>	<b>4,818</b>	<b>84,966</b>	<b>31,224</b>	<b>16,869</b>	<b>87</b>	<b>8,513</b>	<b>137,651</b>	<b>47,685</b>	<b>32,161</b>	<b>9,743</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	236,113	127,939	9,743	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,466	1,616	53	
TOTAL LOSSES	238,579	129,555	9,796	
EXPECTED LOSSES	39,563	28,739	3,206	
CREDIBILITY	.00	.01	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	9.082	4.932	.373	14.387
INDICATED (POST-TEST)	6.911	3.753	.284	10.948
PRES. ON RATE LEVEL	1.496	1.087	.120	2.703
DERIVED BY FORMULA	1.496	1.114	.123	2.733
UNDERLYING PRES. RATE	1.506	1.094	.122	2.722
PROPOSED	1.496	1.114	.123	2.733

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	2.916
IND. RATES				2.92	MINIMUM PREMIUM	
MAN. RATES	3.08	3.18	2.87	+ 2.92	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	21,950									
2002	22,904									
2003	23,322									
2004	17,800									
2005	5,750									
<b>TOTAL</b>	<b>91,726</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.	9,135	1,183		
TOTAL LOSSES	9,135	1,183		
EXPECTED LOSSES	160,522	30,270		
CREDIBILITY	.05	.12	.19	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.010	.001	.000	.011
INDICATED (POST-TEST)	.008	.001	.000	.009
PRES. ON RATE LEVEL	.175	.033	.000	.208
DERIVED BY FORMULA	.167	.029	.000	.196
UNDERLYING PRES. RATE	.175	.033	.000	.208
PROPOSED	.167	.029	.000	.196

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE
IND. RATES				.21	MINIMUM PREMIUM
MAN. RATES	.28	.27	.22	+ .21	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	7,745	147,528	1.904						8	8
2002	7,236	356,955	4.933						2	23
2003	7,360	228,798	3.108						1	8
2004	11,647	566,004	4.859					1	4	12
2005	14,720	453,122	3.078						4	20
<b>TOTAL</b>	<b>48,708</b>	<b>1,752,407</b>	<b>3.598</b>					<b>1</b>	<b>11</b>	<b>71</b>
O.D.		5,035	.010						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					60,862					64,995	21,671
2002				72,254	56,526				40,532	82,938	104,705
2003				15,230	60,087				20,789	87,150	45,542
2004	31,843			135,673	103,378	11,390			168,986	84,078	30,656
2005				125,441	77,270				53,683	131,991	64,737
<b>TOTAL</b>	<b>31,843</b>			<b>348,598</b>	<b>358,123</b>	<b>11,390</b>			<b>283,990</b>	<b>451,152</b>	<b>267,311</b>
O.D.				34					3,373		1,628

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					63,418					100,222	24,683
2002	190	617	17,602	74,984	61,713	32	101	18,471	61,312	118,666	113,396
2003	39	1,219	21,798	16,844	60,797	9	1,249	37,783	29,007	114,865	50,233
2004	36,760	10,691	201,846	106,258	101,776	20,345	17,137	270,456	152,242	110,818	32,311
2005	247	19,452	333,245	93,996	71,682	158	14,412	228,560	58,329	124,973	68,039
<b>TOTAL</b>	<b>37,236</b>	<b>31,979</b>	<b>574,491</b>	<b>292,082</b>	<b>359,386</b>	<b>20,544</b>	<b>32,899</b>	<b>555,270</b>	<b>300,890</b>	<b>569,544</b>	<b>288,662</b>
O.D.			6	34		4	7	976	4,914	89	1,763

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,253,412	1,526,939	290,425	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	37,956	54,765	4,017	
TOTAL LOSSES	1,291,368	1,581,704	294,442	
EXPECTED LOSSES	611,286	960,035	236,234	
CREDIBILITY	.03	.08	.12	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.651	3.247	.605	6.503
INDICATED (POST-TEST)	2.017	2.471	.460	4.948
PRES. ON RATE LEVEL	1.252	1.966	.484	3.702
DERIVED BY FORMULA	1.275	2.006	.481	3.762
UNDERLYING PRES. RATE	1.255	1.971	.485	3.711
PROPOSED	1.275	2.006	.481	3.762

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	4.031
IND. RATES				4.03	MINIMUM PREMIUM	
MAN. RATES	3.99	4.26	3.92	+ 4.03	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	9,205	232,939	2.530						7	7
2002	11,981	476,375	3.976			1			14	15
2003	9,720	641,041	6.595			1			20	23
2004	7,546	743,778	9.856						40	41
2005	13,254	345,778	2.608						15	19
<b>TOTAL</b>	<b>51,706</b>	<b>2,439,911</b>	<b>4.719</b>			<b>2</b>			<b>7</b>	<b>105</b>
O.D.		283								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					141,699					77,526	13,714
2002			108,342		171,961			16,166		94,279	85,627
2003			90,786	114,483	138,581			23,857	39,357	151,185	82,792
2004				31,125	333,424				48,115	278,592	52,522
2005				101,491	52,510				103,007	59,672	29,098
<b>TOTAL</b>			<b>199,128</b>	<b>247,099</b>	<b>838,175</b>			<b>40,023</b>	<b>190,479</b>	<b>661,254</b>	<b>263,753</b>
O.D.											283

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					147,650					119,543	15,620
2002		3,769	149,339	3,963	185,091		990	59,061	3,001	133,792	92,734
2003	266	9,299	200,844	112,206	143,777	33	5,166	138,512	55,419	199,915	91,320
2004	114	13,494	234,425	58,496	305,636	62	12,197	211,602	71,134	322,594	55,358
2005	192	14,950	256,280	73,441	50,128	182	16,032	257,741	74,769	66,273	30,582
<b>TOTAL</b>	<b>572</b>	<b>41,512</b>	<b>840,888</b>	<b>248,106</b>	<b>832,282</b>	<b>277</b>	<b>34,385</b>	<b>666,916</b>	<b>204,323</b>	<b>842,117</b>	<b>285,614</b>
O.D.											318

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,584,550	2,126,828	285,932	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	36,136	48,478	1,800	
TOTAL LOSSES	1,620,686	2,175,306	287,732	
EXPECTED LOSSES	578,590	922,435	119,441	
CREDIBILITY	.03	.08	.13	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.134	4.207	.556	7.897
INDICATED (POST-TEST)	2.385	3.202	.423	6.010
PRES. ON RATE LEVEL	1.116	1.780	.230	3.126
DERIVED BY FORMULA	1.154	1.894	.255	3.303
UNDERLYING PRES. RATE	1.119	1.784	.231	3.134
PROPOSED	1.154	1.894	.255	3.303

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.539
IND. RATES				3.54	MINIMUM PREMIUM	
MAN. RATES	3.79	3.91	3.31	+ 3.54	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	2,913	24,950	.856						1	1
2002	4,835	2,562	.052						1	1
2003	7,354	26,701	.363						2	2
2004	7,928	848,819	10.706			1	4		5	10
2005	8,808	170,723	1.938				2		5	7
<b>TOTAL</b>	<b>31,838</b>	<b>1,073,755</b>	<b>3.373</b>			<b>1</b>	<b>6</b>		<b>14</b>	<b>21</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					12,127					12,109	714
2002					152					702	1,708
2003					12,173					8,933	5,595
2004			114,750	208,450	25,919			350,000	104,166	33,323	12,211
2005				40,889	48,783				40,383	31,410	9,258
<b>TOTAL</b>			<b>114,750</b>	<b>249,339</b>	<b>99,154</b>			<b>350,000</b>	<b>144,549</b>	<b>86,477</b>	<b>29,486</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					12,636					18,672	813
2002			12	3	163			56	19	996	1,850
2003			2,952	628	12,217		74	2,345	532	11,649	6,171
2004	341	16,818	325,716	151,768	36,878	328	62,751	831,362	114,954	55,344	12,870
2005	99	8,210	140,078	36,813	41,939	74	6,773	108,528	30,847	33,166	9,730
<b>TOTAL</b>	<b>441</b>	<b>25,204</b>	<b>468,758</b>	<b>189,212</b>	<b>103,833</b>	<b>402</b>	<b>69,598</b>	<b>942,291</b>	<b>146,352</b>	<b>119,827</b>	<b>31,434</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,506,694	559,224	31,434	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	24,084	24,507	1,468	
TOTAL LOSSES	1,530,778	583,731	32,902	
EXPECTED LOSSES	390,653	438,727	86,917	
CREDIBILITY	.02	.06	.09	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.808	1.833	.103	6.744
INDICATED (POST-TEST)	3.659	1.395	.078	5.132
PRES. ON RATE LEVEL	1.224	1.375	.272	2.871
DERIVED BY FORMULA	1.273	1.376	.255	2.904
UNDERLYING PRES. RATE	1.227	1.378	.273	2.878
PROPOSED	1.273	1.376	.255	2.904

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.111
IND. RATES				3.11	MINIMUM PREMIUM	
MAN. RATES	2.98	3.32	3.04	+ 3.11	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	5,160	277,205	5.372				1	27	28
2002	4,470	107,390	2.402				1		1
2003	3,384	289,925	8.567			1		3	4
2004	5,009	259,524	5.181					5	5
2005	6,094	50,888	.835				1	1	2
<b>TOTAL</b>	<b>24,117</b>	<b>984,932</b>	<b>4.084</b>			<b>1</b>	<b>3</b>	<b>36</b>	<b>40</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				17,824	132,544				10,038	91,300	25,499
2002				73,992					31,839		1,559
2003			95,000		37,734			105,000		41,832	10,359
2004					126,667					121,144	11,713
2005				10,716	2,500				24,000	2,300	11,372
<b>TOTAL</b>			<b>95,000</b>	<b>102,532</b>	<b>299,445</b>			<b>105,000</b>	<b>65,877</b>	<b>256,576</b>	<b>60,502</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				19,856	138,112				15,930	140,785	29,043
2002	194	404	13,249	75,719	1,035	24	58	9,198	46,393	843	1,688
2003	6	5,480	127,305	3,760	38,905	63	13,117	321,877	8,302	56,525	11,426
2004	26	4,519	76,935	13,956	115,455	17	3,503	64,031	13,217	138,462	12,346
2005	17	1,334	23,004	6,957	2,898	34	3,043	49,213	15,197	5,042	11,952
<b>TOTAL</b>	<b>243</b>	<b>11,737</b>	<b>240,493</b>	<b>120,248</b>	<b>296,405</b>	<b>138</b>	<b>19,721</b>	<b>444,319</b>	<b>99,039</b>	<b>341,657</b>	<b>66,455</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	716,651	857,349	66,455	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	15,742	22,105	1,039	
TOTAL LOSSES	732,393	879,454	67,494	
EXPECTED LOSSES	257,328	418,912	68,251	
CREDIBILITY	.02	.05	.08	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.037	3.647	.280	6.964
INDICATED (POST-TEST)	2.311	2.775	.213	5.299
PRES. ON RATE LEVEL	1.065	1.733	.282	3.080
DERIVED BY FORMULA	1.090	1.785	.276	3.151
UNDERLYING PRES. RATE	1.067	1.737	.283	3.087
PROPOSED	1.090	1.785	.276	3.151

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.376
IND. RATES				3.38	MINIMUM PREMIUM	
MAN. RATES	3.56	3.69	3.26	+ 3.38	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	19,816	367,031	1.852				2	19		21
2002	19,229	1,453,100	7.556			5	7	20		32
2003	18,185	1,166,411	6.414			5		12		17
2004	10,176	261,710	2.571				1	11		12
2005	5,059	55,541	1.097					2		2
<b>TOTAL</b>	<b>72,465</b>	<b>3,303,793</b>	<b>4.559</b>			<b>10</b>	<b>10</b>	<b>64</b>		<b>84</b>
O.D.		45,422	.062				1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				74,448	114,556				38,340	114,392	25,295
2002			697,215	244,552	66,093			173,762	163,201	71,562	36,715
2003			824,520		34,709			178,814		63,549	64,819
2004				89,186	31,047				49,500	78,253	13,724
2005					13,847					6,147	35,547
<b>TOTAL</b>			<b>1,521,735</b>	<b>408,186</b>	<b>260,252</b>			<b>352,576</b>	<b>251,041</b>	<b>333,903</b>	<b>176,100</b>
O.D.				36,873					8,459		90

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				82,935	119,369				60,845	176,392	28,811
2002	644	21,460	919,018	256,564	77,132	128	10,670	605,173	244,584	107,057	39,762
2003	35	43,290	1,033,881	17,524	43,825	105	22,269	546,125	13,675	86,232	71,495
2004	146	5,707	110,264	65,784	33,256	41	6,564	107,569	50,451	93,745	14,465
2005	9	1,093	18,456	3,625	10,900	4	368	5,741	1,182	5,511	37,360
<b>TOTAL</b>	<b>834</b>	<b>71,550</b>	<b>2,081,619</b>	<b>426,432</b>	<b>284,482</b>	<b>278</b>	<b>39,871</b>	<b>1,264,608</b>	<b>370,737</b>	<b>468,937</b>	<b>191,893</b>
O.D.	96	201	6,603	37,734	516	8	15	2,444	12,325	224	100

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,468,127	1,601,387	191,993	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	87,754	40,914	1,303	
TOTAL LOSSES	3,555,881	1,642,301	193,296	
EXPECTED LOSSES	1,505,822	1,047,843	128,987	
CREDIBILITY	.04	.10	.16	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.907	2.266	.267	7.440
INDICATED (POST-TEST)	3.734	1.724	.203	5.661
PRES. ON RATE LEVEL	2.072	1.443	.178	3.693
DERIVED BY FORMULA	2.138	1.471	.182	3.791
UNDERLYING PRES. RATE	2.078	1.446	.178	3.702
PROPOSED	2.138	1.471	.182	3.791

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	4.062
IND. RATES				4.06	MINIMUM PREMIUM	
MAN. RATES	4.11	4.20	3.91	+ 4.06	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	18,906	281,739	1.490				4	13	17	
2002	18,319	273,239	1.491				3	9	12	
2003	19,055	502,405	2.636				3	19	22	
2004	15,438	136,978	.887				2	6	8	
2005	15,023	258,146	1.718				1	16	17	
<b>TOTAL</b>	<b>86,741</b>	<b>1,452,507</b>	<b>1.675</b>				<b>13</b>	<b>63</b>	<b>76</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				63,828	40,532				80,791	69,696	26,892
2002				88,230	47,652				72,508	33,037	31,812
2003				32,569	263,723				14,486	177,606	14,021
2004				59,745	7,302				31,406	17,346	21,179
2005				75,083	61,292				5,496	106,246	10,029
<b>TOTAL</b>				<b>319,455</b>	<b>420,501</b>				<b>204,687</b>	<b>403,931</b>	<b>103,933</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				71,104	42,235				128,215	107,471	30,630
2002	231	669	19,727	91,169	52,407	60	144	23,637	106,549	48,760	34,452
2003	93	4,565	79,417	43,002	265,716	8	1,870	56,994	27,161	232,449	15,465
2004	95	3,335	65,666	42,581	9,980	21	3,222	51,165	28,482	22,562	22,323
2005	160	12,823	219,509	60,200	54,742	78	7,061	109,998	23,749	95,931	10,540
<b>TOTAL</b>	<b>579</b>	<b>21,392</b>	<b>384,319</b>	<b>308,056</b>	<b>425,080</b>	<b>167</b>	<b>12,297</b>	<b>241,794</b>	<b>314,156</b>	<b>507,173</b>	<b>113,410</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	660,548	1,554,465	113,410			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	58,652	48,204	1,944			
TOTAL LOSSES	719,200	1,602,669	115,354			
EXPECTED LOSSES	973,233	1,022,676	147,460			
CREDIBILITY	.04	.12	.18			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.829	1.848	.133	2.810		
INDICATED (POST-TEST)	.631	1.406	.101	2.138		
PRES. ON RATE LEVEL	1.119	1.176	.170	2.465		
DERIVED BY FORMULA	1.099	1.204	.158	2.461		
UNDERLYING PRES. RATE	1.122	1.179	.170	2.471		
PROPOSED	1.099	1.204	.158	2.461		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	2.637
IND. RATES				2.64	MINIMUM PREMIUM	
MAN. RATES	3.00	2.97	2.61	+ 2.64	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	27,907	1,041,817	3.733			3	1	13	17	
2002	22,654	158,660	.700				1	6	7	
2003	22,220	430,667	1.938			1		12	13	
2004	22,565	128,613	.569				1	12	13	
2005	22,475	403,206	1.794				1	19	20	
<b>TOTAL</b>	<b>117,821</b>	<b>2,162,963</b>	<b>1.836</b>			<b>4</b>	<b>4</b>	<b>62</b>	<b>70</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			405,896	22,733	151,693			257,591	10,980	123,876	69,048
2002				27,500	72,138				5,798	36,412	16,812
2003			201,963		72,986			63,647		56,264	35,807
2004				6,092	28,292				19,896	47,456	26,877
2005				47,269	101,800				5,142	214,555	34,440
<b>TOTAL</b>			<b>607,859</b>	<b>103,594</b>	<b>426,909</b>			<b>321,238</b>	<b>41,816</b>	<b>478,563</b>	<b>182,984</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			510,617	25,325	158,064			856,491	17,425	191,018	78,646
2002	73	439	10,876	29,474	77,855	4	22	4,649	9,434	51,781	18,207
2003	13	11,544	268,885	7,613	75,450	36	8,209	203,212	6,871	74,566	39,495
2004	15	1,331	23,430	7,375	26,122	15	3,074	51,690	22,014	55,971	28,328
2005	144	13,064	222,449	54,430	84,222	146	13,526	210,455	44,290	192,960	36,196
<b>TOTAL</b>	<b>245</b>	<b>26,378</b>	<b>1,036,257</b>	<b>124,217</b>	<b>421,713</b>	<b>201</b>	<b>24,831</b>	<b>1,326,497</b>	<b>100,034</b>	<b>566,296</b>	<b>200,872</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,414,409	1,212,260	200,872	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	89,348	87,205	1,988	
TOTAL LOSSES	2,503,757	1,299,465	202,860	
EXPECTED LOSSES	1,478,654	1,800,305	146,099	
CREDIBILITY	.05	.14	.22	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.125	1.103	.172	3.400
INDICATED (POST-TEST)	1.617	.839	.131	2.587
PRES. ON RATE LEVEL	1.252	1.524	.124	2.900
DERIVED BY FORMULA	1.270	1.428	.126	2.824
UNDERLYING PRES. RATE	1.255	1.528	.124	2.907
PROPOSED	1.270	1.428	.126	2.824

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.026
IND. RATES				3.03	MINIMUM PREMIUM	
MAN. RATES	3.54	3.56	3.07	+ 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	
2001	342,362	7,033,133	2.054			15	4	157	176	
2002	333,453	4,588,521	1.376			8	11	142	161	
2003	324,623	3,899,301	1.201			6	17	107	130	
2004	316,755	5,781,745	1.825			10	22	132	164	
2005	314,936	4,378,950	1.390			2	15	126	143	
<b>TOTAL</b>	<b>1,632,129</b>	<b>25,681,650</b>	<b>1.574</b>			<b>41</b>	<b>69</b>	<b>664</b>	<b>774</b>	
O.D.		57,901	.003					4	4	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			2,442,491	100,548	1,591,836			893,260	61,490	1,265,483	678,025
2002			1,190,566	348,898	928,601			341,297	201,953	955,774	621,432
2003			806,628	392,863	840,830			230,397	218,539	766,876	643,168
2004			1,417,829	609,220	907,850			502,465	554,236	1,068,589	721,556
2005			345,709	405,811	918,971			299,834	307,603	1,366,088	734,934
<b>TOTAL</b>			<b>6,203,223</b>	<b>1,857,340</b>	<b>5,188,088</b>			<b>2,267,253</b>	<b>1,343,821</b>	<b>5,422,810</b>	<b>3,399,115</b>
O.D.					19,156					13,947	24,798

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			3,072,654	112,010	1,658,698			2,970,089	97,586	1,951,375	772,270
2002	918	39,482	1,624,283	382,861	1,006,767	156	21,015	1,220,863	329,672	1,362,983	673,011
2003	956	62,919	1,393,530	413,353	865,328	244	39,894	1,040,058	308,806	1,017,204	709,414
2004	1,271	156,887	2,924,113	583,222	891,495	1,015	190,100	2,728,196	634,607	1,286,855	760,520
2005	1,741	140,716	2,359,225	500,143	769,646	1,838	172,669	2,612,931	487,053	1,277,712	772,416
<b>TOTAL</b>	<b>4,886</b>	<b>400,004</b>	<b>11,373,805</b>	<b>1,991,589</b>	<b>5,191,934</b>	<b>3,253</b>	<b>423,678</b>	<b>10,572,137</b>	<b>1,857,724</b>	<b>6,896,129</b>	<b>3,687,631</b>
O.D.	1	243	4,080	867	19,311		77	2,345	530	19,384	26,525

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	22,784,509	15,977,468	3,714,156			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	886,006	621,000	40,695			
TOTAL LOSSES	23,670,515	16,598,468	3,754,851			
EXPECTED LOSSES	14,705,483	12,779,570	2,954,154			
CREDIBILITY	.32	.81	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.450	1.017	.230	2.697		
INDICATED (POST-TEST)	1.103	.774	.175	2.052		
PRES. ON RATE LEVEL	.899	.781	.181	1.861		
DERIVED BY FORMULA	.964	.775	.175	1.914		
UNDERLYING PRES. RATE	.901	.783	.181	1.865		
PROPOSED	.964	.775	.175	1.914		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	2.051
IND. RATES				2.05	MINIMUM PREMIUM	
MAN. RATES	2.30	2.21	1.97	+ 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
2001	682,038	16,835,826	2.468				1	1	33	48	298	381
2002	609,264	16,774,352	2.753						44	40	287	371
2003	601,631	18,042,646	2.998					1	36	61	309	407
2004	658,199	10,873,856	1.652				1		13	38	278	330
2005	643,240	8,625,903	1.341						6	25	286	317
<b>TOTAL</b>	<b>3,194,372</b>	<b>71,152,583</b>	<b>2.227</b>				<b>2</b>	<b>2</b>	<b>132</b>	<b>212</b>	<b>1458</b>	<b>1806</b>
O.D.		1,117,904	.034						1	3	8	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	78,946	82,336	5,798,369	1,560,557	1,710,312	21,950	5,575	3,081,041	958,912	1,834,277	1,703,551
2002			6,595,979	1,351,228	1,490,273			2,875,185	1,164,305	1,890,129	1,407,253
2003		192,221	5,212,888	2,219,528	1,479,720		1,403,798	3,022,816	1,196,220	2,100,358	1,215,097
2004	387,264		1,713,556	1,324,463	1,765,383	92		730,326	1,110,764	2,367,006	1,475,002
2005			860,893	715,170	1,988,674			683,940	537,972	2,620,335	1,218,919
<b>TOTAL</b>	<b>466,210</b>	<b>274,557</b>	<b>20,181,685</b>	<b>7,170,946</b>	<b>8,434,362</b>	<b>22,042</b>	<b>1,409,373</b>	<b>10,393,308</b>	<b>4,968,173</b>	<b>10,812,105</b>	<b>7,019,822</b>
O.D.			222,940	43,558	135,050			650,000	10,789	27,730	27,837

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	104,761	222,307	6,839,385	1,738,458	1,782,145	104,197	21,402	8,332,358	1,521,794	2,828,455	1,940,345
2002	3,533	194,771	8,311,275	1,449,162	1,644,163	900	151,706	8,428,916	1,741,776	2,727,620	1,524,055
2003	5,202	389,634	7,722,958	2,176,476	1,612,236	8,956	1,051,923	7,635,029	1,616,811	2,848,734	1,340,252
2004	446,811	243,787	4,542,636	1,189,745	1,719,218	1,915	326,215	4,803,781	1,269,562	2,827,153	1,554,652
2005	3,677	294,549	4,922,816	992,720	1,654,773	3,540	333,568	5,028,734	908,053	2,446,776	1,281,084
<b>TOTAL</b>	<b>563,984</b>	<b>1,345,048</b>	<b>32,339,070</b>	<b>7,546,561</b>	<b>8,412,535</b>	<b>119,508</b>	<b>1,884,814</b>	<b>34,228,818</b>	<b>7,057,996</b>	<b>13,678,738</b>	<b>7,640,388</b>
O.D.	182	10,380	169,512	39,254	147,235	501	48,833	675,802	40,716	54,250	30,701

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	71,386,452	36,977,285	7,671,089	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	3,452,303	1,558,564	98,332	
TOTAL LOSSES	74,838,755	38,535,849	7,769,421	
EXPECTED LOSSES	57,275,090	31,592,340	6,995,675	
CREDIBILITY	.49	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.343	1.206	.243	3.792
INDICATED (POST-TEST)	1.783	.918	.185	2.886
PRES. ON RATE LEVEL	1.789	.987	.218	2.994
DERIVED BY FORMULA	1.786	.918	.185	2.889
UNDERLYING PRES. RATE	1.793	.989	.219	3.001
PROPOSED	1.786	.918	.185	2.889

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.095
IND. RATES				3.10	MINIMUM PREMIUM	
MAN. RATES	3.55	3.57	3.17	+ 3.10	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	176,295	3,220,174	1.826			5	9	109	123
2002	164,363	2,609,630	1.587			2	7	79	88
2003	185,597	4,207,632	2.267			7	16	106	129
2004	190,810	3,161,265	1.656			4	12	92	108
2005	184,643	3,216,431	1.741				16	71	88
<b>TOTAL</b>	<b>901,708</b>	<b>16,415,132</b>	<b>1.820</b>			<b>1</b>	<b>60</b>	<b>457</b>	<b>536</b>
O.D.		145,475	.016				2	2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			790,826	361,107	493,938			360,418	151,492	679,728	382,665
2002			212,367	377,198	416,222			104,949	419,070	725,668	354,156
2003			1,153,112	679,598	450,803			388,727	511,249	641,141	383,002
2004			591,058	458,002	373,842			304,223	405,889	616,941	411,310
2005	500,616		610,346	539,649				429,885	823,720		312,215
<b>TOTAL</b>	<b>500,616</b>		<b>2,747,363</b>	<b>2,486,251</b>	<b>2,274,454</b>			<b>1,158,317</b>	<b>1,917,585</b>	<b>3,487,198</b>	<b>1,843,348</b>
O.D.			85,478	8,505					25,208	16,721	9,563

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			994,859	402,273	514,690			1,198,391	240,418	1,048,143	435,855
2002	991	9,740	366,796	395,234	453,087	335	7,252	513,761	633,204	1,040,758	383,551
2003	1,567	81,754	1,865,911	658,588	486,995	486	65,251	1,685,642	645,555	873,471	422,451
2004	844	75,667	1,423,742	385,239	378,755	644	120,074	1,726,114	440,369	750,877	433,521
2005	652,033	107,567	1,839,624	500,201	477,627	1,112	101,486	1,612,414	422,242	791,720	328,138
<b>TOTAL</b>	<b>655,435</b>	<b>274,728</b>	<b>6,490,932</b>	<b>2,341,535</b>	<b>2,311,154</b>	<b>2,577</b>	<b>294,063</b>	<b>6,736,322</b>	<b>2,381,788</b>	<b>4,504,969</b>	<b>2,003,516</b>
O.D.	188	2,087	43,303	77,245	11,538	15	2,199	35,888	22,748	24,616	10,365

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,537,737	11,675,593	2,013,881	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	906,898	497,516	26,076	
TOTAL LOSSES	15,444,635	12,173,109	2,039,957	
EXPECTED LOSSES	15,004,421	9,981,908	1,821,450	
CREDIBILITY	.21	.55	.85	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.713	1.350	.226	3.289
INDICATED (POST-TEST)	1.304	1.027	.172	2.503
PRES. ON RATE LEVEL	1.660	1.104	.202	2.966
DERIVED BY FORMULA	1.585	1.062	.177	2.824
UNDERLYING PRES. RATE	1.664	1.107	.202	2.973
PROPOSED	1.585	1.062	.177	2.824

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.026
IND. RATES				3.03	MINIMUM PREMIUM	
MAN. RATES	3.69	3.67	3.14	+ 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	
2001	47,162	1,924,548	4.080			2	5	33	40	
2002	48,030	1,855,999	3.864	1		5	1	39	46	
2003	44,000	2,381,151	5.411		1	5	1	20	27	
2004	45,699	1,384,111	3.028			4	2	33	39	
2005	47,851	478,224	.999				2	25	27	
<b>TOTAL</b>	<b>232,742</b>	<b>8,024,033</b>	<b>3.448</b>	<b>1</b>	<b>1</b>	<b>16</b>	<b>11</b>	<b>150</b>	<b>179</b>	
O.D.		8,808	.003					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			446,598	191,784	203,302			700,193	41,452	245,322	95,897
2002	60,601		788,387	15,509	144,027	115,655		442,029	108	210,405	79,278
2003		421,363	873,894	62,486	308,635		70,000	230,329	84,383	225,791	104,270
2004			557,097	50,000	170,890			270,074	29,299	202,560	104,191
2005			77,105		124,500				16,081	177,051	83,487
<b>TOTAL</b>	<b>60,601</b>	<b>421,363</b>	<b>2,665,976</b>	<b>396,884</b>	<b>951,354</b>	<b>115,655</b>	<b>70,000</b>	<b>1,642,625</b>	<b>171,323</b>	<b>1,061,129</b>	<b>467,123</b>
O.D.					5,500						3,308

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			449,297	213,647	211,844			938,008	65,785	378,286	109,227
2002	76,936	23,092	997,225	24,269	157,972	451,874	26,332	1,418,753	18,149	301,537	85,858
2003	541	650,446	1,253,940	91,985	321,481	1,946	218,468	811,838	124,204	303,757	115,010
2004	161	45,235	841,991	76,259	170,386	325	68,092	910,585	73,113	243,332	109,817
2005	206	18,039	307,471	77,914	104,674	130	12,578	196,899	43,844	160,701	87,745
<b>TOTAL</b>	<b>77,844</b>	<b>736,812</b>	<b>3,849,924</b>	<b>484,074</b>	<b>966,357</b>	<b>454,275</b>	<b>325,470</b>	<b>4,276,083</b>	<b>325,095</b>	<b>1,387,613</b>	<b>507,657</b>
O.D.		77	1,334	283	5,519						3,477

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,721,819	3,168,941	511,134	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	340,036	143,942	5,973	
TOTAL LOSSES	10,061,855	3,312,883	517,107	
EXPECTED LOSSES	5,632,356	2,911,602	423,591	
CREDIBILITY	.09	.22	.35	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.323	1.423	.222	5.968
INDICATED (POST-TEST)	3.290	1.083	.169	4.542
PRES. ON RATE LEVEL	2.414	1.248	.182	3.844
DERIVED BY FORMULA	2.493	1.212	.177	3.882
UNDERLYING PRES. RATE	2.420	1.251	.182	3.853
PROPOSED	2.493	1.212	.177	3.882

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	4.159
IND. RATES				4.16	MINIMUM PREMIUM	
MAN. RATES	4.08	4.36	4.07	+ 4.16	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	126,122	3,679,190	2.917			7	12	68	87	
2002	174,579	5,189,313	2.972			13	9	75	97	
2003	173,110	2,621,099	1.514			8	4	52	64	
2004	184,575	2,237,533	1.212			3	7	61	71	
2005	159,072	1,031,068	.648				4	47	51	
<b>TOTAL</b>	<b>817,458</b>	<b>14,758,203</b>	<b>1.805</b>			<b>31</b>	<b>36</b>	<b>303</b>	<b>370</b>	
O.D.		50,744	.006					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,269,639	337,112	481,733			472,619	578,583	381,756	157,748
2002			2,738,154	285,163	350,411			892,491	165,542	489,270	268,282
2003			1,243,140	141,375	360,137			341,106	30,790	359,378	145,173
2004			600,729	387,344	409,377			219,936	155,469	295,992	168,686
2005				102,482	343,867				86,278	355,439	143,002
<b>TOTAL</b>			<b>5,851,662</b>	<b>1,253,476</b>	<b>1,945,525</b>			<b>1,926,152</b>	<b>1,016,662</b>	<b>1,881,835</b>	<b>882,891</b>
O.D.					48,258					698	1,788

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,597,206	375,542	501,964			1,571,459	918,211	588,670	179,675
2002	749	78,686	3,395,620	317,664	390,705	136	50,954	2,783,027	278,121	704,273	290,549
2003	380	72,939	1,700,520	169,905	379,557	213	45,275	1,126,364	75,542	476,854	160,126
2004	745	74,024	1,386,383	340,185	407,453	360	70,665	986,848	185,266	359,404	177,795
2005	388	38,077	646,428	150,217	279,523	340	31,781	501,196	121,200	329,308	150,295
<b>TOTAL</b>	<b>2,262</b>	<b>263,726</b>	<b>8,726,157</b>	<b>1,353,513</b>	<b>1,959,202</b>	<b>1,049</b>	<b>198,675</b>	<b>6,968,894</b>	<b>1,578,340</b>	<b>2,458,509</b>	<b>958,440</b>
O.D.					50,285					1,076	1,957

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,160,763	7,400,925	960,397			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	865,855	304,982	13,139			
TOTAL LOSSES	17,026,618	7,705,907	973,536			
EXPECTED LOSSES	14,599,801	6,229,031	923,727			
CREDIBILITY	.20	.51	.80			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.083	.943	.119	3.145		
INDICATED (POST-TEST)	1.585	.718	.091	2.394		
PRES. ON RATE LEVEL	1.782	.760	.113	2.655		
DERIVED BY FORMULA	1.743	.739	.095	2.577		
UNDERLYING PRES. RATE	1.786	.762	.113	2.661		
PROPOSED	1.743	.739	.095	2.577		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	2.761
IND. RATES				2.76	MINIMUM PREMIUM	
MAN. RATES	3.19	3.20	2.81	+ 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	
2001	204,842	5,505,834	2.687	1		14	14	79	108	
2002	216,484	4,301,913	1.987			7	13	78	98	
2003	285,462	4,624,399	1.619			9	13	89	111	
2004	280,499	6,146,022	2.191			11	11	84	106	
2005	300,346	2,331,173	.776			1	9	81	91	
<b>TOTAL</b>	<b>1,287,633</b>	<b>22,909,341</b>	<b>1.779</b>	<b>1</b>		<b>42</b>	<b>60</b>	<b>411</b>	<b>514</b>	
O.D.		4,652								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	383,001		2,420,641	358,920	452,751	15,000		694,049	319,752	435,475	426,245
2002			1,533,558	533,234	370,787			318,286	277,171	886,771	382,106
2003			1,400,944	501,352	683,078			453,759	276,067	750,835	558,364
2004			2,410,443	546,989	741,701			1,173,308	191,172	644,193	438,216
2005			145,000	232,580	583,186			17,446	144,458	777,798	430,705
<b>TOTAL</b>	<b>383,001</b>		<b>7,910,586</b>	<b>2,173,075</b>	<b>2,831,503</b>	<b>15,000</b>		<b>2,656,848</b>	<b>1,208,620</b>	<b>3,495,072</b>	<b>2,235,636</b>
O.D.											4,652

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	508,242		3,045,169	399,837	471,770	71,205		2,307,713	507,445	671,502	485,493
2002	1,399	48,068	2,039,161	563,705	411,654	224	19,763	1,163,843	436,761	1,266,974	413,821
2003	1,200	93,927	2,145,893	514,448	717,025	405	68,305	1,738,441	386,143	1,003,909	615,875
2004	1,213	196,444	3,674,063	551,354	752,370	1,116	224,963	3,023,850	315,401	782,396	461,880
2005	973	81,496	1,370,815	298,357	483,922	706	67,478	1,054,328	240,145	716,059	452,671
<b>TOTAL</b>	<b>513,027</b>	<b>419,935</b>	<b>12,275,101</b>	<b>2,327,701</b>	<b>2,836,741</b>	<b>73,656</b>	<b>380,509</b>	<b>9,288,175</b>	<b>1,885,895</b>	<b>4,440,840</b>	<b>2,429,740</b>
O.D.											5,145

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	22,950,403	11,491,177	2,434,885	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,515,382	556,875	34,647	
TOTAL LOSSES	24,465,785	12,048,052	2,469,532	
EXPECTED LOSSES	24,748,306	10,661,602	2,266,234	
CREDIBILITY	.27	.70	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.900	.936	.192	3.028
INDICATED (POST-TEST)	1.446	.712	.146	2.304
PRES. ON RATE LEVEL	1.917	.826	.176	2.919
DERIVED BY FORMULA	1.790	.746	.146	2.682
UNDERLYING PRES. RATE	1.922	.828	.176	2.926
PROPOSED	1.790	.746	.146	2.682

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	2.874
IND. RATES				2.87	MINIMUM PREMIUM	
MAN. RATES	3.95	3.72	3.09	+ 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
2001	136,249	3,983,211	2.923	1		7	13	85	106
2002	141,481	3,054,570	2.158			6	5	75	86
2003	132,871	2,909,275	2.189			5	7	47	59
2004	140,325	5,847,937	4.167		1	7	13	51	72
2005	146,663	1,852,448	1.263			1	7	41	49
<b>TOTAL</b>	<b>697,589</b>	<b>17,647,441</b>	<b>2.530</b>	<b>1</b>	<b>1</b>	<b>26</b>	<b>45</b>	<b>299</b>	<b>372</b>
O.D.		594							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	345,545		1,025,587	392,918	599,007	7,052		433,325	268,370	555,168	356,239
2002			778,143	134,576	577,193			612,383	46,889	553,847	351,539
2003			965,125	189,438	437,775			202,696	103,586	768,438	242,217
2004		598,424	1,112,612	395,133	283,174		2,156,541	357,828	298,788	339,425	306,012
2005			113,884	276,972	358,803			120,936	165,889	576,951	239,013
<b>TOTAL</b>	<b>345,545</b>	<b>598,424</b>	<b>3,995,351</b>	<b>1,389,037</b>	<b>2,255,952</b>	<b>7,052</b>	<b>2,156,541</b>	<b>1,727,168</b>	<b>883,522</b>	<b>2,793,829</b>	<b>1,495,020</b>
O.D.											594

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	458,538		1,290,188	437,712	624,167	33,476		1,440,807	425,902	856,070	405,756
2002	353	25,143	1,040,877	154,036	624,773	32	36,605	1,996,341	100,319	790,945	380,717
2003	486	60,732	1,396,392	211,969	455,991	187	33,739	876,090	175,614	1,011,968	267,165
2004	825	185,901	1,962,172	352,953	303,801	5,604	833,098	1,632,289	329,608	426,408	322,537
2005	837	66,165	1,117,474	263,853	310,171	838	77,176	1,172,791	227,745	544,047	251,203
<b>TOTAL</b>	<b>461,039</b>	<b>337,941</b>	<b>6,807,103</b>	<b>1,420,523</b>	<b>2,318,903</b>	<b>40,137</b>	<b>980,618</b>	<b>7,118,318</b>	<b>1,259,188</b>	<b>3,629,438</b>	<b>1,627,378</b>
O.D.											658

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,745,156	8,628,052	1,628,036	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	852,509	392,658	21,823	
TOTAL LOSSES	16,597,665	9,020,710	1,649,859	
EXPECTED LOSSES	14,112,225	7,875,779	1,527,719	
CREDIBILITY	.18	.46	.72	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.379	1.293	.237	3.909
INDICATED (POST-TEST)	1.810	.984	.180	2.974
PRES. ON RATE LEVEL	2.018	1.126	.219	3.363
DERIVED BY FORMULA	1.981	1.061	.191	3.233
UNDERLYING PRES. RATE	2.023	1.129	.219	3.371
PROPOSED	1.981	1.061	.191	3.233

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.464
IND. RATES				3.46	MINIMUM PREMIUM	
MAN. RATES	4.05	3.99	3.56	+ 3.46	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	60,285	1,389,626	2.305			3	7	22	32
2002	55,314	2,485,926	4.494			8	1	14	23
2003	42,752	676,793	1.583			1	1	12	14
2004	38,481	593,927	1.543			1		8	9
2005	48,454	191,596	.395				1	4	5
<b>TOTAL</b>	<b>245,286</b>	<b>5,337,868</b>	<b>2.176</b>			<b>13</b>	<b>10</b>	<b>60</b>	<b>83</b>
O.D.		365,362	.148			1		1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			598,433	116,887	181,564			64,975	147,070	140,968	139,729
2002			1,812,067	22,564	68,311			404,413	15,854	109,573	53,144
2003			129,025	68,000	151,932			49,212	60,595	169,258	48,771
2004			187,971		138,374			6,600		160,475	100,507
2005				40,000	20,258				40,000	34,395	56,943
<b>TOTAL</b>			<b>2,727,496</b>	<b>247,451</b>	<b>560,439</b>			<b>525,200</b>	<b>263,519</b>	<b>614,669</b>	<b>399,094</b>
O.D.			332,569		4,876			20,000		1,066	6,851

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			752,829	130,212	189,188			216,042	233,401	217,374	159,151
2002	59	51,164	2,232,330	37,341	80,654	12	23,807	1,280,282	37,180	158,680	57,555
2003	165	10,447	229,581	71,670	156,081	62	8,907	233,560	82,239	225,209	53,794
2004	47	17,272	315,836	22,825	130,120	29	6,077	103,518	18,156	183,639	105,934
2005	75	5,858	100,426	28,832	19,409	78	6,906	110,571	31,187	35,795	59,847
<b>TOTAL</b>	<b>346</b>	<b>84,741</b>	<b>3,631,002</b>	<b>290,880</b>	<b>575,452</b>	<b>181</b>	<b>45,697</b>	<b>1,943,973</b>	<b>402,163</b>	<b>820,697</b>	<b>436,281</b>
O.D.			418,372		5,081			66,500		1,644	7,574

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,190,812	2,095,917	443,855	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	283,300	114,489	5,751	
TOTAL LOSSES	6,474,112	2,210,406	449,606	
EXPECTED LOSSES	4,653,075	2,371,915	429,252	
CREDIBILITY	.09	.23	.36	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.639	.901	.183	3.723
INDICATED (POST-TEST)	2.008	.686	.139	2.833
PRES. ON RATE LEVEL	1.892	.965	.175	3.032
DERIVED BY FORMULA	1.902	.901	.162	2.965
UNDERLYING PRES. RATE	1.897	.967	.175	3.039
PROPOSED	1.902	.901	.162	2.965

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.177
IND. RATES				3.18	MINIMUM PREMIUM	
MAN. RATES	3.65	3.59	3.21	+ 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
2001	75,907	1,809,003	2.383			5	5	44	54
2002	74,444	1,776,421	2.386			4	6	52	62
2003	67,165	2,399,543	3.572			4	7	52	63
2004	78,436	1,107,786	1.412				5	44	49
2005	77,660	863,309	1.111				1	41	42
<b>TOTAL</b>	<b>373,612</b>	<b>7,956,062</b>	<b>2.129</b>			<b>13</b>	<b>24</b>	<b>233</b>	<b>270</b>
O.D.		55,012	.014					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			681,203	201,393	221,195			227,650	58,817	222,644	196,101
2002			543,177	245,734	250,492			112,860	97,935	358,479	167,744
2003			686,599	328,078	363,496			364,201	115,247	344,361	197,561
2004				125,240	229,251				101,545	494,119	157,631
2005				40,761	317,238				8,336	331,664	165,310
<b>TOTAL</b>			<b>1,910,979</b>	<b>941,206</b>	<b>1,381,672</b>			<b>704,711</b>	<b>381,880</b>	<b>1,751,267</b>	<b>884,347</b>
O.D.					42,148					12,864	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			856,953	224,352	230,484			756,936	93,343	343,314	223,359
2002	646	17,813	742,264	260,052	274,563	84	7,029	416,188	155,558	511,687	181,667
2003	770	43,826	990,044	326,297	381,957	237	42,390	1,066,282	169,265	461,517	217,910
2004	238	14,634	267,599	112,827	215,927	125	23,064	397,014	139,885	573,589	166,143
2005	272	29,381	497,637	106,940	253,216	224	20,939	326,086	68,732	298,351	173,741
<b>TOTAL</b>	<b>1,926</b>	<b>105,654</b>	<b>3,354,497</b>	<b>1,030,468</b>	<b>1,356,147</b>	<b>670</b>	<b>93,422</b>	<b>2,962,506</b>	<b>626,783</b>	<b>2,188,458</b>	<b>962,820</b>
O.D.		70	1,164	210	43,667		122	2,242	461	18,144	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,522,273	5,264,338	962,820			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	360,680	207,371	12,282			
TOTAL LOSSES	6,882,953	5,471,709	975,102			
EXPECTED LOSSES	6,000,209	4,173,245	863,044			
CREDIBILITY	.12	.30	.47			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.842	1.465	.261	3.568		
INDICATED (POST-TEST)	1.402	1.115	.199	2.716		
PRES. ON RATE LEVEL	1.602	1.114	.231	2.947		
DERIVED BY FORMULA	1.578	1.114	.216	2.908		
UNDERLYING PRES. RATE	1.606	1.117	.231	2.954		
PROPOSED	1.578	1.114	.216	2.908		
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.116
IND. RATES				3.12	MINIMUM PREMIUM	
MAN. RATES	3.52	3.54	3.12	+ 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
2001	17,276	143,763	.832				1	5	6
2002	15,257	442,080	2.897			1	2	15	18
2003	23,876	592,711	2.482			2	4	7	13
2004	34,643	862,013	2.488			1	4	31	36
2005	35,080	432,557	1.233				4	18	22
<b>TOTAL</b>	<b>126,132</b>	<b>2,473,124</b>	<b>1.961</b>			<b>4</b>	<b>15</b>	<b>76</b>	<b>95</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				44,845	22,712				45,409	6,195	24,602
2002			152,208	87,758	56,218			40,054	32,026	34,248	39,568
2003			252,650	82,175	62,454			125,187	13,417	21,679	35,149
2004			99,896	149,958	160,500			140,000	72,214	151,107	88,338
2005				149,273	114,569				52,122	74,843	41,750
<b>TOTAL</b>			<b>504,754</b>	<b>514,009</b>	<b>416,453</b>			<b>305,241</b>	<b>215,188</b>	<b>288,072</b>	<b>229,407</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				49,957	23,666				72,064	9,554	28,022
2002	231	5,031	210,230	91,953	62,198	28	2,447	139,324	48,709	49,692	42,852
2003	194	15,878	368,364	82,204	68,096	79	15,712	385,951	23,597	31,411	38,769
2004	275	20,020	374,347	126,570	156,760	210	41,604	572,667	91,209	183,798	93,108
2005	306	24,942	426,712	117,783	103,110	114	10,803	172,136	46,390	73,554	43,879
<b>TOTAL</b>	<b>1,006</b>	<b>65,871</b>	<b>1,379,653</b>	<b>468,467</b>	<b>413,830</b>	<b>431</b>	<b>70,566</b>	<b>1,270,078</b>	<b>281,969</b>	<b>348,009</b>	<b>246,630</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,787,605	1,512,275	246,630	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	71,631	94,530	4,025	
TOTAL LOSSES	2,859,236	1,606,805	250,655	
EXPECTED LOSSES	1,169,245	1,685,123	238,390	
CREDIBILITY	.06	.15	.23	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.267	1.274	.199	3.740
INDICATED (POST-TEST)	1.725	.970	.151	2.846
PRES. ON RATE LEVEL	.925	1.333	.188	2.446
DERIVED BY FORMULA	.973	1.279	.179	2.431
UNDERLYING PRES. RATE	.927	1.336	.189	2.452
PROPOSED	.979	1.287	.180	2.446

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	TOTAL
IND. RATES				2.62	MINIMUM PREMIUM	
MAN. RATES	2.75	3.00	2.59	+ 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
2001	9,711	89,253	.919				1	7	8
2002	6,968	65,042	.933				1	4	5
2003	10,002	707,161	7.070				6	31	37
2004	11,637	87,540	.752				1	2	3
2005	11,473	336,887	2.936			1	3	8	12
<b>TOTAL</b>	<b>49,791</b>	<b>1,285,883</b>	<b>2.583</b>			<b>1</b>	<b>12</b>	<b>52</b>	<b>65</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				18,473	16,890				968	21,562	31,360
2002				20,000	8,533				20,161	10,221	6,127
2003				266,642	105,492				145,075	103,623	86,329
2004				40,510	4,048				10,086	5,485	27,411
2005			103,459	69,307	28,635			20,519	48,833	33,304	32,830
<b>TOTAL</b>			<b>103,459</b>	<b>414,932</b>	<b>163,598</b>			<b>20,519</b>	<b>225,123</b>	<b>174,195</b>	<b>184,057</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				20,579	17,599				1,536	33,250	35,719
2002	53	143	4,283	20,625	9,444	16	41	6,660	29,652	15,027	6,636
2003	593	7,557	152,100	246,090	114,496	74	4,443	131,180	172,432	143,662	95,221
2004	66	2,234	43,976	28,772	5,941	5	1,042	16,397	9,139	7,149	28,891
2005	280	17,257	284,266	54,696	31,967	124	11,702	179,234	38,975	36,979	34,504
<b>TOTAL</b>	<b>992</b>	<b>27,191</b>	<b>484,625</b>	<b>370,762</b>	<b>179,447</b>	<b>219</b>	<b>17,228</b>	<b>333,471</b>	<b>251,734</b>	<b>236,067</b>	<b>200,971</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	863,726	1,038,010	200,971	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	52,143	44,623	2,923	
TOTAL LOSSES	915,869	1,082,633	203,894	
EXPECTED LOSSES	853,418	854,414	192,193	
CREDIBILITY	.03	.08	.12	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.839	2.174	.409	4.422
INDICATED (POST-TEST)	1.399	1.654	.311	3.364
PRES. ON RATE LEVEL	1.710	1.712	.385	3.807
DERIVED BY FORMULA	1.701	1.707	.376	3.784
UNDERLYING PRES. RATE	1.714	1.716	.386	3.816
PROPOSED	1.701	1.707	.376	3.784

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	4.054
IND. RATES				4.05	MINIMUM PREMIUM	
MAN. RATES	4.16	4.46	4.03	+ 4.05	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	455,851	9,527,820	2.090			17	15	236	268
2002	481,032	7,325,563	1.522			14	16	171	201
2003	514,180	8,131,690	1.581			14	19	178	211
2004	460,051	8,249,821	1.793			12	24	198	234
2005	481,958	4,973,110	1.031				17	197	214
<b>TOTAL</b>	<b>2,393,072</b>	<b>38,208,004</b>	<b>1.597</b>			<b>57</b>	<b>91</b>	<b>980</b>	<b>1128</b>
O.D.		7,537							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			2,726,304	716,115	1,812,323			1,140,825	754,118	1,629,866	748,269
2002			2,145,512	491,686	1,433,302			980,309	223,949	1,252,417	798,388
2003			2,337,190	721,826	1,146,077			1,457,887	307,246	1,354,794	806,670
2004			1,777,776	888,593	1,525,304			955,688	528,856	1,746,072	827,532
2005			396,002	396,002	1,464,731				446,000	1,820,207	846,170
<b>TOTAL</b>			<b>8,986,782</b>	<b>3,214,222</b>	<b>7,381,737</b>			<b>4,534,709</b>	<b>2,260,169</b>	<b>7,803,356</b>	<b>4,027,029</b>
O.D.											7,537

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			3,429,690	797,752	1,888,440			3,793,245	1,196,785	2,513,248	852,278
2002	1,292	68,767	2,851,837	545,076	1,554,404	172	58,053	3,219,356	387,012	1,788,662	864,654
2003	1,745	144,984	3,306,058	751,779	1,197,088	764	144,529	3,632,404	489,829	1,804,182	889,757
2004	1,870	214,668	3,986,873	859,738	1,476,757	1,549	304,370	4,292,285	729,558	2,074,023	872,219
2005	1,583	157,797	2,679,093	616,006	1,187,138	1,755	163,388	2,574,721	623,252	1,686,949	889,325
<b>TOTAL</b>	<b>6,490</b>	<b>586,216</b>	<b>16,253,551</b>	<b>3,570,351</b>	<b>7,303,827</b>	<b>4,240</b>	<b>670,340</b>	<b>17,512,011</b>	<b>3,426,436</b>	<b>9,867,064</b>	<b>4,368,233</b>
O.D.											8,226

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	35,032,848	24,167,678	4,376,459	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,822,528	996,906	55,005	
TOTAL LOSSES	36,855,376	25,164,584	4,431,464	
EXPECTED LOSSES	30,056,985	20,197,527	3,900,707	
CREDIBILITY	.41	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.540	1.052	.185	2.777
INDICATED (POST-TEST)	1.172	.801	.141	2.114
PRES. ON RATE LEVEL	1.253	.842	.163	2.258
DERIVED BY FORMULA	1.220	.801	.141	2.162
UNDERLYING PRES. RATE	1.256	.844	.163	2.263
PROPOSED	1.220	.801	.141	2.162

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	2.316
IND. RATES				2.32	MINIMUM PREMIUM	
MAN. RATES	3.07	2.84	2.39	+ 2.32	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	240,759	9,860,903	4.095			16	7	330	353
2002	233,593	8,692,882	3.721			18	10	245	273
2003	258,720	10,479,939	4.050			21	11	286	318
2004	243,497	8,480,380	3.482			20	8	232	260
2005	240,974	8,156,176	3.384			11	7	232	250
<b>TOTAL</b>	<b>1,217,543</b>	<b>45,670,280</b>	<b>3.751</b>			<b>86</b>	<b>43</b>	<b>1325</b>	<b>1454</b>
O.D.		3,775							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			3,080,610	242,722	2,672,258			452,264	114,913	2,722,894	575,242
2002			2,848,487	364,498	1,877,406			916,891	295,587	1,887,170	502,843
2003			4,086,171	335,821	2,134,759			1,213,353	356,073	1,802,056	551,706
2004			3,856,663	241,153	1,489,512			752,888	227,599	1,372,599	539,966
2005			2,540,105	245,450	2,202,183			407,759	254,446	1,952,522	553,711
<b>TOTAL</b>			<b>16,412,036</b>	<b>1,429,644</b>	<b>10,376,118</b>			<b>3,743,155</b>	<b>1,248,618</b>	<b>9,737,241</b>	<b>2,723,468</b>
O.D.											3,775

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			3,875,407	270,391	2,784,496			1,503,777	182,367	4,198,698	655,201
2002	958	90,566	3,773,599	428,429	2,032,404	241	55,751	3,152,971	507,371	2,690,239	544,579
2003	1,018	240,389	5,515,645	487,487	2,195,663	790	148,161	3,750,206	571,747	2,390,040	608,532
2004	1,027	318,719	5,907,478	488,295	1,453,055	1,098	225,749	3,160,705	415,531	1,614,484	569,124
2005	5,624	387,095	6,304,192	878,202	1,838,479	2,341	223,775	3,363,057	581,880	1,803,061	581,950
<b>TOTAL</b>	<b>8,627</b>	<b>1,036,769</b>	<b>25,376,321</b>	<b>2,552,804</b>	<b>10,304,097</b>	<b>4,470</b>	<b>653,436</b>	<b>14,930,716</b>	<b>2,258,896</b>	<b>12,696,522</b>	<b>2,959,386</b>
O.D.											4,095

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	42,010,339	27,812,319	2,963,481			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,852,222	1,115,910	38,335			
TOTAL LOSSES	43,862,561	28,928,229	3,001,816			
EXPECTED LOSSES	30,621,207	22,670,651	2,727,296			
CREDIBILITY	.26	.67	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.603	2.376	.247	6.226		
INDICATED (POST-TEST)	2.742	1.808	.188	4.738		
PRES. ON RATE LEVEL	2.509	1.858	.223	4.590		
DERIVED BY FORMULA	2.570	1.825	.188	4.583		
UNDERLYING PRES. RATE	2.515	1.862	.224	4.601		
PROPOSED	2.574	1.828	.188	4.590		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	4.918
IND. RATES				4.92	MINIMUM PREMIUM	
MAN. RATES	5.30	5.38	4.86	+ 4.92	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	254,588	5,883,294	2.310			13	8	137	158
2002	245,022	4,967,171	2.027			13	12	107	132
2003	206,906	1,635,724	.790			1	7	77	85
2004	209,401	6,636,356	3.169			12	14	110	136
2005	229,191	2,819,796	1.230			2	10	79	91
<b>TOTAL</b>	<b>1,145,108</b>	<b>21,942,341</b>	<b>1.916</b>			<b>41</b>	<b>51</b>	<b>510</b>	<b>602</b>
O.D.		8,484						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			2,116,479	352,701	1,092,959			602,331	194,066	1,111,300	413,458
2002			2,253,966	459,293	467,855			446,500	260,086	650,402	429,069
2003			132,047	117,547	409,322			30,928	116,134	458,219	371,527
2004			2,098,260	576,596	866,469			1,458,128	254,710	1,046,973	335,220
2005			344,614	282,658	582,772			171,940	277,980	697,567	462,265
<b>TOTAL</b>			<b>6,945,366</b>	<b>1,788,795</b>	<b>3,419,377</b>			<b>2,709,827</b>	<b>1,102,976</b>	<b>3,964,461</b>	<b>2,011,539</b>
O.D.					2,119					3,161	3,204

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			2,662,530	392,909	1,138,861			2,002,750	307,981	1,713,619	470,929
2002	1,205	68,563	2,932,637	495,082	517,682	213	27,289	1,547,061	409,046	932,313	464,682
2003	283	15,421	319,269	129,730	416,031	84	10,533	295,060	162,051	604,933	409,794
2004	1,236	172,874	3,225,021	567,611	858,181	1,025	202,810	2,819,399	395,926	1,242,176	353,322
2005	1,341	101,487	1,691,518	340,105	494,563	1,158	107,461	1,635,426	326,184	668,740	485,841
<b>TOTAL</b>	<b>4,065</b>	<b>358,345</b>	<b>10,830,975</b>	<b>1,925,437</b>	<b>3,425,318</b>	<b>2,480</b>	<b>348,093</b>	<b>8,299,696</b>	<b>1,601,188</b>	<b>5,161,781</b>	<b>2,184,568</b>
O.D.		77	1,287	233	1,932		98	1,671	344	3,612	3,542

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	19,846,787	12,119,845	2,188,110			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,010,641	464,410	23,951			
TOTAL LOSSES	20,857,428	12,584,255	2,212,061			
EXPECTED LOSSES	16,718,578	9,515,847	1,740,564			
CREDIBILITY	.25	.64	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.821	1.099	.193	3.113		
INDICATED (POST-TEST)	1.386	.836	.147	2.369		
PRES. ON RATE LEVEL	1.456	.829	.152	2.437		
DERIVED BY FORMULA	1.439	.833	.147	2.419		
UNDERLYING PRES. RATE	1.460	.831	.152	2.443		
PROPOSED	1.439	.833	.147	2.419		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	2.592
IND. RATES				2.59	MINIMUM PREMIUM	
MAN. RATES	2.95	2.81	2.58	+ 2.59	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	689	513	.074							
2002	1,190	293,805	24.689			1			1	2
2003	957	867	.090							
2004	1,319	7,019	.532						2	2
2005	1,128	8,623	.764							
<b>TOTAL</b>	<b>5,283</b>	<b>310,827</b>	<b>5.884</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
2001											513
2002			277,033		260			14,329		446	1,737
2003											867
2004					3,923					1,813	1,283
2005											8,623
<b>TOTAL</b>			<b>277,033</b>		<b>4,183</b>			<b>14,329</b>		<b>2,259</b>	<b>13,023</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											584
2002		7,895	345,618	2,024	1,365		855	45,572	413	737	1,881
2003											956
2004		140	2,381	432	3,575		53	958	196	2,072	1,352
2005											9,063
<b>TOTAL</b>		<b>8,035</b>	<b>347,999</b>	<b>2,456</b>	<b>4,940</b>		<b>908</b>	<b>46,530</b>	<b>609</b>	<b>2,809</b>	<b>13,836</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	403,472	10,814	13,836	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	4,959	3,909	194	
TOTAL LOSSES	408,431	14,723	14,030	
EXPECTED LOSSES	84,528	77,925	13,101	
CREDIBILITY	.01	.02	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	7.731	.279	.266	8.276
INDICATED (POST-TEST)	5.883	.212	.202	6.297
PRES. ON RATE LEVEL	1.596	1.472	.247	3.315
DERIVED BY FORMULA	1.639	1.447	.246	3.332
UNDERLYING PRES. RATE	1.600	1.475	.248	3.323
PROPOSED	1.639	1.447	.246	3.332

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.570
IND. RATES				3.57	MINIMUM PREMIUM	
MAN. RATES	3.68	3.97	3.51	+ 3.57	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	10,940	2,530	.023						1	1
2002	11,214	133,833	1.193			1			3	4
2003	12,011	103,516	.861				1		4	5
2004	19,283	400,984	2.079			1	1		5	7
2005	14,716	97,569	.663						5	5
<b>TOTAL</b>	<b>68,164</b>	<b>738,432</b>	<b>1.083</b>			<b>2</b>	<b>2</b>		<b>18</b>	<b>22</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					47					401	2,082
2002			95,569		9,247			9,708		13,889	5,420
2003				27,005	8,872				16,358	43,152	8,129
2004			138,226	61,570	20,268			102,948	20,630	26,290	31,052
2005					31,890					31,495	34,184
<b>TOTAL</b>			<b>233,795</b>	<b>88,575</b>	<b>70,324</b>			<b>112,656</b>	<b>36,988</b>	<b>115,227</b>	<b>80,867</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					49					618	2,371
2002		2,759	119,984	867	10,304		581	31,981	648	19,763	5,870
2003	59	735	14,964	24,830	9,779	11	763	23,048	21,314	57,232	8,966
2004	114	12,967	245,858	50,862	24,839	128	25,334	332,836	30,322	35,376	32,729
2005	22	2,521	42,502	8,340	25,100	20	1,896	29,419	6,041	28,235	35,927
<b>TOTAL</b>	<b>195</b>	<b>18,982</b>	<b>423,308</b>	<b>84,899</b>	<b>70,071</b>	<b>159</b>	<b>28,574</b>	<b>417,284</b>	<b>58,325</b>	<b>141,224</b>	<b>85,863</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	888,502	354,519	85,863	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	61,992	41,026	1,980	
TOTAL LOSSES	950,494	395,545	87,843	
EXPECTED LOSSES	1,053,814	802,972	130,875	
CREDIBILITY	.04	.10	.15	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.394	.580	.129	2.103
INDICATED (POST-TEST)	1.061	.441	.098	1.600
PRES. ON RATE LEVEL	1.542	1.175	.192	2.909
DERIVED BY FORMULA	1.523	1.102	.178	2.803
UNDERLYING PRES. RATE	1.546	1.178	.192	2.916
PROPOSED	1.523	1.102	.178	2.803

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.003
IND. RATES				3.00	MINIMUM PREMIUM	
MAN. RATES	3.57	3.59	3.08	+ 3.00	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	86,915	3,996,963	4.598			6	15	114	135
2002	88,371	3,964,562	4.486			6	21	121	148
2003	85,972	3,361,269	3.909			8	12	94	114
2004	93,425	2,911,770	3.116			2	15	122	139
2005	95,956	2,545,735	2.653				10	115	125
<b>TOTAL</b>	<b>450,639</b>	<b>16,780,299</b>	<b>3.724</b>			<b>22</b>	<b>73</b>	<b>566</b>	<b>661</b>
O.D.		909							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,007,076	358,883	559,570			1,113,842	157,285	576,737	223,570
2002			705,137	522,011	848,649			342,816	441,991	732,732	371,226
2003			981,645	368,253	431,442			475,199	295,305	552,093	257,332
2004			367,916	454,709	580,264			108,000	249,734	811,515	339,632
2005				352,056	556,929				473,998	857,095	305,657
<b>TOTAL</b>			<b>3,061,774</b>	<b>2,055,912</b>	<b>2,976,854</b>			<b>2,039,857</b>	<b>1,618,313</b>	<b>3,530,172</b>	<b>1,497,417</b>
O.D.											909

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,085,785	399,795	583,073			2,464,736	249,611	889,329	254,646
2002	1,373	26,279	1,043,120	554,998	921,424	349	21,460	1,276,848	673,432	1,053,116	402,038
2003	876	65,522	1,500,237	373,340	455,613	425	69,700	1,763,538	397,568	746,245	283,837
2004	863	68,301	1,272,139	396,706	562,011	355	68,937	1,068,653	310,454	952,981	357,972
2005	916	81,444	1,388,526	352,757	468,848	1,173	108,828	1,730,123	455,782	827,110	321,246
<b>TOTAL</b>	<b>4,028</b>	<b>241,546</b>	<b>6,289,807</b>	<b>2,077,596</b>	<b>2,990,969</b>	<b>2,302</b>	<b>268,925</b>	<b>8,303,898</b>	<b>2,086,847</b>	<b>4,468,781</b>	<b>1,619,739</b>
O.D.											1,024

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,110,506	11,624,193	1,620,763			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	831,730	486,453	17,285			
TOTAL LOSSES	15,942,236	12,110,646	1,638,048			
EXPECTED LOSSES	13,767,022	9,697,751	1,198,701			
CREDIBILITY	.13	.35	.54			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.538	2.687	.363	6.588		
INDICATED (POST-TEST)	2.692	2.045	.276	5.013		
PRES. ON RATE LEVEL	3.048	2.147	.265	5.460		
DERIVED BY FORMULA	3.002	2.111	.271	5.384		
UNDERLYING PRES. RATE	3.055	2.152	.266	5.473		
PROPOSED	3.002	2.111	.271	5.384		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	5.769
IND. RATES				5.77	MINIMUM PREMIUM	
MAN. RATES	6.80	6.63	5.78	+ 5.77	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	292,175	9,223,869	3.156	1		15	27	335	378
2002	327,022	10,908,410	3.335			21	36	332	389
2003	350,692	11,367,417	3.241			17	43	339	399
2004	379,029	12,383,258	3.267	1		15	53	394	463
2005	390,855	9,757,999	2.496			5	30	350	385
<b>TOTAL</b>	<b>1,739,773</b>	<b>53,640,953</b>	<b>3.083</b>	<b>2</b>		<b>73</b>	<b>189</b>	<b>1750</b>	<b>2014</b>
O.D.		38,065	.002					3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	226,911		2,036,132	817,522	1,650,494	2,342		1,231,157	564,463	1,737,593	957,255
2002			2,975,006	966,662	2,070,859			1,191,056	527,239	2,030,475	1,147,113
2003			2,688,630	1,262,541	1,610,281			1,752,999	603,823	2,306,456	1,142,687
2004	108,112		2,045,776	1,764,710	2,250,906			838,778	1,189,759	2,923,730	1,261,487
2005			676,614	830,059	1,999,714			1,489,387	719,726	2,685,515	1,356,984
<b>TOTAL</b>	<b>335,023</b>		<b>10,422,158</b>	<b>5,641,494</b>	<b>9,582,254</b>	<b>2,342</b>		<b>6,503,377</b>	<b>3,605,010</b>	<b>11,683,769</b>	<b>5,865,526</b>
O.D.					9,315					19,969	8,781

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	301,111		2,547,256	910,719	1,719,823	11,117		4,056,383	895,803	2,679,370	1,090,313
2002	2,545	98,193	4,054,722	1,049,124	2,249,077	417	72,475	4,100,123	856,404	2,901,553	1,242,323
2003	2,960	179,368	4,045,172	1,269,405	1,683,691	1,160	202,476	5,131,178	905,714	3,069,175	1,260,384
2004	127,421	305,691	5,698,388	1,564,481	2,193,282	1,985	373,235	5,510,573	1,407,748	3,474,114	1,329,607
2005	3,420	286,652	4,819,305	1,045,378	1,663,957	3,894	367,305	5,555,488	1,037,672	2,530,012	1,426,190
<b>TOTAL</b>	<b>437,457</b>	<b>869,904</b>	<b>21,164,843</b>	<b>5,839,107</b>	<b>9,509,830</b>	<b>18,573</b>	<b>1,015,491</b>	<b>24,353,745</b>	<b>5,103,341</b>	<b>14,654,224</b>	<b>6,348,817</b>
O.D.	5	593	10,022	1,966	7,856	14	1,147	17,902	3,684	18,354	9,535

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	47,889,696	35,138,362	6,358,352			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	2,466,258	1,455,381	82,309			
TOTAL LOSSES	50,355,954	36,593,743	6,440,661			
EXPECTED LOSSES	40,710,689	28,393,095	5,515,081			
CREDIBILITY	.33	.85	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.894	2.103	.370	5.367		
INDICATED (POST-TEST)	2.202	1.600	.282	4.084		
PRES. ON RATE LEVEL	2.335	1.628	.316	4.279		
DERIVED BY FORMULA	2.291	1.604	.282	4.177		
UNDERLYING PRES. RATE	2.340	1.632	.317	4.289		
PROPOSED	2.291	1.604	.282	4.177		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	4.476
IND. RATES				4.48	MINIMUM PREMIUM	
MAN. RATES	5.39	5.08	4.53	+ 4.48	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	23,503	561,198	2.387			1	3	15	19
2002	20,136	497,907	2.472			2	1	12	15
2003	18,123	343,553	1.895				2	15	17
2004	18,496	578,506	3.127			1	4	11	16
2005	16,142	341,976	2.118			1	1	11	13
<b>TOTAL</b>	<b>96,400</b>	<b>2,323,140</b>	<b>2.410</b>			<b>5</b>	<b>11</b>	<b>64</b>	<b>80</b>
O.D.		269							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			193,297	68,421	80,882			33,000	53,672	87,108	44,818
2002			251,809	26,552	35,540			45,883	64,728	35,378	38,017
2003				88,588	86,758				58,717	74,867	34,623
2004			107,409	185,331	39,892			78,442	85,358	48,589	33,485
2005			109,316	13,133	83,127			64,103	8,441	43,991	19,865
<b>TOTAL</b>			<b>661,831</b>	<b>382,025</b>	<b>326,199</b>			<b>221,428</b>	<b>270,916</b>	<b>289,933</b>	<b>170,808</b>
O.D.											269

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			243,168	76,221	84,280			109,725	85,178	134,320	51,048
2002	70	7,459	321,814	29,666	39,525	53	2,857	167,387	96,554	52,213	41,172
2003	199	3,252	63,078	84,428	89,934	31	2,087	61,737	71,745	101,087	38,189
2004	309	18,053	346,608	138,328	48,954	143	26,175	361,826	85,174	65,673	35,293
2005	236	16,018	260,507	36,260	70,179	161	15,564	221,207	21,639	43,824	20,878
<b>TOTAL</b>	<b>814</b>	<b>44,782</b>	<b>1,235,175</b>	<b>364,903</b>	<b>332,872</b>	<b>388</b>	<b>46,683</b>	<b>921,882</b>	<b>360,290</b>	<b>397,117</b>	<b>186,580</b>
O.D.											297

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,249,724	1,455,182	186,877	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	114,179	71,797	2,747	
TOTAL LOSSES	2,363,903	1,526,979	189,624	
EXPECTED LOSSES	1,915,469	1,541,437	212,080	
CREDIBILITY	.05	.12	.19	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.452	1.584	.197	4.233
INDICATED (POST-TEST)	1.866	1.205	.150	3.221
PRES. ON RATE LEVEL	1.982	1.595	.220	3.797
DERIVED BY FORMULA	1.976	1.548	.207	3.731
UNDERLYING PRES. RATE	1.987	1.599	.220	3.806
PROPOSED	1.976	1.548	.207	3.731

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.998
IND. RATES				4.00	MINIMUM PREMIUM	
MAN. RATES	4.61	4.51	4.02	+ 4.00	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	342,467	10,094,912	2.947			22	36	237	295
2002	370,884	6,871,323	1.852			12	19	238	269
2003	390,746	6,554,649	1.677			10	18	235	263
2004	432,968	7,984,693	1.844			7	33	233	273
2005	458,657	8,070,817	1.759			7	33	241	281
<b>TOTAL</b>	<b>1,995,722</b>	<b>39,576,394</b>	<b>1.983</b>			<b>58</b>	<b>139</b>	<b>1184</b>	<b>1381</b>
O.D.		102,094	.005				1	7	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			3,560,054	771,824	1,505,274			1,726,158	461,239	1,357,774	712,589
2002			1,873,851	291,180	1,298,047			1,048,563	161,065	1,447,296	751,321
2003			1,477,907	416,095	1,434,514			551,688	238,110	1,524,482	911,853
2004			1,122,332	853,418	1,888,159			825,349	571,607	1,834,487	889,341
2005			1,048,675	1,004,595	1,443,294			351,066	1,079,160	2,014,738	1,129,289
<b>TOTAL</b>			<b>9,082,819</b>	<b>3,337,112</b>	<b>7,569,288</b>			<b>4,502,824</b>	<b>2,511,181</b>	<b>8,178,777</b>	<b>4,394,393</b>
O.D.				44,179	12,331				12,149	16,794	16,641

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			4,281,710	859,812	1,568,498			5,077,073	731,987	2,093,686	811,639
2002	767	55,475	2,294,295	334,408	1,404,756	120	54,573	3,035,278	299,068	2,062,889	813,681
2003	1,055	106,827	2,383,408	477,764	1,469,198	449	85,858	2,204,254	394,063	2,012,318	1,005,774
2004	1,813	181,274	3,334,675	847,741	1,791,122	1,270	246,358	3,573,484	747,161	2,168,793	937,365
2005	4,006	292,990	4,885,600	1,005,752	1,253,565	2,943	276,346	4,239,849	888,662	1,916,825	1,186,883
<b>TOTAL</b>	<b>7,641</b>	<b>636,566</b>	<b>17,179,688</b>	<b>3,525,477</b>	<b>7,487,139</b>	<b>4,782</b>	<b>663,135</b>	<b>18,129,938</b>	<b>3,060,941</b>	<b>10,254,511</b>	<b>4,755,342</b>
O.D.	97	1,188	24,145	40,483	13,692	7	430	11,915	14,629	23,882	17,840

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	36,659,532	24,420,754	4,773,182	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,931,728	998,949	60,271	
TOTAL LOSSES	38,591,260	25,419,703	4,833,453	
EXPECTED LOSSES	31,811,809	19,358,504	4,011,402	
CREDIBILITY	.36	.93	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.934	1.274	.242	3.450
INDICATED (POST-TEST)	1.472	.970	.184	2.626
PRES. ON RATE LEVEL	1.589	.968	.201	2.758
DERIVED BY FORMULA	1.547	.970	.184	2.701
UNDERLYING PRES. RATE	1.594	.970	.201	2.765
PROPOSED	1.547	.970	.184	2.701

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	2.894
IND. RATES				2.89	MINIMUM PREMIUM	
MAN. RATES	3.59	3.42	2.92	+ 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
2001	21,673	338,641	1.562			1	1	5	7
2002	19,483	386,996	1.986				2	19	21
2003	19,032	534,695	2.809			2	1	5	8
2004	18,975	1,119,883	5.901			1	4	17	22
2005	19,202	351,257	1.829				3	9	12
<b>TOTAL</b>	<b>98,365</b>	<b>2,731,472</b>	<b>2.777</b>			<b>4</b>	<b>11</b>	<b>55</b>	<b>70</b>
O.D.		237							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			95,000	76,203	29,773			45,000	26,590	17,149	48,926
2002				32,266	162,514				9,819	130,931	51,466
2003			270,925	37,831	14,408			147,354	2,360	21,748	40,069
2004			122,872	148,469	168,277			68,283	303,269	259,040	49,673
2005				115,303	60,724				69,414	49,942	55,874
<b>TOTAL</b>			<b>488,797</b>	<b>410,072</b>	<b>435,696</b>			<b>260,637</b>	<b>411,452</b>	<b>478,810</b>	<b>246,008</b>
O.D.											237

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			119,510	84,890	31,023			149,625	42,198	26,443	55,727
2002	85	819	19,182	36,017	174,974	8	62	13,523	17,857	185,903	55,738
2003	96	15,114	358,396	40,055	18,639	85	18,136	443,688	12,157	31,268	44,196
2004	279	21,739	405,884	127,319	164,251	303	48,993	735,824	291,651	324,826	52,355
2005	220	17,051	292,588	83,712	57,785	130	11,386	182,788	52,254	53,381	58,724
<b>TOTAL</b>	<b>680</b>	<b>54,723</b>	<b>1,195,560</b>	<b>371,993</b>	<b>446,672</b>	<b>526</b>	<b>78,577</b>	<b>1,525,448</b>	<b>416,117</b>	<b>621,821</b>	<b>266,740</b>
O.D.											270

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,855,514	1,856,603	267,010	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	100,901	69,598	3,269	
TOTAL LOSSES	2,956,415	1,926,201	270,279	
EXPECTED LOSSES	1,670,238	1,427,275	237,060	
CREDIBILITY	.05	.13	.20	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.006	1.958	.275	5.239
INDICATED (POST-TEST)	2.288	1.490	.209	3.987
PRES. ON RATE LEVEL	1.694	1.448	.240	3.382
DERIVED BY FORMULA	1.724	1.453	.234	3.411
UNDERLYING PRES. RATE	1.698	1.451	.241	3.390
PROPOSED	1.724	1.453	.234	3.411

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.655
IND. RATES				3.66	MINIMUM PREMIUM	
MAN. RATES	4.03	4.01	3.58	+ 3.66	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	140,971	3,251,142	2.306			7	6	96	109	
2002	137,885	2,701,303	1.959			4	13	85	102	
2003	115,989	2,441,155	2.104			3	8	81	92	
2004	115,097	2,034,724	1.767			1	6	70	77	
2005	117,223	1,875,559	1.599			1	8	70	79	
<b>TOTAL</b>	<b>627,165</b>	<b>12,303,883</b>	<b>1.962</b>			<b>16</b>	<b>41</b>	<b>402</b>	<b>459</b>	
O.D.		94,686	.015				1	2	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,028,468	173,978	685,058			331,732	75,406	629,665	326,835
2002			841,713	362,841	338,170			224,793	208,453	398,953	326,380
2003			409,369	335,411	473,032			193,467	139,176	630,414	260,286
2004			191,670	177,401	638,644			88,997	91,563	552,213	294,236
2005			150,480	123,413	317,430			93,548	141,753	665,200	383,735
<b>TOTAL</b>			<b>2,621,700</b>	<b>1,173,044</b>	<b>2,452,334</b>			<b>932,537</b>	<b>656,351</b>	<b>2,876,445</b>	<b>1,591,472</b>
O.D.				69,239	3,111				8,000	3,934	10,402

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,293,814	193,811	713,836			1,103,009	119,669	970,948	372,265
2002	957	27,287	1,142,894	383,680	371,534	168	13,881	807,103	320,816	572,821	353,470
2003	780	35,712	782,988	334,918	490,024	198	32,317	838,056	207,696	833,878	287,095
2004	429	44,499	806,062	202,133	596,049	214	43,522	666,216	146,401	642,165	310,125
2005	628	49,292	822,519	164,959	265,509	783	74,461	1,137,988	226,405	618,767	403,305
<b>TOTAL</b>	<b>2,794</b>	<b>156,790</b>	<b>4,848,277</b>	<b>1,279,501</b>	<b>2,436,952</b>	<b>1,363</b>	<b>164,181</b>	<b>4,552,372</b>	<b>1,020,987</b>	<b>3,638,579</b>	<b>1,726,260</b>
O.D.	153	1,598	33,347	62,594	5,478	2	213	6,417	9,341	5,825	11,183

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,767,507	8,459,257	1,737,443			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	423,019	342,191	19,019			
TOTAL LOSSES	10,190,526	8,801,448	1,756,462			
EXPECTED LOSSES	7,043,062	7,155,952	1,417,392			
CREDIBILITY	.17	.43	.67			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.625	1.403	.280	3.308		
INDICATED (POST-TEST)	1.237	1.068	.213	2.518		
PRES. ON RATE LEVEL	1.120	1.138	.226	2.484		
DERIVED BY FORMULA	1.140	1.108	.217	2.465		
UNDERLYING PRES. RATE	1.123	1.141	.226	2.490		
PROPOSED	1.149	1.117	.218	2.484		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	2.661
IND. RATES				2.66	MINIMUM PREMIUM	
MAN. RATES	2.95	2.97	2.63	+ 2.66	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
2001	39,573	2,106,891	5.324			39,573		1	1	3	23	28
2002	39,585	565,562	1.428			39,585			1	4	20	25
2003	40,587	1,579,407	3.891			40,587	1	1	1	4	16	22
2004	39,739	1,008,846	2.538			39,739			1	5	30	36
2005	38,424	936,057	2.436			38,424			1	2	24	27
<b>TOTAL</b>	<b>197,908</b>	<b>6,196,763</b>	<b>3.131</b>			<b>197,908</b>		<b>2</b>	<b>5</b>	<b>18</b>	<b>113</b>	<b>138</b>
O.D.		14,370	.007								3	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		437,426	134,647	67,793	363,025		737,890	46,858	9,486	246,970	62,796
2002			137,467	72,948	77,378			37,184	62,149	91,895	86,541
2003		523,239	222,474	39,341	139,931		212,401	192,251	7,768	177,148	64,854
2004			104,958	178,742	210,704			36,552	156,179	265,421	56,290
2005			110,505	56,474	294,223			18,183	27,310	329,093	100,269
<b>TOTAL</b>		<b>960,665</b>	<b>710,051</b>	<b>415,298</b>	<b>1,085,261</b>		<b>950,291</b>	<b>331,028</b>	<b>262,892</b>	<b>1,110,527</b>	<b>370,750</b>
O.D.					8,221					6,149	

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		254,528	169,386	75,521	378,272		610,487	155,803	15,054	380,826	71,525
2002	191	4,621	190,933	77,080	84,653	52	2,355	143,615	94,085	132,216	93,724
2003	360	463,405	364,916	49,034	144,177	3,353	365,873	616,586	32,066	234,970	71,534
2004	333	23,623	440,596	152,429	204,235	170	29,308	452,649	164,736	318,221	59,330
2005	455	37,387	622,785	117,045	240,105	284	26,482	407,324	82,175	299,343	105,383
<b>TOTAL</b>	<b>1,339</b>	<b>783,564</b>	<b>1,788,616</b>	<b>471,109</b>	<b>1,051,442</b>	<b>3,859</b>	<b>1,034,505</b>	<b>1,775,977</b>	<b>388,116</b>	<b>1,365,576</b>	<b>401,496</b>
O.D.	4	463	7,803	1,531	7,074	4	324	5,112	1,057	5,889	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,401,570	3,291,794	401,496			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	200,863	133,812	5,892			
TOTAL LOSSES	5,602,433	3,425,606	407,388			
EXPECTED LOSSES	3,336,730	2,741,025	423,522			
CREDIBILITY	.08	.20	.31			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.831	1.731	.206	4.768		
INDICATED (POST-TEST)	2.154	1.317	.157	3.628		
PRES. ON RATE LEVEL	1.682	1.382	.213	3.277		
DERIVED BY FORMULA	1.720	1.369	.196	3.285		
UNDERLYING PRES. RATE	1.686	1.385	.214	3.285		
PROPOSED	1.720	1.369	.196	3.285		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.520
IND. RATES				3.52	MINIMUM PREMIUM	
MAN. RATES	3.77	3.84	3.47	+ 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	
2001	62,633	2,730,336	4.359	1		6	7	73	87	
2002	67,047	2,523,639	3.763			6	9	50	65	
2003	55,073	813,927	1.477				6	33	39	
2004	73,263	3,351,688	4.574			1	10	67	78	
2005	77,383	2,598,375	3.357			2	6	66	74	
<b>TOTAL</b>	<b>335,399</b>	<b>12,017,965</b>	<b>3.583</b>	<b>1</b>		<b>15</b>	<b>38</b>	<b>289</b>	<b>343</b>	
O.D.		200,936	.059			1	1	2	4	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	97,083		926,181	242,782	387,944	1,237		436,753	88,489	392,752	157,115
2002			993,993	354,979	317,879			311,322	112,672	290,840	141,954
2003				170,762	122,823				143,385	265,503	111,454
2004			113,119	290,150	274,290			1,720,300	381,795	430,943	141,091
2005			386,911	155,746	344,403			501,919	135,034	841,336	233,026
<b>TOTAL</b>	<b>97,083</b>		<b>2,420,204</b>	<b>1,214,419</b>	<b>1,447,339</b>	<b>1,237</b>		<b>2,970,294</b>	<b>861,375</b>	<b>2,221,374</b>	<b>784,640</b>
O.D.			140,000	50,561	6,050					1,240	3,085

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	128,829		1,165,136	270,460	404,236	5,872		1,452,204	140,433	605,622	178,954
2002	931	31,522	1,329,782	376,379	350,231	88	18,848	1,045,591	180,726	417,622	153,736
2003	381	5,634	110,800	160,453	128,796	77	5,794	172,454	180,110	354,664	122,934
2004	510	26,017	487,447	233,859	266,533	601	109,752	1,558,281	398,368	535,762	148,710
2005	853	62,669	1,039,361	197,612	293,008	1,214	115,864	1,724,008	277,354	784,664	244,910
<b>TOTAL</b>	<b>131,504</b>	<b>125,842</b>	<b>4,132,526</b>	<b>1,238,763</b>	<b>1,442,804</b>	<b>7,852</b>	<b>250,258</b>	<b>5,952,538</b>	<b>1,176,991</b>	<b>2,698,334</b>	<b>849,244</b>
O.D.	1	213	179,754	56,983	5,527			100	33	1,759	3,359

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,780,588	6,621,194	852,603	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	592,338	341,164	11,370	
TOTAL LOSSES	11,372,926	6,962,358	863,973	
EXPECTED LOSSES	9,827,191	6,650,962	764,709	
CREDIBILITY	.11	.28	.44	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.391	2.076	.258	5.725
INDICATED (POST-TEST)	2.581	1.580	.196	4.357
PRES. ON RATE LEVEL	2.923	1.978	.228	5.129
DERIVED BY FORMULA	2.885	1.867	.214	4.966
UNDERLYING PRES. RATE	2.930	1.983	.228	5.141
PROPOSED	2.885	1.867	.214	4.966

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	5.321
IND. RATES				5.32	MINIMUM PREMIUM	
MAN. RATES	6.37	6.23	5.43	+ 5.32	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	197,295	6,147,372	3.115			13	12	87	112
2002	212,968	4,242,211	1.991			8	6	77	91
2003	206,499	6,437,055	3.117			9	8	96	113
2004	176,935	4,398,111	2.485			7	18	113	138
2005	232,111	3,202,854	1.379			2	18	109	129
<b>TOTAL</b>	<b>1,025,808</b>	<b>24,427,603</b>	<b>2.381</b>			<b>39</b>	<b>62</b>	<b>482</b>	<b>583</b>
O.D.		24,322	.002						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			2,668,041	549,067	704,662			881,394	393,524	628,506	322,178
2002			1,718,996	121,358	529,012			542,864	89,123	910,307	330,551
2003			1,989,270	248,667	944,312			1,697,638	353,610	867,296	336,262
2004			1,013,296	509,045	905,232			291,517	510,947	804,046	364,028
2005			228,558	507,655	765,061			25,000	343,692	905,315	427,573
<b>TOTAL</b>			<b>7,618,161</b>	<b>1,935,792</b>	<b>3,848,279</b>			<b>3,438,413</b>	<b>1,690,896</b>	<b>4,115,470</b>	<b>1,780,592</b>
O.D.											24,322

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			3,320,032	611,660	734,257			2,848,416	624,523	969,152	366,961
2002	317	50,289	2,146,206	146,117	576,340	68	31,837	1,774,244	169,205	1,296,878	357,987
2003	678	105,153	2,403,821	304,722	973,770	607	104,074	2,625,308	496,911	1,165,416	370,897
2004	1,072	125,082	2,321,013	496,569	874,944	733	132,099	1,933,466	548,614	973,489	383,686
2005	1,638	131,236	2,214,160	512,948	653,701	1,110	100,598	1,583,395	388,034	855,433	449,379
<b>TOTAL</b>	<b>3,705</b>	<b>411,760</b>	<b>12,405,232</b>	<b>2,072,016</b>	<b>3,813,012</b>	<b>2,518</b>	<b>368,608</b>	<b>10,764,829</b>	<b>2,227,287</b>	<b>5,260,368</b>	<b>1,928,910</b>
O.D.											26,902

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	23,956,652	13,372,683	1,955,812			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,024,661	491,030	24,309			
TOTAL LOSSES	24,981,313	13,863,713	1,980,121			
EXPECTED LOSSES	16,648,865	9,652,854	1,672,067			
CREDIBILITY	.23	.60	.93			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.435	1.351	.193	3.979		
INDICATED (POST-TEST)	1.853	1.028	.147	3.028		
PRES. ON RATE LEVEL	1.618	.939	.163	2.720		
DERIVED BY FORMULA	1.672	.992	.148	2.812		
UNDERLYING PRES. RATE	1.623	.941	.163	2.727		
PROPOSED	1.672	.992	.148	2.812		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.013
IND. RATES				3.01	MINIMUM PREMIUM	
MAN. RATES	3.13	3.14	2.88	+ 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	
2001	205,504	10,286,913	5.005			29	40	132	201	
2002	155,213	8,880,495	5.721	2	2	13	11	97	125	
2003	174,345	5,350,009	3.068			8	23	104	135	
2004	194,102	5,655,890	2.913	1		6	24	91	122	
2005	167,700	2,369,141	1.412				10	78	88	
<b>TOTAL</b>	<b>896,864</b>	<b>32,542,448</b>	<b>3.628</b>	<b>3</b>	<b>2</b>	<b>56</b>	<b>108</b>	<b>502</b>	<b>671</b>	
O.D.		32,615	.003					2	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			5,141,315	944,112	762,704			1,386,538	1,001,239	706,413	344,592
2002	661,791	1,124,622	2,670,621	330,420	597,611	3,000	1,815,674	552,244	178,421	661,942	284,149
2003			1,047,390	551,183	1,124,269			168,844	1,038,059	996,472	423,792
2004	771,603		1,263,216	690,373	695,157			599,226	611,587	626,641	398,087
2005			373,474		669,235				293,330	728,215	304,887
<b>TOTAL</b>	<b>1,433,394</b>	<b>1,124,622</b>	<b>10,122,542</b>	<b>2,889,562</b>	<b>3,848,976</b>	<b>3,000</b>	<b>1,815,674</b>	<b>2,706,852</b>	<b>3,122,636</b>	<b>3,719,683</b>	<b>1,755,507</b>
O.D.					14,569					13,627	4,419

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			6,467,777	1,051,740	794,732			4,610,235	1,588,965	1,089,290	392,490
2002	840,961	689,024	3,465,191	370,392	656,918	32,439	1,231,498	1,893,390	302,041	947,327	307,733
2003	1,328	83,152	1,836,841	575,446	1,157,531	626	54,540	1,505,375	1,258,241	1,363,727	467,443
2004	886,429	137,746	2,582,982	606,877	697,087	951	174,204	2,465,860	631,327	785,489	419,584
2005	1,033	92,596	1,577,544	394,751	559,105	864	79,201	1,255,392	320,003	689,150	320,436
<b>TOTAL</b>	<b>1,729,751</b>	<b>1,002,518</b>	<b>15,930,335</b>	<b>2,999,206</b>	<b>3,865,373</b>	<b>34,880</b>	<b>1,539,443</b>	<b>11,730,252</b>	<b>4,100,577</b>	<b>4,874,983</b>	<b>1,907,686</b>
O.D.		7	167	38	15,245			116	38	20,838	4,883

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	31,967,469	15,876,298	1,912,569			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,512,407	582,769	22,109			
TOTAL LOSSES	33,479,876	16,459,067	1,934,678			
EXPECTED LOSSES	25,201,878	12,000,041	1,605,387			
CREDIBILITY	.21	.55	.85			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.733	1.835	.216	5.784		
INDICATED (POST-TEST)	2.841	1.396	.164	4.401		
PRES. ON RATE LEVEL	2.803	1.335	.179	4.317		
DERIVED BY FORMULA	2.811	1.369	.166	4.346		
UNDERLYING PRES. RATE	2.810	1.338	.179	4.327		
PROPOSED	2.811	1.369	.166	4.346		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	4.657
IND. RATES				4.66	MINIMUM PREMIUM	
MAN. RATES	5.06	5.10	4.57	+ 4.66	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	120,960	6,025,229	4.981			14	12	128	154
2002	130,712	3,478,446	2.661			4	8	143	155
2003	119,322	5,166,824	4.330			6	13	142	161
2004	124,256	3,944,174	3.174			6	12	95	113
2005	129,837	4,368,561	3.364			3	15	103	121
<b>TOTAL</b>	<b>625,087</b>	<b>22,983,234</b>	<b>3.677</b>			<b>33</b>	<b>60</b>	<b>611</b>	<b>704</b>
O.D.		2,961						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			2,593,120	339,439	834,909			1,218,269	142,840	680,219	216,433
2002			626,857	387,941	757,064			330,874	207,555	805,142	363,013
2003			1,252,454	553,865	840,023			247,057	680,206	1,274,486	318,733
2004			854,907	428,922	628,478			569,732	474,076	652,267	335,792
2005			632,069	406,313	675,605			278,981	431,905	1,683,179	260,509
<b>TOTAL</b>			<b>5,959,407</b>	<b>2,116,480</b>	<b>3,736,079</b>			<b>2,644,913</b>	<b>1,936,582</b>	<b>5,095,293</b>	<b>1,494,480</b>
O.D.					668					287	2,006

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			2,955,875	378,133	869,974			2,725,795	226,687	1,048,902	246,517
2002	1,019	22,966	913,915	415,536	820,899	168	20,326	1,177,091	333,458	1,149,491	393,143
2003	1,316	89,716	2,024,207	567,109	874,607	516	57,610	1,553,517	868,991	1,706,634	351,562
2004	881	100,282	1,868,085	403,407	614,750	970	184,661	2,573,636	527,230	806,147	353,925
2005	2,017	142,646	2,364,429	453,407	583,067	2,132	200,283	3,054,785	607,566	1,503,803	273,795
<b>TOTAL</b>	<b>5,233</b>	<b>355,610</b>	<b>10,126,511</b>	<b>2,217,592</b>	<b>3,763,297</b>	<b>3,786</b>	<b>462,880</b>	<b>11,084,824</b>	<b>2,563,932</b>	<b>6,214,977</b>	<b>1,618,942</b>
O.D.					696					443	2,130

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	22,038,844	14,760,937	1,621,072			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,034,503	472,193	20,411			
TOTAL LOSSES	23,073,347	15,233,130	1,641,483			
EXPECTED LOSSES	17,152,387	9,520,076	1,437,701			
CREDIBILITY	.17	.43	.67			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.691	2.437	.263	6.391		
INDICATED (POST-TEST)	2.809	1.855	.200	4.864		
PRES. ON RATE LEVEL	2.737	1.519	.230	4.486		
DERIVED BY FORMULA	2.749	1.663	.210	4.622		
UNDERLYING PRES. RATE	2.744	1.523	.230	4.497		
PROPOSED	2.749	1.663	.210	4.622		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	4.952
IND. RATES				4.95	MINIMUM PREMIUM	
MAN. RATES	4.96	5.22	4.75	+ 4.95	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	123,369	3,728,475	3.022			10	20	92	122
2002	142,918	5,032,043	3.520		1	10	22	125	158
2003	147,746	4,060,427	2.748			8	12	121	141
2004	153,375	3,147,731	2.052			4	23	111	138
2005	179,060	2,696,986	1.506			1	15	103	119
<b>TOTAL</b>	<b>746,468</b>	<b>18,665,662</b>	<b>2.501</b>		<b>1</b>	<b>33</b>	<b>92</b>	<b>552</b>	<b>678</b>
O.D.		52,679	.007				1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,276,885	453,375	569,528			365,347	280,376	517,952	265,012
2002		256,915	1,422,717	547,176	846,878		75,500	542,130	385,479	714,411	240,837
2003			1,140,097	265,255	551,513			420,058	536,238	786,668	360,598
2004			475,696	510,314	440,681			142,371	625,677	592,038	360,954
2005			166,364	434,417	592,362			50,509	250,914	815,521	386,899
<b>TOTAL</b>		<b>256,915</b>	<b>4,481,759</b>	<b>2,210,537</b>	<b>3,000,962</b>		<b>75,500</b>	<b>1,520,415</b>	<b>2,078,684</b>	<b>3,426,590</b>	<b>1,614,300</b>
O.D.				13,002	10,631				820	24,531	3,695

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,606,321	505,060	593,453			1,214,779	444,957	798,679	301,849
2002	1,759	586,729	1,964,973	587,502	922,746	4,704	288,975	1,899,446	597,999	1,027,106	260,826
2003	658	73,099	1,677,550	289,594	574,497	515	70,923	1,834,517	684,578	1,065,299	397,740
2004	925	73,251	1,377,241	424,547	440,163	598	102,931	1,552,620	608,141	736,075	380,446
2005	1,322	105,212	1,778,060	420,813	509,354	960	88,724	1,382,695	316,971	764,801	406,631
<b>TOTAL</b>	<b>4,664</b>	<b>838,291</b>	<b>8,404,145</b>	<b>2,227,516</b>	<b>3,040,213</b>	<b>6,777</b>	<b>551,553</b>	<b>7,884,057</b>	<b>2,652,646</b>	<b>4,391,960</b>	<b>1,747,492</b>
O.D.	35	190	4,326	13,695	10,878		26	704	1,290	37,528	4,020

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	17,694,768	12,375,726	1,751,512			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,035,793	523,152	23,403			
TOTAL LOSSES	18,730,561	12,898,878	1,774,915			
EXPECTED LOSSES	16,929,894	10,017,601	1,537,725			
CREDIBILITY	.19	.48	.75			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.509	1.728	.238	4.475		
INDICATED (POST-TEST)	1.909	1.315	.181	3.405		
PRES. ON RATE LEVEL	2.263	1.339	.205	3.807		
DERIVED BY FORMULA	2.196	1.327	.187	3.710		
UNDERLYING PRES. RATE	2.268	1.342	.206	3.816		
PROPOSED	2.196	1.327	.187	3.710		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.975
IND. RATES				3.98	MINIMUM PREMIUM	
MAN. RATES	4.45	4.59	4.03	+ 3.98	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	87,422	4,504,525	5.152			10	9	116	135
2002	100,491	4,621,467	4.598	1		12	4	103	120
2003	101,965	4,300,154	4.217			5	10	101	116
2004	104,380	4,758,292	4.558	1	1	3	13	103	121
2005	110,775	2,385,613	2.153				9	89	98
<b>TOTAL</b>	<b>505,033</b>	<b>20,570,051</b>	<b>4.073</b>	<b>2</b>	<b>1</b>	<b>30</b>	<b>45</b>	<b>512</b>	<b>590</b>
O.D.		4,670							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,695,731	184,219	399,087			1,204,778	74,370	616,601	329,739
2002	148,219		1,860,050	166,304	575,102	190		577,088	127,693	759,106	407,715
2003			901,638	429,683	721,946			686,532	275,141	864,728	420,486
2004	243,020	544,766	412,862	560,190	406,243	260	615,574	149,706	457,965	905,702	462,004
2005			219,804	219,804	600,305			225,149	911,360	428,995	
<b>TOTAL</b>	<b>391,239</b>	<b>544,766</b>	<b>4,870,281</b>	<b>1,560,200</b>	<b>2,702,683</b>	<b>450</b>	<b>615,574</b>	<b>2,618,104</b>	<b>1,160,318</b>	<b>4,057,497</b>	<b>2,048,939</b>
O.D.											4,670

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,933,537	205,220	415,851			3,609,981	118,025	950,799	375,573
2002	188,507	55,107	2,351,350	194,091	627,072	844	33,403	1,854,516	222,026	1,083,708	441,555
2003	1,022	66,469	1,487,377	442,055	748,135	541	95,305	2,401,978	403,714	1,156,379	463,796
2004	279,877	301,989	1,367,220	454,730	410,427	5,423	732,031	1,550,709	505,376	1,080,305	486,952
2005	753	70,803	1,203,566	286,302	491,522	882	82,019	1,292,790	313,174	844,879	450,874
<b>TOTAL</b>	<b>470,159</b>	<b>494,368</b>	<b>8,343,050</b>	<b>1,582,398</b>	<b>2,693,007</b>	<b>7,690</b>	<b>942,758</b>	<b>10,709,974</b>	<b>1,562,315</b>	<b>5,116,070</b>	<b>2,218,750</b>
O.D.											5,115

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	20,967,999	10,953,790	2,223,865			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	879,085	465,160	27,121			
TOTAL LOSSES	21,847,084	11,418,950	2,250,986			
EXPECTED LOSSES	14,509,597	9,176,450	1,848,422			
CREDIBILITY	.14	.37	.58			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	4.326	2.261	.446	7.033		
INDICATED (POST-TEST)	3.292	1.721	.339	5.352		
PRES. ON RATE LEVEL	2.866	1.813	.365	5.044		
DERIVED BY FORMULA	2.926	1.779	.350	5.055		
UNDERLYING PRES. RATE	2.873	1.817	.366	5.056		
PROPOSED	2.926	1.779	.350	5.055		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	5.416
IND. RATES				5.42	MINIMUM PREMIUM	
MAN. RATES	5.90	5.94	5.34	+ 5.42	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	108,818	5,235,643	4.811		1	17	11	120	149
2002	110,246	5,326,613	4.831			12	16	123	151
2003	107,144	3,785,409	3.533			9	12	86	107
2004	109,742	3,632,225	3.309			3	12	93	108
2005	125,763	3,607,758	2.868		1	3	7	85	96
<b>TOTAL</b>	<b>561,713</b>	<b>21,587,648</b>	<b>3.843</b>		<b>1</b>	<b>1</b>	<b>44</b>	<b>58</b>	<b>611</b>
O.D.		1,711							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		165,405	2,423,887	175,149	665,375		87,150	689,066	97,181	621,239	311,191
2002			2,208,925	487,152	626,765			537,786	305,387	866,880	293,718
2003			1,391,473	536,758	457,776			402,664	168,852	540,905	286,981
2004			476,338	705,532	506,786			175,127	375,895	1,040,264	352,283
2005	57,388		492,992	241,090	763,202	2,607		332,306	140,246	1,233,193	344,734
<b>TOTAL</b>	<b>57,388</b>	<b>165,405</b>	<b>6,993,615</b>	<b>2,145,681</b>	<b>3,019,904</b>	<b>2,607</b>	<b>87,150</b>	<b>2,136,949</b>	<b>1,087,561</b>	<b>4,302,481</b>	<b>1,588,907</b>
O.D.											1,711

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		446,594	3,049,251	195,115	693,320		334,569	2,291,144	154,227	957,957	354,447
2002	1,279	68,077	2,894,548	526,191	688,555	240	32,879	1,867,901	483,452	1,241,119	318,097
2003	1,263	91,004	2,096,291	534,597	491,969	322	57,671	1,455,231	247,981	722,848	316,540
2004	1,254	85,752	1,618,266	568,400	511,308	561	101,393	1,548,328	448,753	1,227,693	371,306
2005	76,196	121,154	2,009,024	371,139	637,378	6,344	149,493	2,230,051	362,086	1,139,243	362,315
<b>TOTAL</b>	<b>79,992</b>	<b>812,581</b>	<b>11,667,380</b>	<b>2,195,442</b>	<b>3,022,530</b>	<b>7,467</b>	<b>676,005</b>	<b>9,392,655</b>	<b>1,696,499</b>	<b>5,288,860</b>	<b>1,722,705</b>
O.D.											1,803

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	22,636,080	12,203,331	1,724,508			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,128,798	509,836	22,991			
TOTAL LOSSES	23,764,878	12,713,167	1,747,499			
EXPECTED LOSSES	18,508,444	10,020,960	1,572,796			
CREDIBILITY	.16	.40	.62			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	4.231	2.263	.311	6.805		
INDICATED (POST-TEST)	3.220	1.722	.237	5.179		
PRES. ON RATE LEVEL	3.287	1.780	.279	5.346		
DERIVED BY FORMULA	3.276	1.757	.253	5.286		
UNDERLYING PRES. RATE	3.295	1.784	.280	5.359		
PROPOSED	3.276	1.757	.253	5.286		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	5.664
IND. RATES				5.66	MINIMUM PREMIUM	
MAN. RATES	6.32	6.35	5.66	+ 5.66	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	223,459	6,834,387	3.058	1	1	11	10	106	129	
2002	211,346	3,982,957	1.884			8	4	120	132	
2003	197,732	4,582,606	2.317			10	3	94	107	
2004	197,304	5,308,566	2.690	1		8	18	118	145	
2005	270,780	6,280,404	2.319			3	18	140	161	
<b>TOTAL</b>	<b>1,100,621</b>	<b>26,988,920</b>	<b>2.452</b>	<b>2</b>	<b>1</b>	<b>40</b>	<b>53</b>	<b>578</b>	<b>674</b>	
O.D.		18,801	.001					2	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	634,464	664,121	1,977,423	318,261	547,353		780,308	536,518	190,519	738,762	446,658
2002			1,033,962	171,215	790,652			343,699	58,071	1,117,198	468,160
2003			1,588,112	61,526	622,423			987,950	65,905	886,642	370,048
2004	472,543		1,381,151	600,730	568,678			680,177	293,173	737,641	574,473
2005			1,095,009	531,455	847,990			1,240,835	649,289	1,356,307	559,519
<b>TOTAL</b>	<b>1,107,007</b>	<b>664,121</b>	<b>7,075,657</b>	<b>1,683,187</b>	<b>3,377,096</b>		<b>780,308</b>	<b>3,789,179</b>	<b>1,256,957</b>	<b>4,836,550</b>	<b>2,418,858</b>
O.D.					2,909					3,713	12,179

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	841,934	323,902	2,476,860	354,543	570,346		541,113	1,754,938	302,354	1,139,176	508,743
2002	449	33,514	1,385,731	197,348	855,538	44	20,948	1,200,111	124,459	1,588,071	507,017
2003	230	90,468	2,099,378	117,104	643,458	588	119,442	2,966,356	178,482	1,177,133	408,163
2004	543,231	141,966	2,664,170	538,447	581,129	1,006	197,151	2,706,992	394,721	891,981	605,495
2005	2,272	166,962	2,784,601	571,158	733,013	2,651	250,200	3,780,218	720,091	1,321,701	588,054
<b>TOTAL</b>	<b>1,388,116</b>	<b>756,812</b>	<b>11,410,740</b>	<b>1,778,600</b>	<b>3,383,484</b>	<b>4,289</b>	<b>1,128,854</b>	<b>12,408,615</b>	<b>1,720,107</b>	<b>6,118,062</b>	<b>2,617,472</b>
O.D.	1	223	3,879	760	2,292	2	222	3,467	713	3,328	12,878

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	27,105,220	13,007,346	2,630,350	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,412,506	566,762	34,715	
TOTAL LOSSES	28,517,726	13,574,108	2,665,065	
EXPECTED LOSSES	22,804,867	10,830,111	2,311,304	
CREDIBILITY	.24	.63	.98	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.591	1.233	.242	4.066
INDICATED (POST-TEST)	1.972	.938	.184	3.094
PRES. ON RATE LEVEL	2.067	.982	.209	3.258
DERIVED BY FORMULA	2.044	.954	.185	3.183
UNDERLYING PRES. RATE	2.072	.984	.210	3.266
PROPOSED	2.044	.954	.185	3.183

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.410
IND. RATES				3.41	MINIMUM PREMIUM	
MAN. RATES	4.23	4.00	3.45	+ 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
2001	109,517	4,112,307	3.754	1		5	21	105	132
2002	72,275	3,274,766	4.530			10	19	59	88
2003	78,896	2,469,674	3.130			6	37	55	98
2004	81,534	2,416,183	2.963			1	53	44	98
2005	247,111	3,450,024	1.396			2	44	66	112
<b>TOTAL</b>	<b>589,333</b>	<b>15,722,954</b>	<b>2.668</b>	<b>1</b>		<b>24</b>	<b>174</b>	<b>329</b>	<b>528</b>
O.D.		26,923	.004					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	532,645		686,577	553,782	582,087	7,169		372,119	579,514	499,650	298,764
2002			1,343,116	325,327	452,125			415,724	220,116	358,978	159,380
2003			661,094	400,539	299,615			223,774	389,486	236,151	259,015
2004			234,078	770,194	202,336			200,031	420,469	255,775	333,300
2005			656,631	481,583	461,112			552,306	505,149	498,302	294,941
<b>TOTAL</b>	<b>532,645</b>		<b>3,581,496</b>	<b>2,531,425</b>	<b>1,997,275</b>	<b>7,169</b>		<b>1,763,954</b>	<b>2,114,734</b>	<b>1,848,856</b>	<b>1,345,400</b>
O.D.					10,996					1,425	14,502

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	706,820		863,247	616,912	606,534	34,031		1,235,728	919,688	770,456	340,292
2002	855	41,841	1,771,074	351,063	495,352	184	25,280	1,413,961	342,039	517,841	172,609
2003	923	47,678	1,084,917	389,556	320,873	314	38,740	1,003,641	472,791	335,098	285,694
2004	1,267	60,858	1,173,617	569,394	231,765	492	84,062	1,210,198	401,450	335,181	351,298
2005	1,812	124,291	2,069,561	434,795	421,073	1,698	159,324	2,396,195	452,182	528,558	309,983
<b>TOTAL</b>	<b>711,677</b>	<b>274,668</b>	<b>6,962,416</b>	<b>2,361,720</b>	<b>2,075,597</b>	<b>36,719</b>	<b>307,406</b>	<b>7,259,723</b>	<b>2,588,150</b>	<b>2,487,134</b>	<b>1,459,876</b>
O.D.					11,458					2,197	15,515

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,552,609	9,526,256	1,475,391	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,661,128	662,318	29,716	
TOTAL LOSSES	17,213,737	10,188,574	1,505,107	
EXPECTED LOSSES	24,480,893	10,189,568	1,544,054	
CREDIBILITY	.16	.41	.64	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.921	1.729	.255	4.905
INDICATED (POST-TEST)	2.223	1.316	.194	3.733
PRES. ON RATE LEVEL	4.144	1.725	.261	6.130
DERIVED BY FORMULA	3.837	1.557	.218	5.612
UNDERLYING PRES. RATE	4.154	1.729	.262	6.145
PROPOSED	3.837	1.557	.218	5.612

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	6.013
IND. RATES				6.01	MINIMUM PREMIUM	
MAN. RATES	8.22	7.67	6.49	+ 6.01	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	16,456	934,215	5.677			1	2	20	23
2002	30,336	855,675	2.820			2	3	26	31
2003	31,094	1,236,212	3.975			1	11	37	49
2004	40,626	1,821,534	4.483			1	7	44	52
2005	46,452	1,545,764	3.327				13	37	50
<b>TOTAL</b>	<b>164,964</b>	<b>6,393,400</b>	<b>3.876</b>			<b>5</b>	<b>36</b>	<b>164</b>	<b>205</b>
O.D.		154,257	.093				2	1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			148,890	77,607	116,165			24,053	90,064	370,461	106,975
2002			292,672	73,083	80,512			131,750	30,498	144,774	102,386
2003			93,820	409,837	103,174			28,500	174,047	194,858	231,976
2004			282,000	265,744	199,155			318,000	134,081	407,848	214,706
2005			342,349	141,383	141,383				574,890	236,266	250,876
<b>TOTAL</b>			<b>817,382</b>	<b>1,168,620</b>	<b>640,389</b>			<b>502,303</b>	<b>1,003,580</b>	<b>1,354,207</b>	<b>906,919</b>
O.D.				88,710	2,356				57,000	4,149	2,042

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			187,304	86,454	121,045			79,976	142,932	571,250	121,845
2002	193	9,058	384,836	78,409	88,629	24	7,951	439,299	52,034	207,038	110,884
2003	909	15,630	336,158	376,995	117,841	107	9,408	260,259	212,615	264,883	255,870
2004	472	33,397	629,489	215,502	200,372	364	71,193	1,006,186	178,987	485,234	226,300
2005	630	47,598	816,858	238,384	140,945	928	83,707	1,348,153	398,756	283,093	263,671
<b>TOTAL</b>	<b>2,204</b>	<b>105,683</b>	<b>2,354,645</b>	<b>995,744</b>	<b>668,832</b>	<b>1,423</b>	<b>172,259</b>	<b>3,133,873</b>	<b>985,324</b>	<b>1,811,498</b>	<b>978,570</b>
O.D.	77	2,515	49,923	78,623	5,165	35	4,966	76,245	48,256	11,366	2,184

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,903,848	4,604,808	980,754			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	339,490	182,048	8,924			
TOTAL LOSSES	6,243,338	4,786,856	989,678			
EXPECTED LOSSES	5,562,586	3,276,185	532,834			
CREDIBILITY	.07	.18	.28			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.785	2.902	.600	7.287		
INDICATED (POST-TEST)	2.880	2.208	.457	5.545		
PRES. ON RATE LEVEL	3.364	1.981	.322	5.667		
DERIVED BY FORMULA	3.330	2.022	.360	5.712		
UNDERLYING PRES. RATE	3.372	1.986	.323	5.681		
PROPOSED	3.304	2.006	.357	5.667		
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	6.072
IND. RATES				6.07	MINIMUM PREMIUM	
MAN. RATES	6.64	6.57	6.00	+ 6.07	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	53,306	6,536,016	12.261			14	13	107	134
2002	49,778	2,223,283	4.466	1		5	4	64	74
2003	65,548	3,546,519	5.410	1		5	10	111	127
2004	56,665	2,904,791	5.126			4	17	97	118
2005	52,697	1,890,194	3.586			1	8	76	85
<b>TOTAL</b>	<b>277,994</b>	<b>17,100,803</b>	<b>6.152</b>	<b>2</b>		<b>29</b>	<b>52</b>	<b>455</b>	<b>538</b>
O.D.		47,674	.017					4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			2,741,207	350,059	595,202			1,625,404	225,133	726,228	272,783
2002	558,044		635,153	146,779	173,878	4,710		173,129	93,229	286,988	151,373
2003	162,518		777,683	286,616	500,541	18		653,358	181,886	721,895	262,004
2004			512,889	518,529	463,229			153,897	561,973	479,824	214,450
2005			139,912	321,019	374,298			10,550	259,209	664,676	120,530
<b>TOTAL</b>	<b>720,562</b>		<b>4,806,844</b>	<b>1,623,002</b>	<b>2,107,148</b>	<b>4,728</b>		<b>2,616,338</b>	<b>1,321,430</b>	<b>2,879,611</b>	<b>1,021,140</b>
O.D.					10,700					25,717	11,257

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			3,028,674	389,966	620,204			3,473,246	357,286	1,119,846	310,700
2002	708,472	19,576	832,972	158,048	191,268	18,478	10,569	600,508	148,443	410,642	163,937
2003	206,547	47,878	1,076,093	297,059	518,791	356	55,010	1,401,583	271,587	958,923	288,990
2004	947	76,934	1,445,225	434,310	461,978	563	96,770	1,440,809	543,056	602,670	226,030
2005	962	73,987	1,248,910	295,432	327,042	786	73,235	1,156,063	288,143	628,528	126,677
<b>TOTAL</b>	<b>916,928</b>	<b>218,375</b>	<b>7,631,874</b>	<b>1,574,815</b>	<b>2,119,283</b>	<b>20,183</b>	<b>235,584</b>	<b>8,072,209</b>	<b>1,608,515</b>	<b>3,720,609</b>	<b>1,116,334</b>
O.D.	1	136	2,327	465	10,770	6	716	11,720	2,467	31,135	12,544

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	17,110,059	9,068,059	1,128,878	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	726,360	389,807	14,980	
TOTAL LOSSES	17,836,419	9,457,866	1,143,858	
EXPECTED LOSSES	11,995,442	7,964,528	1,070,276	
CREDIBILITY	.10	.25	.39	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	6.416	3.402	.411	10.229
INDICATED (POST-TEST)	4.883	2.589	.313	7.785
PRES. ON RATE LEVEL	4.305	2.858	.384	7.547
DERIVED BY FORMULA	4.363	2.791	.356	7.510
UNDERLYING PRES. RATE	4.315	2.865	.385	7.565
PROPOSED	4.384	2.805	.358	7.547

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	8.087
IND. RATES				8.09	MINIMUM PREMIUM	
MAN. RATES	8.79	8.90	7.99	+ 8.09	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	37,284	1,371,881	3.679			3	4	34	41
2002	35,680	491,341	1.377				7	14	21
2003	30,563	518,946	1.697				4	18	22
2004	32,840	1,139,243	3.469			1	8	26	35
2005	35,198	780,544	2.217				4	23	27
<b>TOTAL</b>	<b>171,565</b>	<b>4,301,955</b>	<b>2.507</b>			<b>4</b>	<b>27</b>	<b>115</b>	<b>146</b>
O.D.		5,418	.003						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			380,134	109,351	302,349			81,706	38,603	321,172	138,566
2002				121,657	43,804				127,028	83,248	115,604
2003				101,501	102,386				52,427	133,129	129,503
2004			247,994	247,721	113,905			22,052	185,973	210,084	111,514
2005				97,392	162,402				143,555	254,973	122,222
<b>TOTAL</b>			<b>628,128</b>	<b>677,622</b>	<b>724,846</b>			<b>103,758</b>	<b>547,586</b>	<b>1,002,606</b>	<b>617,409</b>
O.D.											5,418

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			478,208	121,817	315,051			271,672	61,263	495,249	157,827
2002	320	825	25,396	125,307	48,745	100	261	43,492	187,355	121,400	125,199
2003	230	3,774	72,988	96,888	106,035	24	2,416	72,527	67,989	176,687	142,842
2004	432	33,106	628,877	195,768	122,876	166	27,088	422,220	182,515	257,075	117,536
2005	260	23,191	395,230	99,773	136,264	350	32,680	519,676	137,172	246,364	128,455
<b>TOTAL</b>	<b>1,242</b>	<b>60,896</b>	<b>1,600,699</b>	<b>639,553</b>	<b>728,971</b>	<b>640</b>	<b>62,445</b>	<b>1,329,587</b>	<b>636,294</b>	<b>1,296,775</b>	<b>671,859</b>
O.D.											5,899

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,055,509	3,301,593	677,758			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	167,488	153,158	7,691			
TOTAL LOSSES	3,222,997	3,454,751	685,449			
EXPECTED LOSSES	2,772,490	3,108,759	550,724			
CREDIBILITY	.07	.18	.28			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.879	2.014	.400	4.293		
INDICATED (POST-TEST)	1.430	1.533	.304	3.267		
PRES. ON RATE LEVEL	1.612	1.808	.320	3.740		
DERIVED BY FORMULA	1.599	1.759	.316	3.674		
UNDERLYING PRES. RATE	1.616	1.812	.321	3.749		
PROPOSED	1.599	1.759	.316	3.674		
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.937
IND. RATES				3.94	MINIMUM PREMIUM	
MAN. RATES	4.41	4.49	3.96	+ 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	
2001	57,187	2,539,666	4.440			7	5		86	98
2002	51,254	1,357,379	2.648			2	3		57	62
2003	55,302	1,350,192	2.441			2	1		64	67
2004	53,893	1,336,860	2.480			1	6		48	55
2005	46,342	845,049	1.823				2		37	39
<b>TOTAL</b>	<b>263,978</b>	<b>7,429,146</b>	<b>2.814</b>			<b>12</b>	<b>17</b>		<b>292</b>	<b>321</b>
O.D.		2,070								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			906,386	201,378	399,359			340,622	139,451	410,842	141,628
2002			268,569	59,507	262,064			113,249	88,959	448,820	116,211
2003			320,799	44,646	431,381			77,828	19,766	297,756	158,016
2004			135,918	295,473	219,012			52,702	141,626	317,374	174,755
2005				67,580	219,319				28,772	417,598	111,780
<b>TOTAL</b>			<b>1,631,672</b>	<b>668,584</b>	<b>1,531,135</b>			<b>584,401</b>	<b>418,574</b>	<b>1,892,390</b>	<b>702,390</b>
O.D.											2,070

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,140,234	224,335	416,133			1,132,568	221,310	633,522	161,314
2002	156	9,008	367,305	67,688	283,315	72	7,062	422,188	144,939	639,543	125,857
2003	137	23,879	524,782	68,674	437,854	57	12,470	322,786	44,664	390,892	174,292
2004	522	31,961	603,442	236,227	218,939	182	33,077	506,325	159,656	376,890	184,192
2005	252	24,522	416,357	97,107	178,471	310	28,584	446,469	97,779	377,908	117,481
<b>TOTAL</b>	<b>1,067</b>	<b>89,370</b>	<b>3,052,120</b>	<b>694,031</b>	<b>1,534,712</b>	<b>621</b>	<b>81,193</b>	<b>2,830,336</b>	<b>668,348</b>	<b>2,418,755</b>	<b>763,136</b>
O.D.											2,223

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,054,707	5,315,846	765,359			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	389,421	246,618	10,784			
TOTAL LOSSES	6,444,128	5,562,464	776,143			
EXPECTED LOSSES	6,509,697	5,184,529	802,493			
CREDIBILITY	.09	.24	.38			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.441	2.107	.294	4.842		
INDICATED (POST-TEST)	1.858	1.603	.224	3.685		
PRES. ON RATE LEVEL	2.460	1.960	.303	4.723		
DERIVED BY FORMULA	2.406	1.874	.273	4.553		
UNDERLYING PRES. RATE	2.466	1.964	.304	4.734		
PROPOSED	2.406	1.874	.273	4.553		
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	4.878
IND. RATES				4.88	MINIMUM PREMIUM	
MAN. RATES	5.74	5.77	5.00	+ 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	
2001	53,601	3,396,401	6.336			10	8	55	73	
2002	39,941	779,586	1.951				3	29	33	
2003	32,675	1,655,652	5.067			5	6	27	38	
2004	36,771	1,421,094	3.864		1	1	4	31	37	
2005	74,611	2,429,016	3.255			1	13	59	73	
<b>TOTAL</b>	<b>237,599</b>	<b>9,681,749</b>	<b>4.075</b>		<b>1</b>	<b>1</b>	<b>17</b>	<b>34</b>	<b>254</b>	
O.D.		17,400	.007					2	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,392,704	368,016	664,637			268,265	96,743	460,730	145,306
2002		317,913	70,320	130,744			40,000	11,475	163,208		45,926
2003			776,005	185,456	138,043			285,262	33,159	153,434	84,293
2004	569,382		175,000	80,521	162,381	120,881			71,123	137,436	104,370
2005			233,079	359,075	456,417			47,730	503,135	610,538	219,042
<b>TOTAL</b>	<b>569,382</b>	<b>317,913</b>	<b>2,576,788</b>	<b>1,063,388</b>	<b>1,552,222</b>	<b>120,881</b>	<b>40,000</b>	<b>601,257</b>	<b>715,635</b>	<b>1,525,346</b>	<b>598,937</b>
O.D.					10,738					2,450	4,212

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,752,022	409,971	692,551			891,981	153,531	710,445	165,504
2002	582	668,939	50,987	76,303	141,463	2,335	135,564	20,356	22,128	231,715	49,738
2003	447	46,468	1,086,602	189,300	153,004	181	36,797	908,645	62,920	207,397	92,975
2004	651,197	21,432	396,947	81,253	156,209	214,047	10,151	167,756	75,206	163,289	110,006
2005	1,218	91,390	1,535,240	345,100	398,042	1,167	106,433	1,678,786	432,376	612,177	230,213
<b>TOTAL</b>	<b>653,444</b>	<b>828,229</b>	<b>4,821,798</b>	<b>1,101,927</b>	<b>1,541,269</b>	<b>217,730</b>	<b>288,945</b>	<b>3,667,524</b>	<b>746,161</b>	<b>1,925,023</b>	<b>648,436</b>
O.D.		42	886	198	11,532			201	67	3,474	4,575

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,478,799	5,329,651	653,011			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	530,912	304,808	8,984			
TOTAL LOSSES	11,009,711	5,634,459	661,995			
EXPECTED LOSSES	8,256,565	5,345,980	546,477			
CREDIBILITY	.09	.23	.35			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	4.634	2.371	.279	7.284		
INDICATED (POST-TEST)	3.526	1.804	.212	5.542		
PRES. ON RATE LEVEL	3.467	2.245	.229	5.941		
DERIVED BY FORMULA	3.472	2.144	.223	5.839		
UNDERLYING PRES. RATE	3.475	2.250	.230	5.955		
PROPOSED	3.472	2.144	.223	5.839		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	6.257
IND. RATES				6.26	MINIMUM PREMIUM	
MAN. RATES	7.19	7.23	6.29	+ 6.26	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	40,327	1,075,863	2.667			3	3	25	31
2002	41,039	628,808	1.532			2	1	14	17
2003	40,405	1,302,157	3.222			6		24	30
2004	40,048	1,319,859	3.295			3	4	34	41
2005	38,624	577,648	1.495				1	29	30
<b>TOTAL</b>	<b>200,443</b>	<b>4,904,335</b>	<b>2.447</b>			<b>14</b>	<b>9</b>	<b>126</b>	<b>149</b>
O.D.		13,214	.006					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			400,400	31,063	179,764			73,268	82,982	200,535	107,851
2002			350,603	15,443	34,555			30,413	13,046	81,164	103,584
2003			706,084		170,771			206,523		107,741	111,038
2004			448,984	196,956	157,821			64,637	108,241	165,660	177,560
2005				75,132	157,102				12,830	211,876	120,708
<b>TOTAL</b>			<b>1,906,071</b>	<b>318,594</b>	<b>700,013</b>			<b>374,841</b>	<b>217,099</b>	<b>766,976</b>	<b>620,741</b>
O.D.					8,910					1,508	2,796

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			503,704	34,605	187,316			243,616	131,692	309,225	122,842
2002	40	10,210	442,990	18,997	38,699	12	1,864	107,039	22,054	115,647	112,181
2003	41	39,110	919,584	22,294	179,075	117	26,013	639,772	17,839	144,372	122,475
2004	383	45,248	851,348	173,229	164,354	153	28,462	415,243	115,987	201,001	187,148
2005	219	20,383	347,310	85,285	130,154	150	14,284	223,051	48,527	191,525	126,864
<b>TOTAL</b>	<b>683</b>	<b>114,951</b>	<b>3,064,936</b>	<b>334,410</b>	<b>699,598</b>	<b>432</b>	<b>70,623</b>	<b>1,628,721</b>	<b>336,099</b>	<b>961,770</b>	<b>671,510</b>
O.D.		10	142	27	9,251		4	135	30	2,224	3,052

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,880,637	2,343,409	674,562			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	225,841	123,898	7,546			
TOTAL LOSSES	5,106,478	2,467,307	682,108			
EXPECTED LOSSES	3,758,306	2,547,631	545,205			
CREDIBILITY	.08	.20	.31			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.548	1.231	.340	4.119		
INDICATED (POST-TEST)	1.939	.937	.259	3.135		
PRES. ON RATE LEVEL	1.871	1.268	.271	3.410		
DERIVED BY FORMULA	1.876	1.202	.267	3.345		
UNDERLYING PRES. RATE	1.875	1.271	.272	3.418		
PROPOSED	1.876	1.202	.267	3.345		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.584
IND. RATES				3.58	MINIMUM PREMIUM	
MAN. RATES	4.15	4.07	3.61	+ 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
2001	13,199	378,975	2.871			1		12	13
2002	5,971	106,223	1.778					7	7
2003	13,761	253,625	1.843					15	17
2004	13,558	290,831	2.145					19	20
2005	11,710	640,260	5.467			1		25	28
<b>TOTAL</b>	<b>58,199</b>	<b>1,669,914</b>	<b>2.869</b>			<b>2</b>		<b>78</b>	<b>85</b>
O.D.		274							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			160,628		74,688			34,681		84,207	24,771
2002					27,437					72,209	6,577
2003				129,613	33,536				20,183	43,288	27,005
2004				26,582	72,342				22,408	118,939	50,560
2005			173,351	56,988	97,255			30,029	62,970	183,638	36,029
<b>TOTAL</b>			<b>333,979</b>	<b>213,183</b>	<b>305,258</b>			<b>64,710</b>	<b>105,561</b>	<b>502,281</b>	<b>144,942</b>
O.D.											274

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			202,070		77,825			115,314		129,848	28,214
2002		109	2,264	505	29,464		26	5,889	1,957	102,381	7,123
2003	287	3,426	69,630	118,706	37,845	9	878	25,833	25,702	57,639	29,787
2004	56	3,953	71,183	26,561	67,419	31	5,375	92,820	31,947	137,886	53,290
2005	410	26,498	433,403	69,737	87,214	254	24,217	371,639	77,684	173,992	37,866
<b>TOTAL</b>	<b>753</b>	<b>33,986</b>	<b>778,550</b>	<b>215,509</b>	<b>299,767</b>	<b>294</b>	<b>30,496</b>	<b>611,495</b>	<b>137,290</b>	<b>601,746</b>	<b>156,280</b>
O.D.											312

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,455,574	1,254,312	156,592	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	87,024	51,113	2,052	
TOTAL LOSSES	1,542,598	1,305,425	158,644	
EXPECTED LOSSES	1,418,892	1,008,008	140,842	
CREDIBILITY	.03	.09	.14	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.651	2.243	.273	5.167
INDICATED (POST-TEST)	2.017	1.707	.208	3.932
PRES. ON RATE LEVEL	2.432	1.728	.241	4.401
DERIVED BY FORMULA	2.420	1.726	.236	4.382
UNDERLYING PRES. RATE	2.438	1.732	.242	4.412
PROPOSED	2.420	1.726	.236	4.382

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	4.695
IND. RATES				4.70	MINIMUM PREMIUM	
MAN. RATES	5.42	5.34	4.66	+ 4.70	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	296,020	2,746,380	.927			7	6	90	103	
2002	292,488	5,152,144	1.761			9	12	89	110	
2003	293,360	4,769,317	1.625			11	5	74	90	
2004	260,125	2,105,319	.809			2	7	66	75	
2005	269,963	2,572,159	.952			3	9	68	80	
<b>TOTAL</b>	<b>1,411,956</b>	<b>17,345,319</b>	<b>1.228</b>			<b>32</b>	<b>39</b>	<b>387</b>	<b>458</b>	
O.D.		13,836					1	1	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			899,900	137,206	444,368			256,971	82,545	506,117	419,273
2002			1,823,548	303,843	608,699			1,280,831	146,582	629,985	358,656
2003			2,242,873	110,930	344,617			1,157,389	72,856	485,201	355,451
2004			386,325	141,293	413,667			92,688	131,226	637,051	303,069
2005			553,954	186,819	538,437			107,916	331,989	493,037	360,007
<b>TOTAL</b>			<b>5,906,600</b>	<b>880,091</b>	<b>2,349,788</b>			<b>2,895,795</b>	<b>765,198</b>	<b>2,751,391</b>	<b>1,796,456</b>
O.D.				1,133	1,535				154	33	10,981

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,132,075	152,848	463,034			854,430	131,000	780,430	477,552
2002	801	48,978	2,070,676	333,661	664,111	120	55,498	3,029,855	256,401	903,834	388,424
2003	339	109,979	2,592,890	155,593	370,974	500	102,402	2,530,536	156,314	651,924	392,062
2004	336	47,385	872,444	159,961	393,111	252	50,225	774,601	189,601	742,733	319,435
2005	1,472	103,206	1,697,053	285,161	458,280	963	89,793	1,386,925	312,150	488,771	378,367
<b>TOTAL</b>	<b>2,948</b>	<b>309,548</b>	<b>8,365,138</b>	<b>1,087,224</b>	<b>2,349,510</b>	<b>1,835</b>	<b>297,918</b>	<b>8,576,347</b>	<b>1,045,466</b>	<b>3,567,692</b>	<b>1,955,840</b>
O.D.	1	125	2,207	694	1,746		19	301	96	66	11,722

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	17,556,387	8,052,494	1,967,562			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	626,889	293,410	20,487			
TOTAL LOSSES	18,183,276	8,345,904	1,988,049			
EXPECTED LOSSES	10,363,757	6,057,291	1,496,674			
CREDIBILITY	.29	.74	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.288	.591	.141	2.020		
INDICATED (POST-TEST)	.980	.450	.107	1.537		
PRES. ON RATE LEVEL	.732	.428	.106	1.266		
DERIVED BY FORMULA	.804	.444	.107	1.355		
UNDERLYING PRES. RATE	.734	.429	.106	1.269		
PROPOSED	.804	.444	.107	1.355		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	1.452
IND. RATES				1.45	MINIMUM PREMIUM	
MAN. RATES	1.54	1.54	1.34	+ 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
2001	643,403	14,782,335	2.297	1	1	28	31	291	352
2002	603,420	13,920,236	2.306	1	2	26	39	284	352
2003	556,847	12,790,850	2.297	1		21	38	272	332
2004	577,579	11,150,164	1.930			13	50	272	335
2005	614,284	10,085,015	1.641	1	1	5	21	317	345
<b>TOTAL</b>	<b>2,995,533</b>	<b>62,728,600</b>	<b>2.094</b>	<b>4</b>	<b>4</b>	<b>93</b>	<b>179</b>	<b>1436</b>	<b>1716</b>
O.D.		155,826	.005				2	4	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	74,525	286,836	4,185,544	1,007,936	2,077,882		50,000	3,057,851	626,106	1,986,411	1,429,244
2002	1,797	229,367	4,332,586	865,834	2,033,815	8,949	731,990	1,581,433	701,255	2,016,042	1,417,168
2003	160,134		3,767,370	1,342,669	1,845,610	17,015		1,315,766	740,151	2,361,042	1,241,093
2004			2,227,549	1,934,693	1,736,514			1,026,439	923,316	1,959,969	1,341,684
2005	2,871	404,458	709,100	681,514	2,301,250		888,057	222,812	519,815	2,896,186	1,458,952
<b>TOTAL</b>	<b>239,327</b>	<b>920,661</b>	<b>15,222,149</b>	<b>5,832,646</b>	<b>9,995,071</b>	<b>25,964</b>	<b>1,670,047</b>	<b>7,204,301</b>	<b>3,510,643</b>	<b>11,219,650</b>	<b>6,888,141</b>
O.D.				66,861	25,074				8,792	8,684	46,415

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	98,895	693,204	5,135,676	1,122,839	2,165,150		171,811	6,236,977	993,630	3,063,047	1,627,909
2002	4,717	406,654	5,658,959	955,489	2,212,975	59,123	1,466,139	5,214,398	1,128,623	2,888,095	1,534,793
2003	206,057	243,012	5,538,313	1,375,330	1,934,711	37,674	180,047	4,604,002	1,053,188	3,144,344	1,368,926
2004	3,586	303,671	5,704,022	1,631,366	1,736,393	1,815	347,463	4,967,036	1,088,010	2,353,284	1,414,135
2005	7,591	464,851	5,167,832	1,048,970	1,894,088	29,796	831,939	4,373,130	910,311	2,672,918	1,533,359
<b>TOTAL</b>	<b>320,846</b>	<b>2,111,392</b>	<b>27,204,802</b>	<b>6,133,994</b>	<b>9,943,317</b>	<b>128,408</b>	<b>2,997,399</b>	<b>25,395,543</b>	<b>5,173,762</b>	<b>14,121,688</b>	<b>7,479,122</b>
O.D.	59	4,718	80,847	65,170	23,116	8	1,003	16,437	10,288	9,467	50,100

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	58,261,462	35,480,802	7,529,222	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,648,984	1,393,748	88,222	
TOTAL LOSSES	60,910,446	36,874,550	7,617,444	
EXPECTED LOSSES	43,764,737	28,217,920	6,290,619	
CREDIBILITY	.47	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.033	1.231	.254	3.518
INDICATED (POST-TEST)	1.547	.937	.193	2.677
PRES. ON RATE LEVEL	1.457	.940	.210	2.607
DERIVED BY FORMULA	1.499	.937	.193	2.629
UNDERLYING PRES. RATE	1.461	.942	.210	2.613
PROPOSED	1.499	.937	.193	2.629

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	2.817
IND. RATES				2.82	MINIMUM PREMIUM	
MAN. RATES	3.16	3.20	2.76	+ 2.82	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	156,060	2,864,518	1.835			7	10	55	72
2002	152,192	1,946,691	1.279			3	10	58	71
2003	157,157	1,714,481	1.090			3	8	40	51
2004	174,791	2,535,134	1.450			6	10	66	82
2005	181,456	3,016,263	1.662			3	13	74	90
<b>TOTAL</b>	<b>821,656</b>	<b>12,077,087</b>	<b>1.470</b>			<b>22</b>	<b>51</b>	<b>293</b>	<b>366</b>
O.D.		1,672							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,182,430	387,687	257,482			376,173	275,728	211,920	173,098
2002			468,340	361,428	286,136			181,759	235,934	246,038	167,056
2003			348,829	295,972	242,041			110,028	253,463	245,423	218,725
2004			730,267	466,698	332,163			209,745	140,669	420,714	234,878
2005			688,469	277,633	529,140			229,956	383,441	659,009	248,615
<b>TOTAL</b>			<b>3,418,335</b>	<b>1,789,418</b>	<b>1,646,962</b>			<b>1,107,661</b>	<b>1,289,235</b>	<b>1,783,104</b>	<b>1,042,372</b>
O.D.											1,672

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,487,496	431,883	268,298			1,250,775	437,580	326,781	197,159
2002	950	16,451	672,561	378,563	314,176	184	11,335	665,811	355,520	356,413	180,922
2003	678	28,300	632,969	286,257	256,294	196	21,702	571,821	311,164	337,017	241,254
2004	866	83,886	1,580,547	392,395	344,228	354	70,714	1,004,126	185,366	500,316	247,561
2005	1,809	122,008	2,005,897	344,496	463,280	1,372	128,625	1,954,293	390,887	650,282	261,294
<b>TOTAL</b>	<b>4,303</b>	<b>250,645</b>	<b>6,379,470</b>	<b>1,833,594</b>	<b>1,646,276</b>	<b>2,106</b>	<b>232,376</b>	<b>5,446,826</b>	<b>1,680,517</b>	<b>2,170,809</b>	<b>1,128,190</b>
O.D.											1,817

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,315,726	7,331,196	1,130,007	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	487,208	264,648	14,732	
TOTAL LOSSES	12,802,934	7,595,844	1,144,739	
EXPECTED LOSSES	8,035,796	5,201,082	1,002,420	
CREDIBILITY	.20	.52	.80	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.558	.924	.139	2.621
INDICATED (POST-TEST)	1.186	.703	.106	1.995
PRES. ON RATE LEVEL	.976	.631	.122	1.729
DERIVED BY FORMULA	1.018	.668	.109	1.795
UNDERLYING PRES. RATE	.978	.633	.122	1.733
PROPOSED	1.018	.668	.109	1.795

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	1.923
IND. RATES				1.92	MINIMUM PREMIUM	
MAN. RATES	2.04	2.05	1.83	+ 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
2001	62,011	2,338,828	3.771			7	8	47	62
2002	54,368	2,313,664	4.255			5	11	56	72
2003	52,889	2,009,461	3.799			2	8	61	71
2004	51,603	1,367,808	2.650				8	56	64
2005	55,286	1,731,846	3.132			1	6	67	74
<b>TOTAL</b>	<b>276,157</b>	<b>9,761,607</b>	<b>3.535</b>			<b>15</b>	<b>41</b>	<b>287</b>	<b>343</b>
O.D.		88,543	.032				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			960,565	244,045	245,824			242,005	95,880	337,837	212,672
2002			643,888	397,699	217,151			233,245	254,033	330,702	236,946
2003			351,612	260,632	257,066			113,383	367,576	485,173	174,019
2004				198,207	265,187				267,227	465,910	171,277
2005			145,275	194,980	347,596			170,000	185,994	492,180	195,821
<b>TOTAL</b>			<b>2,101,340</b>	<b>1,295,563</b>	<b>1,332,824</b>			<b>758,633</b>	<b>1,170,710</b>	<b>2,111,802</b>	<b>990,735</b>
O.D.				42,943					45,454		146

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,208,392	271,866	256,151			804,667	152,162	520,945	242,233
2002	1,045	21,363	892,372	415,681	241,283	213	14,469	841,561	385,612	477,313	256,613
2003	600	27,858	623,304	255,185	270,265	257	26,967	726,478	456,364	656,467	191,943
2004	361	19,717	364,208	167,786	252,732	222	36,644	603,696	277,082	555,810	180,526
2005	753	58,857	988,096	214,634	295,251	886	83,618	1,258,243	229,995	473,141	205,808
<b>TOTAL</b>	<b>2,759</b>	<b>127,795</b>	<b>4,076,372</b>	<b>1,325,152</b>	<b>1,315,682</b>	<b>1,578</b>	<b>161,698</b>	<b>4,234,645</b>	<b>1,501,215</b>	<b>2,683,676</b>	<b>1,077,123</b>
O.D.	68	2,215	44,011	30,028	2,390	29	3,957	60,799	38,482	3,961	161

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,715,926	6,900,586	1,077,284	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	382,189	248,574	11,788	
TOTAL LOSSES	9,098,115	7,149,160	1,089,072	
EXPECTED LOSSES	6,296,379	5,064,719	850,563	
CREDIBILITY	.10	.25	.39	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.295	2.589	.394	6.278
INDICATED (POST-TEST)	2.507	1.970	.300	4.777
PRES. ON RATE LEVEL	2.275	1.830	.306	4.411
DERIVED BY FORMULA	2.298	1.865	.304	4.467
UNDERLYING PRES. RATE	2.280	1.834	.308	4.422
PROPOSED	2.298	1.865	.304	4.467

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	4.786
IND. RATES				4.79	MINIMUM PREMIUM	
MAN. RATES	5.36	5.23	4.67	+ 4.79	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	40,920	1,791,243	4.377			5	7		35	47
2002	72,158	957,376	1.326			2	4		29	35
2003	71,837	1,413,459	1.967			2	4		31	37
2004	68,033	839,569	1.234				5		26	31
2005	72,638	793,929	1.092				1		24	25
<b>TOTAL</b>	<b>325,586</b>	<b>5,795,576</b>	<b>1.780</b>			<b>9</b>	<b>21</b>		<b>145</b>	<b>175</b>
O.D.		1,030								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			818,561	199,073	100,300			291,175	132,542	155,925	93,667
2002			238,455	42,058	153,163			166,533	61,672	163,859	131,636
2003			487,089	15,800	176,492			78,291	51,939	483,698	120,150
2004				180,309	138,529				119,834	261,353	139,544
2005				2,031	338,638				13,660	272,815	166,785
<b>TOTAL</b>			<b>1,544,105</b>	<b>439,271</b>	<b>907,122</b>			<b>535,999</b>	<b>379,647</b>	<b>1,337,650</b>	<b>651,782</b>
O.D.											1,030

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,029,749	221,767	104,511			968,158	210,345	240,437	106,687
2002	111	7,628	317,633	47,603	166,004	48	10,091	560,385	98,944	235,175	142,562
2003	68	28,184	656,094	32,658	182,946	84	14,920	396,028	92,615	635,278	132,525
2004	309	14,259	268,936	141,338	136,292	105	17,949	298,434	129,972	309,149	147,079
2005	227	26,970	455,072	89,769	266,693	194	18,045	281,613	60,709	246,241	175,291
<b>TOTAL</b>	<b>715</b>	<b>77,041</b>	<b>2,727,484</b>	<b>533,135</b>	<b>856,446</b>	<b>431</b>	<b>61,005</b>	<b>2,504,618</b>	<b>592,585</b>	<b>1,666,280</b>	<b>704,144</b>
O.D.											1,109

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,371,294	3,648,446	705,253	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	332,274	186,707	10,750	
TOTAL LOSSES	5,703,568	3,835,153	716,003	
EXPECTED LOSSES	5,508,914	3,666,099	719,545	
CREDIBILITY	.11	.28	.43	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.752	1.178	.220	3.150
INDICATED (POST-TEST)	1.333	.896	.167	2.396
PRES. ON RATE LEVEL	1.688	1.123	.221	3.032
DERIVED BY FORMULA	1.649	1.059	.198	2.906
UNDERLYING PRES. RATE	1.692	1.126	.221	3.039
PROPOSED	1.649	1.059	.198	2.906

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.114
IND. RATES				3.11	MINIMUM PREMIUM	
MAN. RATES	3.63	3.73	3.21	+ 3.11	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	231,777	6,453,122	2.784			16	15	194	225
2002	217,547	6,013,159	2.764	1		13	10	143	167
2003	257,756	9,111,458	3.534	2	1	18	17	184	222
2004	312,273	7,324,367	2.345			9	23	264	296
2005	352,658	7,913,111	2.243			3	18	246	267
<b>TOTAL</b>	<b>1,372,011</b>	<b>36,815,217</b>	<b>2.683</b>	<b>3</b>	<b>1</b>	<b>59</b>	<b>83</b>	<b>1031</b>	<b>1177</b>
O.D.		40,223	.002					4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			2,482,036	267,772	784,458			981,313	121,405	1,206,823	609,315
2002	95,139		1,772,497	402,621	893,152	12,969		1,154,421	377,333	776,186	528,841
2003	143,000	268,746	2,352,416	638,420	1,305,991	23,340	92,668	1,378,997	399,776	1,760,783	747,321
2004			1,431,602	565,897	1,413,247			821,724	378,843	1,875,125	837,929
2005			412,152	632,522	1,718,648			1,401,506	495,090	2,270,504	982,689
<b>TOTAL</b>	<b>238,139</b>	<b>268,746</b>	<b>8,450,703</b>	<b>2,507,232</b>	<b>6,115,496</b>	<b>36,309</b>	<b>92,668</b>	<b>5,737,961</b>	<b>1,772,447</b>	<b>7,889,421</b>	<b>3,706,095</b>
O.D.					10,385					26,353	3,485

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			3,122,399	298,297	817,409			3,262,865	192,669	1,860,918	694,010
2002	121,779	55,347	2,317,521	441,198	971,609	50,973	64,763	3,577,318	600,698	1,118,318	572,735
2003	183,000	641,514	3,533,480	689,923	1,356,575	54,128	488,705	4,376,370	632,582	2,342,579	824,295
2004	1,277	167,640	3,092,841	605,501	1,348,121	1,176	236,259	3,409,708	590,906	2,199,334	883,177
2005	2,543	223,804	3,776,707	839,149	1,416,832	2,860	270,139	4,106,773	789,538	2,117,500	1,032,806
<b>TOTAL</b>	<b>308,599</b>	<b>1,088,305</b>	<b>15,842,948</b>	<b>2,874,068</b>	<b>5,910,546</b>	<b>109,137</b>	<b>1,059,866</b>	<b>18,733,034</b>	<b>2,806,393</b>	<b>9,638,649</b>	<b>4,007,023</b>
O.D.		120	2,079	412	10,608	2	506	9,511	1,987	33,324	3,784

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	37,154,107	21,275,987	4,010,807			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,772,349	917,767	51,070			
TOTAL LOSSES	38,926,456	22,193,754	4,061,877			
EXPECTED LOSSES	28,839,671	17,040,377	3,224,226			
CREDIBILITY	.28	.73	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.837	1.618	.296	4.751		
INDICATED (POST-TEST)	2.159	1.231	.225	3.615		
PRES. ON RATE LEVEL	2.097	1.239	.234	3.570		
DERIVED BY FORMULA	2.114	1.233	.225	3.572		
UNDERLYING PRES. RATE	2.102	1.242	.235	3.579		
PROPOSED	2.114	1.233	.225	3.572		
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.827
IND. RATES				3.83	MINIMUM PREMIUM	
MAN. RATES	4.35	4.51	3.78	+ 3.83	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	583,847	18,048,047	3.091			43	55	387	485	
2002	558,910	19,091,396	3.415		1	35	56	333	425	
2003	542,837	14,569,488	2.683	1		27	36	320	384	
2004	643,373	14,743,554	2.291		1	22	58	339	420	
2005	591,805	13,292,726	2.246			7	32	322	363	
<b>TOTAL</b>	<b>2,920,772</b>	<b>79,745,211</b>	<b>2.730</b>	<b>3</b>	<b>2</b>	<b>134</b>	<b>237</b>	<b>1701</b>	<b>2077</b>	
O.D.		132,444	.004					3	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			6,120,758	1,613,021	2,480,565			2,348,129	935,487	2,588,168	1,961,919
2002		208,503	6,670,346	1,389,441	2,254,247		83,811	3,142,584	1,308,663	2,416,359	1,617,442
2003	43,720		4,091,518	1,535,703	2,083,764	3,000		1,801,975	1,059,694	2,391,627	1,558,487
2004		93,058	3,227,370	1,995,143	2,302,140		22,445	1,119,227	1,518,774	2,728,068	1,737,329
2005	460,112		1,166,089	853,523	2,681,457			1,192,505	526,978	4,647,445	1,764,617
<b>TOTAL</b>	<b>503,832</b>	<b>301,561</b>	<b>21,276,081</b>	<b>7,386,831</b>	<b>11,802,173</b>	<b>3,000</b>	<b>106,256</b>	<b>9,604,420</b>	<b>5,349,596</b>	<b>14,771,667</b>	<b>8,639,794</b>
O.D.					61,015					61,244	10,185

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			7,678,040	1,796,905	2,584,747			7,667,632	1,484,614	3,990,956	2,234,626
2002	3,917	625,620	7,940,606	1,508,497	2,463,830	5,933	442,753	8,888,801	2,047,253	3,479,761	1,751,690
2003	59,047	272,763	6,213,168	1,569,912	2,184,556	7,948	241,854	6,149,572	1,445,732	3,211,386	1,719,011
2004	3,948	544,630	7,415,597	1,774,842	2,277,305	3,027	535,024	6,505,643	1,661,171	3,284,714	1,831,145
2005	602,602	371,240	6,207,594	1,253,875	2,186,383	4,676	440,864	6,650,715	1,188,276	3,719,401	1,854,612
<b>TOTAL</b>	<b>669,514</b>	<b>1,814,253</b>	<b>35,455,005</b>	<b>7,904,031</b>	<b>11,696,821</b>	<b>21,584</b>	<b>1,660,495</b>	<b>35,862,363</b>	<b>7,827,046</b>	<b>17,686,218</b>	<b>9,391,084</b>
O.D.	24	3,234	54,772	10,420	52,574	22	2,576	42,896	8,830	63,597	11,175

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	75,586,738	45,249,537	9,402,259			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	3,781,154	1,710,431	112,938			
TOTAL LOSSES	79,367,892	46,959,968	9,515,197			
EXPECTED LOSSES	63,147,090	34,552,733	7,944,501			
CREDIBILITY	.47	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.717	1.608	.326	4.651		
INDICATED (POST-TEST)	2.068	1.224	.248	3.540		
PRES. ON RATE LEVEL	2.157	1.180	.271	3.608		
DERIVED BY FORMULA	2.115	1.224	.248	3.587		
UNDERLYING PRES. RATE	2.162	1.183	.272	3.617		
PROPOSED	2.115	1.224	.248	3.587		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.843
IND. RATES				3.84	MINIMUM PREMIUM	
MAN. RATES	4.20	4.22	3.82	+ 3.84	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	253,571	8,538,491	3.367			20	10	199	229
2002	210,033	7,784,059	3.706			20	18	166	204
2003	228,755	7,397,441	3.233			20	15	177	212
2004	269,866	6,452,394	2.390			12	9	189	210
2005	228,678	5,609,824	2.453			4	13	153	170
<b>TOTAL</b>	<b>1,190,903</b>	<b>35,782,209</b>	<b>3.005</b>			<b>76</b>	<b>65</b>	<b>884</b>	<b>1025</b>
O.D.		865,062	.072			1	1	6	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			3,029,917	282,580	903,796			2,248,683	119,915	1,238,825	714,775
2002			3,139,475	423,688	988,837			1,184,187	286,597	1,011,324	749,951
2003			3,021,030	391,309	995,029			1,082,167	208,094	1,176,329	523,483
2004			1,950,733	215,352	1,287,790			524,969	289,441	1,422,079	762,030
2005			673,420	443,350	1,131,886			404,030	390,319	2,067,352	499,467
<b>TOTAL</b>			<b>11,814,575</b>	<b>1,756,279</b>	<b>5,307,338</b>			<b>5,444,036</b>	<b>1,294,366</b>	<b>6,915,909</b>	<b>3,249,706</b>
O.D.			95,136	1,000	386,415			54,104	786	320,631	6,990

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			3,428,099	314,795	941,759			4,374,467	190,305	1,910,267	814,129
2002	1,114	95,199	4,053,346	474,605	1,080,069	233	70,506	3,881,556	477,596	1,450,017	812,197
2003	1,034	178,356	4,145,048	461,546	1,043,833	721	142,490	3,559,474	366,424	1,565,883	577,402
2004	773	185,054	3,408,340	371,148	1,227,224	910	182,164	2,624,501	451,180	1,668,603	803,180
2005	2,320	178,912	2,980,948	587,921	930,232	2,245	212,285	3,216,338	606,401	1,578,732	524,940
<b>TOTAL</b>	<b>5,241</b>	<b>637,521</b>	<b>18,015,781</b>	<b>2,210,015</b>	<b>5,223,117</b>	<b>4,109</b>	<b>607,445</b>	<b>17,656,336</b>	<b>2,091,906</b>	<b>8,173,502</b>	<b>3,531,848</b>
O.D.	11	6,701	125,329	5,965	403,760	60	12,202	158,369	6,936	492,287	7,437

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	37,229,105	18,607,488	3,539,285			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,468,334	707,808	44,028			
TOTAL LOSSES	38,697,439	19,315,296	3,583,313			
EXPECTED LOSSES	24,568,330	14,457,563	3,143,983			
CREDIBILITY	.26	.66	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.249	1.622	.301	5.172		
INDICATED (POST-TEST)	2.472	1.234	.229	3.935		
PRES. ON RATE LEVEL	2.058	1.211	.264	3.533		
DERIVED BY FORMULA	2.166	1.226	.229	3.621		
UNDERLYING PRES. RATE	2.063	1.214	.264	3.541		
PROPOSED	2.166	1.226	.229	3.621		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.880
IND. RATES				3.88	MINIMUM PREMIUM	
MAN. RATES	3.94	4.05	3.74	+ 3.88	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	127,312	3,949,671	3.102			8	9	113	130
2002	130,793	5,048,143	3.859			13	16	115	144
2003	125,197	6,045,245	4.828			10	12	136	158
2004	122,301	3,461,449	2.830			7	10	102	119
2005	124,506	1,884,278	1.513			2	8	83	93
<b>TOTAL</b>	<b>630,109</b>	<b>20,388,786</b>	<b>3.236</b>			<b>40</b>	<b>55</b>	<b>549</b>	<b>644</b>
O.D.		425,666	.067			1		2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,175,361	294,977	476,488			799,294	220,318	575,968	407,265
2002			2,095,031	485,392	499,659			556,456	356,715	720,471	334,419
2003			1,726,184	547,579	709,349			1,522,398	454,175	681,903	403,657
2004			959,406	437,390	476,175			160,348	313,567	774,351	340,212
2005			374,976	172,507	293,120			154,365	135,373	483,085	270,852
<b>TOTAL</b>			<b>6,330,958</b>	<b>1,937,845</b>	<b>2,454,791</b>			<b>3,192,861</b>	<b>1,480,148</b>	<b>3,235,778</b>	<b>1,756,405</b>
O.D.			331,630		19,783			62,174		6,054	6,025

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,318,243	328,603	496,502			2,004,029	349,646	888,141	463,875
2002	1,274	64,305	2,741,662	521,219	551,576	290	34,021	1,930,100	554,803	1,035,033	362,176
2003	1,295	91,695	2,086,224	556,170	744,110	647	102,792	2,596,864	600,173	929,222	445,234
2004	863	102,514	1,920,534	397,020	478,753	457	85,103	1,282,480	365,524	917,861	358,583
2005	1,015	69,101	1,138,187	201,438	258,046	791	74,015	1,110,582	195,195	457,890	284,665
<b>TOTAL</b>	<b>4,447</b>	<b>327,615</b>	<b>9,204,850</b>	<b>2,004,450</b>	<b>2,528,987</b>	<b>2,185</b>	<b>295,931</b>	<b>8,924,055</b>	<b>2,065,341</b>	<b>4,228,147</b>	<b>1,914,533</b>
O.D.	493	24,663	385,026	21,464	30,948	117	11,563	159,541	7,977	11,769	6,587

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	19,340,486	10,899,083	1,921,120			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	649,649	413,516	22,088			
TOTAL LOSSES	19,990,135	11,312,599	1,943,208			
EXPECTED LOSSES	10,774,864	8,456,063	1,587,874			
CREDIBILITY	.17	.43	.67			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.172	1.795	.308	5.275		
INDICATED (POST-TEST)	2.414	1.366	.234	4.014		
PRES. ON RATE LEVEL	1.706	1.339	.251	3.296		
DERIVED BY FORMULA	1.826	1.351	.240	3.417		
UNDERLYING PRES. RATE	1.710	1.342	.252	3.304		
PROPOSED	1.826	1.351	.240	3.417		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.661
IND. RATES				3.66	MINIMUM PREMIUM	
MAN. RATES	3.44	3.67	3.49	+ 3.66	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	26,440	97,201	.367						8	8
2002	25,293	543,794	2.149			1	1		9	11
2003	19,933	636,399	3.192			2	1		5	8
2004	24,676	1,434,455	5.813			2	12		15	29
2005	20,976	111,236	.530				2		4	6
<b>TOTAL</b>	<b>117,318</b>	<b>2,823,085</b>	<b>2.406</b>			<b>5</b>	<b>16</b>		<b>41</b>	<b>62</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					40,280					28,036	28,885
2002			199,924	34,141	78,670			66,118	27,491	48,715	88,735
2003			444,019	30,183	10,931			121,426		21,628	8,212
2004			466,810	210,300	53,109			144,464	191,045	137,009	231,718
2005				50,999	10,867				26,617	17,658	5,095
<b>TOTAL</b>			<b>1,110,753</b>	<b>325,623</b>	<b>193,857</b>			<b>332,008</b>	<b>245,153</b>	<b>253,046</b>	<b>362,645</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					41,971					43,231	32,900
2002	90	6,195	262,006	37,846	85,746	20	4,005	222,024	43,219	70,282	96,100
2003	85	23,877	569,199	36,279	16,792	69	14,937	365,202	8,007	30,489	9,058
2004	383	43,375	823,419	171,738	70,037	298	52,545	736,790	190,714	178,198	244,231
2005	87	6,288	108,105	32,849	12,972	48	4,273	68,710	19,747	19,129	5,355
<b>TOTAL</b>	<b>645</b>	<b>79,735</b>	<b>1,762,729</b>	<b>278,712</b>	<b>227,518</b>	<b>435</b>	<b>75,760</b>	<b>1,392,726</b>	<b>261,687</b>	<b>341,329</b>	<b>387,644</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,312,030	1,109,246	387,644	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	81,009	47,703	2,662	
TOTAL LOSSES	3,393,039	1,156,949	390,306	
EXPECTED LOSSES	1,370,274	1,007,762	199,440	
CREDIBILITY	.05	.14	.22	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.892	.986	.333	4.211
INDICATED (POST-TEST)	2.201	.750	.253	3.204
PRES. ON RATE LEVEL	1.165	.857	.170	2.192
DERIVED BY FORMULA	1.217	.842	.188	2.247
UNDERLYING PRES. RATE	1.168	.859	.170	2.197
PROPOSED	1.217	.842	.188	2.247

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	TOTAL
IND. RATES				2.41	MINIMUM PREMIUM	
MAN. RATES	2.69	2.55	2.32	+ 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	
2001	153,186	774,814	.505			2			22	24
2002	117,794	1,337,889	1.135			5	1		22	28
2003	116,955	1,258,434	1.075			4	3		20	27
2004	111,258	1,438,504	1.292			3	3		26	32
2005	134,837	488,403	.362				4		28	32
<b>TOTAL</b>	<b>634,030</b>	<b>5,298,044</b>	<b>.836</b>			<b>14</b>	<b>11</b>		<b>118</b>	<b>143</b>
O.D.		30,976	.004						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			245,181		101,053			145,119		169,998	113,463
2002			606,915	25,424	86,347			359,380	5,608	143,489	110,726
2003			571,468	18,322	134,247			178,236	31,928	187,594	136,639
2004			495,191	31,304	141,264			333,774	3,161	327,173	106,637
2005			54,677		97,161				18,660	200,585	117,320
<b>TOTAL</b>			<b>1,918,755</b>	<b>129,727</b>	<b>560,072</b>			<b>1,016,509</b>	<b>59,357</b>	<b>1,028,839</b>	<b>584,785</b>
O.D.					25,771					34	5,171

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			308,437		105,297			482,521		262,135	129,234
2002	66	17,773	768,794	32,033	95,463	4	21,463	1,155,342	22,081	206,215	119,916
2003	72	32,003	751,991	34,368	141,552	121	24,060	599,861	57,605	249,857	150,713
2004	120	39,165	728,497	57,433	141,032	406	83,558	1,121,793	70,777	385,670	112,395
2005	148	13,465	229,860	57,567	81,211	148	14,306	223,945	49,938	182,117	123,303
<b>TOTAL</b>	<b>406</b>	<b>102,406</b>	<b>2,787,579</b>	<b>181,401</b>	<b>564,555</b>	<b>679</b>	<b>143,387</b>	<b>3,583,462</b>	<b>200,401</b>	<b>1,285,994</b>	<b>635,561</b>
O.D.	2	375	6,250	1,330	25,863			9	3	44	5,523

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,624,555	2,259,591	641,084	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	313,626	119,408	9,444	
TOTAL LOSSES	6,938,181	2,378,999	650,528	
EXPECTED LOSSES	5,103,942	2,390,292	672,071	
CREDIBILITY	.17	.43	.68	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.094	.375	.103	1.572
INDICATED (POST-TEST)	.833	.285	.078	1.196
PRES. ON RATE LEVEL	.803	.376	.106	1.285
DERIVED BY FORMULA	.808	.337	.087	1.232
UNDERLYING PRES. RATE	.805	.377	.106	1.288
PROPOSED	.808	.337	.087	1.232

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	1.320
IND. RATES				1.32	MINIMUM PREMIUM	
MAN. RATES	1.53	1.63	1.36	+ 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	
2001	1,112,048	28,244,512	2.539	1	1	54	70	637	763	
2002	1,142,311	26,974,279	2.361	2		60	61	617	740	
2003	1,177,718	23,854,615	2.025	2		49	79	561	691	
2004	1,275,705	22,421,445	1.757	1		31	78	582	692	
2005	1,303,127	22,140,768	1.699		2	17	72	602	693	
<b>TOTAL</b>	<b>6,010,909</b>	<b>123,635,619</b>	<b>2.057</b>	<b>6</b>	<b>3</b>	<b>211</b>	<b>360</b>	<b>2999</b>	<b>3579</b>	
O.D.		265,499	.004				2	12	14	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	3,000	253,874	8,492,366	2,098,603	3,838,174		1,872,455	3,584,759	1,494,252	4,109,689	2,497,340
2002	452,777		9,416,479	1,826,900	3,810,722	51,564		3,143,106	1,491,449	4,140,699	2,640,583
2003	244,926		7,723,719	2,329,798	3,325,269	2,268		2,414,669	1,513,361	3,678,182	2,622,423
2004	635,141		4,771,244	2,306,275	3,424,338			2,240,889	1,575,990	4,754,259	2,713,309
2005		552,680	2,418,422	1,808,913	3,868,492		1,752,957	2,282,943	1,513,330	5,157,054	2,785,977
<b>TOTAL</b>	<b>1,335,844</b>	<b>806,554</b>	<b>32,822,230</b>	<b>10,370,489</b>	<b>18,266,995</b>	<b>53,832</b>	<b>3,625,412</b>	<b>13,666,366</b>	<b>7,588,382</b>	<b>21,839,883</b>	<b>13,259,632</b>
O.D.				114,930	36,182				10,762	40,682	62,943

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	3,981	81,817	10,408,063	2,337,844	3,999,379		858,010	9,152,436	2,371,381	6,337,138	2,844,470
2002	579,323	291,255	12,298,744	2,007,994	4,154,513	202,664	177,617	10,029,631	2,366,587	5,931,639	2,859,751
2003	315,868	499,551	11,466,054	2,420,810	3,496,368	7,011	357,557	9,093,014	2,084,752	4,930,212	2,892,533
2004	733,299	549,935	10,244,907	2,179,662	3,349,496	3,779	738,149	10,558,896	2,056,673	5,643,117	2,859,828
2005	8,910	794,803	11,082,202	2,217,022	3,275,944	39,111	1,324,045	10,219,901	2,043,008	4,859,169	2,928,062
<b>TOTAL</b>	<b>1,641,381</b>	<b>2,217,361</b>	<b>55,499,970</b>	<b>11,163,332</b>	<b>18,275,700</b>	<b>252,565</b>	<b>3,455,378</b>	<b>49,053,878</b>	<b>10,922,401</b>	<b>27,701,275</b>	<b>14,384,644</b>
O.D.	145	5,087	100,106	91,374	42,188	7	1,077	19,390	13,989	55,011	67,266

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	112,246,345	68,265,270	14,451,910	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	5,985,533	2,690,507	188,791	
TOTAL LOSSES	118,231,878	70,955,777	14,640,701	
EXPECTED LOSSES	98,939,561	53,196,544	12,923,455	
CREDIBILITY	.75	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.967	1.180	.244	3.391
INDICATED (POST-TEST)	1.497	.898	.186	2.581
PRES. ON RATE LEVEL	1.642	.883	.214	2.739
DERIVED BY FORMULA	1.533	.898	.186	2.617
UNDERLYING PRES. RATE	1.646	.885	.215	2.746
PROPOSED	1.533	.898	.186	2.617

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	2.804
IND. RATES				2.80	MINIMUM PREMIUM	
MAN. RATES	3.72	3.51	2.90	+ 2.80	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	298,392	5,235,886	1.754			6	3	163	172
2002	264,838	3,691,287	1.393			6	3	114	123
2003	305,415	7,969,946	2.609			13	12	182	207
2004	330,665	5,412,909	1.636			4	21	152	177
2005	305,367	3,429,890	1.123			1	12	122	135
<b>TOTAL</b>	<b>1,504,677</b>	<b>25,739,918</b>	<b>1.711</b>			<b>30</b>	<b>51</b>	<b>733</b>	<b>814</b>
O.D.		15,601	.001					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,168,795	82,490	1,484,724			439,847	50,530	1,405,427	604,073
2002			855,556	110,693	1,024,767			371,103	76,705	850,649	401,814
2003			2,720,565	576,801	1,049,896			1,316,796	444,814	1,210,521	650,553
2004			584,865	764,553	952,551			246,690	734,440	1,172,497	957,313
2005			104,135	406,659	747,808			7,500	322,686	1,173,459	667,643
<b>TOTAL</b>			<b>5,433,916</b>	<b>1,941,196</b>	<b>5,259,746</b>			<b>2,381,936</b>	<b>1,629,175</b>	<b>5,812,553</b>	<b>3,281,396</b>
O.D.					7,146					3,628	4,827

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,468,215	91,893	1,547,082			1,460,061	80,191	2,167,168	688,039
2002	291	29,018	1,171,641	138,431	1,105,398	64	22,529	1,270,810	145,156	1,210,828	435,165
2003	1,424	166,095	3,831,966	625,437	1,101,311	978	177,953	4,455,627	653,166	1,628,985	717,560
2004	1,447	111,809	2,083,364	663,125	923,219	854	152,219	2,300,275	773,664	1,412,538	1,009,008
2005	1,298	109,997	1,862,791	441,279	627,238	1,183	110,970	1,748,008	424,342	1,092,301	701,693
<b>TOTAL</b>	<b>4,460</b>	<b>416,919</b>	<b>10,417,977</b>	<b>1,960,165</b>	<b>5,304,248</b>	<b>3,079</b>	<b>463,671</b>	<b>11,234,781</b>	<b>2,076,519</b>	<b>7,511,820</b>	<b>3,551,465</b>
O.D.		10	219	50	7,532			88	29	5,463	5,318

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	22,541,204	16,865,826	3,556,783			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	922,231	630,193	46,330			
TOTAL LOSSES	23,463,435	17,496,019	3,603,113			
EXPECTED LOSSES	15,302,565	12,654,334	3,235,056			
CREDIBILITY	.30	.77	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.559	1.163	.239	2.961		
INDICATED (POST-TEST)	1.186	.885	.182	2.253		
PRES. ON RATE LEVEL	1.015	.839	.214	2.068		
DERIVED BY FORMULA	1.066	.874	.182	2.122		
UNDERLYING PRES. RATE	1.017	.841	.215	2.073		
PROPOSED	1.066	.874	.182	2.122		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	2.273
IND. RATES				2.27	MINIMUM PREMIUM	
MAN. RATES	2.21	2.42	2.19	+ 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	
2001	64,128	2,565,199	4.000			5	4	44	53	
2002	47,567	678,962	1.427			1	1	23	25	
2003	43,494	1,424,573	3.275			3	8	30	41	
2004	45,108	1,231,438	2.729			2	5	20	27	
2005	37,034	1,615,244	4.361			3	7	20	30	
<b>TOTAL</b>	<b>237,331</b>	<b>7,515,416</b>	<b>3.167</b>			<b>14</b>	<b>25</b>	<b>137</b>	<b>176</b>	
O.D.		3,834	.001					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			979,373	44,536	299,796			797,701	42,707	304,823	96,263
2002			256,161	67,208	81,546			51,544	31,620	99,253	91,630
2003			461,008	78,920	118,193			327,957	164,097	150,356	124,042
2004			395,252	193,854	156,490			116,619	149,167	164,019	56,037
2005			528,991	238,642	316,001			91,611	155,789	212,733	71,477
<b>TOTAL</b>			<b>2,620,785</b>	<b>623,160</b>	<b>972,026</b>			<b>1,385,432</b>	<b>543,380</b>	<b>931,184</b>	<b>439,449</b>
O.D.					102					3,732	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,106,359	49,612	312,389			1,951,186	67,775	470,038	109,644
2002	176	7,987	338,322	72,150	89,519	24	3,150	181,031	50,195	141,935	99,235
2003	196	26,337	613,413	85,719	125,968	254	40,840	1,023,045	213,195	211,232	136,818
2004	374	41,528	781,108	168,743	161,818	240	43,496	616,255	155,501	204,470	59,063
2005	1,378	89,314	1,467,025	255,919	286,878	524	48,624	737,966	148,032	214,796	75,122
<b>TOTAL</b>	<b>2,124</b>	<b>165,166</b>	<b>4,306,227</b>	<b>632,143</b>	<b>976,572</b>	<b>1,042</b>	<b>136,110</b>	<b>4,509,483</b>	<b>634,698</b>	<b>1,242,471</b>	<b>479,882</b>
O.D.		7	134	27	80	2	224	3,484	716	3,345	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,124,003	3,490,052	479,882			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	229,299	97,106	4,567			
TOTAL LOSSES	9,353,302	3,587,158	484,449			
EXPECTED LOSSES	3,851,882	2,121,739	363,117			
CREDIBILITY	.09	.23	.35			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.941	1.511	.204	5.656		
INDICATED (POST-TEST)	2.999	1.150	.155	4.304		
PRES. ON RATE LEVEL	1.619	.892	.153	2.664		
DERIVED BY FORMULA	1.743	.951	.154	2.848		
UNDERLYING PRES. RATE	1.623	.894	.153	2.670		
PROPOSED	1.743	.951	.154	2.848		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.051
IND. RATES				3.05	MINIMUM PREMIUM	
MAN. RATES	3.24	3.15	2.82	+ 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	
2001	29,541	993,884	3.364			2	3	18	23	
2002	23,227	701,257	3.019			1		19	20	
2003	18,627	445,251	2.390				2	13	15	
2004	22,015	1,162,092	5.278	1			2	17	20	
2005	22,840	399,637	1.749				1	10	11	
<b>TOTAL</b>	<b>116,250</b>	<b>3,702,121</b>	<b>3.185</b>	<b>1</b>		<b>3</b>	<b>8</b>	<b>77</b>	<b>89</b>	
O.D.		4,956	.004					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			243,751	89,950	183,858			178,901	55,748	173,454	68,222
2002			401,158		96,288			47,461		102,399	53,951
2003				99,748	118,441				41,663	151,047	34,352
2004	719,973			109,021	101,262	5,330			56,941	103,702	65,863
2005				44,392	101,257				25,000	105,907	123,081
<b>TOTAL</b>	<b>719,973</b>		<b>644,909</b>	<b>343,111</b>	<b>601,106</b>	<b>5,330</b>		<b>226,362</b>	<b>179,352</b>	<b>636,509</b>	<b>345,469</b>
O.D.					993					1,095	2,868

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			306,639	100,204	191,578			594,845	88,473	267,467	77,705
2002		11,808	508,385	4,702	104,976		2,867	159,173	4,098	145,531	58,429
2003	227	3,972	76,055	96,134	122,096	22	2,313	69,508	56,725	199,425	37,890
2004	826,060	9,230	173,244	87,386	98,357	9,513	7,926	130,976	59,522	123,478	69,420
2005	137	12,725	216,439	52,602	83,541	102	9,398	147,951	35,682	98,036	129,358
<b>TOTAL</b>	<b>826,424</b>	<b>37,735</b>	<b>1,280,762</b>	<b>341,028</b>	<b>600,548</b>	<b>9,637</b>	<b>22,504</b>	<b>1,102,453</b>	<b>244,500</b>	<b>833,937</b>	<b>372,802</b>
O.D.		5	82	19	1,066			88	30	1,552	3,051

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,279,690	2,022,680	375,853			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	117,379	79,288	3,109			
TOTAL LOSSES	3,397,069	2,101,968	378,962			
EXPECTED LOSSES	1,946,025	1,633,312	229,013			
CREDIBILITY	.05	.14	.22			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.922	1.808	.326	5.056		
INDICATED (POST-TEST)	2.224	1.376	.248	3.848		
PRES. ON RATE LEVEL	1.670	1.402	.196	3.268		
DERIVED BY FORMULA	1.698	1.398	.207	3.303		
UNDERLYING PRES. RATE	1.674	1.405	.197	3.276		
PROPOSED	1.698	1.398	.207	3.303		
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.539
IND. RATES				3.54	MINIMUM PREMIUM	
MAN. RATES	3.80	3.82	3.46	+ 3.54	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	136,098	1,280,078	.940			2	4	33	39
2002	253,693	2,951,059	1.163			5	10	65	80
2003	267,454	1,186,586	.443			1	6	42	49
2004	291,231	1,945,679	.668			3	9	34	46
2005	323,045	1,344,645	.416				6	47	53
<b>TOTAL</b>	<b>1,271,521</b>	<b>8,708,047</b>	<b>.685</b>			<b>11</b>	<b>35</b>	<b>221</b>	<b>267</b>
O.D.		2,596							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			261,884	43,717	389,939			35,374	54,850	299,053	195,261
2002			722,446	409,649	584,458			282,709	129,563	497,044	325,190
2003			100,105	225,471	244,536			27,553	112,742	272,302	203,877
2004			439,399	349,809	332,418			117,363	190,833	323,590	192,267
2005				119,440	279,998				111,310	626,120	207,777
<b>TOTAL</b>			<b>1,523,834</b>	<b>1,148,086</b>	<b>1,831,349</b>			<b>462,999</b>	<b>599,298</b>	<b>2,018,109</b>	<b>1,124,372</b>
O.D.											2,596

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			329,450	48,700	406,317			117,618	87,047	461,139	222,402
2002	1,079	25,144	1,022,808	435,268	636,208	100	17,272	976,367	210,132	710,230	352,181
2003	516	13,854	290,793	218,020	253,807	70	8,438	233,864	146,924	362,252	224,876
2004	662	58,748	1,102,250	298,944	331,788	293	51,905	758,442	208,277	390,503	202,649
2005	369	34,802	592,440	143,483	230,724	555	51,130	803,135	188,514	575,068	218,374
<b>TOTAL</b>	<b>2,626</b>	<b>132,548</b>	<b>3,337,741</b>	<b>1,144,415</b>	<b>1,858,844</b>	<b>1,018</b>	<b>128,745</b>	<b>2,889,426</b>	<b>840,894</b>	<b>2,499,192</b>	<b>1,220,482</b>
O.D.											2,837

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,492,104	6,343,345	1,223,319	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	544,671	306,570	19,055	
TOTAL LOSSES	7,036,775	6,649,915	1,242,374	
EXPECTED LOSSES	8,964,224	5,734,560	1,195,229	
CREDIBILITY	.27	.69	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.553	.523	.098	1.174
INDICATED (POST-TEST)	.421	.398	.075	.894
PRES. ON RATE LEVEL	.703	.450	.094	1.247
DERIVED BY FORMULA	.627	.414	.075	1.116
UNDERLYING PRES. RATE	.705	.451	.094	1.250
PROPOSED	.627	.414	.075	1.116

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	1.195
IND. RATES				1.20	MINIMUM PREMIUM	
MAN. RATES	1.97	1.67	1.32	+ 1.20	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	147,241	1,580,594	1.073			3	6	25	34
2002	126,910	502,241	.395				4	16	20
2003	119,808	1,804,304	1.505			4	3	31	38
2004	120,439	673,734	.559			1	5	22	28
2005	122,512	598,814	.488				6	18	24
<b>TOTAL</b>	<b>636,910</b>	<b>5,159,687</b>	<b>.810</b>			<b>8</b>	<b>24</b>	<b>112</b>	<b>144</b>
O.D.		69,278	.010				1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			576,027	175,142	189,244			141,810	73,429	229,632	195,310
2002				100,012	89,881				62,381	123,210	126,757
2003			726,145	64,929	441,682			151,984	53,285	249,466	116,813
2004			106,348	19,431	98,711			102,266	26,016	158,836	162,126
2005				124,704	116,399				27,291	154,366	176,054
<b>TOTAL</b>			<b>1,408,520</b>	<b>484,218</b>	<b>935,917</b>			<b>396,060</b>	<b>242,402</b>	<b>915,510</b>	<b>777,060</b>
O.D.				50,000	7,500				1,000		10,778

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			724,642	195,108	197,188			471,518	116,533	354,093	222,458
2002	263	895	25,317	104,004	97,923	48	154	28,079	94,235	176,345	137,278
2003	203	45,552	1,041,033	95,258	453,276	118	21,901	553,685	84,323	331,302	128,845
2004	56	11,480	210,996	28,753	93,303	146	29,458	408,196	49,279	187,315	170,881
2005	275	22,436	384,062	103,798	102,424	134	12,561	197,713	46,374	141,764	185,033
<b>TOTAL</b>	<b>797</b>	<b>80,363</b>	<b>2,386,050</b>	<b>526,921</b>	<b>944,114</b>	<b>446</b>	<b>64,074</b>	<b>1,659,191</b>	<b>390,744</b>	<b>1,190,819</b>	<b>844,495</b>
O.D.				55,700	7,815				1,587		11,758

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,190,921	3,117,700	856,253	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	254,296	113,298	8,598	
TOTAL LOSSES	4,445,217	3,230,998	864,851	
EXPECTED LOSSES	4,209,975	2,337,459	630,542	
CREDIBILITY	.17	.43	.68	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.698	.507	.136	1.341
INDICATED (POST-TEST)	.531	.386	.103	1.020
PRES. ON RATE LEVEL	.659	.366	.099	1.124
DERIVED BY FORMULA	.637	.375	.102	1.114
UNDERLYING PRES. RATE	.661	.367	.099	1.127
PROPOSED	.637	.375	.102	1.114

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	1.193
IND. RATES				1.19	MINIMUM PREMIUM	
MAN. RATES	1.40	1.34	1.19	+ 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
2001	169,473	3,307,988	1.951			5	11	141	157
2002	183,292	5,186,273	2.829	1		9	27	170	207
2003	164,623	3,375,069	2.050			5	11	96	112
2004	138,970	1,873,115	1.347			2	3	62	67
2005	129,257	1,481,942	1.146				6	75	81
<b>TOTAL</b>	<b>785,615</b>	<b>15,224,387</b>	<b>1.938</b>	<b>1</b>		<b>21</b>	<b>58</b>	<b>544</b>	<b>624</b>
O.D.		109,198	.013					3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			699,914	178,715	825,970			163,296	171,024	863,269	405,800
2002	70,200		1,314,116	643,691	834,687			400,632	423,950	1,030,517	468,480
2003			990,373	211,456	433,363			351,056	235,629	631,794	521,398
2004			487,265	114,422	446,107			108,336	47,845	452,933	216,207
2005			143,808	143,808	447,453				77,401	539,754	273,526
<b>TOTAL</b>	<b>70,200</b>		<b>3,491,668</b>	<b>1,292,092</b>	<b>2,987,580</b>			<b>1,023,320</b>	<b>955,849</b>	<b>3,518,267</b>	<b>1,885,411</b>
O.D.					47,234					52,206	9,758

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			880,492	199,089	860,673			542,959	271,414	1,331,164	462,206
2002	90,772	44,244	1,823,461	683,696	910,525	336	24,970	1,479,645	656,831	1,475,277	507,364
2003	521	56,943	1,305,025	230,069	451,398	289	46,335	1,190,761	323,603	843,168	575,102
2004	320	53,824	989,083	148,816	423,328	196	41,091	610,017	100,454	525,544	227,882
2005	518	50,678	860,345	201,617	364,637	430	41,789	655,945	151,100	493,442	287,476
<b>TOTAL</b>	<b>92,131</b>	<b>205,689</b>	<b>5,858,406</b>	<b>1,463,287</b>	<b>3,010,561</b>	<b>1,251</b>	<b>154,185</b>	<b>4,479,327</b>	<b>1,503,402</b>	<b>4,668,595</b>	<b>2,060,030</b>
O.D.	14	2,015	34,317	6,377	42,086	14	1,990	33,989	6,999	55,784	10,458

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,863,328	10,757,091	2,070,488			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	568,536	422,914	22,870			
TOTAL LOSSES	11,431,864	11,180,005	2,093,358			
EXPECTED LOSSES	9,529,509	9,152,415	1,775,490			
CREDIBILITY	.19	.50	.78			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.455	1.423	.266	3.144		
INDICATED (POST-TEST)	1.107	1.083	.202	2.392		
PRES. ON RATE LEVEL	1.210	1.162	.226	2.598		
DERIVED BY FORMULA	1.190	1.123	.207	2.520		
UNDERLYING PRES. RATE	1.213	1.165	.226	2.604		
PROPOSED	1.190	1.123	.207	2.520		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	2.700
IND. RATES				2.70	MINIMUM PREMIUM	
MAN. RATES	3.05	3.11	2.75	+ 2.70	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	283,743	717,131	.252			2	5	13	20
2002	291,240	1,094,361	.375			1	11	32	44
2003	262,393	1,611,521	.614			4	10	19	33
2004	239,437	1,034,737	.432			2	5	23	30
2005	139,186	680,401	.488				2	20	22
<b>TOTAL</b>	<b>1,215,999</b>	<b>5,138,151</b>	<b>.423</b>			<b>9</b>	<b>33</b>	<b>107</b>	<b>149</b>
O.D.		112							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			316,034	59,418	41,014			77,183	52,522	40,341	130,619
2002			144,992	132,639	105,799			32,527	389,075	146,640	142,689
2003			610,485	196,462	85,694			124,831	186,430	182,846	224,773
2004			250,365	76,044	92,994			147,454	74,526	277,340	116,014
2005				14,615	147,379				17,513	306,388	194,506
<b>TOTAL</b>			<b>1,321,876</b>	<b>479,178</b>	<b>472,880</b>			<b>381,995</b>	<b>720,066</b>	<b>953,555</b>	<b>808,601</b>
O.D.											112

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			397,571	66,191	42,738			256,634	83,354	62,206	148,775
2002	350	5,269	213,351	138,741	116,036	314	2,684	227,737	571,806	218,460	154,532
2003	463	37,368	873,269	193,381	99,018	174	21,310	551,197	231,445	251,758	247,925
2004	159	23,674	443,140	73,523	94,309	243	47,075	663,558	107,660	328,525	122,279
2005	120	13,193	223,255	47,141	117,258	222	20,545	320,496	69,516	276,823	204,426
<b>TOTAL</b>	<b>1,092</b>	<b>79,504</b>	<b>2,150,586</b>	<b>518,977</b>	<b>469,359</b>	<b>953</b>	<b>91,614</b>	<b>2,019,622</b>	<b>1,063,781</b>	<b>1,137,772</b>	<b>877,937</b>
O.D.											121

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,343,371	3,189,889	878,058			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	221,167	110,534	7,247			
TOTAL LOSSES	4,564,538	3,300,423	885,305			
EXPECTED LOSSES	3,818,237	2,590,078	620,159			
CREDIBILITY	.26	.67	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.375	.271	.073	.719		
INDICATED (POST-TEST)	.285	.206	.056	.547		
PRES. ON RATE LEVEL	.313	.213	.051	.577		
DERIVED BY FORMULA	.306	.208	.056	.570		
UNDERLYING PRES. RATE	.314	.213	.051	.578		
PROPOSED	.306	.208	.056	.570		
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	.610
IND. RATES				.61	MINIMUM PREMIUM	
MAN. RATES	.73	.73	.61	+ .61	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	144,963	5,587,872	3.854		1	8	9	122	140
2002	149,048	968,136	.649			3	3	18	24
2003	163,888	6,240,457	3.807	1	1	7	18	89	116
2004	169,934	3,064,465	1.803			2	16	95	113
2005	192,722	2,065,092	1.071			2	4	95	101
<b>TOTAL</b>	<b>820,555</b>	<b>17,926,022</b>	<b>2.185</b>	<b>1</b>	<b>2</b>	<b>22</b>	<b>50</b>	<b>419</b>	<b>494</b>
O.D.		176							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		298,367	1,709,374	313,911	902,686		508,704	711,550	390,556	601,382	151,342
2002			390,675	101,610	120,620			109,092	24,296	132,495	89,348
2003	314,264	610,788	907,147	503,885	873,963	995,170	499,736	420,485	257,096	715,873	142,050
2004			326,854	531,676	642,445			172,525	388,283	865,289	137,393
2005			209,694	193,571	670,492			40,462	66,938	720,742	163,193
<b>TOTAL</b>	<b>314,264</b>	<b>909,155</b>	<b>3,543,744</b>	<b>1,644,653</b>	<b>3,210,206</b>	<b>995,170</b>	<b>1,008,440</b>	<b>1,454,114</b>	<b>1,127,169</b>	<b>3,035,781</b>	<b>683,326</b>
O.D.											176

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		274,466	2,100,416	349,697	940,599		665,361	2,228,868	619,812	927,333	172,379
2002	267	12,164	515,506	109,057	132,488	20	6,582	364,500	42,028	189,294	96,764
2003	142,662	372,479	1,610,734	518,668	903,393	764,342	525,356	1,642,217	363,756	956,600	156,681
2004	996	71,842	1,338,167	455,729	622,104	523	96,857	1,465,014	439,894	1,028,726	144,812
2005	1,061	88,987	1,489,875	302,256	551,428	622	58,936	907,663	184,394	656,494	171,516
<b>TOTAL</b>	<b>144,986</b>	<b>819,938</b>	<b>7,054,698</b>	<b>1,735,407</b>	<b>3,150,012</b>	<b>765,507</b>	<b>1,353,092</b>	<b>6,608,262</b>	<b>1,649,884</b>	<b>3,758,447</b>	<b>742,152</b>
O.D.											194

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,746,483	10,293,750	742,346			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	774,455	441,382	10,404			
TOTAL LOSSES	17,520,938	10,735,132	752,750			
EXPECTED LOSSES	12,652,957	8,492,745	689,266			
CREDIBILITY	.20	.51	.80			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.135	1.308	.092	3.535		
INDICATED (POST-TEST)	1.625	.995	.070	2.690		
PRES. ON RATE LEVEL	1.538	1.033	.084	2.655		
DERIVED BY FORMULA	1.555	1.014	.073	2.642		
UNDERLYING PRES. RATE	1.542	1.035	.084	2.661		
PROPOSED	1.563	1.019	.073	2.655		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	2.845
IND. RATES				2.85	MINIMUM PREMIUM	
MAN. RATES	2.99	3.02	2.81	+ 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
2001	61,652	282,637	.458				1	9	10
2002	58,127	453,858	.780			1		13	14
2003	61,173	912,229	1.491			2	1	25	28
2004	69,763	481,026	.689			1	2	13	16
2005	60,479	312,589	.516					12	12
<b>TOTAL</b>	<b>311,194</b>	<b>2,442,339</b>	<b>.785</b>			<b>4</b>	<b>4</b>	<b>72</b>	<b>80</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				47,401	68,062				19,649	79,072	68,453
2002			103,645		102,748			13,168		145,386	88,911
2003			234,892	6,672	163,179			97,707	21,820	302,175	85,784
2004			95,646	88,253	42,329			6,220	64,675	79,560	104,343
2005					71,010					145,964	95,615
<b>TOTAL</b>			<b>434,183</b>	<b>142,326</b>	<b>447,328</b>			<b>117,095</b>	<b>106,144</b>	<b>752,157</b>	<b>443,106</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				52,805	70,919				31,183	121,929	77,968
2002		3,359	137,771	2,655	110,748		836	53,705	4,304	206,232	96,291
2003	35	14,693	334,872	18,928	166,533	71	15,007	384,266	48,380	397,158	94,620
2004	155	12,346	234,101	70,231	45,524	53	9,273	146,151	64,038	96,785	109,978
2005	46	5,613	94,647	18,574	55,891	92	8,780	136,346	27,991	130,842	100,491
<b>TOTAL</b>	<b>236</b>	<b>36,011</b>	<b>801,391</b>	<b>163,193</b>	<b>449,615</b>	<b>216</b>	<b>33,896</b>	<b>720,468</b>	<b>175,896</b>	<b>952,946</b>	<b>479,348</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,592,218	1,741,650	479,348	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	128,807	68,080	5,261	
TOTAL LOSSES	1,721,025	1,809,730	484,609	
EXPECTED LOSSES	2,156,574	1,387,925	373,433	
CREDIBILITY	.10	.27	.42	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.553	.582	.156	1.291
INDICATED (POST-TEST)	.421	.443	.119	.983
PRES. ON RATE LEVEL	.691	.445	.120	1.256
DERIVED BY FORMULA	.664	.444	.120	1.228
UNDERLYING PRES. RATE	.693	.446	.120	1.259
PROPOSED	.664	.444	.120	1.228

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	1.315
IND. RATES				1.32	MINIMUM PREMIUM	
MAN. RATES	1.52	1.50	1.33	+ 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	
2001	54,763	871,868	1.592			1			31	32
2002	44,432	887,373	1.997			1	5		29	35
2003	39,592	1,034,592	2.613			3	2		15	20
2004	37,165	659,500	1.774				3		13	16
2005	64,656	432,686	.669			1	1		11	13
<b>TOTAL</b>	<b>240,608</b>	<b>3,886,019</b>	<b>1.615</b>			<b>6</b>	<b>11</b>		<b>99</b>	<b>116</b>
O.D.		239,540	.099			1			1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			238,944		272,987			37,194		188,899	133,844
2002			178,538	82,830	129,323			64,295	93,082	228,656	110,649
2003			476,180	148,270	91,109			97,633	41,181	125,727	54,492
2004				155,231	58,166				243,947	112,731	89,425
2005			154,860	13,248	45,345			24,792	17,825	78,837	97,779
<b>TOTAL</b>			<b>1,048,522</b>	<b>399,579</b>	<b>596,930</b>			<b>223,914</b>	<b>396,035</b>	<b>734,850</b>	<b>486,189</b>
O.D.			178,223		4,560			47,469		8,662	626

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			300,592		284,454			123,670		291,282	152,448
2002	219	6,045	248,224	88,451	140,733	72	4,068	249,860	143,618	327,135	119,833
2003	348	29,395	684,677	147,600	101,433	80	13,961	351,583	60,074	168,212	60,105
2004	256	10,080	194,422	114,953	61,652	166	24,474	385,872	218,830	150,093	94,254
2005	279	16,391	262,683	29,278	41,951	118	11,501	171,868	29,173	74,169	102,766
<b>TOTAL</b>	<b>1,102</b>	<b>61,911</b>	<b>1,690,598</b>	<b>380,282</b>	<b>630,223</b>	<b>436</b>	<b>54,004</b>	<b>1,282,853</b>	<b>451,695</b>	<b>1,010,891</b>	<b>529,406</b>
O.D.	1	165	226,975	503	4,156	2	248	162,415	947	9,901	713

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,480,710	2,488,598	530,119	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	181,653	126,250	7,559	
TOTAL LOSSES	3,662,363	2,614,848	537,678	
EXPECTED LOSSES	2,875,265	2,348,334	493,247	
CREDIBILITY	.09	.23	.35	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.522	1.087	.223	2.832
INDICATED (POST-TEST)	1.158	.827	.170	2.155
PRES. ON RATE LEVEL	1.191	.974	.205	2.370
DERIVED BY FORMULA	1.188	.940	.193	2.321
UNDERLYING PRES. RATE	1.195	.976	.205	2.376
PROPOSED	1.188	.940	.193	2.321

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	TOTAL
IND. RATES				2.49	MINIMUM PREMIUM	
MAN. RATES	2.91	2.82	2.51	+ 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
2001	69,983	779,559	1.113			2	2	16	20
2002	68,442	1,593,987	2.328			4	2	20	26
2003	54,342	692,134	1.273			3	1	17	21
2004	72,683	604,910	.832			2		10	12
2005	71,033	351,847	.495				1	11	12
<b>TOTAL</b>	<b>336,483</b>	<b>4,022,437</b>	<b>1.195</b>			<b>11</b>	<b>6</b>	<b>74</b>	<b>91</b>
O.D.		13,939	.004					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			292,441	11,386	96,380			145,231	21,027	113,085	100,009
2002			892,931	22,718	117,126			253,851	30,064	169,198	108,099
2003			319,127	13,036	55,106			197,615	6,548	58,643	42,059
2004			282,826		84,046			100,045		110,443	27,550
2005				20,655	84,462				16,601	117,913	112,216
<b>TOTAL</b>			<b>1,787,325</b>	<b>67,795</b>	<b>437,120</b>			<b>696,742</b>	<b>74,240</b>	<b>569,282</b>	<b>389,933</b>
O.D.					11,501						2,438

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			367,891	12,684	100,428			482,893	33,370	174,375	113,910
2002	60	26,027	1,127,655	31,923	129,597	24	15,232	829,166	55,467	242,543	117,071
2003	45	17,650	416,445	20,700	59,207	117	24,670	605,189	21,927	80,571	46,391
2004	43	21,572	399,798	20,672	82,616	119	25,321	341,523	21,763	129,663	29,038
2005	89	8,867	150,480	34,238	68,264	104	9,094	142,673	32,815	107,755	117,939
<b>TOTAL</b>	<b>237</b>	<b>74,116</b>	<b>2,462,269</b>	<b>120,217</b>	<b>440,112</b>	<b>364</b>	<b>74,317</b>	<b>2,401,444</b>	<b>165,342</b>	<b>734,907</b>	<b>424,349</b>
O.D.					11,984						2,571

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,012,747	1,472,562	426,920	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	130,466	68,015	4,849	
TOTAL LOSSES	5,143,213	1,540,577	431,769	
EXPECTED LOSSES	2,180,410	1,366,122	339,847	
CREDIBILITY	.11	.28	.44	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.529	.458	.128	2.115
INDICATED (POST-TEST)	1.164	.349	.097	1.610
PRES. ON RATE LEVEL	.646	.405	.101	1.152
DERIVED BY FORMULA	.703	.389	.099	1.191
UNDERLYING PRES. RATE	.648	.406	.101	1.155
PROPOSED	.703	.389	.099	1.191

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	1.276
IND. RATES				1.28	MINIMUM PREMIUM	
MAN. RATES	1.23	1.32	1.22	+ 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	
2001	186,811	2,143,315	1.147	1		5	3	35	44	
2002	182,309	1,372,498	.752			4	5	15	24	
2003	240,539	1,695,619	.704			1	6	36	43	
2004	147,458	1,467,065	.994			3	3	26	32	
2005	161,324	681,322	.422				3	28	31	
<b>TOTAL</b>	<b>918,441</b>	<b>7,359,819</b>	<b>.801</b>	<b>1</b>		<b>13</b>	<b>20</b>	<b>140</b>	<b>174</b>	
O.D.		13,681	.001							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	257,952		604,223	94,020	289,255			264,332	43,435	246,728	343,370
2002			504,948	85,309	210,085			157,636	11,782	220,044	182,694
2003			296,414	206,676	499,181			46,100	191,536	292,431	163,281
2004			481,081	62,074	231,854			271,582	10,229	298,954	111,291
2005				40,676	201,401				44,166	258,158	136,921
<b>TOTAL</b>	<b>257,952</b>		<b>1,886,666</b>	<b>488,755</b>	<b>1,431,776</b>			<b>739,650</b>	<b>301,148</b>	<b>1,316,315</b>	<b>937,557</b>
O.D.											13,681

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	342,302		760,113	104,738	301,403			878,904	68,931	380,455	391,098
2002	224	15,680	662,524	94,864	228,780	8	9,492	522,285	27,522	313,451	197,858
2003	505	27,301	587,782	217,948	510,874	132	12,791	350,508	239,430	393,477	180,099
2004	189	43,053	797,659	88,359	225,007	335	69,589	940,293	67,634	351,897	117,301
2005	204	20,243	343,098	76,600	162,039	220	20,831	327,737	76,643	236,888	143,904
<b>TOTAL</b>	<b>343,424</b>	<b>106,277</b>	<b>3,151,176</b>	<b>582,509</b>	<b>1,428,103</b>	<b>695</b>	<b>112,703</b>	<b>3,019,727</b>	<b>480,160</b>	<b>1,676,168</b>	<b>1,030,260</b>
O.D.											15,232

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,734,002	4,166,940	1,045,492	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	495,216	186,419	16,314	
TOTAL LOSSES	7,229,218	4,353,359	1,061,806	
EXPECTED LOSSES	8,082,280	3,912,558	1,221,527	
CREDIBILITY	.22	.55	.87	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.787	.474	.116	1.377
INDICATED (POST-TEST)	.599	.361	.088	1.048
PRES. ON RATE LEVEL	.878	.425	.133	1.436
DERIVED BY FORMULA	.817	.390	.094	1.301
UNDERLYING PRES. RATE	.880	.426	.133	1.439
PROPOSED	.817	.390	.094	1.301

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	1.394
IND. RATES				1.39	MINIMUM PREMIUM	
MAN. RATES	1.85	1.84	1.52	+ 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
2001	108,764	3,069,459	2.822			8	8	47	63
2002	83,307	586,139	.703			1	2	33	36
2003	67,958	1,573,252	2.315			3	4	23	30
2004	68,433	584,299	.853			1	3	14	18
2005	56,274	880,600	1.564			1	4	22	27
<b>TOTAL</b>	<b>384,736</b>	<b>6,693,749</b>	<b>1.740</b>			<b>14</b>	<b>21</b>	<b>139</b>	<b>174</b>
O.D.		103							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,953,396	224,800	200,455			210,093	48,268	281,521	150,926
2002			90,587	57,880	143,776			5,500	47,629	127,085	113,682
2003			648,599	206,363	159,800			234,539	52,732	164,013	107,206
2004			123,000	119,031	82,762			20,000	73,024	109,151	57,331
2005			135,291	175,613	178,731			55,000	40,748	248,644	46,573
<b>TOTAL</b>			<b>2,950,873</b>	<b>783,687</b>	<b>765,524</b>			<b>525,132</b>	<b>262,401</b>	<b>930,414</b>	<b>475,718</b>
O.D.											103

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			2,457,372	250,427	208,874			698,558	76,601	434,105	171,905
2002	153	3,462	135,231	62,543	155,568	40	448	41,598	72,996	181,492	123,118
2003	492	40,651	943,337	206,863	174,131	161	31,191	775,296	83,171	221,389	118,248
2004	215	17,165	323,936	97,306	84,668	80	13,909	211,987	75,670	131,803	60,427
2005	595	42,767	716,018	158,468	160,362	325	30,086	452,482	79,606	230,820	48,948
<b>TOTAL</b>	<b>1,455</b>	<b>104,045</b>	<b>4,575,894</b>	<b>775,607</b>	<b>783,603</b>	<b>606</b>	<b>75,634</b>	<b>2,179,921</b>	<b>388,044</b>	<b>1,199,609</b>	<b>522,646</b>
O.D.											114

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,937,555	3,146,863	522,760			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	219,616	110,046	6,585			
TOTAL LOSSES	7,157,171	3,256,909	529,345			
EXPECTED LOSSES	3,701,160	2,458,464	542,478			
CREDIBILITY	.12	.31	.48			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.860	.847	.138	2.845		
INDICATED (POST-TEST)	1.415	.645	.105	2.165		
PRES. ON RATE LEVEL	.960	.637	.141	1.738		
DERIVED BY FORMULA	1.015	.639	.124	1.778		
UNDERLYING PRES. RATE	.962	.639	.141	1.742		
PROPOSED	1.015	.639	.124	1.778		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	1.905
IND. RATES				1.91	MINIMUM PREMIUM	
MAN. RATES	2.16	2.05	1.84	+ 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
2001	192,095	2,153,674	1.121		1	5	4	41	51
2002	185,235	1,025,333	.553			2	7	31	40
2003	186,637	857,811	.459			1	7	34	42
2004	207,748	1,524,693	.733			2	14	39	55
2005	238,848	1,261,877	.528				3	49	52
<b>TOTAL</b>	<b>1,010,563</b>	<b>6,823,388</b>	<b>.675</b>		<b>1</b>	<b>10</b>	<b>35</b>	<b>194</b>	<b>240</b>
O.D.		60,406	.005					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		90,388	762,093	64,974	358,314		26,327	297,120	81,359	235,180	237,919
2002			242,597	109,601	148,069			90,412	116,538	206,433	111,683
2003			130,000	29,655	163,514			84,764	59,738	201,375	188,765
2004			288,545	231,430	375,625			40,035	164,683	248,802	175,573
2005				54,830	373,307				61,880	565,641	206,219
<b>TOTAL</b>		<b>90,388</b>	<b>1,423,235</b>	<b>490,490</b>	<b>1,418,829</b>		<b>26,327</b>	<b>512,331</b>	<b>484,198</b>	<b>1,457,431</b>	<b>920,159</b>
O.D.					18,705					28,084	13,617

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		244,048	922,423	72,381	373,363		101,069	886,466	129,117	362,647	270,990
2002	292	8,096	334,473	116,659	161,497	100	5,667	337,826	177,918	296,440	120,953
2003	79	9,786	215,400	37,686	166,485	80	13,483	346,641	85,132	267,692	208,208
2004	466	44,268	821,143	214,852	361,391	167	30,303	465,105	170,460	300,084	185,054
2005	342	35,312	598,188	129,888	298,567	446	41,500	649,667	146,511	514,725	216,736
<b>TOTAL</b>	<b>1,179</b>	<b>341,510</b>	<b>2,891,627</b>	<b>571,466</b>	<b>1,361,303</b>	<b>793</b>	<b>192,022</b>	<b>2,685,705</b>	<b>709,138</b>	<b>1,741,588</b>	<b>1,001,941</b>
O.D.	13	1,474	24,930	4,892	14,720	18	1,684	26,234	5,387	25,175	14,405

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,167,189	4,433,669	1,016,346			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	473,497	199,429	15,793			
TOTAL LOSSES	6,640,686	4,633,098	1,032,139			
EXPECTED LOSSES	7,740,913	3,840,139	1,050,985			
CREDIBILITY	.23	.59	.92			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.657	.458	.102	1.217		
INDICATED (POST-TEST)	.500	.349	.078	.927		
PRES. ON RATE LEVEL	.764	.379	.104	1.247		
DERIVED BY FORMULA	.703	.361	.080	1.144		
UNDERLYING PRES. RATE	.766	.380	.104	1.250		
PROPOSED	.703	.361	.080	1.144		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	1.225
IND. RATES				1.23	MINIMUM PREMIUM	
MAN. RATES	1.82	1.60	1.32	+ 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	
2001	217,411	2,538,549	1.167			4	8	52	64	
2002	195,912	1,008,024	.514	1			3	28	32	
2003	216,159	3,243,705	1.500	1		3	1	25	30	
2004	199,659	850,400	.425				1	33	34	
2005	224,223	846,860	.377			1	2	29	32	
<b>TOTAL</b>	<b>1,053,364</b>	<b>8,487,538</b>	<b>.806</b>	<b>2</b>		<b>8</b>	<b>15</b>	<b>167</b>	<b>192</b>	
O.D.		163,792	.015				1	6	7	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			699,706	239,901	418,928			379,611	225,349	300,510	274,544
2002	133,418			80,185	331,876				35,024	290,620	136,901
2003	645,348		657,330	70,200	191,119	5,118		1,082,095	207,175	218,033	167,287
2004				17,981	197,649				56,627	330,126	248,017
2005			110,189	102,670	142,393			38,963	67,334	208,658	176,653
<b>TOTAL</b>	<b>778,766</b>		<b>1,467,225</b>	<b>510,937</b>	<b>1,281,965</b>	<b>5,118</b>		<b>1,500,669</b>	<b>591,509</b>	<b>1,347,947</b>	<b>1,003,402</b>
O.D.				19,424	42,260				38,037	50,618	13,453

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			880,230	267,248	436,526			1,262,207	357,630	463,385	312,706
2002	169,502	1,744	41,736	88,181	357,527	28	169	33,819	58,909	412,984	148,264
2003	817,650	23,703	543,223	80,332	198,139	11,326	51,328	1,286,873	270,609	303,390	184,518
2004	68	7,979	138,483	34,348	181,154	73	14,439	250,275	83,968	382,249	261,410
2005	416	30,271	504,854	104,484	124,621	292	27,930	426,368	86,292	197,434	185,662
<b>TOTAL</b>	<b>987,636</b>	<b>63,697</b>	<b>2,108,526</b>	<b>574,593</b>	<b>1,297,967</b>	<b>11,719</b>	<b>93,866</b>	<b>3,259,542</b>	<b>857,408</b>	<b>1,759,442</b>	<b>1,092,560</b>
O.D.	53	3,806	67,209	22,787	36,015	40	5,320	84,586	39,177	56,949	14,324

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,686,000	4,644,338	1,106,884	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	431,721	193,152	13,887	
TOTAL LOSSES	7,117,721	4,837,490	1,120,771	
EXPECTED LOSSES	7,057,538	3,844,778	969,094	
CREDIBILITY	.24	.61	.95	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.676	.459	.106	1.241
INDICATED (POST-TEST)	.514	.349	.081	.944
PRES. ON RATE LEVEL	.668	.364	.092	1.124
DERIVED BY FORMULA	.631	.355	.082	1.068
UNDERLYING PRES. RATE	.670	.365	.092	1.127
PROPOSED	.631	.355	.082	1.068

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	1.144
IND. RATES				1.14	MINIMUM PREMIUM	
MAN. RATES	1.47	1.41	1.19	+ 1.14	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	41,461	685,466	1.653			1			22	23
2002	40,254	673,843	1.673				4		21	25
2003	41,307	1,005,170	2.433			2	1		21	24
2004	43,055	975,261	2.265			3			21	25
2005	45,057	246,898	.547						17	17
<b>TOTAL</b>	<b>211,134</b>	<b>3,586,638</b>	<b>1.699</b>			<b>6</b>	<b>6</b>		<b>102</b>	<b>114</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			106,020		219,511			12,500		198,708	148,727
2002				176,386	179,573				130,193	101,063	86,628
2003			298,818	23,743	287,159			71,852	4,127	258,986	60,485
2004			402,615	9	134,970			223,730	2,771	128,253	82,913
2005					79,524					91,948	75,426
<b>TOTAL</b>			<b>807,453</b>	<b>200,138</b>	<b>900,737</b>			<b>308,082</b>	<b>137,091</b>	<b>778,958</b>	<b>454,179</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			133,373		228,731			41,563		306,408	169,400
2002	463	1,669	46,396	183,817	195,310	105	273	45,862	192,442	146,744	93,818
2003	85	20,208	452,553	41,957	292,208	49	11,050	283,702	24,108	339,307	66,715
2004	67	31,241	578,447	31,118	131,565	255	53,421	704,684	38,045	154,503	87,390
2005	52	6,290	105,987	20,797	62,589	54	5,520	85,846	17,632	82,425	79,273
<b>TOTAL</b>	<b>667</b>	<b>59,408</b>	<b>1,316,756</b>	<b>277,689</b>	<b>910,403</b>	<b>463</b>	<b>70,264</b>	<b>1,161,657</b>	<b>272,227</b>	<b>1,029,387</b>	<b>496,596</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,609,215	2,489,706	496,596	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	79,640	82,028	6,244	
TOTAL LOSSES	2,688,855	2,571,734	502,840	
EXPECTED LOSSES	1,313,254	1,632,066	432,825	
CREDIBILITY	.08	.21	.32	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.274	1.218	.238	2.730
INDICATED (POST-TEST)	.970	.927	.181	2.078
PRES. ON RATE LEVEL	.621	.770	.205	1.596
DERIVED BY FORMULA	.649	.803	.197	1.649
UNDERLYING PRES. RATE	.622	.773	.205	1.600
PROPOSED	.649	.803	.197	1.649

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	1.767
IND. RATES				1.77	MINIMUM PREMIUM	
MAN. RATES	1.61	1.77	1.69	+ 1.77	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	1,099	8,468	.770						1	1
2002	1,696	307	.018							
2003	2,290	20,285	.885						1	1
2004	2,035	15,341	.753						2	2
2005	3,846	58,583	1.523						2	2
<b>TOTAL</b>	<b>10,966</b>	<b>102,984</b>	<b>.939</b>						<b>6</b>	<b>6</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					3,542					3,009	1,917
2002											307
2003					6,089					13,886	310
2004					5,497					5,912	3,932
2005					42,672					14,000	1,911
<b>TOTAL</b>					<b>57,800</b>					<b>36,807</b>	<b>8,377</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					3,691					4,640	2,183
2002											332
2003		87	1,476	314	6,110		117	3,647	824	18,106	342
2004	1	197	3,339	604	5,010		167	3,128	646	6,755	4,144
2005	29	3,370	56,874	11,160	33,586	8	843	13,079	2,684	12,550	2,008
<b>TOTAL</b>	<b>30</b>	<b>3,654</b>	<b>61,689</b>	<b>12,078</b>	<b>48,397</b>	<b>8</b>	<b>1,127</b>	<b>19,854</b>	<b>4,154</b>	<b>42,051</b>	<b>9,009</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	86,362	106,680	9,009	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	12,800	10,093	316	
TOTAL LOSSES	99,162	116,773	9,325	
EXPECTED LOSSES	197,279	166,463	17,326	
CREDIBILITY	.01	.03	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.904	1.065	.085	2.054
INDICATED (POST-TEST)	.688	.810	.065	1.563
PRES. ON RATE LEVEL	1.795	1.514	.158	3.467
DERIVED BY FORMULA	1.784	1.493	.153	3.430
UNDERLYING PRES. RATE	1.799	1.518	.158	3.475
PROPOSED	1.784	1.493	.153	3.430

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.675
IND. RATES				3.68	MINIMUM PREMIUM	
MAN. RATES	3.68	3.96	3.67	+ 3.68	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	9,847	279,817	2.841				2	7	9
2002	7,168	298,457	4.163				1	10	11
2003	9,187	354,700	3.860				2	4	6
2004	12,834	156,172	1.216					9	9
2005	13,083	284,749	2.176				1	9	10
<b>TOTAL</b>	<b>52,119</b>	<b>1,373,895</b>	<b>2.636</b>				<b>6</b>	<b>39</b>	<b>45</b>
O.D.		293							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				120,010	66,555				31,349	49,936	11,967
2002				59,787	103,713				48,301	74,374	12,282
2003				140,676	93,575				38,641	37,291	44,517
2004					96,160					44,733	15,279
2005				56,691	104,966				15,396	60,366	47,330
<b>TOTAL</b>				<b>377,164</b>	<b>464,969</b>				<b>133,687</b>	<b>266,700</b>	<b>131,375</b>
O.D.											293

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				133,691	69,350				49,751	77,000	13,630
2002	158	736	19,256	63,100	112,213	40	110	20,023	72,396	106,731	13,301
2003	317	4,549	89,444	131,784	98,462	20	1,266	37,481	46,499	50,909	49,102
2004	21	3,438	58,403	10,587	87,648	6	1,293	23,643	4,876	51,126	16,104
2005	158	14,324	243,967	60,808	87,530	58	5,486	86,568	21,045	56,023	49,744
<b>TOTAL</b>	<b>654</b>	<b>23,047</b>	<b>411,070</b>	<b>399,970</b>	<b>455,203</b>	<b>124</b>	<b>8,155</b>	<b>167,715</b>	<b>194,567</b>	<b>341,789</b>	<b>141,881</b>
O.D.											323

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	610,765	1,391,529	142,204	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	48,883	44,598	1,979	
TOTAL LOSSES	659,648	1,436,127	144,183	
EXPECTED LOSSES	800,026	831,299	125,607	
CREDIBILITY	.03	.08	.13	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.266	2.755	.277	4.298
INDICATED (POST-TEST)	.963	2.097	.211	3.271
PRES. ON RATE LEVEL	1.531	1.591	.241	3.363
DERIVED BY FORMULA	1.514	1.631	.237	3.382
UNDERLYING PRES. RATE	1.535	1.595	.241	3.371
PROPOSED	1.505	1.622	.236	3.363

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.603
IND. RATES				3.60	MINIMUM PREMIUM	
MAN. RATES	3.71	4.03	3.56	+ 3.60	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	3,370	44,820	1.329				1	3	4
2002	3,009	726,658	24.149			1	1	2	4
2003	2,788	555,385	19.920			1	2	7	10
2004	2,450	3,043	.124						
2005	2,167	44,920	2.072					4	4
<b>TOTAL</b>	<b>13,784</b>	<b>1,374,826</b>	<b>9.974</b>			<b>2</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
2001				6,769	13,914				6,329	4,524	13,284
2002			146,058	16,946	301			446,832	101,296	4,102	11,123
2003			120,150	81,426	17,976			239,153	46,027	36,440	14,213
2004											3,043
2005					12,973					19,568	12,379
<b>TOTAL</b>			<b>266,208</b>	<b>105,141</b>	<b>45,164</b>			<b>685,985</b>	<b>153,652</b>	<b>64,634</b>	<b>54,042</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				7,541	14,499				10,044	6,976	15,130
2002	45	2,462	106,826	17,953	885	81	15,337	838,260	154,804	10,354	12,046
2003	185	8,344	192,428	76,708	21,985	163	30,501	750,645	68,158	54,728	15,677
2004											3,207
2005	7	1,012	17,290	3,387	10,209	12	1,178	18,273	3,752	17,540	13,010
<b>TOTAL</b>	<b>237</b>	<b>11,818</b>	<b>316,544</b>	<b>105,589</b>	<b>47,578</b>	<b>256</b>	<b>47,016</b>	<b>1,607,178</b>	<b>236,758</b>	<b>89,598</b>	<b>59,070</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,983,049	479,523	59,070	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	18,366	13,119	454	
TOTAL LOSSES	2,001,415	492,642	59,524	
EXPECTED LOSSES	307,658	286,707	35,977	
CREDIBILITY	.01	.03	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	14.520	3.574	.432	18.526
INDICATED (POST-TEST)	11.050	2.720	.329	14.099
PRES. ON RATE LEVEL	2.227	2.075	.260	4.562
DERIVED BY FORMULA	2.315	2.094	.263	4.672
UNDERLYING PRES. RATE	2.232	2.080	.261	4.573
PROPOSED	2.315	2.094	.263	4.672

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	5.006
IND. RATES				5.01	MINIMUM PREMIUM	
MAN. RATES	5.11	5.61	4.83	+ 5.01	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	9,336	155,573	1.666			1	1	1	3
2002	9,852	187,891	1.907				2	12	14
2003	7,532	9,017	.119					2	2
2004	11,583	194,360	1.677				3	1	4
2005	11,590	39,370	.339					4	4
<b>TOTAL</b>	<b>49,893</b>	<b>586,211</b>	<b>1.175</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
2001			105,908	5,000	2,542			21,293	4,271	1,714	14,845
2002				74,261	30,394				20,509	41,455	21,272
2003					3,304					3,336	2,377
2004				117,916	1,260				53,281	2,939	18,964
2005					13,272					8,840	17,258
<b>TOTAL</b>			<b>105,908</b>	<b>197,177</b>	<b>50,772</b>			<b>21,293</b>	<b>78,061</b>	<b>58,284</b>	<b>74,716</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			133,232	5,570	2,649			70,799	6,778	2,643	16,908
2002	195	525	15,801	76,556	33,680	16	48	9,301	31,007	59,319	23,038
2003		47	800	170	3,317		26	878	199	4,348	2,622
2004	186	6,128	121,613	82,598	7,710	33	4,721	72,818	45,427	8,002	19,988
2005	9	1,048	17,684	3,469	10,446	6	525	8,253	1,692	7,924	18,138
<b>TOTAL</b>	<b>390</b>	<b>7,748</b>	<b>289,130</b>	<b>168,363</b>	<b>57,802</b>	<b>55</b>	<b>5,320</b>	<b>162,049</b>	<b>85,103</b>	<b>82,236</b>	<b>80,694</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	464,692	393,504	80,694	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	16,884	18,782	1,060	
TOTAL LOSSES	481,576	412,286	81,754	
EXPECTED LOSSES	281,896	365,218	70,848	
CREDIBILITY	.03	.08	.12	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.965	.826	.164	1.955
INDICATED (POST-TEST)	.734	.629	.125	1.488
PRES. ON RATE LEVEL	.564	.730	.142	1.436
DERIVED BY FORMULA	.569	.722	.140	1.431
UNDERLYING PRES. RATE	.565	.732	.142	1.439
PROPOSED	.571	.725	.140	1.436

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	1.538
IND. RATES				1.54	MINIMUM PREMIUM	
MAN. RATES	1.64	1.68	1.52	+ 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	
2001	973	35,988	3.698						1	1
2002	1,232	991	.080							
2003	959									
2004	1,290	3,170	.245						1	1
2005	1,968	351	.017							
<b>TOTAL</b>	<b>6,422</b>	<b>40,500</b>	<b>.631</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
2001					24,176					11,812	
2002											991
2004					841					288	2,041
2005											351
<b>TOTAL</b>					<b>25,017</b>					<b>12,100</b>	<b>3,383</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					25,191					18,214	
2002											1,073
2004		29	509	92	767		8	151	32	329	2,151
2005											369
<b>TOTAL</b>		<b>29</b>	<b>509</b>	<b>92</b>	<b>25,958</b>		<b>8</b>	<b>151</b>	<b>32</b>	<b>18,543</b>	<b>3,593</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	697	44,625	3,593	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	5,747	6,945	94	
TOTAL LOSSES	6,444	51,570	3,687	
EXPECTED LOSSES	91,963	122,532	5,587	
CREDIBILITY	.01	.02	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.100	.803	.057	.960
INDICATED (POST-TEST)	.076	.611	.043	.730
PRES. ON RATE LEVEL	1.429	1.903	.087	3.419
DERIVED BY FORMULA	1.415	1.877	.086	3.378
UNDERLYING PRES. RATE	1.432	1.908	.087	3.427
PROPOSED	1.415	1.877	.086	3.378

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.619
IND. RATES				3.62	MINIMUM PREMIUM	
MAN. RATES	3.58	3.85	3.62	+ 3.62	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	55,793	1,577,374	2.827			2	13	38	53
2002	65,624	1,637,920	2.495			2	8	39	49
2003	68,483	1,842,179	2.689			3	9	36	48
2004	73,344	1,177,537	1.605			1	9	22	32
2005	70,937	995,089	1.402			1	5	26	32
<b>TOTAL</b>	<b>334,181</b>	<b>7,230,099</b>	<b>2.164</b>			<b>9</b>	<b>44</b>	<b>161</b>	<b>214</b>
O.D.		247							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			227,797	381,964	294,219			78,775	163,690	285,112	145,817
2002			279,962	245,213	380,850			125,586	141,844	349,803	114,662
2003			556,945	303,619	183,594			108,834	246,483	224,715	217,989
2004			107,776	173,658	179,176			36,294	235,105	255,897	189,631
2005			175,622	110,373	219,224			21,390	111,060	193,170	164,250
<b>TOTAL</b>			<b>1,348,102</b>	<b>1,214,827</b>	<b>1,257,063</b>			<b>370,879</b>	<b>898,182</b>	<b>1,308,697</b>	<b>832,349</b>
O.D.											247

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			286,569	425,510	306,577			261,927	259,777	439,645	166,086
2002	644	10,818	424,571	260,002	413,525	117	7,854	468,600	219,661	500,638	124,179
2003	702	38,445	881,258	294,109	200,163	184	21,191	557,871	301,858	309,601	240,442
2004	317	22,436	419,702	145,519	175,269	222	35,864	552,465	230,505	314,196	199,871
2005	578	41,973	696,579	133,185	187,909	322	29,011	452,831	107,987	188,046	172,627
<b>TOTAL</b>	<b>2,241</b>	<b>113,672</b>	<b>2,708,679</b>	<b>1,258,325</b>	<b>1,283,443</b>	<b>845</b>	<b>93,920</b>	<b>2,293,694</b>	<b>1,119,788</b>	<b>1,752,126</b>	<b>903,205</b>
O.D.											272

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,213,051	5,413,682	903,477			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	280,938	211,178	10,938			
TOTAL LOSSES	5,493,989	5,624,860	914,415			
EXPECTED LOSSES	4,671,850	4,197,313	748,566			
CREDIBILITY	.11	.28	.44			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.644	1.683	.274	3.601		
INDICATED (POST-TEST)	1.251	1.281	.209	2.741		
PRES. ON RATE LEVEL	1.395	1.253	.223	2.871		
DERIVED BY FORMULA	1.379	1.261	.217	2.857		
UNDERLYING PRES. RATE	1.398	1.256	.224	2.878		
PROPOSED	1.379	1.261	.217	2.857		
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.061
IND. RATES				3.06	MINIMUM PREMIUM	
MAN. RATES	3.42	3.44	3.04	+ 3.06	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	2,365	139,908	5.915			1			3	4
2002	1,919	19,923	1.038							
2003	1,503	2,960	.196							
2004	1,650	4,040	.244							
2005	1,613	15,172	.940						1	1
<b>TOTAL</b>	<b>9,050</b>	<b>182,003</b>	<b>2.011</b>			<b>1</b>			<b>4</b>	<b>5</b>
O.D.		129	.001							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			103,570		4,406			19,047		5,713	7,172
2002											19,923
2003											2,960
2004											4,040
2005					7,693					1,935	5,544
<b>TOTAL</b>			<b>103,570</b>		<b>12,099</b>			<b>19,047</b>		<b>7,648</b>	<b>39,639</b>
O.D.											129

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			130,291		4,591			63,331		8,809	8,169
2002											21,577
2003											3,265
2004											4,258
2005	5	607	10,253	2,010	6,053	2	113	1,805	371	1,734	5,827
<b>TOTAL</b>	<b>5</b>	<b>607</b>	<b>140,544</b>	<b>2,010</b>	<b>10,644</b>	<b>2</b>	<b>113</b>	<b>65,136</b>	<b>371</b>	<b>10,543</b>	<b>43,096</b>
O.D.											140

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	206,407	23,568	43,236	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	9,308	6,423	218	
TOTAL LOSSES	215,715	29,991	43,454	
EXPECTED LOSSES	155,297	136,384	16,743	
CREDIBILITY	.01	.03	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.384	.331	.480	3.195
INDICATED (POST-TEST)	1.814	.252	.365	2.431
PRES. ON RATE LEVEL	1.712	1.503	.185	3.400
DERIVED BY FORMULA	1.713	1.465	.192	3.370
UNDERLYING PRES. RATE	1.716	1.507	.185	3.408
PROPOSED	1.713	1.465	.192	3.370

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.611
IND. RATES				3.61	MINIMUM PREMIUM	
MAN. RATES	4.14	4.08	3.60	+ 3.61	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	166,697	3,543,703	2.125			8	14	59	81
2002	173,661	2,908,441	1.674			8	10	71	89
2003	187,315	2,382,013	1.271			5	11	70	86
2004	191,887	2,418,580	1.260			2	16	69	87
2005	146,829	1,549,022	1.054				12	53	65
<b>TOTAL</b>	<b>866,389</b>	<b>12,801,759</b>	<b>1.478</b>			<b>23</b>	<b>63</b>	<b>322</b>	<b>408</b>
O.D.		47,082	.005					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,612,204	118,825	269,888			832,501	124,523	260,146	325,616
2002			1,193,761	288,958	322,178			243,303	208,542	353,291	298,408
2003			668,848	312,751	274,896			192,264	175,575	343,715	413,964
2004			279,027	519,723	377,655			39,743	387,262	378,733	436,437
2005				256,170	295,506				175,977	497,310	324,059
<b>TOTAL</b>			<b>3,753,840</b>	<b>1,496,427</b>	<b>1,540,123</b>			<b>1,307,811</b>	<b>1,071,879</b>	<b>1,833,195</b>	<b>1,798,484</b>
O.D.					16,716					7,937	22,429

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,792,025	132,373	281,224			2,100,829	197,618	401,148	370,877
2002	761	36,850	1,567,524	310,354	354,701	164	14,962	862,223	320,222	508,211	323,176
2003	733	45,766	1,046,913	309,202	293,298	207	30,620	785,290	232,292	462,167	456,602
2004	919	58,588	1,106,102	416,275	379,050	324	53,339	830,632	373,037	467,984	460,005
2005	600	50,590	864,106	227,998	254,772	546	51,164	809,631	203,566	467,612	340,586
<b>TOTAL</b>	<b>3,013</b>	<b>191,794</b>	<b>6,376,670</b>	<b>1,396,202</b>	<b>1,563,045</b>	<b>1,241</b>	<b>150,085</b>	<b>5,388,605</b>	<b>1,326,735</b>	<b>2,307,122</b>	<b>1,951,246</b>
O.D.		67	1,379	308	17,951		4	646	215	11,253	25,523

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,113,504	6,622,831	1,976,769	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	521,000	268,921	21,256	
TOTAL LOSSES	12,634,504	6,891,752	1,998,025	
EXPECTED LOSSES	8,811,176	5,692,177	1,576,828	
CREDIBILITY	.21	.53	.83	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.458	.795	.231	2.484
INDICATED (POST-TEST)	1.110	.605	.176	1.891
PRES. ON RATE LEVEL	1.015	.655	.182	1.852
DERIVED BY FORMULA	1.035	.629	.177	1.841
UNDERLYING PRES. RATE	1.017	.657	.182	1.856
PROPOSED	1.041	.633	.178	1.852

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	1.984
IND. RATES				1.98	MINIMUM PREMIUM	
MAN. RATES	2.27	2.20	1.96	+ 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
2001	49,595	1,246,920	2,514			3	2	20	25
2002	38,777	185,486	.478					15	15
2003	41,357	447,892	1.082				13	14	27
2004	43,990	188,598	.428					14	14
2005	47,563	605,943	1.273				1	18	19
<b>TOTAL</b>	<b>221,282</b>	<b>2,674,839</b>	<b>1.209</b>			<b>3</b>	<b>16</b>	<b>81</b>	<b>100</b>
O.D.		14,685	.006					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			701,454	104,557	89,709			185,150	30,339	75,272	60,439
2002					69,228					76,444	39,814
2003				85,897	62,881				153,975	55,437	89,702
2004					50,748					95,119	42,731
2005				10,733	117,118				2,070	367,415	108,607
<b>TOTAL</b>			<b>701,454</b>	<b>201,187</b>	<b>389,684</b>			<b>185,150</b>	<b>186,384</b>	<b>669,687</b>	<b>341,293</b>
O.D.					9,685					5,000	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			882,430	116,476	93,476			615,623	48,148	116,070	68,840
2002		269	5,709	1,275	74,343		26	6,235	2,070	108,386	43,119
2003	192	2,845	55,999	80,765	65,888	68	4,256	124,867	179,750	81,363	98,941
2004	8	1,795	30,828	5,589	46,256	11	2,731	50,283	10,380	108,721	45,038
2005	90	10,404	175,806	36,942	93,107	231	22,364	347,228	71,736	329,608	114,146
<b>TOTAL</b>	<b>290</b>	<b>15,313</b>	<b>1,150,772</b>	<b>241,047</b>	<b>373,070</b>	<b>310</b>	<b>29,377</b>	<b>1,144,236</b>	<b>312,084</b>	<b>744,148</b>	<b>370,084</b>
O.D.	6	763	12,907	2,531	7,621	4	301	4,670	959	4,482	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,358,949	1,685,942	370,084	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	261,232	118,121	4,161	
TOTAL LOSSES	2,620,181	1,804,063	374,245	
EXPECTED LOSSES	4,279,593	2,343,376	289,880	
CREDIBILITY	.08	.21	.33	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.184	.815	.169	2.168
INDICATED (POST-TEST)	.901	.620	.129	1.650
PRES. ON RATE LEVEL	1.929	1.057	.131	3.117
DERIVED BY FORMULA	1.847	.965	.130	2.942
UNDERLYING PRES. RATE	1.934	1.059	.131	3.124
PROPOSED	1.847	.965	.130	2.942

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.152
IND. RATES				3.15	MINIMUM PREMIUM	
MAN. RATES	4.12	3.92	3.30	+ 3.15	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	1,439	7,904	.549						1	1
2002	1,455	16,091	1.105						2	2
2003										
2004										
2005										
<b>TOTAL</b>	<b>2,894</b>	<b>23,995</b>	<b>.829</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
2001					3,021					1,380	3,503
2002					4,046					3,875	8,170
<b>TOTAL</b>					<b>7,067</b>					<b>5,255</b>	<b>11,673</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					3,148					2,128	3,990
2002		17	334	74	4,345			317	105	5,495	8,848
<b>TOTAL</b>		<b>17</b>	<b>334</b>	<b>74</b>	<b>7,493</b>			<b>317</b>	<b>105</b>	<b>7,623</b>	<b>12,838</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	668	15,295	12,838	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	5,841	1,518	28	
TOTAL LOSSES	6,509	16,813	12,866	
EXPECTED LOSSES	106,008	52,844	5,267	
CREDIBILITY	.00	.01	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.225	.581	.445	1.251
INDICATED (POST-TEST)	.171	.442	.339	.952
PRES. ON RATE LEVEL	3.653	1.822	.182	5.657
DERIVED BY FORMULA	3.653	1.808	.185	5.646
UNDERLYING PRES. RATE	3.663	1.826	.182	5.671
PROPOSED	3.653	1.808	.185	5.646

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	6.050
IND. RATES				6.05	MINIMUM PREMIUM	
MAN. RATES	6.83	6.79	5.99	+ 6.05	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	131,074	7,197,049	5.490		1	14	12	119	146
2002	137,409	5,451,583	3.967			11	11	116	138
2003	142,256	6,104,690	4.291			11	22	131	164
2004	159,129	7,335,193	4.609			12	33	133	178
2005	187,620	5,303,575	2.826		1	2	20	149	172
<b>TOTAL</b>	<b>757,488</b>	<b>31,392,090</b>	<b>4.144</b>		<b>1</b>	<b>1</b>	<b>50</b>	<b>98</b>	<b>648</b>
O.D.		49,130	.006					4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		364,437	1,960,073	225,831	793,120		1,658,976	648,270	148,429	894,188	503,725
2002			1,671,888	346,474	676,474			1,089,357	226,005	1,086,257	355,128
2003			1,560,963	600,062	742,681			1,486,808	508,535	716,628	489,013
2004			1,655,245	1,344,530	969,177			720,644	748,144	1,308,491	588,962
2005	551,895		210,287	401,961	1,109,463	2,500		69,646	489,280	1,931,276	537,267
<b>TOTAL</b>	<b>551,895</b>	<b>364,437</b>	<b>7,058,456</b>	<b>2,918,858</b>	<b>4,290,915</b>	<b>2,500</b>	<b>1,658,976</b>	<b>4,014,725</b>	<b>2,120,393</b>	<b>5,936,840</b>	<b>2,474,095</b>
O.D.					10,732					12,017	26,381

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		126,897	2,465,771	251,576	826,432		821,346	2,155,499	235,558	1,378,840	573,743
2002	911	49,329	2,078,566	378,507	737,463	184	43,885	2,454,749	378,899	1,551,422	384,604
2003	1,429	98,990	2,254,100	607,325	780,454	664	103,734	2,627,341	664,195	977,607	539,381
2004	2,459	205,736	3,878,428	1,109,505	991,144	1,254	232,107	3,346,935	832,957	1,580,766	620,766
2005	719,032	145,863	2,458,178	539,704	914,980	6,595	188,214	2,941,069	679,914	1,795,535	564,668
<b>TOTAL</b>	<b>723,831</b>	<b>626,815</b>	<b>13,135,043</b>	<b>2,886,617</b>	<b>4,250,473</b>	<b>8,697</b>	<b>1,389,286</b>	<b>13,525,593</b>	<b>2,791,523</b>	<b>7,284,170</b>	<b>2,683,162</b>
O.D.	6	816	13,792	2,708	8,547	4	535	8,323	1,712	12,774	28,689

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	29,432,741	17,238,524	2,711,851			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,509,209	698,828	38,182			
TOTAL LOSSES	30,941,950	17,937,352	2,750,033			
EXPECTED LOSSES	24,603,211	13,225,740	2,476,985			
CREDIBILITY	.19	.49	.76			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	4.085	2.368	.363	6.816		
INDICATED (POST-TEST)	3.109	1.802	.276	5.187		
PRES. ON RATE LEVEL	3.240	1.742	.326	5.308		
DERIVED BY FORMULA	3.215	1.771	.288	5.274		
UNDERLYING PRES. RATE	3.248	1.746	.327	5.321		
PROPOSED	3.215	1.771	.288	5.274		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	5.651
IND. RATES				5.65	MINIMUM PREMIUM	
MAN. RATES	6.63	6.39	5.62	+ 5.65	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	18,244	1,841,130	10.091			4	9	27	40	
2002	21,056	1,933,232	9.181			5	7	35	47	
2003	22,375	1,281,492	5.727			3	5	24	32	
2004	24,944	404,953	1.623			1	3	10	14	
2005	29,659	893,463	3.012				7	18	25	
<b>TOTAL</b>	<b>116,278</b>	<b>6,354,270</b>	<b>5.465</b>			<b>13</b>	<b>31</b>	<b>114</b>	<b>158</b>	
O.D.		30,127	.025					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			710,017	207,915	111,160			366,368	155,685	153,414	136,571
2002			732,119	194,764	117,688			366,919	132,194	183,322	206,226
2003			539,470	139,644	66,279			104,302	154,658	176,192	100,947
2004			101,128	102,553	43,244				33,783	58,660	65,585
2005				250,899	70,568				284,943	113,732	173,321
<b>TOTAL</b>			<b>2,082,734</b>	<b>895,775</b>	<b>408,939</b>			<b>837,589</b>	<b>761,263</b>	<b>685,320</b>	<b>682,650</b>
O.D.					18,200					10,000	1,927

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			785,126	231,616	115,827			942,045	247,072	236,563	155,554
2002	511	22,384	957,894	206,822	131,983	104	22,141	1,219,142	207,819	266,100	223,343
2003	332	32,114	753,270	139,742	76,925	136	17,980	465,901	193,483	240,827	111,345
2004	181	13,469	256,067	80,559	47,267	30	4,600	76,186	35,001	69,987	69,127
2005	441	32,262	554,616	166,067	77,294	455	41,275	665,063	196,994	137,291	182,160
<b>TOTAL</b>	<b>1,465</b>	<b>100,229</b>	<b>3,306,973</b>	<b>824,806</b>	<b>449,296</b>	<b>725</b>	<b>85,996</b>	<b>3,368,337</b>	<b>880,369</b>	<b>950,768</b>	<b>741,529</b>
O.D.	3	649	11,053	2,004	16,589	2	293	5,286	1,094	11,429	2,061

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,881,011	3,136,355	743,590	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	198,942	115,915	8,781	
TOTAL LOSSES	7,079,953	3,252,270	752,371	
EXPECTED LOSSES	3,239,506	2,168,585	559,298	
CREDIBILITY	.05	.14	.22	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	6.089	2.797	.647	9.533
INDICATED (POST-TEST)	4.634	2.129	.492	7.255
PRES. ON RATE LEVEL	2.779	1.861	.480	5.120
DERIVED BY FORMULA	2.872	1.899	.483	5.254
UNDERLYING PRES. RATE	2.786	1.865	.481	5.132
PROPOSED	2.872	1.899	.483	5.254

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	5.630
IND. RATES				5.63	MINIMUM PREMIUM	
MAN. RATES	5.18	5.63	5.42	+ 5.63	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	72,929	1,791,736	2.456			3	6	23	32
2002	56,245	1,422,142	2.528			3	2	40	45
2003	51,455	1,214,585	2.360			2	4	38	44
2004	62,773	1,425,946	2.271			1	8	43	52
2005	56,067	924,493	1.648				3	54	57
<b>TOTAL</b>	<b>299,469</b>	<b>6,778,902</b>	<b>2.264</b>			<b>9</b>	<b>23</b>	<b>198</b>	<b>230</b>
O.D.		488							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			648,483	329,597	273,804			215,405	79,521	137,194	107,732
2002			529,647	133,705	281,123			101,817	19,492	278,206	78,152
2003			238,414	242,654	164,462			173,940	92,932	212,809	89,374
2004			147,509	492,464	232,877			34,682	223,087	178,005	117,322
2005				77,110	348,876				48,123	351,603	98,781
<b>TOTAL</b>			<b>1,564,053</b>	<b>1,275,530</b>	<b>1,301,142</b>			<b>525,844</b>	<b>463,155</b>	<b>1,157,817</b>	<b>491,361</b>
O.D.											488

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			815,792	367,172	285,305			716,222	126,200	211,551	122,707
2002	351	16,924	707,870	145,878	305,843	16	6,190	351,878	38,774	395,710	84,639
2003	552	20,244	451,535	232,023	175,510	150	25,235	637,456	128,782	286,245	98,580
2004	836	43,379	828,056	375,973	242,789	192	32,214	490,628	211,663	224,083	123,657
2005	354	35,762	606,548	136,601	281,271	284	26,911	422,728	97,012	321,152	103,819
<b>TOTAL</b>	<b>2,093</b>	<b>116,309</b>	<b>3,409,801</b>	<b>1,257,647</b>	<b>1,290,718</b>	<b>642</b>	<b>90,550</b>	<b>2,618,912</b>	<b>602,431</b>	<b>1,438,741</b>	<b>533,402</b>
O.D.											530

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,238,307	4,589,537	533,932			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	296,487	173,556	6,626			
TOTAL LOSSES	6,534,794	4,763,093	540,558			
EXPECTED LOSSES	4,956,212	3,599,617	488,134			
CREDIBILITY	.10	.26	.41			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.182	1.591	.181	3.954		
INDICATED (POST-TEST)	1.661	1.211	.138	3.010		
PRES. ON RATE LEVEL	1.651	1.199	.163	3.013		
DERIVED BY FORMULA	1.652	1.202	.153	3.007		
UNDERLYING PRES. RATE	1.655	1.202	.163	3.020		
PROPOSED	1.654	1.203	.153	3.010		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.225
IND. RATES				3.23	MINIMUM PREMIUM	
MAN. RATES	3.63	3.65	3.19	+ 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
2001	40,965	500,234	1.221				2	22	24
2002	41,649	644,457	1.547			1	2	24	27
2003	45,978	508,708	1.106			1	1	29	31
2004	43,243	1,647,186	3.809			3	5	42	50
2005	56,415	942,176	1.670			2	1	30	34
<b>TOTAL</b>	<b>228,250</b>	<b>4,242,761</b>	<b>1.859</b>			<b>1</b>	<b>7</b>	<b>147</b>	<b>166</b>
O.D.		272							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				89,539	126,876				100,861	106,839	76,119
2002			96,278	99,269	165,123			24,708	14,451	147,426	97,202
2003			106,740	33,785	112,876			32,255	16,577	146,741	59,734
2004			374,196	152,603	393,085			131,629	66,824	449,360	79,489
2005	65,881		310,529	42,513	122,328	2,386		106,777	27,250	157,842	106,670
<b>TOTAL</b>	<b>65,881</b>		<b>887,743</b>	<b>417,709</b>	<b>920,288</b>	<b>2,386</b>		<b>295,369</b>	<b>225,963</b>	<b>1,008,208</b>	<b>419,214</b>
O.D.											272

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				99,747	132,205				160,066	164,747	86,700
2002	262	3,938	151,497	105,332	179,092	12	1,546	94,709	25,735	209,590	105,270
2003	81	7,927	176,158	38,353	115,528	29	5,569	145,898	29,508	192,925	65,887
2004	352	46,444	856,582	165,091	374,725	237	47,891	699,429	118,384	523,927	83,781
2005	86,244	37,059	597,856	76,300	110,238	4,693	32,597	473,305	60,373	150,448	112,110
<b>TOTAL</b>	<b>86,939</b>	<b>95,368</b>	<b>1,782,093</b>	<b>484,823</b>	<b>911,788</b>	<b>4,971</b>	<b>87,603</b>	<b>1,413,341</b>	<b>394,066</b>	<b>1,241,637</b>	<b>453,748</b>
O.D.											295

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,470,315	3,032,314	454,043			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	434,940	175,794	6,280			
TOTAL LOSSES	3,905,255	3,208,108	460,323			
EXPECTED LOSSES	7,018,688	3,332,450	410,849			
CREDIBILITY	.09	.22	.34			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.711	1.406	.202	3.319		
INDICATED (POST-TEST)	1.302	1.070	.154	2.526		
PRES. ON RATE LEVEL	3.068	1.456	.180	4.704		
DERIVED BY FORMULA	2.909	1.371	.171	4.451		
UNDERLYING PRES. RATE	3.075	1.460	.180	4.715		
PROPOSED	2.909	1.371	.171	4.451		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	4.769
IND. RATES				4.77	MINIMUM PREMIUM	
MAN. RATES	6.02	5.76	4.98	+ 4.77	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	185,687	6,467,689	3.483			18	21	83	122
2002	141,082	4,624,154	3.277			10	12	84	106
2003	153,545	3,384,551	2.204			7	18	74	99
2004	134,953	3,972,578	2.943	1		8	20	46	75
2005	98,665	1,001,745	1.015			1	5	28	34
<b>TOTAL</b>	<b>713,932</b>	<b>19,450,717</b>	<b>2.724</b>	<b>1</b>		<b>44</b>	<b>76</b>	<b>315</b>	<b>436</b>
O.D.		158							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			3,311,232	389,367	527,888			916,291	404,548	574,056	344,307
2002			1,828,324	368,539	449,934			777,280	170,835	699,601	329,641
2003			1,140,541	462,033	494,295			208,134	291,735	439,201	348,612
2004	471,836		1,131,573	534,477	567,639	520		317,558	180,832	458,726	309,417
2005			126,671	78,676	255,518			19,775	84,029	229,405	207,671
<b>TOTAL</b>	<b>471,836</b>		<b>7,538,341</b>	<b>1,833,092</b>	<b>2,295,274</b>	<b>520</b>		<b>2,239,038</b>	<b>1,131,979</b>	<b>2,400,989</b>	<b>1,539,648</b>
O.D.											158

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			3,980,685	433,755	550,058			2,808,230	642,017	885,193	392,166
2002	970	51,041	2,171,840	397,539	494,843	136	29,480	1,650,248	281,413	999,997	357,001
2003	1,093	76,833	1,757,608	464,255	523,475	277	36,219	940,598	371,964	593,815	384,519
2004	542,303	122,132	2,287,892	481,935	571,185	1,428	99,159	1,383,026	233,966	550,953	326,126
2005	480	37,882	630,509	120,986	212,111	298	27,609	429,523	98,105	217,095	218,262
<b>TOTAL</b>	<b>544,846</b>	<b>287,888</b>	<b>10,828,534</b>	<b>1,898,470</b>	<b>2,351,672</b>	<b>2,139</b>	<b>192,467</b>	<b>7,211,625</b>	<b>1,627,465</b>	<b>3,247,053</b>	<b>1,678,074</b>
O.D.											174

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	19,067,499	9,124,660	1,678,248			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	715,796	305,643	17,061			
TOTAL LOSSES	19,783,295	9,430,303	1,695,309			
EXPECTED LOSSES	12,051,173	6,832,330	1,392,168			
CREDIBILITY	.18	.47	.73			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.771	1.321	.237	4.329		
INDICATED (POST-TEST)	2.109	1.005	.180	3.294		
PRES. ON RATE LEVEL	1.684	.955	.194	2.833		
DERIVED BY FORMULA	1.761	.979	.184	2.924		
UNDERLYING PRES. RATE	1.688	.957	.195	2.840		
PROPOSED	1.761	.979	.184	2.924		
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.133
IND. RATES				3.13	MINIMUM PREMIUM	
MAN. RATES	3.08	3.22	3.00	+ 3.13	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	34,432	1,651,718	4.797			4	2	34	40	
2002	33,742	1,067,759	3.164			3	2	28	33	
2003	34,682	1,261,486	3.637				6	38	44	
2004	49,939	2,270,955	4.547		2	2	4	47	55	
2005	42,574	1,010,222	2.372			1	2	41	44	
<b>TOTAL</b>	<b>195,369</b>	<b>7,262,140</b>	<b>3.717</b>		<b>2</b>	<b>10</b>	<b>16</b>	<b>188</b>	<b>216</b>	
O.D.		25,934	.013					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			650,556	37,687	126,408			356,828	27,661	266,230	186,348
2002			440,562	38,722	129,442			84,190	2,440	198,419	173,984
2003				126,309	226,868				394,097	311,853	202,359
2004		445,960	313,246	215,834	243,067		276,051	120,053	133,194	325,813	197,737
2005			130,336	93,036	227,514			37,091	29,056	248,466	244,723
<b>TOTAL</b>		<b>445,960</b>	<b>1,534,700</b>	<b>511,588</b>	<b>953,299</b>		<b>276,051</b>	<b>598,162</b>	<b>586,448</b>	<b>1,350,781</b>	<b>1,005,151</b>
O.D.					5,116					9,238	11,580

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			758,271	41,983	131,718			967,410	43,898	410,528	212,250
2002	102	13,269	567,209	45,230	141,277		5,107	284,423	11,277	282,009	188,425
2003	289	6,142	114,935	125,703	231,766		12,356	364,278	470,186	429,874	223,202
2004	751	657,333	854,421	194,595	240,756	193	755,693	730,126	164,770	388,244	208,415
2005	488	37,451	623,766	122,333	191,438	5,171	25,297	383,691	70,138	228,258	257,204
<b>TOTAL</b>	<b>1,630</b>	<b>714,195</b>	<b>2,918,602</b>	<b>529,844</b>	<b>936,955</b>	<b>5,624</b>	<b>798,453</b>	<b>2,729,928</b>	<b>760,269</b>	<b>1,738,913</b>	<b>1,089,496</b>
O.D.		74	1,241	263	5,135		81	2,426	549	12,046	12,636

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,172,254	3,983,974	1,102,132			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	287,942	197,107	13,072			
TOTAL LOSSES	7,460,196	4,181,081	1,115,204			
EXPECTED LOSSES	4,839,290	3,866,352	875,253			
CREDIBILITY	.08	.20	.31			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.819	2.140	.571	6.530		
INDICATED (POST-TEST)	2.906	1.629	.435	4.970		
PRES. ON RATE LEVEL	2.471	1.974	.447	4.892		
DERIVED BY FORMULA	2.506	1.905	.443	4.854		
UNDERLYING PRES. RATE	2.477	1.979	.448	4.904		
PROPOSED	2.526	1.920	.446	4.892		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	5.242
IND. RATES				5.24	MINIMUM PREMIUM	
MAN. RATES	5.89	5.92	5.18	+ 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
2001	62,628	3,924,498	6.266		2	6	16	175	199
2002	55,548	4,651,256	8.373		1	11	14	155	181
2003	59,832	4,410,630	7.371			9	25	121	155
2004	75,944	7,583,413	9.985			10	42	239	291
2005	89,012	4,702,325	5.282			3	25	159	187
<b>TOTAL</b>	<b>342,964</b>	<b>25,272,122</b>	<b>7.369</b>		<b>3</b>	<b>39</b>	<b>122</b>	<b>849</b>	<b>1013</b>
O.D.		118,323	.034				1	3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		468,870	769,096	560,936	682,485		43,593	187,625	169,116	609,632	433,145
2002		366,758	1,401,840	441,719	558,089		60,000	569,557	156,096	680,727	416,470
2003			1,128,308	810,590	614,015			440,090	424,513	531,875	461,239
2004			1,152,764	1,701,143	1,253,208			354,314	1,112,585	1,226,000	783,399
2005			392,618	957,703	940,106			72,785	698,941	1,030,866	609,306
<b>TOTAL</b>		<b>835,628</b>	<b>4,844,626</b>	<b>4,472,091</b>	<b>4,047,903</b>		<b>103,593</b>	<b>1,624,371</b>	<b>2,561,251</b>	<b>4,079,100</b>	<b>2,703,559</b>
O.D.				37,484	26,883				20,000	15,733	18,223

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		1,117,608	967,522	624,883	711,152		147,007	623,853	268,388	940,052	493,352
2002	1,587	761,621	1,903,548	474,607	611,078	3,376	223,520	1,915,763	263,141	973,444	451,037
2003	1,871	85,824	1,936,785	784,770	654,742	469	68,446	1,746,870	542,501	726,866	508,747
2004	3,023	208,130	3,926,107	1,374,110	1,261,423	1,200	210,384	3,138,871	1,110,133	1,510,330	825,703
2005	2,713	204,962	3,462,056	833,676	835,885	1,735	159,955	2,519,255	636,500	1,014,544	640,381
<b>TOTAL</b>	<b>9,194</b>	<b>2,378,145</b>	<b>12,196,018</b>	<b>4,092,046</b>	<b>4,074,280</b>	<b>6,780</b>	<b>809,312</b>	<b>9,944,612</b>	<b>2,820,663</b>	<b>5,165,236</b>	<b>2,919,220</b>
O.D.	77	6,108	104,633	29,084	24,405	38	3,367	53,918	15,315	16,585	19,234

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	25,512,202	16,237,614	2,938,454	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	902,391	599,392	32,660	
TOTAL LOSSES	26,414,593	16,837,006	2,971,114	
EXPECTED LOSSES	14,661,711	11,129,182	2,071,502	
CREDIBILITY	.11	.29	.45	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	7.702	4.909	.866	13.477
INDICATED (POST-TEST)	5.861	3.736	.659	10.256
PRES. ON RATE LEVEL	4.265	3.237	.603	8.105
DERIVED BY FORMULA	4.441	3.382	.628	8.451
UNDERLYING PRES. RATE	4.275	3.245	.604	8.124
PROPOSED	4.441	3.382	.628	8.451

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	9.056
IND. RATES				9.06	MINIMUM PREMIUM	
MAN. RATES	9.49	9.29	8.58	+ 9.06	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	273,455	2,826,056	1.033		1	2	13	56	72
2002	281,209	4,100,391	1.458			11	6	43	60
2003	275,978	3,744,417	1.356			8	7	41	56
2004	306,511	1,935,769	.631			3	7	32	42
2005	294,491	1,777,873	.603			1	7	40	48
<b>TOTAL</b>	<b>1,431,644</b>	<b>14,384,506</b>	<b>1.005</b>		<b>1</b>	<b>25</b>	<b>40</b>	<b>212</b>	<b>278</b>
O.D.		84,497	.005				1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		351,129	686,131	450,622	339,366		27,966	150,849	194,024	395,995	229,974
2002			2,113,884	231,324	389,244			600,582	152,025	318,530	294,802
2003			1,554,130	254,277	305,533			643,680	308,563	433,264	244,970
2004			376,121	203,408	529,567			93,919	234,637	305,058	193,059
2005			130,583	348,571	370,723			31,741	151,807	505,581	238,867
<b>TOTAL</b>		<b>351,129</b>	<b>4,860,849</b>	<b>1,488,202</b>	<b>1,934,433</b>		<b>27,966</b>	<b>1,520,771</b>	<b>1,041,056</b>	<b>1,958,428</b>	<b>1,201,672</b>
O.D.				50,561	25,000					1	8,935

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		948,048	863,153	501,993	353,624		107,361	501,573	307,916	610,626	261,940
2002	609	61,446	2,640,920	258,918	429,309	121	33,141	1,817,197	245,465	459,657	319,271
2003	645	90,825	2,127,628	274,904	331,816	541	89,468	2,240,708	415,025	595,267	270,202
2004	468	54,066	993,911	215,745	502,009	283	49,976	740,886	241,069	372,322	203,484
2005	990	75,964	1,283,979	310,139	326,328	592	54,657	850,910	194,252	473,691	251,049
<b>TOTAL</b>	<b>2,712</b>	<b>1,230,349</b>	<b>7,909,591</b>	<b>1,561,699</b>	<b>1,943,086</b>	<b>1,537</b>	<b>334,603</b>	<b>6,151,274</b>	<b>1,403,727</b>	<b>2,511,563</b>	<b>1,305,946</b>
O.D.		99	2,062	56,787	26,848					1	9,698

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,632,227	7,503,711	1,315,644	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,001,897	298,090	14,937	
TOTAL LOSSES	16,634,124	7,801,801	1,330,581	
EXPECTED LOSSES	16,678,653	5,998,588	1,045,100	
CREDIBILITY	.29	.75	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.162	.545	.093	1.800
INDICATED (POST-TEST)	.884	.415	.071	1.370
PRES. ON RATE LEVEL	1.162	.418	.073	1.653
DERIVED BY FORMULA	1.081	.416	.071	1.568
UNDERLYING PRES. RATE	1.165	.419	.073	1.657
PROPOSED	1.081	.416	.071	1.568

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	1.680
IND. RATES				1.68	MINIMUM PREMIUM	
MAN. RATES	2.46	2.16	1.75	+ 1.68	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	119,631	2,689,792	2.248		1	6	3	13	23
2002	104,625	537,140	.513			1	2	9	12
2003	101,719	1,020,679	1.003			4	1	4	9
2004	113,752	223,688	.196				2	2	4
2005	118,325	636,168	.537			1	5	2	8
<b>TOTAL</b>	<b>558,052</b>	<b>5,107,467</b>	<b>.915</b>		<b>1</b>	<b>12</b>	<b>13</b>	<b>30</b>	<b>56</b>
O.D.		4,430							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		312,177	1,129,419	139,477	139,398		80,966	527,059	58,959	217,417	84,920
2002			195,404	79,980	41,520			29,287	12,709	120,404	57,836
2003			535,721	13,950	29,392			347,096	2,059	46,839	45,622
2004				49,044	2,217				130,871	7,540	34,016
2005			243,300	53,445	1,229			204,124	98,518	705	34,847
<b>TOTAL</b>		<b>312,177</b>	<b>2,103,844</b>	<b>335,896</b>	<b>213,756</b>		<b>80,966</b>	<b>1,107,566</b>	<b>303,116</b>	<b>392,905</b>	<b>257,241</b>
O.D.											4,430

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		814,381	1,420,809	155,378	145,252		300,319	1,752,471	93,568	335,256	96,724
2002	210	6,164	261,511	84,035	46,471	8	1,812	106,562	22,596	171,265	62,636
2003	53	28,544	680,031	24,327	35,791	202	42,619	1,041,475	24,365	67,733	50,321
2004	78	2,608	51,612	34,538	4,749	83	11,607	179,029	111,620	20,021	35,853
2005	424	22,571	361,658	45,930	13,136	499	47,423	681,865	84,625	22,824	36,624
<b>TOTAL</b>	<b>765</b>	<b>874,268</b>	<b>2,775,621</b>	<b>344,208</b>	<b>245,399</b>	<b>792</b>	<b>403,780</b>	<b>3,761,402</b>	<b>336,774</b>	<b>617,099</b>	<b>282,158</b>
O.D.											4,916

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,816,628	1,543,480	287,074			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	282,694	76,296	7,420			
TOTAL LOSSES	8,099,322	1,619,776	294,494			
EXPECTED LOSSES	4,665,315	1,523,482	518,988			
CREDIBILITY	.15	.40	.62			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.451	.290	.053	1.794		
INDICATED (POST-TEST)	1.104	.221	.040	1.365		
PRES. ON RATE LEVEL	.834	.272	.093	1.199		
DERIVED BY FORMULA	.875	.252	.060	1.187		
UNDERLYING PRES. RATE	.836	.273	.093	1.202		
PROPOSED	.884	.255	.060	1.199		
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	1.284
IND. RATES				1.28	MINIMUM PREMIUM	
MAN. RATES	1.38	1.42	1.27	+ 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	
2001	486,066	3,604,026	.741			8	9	57	74	
2002	466,413	3,788,227	.812			5	20	63	88	
2003	570,901	1,777,088	.311			4	3	39	46	
2004	640,709	1,421,307	.221			4	4	19	27	
2005	587,789	2,572,807	.437			5	10	35	50	
<b>TOTAL</b>	<b>2,751,878</b>	<b>13,163,455</b>	<b>.478</b>			<b>26</b>	<b>46</b>	<b>213</b>	<b>285</b>	
O.D.		121,909	.004			1			1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,269,711	194,511	251,633			825,473	127,624	434,054	501,020
2002			947,239	513,310	336,800			244,605	723,835	539,846	482,592
2003			557,457	148,233	254,350			111,487	42,952	352,384	310,225
2004			526,171	44,644	109,018			282,724	73,582	144,533	240,635
2005			732,703	249,790	207,328			198,652	567,938	409,404	206,992
<b>TOTAL</b>			<b>4,033,281</b>	<b>1,150,488</b>	<b>1,159,129</b>			<b>1,662,941</b>	<b>1,535,931</b>	<b>1,880,221</b>	<b>1,741,464</b>
O.D.			120,000					10			1,899

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,508,236	216,684	262,202			2,250,220	202,540	669,313	570,662
2002	1,349	31,113	1,301,374	538,413	372,580	580	16,088	1,030,448	1,076,149	786,382	522,647
2003	361	35,980	825,337	157,545	266,132	97	17,622	453,384	76,354	464,134	342,178
2004	140	40,732	760,788	64,462	113,041	373	73,089	974,929	105,516	181,308	253,629
2005	1,620	96,902	1,576,699	246,708	209,051	1,417	130,165	2,003,135	452,526	447,796	217,549
<b>TOTAL</b>	<b>3,470</b>	<b>204,727</b>	<b>5,972,434</b>	<b>1,223,812</b>	<b>1,223,006</b>	<b>2,467</b>	<b>236,964</b>	<b>6,712,116</b>	<b>1,913,085</b>	<b>2,548,933</b>	<b>1,906,665</b>
O.D.		3,420	149,699	875	470			31			2,060

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	13,285,328	6,910,181	1,908,725		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	689,996	292,006	26,842		
TOTAL LOSSES	13,975,324	7,202,187	1,935,567		
EXPECTED LOSSES	11,447,812	5,751,425	1,816,241		
CREDIBILITY	.45	1.00	1.00		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	.508	.262	.070	.840	
INDICATED (POST-TEST)	.387	.199	.053	.639	
PRES. ON RATE LEVEL	.415	.208	.066	.689	
DERIVED BY FORMULA	.402	.199	.053	.654	
UNDERLYING PRES. RATE	.416	.209	.066	.691	
PROPOSED	.402	.199	.053	.654	
<b>IND. RATES</b>					
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE
IND. RATES				.70	MINIMUM PREMIUM
MAN. RATES	.91	.85	.73	+ .70	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	190,109	2,945,562	1.549			9	5	59	73	
2002	197,759	4,656,391	2.354			8	8	57	73	
2003	205,711	3,856,161	1.874			6	10	53	69	
2004	207,190	4,196,710	2.025			8	11	44	63	
2005	223,525	1,186,404	.530				4	54	58	
<b>TOTAL</b>	<b>1,024,294</b>	<b>16,841,228</b>	<b>1.644</b>			<b>31</b>	<b>38</b>	<b>267</b>	<b>336</b>	
O.D.		29,783	.002					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,372,812	154,379	296,617			379,300	81,303	417,502	243,649
2002			1,182,632	386,470	495,892			1,535,516	317,187	495,331	243,363
2003			746,736	341,858	296,728			246,408	1,481,908	480,103	262,420
2004			1,243,747	337,816	249,079			1,306,460	417,571	342,253	299,784
2005				133,446	258,916				115,491	402,523	276,028
<b>TOTAL</b>			<b>4,545,927</b>	<b>1,353,969</b>	<b>1,597,232</b>			<b>3,467,684</b>	<b>2,413,460</b>	<b>2,137,712</b>	<b>1,325,244</b>
O.D.					5,915					16,869	6,999

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,726,998	171,979	309,072			1,261,173	129,029	643,788	277,516
2002	1,017	30,831	1,282,258	411,489	541,624	258	49,828	2,751,143	498,568	716,709	263,562
2003	757	50,383	1,154,429	322,011	316,428	431	48,180	1,268,103	701,838	664,601	289,449
2004	670	90,587	1,705,396	303,200	266,648	1,090	207,593	2,804,500	461,699	452,628	315,972
2005	377	34,639	590,052	146,221	215,346	410	38,131	602,450	148,192	375,156	290,105
<b>TOTAL</b>	<b>2,821</b>	<b>206,440</b>	<b>6,459,133</b>	<b>1,354,900</b>	<b>1,649,118</b>	<b>2,189</b>	<b>343,732</b>	<b>8,687,369</b>	<b>1,939,326</b>	<b>2,852,882</b>	<b>1,436,604</b>
O.D.		22	488	109	6,353		7	1,377	457	23,918	7,610

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,703,578	7,827,063	1,444,214			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	857,939	354,148	18,825			
TOTAL LOSSES	16,561,517	8,181,211	1,463,039			
EXPECTED LOSSES	14,114,772	6,995,928	1,290,610			
CREDIBILITY	.23	.60	.93			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.617	.799	.143	2.559		
INDICATED (POST-TEST)	1.231	.608	.109	1.948		
PRES. ON RATE LEVEL	1.375	.681	.126	2.182		
DERIVED BY FORMULA	1.342	.637	.110	2.089		
UNDERLYING PRES. RATE	1.378	.683	.126	2.187		
PROPOSED	1.342	.637	.110	2.089		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	2.238
IND. RATES				2.24	MINIMUM PREMIUM	
MAN. RATES	2.60	2.61	2.31	+ 2.24	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	82,828	1,382,612	1.669			3	2	52	57	
2002	101,431	2,116,298	2.086			6	7	44	57	
2003	113,752	2,132,495	1.874			4	7	51	62	
2004	116,231	3,000,631	2.581			8	7	61	76	
2005	124,867	2,602,833	2.084			2	2	61	65	
<b>TOTAL</b>	<b>539,109</b>	<b>11,234,869</b>	<b>2.084</b>			<b>23</b>	<b>25</b>	<b>269</b>	<b>317</b>	
O.D.		291,152	.054			1		6	7	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			382,095	48,228	275,966			129,429	22,842	335,801	188,251
2002			853,168	371,006	175,337			145,029	169,759	223,761	178,238
2003			557,067	507,959	158,014			161,179	213,354	306,524	228,398
2004			1,131,273	195,084	339,197			614,653	123,859	369,846	226,719
2005			676,114	17,577	437,173			706,917	5,216	507,336	252,500
<b>TOTAL</b>			<b>3,599,717</b>	<b>1,139,854</b>	<b>1,385,687</b>			<b>1,757,207</b>	<b>535,030</b>	<b>1,743,268</b>	<b>1,074,106</b>
O.D.			110,610		25,716			99,959		41,888	12,979

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			480,676	53,726	287,558			430,351	36,251	517,805	214,418
2002	977	27,021	1,145,216	389,122	196,825	132	9,022	528,162	257,464	322,818	193,032
2003	1,149	42,701	972,161	477,204	181,113	203	27,424	710,566	271,665	415,309	251,923
2004	481	96,404	1,800,932	219,428	344,054	786	157,398	2,100,666	204,867	454,588	238,962
2005	954	67,914	1,106,375	151,264	359,730	1,052	103,033	1,473,153	148,983	475,650	265,378
<b>TOTAL</b>	<b>3,561</b>	<b>234,040</b>	<b>5,505,360</b>	<b>1,290,744</b>	<b>1,369,280</b>	<b>2,173</b>	<b>296,877</b>	<b>5,242,898</b>	<b>919,230</b>	<b>2,186,170</b>	<b>1,163,713</b>
O.D.		3,251	139,672	1,167	26,962		5,984	318,749	3,036	64,319	14,370

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,752,565	5,860,908	1,178,083	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	479,913	259,566	18,066	
TOTAL LOSSES	12,232,478	6,120,474	1,196,149	
EXPECTED LOSSES	7,887,166	5,008,322	1,191,432	
CREDIBILITY	.15	.39	.61	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.269	1.135	.222	3.626
INDICATED (POST-TEST)	1.727	.864	.169	2.760
PRES. ON RATE LEVEL	1.460	.927	.220	2.607
DERIVED BY FORMULA	1.500	.902	.189	2.591
UNDERLYING PRES. RATE	1.463	.929	.221	2.613
PROPOSED	1.509	.908	.190	2.607

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	2.793
IND. RATES				2.79	MINIMUM PREMIUM	
MAN. RATES	3.01	3.03	2.76	+ 2.79	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	25,497	487,393	1.911			1			16	17
2002	22,837	719,202	3.149			2	1		20	23
2003	21,070	1,237,639	5.873			3	1		22	26
2004	24,575	529,291	2.153			1	2		12	15
2005	23,965	985,340	4.111			1	2		9	12
<b>TOTAL</b>	<b>117,944</b>	<b>3,958,865</b>	<b>3.357</b>			<b>8</b>	<b>6</b>		<b>79</b>	<b>93</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			193,058		165,372			40,452		60,329	28,182
2002			326,767	20,142	107,001			100,158	4,676	130,357	30,101
2003			445,295	75,037	119,665			186,748	40,780	329,384	40,730
2004			190,770	16,758	53,871			65,010	93,626	77,155	32,101
2005			118,800	172,714	191,954			277,000	109,040	89,471	26,361
<b>TOTAL</b>			<b>1,274,690</b>	<b>284,651</b>	<b>637,863</b>			<b>669,368</b>	<b>248,122</b>	<b>686,696</b>	<b>157,475</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			242,867		172,319			134,503		93,026	32,099
2002	53	9,847	420,073	24,976	116,467	4	6,007	330,265	13,137	185,683	32,599
2003	188	26,541	618,438	82,396	127,373	139	26,518	668,620	76,667	435,433	44,925
2004	51	15,297	285,133	25,346	54,089	139	24,760	349,996	93,998	98,568	33,834
2005	579	42,272	709,370	159,194	169,971	734	69,937	1,004,214	118,835	108,172	27,705
<b>TOTAL</b>	<b>871</b>	<b>93,957</b>	<b>2,275,881</b>	<b>291,912</b>	<b>640,219</b>	<b>1,016</b>	<b>127,222</b>	<b>2,487,598</b>	<b>302,637</b>	<b>920,882</b>	<b>171,162</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,986,545	2,155,650	171,162			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	138,540	80,312	3,152			
TOTAL LOSSES	5,125,085	2,235,962	174,314			
EXPECTED LOSSES	2,303,446	1,626,447	224,094			
CREDIBILITY	.05	.14	.22			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	4.345	1.896	.148	6.389		
INDICATED (POST-TEST)	3.307	1.443	.113	4.863		
PRES. ON RATE LEVEL	1.948	1.376	.190	3.514		
DERIVED BY FORMULA	2.016	1.385	.173	3.574		
UNDERLYING PRES. RATE	1.953	1.379	.190	3.522		
PROPOSED	2.016	1.385	.173	3.574		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.829
IND. RATES				3.83	MINIMUM PREMIUM	
MAN. RATES	4.03	4.13	3.72	+ 3.83	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	195,321	4,593,347	2.351	2		12	4	80	98
2002	193,966	2,583,796	1.332			6	4	54	64
2003	189,485	3,756,494	1.982	1		8	8	41	58
2004	148,376	2,508,267	1.690			3	11	52	66
2005	193,123	1,827,516	.946			3	2	51	56
<b>TOTAL</b>	<b>920,271</b>	<b>15,269,420</b>	<b>1.659</b>	<b>3</b>		<b>32</b>	<b>29</b>	<b>278</b>	<b>342</b>
O.D.		400,688	.043	1		1		3	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	651,214		1,916,355	69,304	443,479	2,056		471,214	180,181	577,265	282,279
2002			1,164,735	153,540	343,886			191,055	178,237	342,948	209,395
2003	17,940		1,728,884	354,244	186,204	7,500		939,215	99,508	249,565	173,434
2004			679,124	369,240	332,578			275,160	220,164	503,742	128,259
2005			556,533	70,900	346,556			133,058	22,383	501,936	196,150
<b>TOTAL</b>	<b>669,154</b>		<b>6,045,631</b>	<b>1,017,228</b>	<b>1,652,703</b>	<b>9,556</b>		<b>2,009,702</b>	<b>700,473</b>	<b>2,175,456</b>	<b>989,517</b>
O.D.	198,655		169,390		7,961	4,500		2,037		4,681	13,464

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	864,161		2,410,776	77,205	462,105	9,760		1,566,788	285,947	890,148	321,516
2002	403	35,379	1,508,858	171,968	376,008	141	11,804	686,598	274,331	492,366	226,775
2003	23,575	90,334	2,120,834	358,574	215,078	16,460	63,590	1,575,381	155,762	340,438	191,298
2004	705	73,461	1,379,776	320,986	337,459	485	92,512	1,313,918	267,212	604,054	135,185
2005	1,165	75,910	1,231,484	166,937	297,292	594	57,556	852,190	126,647	459,658	206,154
<b>TOTAL</b>	<b>890,009</b>	<b>275,084</b>	<b>8,651,728</b>	<b>1,095,670</b>	<b>1,687,942</b>	<b>27,440</b>	<b>225,462</b>	<b>5,994,875</b>	<b>1,109,899</b>	<b>2,786,664</b>	<b>1,080,928</b>
O.D.	263,615	68	214,240	208	8,048	21,362	20	7,111	69	6,966	14,711

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	16,571,014	6,695,466	1,095,639	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	766,529	272,008	13,388	
TOTAL LOSSES	17,337,543	6,967,474	1,109,027	
EXPECTED LOSSES	12,469,673	5,484,815	957,082	
CREDIBILITY	.22	.56	.87	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.884	.757	.121	2.762
INDICATED (POST-TEST)	1.434	.576	.092	2.102
PRES. ON RATE LEVEL	1.352	.594	.104	2.050
DERIVED BY FORMULA	1.370	.584	.094	2.048
UNDERLYING PRES. RATE	1.355	.596	.104	2.055
PROPOSED	1.371	.585	.094	2.050

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	2.196
IND. RATES				2.20	MINIMUM PREMIUM	
MAN. RATES	2.34	2.37	2.17	+ 2.20	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	2,770	2,871	.103							
2002	3,981	3,018	.075							
2003	6,004	51,624	.859						4	4
2004	6,130	2,922	.047						1	1
2005	4,981	1,217	.024							
<b>TOTAL</b>	<b>23,866</b>	<b>61,652</b>	<b>.258</b>						<b>5</b>	<b>5</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											2,871
2002											3,018
2003					18,692					11,786	21,146
2004					782					1,494	646
2005											1,217
<b>TOTAL</b>					<b>19,474</b>					<b>13,280</b>	<b>28,898</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											3,270
2002											3,268
2003	1	270	4,532	964	18,760		98	3,088	699	15,370	23,324
2004		29	474	86	712		41	792	164	1,708	681
2005											1,279
<b>TOTAL</b>	<b>1</b>	<b>299</b>	<b>5,006</b>	<b>1,050</b>	<b>19,472</b>		<b>139</b>	<b>3,880</b>	<b>863</b>	<b>17,078</b>	<b>31,822</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,325	38,463	31,822	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	22,047	12,820	565	
TOTAL LOSSES	31,372	51,283	32,387	
EXPECTED LOSSES	368,730	251,548	37,230	
CREDIBILITY	.02	.05	.08	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.131	.215	.136	.482
INDICATED (POST-TEST)	.100	.164	.103	.367
PRES. ON RATE LEVEL	1.541	1.051	.156	2.748
DERIVED BY FORMULA	1.512	1.007	.152	2.671
UNDERLYING PRES. RATE	1.545	1.054	.156	2.755
PROPOSED	1.512	1.007	.152	2.671

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	2.862
IND. RATES				2.86	MINIMUM PREMIUM	
MAN. RATES	2.98	3.22	2.91	+ 2.86	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	159,191	9,925,577	6.235	3		23	18	132	176
2002	162,402	11,629,802	7.161	1	1	29	17	113	161
2003	174,714	10,516,980	6.019			26	25	137	188
2004	190,051	8,423,769	4.432	3		13	27	97	140
2005	199,896	8,962,012	4.483	1	1	8	16	143	169
<b>TOTAL</b>	<b>886,254</b>	<b>49,458,140</b>	<b>5.581</b>	<b>8</b>	<b>2</b>	<b>99</b>	<b>103</b>	<b>622</b>	<b>834</b>
O.D.		371,884	.041			1		4	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	387,616		4,067,740	521,736	981,111			2,100,010	456,795	905,083	505,486
2002	776,868	378,786	5,400,657	443,297	818,323	15,000		2,357,835	279,882	752,175	406,979
2003			4,749,025	910,105	942,923			1,720,137	681,962	1,024,847	487,981
2004	33,997		2,278,982	900,824	693,051	67,261		2,275,274	835,817	890,745	447,818
2005	87,633	431,545	1,113,137	424,226	1,412,518	43,752	2,000,000	347,240	290,622	1,933,505	877,834
<b>TOTAL</b>	<b>1,286,114</b>	<b>810,331</b>	<b>17,609,541</b>	<b>3,200,188</b>	<b>4,847,926</b>	<b>126,013</b>	<b>2,000,000</b>	<b>8,800,496</b>	<b>2,545,078</b>	<b>5,506,355</b>	<b>2,726,098</b>
O.D.			110,165		179,705			20,000		44,693	17,321

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	514,367		4,869,329	581,214	1,022,319			5,428,145	724,934	1,395,640	575,749
2002	987,389	947,421	6,562,748	508,358	905,130	58,837	104,433	5,674,583	476,727	1,086,566	440,758
2003	2,252	278,523	6,513,281	959,834	1,027,110	1,330	228,120	5,696,136	934,859	1,407,940	538,243
2004	40,744	206,545	3,886,257	789,437	725,640	121,484	382,548	5,223,057	929,453	1,135,001	472,000
2005	117,320	348,469	3,964,585	689,645	1,185,543	121,446	1,026,030	3,379,270	603,870	1,788,315	922,604
<b>TOTAL</b>	<b>1,662,072</b>	<b>1,780,958</b>	<b>25,796,200</b>	<b>3,528,488</b>	<b>4,865,742</b>	<b>303,097</b>	<b>1,741,131</b>	<b>25,401,191</b>	<b>3,669,843</b>	<b>6,813,462</b>	<b>2,949,354</b>
O.D.	27	10,100	184,660	13,302	179,106	22	4,770	62,958	3,253	64,806	18,265

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	56,947,186	19,138,002	2,967,619			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	2,502,611	738,893	29,812			
TOTAL LOSSES	59,449,797	19,876,895	2,997,431			
EXPECTED LOSSES	41,193,086	14,401,629	2,002,935			
CREDIBILITY	.21	.54	.84			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	6.708	2.243	.338	9.289		
INDICATED (POST-TEST)	5.105	1.707	.257	7.069		
PRES. ON RATE LEVEL	4.633	1.620	.225	6.478		
DERIVED BY FORMULA	4.732	1.667	.252	6.651		
UNDERLYING PRES. RATE	4.648	1.625	.226	6.499		
PROPOSED	4.732	1.667	.252	6.651		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	7.194
IND. RATES				7.19	MINIMUM PREMIUM	
MAN. RATES	7.71	8.06	7.19	+ 7.19	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	105,298	5,301,043	5.034			16	8	65	89
2002	95,087	2,642,906	2.779	1		5	8	48	62
2003	106,119	4,224,515	3.980			11	5	49	65
2004	121,419	3,411,893	2.810			5	10	57	72
2005	130,027	2,433,517	1.871	2		2	9	33	46
<b>TOTAL</b>	<b>557,950</b>	<b>18,013,874</b>	<b>3.229</b>	<b>3</b>		<b>39</b>	<b>40</b>	<b>252</b>	<b>334</b>
O.D.		78,231	.014					5	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			3,031,950	188,601	405,881			1,074,217	94,134	273,033	233,227
2002	391,971		654,734	236,215	350,631			237,651	228,166	395,641	147,897
2003			2,179,257	177,808	374,653			938,851	54,438	387,672	111,836
2004			1,102,358	464,947	479,677			332,287	303,938	379,243	349,443
2005	630,420		341,652	320,214	289,137	84,392		78,741	187,608	292,611	208,742
<b>TOTAL</b>	<b>1,022,391</b>		<b>7,309,951</b>	<b>1,387,785</b>	<b>1,899,979</b>	<b>84,392</b>		<b>2,661,747</b>	<b>868,284</b>	<b>1,728,200</b>	<b>1,051,145</b>
O.D.					18,549					40,653	19,029

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			3,690,598	210,101	422,931			3,258,915	149,391	421,012	265,646
2002	497,985	21,324	887,993	252,970	382,410	184	14,711	853,398	349,799	568,743	160,172
2003	501	120,698	2,841,486	220,719	405,125	571	116,507	2,866,971	136,428	526,054	123,355
2004	928	109,807	2,058,620	420,207	485,346	572	106,742	1,494,594	329,148	470,715	368,313
2005	820,638	82,070	1,365,709	285,238	266,617	154,622	54,882	842,151	181,301	289,676	219,388
<b>TOTAL</b>	<b>1,320,052</b>	<b>333,899</b>	<b>10,844,406</b>	<b>1,389,235</b>	<b>1,962,429</b>	<b>155,949</b>	<b>292,842</b>	<b>9,316,029</b>	<b>1,146,067</b>	<b>2,276,200</b>	<b>1,136,874</b>
O.D.	7	1,078	18,213	3,490	15,716	14	1,790	29,539	6,078	41,565	20,053

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	22,313,818	6,840,780	1,156,927			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,031,151	327,465	13,628			
TOTAL LOSSES	23,344,969	7,168,245	1,170,555			
EXPECTED LOSSES	16,900,306	6,304,835	903,880			
CREDIBILITY	.15	.40	.62			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	4.184	1.285	.210	5.679		
INDICATED (POST-TEST)	3.184	.978	.160	4.322		
PRES. ON RATE LEVEL	3.019	1.126	.162	4.307		
DERIVED BY FORMULA	3.044	1.067	.161	4.272		
UNDERLYING PRES. RATE	3.029	1.130	.162	4.321		
PROPOSED	3.069	1.076	.162	4.307		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	4.658
IND. RATES				4.66	MINIMUM PREMIUM	
MAN. RATES	5.20	5.41	4.78	+ 4.66	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	70,227	3,380,979	4.814			10	4	40	54	
2002	83,059	2,650,999	3.191	1		7	1	42	51	
2003	76,171	4,105,164	5.389			8	7	42	57	
2004	88,182	1,566,316	1.776			4	2	31	37	
2005	96,536	3,925,690	4.066	1		1	8	62	72	
<b>TOTAL</b>	<b>414,175</b>	<b>15,629,148</b>	<b>3.774</b>	<b>2</b>		<b>30</b>	<b>22</b>	<b>217</b>	<b>271</b>	
O.D.		17,490	.004					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,858,955	49,832	408,860			495,763	32,727	369,418	165,424
2002	3,000		1,561,714	62,808	248,170	730		401,646	36,105	175,185	161,641
2003			2,013,923	201,069	244,874			904,725	180,985	425,168	134,420
2004			713,416	70,858	189,924			162,179	23,404	164,471	242,064
2005	510,137		270,000	257,049	753,956	2,500		125,000	272,748	1,474,939	259,361
<b>TOTAL</b>	<b>513,137</b>		<b>6,418,008</b>	<b>641,616</b>	<b>1,845,784</b>	<b>3,230</b>		<b>2,089,313</b>	<b>545,969</b>	<b>2,609,181</b>	<b>962,910</b>
O.D.					3,739					2,000	11,751

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			2,338,567	55,514	426,033			1,648,410	51,938	569,639	188,418
2002	3,971	45,821	1,979,942	80,242	273,503	2,880	24,027	1,301,065	68,549	252,270	175,057
2003	530	102,029	2,405,777	228,638	272,014	526	97,325	2,416,094	273,368	578,901	148,265
2004	216	57,277	1,067,687	99,254	192,216	208	42,615	577,229	53,505	195,580	255,135
2005	664,397	106,065	1,774,874	362,818	617,467	5,941	128,576	1,978,286	414,189	1,119,507	272,588
<b>TOTAL</b>	<b>669,114</b>	<b>311,192</b>	<b>9,566,847</b>	<b>826,466</b>	<b>1,781,233</b>	<b>9,555</b>	<b>292,543</b>	<b>7,921,084</b>	<b>861,549</b>	<b>2,715,897</b>	<b>1,039,463</b>
O.D.	3	294	4,986	978	2,943	2	123	1,867	383	1,792	12,485

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	18,777,610	6,191,241	1,051,948			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	868,694	263,420	10,445			
TOTAL LOSSES	19,646,304	6,454,661	1,062,393			
EXPECTED LOSSES	14,338,739	5,106,777	695,813			
CREDIBILITY	.13	.33	.51			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	4.743	1.558	.257	6.558		
INDICATED (POST-TEST)	3.609	1.186	.196	4.991		
PRES. ON RATE LEVEL	3.451	1.229	.167	4.847		
DERIVED BY FORMULA	3.472	1.215	.182	4.869		
UNDERLYING PRES. RATE	3.462	1.233	.168	4.863		
PROPOSED	3.472	1.215	.182	4.869		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	5.266
IND. RATES				5.27	MINIMUM PREMIUM	
MAN. RATES	6.11	6.14	5.38	+ 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	
2001	9,616	388,124	4.036			1			11	12
2002	11,317	520,736	4.601			2			10	12
2003	14,420	1,262,202	8.753			3			8	12
2004	12,722	388,538	3.054			1	1		11	13
2005	18,909	394,740	2.087				1		8	9
<b>TOTAL</b>	<b>66,984</b>	<b>2,954,340</b>	<b>4.411</b>			<b>7</b>	<b>3</b>		<b>48</b>	<b>58</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			158,175		91,018			11,927		95,159	31,845
2002			237,758		55,844			153,887		57,368	15,879
2003			588,581	68,088	33,973			364,064	184,092	15,198	8,206
2004			97,274	23,782	148,058			18,517	973	73,007	26,927
2005				35,484	161,332				25,816	123,143	48,965
<b>TOTAL</b>			<b>1,081,788</b>	<b>127,354</b>	<b>490,225</b>			<b>548,395</b>	<b>210,881</b>	<b>363,875</b>	<b>131,822</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			198,984		94,841			39,657		146,733	36,271
2002		6,994	301,206	2,764	60,902		9,187	493,694	5,843	82,458	17,197
2003	173	27,497	650,937	72,568	41,653	251	37,861	945,341	227,021	35,807	9,051
2004	77	12,889	234,252	36,866	138,342	30	6,270	92,298	10,585	84,155	28,381
2005	163	16,523	280,157	63,079	130,054	116	10,529	165,643	39,490	113,590	51,462
<b>TOTAL</b>	<b>413</b>	<b>63,903</b>	<b>1,665,536</b>	<b>175,277</b>	<b>465,792</b>	<b>397</b>	<b>63,847</b>	<b>1,736,633</b>	<b>282,939</b>	<b>462,743</b>	<b>142,362</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,530,729	1,386,751	142,362	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	182,262	64,689	1,811	
TOTAL LOSSES	3,712,991	1,451,440	144,173	
EXPECTED LOSSES	2,891,030	1,164,181	110,523	
CREDIBILITY	.04	.10	.15	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	5.543	2.167	.215	7.925
INDICATED (POST-TEST)	4.218	1.649	.164	6.031
PRES. ON RATE LEVEL	4.302	1.732	.165	6.199
DERIVED BY FORMULA	4.299	1.724	.165	6.188
UNDERLYING PRES. RATE	4.316	1.738	.165	6.219
PROPOSED	4.299	1.724	.165	6.188

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	6.693
IND. RATES				6.69	MINIMUM PREMIUM	
MAN. RATES	7.54	7.78	6.88	+ 6.69	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	17,567	2,491,458	14.182		1	2	10	34	47
2002	18,707	3,441,427	18.396			10	6	37	53
2003	22,523	2,432,146	10.798	1		6	4	46	57
2004	29,074	1,964,199	6.755			5	5	63	73
2005	31,457	1,927,264	6.126	1			10	48	59
<b>TOTAL</b>	<b>119,328</b>	<b>12,256,494</b>	<b>10.271</b>	<b>2</b>	<b>1</b>	<b>23</b>	<b>35</b>	<b>228</b>	<b>289</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		706,415	329,087	517,738	169,663		147,564	117,696	363,082	91,566	48,647
2002			1,738,508	163,065	246,692			747,179	97,691	405,928	42,364
2003	321,893		793,739	158,250	273,698	5,661		339,180	96,508	373,922	69,295
2004			595,527	198,743	309,515			221,741	77,428	434,023	127,222
2005	70,124			537,052	319,024	20			526,568	368,516	105,960
<b>TOTAL</b>	<b>392,017</b>	<b>706,415</b>	<b>3,456,861</b>	<b>1,574,848</b>	<b>1,318,592</b>	<b>5,681</b>	<b>147,564</b>	<b>1,425,796</b>	<b>1,161,277</b>	<b>1,673,955</b>	<b>393,488</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		859,437	413,992	576,759	176,786		255,263	391,340	576,211	141,196	55,409
2002	428	51,409	2,218,324	184,098	274,009	76	44,803	2,435,701	174,173	583,580	45,880
2003	408,144	48,762	1,128,639	172,089	288,450	12,425	46,810	1,171,598	151,616	499,667	76,432
2004	428	60,378	1,126,007	197,086	305,800	335	68,289	960,552	134,437	510,405	134,092
2005	92,210	82,327	1,411,031	399,390	297,629	987	85,804	1,376,916	394,405	395,643	111,364
<b>TOTAL</b>	<b>501,210</b>	<b>1,102,313</b>	<b>6,297,993</b>	<b>1,529,422</b>	<b>1,342,674</b>	<b>13,823</b>	<b>500,969</b>	<b>6,336,107</b>	<b>1,430,842</b>	<b>2,130,491</b>	<b>423,177</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,752,415	6,433,429	423,177	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	419,816	263,159	4,192	
TOTAL LOSSES	15,172,231	6,696,588	427,369	
EXPECTED LOSSES	6,861,362	4,830,397	258,942	
CREDIBILITY	.06	.14	.22	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	12.715	5.612	.358	18.685
INDICATED (POST-TEST)	9.676	4.271	.272	14.219
PRES. ON RATE LEVEL	5.732	4.035	.216	9.983
DERIVED BY FORMULA	5.969	4.068	.228	10.265
UNDERLYING PRES. RATE	5.750	4.048	.217	10.015
PROPOSED	5.969	4.068	.228	10.265

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	11.103
IND. RATES				11.10	MINIMUM PREMIUM	
MAN. RATES	11.87	12.37	11.08	+ 11.10	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	63,961	3,729,788	5.831			8	13	46	67
2002	56,884	3,786,576	6.656			9	8	65	82
2003	56,569	3,924,359	6.937			3	5	66	75
2004	68,385	4,085,839	5.974	1		11	8	68	89
2005	84,053	2,009,528	2.390	2		1	8	78	87
<b>TOTAL</b>	<b>329,852</b>	<b>17,536,090</b>	<b>5.316</b>	<b>3</b>		<b>32</b>	<b>42</b>	<b>323</b>	<b>400</b>
O.D.		4,021	.001					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,517,235	454,521	164,031			949,200	228,800	251,268	164,733
2002			1,389,834	279,453	346,145			677,088	336,298	618,508	139,250
2003	3,000		527,584	54,079	394,172			2,285,325	42,600	442,780	174,819
2004	21,000		1,596,897	306,981	418,389			902,996	244,762	441,157	153,657
2005			215,340	281,189	455,275			47,567	97,910	660,615	251,632
<b>TOTAL</b>	<b>24,000</b>		<b>5,246,890</b>	<b>1,376,223</b>	<b>1,778,012</b>			<b>4,862,176</b>	<b>950,370</b>	<b>2,414,328</b>	<b>884,091</b>
O.D.					409					3,307	305

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,714,459	506,336	170,924			2,403,708	363,105	387,457	187,631
2002	734	42,485	1,812,400	302,499	381,073	274	41,149	2,299,262	525,659	890,794	150,808
2003	3,953	23,495	518,302	75,241	400,812	274	56,570	1,407,122	98,712	587,903	192,825
2004	24,797	134,729	2,521,935	324,656	432,093	1,155	228,263	3,046,101	340,579	555,696	161,954
2005	1,063	81,696	1,370,375	297,875	389,813	640	60,377	930,377	192,822	606,809	264,465
<b>TOTAL</b>	<b>30,547</b>	<b>282,405</b>	<b>7,937,471</b>	<b>1,506,607</b>	<b>1,774,715</b>	<b>2,343</b>	<b>386,359</b>	<b>10,086,570</b>	<b>1,520,877</b>	<b>3,028,659</b>	<b>957,683</b>
O.D.		29	546	108	322	2	198	3,085	634	2,963	325

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	18,729,555	7,834,885	958,008			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	919,415	436,815	12,358			
TOTAL LOSSES	19,648,970	8,271,700	970,366			
EXPECTED LOSSES	14,915,907	8,196,822	798,242			
CREDIBILITY	.11	.28	.44			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	5.957	2.508	.294	8.759		
INDICATED (POST-TEST)	4.533	1.909	.224	6.666		
PRES. ON RATE LEVEL	4.508	2.477	.241	7.226		
DERIVED BY FORMULA	4.511	2.318	.234	7.063		
UNDERLYING PRES. RATE	4.522	2.485	.242	7.249		
PROPOSED	4.511	2.318	.234	7.063		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	7.640
IND. RATES				7.64	MINIMUM PREMIUM	
MAN. RATES	8.87	9.16	8.02	+ 7.64	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	395,947	19,377,641	4.893			2	46	39	338	425
2002	397,495	17,523,796	4.408	1			49	37	285	372
2003	402,945	18,208,576	4.518	5			46	37	301	389
2004	419,975	21,630,138	5.150	2	1		36	51	245	335
2005	449,280	14,056,485	3.128	2			13	52	282	349
<b>TOTAL</b>	<b>2,065,642</b>	<b>90,796,636</b>	<b>4.396</b>	<b>10</b>	<b>3</b>		<b>190</b>	<b>216</b>	<b>1451</b>	<b>1870</b>
O.D.		344,063	.016					1	18	19

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		237,204	7,691,349	1,223,841	2,555,412		627,854	2,865,282	1,355,638	2,111,283	709,778
2002	357,735		7,504,310	1,258,783	1,840,973			3,215,233	731,052	1,857,273	758,437
2003	817,844		6,868,544	1,200,395	2,351,948	70,671		3,663,667	551,723	1,962,291	721,493
2004	213,419	568,846	6,311,627	2,052,696	1,768,533	107,281	922,648	5,811,284	1,345,612	1,777,322	750,870
2005	522,504		2,230,132	1,733,619	2,739,053	15,730		1,286,866	1,824,861	2,628,096	1,075,624
<b>TOTAL</b>	<b>1,911,502</b>	<b>806,050</b>	<b>30,605,962</b>	<b>7,469,334</b>	<b>11,255,919</b>	<b>193,682</b>	<b>1,550,502</b>	<b>16,842,332</b>	<b>5,808,886</b>	<b>10,336,265</b>	<b>4,016,202</b>
O.D.				66,880	87,571				41,490	111,694	36,428

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		549,507	9,451,276	1,363,359	2,662,745		1,279,817	9,055,113	2,151,396	3,255,604	808,437
2002	457,229	223,312	9,535,480	1,375,676	2,023,393	590	183,745	10,063,405	1,200,606	2,674,929	821,387
2003	1,039,045	413,794	9,588,750	1,334,364	2,473,288	153,970	383,649	9,520,901	909,960	2,646,027	795,807
2004	249,058	760,079	10,565,311	1,872,226	1,853,147	201,042	1,773,669	13,300,731	1,699,168	2,276,364	791,417
2005	686,772	552,842	9,206,081	1,864,609	2,374,293	34,883	574,217	8,724,191	1,757,785	2,637,208	1,130,481
<b>TOTAL</b>	<b>2,432,104</b>	<b>2,499,534</b>	<b>48,346,898</b>	<b>7,810,234</b>	<b>11,386,866</b>	<b>390,485</b>	<b>4,195,097</b>	<b>50,664,341</b>	<b>7,718,915</b>	<b>13,490,132</b>	<b>4,347,529</b>
O.D.	44	5,560	93,966	92,769	73,115	60	5,752	90,983	84,537	108,718	38,844

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	108,724,824	40,765,286	4,386,373	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	4,921,403	1,619,067	46,846	
TOTAL LOSSES	113,646,227	42,384,353	4,433,219	
EXPECTED LOSSES	81,055,792	32,038,107	3,222,401	
CREDIBILITY	.37	.95	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	5.502	2.052	.215	7.769
INDICATED (POST-TEST)	4.187	1.562	.164	5.913
PRES. ON RATE LEVEL	3.911	1.546	.156	5.613
DERIVED BY FORMULA	4.013	1.561	.164	5.738
UNDERLYING PRES. RATE	3.924	1.551	.156	5.631
PROPOSED	4.013	1.561	.164	5.738

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	6.206
IND. RATES				6.21	MINIMUM PREMIUM	
MAN. RATES	6.57	6.81	6.23	+ 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	
2001	485,006	25,770,394	5.313	3	2	49	30	298	382	
2002	504,718	22,515,029	4.460	3		54	42	288	387	
2003	522,200	22,411,175	4.291	4	1	47	40	270	362	
2004	607,518	18,750,956	3.086	3		36	42	310	391	
2005	620,838	18,030,127	2.904	1	1	18	47	325	392	
<b>TOTAL</b>	<b>2,740,280</b>	<b>107,477,681</b>	<b>3.922</b>	<b>14</b>	<b>4</b>	<b>204</b>	<b>201</b>	<b>1491</b>	<b>1914</b>	
O.D.		88,950	.003					5	5	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	1,487,365	762,640	8,700,206	837,712	1,819,944	1,000	1,191,500	7,736,749	499,361	1,955,236	778,681
2002	1,092,943		9,271,274	1,025,641	2,113,157	3,848		4,383,527	1,358,431	1,809,499	1,456,709
2003	651,624	504,298	8,040,418	1,357,123	2,074,665	9,047	2,631,958	2,846,688	1,046,687	2,337,623	911,044
2004	653,600		5,296,618	1,518,856	2,479,542			3,475,910	1,448,972	3,106,891	770,567
2005	259,185	303,805	2,919,594	1,688,524	2,335,786	8,397	795,404	3,921,313	1,560,679	3,167,910	1,069,530
<b>TOTAL</b>	<b>4,144,717</b>	<b>1,570,743</b>	<b>34,228,110</b>	<b>6,427,856</b>	<b>10,823,094</b>	<b>22,292</b>	<b>4,618,862</b>	<b>22,364,187</b>	<b>5,914,130</b>	<b>12,377,159</b>	<b>4,986,531</b>
O.D.					24,324					53,897	10,729

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	1,973,733	1,041,794	9,691,142	933,212	1,896,381	4,747	1,101,572	13,436,918	792,489	3,014,974	886,918
2002	1,389,480	270,630	11,595,128	1,145,559	2,318,833	16,044	218,600	12,025,726	2,001,450	2,625,645	1,577,616
2003	828,897	555,053	10,784,857	1,480,060	2,210,478	30,142	1,273,702	9,290,788	1,492,289	3,160,064	1,004,882
2004	753,078	503,806	9,394,136	1,542,422	2,453,649	4,346	840,355	11,572,433	1,839,883	3,774,191	812,178
2005	345,006	717,164	9,094,113	1,760,345	2,066,971	58,009	1,482,198	11,500,630	1,840,236	3,144,084	1,124,076
<b>TOTAL</b>	<b>5,290,194</b>	<b>3,088,447</b>	<b>50,559,376</b>	<b>6,861,598</b>	<b>10,946,312</b>	<b>113,288</b>	<b>4,916,427</b>	<b>57,826,495</b>	<b>7,966,347</b>	<b>15,718,958</b>	<b>5,405,670</b>
O.D.	7	1,114	18,835	3,671	22,062	26	2,376	38,375	7,985	55,611	11,390

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	121,854,960	41,582,544	5,417,060			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	5,387,981	1,583,659	55,687			
TOTAL LOSSES	127,242,941	43,166,203	5,472,747			
EXPECTED LOSSES	89,031,698	30,828,152	3,726,780			
CREDIBILITY	.45	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	4.643	1.575	.200	6.418		
INDICATED (POST-TEST)	3.533	1.199	.152	4.884		
PRES. ON RATE LEVEL	3.239	1.121	.136	4.496		
DERIVED BY FORMULA	3.371	1.199	.152	4.722		
UNDERLYING PRES. RATE	3.249	1.125	.136	4.510		
PROPOSED	3.371	1.199	.152	4.722		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	5.107
IND. RATES				5.11	MINIMUM PREMIUM	
MAN. RATES	5.35	5.55	4.99	+ 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	
2001	4,471	249,906	5.589			1			2	3
2002	2,415	303,150	12.552			1				1
2003	2,145	340,945	15.894			1			3	4
2004	2,225	822	.036							
2005	2,782	18,558	.667						2	2
<b>TOTAL</b>	<b>14,038</b>	<b>913,381</b>	<b>6.506</b>			<b>3</b>			<b>7</b>	<b>10</b>
O.D.		380	.002							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			180,355		2,025			36,506		17,187	13,833
2002			221,006					47,888			34,256
2003			142,615		68,244			90,675		34,637	4,774
2004											822
2005					5,239					10,000	3,319
<b>TOTAL</b>			<b>543,976</b>		<b>75,508</b>			<b>175,069</b>		<b>61,824</b>	<b>57,004</b>
O.D.											380

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			226,887		2,110			121,382		26,502	15,756
2002		6,299	275,704	1,612	866		2,853	152,179	1,335	348	37,099
2003	11	8,390	193,923	6,248	70,042	54	11,315	277,570	7,083	46,871	5,266
2004											866
2005	4	410	6,982	1,373	4,123	6	605	9,342	1,920	8,964	3,488
<b>TOTAL</b>	<b>15</b>	<b>15,099</b>	<b>703,496</b>	<b>9,233</b>	<b>77,141</b>	<b>60</b>	<b>14,773</b>	<b>560,473</b>	<b>10,338</b>	<b>82,685</b>	<b>62,475</b>
O.D.											433

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,293,916	179,397	62,908	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	52,018	15,384	421	
TOTAL LOSSES	1,345,934	194,781	63,329	
EXPECTED LOSSES	843,542	316,276	31,726	
CREDIBILITY	.01	.03	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	9.588	1.388	.451	11.427
INDICATED (POST-TEST)	7.296	1.056	.343	8.695
PRES. ON RATE LEVEL	5.990	2.246	.225	8.461
DERIVED BY FORMULA	6.003	2.210	.231	8.444
UNDERLYING PRES. RATE	6.009	2.253	.226	8.488
PROPOSED	6.015	2.214	.232	8.461

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	9.152
IND. RATES				9.15	MINIMUM PREMIUM	
MAN. RATES	10.39	10.62	9.39	+ 9.15	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	2,272	100,187	4.409				1	8	9	
2002	2,387	23,836	.998					7	7	
2003	1,211	151,636	12.521				2	1	3	
2004	949	27,555	2.903					1	1	
2005	1,959	30,907	1.577					3	3	
<b>TOTAL</b>	<b>8,778</b>	<b>334,121</b>	<b>3.806</b>				<b>3</b>	<b>20</b>	<b>23</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				4,080	33,714				2,064	25,786	34,543
2002					10,203					5,621	8,012
2003				101,126	1,088				42,914	791	5,717
2004					9,597					13,658	4,300
2005					8,830					5,831	16,246
<b>TOTAL</b>				<b>105,206</b>	<b>63,432</b>				<b>44,978</b>	<b>51,687</b>	<b>68,818</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				4,545	35,129				3,276	39,762	39,344
2002		43	840	190	10,958			461	155	7,971	8,677
2003	223	2,313	48,248	91,320	4,366	20	1,064	30,958	49,228	3,560	6,306
2004	2	344	5,828	1,056	8,748	2	386	7,217	1,489	15,610	4,532
2005	6	700	11,768	2,311	6,949	4	352	5,444	1,123	5,228	17,075
<b>TOTAL</b>	<b>231</b>	<b>3,400</b>	<b>66,684</b>	<b>99,422</b>	<b>66,150</b>	<b>26</b>	<b>1,802</b>	<b>44,080</b>	<b>55,271</b>	<b>72,131</b>	<b>75,934</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	116,223	292,974	75,934	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	35,315	14,963	240	
TOTAL LOSSES	151,538	307,937	76,174	
EXPECTED LOSSES	571,448	304,861	17,906	
CREDIBILITY	.01	.02	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.726	3.508	.868	6.102
INDICATED (POST-TEST)	1.313	2.670	.661	4.644
PRES. ON RATE LEVEL	6.489	3.462	.203	10.154
DERIVED BY FORMULA	6.437	3.446	.221	10.104
UNDERLYING PRES. RATE	6.510	3.473	.204	10.187
PROPOSED	6.437	3.446	.221	10.104

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	10.929
IND. RATES				10.93	MINIMUM PREMIUM	
MAN. RATES	12.49	12.79	11.27	+ 10.93	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	99,750	4,047,507	4.057			11	8	45	64
2002	103,712	5,082,208	4.900			14	11	43	68
2003	115,246	3,440,618	2.985			10	14	45	69
2004	118,437	2,653,337	2.240			6	5	49	60
2005	137,760	3,989,014	2.895			5	6	47	58
<b>TOTAL</b>	<b>574,905</b>	<b>19,212,684</b>	<b>3.342</b>			<b>46</b>	<b>44</b>	<b>229</b>	<b>319</b>
O.D.		60,127	.010				1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			2,415,152	228,136	227,891			567,233	175,794	220,003	213,298
2002			2,561,424	242,530	433,745			1,267,328	138,337	269,774	169,070
2003			1,550,074	360,288	231,509			699,597	224,545	202,444	172,161
2004			886,741	189,655	467,429			190,309	99,131	676,609	143,463
2005			1,211,666	179,664	405,139			722,356	73,483	1,172,536	224,170
<b>TOTAL</b>			<b>8,625,057</b>	<b>1,200,273</b>	<b>1,765,713</b>			<b>3,446,823</b>	<b>711,290</b>	<b>2,541,366</b>	<b>922,162</b>
O.D.				26,869	3,381				16,507	4,399	8,971

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			3,038,262	254,144	237,462			1,886,049	278,986	339,245	242,946
2002	637	71,378	3,070,945	273,681	478,581	108	57,836	3,130,623	235,804	393,198	183,103
2003	867	91,574	2,145,618	366,532	260,837	516	91,192	2,259,737	307,624	290,215	189,894
2004	478	84,676	1,571,725	219,883	455,448	357	70,196	1,028,856	176,235	788,478	151,210
2005	2,275	136,231	2,196,640	281,103	363,436	1,967	188,923	2,729,289	320,930	957,627	235,603
<b>TOTAL</b>	<b>4,257</b>	<b>383,859</b>	<b>12,023,190</b>	<b>1,395,343</b>	<b>1,795,764</b>	<b>2,948</b>	<b>408,147</b>	<b>11,034,554</b>	<b>1,319,579</b>	<b>2,768,763</b>	<b>1,002,756</b>
O.D.	71	267	6,865	27,869	3,457	12	151	7,091	24,534	5,463	9,906

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	23,871,412	7,340,772	1,012,662	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,303,986	320,702	13,568	
TOTAL LOSSES	25,175,398	7,661,474	1,026,230	
EXPECTED LOSSES	21,248,490	6,128,487	891,103	
CREDIBILITY	.16	.41	.63	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.379	1.333	.179	5.891
INDICATED (POST-TEST)	3.332	1.014	.136	4.482
PRES. ON RATE LEVEL	3.683	1.063	.155	4.901
DERIVED BY FORMULA	3.627	1.043	.143	4.813
UNDERLYING PRES. RATE	3.696	1.066	.155	4.917
PROPOSED	3.627	1.043	.143	4.813

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	5.206
IND. RATES				5.21	MINIMUM PREMIUM	
MAN. RATES	6.18	6.29	5.44	+ 5.21	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	201,731	8,756,972	4.340			26	22	164	212	
2002	206,028	9,723,167	4.719			26	22	179	227	
2003	206,267	9,570,951	4.640		1	19	13	114	147	
2004	211,837	7,612,386	3.593		1	11	19	138	169	
2005	248,840	6,180,148	2.483			7	25	159	191	
<b>TOTAL</b>	<b>1,074,703</b>	<b>41,843,624</b>	<b>3.894</b>		<b>2</b>	<b>89</b>	<b>101</b>	<b>754</b>	<b>946</b>	
O.D.		295,788	.027			1		2	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			4,213,936	608,162	1,127,869			1,062,079	384,088	966,555	394,283
2002			4,575,121	774,983	1,201,276			1,206,234	507,795	1,056,190	401,568
2003		477,841	3,999,505	433,963	979,128		241,346	1,970,301	169,400	834,912	464,555
2004		189,359	1,646,852	742,652	989,359		1,521,403	422,601	576,549	1,082,278	441,333
2005			1,203,048	1,001,267	1,343,580			243,191	532,965	1,371,571	484,526
<b>TOTAL</b>		<b>667,200</b>	<b>15,638,462</b>	<b>3,561,027</b>	<b>5,641,212</b>		<b>1,762,749</b>	<b>4,904,406</b>	<b>2,170,797</b>	<b>5,311,506</b>	<b>2,186,265</b>
O.D.			148,348		93,146			27,734		17,371	9,189

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			5,301,131	677,491	1,175,246			3,531,411	609,548	1,490,432	449,088
2002	2,037	139,323	5,945,286	848,610	1,318,817	410	73,092	4,065,989	802,156	1,519,759	434,898
2003	1,462	723,324	5,161,709	516,273	1,037,748	5,423	653,433	4,379,198	322,221	1,124,253	512,404
2004	1,543	230,434	3,400,638	695,063	978,165	7,531	1,122,684	2,592,716	653,664	1,301,895	465,165
2005	4,251	301,246	5,010,974	1,015,212	1,184,022	2,049	191,966	2,946,837	621,104	1,308,278	509,237
<b>TOTAL</b>	<b>9,293</b>	<b>1,394,327</b>	<b>24,819,738</b>	<b>3,752,649</b>	<b>5,693,998</b>	<b>15,413</b>	<b>2,041,175</b>	<b>17,516,151</b>	<b>3,008,693</b>	<b>6,744,617</b>	<b>2,370,792</b>
O.D.	37	13,253	242,658	16,907	87,513	33	6,766	89,465	4,952	19,715	10,020

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	46,148,309	19,329,044	2,380,812			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	2,583,931	776,544	29,063			
TOTAL LOSSES	48,732,240	20,105,588	2,409,875			
EXPECTED LOSSES	42,225,081	15,078,083	1,955,959			
CREDIBILITY	.24	.62	.96			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	4.534	1.871	.224	6.629		
INDICATED (POST-TEST)	3.450	1.424	.170	5.044		
PRES. ON RATE LEVEL	3.916	1.399	.181	5.496		
DERIVED BY FORMULA	3.804	1.415	.170	5.389		
UNDERLYING PRES. RATE	3.929	1.403	.182	5.514		
PROPOSED	3.804	1.415	.170	5.389		
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	5.829
IND. RATES				5.83	MINIMUM PREMIUM	
MAN. RATES	6.90	7.03	6.10	+ 5.83	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	66,967	4,789,791	7.152	1		10	9	46	66	
2002	70,723	3,771,542	5.332			14	2	48	64	
2003	64,398	2,692,372	4.180			8	2	44	54	
2004	76,228	2,309,908	3.030	1		4	10	58	73	
2005	82,385	2,117,292	2.569			2	7	49	58	
<b>TOTAL</b>	<b>360,701</b>	<b>15,680,905</b>	<b>4.347</b>	<b>2</b>		<b>38</b>	<b>30</b>	<b>245</b>	<b>315</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	446,821		2,316,345	325,074	348,930	3,000		701,467	314,574	211,695	121,885
2002			2,347,236	27,742	348,210			596,728	25,568	298,467	127,591
2003			1,149,432	40,390	338,870			791,666	7,000	249,792	115,222
2004	3,000		773,375	389,308	217,862			240,071	212,900	354,419	118,973
2005			401,465	194,493	604,619			159,663	101,978	537,383	117,691
<b>TOTAL</b>	<b>449,821</b>		<b>6,987,853</b>	<b>977,007</b>	<b>1,858,491</b>	<b>3,000</b>		<b>2,489,595</b>	<b>662,020</b>	<b>1,651,756</b>	<b>601,362</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	592,931		2,786,334	362,133	363,588	14,241		1,791,272	499,230	326,431	138,827
2002	72	68,419	2,961,856	51,929	383,527	20	35,670	1,927,999	61,979	428,207	138,181
2003	148	59,415	1,386,361	73,667	352,648	276	59,149	1,455,916	48,782	334,946	127,090
2004	4,165	78,612	1,484,969	327,433	236,693	434	81,822	1,151,519	242,218	431,870	125,398
2005	1,310	98,038	1,624,149	297,519	505,991	785	74,257	1,109,320	185,707	502,680	123,693
<b>TOTAL</b>	<b>598,626</b>	<b>304,484</b>	<b>10,243,669</b>	<b>1,112,681</b>	<b>1,842,447</b>	<b>15,756</b>	<b>250,898</b>	<b>7,436,026</b>	<b>1,037,916</b>	<b>2,024,134</b>	<b>653,189</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	18,849,459	6,017,178	653,189	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	652,838	267,917	7,753	
TOTAL LOSSES	19,502,297	6,285,095	660,942	
EXPECTED LOSSES	10,777,746	5,230,166	523,016	
CREDIBILITY	.12	.30	.46	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	5.407	1.742	.183	7.332
INDICATED (POST-TEST)	4.115	1.326	.139	5.580
PRES. ON RATE LEVEL	2.978	1.445	.145	4.568
DERIVED BY FORMULA	3.114	1.409	.142	4.665
UNDERLYING PRES. RATE	2.988	1.450	.145	4.583
PROPOSED	3.114	1.409	.142	4.665

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	5.046
IND. RATES				5.05	MINIMUM PREMIUM	
MAN. RATES	5.36	5.68	5.07	+ 5.05	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	31,446	1,789,989	5.692			4	6	41	51
2002	32,672	2,628,255	8.044			5	4	33	42
2003	38,350	1,903,881	4.964			4	5	35	45
2004	37,023	2,979,043	8.046		1	6	6	47	59
2005	39,975	1,791,079	4.480			2	7	43	52
<b>TOTAL</b>	<b>179,466</b>	<b>11,092,247</b>	<b>6.181</b>		<b>1</b>	<b>21</b>	<b>28</b>	<b>199</b>	<b>249</b>
O.D.		94							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			681,472	176,916	273,161			304,484	156,740	140,658	56,558
2002			948,659	222,998	238,284			879,382	117,401	155,490	66,041
2003	227,192		588,983	216,878	216,724	1,287		144,124	118,825	254,419	135,449
2004			1,045,112	356,038	542,967			347,642	114,306	454,223	118,755
2005			306,052	227,416	446,806			98,742	160,059	424,355	127,649
<b>TOTAL</b>	<b>227,192</b>		<b>3,570,278</b>	<b>1,200,246</b>	<b>1,717,942</b>	<b>1,287</b>		<b>1,774,374</b>	<b>667,331</b>	<b>1,429,145</b>	<b>504,452</b>
O.D.											94

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			857,293	197,083	284,636			1,012,408	248,745	216,894	64,420
2002	587	20,441	859,922	237,276	261,529	92	24,083	1,317,795	186,428	226,487	71,522
2003	288,299	38,610	887,990	218,156	230,950	2,916	22,590	578,687	159,278	341,466	149,400
2004	771	106,332	1,983,417	350,946	536,905	505	99,925	1,376,823	180,083	541,040	125,168
2005	1,109	82,023	1,364,595	269,669	381,496	683	63,192	962,198	192,131	405,383	134,159
<b>TOTAL</b>	<b>290,766</b>	<b>247,406</b>	<b>5,953,217</b>	<b>1,273,130</b>	<b>1,695,516</b>	<b>4,196</b>	<b>209,790</b>	<b>5,247,911</b>	<b>966,665</b>	<b>1,731,270</b>	<b>544,669</b>
O.D.											107

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,953,286	5,666,581	544,776			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	399,046	209,079	5,322			
TOTAL LOSSES	12,352,332	5,875,660	550,098			
EXPECTED LOSSES	6,537,947	4,084,646	358,932			
CREDIBILITY	.07	.19	.29			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	6.883	3.274	.307	10.464		
INDICATED (POST-TEST)	5.238	2.492	.234	7.964		
PRES. ON RATE LEVEL	3.631	2.269	.199	6.099		
DERIVED BY FORMULA	3.743	2.311	.209	6.263		
UNDERLYING PRES. RATE	3.643	2.276	.200	6.119		
PROPOSED	3.743	2.311	.209	6.263		
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	6.774
IND. RATES				6.77	MINIMUM PREMIUM	
MAN. RATES	7.53	7.66	6.77	+ 6.77	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	107,080	5,134,749	4.795			13	14	91	118
2002	107,970	6,048,972	5.602			14	7	98	119
2003	111,043	4,872,528	4.387			12	12	110	134
2004	122,686	5,477,859	4.464	1		6	18	112	137
2005	130,368	3,573,383	2.740			3	17	93	113
<b>TOTAL</b>	<b>579,147</b>	<b>25,107,491</b>	<b>4.335</b>	<b>1</b>		<b>48</b>	<b>68</b>	<b>504</b>	<b>621</b>
O.D.		13,238	.002					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			2,235,527	435,678	668,267			827,738	177,471	578,786	211,282
2002			2,609,929	185,463	759,776			1,405,132	100,802	791,382	196,488
2003			1,822,816	402,662	535,800			941,391	196,557	676,654	296,648
2004	372,522		1,125,002	606,924	809,130	5,136		529,494	590,636	1,078,045	360,970
2005			474,944	460,720	827,476			171,617	338,444	1,020,266	279,916
<b>TOTAL</b>	<b>372,522</b>		<b>8,268,218</b>	<b>2,091,447</b>	<b>3,600,449</b>	<b>5,136</b>		<b>3,875,372</b>	<b>1,403,910</b>	<b>4,145,133</b>	<b>1,345,304</b>
O.D.					7,409					4,243	1,586

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			2,812,294	485,346	696,336			2,752,229	281,646	892,489	240,650
2002	488	74,483	3,181,634	221,854	828,198	84	73,591	3,996,635	202,551	1,133,686	212,797
2003	990	107,399	2,490,815	424,339	569,779	578	107,847	2,687,757	309,806	908,980	327,203
2004	428,530	131,347	2,450,359	557,264	794,317	10,068	175,868	2,555,270	658,661	1,298,101	380,462
2005	1,976	149,358	2,494,286	516,964	706,919	1,425	134,090	2,054,581	425,210	965,512	294,192
<b>TOTAL</b>	<b>431,984</b>	<b>462,587</b>	<b>13,429,388</b>	<b>2,205,767</b>	<b>3,595,549</b>	<b>12,155</b>	<b>491,396</b>	<b>14,046,472</b>	<b>1,877,874</b>	<b>5,198,768</b>	<b>1,455,304</b>
O.D.					7,720					6,543	1,707

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	28,873,982	12,892,221	1,457,011	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,062,182	508,062	17,244	
TOTAL LOSSES	29,936,164	13,400,283	1,474,255	
EXPECTED LOSSES	17,490,240	9,926,580	1,164,086	
CREDIBILITY	.16	.41	.64	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	5.169	2.314	.255	7.738
INDICATED (POST-TEST)	3.934	1.761	.194	5.889
PRES. ON RATE LEVEL	3.010	1.709	.200	4.919
DERIVED BY FORMULA	3.158	1.730	.196	5.084
UNDERLYING PRES. RATE	3.020	1.714	.201	4.935
PROPOSED	3.158	1.730	.196	5.084

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	5.499
IND. RATES				5.50	MINIMUM PREMIUM	
MAN. RATES	5.80	6.05	5.46	+ 5.50	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	60,150	2,617,352	4.351			8	2	30	40
2002	63,327	1,822,512	2.877			4		21	25
2003	58,966	1,391,473	2.359			5	2	20	27
2004	69,384	675,642	.973			1	3	22	26
2005	79,365	1,575,871	1.985			3	6	25	34
<b>TOTAL</b>	<b>331,192</b>	<b>8,082,850</b>	<b>2.441</b>			<b>21</b>	<b>13</b>	<b>118</b>	<b>152</b>
O.D.		77,851	.023				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,679,810	109,193	164,450			372,818	39,484	182,350	69,247
2002			1,024,900		177,446			385,299		165,869	68,998
2003			712,638	31,179	282,292			130,929	2,046	174,644	57,745
2004			122,708	81,984	163,845			48,000	29,202	153,901	76,002
2005			527,147	221,146	246,289			137,828	184,944	194,633	63,884
<b>TOTAL</b>			<b>4,067,203</b>	<b>443,502</b>	<b>1,034,322</b>			<b>1,074,874</b>	<b>255,676</b>	<b>871,397</b>	<b>335,876</b>
O.D.				63,860					13,734		257

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			2,113,200	121,641	171,359			1,239,620	62,661	281,183	78,872
2002		26,751	1,155,217	9,945	194,138		19,114	1,030,875	13,418	237,507	74,725
2003	117	41,775	969,566	56,312	292,081	80	17,450	434,986	19,982	230,317	63,693
2004	174	18,140	334,853	80,323	156,507	90	17,583	256,244	46,171	180,094	80,106
2005	1,299	81,776	1,339,880	227,281	230,437	647	59,643	896,217	168,266	204,596	67,142
<b>TOTAL</b>	<b>1,590</b>	<b>168,442</b>	<b>5,912,716</b>	<b>495,502</b>	<b>1,044,522</b>	<b>817</b>	<b>113,790</b>	<b>3,857,942</b>	<b>310,498</b>	<b>1,133,697</b>	<b>364,538</b>
O.D.	141	1,449	30,300	57,633	2,069	7	338	9,841	15,738	811	283

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,097,373	3,060,470	364,821	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	328,652	124,869	4,457	
TOTAL LOSSES	10,426,025	3,185,339	369,278	
EXPECTED LOSSES	5,391,806	2,397,830	294,762	
CREDIBILITY	.11	.28	.44	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.148	.962	.111	4.221
INDICATED (POST-TEST)	2.396	.732	.084	3.212
PRES. ON RATE LEVEL	1.623	.722	.088	2.433
DERIVED BY FORMULA	1.708	.725	.086	2.519
UNDERLYING PRES. RATE	1.628	.724	.089	2.441
PROPOSED	1.708	.725	.086	2.519

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	2.724
IND. RATES				2.72	MINIMUM PREMIUM	
MAN. RATES	2.98	3.07	2.70	+ 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	
2001	542,089	31,063,792	5.730	5	1	84	40	484	614	
2002	523,401	26,129,051	4.992	2		64	48	393	507	
2003	525,070	23,921,745	4.555	2		52	60	388	502	
2004	531,896	24,359,338	4.579	2	1	45	61	365	474	
2005	565,569	19,271,339	3.407	1		20	62	374	457	
<b>TOTAL</b>	<b>2,688,025</b>	<b>124,745,265</b>	<b>4.641</b>	<b>12</b>	<b>2</b>	<b>265</b>	<b>271</b>	<b>2004</b>	<b>2554</b>	
O.D.		69,079	.002					3	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	1,136,219	578,292	14,614,850	790,641	3,469,089	76,720	300,377	4,643,312	650,280	3,392,903	1,411,109
2002	905,351		11,299,600	1,631,905	2,511,781	15,300		4,408,414	1,150,888	2,806,606	1,399,206
2003	552,740		8,831,168	2,035,678	2,640,923	67,466		4,100,732	1,344,227	2,973,396	1,375,415
2004	842,815	333,132	6,998,443	2,233,138	2,412,301	8,064	1,043,553	4,426,289	1,745,335	2,801,971	1,514,297
2005	193,700		3,134,314	2,382,959	3,704,303	296		2,393,483	1,891,173	3,998,740	1,572,371
<b>TOTAL</b>	<b>3,630,825</b>	<b>911,424</b>	<b>44,878,375</b>	<b>9,074,321</b>	<b>14,738,397</b>	<b>167,846</b>	<b>1,343,930</b>	<b>19,972,230</b>	<b>6,781,903</b>	<b>15,973,616</b>	<b>7,272,398</b>
O.D.					40,827					23,783	4,469

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	1,507,764	616,427	18,373,954	880,773	3,614,795	364,189	455,256	15,391,190	1,031,995	5,231,857	1,607,253
2002	1,153,069	331,836	14,203,639	1,796,454	2,763,250	60,696	245,044	13,476,510	1,866,313	4,039,451	1,515,340
2003	705,150	533,686	12,374,120	2,138,626	2,810,693	147,957	508,117	12,703,552	1,922,279	4,026,134	1,517,083
2004	971,445	755,363	12,012,796	2,097,730	2,465,146	25,511	1,859,598	13,484,553	2,119,205	3,471,417	1,596,069
2005	262,460	765,736	12,738,976	2,556,119	3,220,614	9,169	812,433	12,167,650	2,161,056	3,915,577	1,652,562
<b>TOTAL</b>	<b>4,599,888</b>	<b>3,003,048</b>	<b>69,703,485</b>	<b>9,469,702</b>	<b>14,874,498</b>	<b>607,522</b>	<b>3,880,448</b>	<b>67,223,455</b>	<b>9,100,848</b>	<b>20,684,436</b>	<b>7,888,307</b>
O.D.	27	3,220	54,413	10,675	32,133	14	1,421	22,211	4,558	21,319	4,791

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	149,099,152	54,198,169	7,893,098	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	7,109,285	2,096,224	87,157	
TOTAL LOSSES	156,208,437	56,294,393	7,980,255	
EXPECTED LOSSES	117,171,011	41,960,071	6,101,817	
CREDIBILITY	.44	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	5.811	2.094	.297	8.202
INDICATED (POST-TEST)	4.422	1.594	.226	6.242
PRES. ON RATE LEVEL	4.345	1.556	.226	6.127
DERIVED BY FORMULA	4.379	1.594	.226	6.199
UNDERLYING PRES. RATE	4.359	1.561	.227	6.147
PROPOSED	4.379	1.594	.226	6.199
<b>IND. RATES</b>				
YEAR	4-1-06	4-1-07	4-1-08	4-1-09
IND. RATES				6.71
MAN. RATES	7.70	7.75	6.80	+ 6.71
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	526,272	32,932,693	6.257	2	1	70	97	758	928
2002	543,685	36,030,125	6.627	2		89	86	742	919
2003	587,734	36,692,037	6.242	1	1	80	111	725	918
2004	631,381	38,758,925	6.138	2		59	126	702	889
2005	651,544	29,420,240	4.515	2	1	21	107	735	866
<b>TOTAL</b>	<b>2,940,616</b>	<b>173,834,020</b>	<b>5.911</b>	<b>9</b>	<b>3</b>	<b>319</b>	<b>527</b>	<b>3662</b>	<b>4520</b>
O.D.		173,993	.005			1		5	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	430,755	471,676	10,817,333	2,941,840	4,158,693	562	307,771	5,408,031	2,099,660	4,861,351	1,435,021
2002	623,246		13,418,794	2,517,053	4,050,410	35,705		7,264,749	1,525,117	4,841,981	1,753,070
2003	163,330	542,930	10,947,860	3,649,838	4,318,988	75	603,675	6,710,648	2,612,851	5,317,765	1,824,077
2004	377,815		8,818,882	4,663,498	3,939,535	1,062,211		8,652,236	4,453,671	5,144,710	1,646,367
2005	241,065	363,721	2,937,248	3,432,441	5,394,131	97,665	1,956,955	1,687,842	3,902,194	7,110,232	2,296,746
<b>TOTAL</b>	<b>1,836,211</b>	<b>1,378,327</b>	<b>46,940,117</b>	<b>17,204,670</b>	<b>21,861,757</b>	<b>1,196,218</b>	<b>2,868,401</b>	<b>29,723,506</b>	<b>14,593,493</b>	<b>27,276,039</b>	<b>8,955,281</b>
O.D.			101,410		25,752			31,539		7,785	7,507

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	571,612	555,920	13,475,664	3,277,206	4,333,364	2,668	515,763	16,454,146	3,332,158	7,496,217	1,634,489
2002	797,439	405,798	17,253,438	2,746,786	4,436,662	140,732	409,417	22,449,287	2,543,012	6,955,138	1,898,575
2003	215,805	1,022,691	16,156,567	3,723,202	4,569,735	11,385	1,504,306	21,010,329	3,646,463	7,200,831	2,011,957
2004	365,874	911,038	17,125,414	3,998,574	4,020,495	1,450,267	1,699,267	23,505,057	4,637,172	6,430,035	1,735,271
2005	326,806	1,098,499	16,861,228	3,606,095	4,639,075	229,616	1,996,324	18,582,834	3,942,831	6,938,208	2,413,880
<b>TOTAL</b>	<b>2,277,536</b>	<b>3,993,946</b>	<b>80,872,311</b>	<b>17,351,863</b>	<b>21,999,331</b>	<b>1,834,668</b>	<b>6,125,077</b>	<b>102,001,653</b>	<b>18,101,636</b>	<b>35,020,429</b>	<b>9,694,172</b>
O.D.	28	8,692	159,373	10,825	22,423	37	7,437	96,530	4,553	8,059	7,950

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	197,377,288	92,519,119	9,702,122	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	8,362,040	3,539,437	115,265	
TOTAL LOSSES	205,739,328	96,058,556	9,817,387	
EXPECTED LOSSES	137,885,484	69,369,131	7,792,633	
CREDIBILITY	.47	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	6.996	3.267	.334	10.597
INDICATED (POST-TEST)	5.324	2.486	.254	8.064
PRES. ON RATE LEVEL	4.674	2.352	.264	7.290
DERIVED BY FORMULA	4.980	2.486	.254	7.720
UNDERLYING PRES. RATE	4.689	2.359	.265	7.313
PROPOSED	4.980	2.486	.254	7.720

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	8.350
IND. RATES				8.35	MINIMUM PREMIUM	
MAN. RATES	8.73	8.93	8.09	+ 8.35	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	322,092	23,254,253	7.219	2	2	55	57	346	462	
2002	298,594	18,155,145	6.080		1	39	31	325	396	
2003	309,033	13,518,681	4.374			38	41	292	371	
2004	329,281	14,779,496	4.488	1		30	44	260	335	
2005	341,115	11,289,246	3.309	1	1	5	58	249	314	
<b>TOTAL</b>	<b>1,600,115</b>	<b>80,996,821</b>	<b>5.062</b>	<b>4</b>	<b>4</b>	<b>167</b>	<b>231</b>	<b>1472</b>	<b>1878</b>	
O.D.		1,121,734	.070			3		21	24	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	66,997	344,516	9,831,835	1,803,938	2,453,061	728,888	115,434	3,822,768	1,246,125	2,043,451	797,240
2002		581,892	6,848,371	914,251	2,320,818		1,515,904	2,986,233	576,698	1,829,734	581,244
2003			5,851,153	1,257,981	1,548,426			2,095,756	703,629	1,577,894	483,842
2004	89,307		4,255,269	1,845,021	1,730,572	16,116		2,586,331	1,455,727	2,033,375	767,778
2005	86,051	420,392	598,091	1,921,350	1,945,634	3,000	652,874	602,323	1,632,152	2,858,440	568,939
<b>TOTAL</b>	<b>242,355</b>	<b>1,346,800</b>	<b>27,384,719</b>	<b>7,742,541</b>	<b>9,998,511</b>	<b>748,004</b>	<b>2,284,212</b>	<b>12,093,411</b>	<b>5,614,331</b>	<b>10,342,894</b>	<b>3,199,043</b>
O.D.			634,577		181,519			99,876		167,468	38,294

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	36,366	930,193	12,123,444	2,009,583	2,556,092	1,074,805	443,152	10,356,293	1,977,600	3,151,003	908,056
2002	2,522	398,586	8,605,010	1,027,166	2,531,025	14,606	985,842	8,895,731	970,952	2,629,222	629,487
2003	3,080	354,452	8,249,558	1,326,863	1,658,533	1,591	285,372	7,123,682	1,016,259	2,138,429	533,678
2004	106,095	434,017	8,147,243	1,651,111	1,769,748	32,420	727,203	9,954,874	1,692,110	2,535,005	809,238
2005	117,385	655,571	6,861,316	1,679,679	1,718,186	41,082	1,106,974	7,483,613	1,634,691	2,796,613	597,955
<b>TOTAL</b>	<b>265,448</b>	<b>2,772,819</b>	<b>43,986,571</b>	<b>7,694,402</b>	<b>10,233,584</b>	<b>1,164,504</b>	<b>3,548,543</b>	<b>43,814,193</b>	<b>7,291,612</b>	<b>13,250,272</b>	<b>3,478,414</b>
O.D.	768	51,495	884,325	59,015	178,253	166	21,398	370,896	29,857	189,071	41,278

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	96,881,126	38,926,066	3,519,692	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	4,361,731	1,497,070	43,382	
TOTAL LOSSES	101,242,857	40,423,136	3,563,074	
EXPECTED LOSSES	71,925,168	29,778,139	3,008,216	
CREDIBILITY	.31	.80	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	6.327	2.526	.223	9.076
INDICATED (POST-TEST)	4.815	1.922	.170	6.907
PRES. ON RATE LEVEL	4.481	1.855	.187	6.523
DERIVED BY FORMULA	4.585	1.909	.170	6.664
UNDERLYING PRES. RATE	4.495	1.861	.188	6.544
PROPOSED	4.585	1.909	.170	6.664

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	7.208
IND. RATES				7.21	MINIMUM PREMIUM	
MAN. RATES	7.68	7.93	7.24	+ 7.21	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	150,828	9,713,381	6.440		1	21	14	157	193
2002	151,658	13,383,920	8.825		1	33	14	148	196
2003	150,253	8,476,125	5.641			24	12	132	168
2004	150,720	10,549,200	6.999	1		25	17	153	196
2005	173,950	8,199,037	4.713			9	15	151	175
<b>TOTAL</b>	<b>777,409</b>	<b>50,321,663</b>	<b>6.473</b>	<b>1</b>	<b>2</b>	<b>112</b>	<b>72</b>	<b>741</b>	<b>928</b>
O.D.		40,654	.005					3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		652,501	3,874,150	319,789	1,452,689		551,914	817,967	321,432	1,320,737	402,202
2002		361,753	6,660,386	343,940	1,423,254		500,000	2,411,691	115,483	1,176,189	391,224
2003			4,727,243	413,718	769,942			1,297,589	178,189	782,039	307,405
2004	3,000		4,084,657	796,831	1,273,452	26,047		2,035,221	758,904	1,228,842	342,246
2005			1,586,723	608,337	1,347,967			2,088,899	517,212	1,585,000	464,899
<b>TOTAL</b>	<b>3,000</b>	<b>1,014,254</b>	<b>20,933,159</b>	<b>2,482,615</b>	<b>6,267,304</b>	<b>26,047</b>	<b>1,051,914</b>	<b>8,651,367</b>	<b>1,891,220</b>	<b>6,092,807</b>	<b>1,907,976</b>
O.D.					12,145					18,560	9,949

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		486,539	4,873,679	356,243	1,513,705		585,144	2,719,741	510,115	2,036,576	458,108
2002	1,093	509,404	8,320,467	426,660	1,558,809	12,192	830,456	6,834,350	263,908	1,686,074	423,696
2003	1,145	264,340	6,226,830	502,772	837,346	855	166,801	4,128,055	321,686	1,054,383	339,068
2004	5,335	351,239	6,562,362	860,171	1,290,746	48,724	480,547	6,514,406	942,904	1,529,455	360,727
2005	3,727	264,465	4,369,629	789,186	1,155,555	3,628	342,694	5,037,574	746,569	1,536,936	488,609
<b>TOTAL</b>	<b>11,300</b>	<b>1,875,987</b>	<b>30,352,967</b>	<b>2,935,032</b>	<b>6,356,161</b>	<b>65,399</b>	<b>2,405,642</b>	<b>25,234,126</b>	<b>2,785,182</b>	<b>7,843,424</b>	<b>2,070,208</b>
O.D.	5	747	12,667	2,478	10,313	4	632	10,650	2,245	20,720	10,545

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	59,970,126	19,955,555	2,080,753			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	2,589,992	747,692	24,994			
TOTAL LOSSES	62,560,118	20,703,247	2,105,747			
EXPECTED LOSSES	42,415,435	14,693,030	1,710,301			
CREDIBILITY	.19	.50	.77			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	8.047	2.663	.271	10.981		
INDICATED (POST-TEST)	6.124	2.027	.206	8.357		
PRES. ON RATE LEVEL	5.439	1.884	.219	7.542		
DERIVED BY FORMULA	5.569	1.956	.209	7.734		
UNDERLYING PRES. RATE	5.456	1.890	.220	7.566		
PROPOSED	5.569	1.956	.209	7.734		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	8.365
IND. RATES				8.37	MINIMUM PREMIUM	
MAN. RATES	9.13	9.28	8.37	+ 8.37	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	75,524	9,873,503	13.073	1	1	28	10	84	124
2002	88,091	9,542,539	10.832	2		21	16	61	100
2003	75,633	5,317,927	7.031		1	14	8	49	72
2004	71,082	8,116,204	11.418	2		14	15	64	95
2005	89,295	3,835,206	4.294		1	6	7	47	61
<b>TOTAL</b>	<b>399,625</b>	<b>36,685,379</b>	<b>9.180</b>	<b>5</b>	<b>3</b>	<b>83</b>	<b>56</b>	<b>305</b>	<b>452</b>
O.D.		34,361	.008					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	3,000	777,076	4,841,130	183,234	1,115,976	587	585,503	1,284,030	108,927	614,965	359,075
2002	610,721		3,988,649	475,924	367,692	9,055		960,801	299,319	373,891	2,456,487
2003		255,813	2,842,081	265,454	338,981		39,287	931,501	116,932	308,287	219,591
2004	1,111,429		2,400,000	645,246	542,678	26,984		2,170,657	466,080	573,516	179,614
2005		179,871	979,915	236,738	401,079		104,055	759,915	518,031	416,191	239,411
<b>TOTAL</b>	<b>1,725,150</b>	<b>1,212,760</b>	<b>15,051,775</b>	<b>1,806,596</b>	<b>2,766,406</b>	<b>36,626</b>	<b>728,845</b>	<b>6,106,904</b>	<b>1,509,289</b>	<b>2,286,850</b>	<b>3,454,178</b>
O.D.					22,280					4,796	7,285

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	3,981	538,159	6,090,139	204,124	1,162,848	2,786	576,541	4,269,402	172,868	948,278	408,986
2002	776,181	117,702	5,091,362	522,908	417,144	35,618	57,880	3,170,195	473,056	545,052	2,660,375
2003	985	620,871	3,726,258	312,616	379,379	1,850	247,315	2,804,145	202,512	425,635	242,209
2004	1,276,224	194,232	3,650,231	597,992	576,385	50,003	407,637	5,410,958	610,962	750,503	189,313
2005	2,376	370,181	2,109,301	306,224	368,037	13,194	441,526	3,217,901	488,625	473,988	251,621
<b>TOTAL</b>	<b>2,059,747</b>	<b>1,841,145</b>	<b>20,667,291</b>	<b>1,943,864</b>	<b>2,903,793</b>	<b>103,451</b>	<b>1,730,899</b>	<b>18,872,601</b>	<b>1,948,023</b>	<b>3,143,456</b>	<b>3,752,504</b>
O.D.					23,216					7,395	7,717

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	45,275,134	9,969,747	3,760,221	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,209,730	451,328	16,331	
TOTAL LOSSES	47,484,864	10,421,075	3,776,552	
EXPECTED LOSSES	36,202,028	8,939,611	1,130,939	
CREDIBILITY	.12	.32	.50	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	11.882	2.608	.945	15.435
INDICATED (POST-TEST)	9.042	1.985	.719	11.746
PRES. ON RATE LEVEL	9.030	2.230	.282	11.542
DERIVED BY FORMULA	9.031	2.152	.501	11.684
UNDERLYING PRES. RATE	9.059	2.237	.283	11.579
PROPOSED	9.031	2.152	.501	11.684

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	12.638
IND. RATES				12.64	MINIMUM PREMIUM	
MAN. RATES	14.90	14.61	12.81	+ 12.64	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	43,560	2,377,558	5.458			5	6	42	53	
2002	46,872	1,729,277	3.689			5	7	27	39	
2003	53,425	3,304,497	6.185			6	13	33	52	
2004	58,007	2,945,977	5.078			7	9	47	63	
2005	76,463	4,948,844	6.472			4	7	52	63	
<b>TOTAL</b>	<b>278,327</b>	<b>15,306,153</b>	<b>5.499</b>			<b>27</b>	<b>42</b>	<b>201</b>	<b>270</b>	
O.D.		19,804	.007					3	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			821,401	223,273	307,143			278,946	192,426	421,337	133,032
2002			695,934	247,758	181,856			169,588	108,907	224,807	100,427
2003			1,269,672	407,176	235,172			389,612	563,115	258,194	181,556
2004			1,110,069	419,491	288,177			331,163	165,286	375,310	256,481
2005			797,562	228,003	602,177			2,063,580	112,140	883,675	261,707
<b>TOTAL</b>			<b>4,694,638</b>	<b>1,525,701</b>	<b>1,614,525</b>			<b>3,232,889</b>	<b>1,141,874</b>	<b>2,163,323</b>	<b>933,203</b>
O.D.					6,251					11,084	2,469

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,033,323	248,726	320,044			927,495	305,381	649,701	151,523
2002	654	21,906	927,539	261,970	201,483	88	10,376	588,719	169,505	322,863	108,762
2003	966	78,512	1,829,346	403,823	263,058	506	63,366	1,624,897	682,280	377,189	200,256
2004	826	104,774	1,973,788	369,860	309,609	500	98,412	1,356,671	213,022	454,718	270,331
2005	1,620	114,070	1,880,646	327,308	512,681	1,614	154,477	2,252,196	297,543	830,704	275,054
<b>TOTAL</b>	<b>4,066</b>	<b>319,262</b>	<b>7,644,642</b>	<b>1,611,687</b>	<b>1,606,875</b>	<b>2,708</b>	<b>326,631</b>	<b>6,749,978</b>	<b>1,667,731</b>	<b>2,635,175</b>	<b>1,005,926</b>
O.D.					6,513					17,091	2,598

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,047,287	7,545,072	1,008,524			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	704,988	303,948	10,141			
TOTAL LOSSES	15,752,275	7,849,020	1,018,665			
EXPECTED LOSSES	11,327,909	5,530,358	626,236			
CREDIBILITY	.10	.25	.39			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	5.660	2.820	.366	8.846		
INDICATED (POST-TEST)	4.307	2.146	.279	6.732		
PRES. ON RATE LEVEL	4.057	1.981	.224	6.262		
DERIVED BY FORMULA	4.082	2.022	.245	6.349		
UNDERLYING PRES. RATE	4.070	1.987	.225	6.282		
PROPOSED	4.082	2.022	.245	6.349		
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	6.867
IND. RATES				6.87	MINIMUM PREMIUM	
MAN. RATES	7.75	7.88	6.95	+ 6.87	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
2001	7,232	321,236	4.441			7,232				2	7	9
2002	13,970	1,132,541	8.106			13,970			2		5	7
2003	7,170	235,955	3.290			7,170			1	1	3	5
2004	5,934	266,847	4.496			5,934				2	1	3
2005	8,606	273,053	3.172			8,606				2	8	10
<b>TOTAL</b>	<b>42,912</b>	<b>2,229,632</b>	<b>5.196</b>			<b>42,912</b>			<b>3</b>	<b>7</b>	<b>24</b>	<b>34</b>
O.D.		105										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				116,260	33,219				35,695	103,638	32,424
2002			431,341		92,281			449,610		129,181	30,128
2003			97,736	19,017	19,261			19,804	40,143	17,340	22,654
2004				127,764	3,750				120,131	1,359	13,843
2005				56,478	54,044				50,940	72,148	39,443
<b>TOTAL</b>			<b>529,077</b>	<b>319,519</b>	<b>202,555</b>			<b>469,414</b>	<b>246,909</b>	<b>323,666</b>	<b>138,492</b>
O.D.											105

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				129,514	34,615				56,648	159,810	36,931
2002		10,794	463,926	4,371	100,533		19,148	1,029,917	12,442	185,495	32,629
2003	47	5,788	135,248	20,024	21,013	31	3,537	91,965	48,132	25,349	24,987
2004	203	6,731	133,220	89,755	10,525	75	10,497	161,396	101,858	12,025	14,591
2005	124	10,274	175,704	47,361	47,436	116	10,501	167,280	45,153	70,994	41,455
<b>TOTAL</b>	<b>374</b>	<b>33,587</b>	<b>908,098</b>	<b>291,025</b>	<b>214,122</b>	<b>222</b>	<b>43,683</b>	<b>1,450,558</b>	<b>264,233</b>	<b>453,673</b>	<b>150,593</b>
O.D.											114

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,436,522	1,223,053	150,707	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	128,616	49,617	1,058	
TOTAL LOSSES	2,565,138	1,272,670	151,765	
EXPECTED LOSSES	2,155,039	1,047,053	79,388	
CREDIBILITY	.03	.07	.11	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	5.978	2.966	.354	9.298
INDICATED (POST-TEST)	4.549	2.257	.269	7.075
PRES. ON RATE LEVEL	5.006	2.432	.185	7.623
DERIVED BY FORMULA	4.992	2.420	.194	7.606
UNDERLYING PRES. RATE	5.022	2.440	.185	7.647
PROPOSED	4.992	2.420	.194	7.606

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	8.227
IND. RATES				8.23	MINIMUM PREMIUM	
MAN. RATES	9.70	9.69	8.46	+ 8.23	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	47,874	3,377,300	7.054			7	7	54	68
2002	55,714	2,991,129	5.368			8	5	31	44
2003	50,742	3,906,950	7.699			10	7	43	60
2004	54,383	3,133,332	5.761			8	7	60	75
2005	54,252	1,940,302	3.576			3	4	49	57
<b>TOTAL</b>	<b>262,965</b>	<b>15,349,013</b>	<b>5.837</b>			<b>1</b>	<b>36</b>	<b>30</b>	<b>237</b>
O.D.		18,812	.007					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,192,261	270,291	634,401			506,930	155,169	519,735	98,513
2002			1,468,639	141,377	223,033			561,117	197,724	289,286	109,953
2003			2,061,716	351,520	215,587			621,381	195,596	233,092	228,058
2004			1,106,495	207,570	574,225			403,035	209,124	522,607	110,276
2005	88,741		454,885	28,624	462,743			139,415	60,719	535,845	169,330
<b>TOTAL</b>	<b>88,741</b>		<b>6,283,996</b>	<b>999,382</b>	<b>2,109,989</b>			<b>2,231,878</b>	<b>818,332</b>	<b>2,100,565</b>	<b>716,130</b>
O.D.					10,646					7,519	647

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,499,865	301,103	661,044			1,685,543	246,254	801,437	112,206
2002	373	43,164	1,860,864	159,419	247,202	158	32,947	1,814,834	311,151	419,374	119,079
2003	870	118,047	2,783,257	367,701	250,243	473	82,295	2,041,151	272,421	327,161	251,548
2004	545	103,804	1,925,923	253,050	558,461	633	122,430	1,696,576	273,186	629,376	116,231
2005	116,371	73,099	1,191,946	166,134	381,726	683	65,454	975,332	157,527	495,140	177,966
<b>TOTAL</b>	<b>118,159</b>	<b>338,114</b>	<b>9,261,855</b>	<b>1,247,407</b>	<b>2,098,676</b>	<b>1,947</b>	<b>303,126</b>	<b>8,213,436</b>	<b>1,260,539</b>	<b>2,672,488</b>	<b>777,030</b>
O.D.	2	380	6,467	1,172	9,704		216	3,972	823	8,594	707

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	18,247,674	7,299,403	777,737			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	808,410	286,768	8,770			
TOTAL LOSSES	19,056,084	7,586,171	786,507			
EXPECTED LOSSES	13,469,066	5,787,860	615,338			
CREDIBILITY	.09	.24	.38			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	7.247	2.885	.299	10.431		
INDICATED (POST-TEST)	5.515	2.195	.228	7.938		
PRES. ON RATE LEVEL	5.106	2.194	.233	7.533		
DERIVED BY FORMULA	5.143	2.194	.231	7.568		
UNDERLYING PRES. RATE	5.122	2.201	.234	7.557		
PROPOSED	5.143	2.194	.231	7.568		
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	8.186
IND. RATES				8.19	MINIMUM PREMIUM	
MAN. RATES	9.18	9.41	8.36	+ 8.19	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	108,285	15,595,800	14.402			37	32	215	284
2002	97,753	12,926,067	13.223	3		34	31	174	242
2003	108,548	14,800,788	13.635	2		35	45	134	216
2004	116,462	12,167,509	10.447			20	46	137	203
2005	110,335	18,360,684	16.640	4	2	12	45	169	232
<b>TOTAL</b>	<b>541,383</b>	<b>73,850,848</b>	<b>13.641</b>	<b>9</b>	<b>2</b>	<b>138</b>	<b>199</b>	<b>829</b>	<b>1177</b>
O.D.		389							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			6,559,073	1,291,462	1,111,938			4,205,964	845,571	1,132,044	449,748
2002	581,705		4,873,071	1,018,327	1,062,376	1,091,632		2,200,479	568,992	1,120,796	408,689
2003	6,000		6,439,011	1,418,368	547,772			2,701,808	2,123,626	1,134,249	429,954
2004			3,060,324	1,874,476	974,167			2,180,278	2,213,706	1,385,054	479,504
2005	1,217,167	1,512,949	1,858,018	1,773,334	1,443,413	658,838	4,203,125	889,554	1,583,288	2,520,054	700,944
<b>TOTAL</b>	<b>1,804,872</b>	<b>1,512,949</b>	<b>22,789,497</b>	<b>7,375,967</b>	<b>5,139,666</b>	<b>1,750,470</b>	<b>4,203,125</b>	<b>12,178,083</b>	<b>7,335,183</b>	<b>7,292,197</b>	<b>2,468,839</b>
O.D.											389

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			7,796,833	1,438,689	1,158,640			12,188,957	1,341,923	1,745,614	512,263
2002	734,572	147,641	6,306,298	1,096,983	1,174,065	1,129,287	126,064	6,906,239	917,789	1,619,449	442,610
2003	11,002	362,221	8,526,616	1,426,794	663,403	2,529	367,289	9,263,241	2,640,384	1,651,447	474,239
2004	3,349	316,595	5,987,557	1,504,054	1,050,553	3,417	628,200	8,668,117	1,893,309	1,809,486	505,397
2005	1,506,732	785,866	7,340,859	1,532,444	1,327,799	1,155,154	1,974,127	7,620,556	1,527,049	2,225,162	736,692
<b>TOTAL</b>	<b>2,255,655</b>	<b>1,612,323</b>	<b>35,958,163</b>	<b>6,998,964</b>	<b>5,374,460</b>	<b>2,290,387</b>	<b>3,095,680</b>	<b>44,647,110</b>	<b>8,320,454</b>	<b>9,051,158</b>	<b>2,671,201</b>
O.D.											409

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	89,859,318	29,745,036	2,671,610	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	3,455,133	1,055,928	29,315	
TOTAL LOSSES	93,314,451	30,800,964	2,700,925	
EXPECTED LOSSES	57,278,321	21,216,800	2,051,842	
CREDIBILITY	.15	.39	.61	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	17.236	5.689	.499	23.424
INDICATED (POST-TEST)	13.117	4.329	.380	17.826
PRES. ON RATE LEVEL	10.546	3.906	.378	14.830
DERIVED BY FORMULA	10.932	4.071	.379	15.382
UNDERLYING PRES. RATE	10.580	3.919	.379	14.878
PROPOSED	10.932	4.071	.379	15.382

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	16.638
IND. RATES				16.64	MINIMUM PREMIUM	
MAN. RATES	17.70	18.46	16.46	+ 16.64	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	186,308	4,165,940	2.236	1		9	10	79	99	
2002	202,495	5,076,319	2.506			13	8	85	106	
2003	207,106	3,639,572	1.757			9	7	67	83	
2004	223,406	3,567,498	1.596			6	9	77	92	
2005	240,701	3,488,341	1.449			4	10	85	99	
<b>TOTAL</b>	<b>1,060,016</b>	<b>19,937,670</b>	<b>1.881</b>	<b>1</b>		<b>41</b>	<b>44</b>	<b>393</b>	<b>479</b>	
O.D.		242,857	.022				1	6	7	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	193,500		1,429,418	463,485	670,771			363,903	329,510	471,826	243,527
2002			2,303,856	262,959	530,237			999,023	175,924	529,099	275,221
2003			1,404,995	173,568	573,231			411,119	226,621	586,571	263,467
2004			888,684	468,617	549,659			373,118	283,971	627,051	376,398
2005			811,999	481,500	560,389			328,419	276,683	628,437	400,914
<b>TOTAL</b>	<b>193,500</b>		<b>6,838,952</b>	<b>1,850,129</b>	<b>2,884,287</b>			<b>2,475,582</b>	<b>1,292,709</b>	<b>2,842,984</b>	<b>1,559,527</b>
O.D.				32,607	60,900				32,972	46,041	70,337

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	256,775		1,798,208	516,322	698,941			1,209,978	522,931	727,563	277,377
2002	691	69,175	2,964,865	295,684	582,125	144	59,974	3,268,674	298,518	762,110	298,064
2003	481	85,151	1,968,788	213,042	596,215	362	60,520	1,533,654	317,362	785,970	290,604
2004	928	102,123	1,909,977	424,086	545,971	665	125,305	1,767,249	345,050	754,240	396,723
2005	2,330	155,296	2,563,714	480,305	509,626	1,399	132,127	1,967,599	331,703	614,802	421,361
<b>TOTAL</b>	<b>261,205</b>	<b>411,745</b>	<b>11,205,552</b>	<b>1,929,439</b>	<b>2,932,878</b>	<b>2,570</b>	<b>377,926</b>	<b>9,747,154</b>	<b>1,815,564</b>	<b>3,644,685</b>	<b>1,684,129</b>
O.D.	94	8,271	141,020	35,110	50,758	70	6,750	107,672	29,100	45,361	73,960

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	22,270,029	10,482,895	1,758,089	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	722,452	316,523	17,831	
TOTAL LOSSES	22,992,481	10,799,418	1,775,920	
EXPECTED LOSSES	11,893,379	6,169,294	1,197,818	
CREDIBILITY	.24	.61	.95	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.169	1.019	.168	3.356
INDICATED (POST-TEST)	1.651	.775	.128	2.554
PRES. ON RATE LEVEL	1.118	.580	.113	1.811
DERIVED BY FORMULA	1.246	.699	.127	2.072
UNDERLYING PRES. RATE	1.122	.582	.113	1.817
PROPOSED	1.246	.699	.127	2.072

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	TOTAL
IND. RATES				2.24	MINIMUM PREMIUM	
MAN. RATES	1.97	2.08	2.01	+ 2.24	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	873,239	24,910,855	2.852		2	56	44	457	559
2002	913,935	23,933,205	2.618			57	49	344	450
2003	883,926	18,945,501	2.143			42	49	326	420
2004	831,796	24,572,303	2.954	3	1	34	43	316	402
2005	894,717	14,234,544	1.590			16	45	321	382
<b>TOTAL</b>	<b>4,397,613</b>	<b>106,596,408</b>	<b>2.424</b>	<b>11</b>	<b>3</b>	<b>205</b>	<b>230</b>	<b>1764</b>	<b>2213</b>
O.D.		230,067	.005					9	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		908,855	10,240,067	923,297	2,613,547		1,306,594	3,550,487	810,719	2,835,665	1,721,624
2002			10,692,555	1,172,780	2,086,996			4,946,609	869,571	2,742,517	1,422,177
2003	876,394		7,215,454	1,301,981	2,045,208	38,631		3,132,722	701,026	2,266,504	1,367,581
2004	2,352,755	540,582	6,416,404	1,314,505	1,864,096	2,332,545	973,425	2,716,359	1,349,370	3,058,625	1,653,637
2005			2,526,559	1,514,927	2,717,678			822,522	1,232,684	3,940,664	1,479,510
<b>TOTAL</b>	<b>3,229,149</b>	<b>1,449,437</b>	<b>37,091,039</b>	<b>6,227,490</b>	<b>11,327,525</b>	<b>2,371,176</b>	<b>2,280,019</b>	<b>15,168,699</b>	<b>4,963,370</b>	<b>14,843,975</b>	<b>7,644,529</b>
O.D.					111,993					86,383	31,691

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		739,938	12,847,287	1,028,556	2,723,320		1,156,548	11,691,230	1,286,610	4,372,597	1,960,930
2002	3,084	303,145	13,013,185	1,312,494	2,297,282	691	235,678	12,919,583	1,450,504	3,940,048	1,540,218
2003	1,113,423	428,703	9,971,967	1,416,468	2,172,348	85,030	365,638	9,118,833	1,088,158	3,047,797	1,508,442
2004	2,520,337	707,591	10,221,036	1,378,098	1,905,313	1,837,189	1,475,479	10,646,670	1,727,387	3,700,684	1,742,933
2005	7,958	561,836	9,305,961	1,759,034	2,353,777	5,730	538,538	8,196,827	1,616,430	3,728,268	1,554,965
<b>TOTAL</b>	<b>3,644,802</b>	<b>2,741,213</b>	<b>55,359,436</b>	<b>6,894,650</b>	<b>11,452,040</b>	<b>1,928,640</b>	<b>3,771,881</b>	<b>52,573,143</b>	<b>7,169,089</b>	<b>18,789,394</b>	<b>8,307,488</b>
O.D.	25	4,012	68,207	12,419	102,232	11	2,416	44,757	9,269	99,285	33,613

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	120,138,543	44,528,378	8,341,101	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	5,718,797	1,721,831	92,645	
TOTAL LOSSES	125,857,340	46,250,209	8,433,746	
EXPECTED LOSSES	94,416,750	34,917,047	6,596,421	
CREDIBILITY	.61	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.862	1.052	.192	4.106
INDICATED (POST-TEST)	2.178	.801	.146	3.125
PRES. ON RATE LEVEL	2.140	.791	.150	3.081
DERIVED BY FORMULA	2.163	.801	.146	3.110
UNDERLYING PRES. RATE	2.147	.794	.150	3.091
PROPOSED	2.163	.801	.146	3.110

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.364
IND. RATES				3.36	MINIMUM PREMIUM	
MAN. RATES	3.90	3.83	3.42	+ 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
2001	74,038	3,603,765	4.867		1	7	12	76	96
2002	62,257	3,209,305	5.154			10	10	63	83
2003	59,940	2,247,676	3.749			6	6	59	71
2004	51,767	2,334,200	4.509			6	4	42	52
2005	44,496	706,238	1.587				6	24	30
<b>TOTAL</b>	<b>292,498</b>	<b>12,101,184</b>	<b>4.137</b>		<b>1</b>	<b>29</b>	<b>38</b>	<b>264</b>	<b>332</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		69,254	1,440,125	309,196	398,882		6,399	331,407	181,374	547,099	320,029
2002			1,426,872	477,790	259,395			376,892	170,868	294,268	203,220
2003			1,018,616	162,807	272,499			270,570	78,813	339,597	104,774
2004			969,000	123,273	412,904			294,371	169,858	285,109	79,685
2005				114,764	174,160				76,536	253,867	86,911
<b>TOTAL</b>		<b>69,254</b>	<b>4,854,613</b>	<b>1,187,830</b>	<b>1,517,840</b>		<b>6,399</b>	<b>1,273,240</b>	<b>677,449</b>	<b>1,719,940</b>	<b>794,619</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		186,986	1,811,677	344,444	415,641		24,566	1,101,928	287,842	843,625	364,513
2002	1,256	44,282	1,886,959	504,138	290,840	136	22,854	1,271,047	267,455	424,505	220,087
2003	411	60,477	1,410,185	180,439	289,852	201	37,690	946,751	125,500	452,574	115,566
2004	370	84,705	1,572,015	170,782	403,794	454	88,137	1,210,981	203,480	350,766	83,988
2005	292	25,978	442,771	113,069	147,022	260	24,520	387,201	95,728	237,055	91,343
<b>TOTAL</b>	<b>2,329</b>	<b>402,428</b>	<b>7,123,607</b>	<b>1,312,872</b>	<b>1,547,149</b>	<b>1,051</b>	<b>197,767</b>	<b>4,917,908</b>	<b>980,005</b>	<b>2,308,525</b>	<b>875,497</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,645,090	6,148,551	875,497			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	437,724	218,943	9,418			
TOTAL LOSSES	13,082,814	6,367,494	884,915			
EXPECTED LOSSES	7,329,999	4,817,442	754,645			
CREDIBILITY	.10	.26	.40			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	4.473	2.177	.303	6.953		
INDICATED (POST-TEST)	3.404	1.657	.231	5.292		
PRES. ON RATE LEVEL	2.498	1.642	.257	4.397		
DERIVED BY FORMULA	2.589	1.646	.247	4.482		
UNDERLYING PRES. RATE	2.506	1.647	.258	4.411		
PROPOSED	2.589	1.646	.247	4.482		
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	4.848
IND. RATES				4.85	MINIMUM PREMIUM	
MAN. RATES	4.88	5.35	4.88	+ 4.85	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	783,269	21,145,252	2.699	1	1	51	52	462	567	
2002	771,106	25,075,566	3.251	1		58	57	453	569	
2003	786,291	30,426,490	3.869	1	2	70	49	464	586	
2004	784,750	27,101,547	3.453	1		65	78	438	582	
2005	845,597	16,877,995	1.995			15	54	427	496	
<b>TOTAL</b>	<b>3,971,013</b>	<b>120,626,850</b>	<b>3.038</b>	<b>4</b>	<b>3</b>	<b>259</b>	<b>290</b>	<b>2244</b>	<b>2800</b>	
O.D.		266,991	.006	1				2	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	189,811	455,776	8,016,544	1,371,146	3,138,505		605,064	2,191,811	978,776	2,618,830	1,578,989
2002	153,329		10,978,398	1,720,798	2,654,713	5,000		4,096,613	855,258	3,151,450	1,460,007
2003	126,544	1,059,996	12,221,258	1,355,923	2,795,728	169	2,285,339	5,116,483	1,024,455	2,977,328	1,463,267
2004	262,422		10,667,281	2,967,773	3,127,974	3,568		3,063,111	2,068,436	3,496,587	1,444,395
2005			2,537,453	1,805,091	3,737,655			1,656,418	1,494,667	4,045,933	1,600,778
<b>TOTAL</b>	<b>732,106</b>	<b>1,515,772</b>	<b>44,420,934</b>	<b>9,220,731</b>	<b>15,454,575</b>	<b>8,737</b>	<b>2,890,403</b>	<b>16,124,436</b>	<b>6,421,592</b>	<b>16,290,128</b>	<b>7,547,436</b>
O.D.	250,000				4,625	1				1,709	10,656

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	251,879	328,387	10,084,181	1,527,459	3,270,326		619,856	7,285,533	1,553,319	4,038,223	1,798,468
2002	199,080	321,624	13,739,086	1,887,172	2,916,434	20,214	211,472	11,649,343	1,429,321	4,516,496	1,581,188
2003	164,237	1,236,598	16,311,746	1,599,791	2,980,744	14,904	1,790,007	14,518,324	1,601,605	4,025,108	1,613,984
2004	307,301	963,964	18,077,063	2,845,866	3,242,363	11,284	951,460	13,183,955	2,380,347	4,276,444	1,522,392
2005	8,759	657,308	10,948,125	2,182,981	3,174,507	6,874	645,056	9,752,324	1,843,900	3,874,362	1,682,418
<b>TOTAL</b>	<b>931,256</b>	<b>3,507,881</b>	<b>69,160,201</b>	<b>10,043,269</b>	<b>15,584,374</b>	<b>53,276</b>	<b>4,217,851</b>	<b>56,389,479</b>	<b>8,808,492</b>	<b>20,730,633</b>	<b>8,198,450</b>
O.D.	316,680	364	6,165	1,208	3,638	2	103	1,602	329	1,533	11,587

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	134,584,860	55,173,476	8,210,037	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	6,449,598	2,135,628	101,580	
TOTAL LOSSES	141,034,458	57,309,104	8,311,617	
EXPECTED LOSSES	106,145,177	42,569,260	7,068,404	
CREDIBILITY	.57	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.552	1.443	.209	5.204
INDICATED (POST-TEST)	2.703	1.098	.159	3.960
PRES. ON RATE LEVEL	2.664	1.069	.177	3.910
DERIVED BY FORMULA	2.686	1.098	.159	3.943
UNDERLYING PRES. RATE	2.673	1.072	.178	3.923
PROPOSED	2.686	1.098	.159	3.943

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	4.265
IND. RATES				4.27	MINIMUM PREMIUM	
MAN. RATES	4.66	4.87	4.34	+ 4.27	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	565,244	21,373,731	3.781	2	1	48	44	426	521	
2002	594,183	16,639,762	2.800	1		43	42	368	454	
2003	622,575	22,089,078	3.548		1	45	52	388	486	
2004	642,456	19,196,653	2.988			30	47	391	468	
2005	659,108	14,244,401	2.161	1	1	12	32	413	459	
<b>TOTAL</b>	<b>3,083,566</b>	<b>93,543,625</b>	<b>3.034</b>	<b>4</b>	<b>3</b>	<b>178</b>	<b>217</b>	<b>1986</b>	<b>2388</b>	
O.D.		277,572	.009			1	1	4	6	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	300,234	434,647	8,559,110	1,256,697	2,275,576	168,901	57,672	3,746,101	912,427	2,505,607	1,156,759
2002	326,800		6,969,126	1,102,911	1,929,284	16,000		1,920,129	707,850	2,352,807	1,314,855
2003		544,872	7,551,014	1,776,441	2,105,710		934,907	3,610,434	1,545,604	2,489,799	1,530,297
2004			4,999,350	1,472,254	2,621,217			3,803,543	1,534,059	3,271,656	1,494,574
2005	400,337	211,665	1,938,732	936,673	2,894,230	391	1,177,835	700,605	862,195	3,724,608	1,397,130
<b>TOTAL</b>	<b>1,027,371</b>	<b>1,191,184</b>	<b>30,017,332</b>	<b>6,544,976</b>	<b>11,826,017</b>	<b>185,292</b>	<b>2,170,414</b>	<b>13,780,812</b>	<b>5,562,135</b>	<b>14,344,477</b>	<b>6,893,615</b>
O.D.			161,359	37,308	12,487			10,067		35,204	21,147

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	398,411	797,741	10,313,199	1,399,961	2,371,158	801,773	150,502	9,816,152	1,448,019	3,863,641	1,317,549
2002	417,573	212,196	9,050,561	1,215,067	2,114,611	63,080	116,420	6,498,162	1,148,674	3,368,663	1,423,988
2003	4,441	659,597	10,497,781	1,852,870	2,250,793	8,786	1,074,267	10,219,116	2,081,605	3,391,343	1,687,918
2004	3,188	476,533	8,868,301	1,475,465	2,568,692	3,340	654,754	9,149,188	1,498,379	3,907,852	1,575,281
2005	526,736	550,419	7,821,891	1,429,516	2,423,347	39,697	1,161,662	7,059,249	1,341,503	3,483,004	1,468,384
<b>TOTAL</b>	<b>1,350,349</b>	<b>2,696,486</b>	<b>46,551,733</b>	<b>7,372,879</b>	<b>11,728,601</b>	<b>916,676</b>	<b>3,157,605</b>	<b>42,741,867</b>	<b>7,518,180</b>	<b>18,014,503</b>	<b>7,473,120</b>
O.D.	64	7,285	252,257	29,715	13,208	6	1,740	52,126	4,431	39,384	22,453

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	97,728,194	44,720,901	7,495,573			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	4,303,865	1,686,089	87,778			
TOTAL LOSSES	102,032,059	46,406,990	7,583,351			
EXPECTED LOSSES	71,107,032	33,487,527	6,043,790			
CREDIBILITY	.48	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.309	1.505	.246	5.060		
INDICATED (POST-TEST)	2.518	1.145	.187	3.850		
PRES. ON RATE LEVEL	2.299	1.083	.195	3.577		
DERIVED BY FORMULA	2.404	1.145	.187	3.736		
UNDERLYING PRES. RATE	2.306	1.086	.196	3.588		
PROPOSED	2.404	1.145	.187	3.736		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	4.041
IND. RATES				4.04	MINIMUM PREMIUM	
MAN. RATES	4.08	4.35	3.97	+ 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
2001	120,539	9,240,477	7.665			24	15	100	139
2002	120,467	7,384,221	6.129			16	18	97	131
2003	124,896	5,906,372	4.729	1		16	12	80	109
2004	132,946	6,455,652	4.855			19	26	88	133
2005	141,731	6,143,413	4.334			5	24	93	122
<b>TOTAL</b>	<b>640,579</b>	<b>35,130,135</b>	<b>5.484</b>	<b>1</b>		<b>80</b>	<b>95</b>	<b>458</b>	<b>634</b>
O.D.		51,683	.008					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			4,568,259	449,061	849,169			1,870,805	513,682	739,317	250,184
2002			3,193,131	469,522	755,872			1,704,280	274,000	822,414	165,002
2003	518,109		2,267,576	117,788	660,871			1,093,630	216,872	798,445	233,081
2004			2,788,720	818,561	582,884			1,031,741	472,498	555,053	206,195
2005			648,912	919,258	875,650			1,406,807	904,089	1,221,542	167,155
<b>TOTAL</b>	<b>518,109</b>		<b>13,466,598</b>	<b>2,774,190</b>	<b>3,724,446</b>			<b>7,107,263</b>	<b>2,381,141</b>	<b>4,136,771</b>	<b>1,021,617</b>
O.D.					11,970					8,059	31,654

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			5,558,231	500,254	884,837			5,699,342	815,212	1,140,031	284,960
2002	1,235	93,081	3,979,324	516,830	830,336	224	78,096	4,271,696	457,702	1,182,775	178,697
2003	656,685	129,402	3,024,518	183,500	691,674	756	142,666	3,546,346	355,523	1,074,159	257,088
2004	1,664	246,077	4,631,733	749,133	636,120	1,474	285,316	3,845,240	560,720	710,982	217,330
2005	2,880	209,350	3,516,717	805,629	787,903	3,135	292,609	4,424,615	864,122	1,237,989	175,680
<b>TOTAL</b>	<b>662,464</b>	<b>677,910</b>	<b>20,710,523</b>	<b>2,755,346</b>	<b>3,830,870</b>	<b>5,589</b>	<b>798,687</b>	<b>21,787,239</b>	<b>3,053,279</b>	<b>5,345,936</b>	<b>1,113,755</b>
O.D.		34	594	107	12,344		20	373	76	12,147	33,503

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	44,643,433	15,010,105	1,147,258			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,959,185	678,909	14,108			
TOTAL LOSSES	46,602,618	15,689,014	1,161,366			
EXPECTED LOSSES	32,246,748	13,343,261	960,870			
CREDIBILITY	.17	.44	.68			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	7.275	2.449	.181	9.905		
INDICATED (POST-TEST)	5.536	1.864	.138	7.538		
PRES. ON RATE LEVEL	5.018	2.076	.150	7.244		
DERIVED BY FORMULA	5.106	1.983	.142	7.231		
UNDERLYING PRES. RATE	5.034	2.083	.150	7.267		
PROPOSED	5.115	1.987	.142	7.244		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	7.835
IND. RATES				7.84	MINIMUM PREMIUM	
MAN. RATES	8.86	9.01	8.04	+ 7.84	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	44,073	2,436,647	5.528			6			53	59
2002	48,878	3,454,867	7.068			12	4		44	60
2003	44,174	5,101,712	11.549			8	7		40	55
2004	44,349	2,522,108	5.686			7	3		36	46
2005	51,631	1,439,942	2.788			1	4		46	52
<b>TOTAL</b>	<b>233,105</b>	<b>14,955,276</b>	<b>6.416</b>			<b>1</b>	<b>18</b>		<b>219</b>	<b>272</b>
O.D.		55,966	.024						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,311,298		407,678			228,733		339,156	149,782
2002			2,162,183	99,816	205,701			538,491	91,155	238,440	119,081
2003			1,583,698	203,701	315,782			2,537,526	125,640	240,541	94,824
2004			1,478,291	130,739	181,626			292,432	95,625	216,941	126,454
2005	81,884		95,000	145,455	321,510	3,300		20,375	309,545	303,656	159,217
<b>TOTAL</b>	<b>81,884</b>		<b>6,630,470</b>	<b>579,711</b>	<b>1,432,297</b>	<b>3,300</b>		<b>3,617,557</b>	<b>621,965</b>	<b>1,338,734</b>	<b>649,358</b>
O.D.					24,824					31,142	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,649,614		424,801			760,537		522,976	170,602
2002	263	62,977	2,732,154	121,711	230,775	72	32,309	1,756,979	154,293	344,410	128,965
2003	519	81,358	1,902,614	226,668	338,669	541	103,670	2,554,311	203,198	336,324	104,591
2004	374	110,260	2,067,167	171,072	204,238	397	79,231	1,070,186	133,014	266,319	133,283
2005	107,021	47,844	804,668	175,562	268,794	6,680	59,465	942,668	251,081	311,649	167,337
<b>TOTAL</b>	<b>108,177</b>	<b>302,439</b>	<b>9,156,217</b>	<b>695,013</b>	<b>1,467,277</b>	<b>7,690</b>	<b>274,675</b>	<b>7,084,681</b>	<b>741,586</b>	<b>1,781,678</b>	<b>704,778</b>
O.D.		99	2,047	459	26,659		11	2,541	843	44,155	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	16,938,577	4,757,670	704,778	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	442,037	220,744	8,822	
TOTAL LOSSES	17,380,614	4,978,414	713,600	
EXPECTED LOSSES	7,265,882	4,368,388	608,405	
CREDIBILITY	.09	.22	.35	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	7.456	2.136	.306	9.898
INDICATED (POST-TEST)	5.674	1.625	.233	7.532
PRES. ON RATE LEVEL	3.107	1.868	.260	5.235
DERIVED BY FORMULA	3.338	1.815	.251	5.404
UNDERLYING PRES. RATE	3.117	1.874	.261	5.252
PROPOSED	3.338	1.815	.251	5.404

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	5.845
IND. RATES				5.85	MINIMUM PREMIUM	
MAN. RATES	6.09	6.40	5.81	+ 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	
2001	28,116	615,578	2.189			2			11	13
2002	27,033	760,063	2.811		1	2	1		9	13
2003	26,329	233,325	.886				1		7	8
2004	28,999	658,879	2.272			1			6	7
2005	28,496	168,605	.591					2	4	6
<b>TOTAL</b>	<b>138,973</b>	<b>2,436,450</b>	<b>1.753</b>		<b>1</b>	<b>5</b>	<b>4</b>		<b>37</b>	<b>47</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			362,321		109,819			87,930		41,917	13,591
2002		166,055	273,646	9,078	46,039		14,210	180,413	14,301	51,151	5,170
2003				58,000	71,795				41,538	44,637	17,355
2004			207,138		12,044			411,716		17,095	10,886
2005				78,779	11,778				30,268	41,267	6,513
<b>TOTAL</b>		<b>166,055</b>	<b>843,105</b>	<b>145,857</b>	<b>251,475</b>		<b>14,210</b>	<b>680,059</b>	<b>86,107</b>	<b>196,067</b>	<b>53,515</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			455,800		114,433			292,367		64,636	15,480
2002	232	356,970	361,219	13,143	50,674	840	58,929	582,933	27,602	74,221	5,599
2003	132	2,356	44,930	56,054	73,926	20	1,398	41,480	50,257	60,652	19,143
2004	14	9,577	179,185	6,953	13,939	300	61,791	793,090	28,753	29,058	11,474
2005	130	9,304	160,304	49,426	16,094	68	6,134	97,900	26,517	40,747	6,845
<b>TOTAL</b>	<b>508</b>	<b>378,207</b>	<b>1,201,438</b>	<b>125,576</b>	<b>269,066</b>	<b>1,228</b>	<b>128,252</b>	<b>1,807,770</b>	<b>133,129</b>	<b>269,314</b>	<b>58,541</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,517,403	797,085	58,541	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	76,329	48,042	1,243	
TOTAL LOSSES	3,593,732	845,127	59,784	
EXPECTED LOSSES	1,267,434	968,642	87,552	
CREDIBILITY	.06	.16	.25	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.586	.608	.043	3.237
INDICATED (POST-TEST)	1.968	.463	.033	2.464
PRES. ON RATE LEVEL	.909	.695	.063	1.667
DERIVED BY FORMULA	.973	.658	.056	1.687
UNDERLYING PRES. RATE	.912	.697	.063	1.672
PROPOSED	.973	.658	.056	1.687

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	1.824
IND. RATES				1.82	MINIMUM PREMIUM	
MAN. RATES	2.03	2.07	1.85	+ 1.82	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	47,165	1,660,152	3.519			5	8	35	48
2002	44,397	2,228,024	5.018			6	5	44	55
2003	45,866	1,398,358	3.048			2	5	33	40
2004	54,226	1,848,084	3.408			6	5	42	53
2005	58,845	1,977,586	3.360			4	9	48	61
<b>TOTAL</b>	<b>250,499</b>	<b>9,112,204</b>	<b>3.638</b>			<b>23</b>	<b>32</b>	<b>202</b>	<b>257</b>
O.D.		85,574	.034				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			929,993	180,123	103,442			134,267	134,195	109,423	68,709
2002			992,442	181,157	213,692			334,022	62,209	352,376	92,126
2003			435,338	221,366	266,009			198,023	50,581	120,077	106,964
2004			944,986	93,008	249,330			202,502	31,887	222,458	103,913
2005			619,949	278,078	271,093			192,664	178,740	306,500	130,562
<b>TOTAL</b>			<b>3,922,708</b>	<b>953,732</b>	<b>1,103,566</b>			<b>1,061,478</b>	<b>457,612</b>	<b>1,110,834</b>	<b>502,274</b>
O.D.				69,264					15,000		1,310

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,169,931	200,657	107,788			446,437	212,967	168,731	78,260
2002	476	30,103	1,288,129	196,571	235,902	48	20,114	1,108,164	109,489	503,699	99,772
2003	523	31,453	710,988	221,819	278,879	142	26,330	654,085	76,072	163,290	117,981
2004	281	75,711	1,412,008	130,621	252,506	267	53,939	733,300	70,919	263,981	109,524
2005	1,538	96,635	1,584,070	273,028	257,952	794	75,741	1,128,413	192,764	306,964	137,221
<b>TOTAL</b>	<b>2,818</b>	<b>233,902</b>	<b>6,165,126</b>	<b>1,022,696</b>	<b>1,133,027</b>	<b>1,251</b>	<b>176,124</b>	<b>4,070,399</b>	<b>662,211</b>	<b>1,406,665</b>	<b>542,758</b>
O.D.	109	7,368	127,144	40,749	6,003	20	1,812	29,423	9,222	1,861	1,463

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,815,496	4,282,434	544,221	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	362,630	229,287	5,893	
TOTAL LOSSES	11,178,126	4,511,721	550,114	
EXPECTED LOSSES	5,951,856	4,413,792	390,778	
CREDIBILITY	.09	.23	.36	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.462	1.801	.220	6.483
INDICATED (POST-TEST)	3.396	1.371	.167	4.934
PRES. ON RATE LEVEL	2.368	1.756	.156	4.280
DERIVED BY FORMULA	2.461	1.667	.160	4.288
UNDERLYING PRES. RATE	2.376	1.762	.156	4.294
PROPOSED	2.461	1.667	.160	4.288

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	4.638
IND. RATES				4.64	MINIMUM PREMIUM	
MAN. RATES	5.26	5.35	4.75	+ 4.64	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	13,342	1,294,493	9.702			2	1	19	22
2002	15,117	769,338	5.089			3	3	10	16
2003	14,233	908,195	6.380			3	1	20	24
2004	16,877	486,575	2.883			1	1	5	7
2005	16,219	486,433	2.999			1	2	16	19
<b>TOTAL</b>	<b>75,788</b>	<b>3,945,034</b>	<b>5.205</b>			<b>10</b>	<b>8</b>	<b>70</b>	<b>88</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			380,655	60,000	235,477			363,208	1,463	196,121	57,569
2002			393,008	78,443	89,331			55,651	78,446	60,476	13,983
2003			435,976	25,918	104,841			180,018	7,010	136,127	18,305
2004			278,500	3,658	71,657			57,000	3,395	31,323	41,042
2005			95,000	75,001	136,793			45,000	25,001	70,727	38,911
<b>TOTAL</b>			<b>1,583,139</b>	<b>243,020</b>	<b>638,099</b>			<b>700,877</b>	<b>115,315</b>	<b>494,774</b>	<b>169,810</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			449,433	66,840	245,366			1,106,449	2,322	302,420	65,571
2002	206	11,980	511,686	84,790	98,570	64	3,481	204,443	117,498	88,230	15,144
2003	81	24,745	579,955	37,119	110,804	107	23,201	573,756	26,095	181,305	20,190
2004	48	21,016	390,688	21,694	71,436	68	13,812	182,420	11,827	38,060	43,258
2005	351	25,786	429,154	85,803	117,302	160	15,608	229,884	34,556	68,850	40,895
<b>TOTAL</b>	<b>686</b>	<b>83,527</b>	<b>2,360,916</b>	<b>296,246</b>	<b>643,478</b>	<b>399</b>	<b>56,102</b>	<b>2,296,952</b>	<b>192,298</b>	<b>678,865</b>	<b>185,058</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,798,582	1,810,887	185,058	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	151,884	100,747	1,657	
TOTAL LOSSES	4,950,466	1,911,634	186,715	
EXPECTED LOSSES	2,534,350	2,003,076	113,684	
CREDIBILITY	.04	.11	.16	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	6.532	2.522	.246	9.300
INDICATED (POST-TEST)	4.971	1.919	.187	7.077
PRES. ON RATE LEVEL	3.332	2.635	.150	6.117
DERIVED BY FORMULA	3.398	2.556	.156	6.110
UNDERLYING PRES. RATE	3.344	2.643	.150	6.137
PROPOSED	3.402	2.559	.156	6.117

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	6.616
IND. RATES				6.62	MINIMUM PREMIUM	
MAN. RATES	7.46	7.74	6.79	+ 6.62	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	43,852	2,625,951	5.988			7	3	54	64
2002	50,185	2,485,268	4.952			5	5	43	53
2003	50,196	1,703,482	3.393			3	6	56	65
2004	54,057	1,831,627	3.388			3	4	48	55
2005	54,952	2,232,088	4.061			4	4	46	54
<b>TOTAL</b>	<b>253,242</b>	<b>10,878,416</b>	<b>4.296</b>			<b>22</b>	<b>22</b>	<b>247</b>	<b>291</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,404,254	203,888	261,262			340,549	64,226	250,242	101,530
2002			1,311,661	203,374	282,659			261,341	108,205	224,185	93,843
2003			473,201	229,786	328,503			98,598	255,326	210,189	107,879
2004			638,143	127,250	324,033			198,324	204,142	252,042	87,693
2005			812,117	172,210	445,577			205,492	150,591	361,879	84,222
<b>TOTAL</b>			<b>4,639,376</b>	<b>936,508</b>	<b>1,642,034</b>			<b>1,104,304</b>	<b>782,490</b>	<b>1,298,537</b>	<b>475,167</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,744,593	227,132	272,235			1,110,138	101,926	385,874	115,643
2002	535	39,596	1,696,019	222,901	311,537	84	15,840	880,040	171,025	322,631	101,632
2003	545	34,510	777,219	233,377	342,272	183	20,031	530,084	310,566	290,971	118,991
2004	326	60,031	1,114,114	150,427	315,992	367	68,875	967,526	219,563	312,666	92,428
2005	1,774	113,285	1,843,070	268,318	392,458	823	78,069	1,157,668	187,680	353,765	88,517
<b>TOTAL</b>	<b>3,180</b>	<b>247,422</b>	<b>7,175,015</b>	<b>1,102,155</b>	<b>1,634,494</b>	<b>1,457</b>	<b>182,815</b>	<b>4,645,456</b>	<b>990,760</b>	<b>1,665,907</b>	<b>517,211</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,255,345	5,393,316	517,211	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	356,024	213,377	7,642	
TOTAL LOSSES	12,611,369	5,606,693	524,853	
EXPECTED LOSSES	5,900,540	4,221,544	521,678	
CREDIBILITY	.09	.24	.37	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.980	2.214	.207	7.401
INDICATED (POST-TEST)	3.790	1.685	.158	5.633
PRES. ON RATE LEVEL	2.323	1.662	.205	4.190
DERIVED BY FORMULA	2.455	1.668	.188	4.311
UNDERLYING PRES. RATE	2.330	1.667	.206	4.203
PROPOSED	2.455	1.668	.188	4.311

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	4.663
IND. RATES				4.66	MINIMUM PREMIUM	
MAN. RATES	5.12	5.27	4.65	+ 4.66	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	26,541	1,025,682	3.864			2	2	22	26	
2002	27,207	1,987,257	7.304			4	3	20	27	
2003	32,698	1,248,269	3.817			4	1	19	24	
2004	32,217	1,863,941	5.785			4	4	18	26	
2005	31,785	1,182,792	3.721			1	3	19	23	
<b>TOTAL</b>	<b>150,448</b>	<b>7,307,941</b>	<b>4.857</b>			<b>15</b>	<b>13</b>	<b>98</b>	<b>126</b>	
O.D.		527								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			466,699	4,238	208,347			98,755	3,996	183,444	60,203
2002			765,614	171,468	162,789			475,527	131,047	190,231	90,581
2003			648,169	37,428	101,310			251,286	12,000	118,706	79,370
2004			464,044	90,481	122,676			774,909	205,924	151,143	54,764
2005			196,089	165,389	258,251			37,320	237,796	235,027	52,920
<b>TOTAL</b>			<b>2,540,615</b>	<b>469,004</b>	<b>853,373</b>			<b>1,637,797</b>	<b>590,763</b>	<b>878,551</b>	<b>337,838</b>
O.D.											527

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			587,107	4,721	217,096			328,360	6,341	282,870	68,571
2002	450	23,398	999,228	184,061	180,215	109	28,618	1,564,503	209,360	276,661	98,099
2003	114	35,952	848,468	51,380	109,952	152	31,845	783,779	34,718	160,229	87,545
2004	205	35,888	671,321	93,280	125,526	654	126,444	1,687,882	236,532	206,872	57,721
2005	724	52,435	873,085	177,026	224,067	549	49,828	781,111	195,933	242,122	55,619
<b>TOTAL</b>	<b>1,493</b>	<b>147,673</b>	<b>3,979,209</b>	<b>510,468</b>	<b>856,856</b>	<b>1,464</b>	<b>236,735</b>	<b>5,145,635</b>	<b>682,884</b>	<b>1,168,754</b>	<b>367,555</b>
O.D.											555

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,512,209	3,218,962	368,110	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	236,153	138,954	4,944	
TOTAL LOSSES	9,748,362	3,357,916	373,054	
EXPECTED LOSSES	3,896,603	2,754,702	338,508	
CREDIBILITY	.06	.17	.26	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	6.480	2.232	.248	8.960
INDICATED (POST-TEST)	4.931	1.699	.189	6.819
PRES. ON RATE LEVEL	2.582	1.825	.224	4.631
DERIVED BY FORMULA	2.723	1.804	.215	4.742
UNDERLYING PRES. RATE	2.590	1.831	.225	4.646
PROPOSED	2.723	1.804	.215	4.742

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	5.129
IND. RATES				5.13	MINIMUM PREMIUM	
MAN. RATES	5.47	5.63	5.14	+ 5.13	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	17,470	403,151	2.307			1	1	18	20	
2002	18,970	1,517,341	7.998			3	5	21	29	
2003	21,501	420,275	1.954				2	27	29	
2004	21,937	1,262,665	5.755			4	6	19	29	
2005	24,688	448,798	1.817				1	30	31	
<b>TOTAL</b>	<b>104,566</b>	<b>4,052,230</b>	<b>3.875</b>			<b>8</b>	<b>15</b>	<b>115</b>	<b>138</b>	
O.D.		3,120	.002							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			180,612	9,794	50,051			55,082	6,421	64,659	36,532
2002			764,648	77,562	52,988			448,516	67,171	43,890	62,566
2003				62,205	106,331				55,862	140,441	55,436
2004			483,738	201,093	87,905			220,455	100,095	109,320	60,059
2005				34,607	179,731				15,000	156,456	63,004
<b>TOTAL</b>			<b>1,428,998</b>	<b>385,261</b>	<b>477,006</b>			<b>724,053</b>	<b>244,549</b>	<b>514,766</b>	<b>277,597</b>
O.D.											3,120

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			227,210	10,911	52,153			183,148	10,190	99,705	41,610
2002	204	17,326	749,296	84,628	60,283	52	17,190	933,521	107,055	66,092	67,759
2003	141	2,945	55,303	61,621	108,718	31	2,570	76,892	72,377	186,420	61,146
2004	380	45,278	855,986	169,822	101,593	311	60,635	815,558	118,066	141,232	63,302
2005	168	17,874	303,081	67,362	144,457	114	11,218	175,523	39,216	142,104	66,217
<b>TOTAL</b>	<b>893</b>	<b>83,423</b>	<b>2,190,876</b>	<b>394,344</b>	<b>467,204</b>	<b>508</b>	<b>91,613</b>	<b>2,184,642</b>	<b>346,904</b>	<b>635,553</b>	<b>300,034</b>
O.D.											3,279

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,551,955	1,844,005	303,313	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	150,122	87,763	4,212	
TOTAL LOSSES	4,702,077	1,931,768	307,525	
EXPECTED LOSSES	2,453,117	1,683,513	277,101	
CREDIBILITY	.05	.13	.20	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.497	1.847	.294	6.638
INDICATED (POST-TEST)	3.422	1.406	.224	5.052
PRES. ON RATE LEVEL	2.338	1.605	.264	4.207
DERIVED BY FORMULA	2.392	1.579	.256	4.227
UNDERLYING PRES. RATE	2.346	1.610	.265	4.221
PROPOSED	2.392	1.579	.256	4.227

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	4.572
IND. RATES				4.57	MINIMUM PREMIUM	
MAN. RATES	5.08	5.22	4.67	+ 4.57	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	415,104	17,791,709	4.286					1	40	50	216	307
2002	494,058	18,249,651	3.693				1		49	29	238	317
2003	435,612	11,901,662	2.732				2		34	28	164	228
2004	472,798	13,009,301	2.751				2	1	23	36	200	262
2005	459,844	13,914,064	3.025				1		10	35	266	312
<b>TOTAL</b>	<b>2,277,416</b>	<b>74,866,387</b>	<b>3.287</b>				<b>6</b>	<b>2</b>	<b>156</b>	<b>178</b>	<b>1084</b>	<b>1426</b>
O.D.		92,344	.004							1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		741,553	7,423,844	1,231,198	1,384,833		1,124,317	3,221,288	728,395	1,176,939	759,342
2002	497,002		9,720,147	952,304	1,436,730	7,500		2,553,190	563,482	1,693,260	826,036
2003	35,536		5,212,420	1,129,951	1,052,377	2,267		2,051,464	587,810	1,086,361	743,476
2004	466,104	411,553	3,658,552	1,121,183	1,174,027	2,133	1,700,000	1,345,892	940,574	1,392,821	796,462
2005	9,959		1,662,394	1,371,754	1,784,466	1,496		4,570,760	1,330,037	2,235,470	947,728
<b>TOTAL</b>	<b>1,008,601</b>	<b>1,153,106</b>	<b>27,677,357</b>	<b>5,806,390</b>	<b>6,832,433</b>	<b>13,396</b>	<b>2,824,317</b>	<b>13,742,594</b>	<b>4,150,298</b>	<b>7,584,851</b>	<b>4,073,044</b>
O.D.				87,188					1,310		3,846

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		339,595	8,933,630	1,371,554	1,442,999		732,088	8,963,779	1,155,962	1,814,840	864,891
2002	633,138	287,872	12,414,857	1,071,921	1,594,295	29,739	153,635	8,414,397	938,095	2,434,309	894,597
2003	47,778	311,283	7,274,098	1,173,538	1,149,597	6,385	272,935	6,780,451	851,815	1,489,838	820,054
2004	537,044	430,171	6,388,054	1,061,574	1,210,298	12,260	1,322,266	5,854,169	1,085,051	1,720,272	839,471
2005	18,398	391,398	6,526,621	1,359,214	1,570,058	7,928	488,335	7,332,794	1,338,364	2,216,730	996,062
<b>TOTAL</b>	<b>1,236,358</b>	<b>1,760,319</b>	<b>41,537,260</b>	<b>6,037,801</b>	<b>6,967,247</b>	<b>56,312</b>	<b>2,969,259</b>	<b>37,345,590</b>	<b>5,369,287</b>	<b>9,675,989</b>	<b>4,415,075</b>
O.D.	229	476	15,611	89,223	1,220		4	380	1,908	35	4,157

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	84,921,798	28,142,710	4,419,232	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	4,096,739	1,101,895	50,504	
TOTAL LOSSES	89,018,537	29,244,605	4,469,736	
EXPECTED LOSSES	68,504,674	22,409,773	3,575,543	
CREDIBILITY	.40	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.909	1.284	.196	5.389
INDICATED (POST-TEST)	2.975	.977	.149	4.101
PRES. ON RATE LEVEL	2.998	.981	.157	4.136
DERIVED BY FORMULA	2.989	.977	.149	4.115
UNDERLYING PRES. RATE	3.008	.984	.157	4.149
PROPOSED	2.989	.977	.149	4.115

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	4.451
IND. RATES				4.45	MINIMUM PREMIUM	
MAN. RATES	5.34	5.43	4.59	+ 4.45	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	52,926	1,754,131	3.314			4	3	41	48
2002	52,630	2,964,159	5.632			7	7	33	47
2003	50,164	1,941,859	3.871			7	4	32	43
2004	54,798	1,529,789	2.791			3	5	27	35
2005	60,788	1,066,471	1.754			1	4	28	33
<b>TOTAL</b>	<b>271,306</b>	<b>9,256,409</b>	<b>3.412</b>			<b>22</b>	<b>23</b>	<b>161</b>	<b>206</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			820,816	106,653	203,954			256,555	20,099	244,095	101,959
2002			1,415,190	146,345	359,562			471,942	286,375	196,435	88,310
2003			827,742	85,610	179,492			548,553	46,385	181,014	73,063
2004			526,267	189,409	145,598			329,066	56,738	168,237	114,474
2005			125,144	156,770	187,182			105,000	130,232	308,925	53,218
<b>TOTAL</b>			<b>3,715,159</b>	<b>684,787</b>	<b>1,075,788</b>			<b>1,711,116</b>	<b>539,829</b>	<b>1,098,706</b>	<b>431,024</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,032,586	118,812	212,521			853,046	31,897	376,393	116,131
2002	387	42,547	1,821,305	166,720	393,723	226	28,685	1,598,491	435,762	289,543	95,640
2003	232	47,491	1,113,622	102,323	191,930	351	69,329	1,704,949	94,295	249,093	80,588
2004	373	46,257	870,094	167,705	153,374	334	66,909	895,439	91,445	206,094	120,656
2005	554	40,675	681,033	148,950	165,050	577	53,789	811,867	152,439	298,555	55,932
<b>TOTAL</b>	<b>1,546</b>	<b>176,970</b>	<b>5,518,640</b>	<b>704,510</b>	<b>1,116,598</b>	<b>1,488</b>	<b>218,712</b>	<b>5,863,792</b>	<b>805,838</b>	<b>1,419,678</b>	<b>468,947</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,781,148	4,046,624	468,947			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	428,971	191,437	5,762			
TOTAL LOSSES	12,210,119	4,238,061	474,709			
EXPECTED LOSSES	7,053,956	3,760,301	393,395			
CREDIBILITY	.10	.25	.38			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	4.500	1.562	.175	6.237		
INDICATED (POST-TEST)	3.425	1.189	.133	4.747		
PRES. ON RATE LEVEL	2.592	1.382	.144	4.118		
DERIVED BY FORMULA	2.675	1.334	.140	4.149		
UNDERLYING PRES. RATE	2.600	1.386	.145	4.131		
PROPOSED	2.675	1.334	.140	4.149		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	4.487
IND. RATES				4.49	MINIMUM PREMIUM	
MAN. RATES	4.99	5.16	4.57	+ 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
2001	75,995	1,529,610	2.012			5	4	10	19
2002	138,662	3,583,190	2.584		2	6	4	21	33
2003	132,212	4,299,098	3.251			10	12	36	58
2004	75,431	872,928	1.157			2	5	10	17
2005	85,550	484,366	.566				4	11	15
<b>TOTAL</b>	<b>507,850</b>	<b>10,769,192</b>	<b>2.121</b>		<b>2</b>	<b>23</b>	<b>29</b>	<b>88</b>	<b>142</b>
O.D.		256							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,103,832	54,926	59,429			193,098	33,264	44,034	41,027
2002		738,558	1,312,980	57,978	188,342		697,586	169,094	32,451	165,121	221,080
2003			2,154,048	489,686	254,606			826,541	211,571	230,546	132,100
2004			359,843	139,196	73,799			93,907	38,232	105,157	62,794
2005				127,748	103,849				93,150	98,672	60,947
<b>TOTAL</b>		<b>738,558</b>	<b>4,930,703</b>	<b>869,534</b>	<b>680,025</b>		<b>697,586</b>	<b>1,282,640</b>	<b>408,668</b>	<b>643,530</b>	<b>517,948</b>
O.D.											256

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,388,620	61,188	61,925			642,051	52,790	67,901	46,730
2002	583	763,374	1,693,809	74,474	208,289	13,036	767,512	581,012	61,990	236,240	239,430
2003	1,178	121,562	2,853,576	494,350	293,834	519	94,571	2,342,217	296,001	326,624	145,706
2004	265	33,440	631,200	119,975	82,657	143	27,155	372,513	52,955	126,743	66,185
2005	271	21,796	372,913	102,316	92,812	192	17,198	274,861	76,190	100,001	64,055
<b>TOTAL</b>	<b>2,297</b>	<b>940,172</b>	<b>6,940,118</b>	<b>852,303</b>	<b>739,517</b>	<b>13,890</b>	<b>906,436</b>	<b>4,212,654</b>	<b>539,926</b>	<b>857,509</b>	<b>562,106</b>
O.D.											282

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,015,567	2,989,255	562,388			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	969,070	156,504	7,436			
TOTAL LOSSES	13,984,637	3,145,759	569,824			
EXPECTED LOSSES	16,114,081	3,377,203	568,791			
CREDIBILITY	.15	.37	.58			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.754	.619	.112	3.485		
INDICATED (POST-TEST)	2.096	.471	.085	2.652		
PRES. ON RATE LEVEL	3.163	.663	.111	3.937		
DERIVED BY FORMULA	3.003	.592	.096	3.691		
UNDERLYING PRES. RATE	3.173	.665	.112	3.950		
PROPOSED	3.003	.592	.096	3.691		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.992
IND. RATES				3.99	MINIMUM PREMIUM	
MAN. RATES	5.58	5.29	4.37	+ 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	
2001	7,354	136,657	1.858						9	9
2002	12,240	167,733	1.370					2	10	12
2003	8,688	306,108	3.523						6	7
2004	8,921	372,918	4.180			1		1	4	6
2005	9,133	272,316	2.981					2	5	7
<b>TOTAL</b>	<b>46,336</b>	<b>1,255,732</b>	<b>2.710</b>			<b>2</b>		<b>5</b>	<b>34</b>	<b>41</b>
O.D.		742	.001							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					35,269					60,034	41,354
2002				36,404	38,835				11,591	39,414	41,489
2003			114,799		18,236			112,476		35,443	25,154
2004			135,453	38,541	22,089			28,985	61,905	23,815	62,130
2005				101,695	28,473				31,223	62,598	48,327
<b>TOTAL</b>			<b>250,252</b>	<b>176,640</b>	<b>142,902</b>			<b>141,461</b>	<b>104,719</b>	<b>221,304</b>	<b>218,454</b>
O.D.											742

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					36,751					92,573	47,102
2002	96	348	9,720	37,972	42,215	8	29	6,566	17,958	56,192	44,933
2003	5	6,215	147,201	3,132	19,550	65	13,967	342,335	8,335	48,334	27,745
2004	78	11,662	219,939	34,849	25,153	73	12,490	177,417	57,825	33,603	65,485
2005	179	13,068	224,626	67,275	31,226	80	7,539	119,703	31,203	59,989	50,792
<b>TOTAL</b>	<b>358</b>	<b>31,293</b>	<b>601,486</b>	<b>143,228</b>	<b>154,895</b>	<b>226</b>	<b>34,025</b>	<b>646,021</b>	<b>115,321</b>	<b>290,691</b>	<b>236,057</b>
O.D.											801

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,313,409	704,135	236,858	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	129,330	54,549	1,861	
TOTAL LOSSES	1,442,739	758,684	238,719	
EXPECTED LOSSES	2,181,963	1,130,598	134,375	
CREDIBILITY	.03	.08	.12	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.114	1.637	.515	5.266
INDICATED (POST-TEST)	2.370	1.246	.392	4.008
PRES. ON RATE LEVEL	4.694	2.432	.289	7.415
DERIVED BY FORMULA	4.624	2.337	.301	7.262
UNDERLYING PRES. RATE	4.709	2.440	.290	7.439
PROPOSED	4.624	2.337	.301	7.262

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	7.855
IND. RATES				7.86	MINIMUM PREMIUM	
MAN. RATES	9.83	9.65	8.23	+ 7.86	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	4,617	372,884	8.076			1	1	3	5	
2002	4,095	379,166	9.259			1	2	6	9	
2003	4,866	111,540	2.292					7	7	
2004	4,875	101,823	2.088				1	5	6	
2005	4,664	115,509	2.476					6	6	
<b>TOTAL</b>	<b>23,117</b>	<b>1,080,922</b>	<b>4.676</b>			<b>2</b>	<b>4</b>	<b>27</b>	<b>33</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			134,683	14,815	71,454			63,137	14,372	55,297	19,126
2002			155,000	41,477	17,753			119,451	2,577	20,862	22,046
2003					39,387					61,936	10,217
2004				35,079	14,328				5,347	22,220	24,849
2005					46,139					62,202	7,168
<b>TOTAL</b>			<b>289,683</b>	<b>91,371</b>	<b>189,061</b>			<b>182,588</b>	<b>22,296</b>	<b>222,517</b>	<b>83,406</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			169,431	16,504	74,455			209,931	22,808	85,268	21,785
2002	109	4,714	202,251	43,902	20,252		7,124	382,033	7,652	30,517	23,876
2003	2	565	9,553	2,031	39,529	2	536	16,266	3,684	80,770	11,269
2004	57	2,319	44,653	26,107	15,013	6	1,086	18,898	6,952	25,855	26,191
2005	31	3,641	61,496	12,070	36,315	40	3,736	58,101	11,927	55,756	7,534
<b>TOTAL</b>	<b>199</b>	<b>11,239</b>	<b>487,384</b>	<b>100,614</b>	<b>185,564</b>	<b>48</b>	<b>12,482</b>	<b>685,229</b>	<b>53,023</b>	<b>278,166</b>	<b>90,655</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,196,581	617,367	90,655	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	27,614	22,495	892	
TOTAL LOSSES	1,224,195	639,862	91,547	
EXPECTED LOSSES	456,330	452,631	62,646	
CREDIBILITY	.02	.05	.07	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	5.296	2.768	.396	8.460
INDICATED (POST-TEST)	4.030	2.106	.301	6.437
PRES. ON RATE LEVEL	1.968	1.952	.270	4.190
DERIVED BY FORMULA	2.009	1.960	.272	4.241
UNDERLYING PRES. RATE	1.974	1.958	.271	4.203
PROPOSED	2.009	1.960	.272	4.241

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE
IND. RATES				4.59	MINIMUM PREMIUM
MAN. RATES	5.12	5.27	4.65	+ 4.59	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	4,402	326,231	7.410				5	11	16
2002	3,614	488,061	13.504				4	8	12
2003	5,616	183,067	3.259				1	1	2
2004	3,753	202,887	5.405				2	7	9
2005	8,767	894,278	10.200				5	38	43
<b>TOTAL</b>	<b>26,152</b>	<b>2,094,524</b>	<b>8.009</b>				<b>17</b>	<b>65</b>	<b>82</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				186,209	31,845				55,381	33,767	19,029
2002				249,111	103,810				64,766	49,511	20,863
2003				86,635	2,525				76,284	6,895	10,728
2004				92,535	20,672				31,256	34,031	24,393
2005				189,206	220,516				131,497	238,454	114,605
<b>TOTAL</b>				<b>803,696</b>	<b>379,368</b>				<b>359,184</b>	<b>362,658</b>	<b>189,618</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				207,435	33,183				87,890	52,068	21,674
2002	653	1,770	53,168	256,841	114,965	48	135	22,750	95,712	71,915	22,595
2003	191	2,000	41,719	78,317	5,341	38	1,934	56,479	87,833	13,485	11,833
2004	149	5,517	107,399	66,983	23,992	22	3,699	59,786	30,171	41,622	25,710
2005	436	37,538	641,226	168,987	189,957	332	30,242	480,609	126,583	230,068	120,450
<b>TOTAL</b>	<b>1,429</b>	<b>46,825</b>	<b>843,512</b>	<b>778,563</b>	<b>367,438</b>	<b>440</b>	<b>36,010</b>	<b>619,624</b>	<b>428,189</b>	<b>409,158</b>	<b>202,262</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,547,840	1,983,348	202,262	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	92,981	93,809	2,401	
TOTAL LOSSES	1,640,821	2,077,157	204,663	
EXPECTED LOSSES	1,407,763	1,579,581	137,821	
CREDIBILITY	.02	.05	.08	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	6.274	7.943	.783	15.000
INDICATED (POST-TEST)	4.775	6.045	.596	11.416
PRES. ON RATE LEVEL	5.366	6.021	.525	11.912
DERIVED BY FORMULA	5.354	6.022	.531	11.907
UNDERLYING PRES. RATE	5.383	6.040	.527	11.950
PROPOSED	5.354	6.022	.531	11.907

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	12.879
IND. RATES				12.88	MINIMUM PREMIUM	
MAN. RATES	15.40	15.33	13.22	+ 12.88	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	3,433	125,807	3.664				2			2
2002	827	93,832	11.346				1	6		7
2003	3,767	36,156	.959					3		3
2004	1,072	14,985	1.397					2		2
2005	5,369	1,141,012	21.251			1		1		2
<b>TOTAL</b>	<b>14,468</b>	<b>1,411,792</b>	<b>9.758</b>			<b>1</b>	<b>3</b>	<b>12</b>		<b>16</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				102,623					22,325		859
2002				900	72,050				3,067	14,592	3,223
2003					14,843					14,665	6,648
2004					4,409					8,546	2,030
2005			119,840		25,000			987,803		5,704	2,665
<b>TOTAL</b>			<b>119,840</b>	<b>103,523</b>	<b>116,302</b>			<b>987,803</b>	<b>25,392</b>	<b>43,507</b>	<b>15,425</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				114,322					35,430		978
2002	3	290	6,103	2,249	77,386	4	11	2,077	4,865	20,773	3,491
2003	1	218	3,601	764	14,895		124	3,847	873	19,122	7,333
2004	1	158	2,679	485	4,020	2	244	4,521	935	9,767	2,140
2005	80	5,082	81,879	9,165	21,072	667	64,964	894,236	44,657	23,279	2,801
<b>TOTAL</b>	<b>85</b>	<b>5,748</b>	<b>94,262</b>	<b>126,985</b>	<b>117,373</b>	<b>673</b>	<b>65,343</b>	<b>904,681</b>	<b>86,760</b>	<b>72,941</b>	<b>16,743</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,070,792	404,059	16,743	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	29,964	22,118	444	
TOTAL LOSSES	1,100,756	426,177	17,187	
EXPECTED LOSSES	425,215	353,164	24,595	
CREDIBILITY	.01	.03	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	7.608	2.946	.119	10.673
INDICATED (POST-TEST)	5.790	2.242	.091	8.123
PRES. ON RATE LEVEL	2.930	2.433	.169	5.532
DERIVED BY FORMULA	2.959	2.427	.165	5.551
UNDERLYING PRES. RATE	2.939	2.441	.170	5.550
PROPOSED	2.959	2.427	.165	5.551

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	6.004
IND. RATES				6.00	MINIMUM PREMIUM	
MAN. RATES	6.07	6.72	6.14	+ 6.00	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	2,972	436,661	14,692			2			9	11
2002	2,454	26,425	1,076					1	2	3
2003	1,740	99,845	5,738					1	2	3
2004	1,610	158,332	9,834					1	3	4
2005	2,685	12,539	.467						1	1
<b>TOTAL</b>	<b>11,461</b>	<b>733,802</b>	<b>6.403</b>			<b>2</b>		<b>3</b>	<b>17</b>	<b>22</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			221,004		36,320			112,273		48,019	19,045
2002				12,825	3,928				3,730	1,470	4,472
2003				47,874	6,497				26,530	10,533	8,411
2004				89,560	6,236				46,235	7,914	8,387
2005					3,000					2,000	7,539
<b>TOTAL</b>			<b>221,004</b>	<b>150,259</b>	<b>55,981</b>			<b>112,273</b>	<b>76,495</b>	<b>69,936</b>	<b>47,854</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			278,023		37,845			373,308		74,047	21,692
2002	34	84	2,620	13,196	4,397	4	7	1,201	5,475	2,182	4,843
2003	106	1,179	24,290	43,538	8,071	11	744	21,775	31,032	15,298	9,277
2004	142	4,839	95,580	63,311	10,667	29	4,246	66,020	40,005	13,077	8,840
2005	3	241	3,999	785	2,362	2	123	1,867	383	1,792	7,923
<b>TOTAL</b>	<b>285</b>	<b>6,343</b>	<b>404,512</b>	<b>120,830</b>	<b>63,342</b>	<b>46</b>	<b>5,120</b>	<b>464,171</b>	<b>76,895</b>	<b>106,396</b>	<b>52,575</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	880,477	367,463	52,575	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	32,270	15,895	515	
TOTAL LOSSES	912,747	383,358	53,090	
EXPECTED LOSSES	518,611	313,114	36,446	
CREDIBILITY	.01	.03	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	7.964	3.345	.463	11.772
INDICATED (POST-TEST)	6.061	2.546	.352	8.959
PRES. ON RATE LEVEL	4.511	2.723	.317	7.551
DERIVED BY FORMULA	4.527	2.718	.319	7.564
UNDERLYING PRES. RATE	4.525	2.732	.318	7.575
PROPOSED	4.527	2.718	.319	7.564

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	8.181
IND. RATES				8.18	MINIMUM PREMIUM	
MAN. RATES	8.70	9.38	8.38	+ 8.18	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	1,202	163,253	13,581			1	1			2
2002	2,350	345,484	14,701			1	1			2
2003	1,728	4,260	.246						1	1
2004	2,082	28,909	1,388						3	3
2005	3,872	195,089	5,038						2	2
<b>TOTAL</b>	<b>11,234</b>	<b>736,995</b>	<b>6,560</b>			<b>2</b>	<b>2</b>		<b>6</b>	<b>10</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			127,935	15,000				16,828	2,387		1,103
2002			205,650	32,978				96,792	6,000		4,064
2003					2,377					317	1,566
2004					6,968					18,739	3,202
2005					11,256					41,717	142,116
<b>TOTAL</b>			<b>333,585</b>	<b>47,978</b>	<b>20,601</b>			<b>113,620</b>	<b>8,387</b>	<b>60,773</b>	<b>152,051</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			160,942	16,710				55,953	3,788		1,256
2002	86	6,041	262,453	35,247	1,267	4	5,775	309,318	11,441	864	4,401
2003		37	576	123	2,385			84	18	412	1,727
2004	2	249	4,233	767	6,352	2	541	9,908	2,046	21,416	3,375
2005	8	889	15,003	2,943	8,858	26	2,513	38,961	7,998	37,392	149,364
<b>TOTAL</b>	<b>96</b>	<b>7,216</b>	<b>443,207</b>	<b>55,790</b>	<b>18,862</b>	<b>32</b>	<b>8,829</b>	<b>414,224</b>	<b>25,291</b>	<b>60,084</b>	<b>160,123</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	873,604	160,027	160,123	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	13,351	12,012	292	
TOTAL LOSSES	886,955	172,039	160,415	
EXPECTED LOSSES	210,300	202,774	16,402	
CREDIBILITY	.01	.03	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	7.895	1.531	1.428	10.854
INDICATED (POST-TEST)	6.008	1.165	1.087	8.260
PRES. ON RATE LEVEL	1.866	1.799	.146	3.811
DERIVED BY FORMULA	1.907	1.780	.193	3.880
UNDERLYING PRES. RATE	1.872	1.805	.146	3.823
PROPOSED	1.907	1.780	.193	3.880

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	4.196
IND. RATES				4.20	MINIMUM PREMIUM	
MAN. RATES	4.42	4.63	4.23	+ 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	
2001	456									
2002	567									
2003	646									
2004	880	3,097	.351						1	1
2005	921									
<b>TOTAL</b>	<b>3,470</b>	<b>3,097</b>	<b>.089</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
2004					1,493					1,604	
<b>TOTAL</b>					<b>1,493</b>					<b>1,604</b>	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		53	907	164	1,360		41	844	174	1,832	
<b>TOTAL</b>		<b>53</b>	<b>907</b>	<b>164</b>	<b>1,360</b>		<b>41</b>	<b>844</b>	<b>174</b>	<b>1,832</b>	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,845	3,530		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,238	2,146	66	
TOTAL LOSSES	3,083	5,676	66	
EXPECTED LOSSES	20,369	39,314	3,990	
CREDIBILITY	.01	.01	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.089	.164	.002	.255
INDICATED (POST-TEST)	.068	.125	.002	.195
PRES. ON RATE LEVEL	.585	1.129	.115	1.829
DERIVED BY FORMULA	.580	1.119	.113	1.812
UNDERLYING PRES. RATE	.587	1.133	.115	1.835
PROPOSED	.580	1.119	.113	1.812

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	1.960
IND. RATES				1.96	MINIMUM PREMIUM	
MAN. RATES	2.32	2.34	2.03	+ 1.96	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	5,348	12,632	.236						2	2
2002	5,987	340,964	5.695			2			3	5
2003	6,378	21,870	.342						1	1
2004	6,597	145,350	2.203				1		8	9
2005	7,130	33,048	.463						4	4
<b>TOTAL</b>	<b>31,440</b>	<b>553,864</b>	<b>1.762</b>			<b>2</b>	<b>1</b>		<b>18</b>	<b>21</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					2,563					3,703	6,366
2002			234,255		28,200			36,310		14,522	27,677
2003					3,364					4,625	13,881
2004				50,000	25,224				35,000	22,522	12,604
2005					12,413					8,139	12,496
<b>TOTAL</b>			<b>234,255</b>	<b>50,000</b>	<b>71,764</b>			<b>36,310</b>	<b>35,000</b>	<b>53,511</b>	<b>73,024</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					2,671					5,710	7,251
2002		6,787	294,556	2,227	31,201		2,166	116,568	1,407	20,853	29,974
2003		47	817	173	3,376		40	1,216	275	6,031	15,311
2004	83	3,467	66,560	37,742	25,772	24	3,676	58,711	32,086	28,794	13,285
2005	7	979	16,544	3,245	9,772	4	486	7,600	1,562	7,298	13,133
<b>TOTAL</b>	<b>90</b>	<b>11,280</b>	<b>378,477</b>	<b>43,387</b>	<b>72,792</b>	<b>28</b>	<b>6,368</b>	<b>184,095</b>	<b>35,330</b>	<b>68,686</b>	<b>78,954</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	580,338	220,195	78,954	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	18,854	23,551	783	
TOTAL LOSSES	599,192	243,746	79,737	
EXPECTED LOSSES	309,998	458,709	52,504	
CREDIBILITY	.02	.06	.09	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.906	.775	.254	2.935
INDICATED (POST-TEST)	1.450	.590	.193	2.233
PRES. ON RATE LEVEL	.983	1.454	.167	2.604
DERIVED BY FORMULA	.992	1.402	.169	2.563
UNDERLYING PRES. RATE	.986	1.459	.167	2.612
PROPOSED	.992	1.402	.169	2.563

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE
IND. RATES				2.77	MINIMUM PREMIUM
MAN. RATES	3.33	3.34	2.89	+ 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	
2001	678	1,172	.172							
2002	677	7,120	1,051						1	1
2003	489	1,847	.377							
2004	668	5,167	.773						1	1
2005	759	4,030	.530							
<b>TOTAL</b>	<b>3,271</b>	<b>19,336</b>	<b>.591</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
2001											1,172
2002					3,178					3,942	
2003											1,847
2004					2,784					2,383	
2005											4,030
<b>TOTAL</b>					<b>5,962</b>					<b>6,325</b>	<b>7,049</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											1,335
2002		12	262	59	3,413			320	107	5,590	
2003											2,037
2004	1	102	1,690	307	2,536		65	1,260	261	2,725	
2005											4,236
<b>TOTAL</b>	<b>1</b>	<b>114</b>	<b>1,952</b>	<b>366</b>	<b>5,949</b>		<b>65</b>	<b>1,580</b>	<b>368</b>	<b>8,315</b>	<b>7,608</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,712	14,998	7,608	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	3,129	1,645	69	
TOTAL LOSSES	6,841	16,643	7,677	
EXPECTED LOSSES	51,747	32,219	4,744	
CREDIBILITY	.01	.01	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.209	.509	.235	.953
INDICATED (POST-TEST)	.159	.387	.179	.725
PRES. ON RATE LEVEL	1.577	.982	.144	2.703
DERIVED BY FORMULA	1.563	.976	.145	2.684
UNDERLYING PRES. RATE	1.582	.985	.145	2.712
PROPOSED	1.563	.976	.145	2.684

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	2.903
IND. RATES				2.90	MINIMUM PREMIUM	
MAN. RATES	3.28	3.44	3.00	+ 2.90	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	895	2,251	.251			895					1	1
2002	1,118	242	.021			1,118						
2003	1,195	2,342	.195			1,195				1		1
2004	1,068	637	.059			1,068						
2005	1,032	341	.033			1,032						
<b>TOTAL</b>	<b>5,308</b>	<b>5,813</b>	<b>.110</b>			<b>5,308</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
2001					1,304					947	
2002											242
2003					1,320					1,022	
2004											637
2005											341
<b>TOTAL</b>					<b>2,624</b>					<b>1,969</b>	<b>1,220</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					1,359					1,460	
2002											262
2003		17	320	67	1,326		7	268	61	1,332	
2004											671
2005											358
<b>TOTAL</b>		<b>17</b>	<b>320</b>	<b>67</b>	<b>2,685</b>		<b>7</b>	<b>268</b>	<b>61</b>	<b>2,792</b>	<b>1,291</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	612	5,605	1,291	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	10,646	16,197	231	
TOTAL LOSSES	11,258	21,802	1,522	
EXPECTED LOSSES	177,074	331,166	16,456	
CREDIBILITY	.01	.02	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.212	.411	.029	.652
INDICATED (POST-TEST)	.161	.313	.022	.496
PRES. ON RATE LEVEL	3.328	6.224	.309	9.861
DERIVED BY FORMULA	3.296	6.106	.300	9.702
UNDERLYING PRES. RATE	3.336	6.239	.310	9.885
PROPOSED	3.296	6.106	.300	9.702

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	10.396
IND. RATES				10.40	MINIMUM PREMIUM	
MAN. RATES	12.00	11.88	10.44	+ 10.40	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	225,119	4,023,812	1.787			8	6	58	72
2002	210,766	2,893,257	1.372			7	5	36	48
2003	386,330	2,315,895	.599			3	9	66	78
2004	17,033	852,785	5.006				5	30	35
2005	273,616	852,800	.311				2	31	33
<b>TOTAL</b>	<b>1,112,864</b>	<b>10,938,549</b>	<b>.983</b>			<b>18</b>	<b>27</b>	<b>221</b>	<b>266</b>
O.D.		206,913	.018				2	4	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			2,051,265	260,309	345,997			484,368	114,523	533,095	234,255
2002			1,323,708	228,800	211,174			407,068	103,030	441,072	178,405
2003			548,900	451,152	281,462			120,070	148,677	525,170	240,464
2004				192,619	111,833				94,031	222,892	231,410
2005				39,600	129,989				107,900	319,686	255,625
<b>TOTAL</b>			<b>3,923,873</b>	<b>1,172,480</b>	<b>1,080,455</b>			<b>1,011,506</b>	<b>568,161</b>	<b>2,041,915</b>	<b>1,140,159</b>
O.D.				84,441	22,454				26,750	42,627	30,641

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			2,555,994	289,985	360,526			1,563,742	181,748	822,033	266,816
2002	601	39,800	1,709,707	247,692	235,166	84	24,580	1,359,323	173,424	631,069	193,213
2003	1,024	42,792	965,002	432,149	303,071	150	22,736	599,897	208,266	695,832	265,232
2004	325	13,925	265,340	147,015	112,644	76	14,612	243,577	103,925	262,936	243,906
2005	150	14,484	245,941	57,294	105,741	345	32,271	510,190	127,649	299,957	268,662
<b>TOTAL</b>	<b>2,100</b>	<b>111,001</b>	<b>5,741,984</b>	<b>1,174,135</b>	<b>1,117,148</b>	<b>655</b>	<b>94,199</b>	<b>4,276,729</b>	<b>795,012</b>	<b>2,711,827</b>	<b>1,237,829</b>
O.D.	211	2,549	51,744	84,395	21,238	36	4,378	69,026	29,697	44,358	32,925

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,354,612	5,977,810	1,270,754			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	763,693	267,693	15,809			
TOTAL LOSSES	11,118,305	6,245,503	1,286,563			
EXPECTED LOSSES	11,306,699	5,096,916	1,090,607			
CREDIBILITY	.25	.63	.98			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.999	.561	.116	1.676		
INDICATED (POST-TEST)	.760	.427	.088	1.275		
PRES. ON RATE LEVEL	1.013	.457	.098	1.568		
DERIVED BY FORMULA	.950	.438	.088	1.476		
UNDERLYING PRES. RATE	1.016	.458	.098	1.572		
PROPOSED	.950	.438	.088	1.476		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	1.581
IND. RATES				1.58	MINIMUM PREMIUM	
MAN. RATES	1.85	1.86	1.66	+ 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
2001	28,596	1,296,409	4.533			28,596	1		4	1	25	31
2002	36,494	1,650,342	4.522			36,494			2		56	58
2003	32,478	1,142,860	3.518			32,478			1	2	24	27
2004	33,686	719,447	2.135			33,686			1		13	14
2005	45,849	329,776	.719			45,849					14	14
<b>TOTAL</b>	<b>177,103</b>	<b>5,138,834</b>	<b>2.902</b>			<b>177,103</b>	<b>1</b>		<b>8</b>	<b>3</b>	<b>132</b>	<b>144</b>
O.D.		28,593	.016								2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	15,000		632,047	16,376	216,950			84,697	12,625	257,329	61,385
2002			287,571		417,759			96,177		595,739	253,096
2003			224,829	98,027	196,993			212,498	41,499	282,304	86,710
2004			259,672		103,220			62,500		153,004	141,051
2005					142,261					132,097	55,418
<b>TOTAL</b>	<b>15,000</b>		<b>1,404,119</b>	<b>114,403</b>	<b>1,077,183</b>			<b>455,872</b>	<b>54,124</b>	<b>1,420,473</b>	<b>597,660</b>
O.D.					14,139					14,123	331

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	19,905		795,115	18,243	226,063			281,617	20,036	396,800	69,918
2002		9,840	393,200	9,800	449,759		5,941	354,228	18,814	845,361	274,103
2003	235	16,747	373,905	102,929	203,320	150	29,247	733,027	76,116	374,566	95,641
2004	45	20,736	382,891	21,841	99,601	89	18,227	257,761	22,762	177,020	148,668
2005	94	11,224	189,609	37,197	111,960	86	7,938	123,380	25,338	118,412	58,244
<b>TOTAL</b>	<b>20,279</b>	<b>58,547</b>	<b>2,134,720</b>	<b>190,010</b>	<b>1,090,703</b>	<b>325</b>	<b>61,353</b>	<b>1,750,013</b>	<b>163,066</b>	<b>1,912,159</b>	<b>646,574</b>
O.D.	3	503	8,588	1,556	12,888	2	394	7,468	1,542	16,138	348

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,042,195	3,388,062	646,922	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	107,178	97,335	6,876	
TOTAL LOSSES	4,149,373	3,485,397	653,798	
EXPECTED LOSSES	1,737,381	1,827,704	442,758	
CREDIBILITY	.07	.19	.29	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.343	1.968	.369	4.680
INDICATED (POST-TEST)	1.783	1.498	.281	3.562
PRES. ON RATE LEVEL	.979	1.030	.249	2.258
DERIVED BY FORMULA	1.035	1.119	.258	2.412
UNDERLYING PRES. RATE	.981	1.032	.250	2.263
PROPOSED	1.035	1.119	.258	2.412

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	2.584
IND. RATES				2.58	MINIMUM PREMIUM	
MAN. RATES	1.90	2.34	2.39	+ 2.58	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	35,786	336,324	.939				3	9	12
2002	31,768	330,259	1.039			1	1	17	19
2003	36,352	177,371	.487			1			1
2004	38,310	114,323	.298				1	2	3
2005	51,393	387,001	.753				4	8	12
<b>TOTAL</b>	<b>193,609</b>	<b>1,345,278</b>	<b>.695</b>			<b>2</b>	<b>9</b>	<b>36</b>	<b>47</b>
O.D.		3,873	.002						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				47,082	100,607				61,178	60,948	66,509
2002			178,195	18,536	6,081			32,912	16,545	50,270	27,720
2003			108,712					41,384			27,275
2004				14,045	8,796				33,484	7,617	50,381
2005				101,306	46,742				115,201	58,695	65,057
<b>TOTAL</b>			<b>286,907</b>	<b>180,969</b>	<b>162,226</b>			<b>74,296</b>	<b>226,408</b>	<b>177,530</b>	<b>236,942</b>
O.D.											3,873

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				52,450	104,834				97,090	93,983	75,754
2002	49	5,203	226,111	20,374	7,483	12	2,005	113,469	26,386	71,952	30,021
2003	5	5,642	135,206	2,075	1,186	25	5,028	122,532	2,291	778	30,084
2004	24	1,034	19,736	10,789	8,800	20	3,136	48,813	29,179	11,626	53,102
2005	191	14,463	248,259	71,826	45,571	190	17,457	280,757	82,082	66,907	68,375
<b>TOTAL</b>	<b>269</b>	<b>26,342</b>	<b>629,312</b>	<b>157,514</b>	<b>167,874</b>	<b>247</b>	<b>27,626</b>	<b>565,571</b>	<b>237,028</b>	<b>245,246</b>	<b>257,336</b>
O.D.											4,248

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,249,367	807,662	261,584	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	57,367	31,591	3,210	
TOTAL LOSSES	1,306,734	839,253	264,794	
EXPECTED LOSSES	919,644	582,764	203,290	
CREDIBILITY	.08	.20	.31	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.675	.433	.137	1.245
INDICATED (POST-TEST)	.514	.330	.104	.948
PRES. ON RATE LEVEL	.474	.300	.105	.879
DERIVED BY FORMULA	.477	.306	.105	.888
UNDERLYING PRES. RATE	.475	.301	.105	.881
PROPOSED	.477	.306	.105	.888

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE
IND. RATES				.95	MINIMUM PREMIUM
MAN. RATES	.97	1.04	.93	+ .95	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
2001	240,737	8,089,620	3.360			240,737			16	15	109	140
2002	237,057	5,280,543	2.227			237,057			7	13	132	152
2003	210,441	5,107,878	2.427			210,441			13	10	102	125
2004	236,581	4,097,255	1.731			236,581	1		6	6	106	119
2005	246,472	4,260,697	1.728			246,472			5	14	129	148
<b>TOTAL</b>	<b>1,171,288</b>	<b>26,835,993</b>	<b>2.291</b>			<b>1,171,288</b>	<b>1</b>		<b>47</b>	<b>58</b>	<b>578</b>	<b>684</b>
O.D.		17,525	.001								2	2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			3,466,172	453,734	511,663			1,699,300	625,559	732,212	600,980
2002			1,330,173	275,656	871,147			626,067	236,611	1,431,842	509,047
2003			2,226,184	216,047	553,442			645,503	239,044	813,829	413,829
2004	304,310		960,223	190,632	738,118			182,864	321,500	902,833	496,775
2005			668,707	369,569	949,021			229,992	294,736	1,198,264	550,408
<b>TOTAL</b>	<b>304,310</b>		<b>8,651,459</b>	<b>1,505,638</b>	<b>3,623,391</b>			<b>3,383,726</b>	<b>1,717,450</b>	<b>5,078,980</b>	<b>2,571,039</b>
O.D.					1,399					5,638	10,488

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			3,909,964	505,460	533,152			3,634,575	992,764	1,129,068	684,516
2002	726	40,717	1,687,113	307,321	944,289	193	35,474	2,028,911	399,727	2,040,642	551,298
2003	593	128,418	3,005,437	266,027	586,702	510	91,255	2,296,187	358,082	1,087,470	456,453
2004	349,597	99,197	1,827,756	253,361	703,806	501	94,363	1,424,789	388,442	1,066,173	523,601
2005	2,213	163,467	2,711,570	507,163	801,046	1,593	150,317	2,284,051	439,733	1,122,671	578,479
<b>TOTAL</b>	<b>353,129</b>	<b>431,799</b>	<b>13,141,840</b>	<b>1,839,332</b>	<b>3,568,995</b>	<b>2,797</b>	<b>371,409</b>	<b>11,668,513</b>	<b>2,578,748</b>	<b>6,446,024</b>	<b>2,794,347</b>
O.D.	1	85	1,428	281	1,188	4	330	5,195	1,067	5,099	11,392

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	25,976,530	14,440,734	2,805,739			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,241,685	547,051	36,831			
TOTAL LOSSES	27,218,215	14,987,785	2,842,570			
EXPECTED LOSSES	20,579,529	10,986,682	2,588,547			
CREDIBILITY	.25	.65	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.324	1.280	.243	3.847		
INDICATED (POST-TEST)	1.769	.974	.185	2.928		
PRES. ON RATE LEVEL	1.753	.936	.220	2.909		
DERIVED BY FORMULA	1.757	.961	.185	2.903		
UNDERLYING PRES. RATE	1.757	.938	.221	2.916		
PROPOSED	1.761	.963	.185	2.909		
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.117
IND. RATES				3.12	MINIMUM PREMIUM	
MAN. RATES	3.25	3.40	3.08	+ 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
2001	507,450	5,466,399	1.077		1	8	6	54	69
2002	493,105	2,048,988	.415			2	9	48	59
2003	477,745	4,595,085	.961		1	5	5	76	87
2004	463,516	2,308,252	.497			3	11	48	62
2005	413,080	2,436,294	.589			1	2	64	67
<b>TOTAL</b>	<b>2,354,896</b>	<b>16,855,018</b>	<b>.716</b>		<b>2</b>	<b>19</b>	<b>33</b>	<b>290</b>	<b>344</b>
O.D.		43,842	.001					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		565,496	1,472,600	152,388	250,439		1,597,031	329,311	444,396	364,551	290,187
2002			309,202	198,287	396,211			150,751	206,587	601,971	185,979
2003		272,837	943,844	179,046	475,277		600,000	368,641	179,608	1,330,025	245,807
2004			430,078	387,163	351,884			206,688	299,297	448,122	185,020
2005			225,000	80,303	519,026			65,000	548,750	731,882	266,333
<b>TOTAL</b>		<b>838,333</b>	<b>3,380,724</b>	<b>997,187</b>	<b>1,992,837</b>		<b>2,197,031</b>	<b>1,120,391</b>	<b>1,678,638</b>	<b>3,476,551</b>	<b>1,173,326</b>
O.D.					15,730					26,603	1,509

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		213,674	1,852,531	169,761	260,956		858,009	1,094,960	705,257	562,139	330,523
2002	521	11,453	453,913	212,481	429,481	165	9,565	587,834	321,527	860,075	201,415
2003	570	253,972	1,394,344	205,092	493,131	7,937	860,085	1,612,763	311,007	1,751,962	271,125
2004	723	60,750	1,140,850	326,846	351,400	468	84,689	1,222,149	322,349	545,340	195,011
2005	766	63,704	1,056,143	183,653	420,934	1,026	95,492	1,488,400	348,775	699,872	279,916
<b>TOTAL</b>	<b>2,580</b>	<b>603,553</b>	<b>5,897,781</b>	<b>1,097,833</b>	<b>1,955,902</b>	<b>9,596</b>	<b>1,907,840</b>	<b>6,006,106</b>	<b>2,008,915</b>	<b>4,419,388</b>	<b>1,277,990</b>
O.D.	10	1,245	20,965	4,114	12,382	18	1,595	24,847	5,101	23,847	1,599

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	14,476,136	9,527,482	1,279,589		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	756,615	347,619	15,380		
TOTAL LOSSES	15,232,751	9,875,101	1,294,969		
EXPECTED LOSSES	12,669,340	7,347,276	1,153,899		
CREDIBILITY	.40	1.00	1.00		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	.647	.419	.055	1.121	
INDICATED (POST-TEST)	.492	.319	.042	.853	
PRES. ON RATE LEVEL	.537	.311	.049	.897	
DERIVED BY FORMULA	.519	.319	.042	.880	
UNDERLYING PRES. RATE	.538	.312	.049	.899	
PROPOSED	.519	.319	.042	.880	
<b>IND. RATES</b>					
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE
IND. RATES				.94	MINIMUM PREMIUM
MAN. RATES	1.05	1.06	.95	+ .94	PRESENT

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	346,752	6,440,046	1.857			14	8	84	106
2002	291,886	4,280,282	1.466			10	17	54	81
2003	343,755	4,064,549	1.182			11	23	38	72
2004	251,806	4,138,761	1.643			6	37	76	119
2005	261,970	2,656,799	1.014			1	10	61	72
<b>TOTAL</b>	<b>1,496,169</b>	<b>21,580,437</b>	<b>1.442</b>			<b>42</b>	<b>95</b>	<b>313</b>	<b>450</b>
O.D.		95,131	.006				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			2,833,285	308,940	359,571			1,507,445	225,308	792,190	413,307
2002			1,832,823	330,564	325,651			852,093	168,776	453,182	317,193
2003			1,971,115	374,692	134,430			596,174	410,843	251,302	325,993
2004			1,288,176	627,920	497,062			399,049	409,164	488,080	429,310
2005			221,265	323,358	451,362			7,307	936,394	511,683	205,430
<b>TOTAL</b>			<b>8,146,664</b>	<b>1,965,474</b>	<b>1,768,076</b>			<b>3,362,068</b>	<b>2,150,485</b>	<b>2,496,437</b>	<b>1,691,233</b>
O.D.				79,568					7,819		7,744

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			3,298,177	344,158	374,674			4,088,895	357,565	1,221,553	470,757
2002	870	52,690	2,257,669	356,986	361,159	136	45,731	2,501,014	279,381	652,542	343,520
2003	908	112,709	2,661,871	382,711	168,556	546	84,662	2,125,590	518,790	363,125	359,570
2004	1,201	134,677	2,533,877	545,799	515,373	748	137,906	1,934,610	438,402	607,199	452,493
2005	1,092	83,442	1,399,285	305,993	388,224	1,295	116,957	1,873,126	530,575	546,120	215,907
<b>TOTAL</b>	<b>4,071</b>	<b>383,518</b>	<b>12,150,879</b>	<b>1,935,647</b>	<b>1,807,986</b>	<b>2,725</b>	<b>385,256</b>	<b>12,523,235</b>	<b>2,124,713</b>	<b>3,390,539</b>	<b>1,842,247</b>
O.D.	126	4,104	81,549	55,640	4,428	5	679	10,459	6,621	683	8,338

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	25,546,606	9,326,257	1,850,585		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	983,446	369,024	22,721		
TOTAL LOSSES	26,530,052	9,695,281	1,873,306		
EXPECTED LOSSES	16,143,663	7,780,078	1,720,595		
CREDIBILITY	.30	.77	1.00		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	1.773	.648	.125	2.546	
INDICATED (POST-TEST)	1.349	.493	.095	1.937	
PRES. ON RATE LEVEL	1.076	.519	.115	1.710	
DERIVED BY FORMULA	1.158	.499	.095	1.752	
UNDERLYING PRES. RATE	1.079	.520	.115	1.714	
PROPOSED	1.158	.499	.095	1.752	
<b>IND. RATES</b>					
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE
IND. RATES				1.88	MINIMUM PREMIUM
MAN. RATES	1.99	1.92	1.81	+ 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
2001	182,206	6,485,443	3.559			16	9	110	135
2002	160,572	5,264,596	3.278			15	26	83	124
2003	164,819	5,182,772	3.144			13	36	64	113
2004	172,290	4,324,707	2.510			5	19	109	133
2005	224,855	5,730,166	2.548			4	23	172	199
<b>TOTAL</b>	<b>904,742</b>	<b>26,987,684</b>	<b>2.983</b>			<b>53</b>	<b>113</b>	<b>538</b>	<b>704</b>
O.D.		14,305	.001					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			2,627,185	293,033	376,200			1,979,975	244,822	607,162	357,066
2002			2,388,228	471,846	562,327			627,323	351,771	574,338	288,763
2003			1,979,812	545,428	639,493			739,951	449,965	529,354	298,769
2004			762,857	624,011	537,156			395,684	439,298	1,188,784	376,917
2005			603,554	878,985	1,005,383			394,519	936,657	1,403,106	507,962
<b>TOTAL</b>			<b>8,361,636</b>	<b>2,813,303</b>	<b>3,120,559</b>			<b>4,137,452</b>	<b>2,422,513</b>	<b>4,302,744</b>	<b>1,829,477</b>
O.D.					6,927					1,805	5,573

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			3,080,135	326,438	391,997			4,388,760	388,534	936,244	406,698
2002	1,244	72,843	3,110,173	510,657	619,841	281	38,189	2,141,964	545,603	828,215	312,730
2003	1,327	124,358	2,876,197	563,030	681,029	670	105,441	2,652,321	588,114	730,719	329,542
2004	1,157	101,426	1,906,472	526,286	540,531	846	160,002	2,335,770	540,051	1,410,567	397,271
2005	2,936	217,366	3,646,915	817,559	887,387	2,907	270,721	4,154,211	894,278	1,394,514	533,868
<b>TOTAL</b>	<b>6,664</b>	<b>515,993</b>	<b>14,619,892</b>	<b>2,743,970</b>	<b>3,120,785</b>	<b>4,704</b>	<b>574,353</b>	<b>15,673,026</b>	<b>2,956,580</b>	<b>5,300,259</b>	<b>1,980,109</b>
O.D.	1	123	2,082	377	6,771		8	160	33	2,660	5,956

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	31,397,006	14,131,435	1,986,065			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,642,765	604,187	23,116			
TOTAL LOSSES	33,039,771	14,735,622	2,009,181			
EXPECTED LOSSES	26,517,988	11,454,034	1,519,966			
CREDIBILITY	.21	.55	.86			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.652	1.629	.222	5.503		
INDICATED (POST-TEST)	2.779	1.240	.169	4.188		
PRES. ON RATE LEVEL	2.924	1.263	.168	4.355		
DERIVED BY FORMULA	2.894	1.250	.169	4.313		
UNDERLYING PRES. RATE	2.931	1.266	.168	4.365		
PROPOSED	2.894	1.250	.169	4.313		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	4.621
IND. RATES				4.62	MINIMUM PREMIUM	
MAN. RATES	5.32	5.25	4.61	+ 4.62	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	2,041									
2002	1,878									
2003	6,563									
2004	6,640									
2005	6,357	8,826	.138						1	1
<b>TOTAL</b>	<b>23,479</b>	<b>8,826</b>	<b>.038</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
2005					4,637					4,189	
<b>TOTAL</b>					<b>4,637</b>					<b>4,189</b>	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	3	363	6,182	1,212	3,651	2	251	3,916	803	3,756	
<b>TOTAL</b>	<b>3</b>	<b>363</b>	<b>6,182</b>	<b>1,212</b>	<b>3,651</b>	<b>2</b>	<b>251</b>	<b>3,916</b>	<b>803</b>	<b>3,756</b>	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,717	9,422		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	6,123	4,168	25	
TOTAL LOSSES	16,840	13,590	25	
EXPECTED LOSSES	98,612	73,488	1,408	
CREDIBILITY	.02	.05	.08	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.072	.058	.000	.130
INDICATED (POST-TEST)	.055	.044	.000	.099
PRES. ON RATE LEVEL	.419	.312	.006	.737
DERIVED BY FORMULA	.412	.299	.006	.717
UNDERLYING PRES. RATE	.420	.313	.006	.739
PROPOSED	.412	.299	.006	.717

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE
IND. RATES				.77	MINIMUM PREMIUM
MAN. RATES	1.07	1.02	.78	+ .77	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	1,301									
2002	1,473									
2003	2,009									
2004	2,581									
2005	2,450									
<b>TOTAL</b>	<b>9,814</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.	3,476	792	6	
TOTAL LOSSES	3,476	792	6	
EXPECTED LOSSES	57,413	14,723	392	
CREDIBILITY	.01	.03	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.035	.008	.000	.043
INDICATED (POST-TEST)	.027	.006	.000	.033
PRES. ON RATE LEVEL	.583	.150	.004	.737
DERIVED BY FORMULA	.577	.146	.004	.727
UNDERLYING PRES. RATE	.585	.150	.004	.739
PROPOSED	.577	.146	.004	.727

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE
IND. RATES				.78	MINIMUM PREMIUM
MAN. RATES	1.07	1.02	.78	+ .78	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	25,152	1,187,576	4.721			2	5	25	32
2002	26,761	1,760,811	6.579			4	4	31	39
2003	28,347	1,360,965	4.801			1	5	27	33
2004	30,717	962,263	3.132				9	41	50
2005	33,273	2,382,488	7.160			1	11	39	51
<b>TOTAL</b>	<b>144,250</b>	<b>7,654,103</b>	<b>5.306</b>			<b>8</b>	<b>34</b>	<b>163</b>	<b>205</b>
O.D.		105							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			409,301	95,355	119,921			110,037	121,463	232,654	98,845
2002			471,902	240,608	51,854			392,758	154,709	215,619	233,361
2003			93,170	229,540	124,341			3,272	443,123	355,307	112,212
2004				307,464	165,906				185,753	215,489	87,651
2005			113,241	426,309	200,585			90,188	889,018	438,316	224,831
<b>TOTAL</b>			<b>1,087,614</b>	<b>1,299,276</b>	<b>662,607</b>			<b>596,255</b>	<b>1,794,066</b>	<b>1,457,385</b>	<b>756,900</b>
O.D.											105

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			514,901	106,225	124,956			365,873	192,762	358,752	112,584
2002	632	14,066	597,336	250,400	60,778	129	19,340	1,075,189	240,158	312,139	252,730
2003	515	11,845	254,935	215,353	133,236	230	14,339	420,497	529,140	489,492	123,770
2004	516	21,800	415,880	233,275	168,318	139	22,342	362,334	180,769	262,477	92,384
2005	943	67,552	1,145,938	299,379	196,959	1,363	124,140	1,954,395	507,522	480,783	236,297
<b>TOTAL</b>	<b>2,606</b>	<b>115,263</b>	<b>2,928,990</b>	<b>1,104,632</b>	<b>684,247</b>	<b>1,861</b>	<b>180,161</b>	<b>4,178,288</b>	<b>1,650,351</b>	<b>1,903,643</b>	<b>817,765</b>
O.D.											116

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,407,169	5,342,873	817,881			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	265,761	213,061	9,918			
TOTAL LOSSES	7,672,930	5,555,934	827,799			
EXPECTED LOSSES	4,366,448	4,125,550	660,664			
CREDIBILITY	.06	.16	.25			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	5.319	3.852	.574	9.745		
INDICATED (POST-TEST)	4.048	2.931	.437	7.416		
PRES. ON RATE LEVEL	3.006	2.841	.455	6.302		
DERIVED BY FORMULA	3.069	2.855	.451	6.375		
UNDERLYING PRES. RATE	3.027	2.860	.458	6.345		
PROPOSED	3.069	2.855	.451	6.375		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	6.802
IND. RATES				6.80	MINIMUM PREMIUM	
MAN. RATES	7.16	7.41	6.69	+ 6.80	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
2001	2,549	198,798	7.799			2,549			1		7	8
2002	2,780	1,019,496	36.672			2,780			4	3	7	14
2003	2,622	980,481	37.394			2,622		1			6	7
2004	2,032	291,126	14.327			2,032				2	7	9
2005	2,150	217,311	10.107			2,150				3	6	9
<b>TOTAL</b>	<b>12,133</b>	<b>2,707,212</b>	<b>22.313</b>			<b>12,133</b>		<b>1</b>	<b>5</b>	<b>8</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
2001			110,777		14,051			45,688		18,952	9,330
2002			448,243	178,360	10,736			128,392	193,646	27,973	32,146
2003		2,906			19,226		907,546			36,802	14,001
2004				90,815	25,464				114,951	45,291	14,605
2005				103,740	24,496				47,968	31,979	9,128
<b>TOTAL</b>		<b>2,906</b>	<b>559,020</b>	<b>372,915</b>	<b>93,973</b>		<b>907,546</b>	<b>174,080</b>	<b>356,565</b>	<b>160,997</b>	<b>79,210</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			139,357		14,642			151,913		29,224	10,627
2002	468	13,784	592,006	185,990	15,780	157	8,008	466,226	286,504	45,728	34,814
2003	2	1,788	4,813	999	19,294	8,383	884,154	57,623	8,473	48,090	15,443
2004	148	5,592	108,542	66,313	28,264	79	11,295	177,682	102,264	61,783	15,394
2005	176	12,955	223,081	67,439	28,274	86	7,710	123,955	35,623	34,607	9,594
<b>TOTAL</b>	<b>794</b>	<b>34,119</b>	<b>1,067,799</b>	<b>320,741</b>	<b>106,254</b>	<b>8,705</b>	<b>911,167</b>	<b>977,399</b>	<b>432,864</b>	<b>219,432</b>	<b>85,872</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,999,983	1,079,291	85,872	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	61,426	48,985	1,217	
TOTAL LOSSES	3,061,409	1,128,276	87,089	
EXPECTED LOSSES	1,018,444	1,038,707	92,333	
CREDIBILITY	.01	.03	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	25.232	9.299	.718	35.249
INDICATED (POST-TEST)	19.202	7.077	.546	26.825
PRES. ON RATE LEVEL	8.337	8.503	.756	17.596
DERIVED BY FORMULA	8.446	8.460	.746	17.652
UNDERLYING PRES. RATE	8.394	8.561	.761	17.716
PROPOSED	8.446	8.460	.746	17.652

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	18.836
IND. RATES				18.84	MINIMUM PREMIUM	
MAN. RATES	19.17	20.24	18.68	+ 18.84	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
2001	232,498	5,555,148	2.389			232,498	1		11	19	116	147
2002	227,956	5,562,453	2.440			227,956			9	30	108	147
2003	246,456	5,366,032	2.177			246,456	1		5	28	126	160
2004	258,366	5,706,788	2.208			258,366	2			35	159	196
2005	288,935	4,971,135	1.720			288,935	2			28	154	184
<b>TOTAL</b>	<b>1,254,211</b>	<b>27,161,556</b>	<b>2.166</b>			<b>1,254,211</b>	<b>6</b>		<b>25</b>	<b>140</b>	<b>663</b>	<b>834</b>
O.D.		53,509	.004							1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	79,381		1,685,160	377,245	659,268	34,672		903,909	653,739	790,860	370,914
2002			1,143,430	792,679	555,850			883,356	730,818	906,656	549,664
2003	51,999		601,008	976,156	743,684	3,739		257,784	1,077,721	1,096,932	557,009
2004	65,717			1,308,812	608,835	1,216,420			806,802	1,288,453	411,749
2005	160,521			987,850	873,569	34,214			737,786	1,534,745	642,450
<b>TOTAL</b>	<b>357,618</b>		<b>3,429,598</b>	<b>4,442,742</b>	<b>3,441,206</b>	<b>1,289,045</b>		<b>2,045,049</b>	<b>4,006,866</b>	<b>5,617,646</b>	<b>2,531,786</b>
O.D.				15,124	1,780				35,023	1,458	124

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	105,339		1,981,651	420,249	686,954	164,588		2,525,390	1,037,482	1,219,508	422,471
2002	2,083	37,337	1,536,659	829,322	612,246	603	38,089	2,231,004	1,106,520	1,309,325	595,286
2003	68,085	64,075	1,390,992	930,816	784,496	8,752	67,185	1,823,503	1,314,586	1,498,743	614,381
2004	36,184	89,255	1,711,148	982,270	627,761	919,459	107,183	1,760,134	823,657	1,542,920	433,983
2005	210,781	174,034	2,977,603	809,602	773,157	64,439	181,477	2,880,418	747,933	1,467,256	675,215
<b>TOTAL</b>	<b>422,472</b>	<b>364,701</b>	<b>9,598,053</b>	<b>3,972,259</b>	<b>3,484,614</b>	<b>1,157,841</b>	<b>393,934</b>	<b>11,220,449</b>	<b>5,030,178</b>	<b>7,037,752</b>	<b>2,741,336</b>
O.D.	24	809	15,930	10,668	2,629	22	3,061	47,222	29,736	4,951	134

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	23,224,518	19,572,787	2,741,470	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,239,530	823,319	34,466	
TOTAL LOSSES	24,464,048	20,396,106	2,775,936	
EXPECTED LOSSES	20,280,593	15,953,564	2,307,747	
CREDIBILITY	.27	.68	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.951	1.626	.221	3.798
INDICATED (POST-TEST)	1.485	1.237	.168	2.890
PRES. ON RATE LEVEL	1.606	1.263	.183	3.052
DERIVED BY FORMULA	1.573	1.245	.168	2.986
UNDERLYING PRES. RATE	1.617	1.272	.184	3.073
PROPOSED	1.573	1.245	.168	2.986

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.186
IND. RATES				3.19	MINIMUM PREMIUM	
MAN. RATES	3.29	3.46	3.24	+ 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	
2001	38,787	1,027,473	2,649			2			35	37
2002	37,839	2,304,313	6,089			4		5	32	41
2003	37,039	2,611,007	7,049			4		2	27	33
2004	33,686	414,038	1,229					1	13	14
2005	36,847	1,969,385	5,344					10	30	41
<b>TOTAL</b>	<b>184,198</b>	<b>8,326,216</b>	<b>4,520</b>			<b>1</b>		<b>10</b>	<b>18</b>	<b>137</b>
O.D.		758								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			419,292		178,924			110,861		292,956	25,440
2002			739,740	322,672	222,850			367,291	264,716	351,137	35,907
2003			637,151	49,581	184,349			595,799	705,150	408,337	30,640
2004				56,363	178,841				15,889	146,300	16,645
2005	356,928			448,652	242,984	5,000			516,217	363,324	36,280
<b>TOTAL</b>	<b>356,928</b>		<b>1,796,183</b>	<b>877,268</b>	<b>1,007,948</b>	<b>5,000</b>		<b>1,073,951</b>	<b>1,501,972</b>	<b>1,562,054</b>	<b>144,912</b>
O.D.											758

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			527,469		186,438			368,613		451,735	28,976
2002	847	23,512	989,654	339,653	246,697	218	22,306	1,262,742	405,388	507,528	38,887
2003	120	32,504	757,000	58,459	192,450	548	67,000	1,724,567	727,543	575,046	33,796
2004	126	9,292	166,393	59,105	166,147	28	5,604	98,585	29,414	168,605	17,544
2005	464,811	66,902	1,147,421	327,488	230,119	10,060	84,251	1,351,756	387,044	389,715	38,130
<b>TOTAL</b>	<b>465,904</b>	<b>132,210</b>	<b>3,587,937</b>	<b>784,705</b>	<b>1,021,851</b>	<b>10,854</b>	<b>179,161</b>	<b>4,806,263</b>	<b>1,549,389</b>	<b>2,092,629</b>	<b>157,333</b>
O.D.											863

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,182,329	5,448,574	158,196	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	324,203	152,385	3,017	
TOTAL LOSSES	9,506,532	5,600,959	161,213	
EXPECTED LOSSES	5,339,901	3,107,421	217,353	
CREDIBILITY	.07	.19	.30	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	5.161	3.041	.088	8.290
INDICATED (POST-TEST)	3.928	2.314	.067	6.309
PRES. ON RATE LEVEL	2.879	1.676	.117	4.672
DERIVED BY FORMULA	2.952	1.797	.102	4.851
UNDERLYING PRES. RATE	2.899	1.687	.118	4.704
PROPOSED	2.952	1.797	.102	4.851

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	5.176
IND. RATES				5.18	MINIMUM PREMIUM	
MAN. RATES	5.28	5.47	4.96	+ 5.18	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
2001	49,444	4,557,180	9.216			49,444			13	8	125	146
2002	48,519	4,749,131	9.788			48,519	1		11	10	130	152
2003	48,543	2,843,934	5.858			48,543			4	8	116	128
2004	53,362	2,962,845	5.552			53,362			3	8	132	143
2005	58,017	2,841,124	4.897			58,017			1	12	127	140
<b>TOTAL</b>	<b>257,885</b>	<b>17,954,214</b>	<b>6.962</b>			<b>257,885</b>	<b>1</b>		<b>32</b>	<b>46</b>	<b>630</b>	<b>709</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,889,061	252,685	533,944			906,189	127,784	615,684	231,833
2002	50,075		1,763,849	488,157	637,605			733,411	173,761	673,116	229,157
2003			408,185	283,919	958,578			131,574	183,526	683,715	194,437
2004			448,144	308,443	897,017			157,547	214,311	733,038	204,345
2005			103,793	224,376	967,624			40,754	169,807	1,113,800	220,970
<b>TOTAL</b>	<b>50,075</b>		<b>4,613,032</b>	<b>1,557,580</b>	<b>3,994,768</b>			<b>1,969,475</b>	<b>869,189</b>	<b>3,819,353</b>	<b>1,080,742</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			2,346,084	281,490	556,363			2,808,045	202,794	949,385	264,058
2002	64,821	54,458	2,298,183	523,931	698,329	136	41,319	2,282,518	290,523	963,970	248,177
2003	703	41,480	874,844	313,500	975,627	173	26,352	700,514	258,274	904,815	214,464
2004	704	77,307	1,413,543	332,569	844,291	373	74,565	1,119,995	276,707	861,881	215,380
2005	1,145	107,899	1,820,756	391,498	784,429	1,015	94,996	1,477,345	323,098	1,021,585	232,239
<b>TOTAL</b>	<b>67,373</b>	<b>281,144</b>	<b>8,753,410</b>	<b>1,842,988</b>	<b>3,859,039</b>	<b>1,697</b>	<b>237,232</b>	<b>8,388,417</b>	<b>1,351,396</b>	<b>4,701,636</b>	<b>1,174,318</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	17,729,273	11,755,059	1,174,318			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	912,772	534,423	14,673			
TOTAL LOSSES	18,642,045	12,289,482	1,188,991			
EXPECTED LOSSES	15,008,907	10,459,817	995,436			
CREDIBILITY	.09	.24	.37			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	7.229	4.765	.461	12.455		
INDICATED (POST-TEST)	5.501	3.626	.351	9.478		
PRES. ON RATE LEVEL	5.781	4.028	.383	10.192		
DERIVED BY FORMULA	5.756	3.932	.371	10.059		
UNDERLYING PRES. RATE	5.820	4.056	.386	10.262		
PROPOSED	5.756	3.932	.371	10.059		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	10.733
IND. RATES				10.73	MINIMUM PREMIUM	
MAN. RATES	11.72	12.14	10.82	+ 10.73	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	127,656	4,983,198	3.903			10	12	192	214
2002	142,810	6,863,200	4.805			13	20	193	226
2003	148,611	6,648,653	4.473			16	14	166	196
2004	158,705	5,314,001	3.348			4	21	143	168
2005	177,381	6,024,244	3.396			3	25	157	185
<b>TOTAL</b>	<b>755,163</b>	<b>29,833,296</b>	<b>3.951</b>			<b>46</b>	<b>92</b>	<b>851</b>	<b>989</b>
O.D.		117,488	.015			1		2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,354,045	466,912	769,006			770,558	270,358	840,955	511,364
2002			1,861,249	840,079	718,345			1,023,928	592,830	1,200,207	626,562
2003			2,411,533	642,108	547,415			1,041,299	349,001	890,063	767,234
2004			415,230	956,045	927,743			227,825	1,021,670	1,090,029	675,459
2005			457,009	990,333	846,555			1,165,778	564,060	1,106,133	894,376
<b>TOTAL</b>			<b>6,499,066</b>	<b>3,895,477</b>	<b>3,809,064</b>			<b>4,229,388</b>	<b>2,797,919</b>	<b>5,127,387</b>	<b>3,474,995</b>
O.D.			94,173		2,808			7,606		6,901	6,000

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,703,388	520,141	801,307			2,562,105	429,057	1,296,758	582,444
2002	2,206	59,081	2,472,429	886,177	790,282	483	51,691	2,948,855	919,817	1,723,559	678,567
2003	1,533	144,340	3,359,060	652,573	595,781	726	128,252	3,214,868	503,953	1,198,537	846,259
2004	1,725	109,715	2,055,368	787,462	907,617	1,018	170,668	2,587,447	1,006,042	1,342,675	711,934
2005	2,648	199,046	3,365,886	826,690	764,202	2,387	225,019	3,382,481	619,794	1,086,920	939,989
<b>TOTAL</b>	<b>8,112</b>	<b>512,182</b>	<b>12,956,131</b>	<b>3,673,043</b>	<b>3,859,189</b>	<b>4,614</b>	<b>575,630</b>	<b>14,695,756</b>	<b>3,478,663</b>	<b>6,648,449</b>	<b>3,759,193</b>
O.D.		12	118,675	44	2,893		7	25,420	31	10,519	6,676

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	28,896,539	17,672,831	3,765,869	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,322,429	711,404	45,194	
TOTAL LOSSES	30,218,968	18,384,235	3,811,063	
EXPECTED LOSSES	21,688,281	13,706,209	2,990,447	
CREDIBILITY	.19	.49	.76	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.002	2.434	.505	6.941
INDICATED (POST-TEST)	3.046	1.852	.384	5.282
PRES. ON RATE LEVEL	2.852	1.803	.393	5.048
DERIVED BY FORMULA	2.889	1.827	.386	5.102
UNDERLYING PRES. RATE	2.872	1.815	.396	5.083
PROPOSED	2.889	1.827	.386	5.102

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	5.444
IND. RATES				5.44	MINIMUM PREMIUM	
MAN. RATES	5.84	6.06	5.36	+ 5.44	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	504,937	30,538,212	6.047	2		55	114	1038	1209
2002	515,310	22,856,001	4.435	1		45	78	825	949
2003	534,839	27,097,805	5.066			58	97	793	948
2004	649,653	22,164,557	3.411		1	43	90	655	789
2005	613,453	17,456,149	2.845	1		23	84	564	672
<b>TOTAL</b>	<b>2,818,192</b>	<b>120,112,724</b>	<b>4.262</b>	<b>4</b>	<b>1</b>	<b>224</b>	<b>463</b>	<b>3875</b>	<b>4567</b>
O.D.		60,915	.002				1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	627,291		9,208,559	4,495,810	4,913,537	1		3,264,214	2,374,685	4,318,271	1,335,844
2002	661,800		8,163,914	2,349,867	3,931,946			1,658,759	1,194,343	3,495,164	1,400,208
2003			10,284,403	3,601,367	3,469,270			2,810,661	2,162,572	3,621,014	1,148,518
2004		116,760	7,955,182	2,899,992	2,861,145		114,672	1,943,033	1,718,601	3,334,766	1,220,406
2005	5,029		4,213,171	3,243,064	3,078,361	353		754,410	2,578,500	2,837,279	745,982
<b>TOTAL</b>	<b>1,294,120</b>	<b>116,760</b>	<b>39,825,229</b>	<b>16,590,100</b>	<b>18,254,259</b>	<b>354</b>	<b>114,672</b>	<b>10,431,077</b>	<b>10,028,701</b>	<b>17,606,494</b>	<b>5,850,958</b>
O.D.				18,419	14,211				1,372	15,297	11,616

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	832,416		11,381,458	5,008,333	5,119,905	5		10,195,570	3,768,628	6,658,786	1,521,526
2002	845,921	260,907	10,929,516	2,536,805	4,287,394	946	101,950	5,901,334	1,881,194	4,999,368	1,516,425
2003	8,504	664,786	15,325,635	3,625,197	3,710,327	2,714	422,064	10,740,162	2,847,703	4,901,504	1,266,815
2004	5,925	958,309	14,494,963	2,663,427	2,937,512	6,447	1,094,984	9,261,470	1,999,353	4,024,052	1,286,308
2005	19,889	897,027	14,873,063	2,967,238	2,842,080	7,053	596,430	9,216,467	2,093,445	2,876,235	784,027
<b>TOTAL</b>	<b>1,712,655</b>	<b>2,781,029</b>	<b>67,004,635</b>	<b>16,801,000</b>	<b>18,897,218</b>	<b>17,165</b>	<b>2,215,428</b>	<b>45,315,003</b>	<b>12,590,323</b>	<b>23,459,945</b>	<b>6,375,101</b>
O.D.	41	625	12,186	17,356	14,858		169	4,998	2,482	20,029	12,932

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	119,063,934	71,803,211	6,388,033	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	6,559,074	2,957,114	86,151	
TOTAL LOSSES	125,623,008	74,760,325	6,474,184	
EXPECTED LOSSES	109,148,576	58,223,847	5,833,659	
CREDIBILITY	.46	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.458	2.653	.230	7.341
INDICATED (POST-TEST)	3.393	2.019	.175	5.587
PRES. ON RATE LEVEL	3.847	2.052	.205	6.104
DERIVED BY FORMULA	3.638	2.019	.175	5.832
UNDERLYING PRES. RATE	3.873	2.066	.207	6.146
PROPOSED	3.638	2.019	.175	5.832

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	6.223
IND. RATES				6.22	MINIMUM PREMIUM	
MAN. RATES	7.26	7.48	6.48	+ 6.22	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	156,527	5,752,195	3.674	2		11	9	118	140
2002	171,252	7,955,861	4.645	3		14	18	147	182
2003	194,433	5,583,325	2.871		1	12	16	103	132
2004	197,996	6,642,784	3.355			15	15	136	166
2005	200,881	4,754,603	2.366			5	19	113	137
<b>TOTAL</b>	<b>921,089</b>	<b>30,688,768</b>	<b>3.332</b>	<b>5</b>	<b>1</b>	<b>57</b>	<b>77</b>	<b>617</b>	<b>757</b>
O.D.		13,775	.001					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	423,399		1,663,122	403,350	482,992	5,280		1,039,831	697,399	711,554	325,268
2002	828,458		2,345,227	778,663	872,399	20,059		1,007,055	454,829	1,076,081	573,090
2003		293,719	1,937,972	499,856	513,455		55,417	603,580	504,289	772,375	402,662
2004			2,380,798	595,267	638,822			960,764	653,677	1,096,455	317,001
2005			740,008	840,749	874,416			429,625	688,733	801,012	380,060
<b>TOTAL</b>	<b>1,251,857</b>	<b>293,719</b>	<b>9,067,127</b>	<b>3,117,885</b>	<b>3,382,084</b>	<b>25,339</b>	<b>55,417</b>	<b>4,040,855</b>	<b>2,998,927</b>	<b>4,457,477</b>	<b>1,998,081</b>
O.D.					1,282					8,611	3,882

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	561,850		2,020,566	449,331	503,279	25,064		3,013,412	1,106,773	1,097,215	370,480
2002	1,053,257	71,786	3,018,197	829,347	956,575	78,738	53,122	2,991,322	716,194	1,544,129	620,656
2003	1,514	652,446	2,803,797	516,873	552,581	2,404	280,307	2,342,389	658,251	1,048,141	444,136
2004	1,274	209,835	3,933,822	582,700	665,984	1,577	300,970	4,172,960	766,325	1,343,124	334,119
2005	3,014	212,986	3,559,004	769,309	785,559	2,272	211,096	3,195,093	630,744	825,843	399,443
<b>TOTAL</b>	<b>1,620,909</b>	<b>1,147,053</b>	<b>15,335,386</b>	<b>3,147,560</b>	<b>3,463,978</b>	<b>110,055</b>	<b>845,495</b>	<b>15,715,176</b>	<b>3,878,287</b>	<b>5,858,452</b>	<b>2,168,834</b>
O.D.		5	106	23	1,376		4	703	233	12,209	4,175

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	34,774,892	16,362,118	2,173,009			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,674,739	658,556	27,614			
TOTAL LOSSES	36,449,631	17,020,674	2,200,623			
EXPECTED LOSSES	27,632,670	12,950,512	1,869,811			
CREDIBILITY	.22	.56	.87			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.957	1.848	.239	6.044		
INDICATED (POST-TEST)	3.011	1.406	.182	4.599		
PRES. ON RATE LEVEL	2.980	1.396	.202	4.578		
DERIVED BY FORMULA	2.987	1.402	.185	4.574		
UNDERLYING PRES. RATE	3.000	1.406	.203	4.609		
PROPOSED	2.990	1.403	.185	4.578		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	4.885
IND. RATES				4.89	MINIMUM PREMIUM	
MAN. RATES	5.21	5.44	4.86	+ 4.89	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
2001	25,530	888,926	3.481			25,530			3	2	12	17
2002	24,775	623,166	2.515			24,775			2	2	23	27
2003	25,913	1,089,994	4.206			25,913			2	4	18	24
2004	29,936	1,249,936	4.175			29,936			4	6	24	34
2005	31,279	706,279	2.257			31,279			2	4	15	21
<b>TOTAL</b>	<b>137,433</b>	<b>4,558,301</b>	<b>3.317</b>			<b>137,433</b>			<b>13</b>	<b>18</b>	<b>92</b>	<b>123</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			483,652	52,305	63,164			138,162	14,162	115,613	21,868
2002			224,280	80,760	81,827			67,000	20,948	125,784	22,567
2003			428,884	239,713	103,475			112,000	42,242	129,626	34,054
2004			535,237	114,311	89,247			251,563	93,316	139,633	26,629
2005			286,173	166,265	49,164			25,784	83,028	42,311	53,554
<b>TOTAL</b>			<b>1,958,226</b>	<b>653,354</b>	<b>386,877</b>			<b>594,509</b>	<b>253,696</b>	<b>552,967</b>	<b>158,672</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			608,434	58,268	65,816			459,388	22,475	178,276	24,908
2002	213	7,151	300,997	85,792	89,882	16	4,072	229,219	35,802	179,383	24,440
2003	552	29,188	672,245	229,861	116,293	85	15,760	395,929	62,313	173,636	37,562
2004	247	44,196	831,355	111,353	99,078	344	67,780	910,554	118,664	176,360	28,067
2005	719	42,633	699,526	128,455	62,566	188	17,363	268,150	62,381	49,562	56,285
<b>TOTAL</b>	<b>1,731</b>	<b>123,168</b>	<b>3,112,557</b>	<b>613,729</b>	<b>433,635</b>	<b>633</b>	<b>104,975</b>	<b>2,263,240</b>	<b>301,635</b>	<b>757,217</b>	<b>171,262</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,606,304	2,106,216	171,262	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	320,373	109,715	2,235	
TOTAL LOSSES	5,926,677	2,215,931	173,497	
EXPECTED LOSSES	5,277,427	2,132,961	149,802	
CREDIBILITY	.06	.16	.24	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.312	1.612	.126	6.050
INDICATED (POST-TEST)	3.281	1.227	.096	4.604
PRES. ON RATE LEVEL	3.814	1.542	.108	5.464
DERIVED BY FORMULA	3.782	1.492	.105	5.379
UNDERLYING PRES. RATE	3.840	1.552	.109	5.501
PROPOSED	3.782	1.492	.105	5.379

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	5.739
IND. RATES				5.74	MINIMUM PREMIUM	
MAN. RATES	6.30	6.42	5.80	+ 5.74	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
2001	1,279,947	79,780,637	6.233			1,279,947	6	3	197	160	1288	1654
2002	1,187,645	77,786,176	6.549			1,187,645	9	4	199	239	1243	1694
2003	1,150,098	72,128,249	6.271			1,150,098	6	3	189	227	1142	1567
2004	1,177,147	63,383,165	5.384			1,177,147	10	2	124	273	993	1402
2005	1,315,258	46,868,059	3.563			1,315,258	7	3	47	215	1014	1286
<b>TOTAL</b>	<b>6,110,095</b>	<b>339,946,286</b>	<b>5.564</b>			<b>6,110,095</b>	<b>38</b>	<b>15</b>	<b>756</b>	<b>1114</b>	<b>5680</b>	<b>7603</b>
O.D.		1,181,444	.019						3	2	5	10

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	2,035,274	1,125,039	36,151,399	4,201,325	8,420,097	4,315	4,034,046	13,027,651	2,622,223	6,566,024	1,593,244
2002	2,260,667	1,203,837	36,162,014	7,039,424	6,361,068	79,227	448,435	12,057,326	4,405,495	6,033,590	1,735,093
2003	1,458,446	731,012	33,485,465	6,177,631	5,555,228	105,878	482,489	12,746,468	3,867,322	5,831,810	1,686,500
2004	3,224,547	1,039,240	21,344,478	8,389,816	6,114,265	771,890	255,590	8,999,069	5,498,007	6,246,997	1,499,266
2005	2,861,128	1,464,324	7,422,885	6,785,481	7,079,897	31,000	4,185,744	3,266,426	4,568,006	7,418,627	1,784,541
<b>TOTAL</b>	<b>11,840,062</b>	<b>5,563,452</b>	<b>134,566,241</b>	<b>32,593,677</b>	<b>33,530,555</b>	<b>992,310</b>	<b>9,406,304</b>	<b>50,096,940</b>	<b>20,961,053</b>	<b>32,097,048</b>	<b>8,298,644</b>
O.D.			649,528	108,432	39,372			273,892	58,483	45,242	6,495

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	2,700,809	771,998	44,289,471	4,680,278	8,796,555	20,483	1,696,351	38,650,528	4,161,465	10,162,318	1,814,705
2002	2,888,084	2,891,621	46,503,224	7,587,324	7,069,999	329,394	1,627,172	37,273,480	6,900,962	8,752,799	1,879,106
2003	1,863,133	2,759,373	44,698,681	6,484,926	6,129,133	244,190	2,361,825	38,015,879	5,414,408	8,046,447	1,860,210
2004	3,663,049	3,221,343	38,455,131	7,393,542	6,487,923	904,065	2,808,316	32,134,672	6,047,263	7,876,913	1,580,226
2005	3,745,968	2,433,684	30,381,589	6,303,651	6,402,151	145,025	3,041,276	23,821,630	4,629,440	7,376,133	1,875,553
<b>TOTAL</b>	<b>14,861,043</b>	<b>12,078,019</b>	<b>204,328,096</b>	<b>32,449,721</b>	<b>34,885,761</b>	<b>1,643,157</b>	<b>11,534,940</b>	<b>169,896,189</b>	<b>27,153,538</b>	<b>42,214,610</b>	<b>9,009,800</b>
O.D.	229	19,395	833,430	96,940	21,671	74	18,608	807,315	81,427	27,223	7,089

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	416,020,495	136,930,891	9,016,889	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	20,035,683	5,544,929	105,036	
TOTAL LOSSES	436,056,178	142,475,820	9,121,925	
EXPECTED LOSSES	329,028,615	110,409,416	7,332,114	
CREDIBILITY	.76	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	7.137	2.332	.149	9.618
INDICATED (POST-TEST)	5.431	1.775	.113	7.319
PRES. ON RATE LEVEL	5.348	1.795	.119	7.262
DERIVED BY FORMULA	5.411	1.775	.113	7.299
UNDERLYING PRES. RATE	5.385	1.807	.120	7.312
PROPOSED	5.411	1.775	.113	7.299

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	7.788
IND. RATES				7.79	MINIMUM PREMIUM	
MAN. RATES	8.15	8.44	7.71	+ 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	
2001	41,192	968,626	2.351			2	2	19	23	
2002	44,371	1,375,327	3.099			4	5	23	32	
2003	45,590	1,557,339	3.415			4	7	27	38	
2004	46,768	2,963,083	6.335			7	7	48	62	
2005	46,113	1,639,977	3.556			2	11	43	56	
<b>TOTAL</b>	<b>224,034</b>	<b>8,504,352</b>	<b>3.796</b>			<b>19</b>	<b>32</b>	<b>160</b>	<b>211</b>	
O.D.		23,478	.010					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			471,008	75,698	175,306			67,870	17,232	116,284	45,228
2002			599,623	168,004	126,215			240,083	96,220	115,899	29,283
2003			563,823	413,025	160,548			84,354	166,125	145,917	23,547
2004			1,036,415	417,919	388,060			377,630	301,748	396,692	44,619
2005			251,159	340,524	338,644			67,536	262,846	304,748	74,520
<b>TOTAL</b>			<b>2,922,028</b>	<b>1,415,170</b>	<b>1,188,773</b>			<b>837,473</b>	<b>844,171</b>	<b>1,079,540</b>	<b>217,197</b>
O.D.					4,953					18,525	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			592,528	84,327	182,667			225,668	27,348	179,307	51,515
2002	442	18,500	788,516	178,627	140,239	76	14,510	800,177	150,034	168,626	31,713
2003	941	40,936	936,148	391,787	180,654	131	15,555	407,119	203,736	201,651	25,972
2004	839	103,474	1,942,018	376,788	398,996	641	121,229	1,682,020	335,399	492,654	47,028
2005	1,135	81,510	1,364,986	304,509	304,329	679	62,604	972,473	228,490	309,318	78,321
<b>TOTAL</b>	<b>3,357</b>	<b>244,420</b>	<b>5,624,196</b>	<b>1,336,038</b>	<b>1,206,885</b>	<b>1,527</b>	<b>213,898</b>	<b>4,087,457</b>	<b>945,007</b>	<b>1,351,556</b>	<b>234,549</b>
O.D.	1	179	3,011	544	4,514	2	541	9,794	2,020	21,171	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,188,383	4,867,735	234,549	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	535,253	193,659	2,950	
TOTAL LOSSES	10,723,636	5,061,394	237,499	
EXPECTED LOSSES	8,882,948	3,893,711	206,112	
CREDIBILITY	.08	.22	.34	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.787	2.259	.106	7.152
INDICATED (POST-TEST)	3.643	1.719	.081	5.443
PRES. ON RATE LEVEL	3.938	1.726	.092	5.756
DERIVED BY FORMULA	3.914	1.724	.088	5.726
UNDERLYING PRES. RATE	3.965	1.738	.092	5.795
PROPOSED	3.914	1.724	.088	5.726

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	6.110
IND. RATES				6.11	MINIMUM PREMIUM	
MAN. RATES	6.70	6.77	6.11	+ 6.11	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
2001	247,464	9,750,919	3.940			247,464	2		21	29	167	219
2002	216,078	9,788,661	4.530			216,078			23	21	179	223
2003	234,428	11,312,044	4.825			234,428			31	25	165	221
2004	234,243	9,161,923	3.911			234,243			14	23	150	187
2005	261,802	6,028,518	2.302			261,802			6	26	193	225
<b>TOTAL</b>	<b>1,194,015</b>	<b>46,042,065</b>	<b>3.856</b>			<b>1,194,015</b>	<b>2</b>		<b>95</b>	<b>124</b>	<b>854</b>	<b>1075</b>
O.D.		49,280	.004								1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	13,899		3,114,768	818,573	1,025,225	19,891		1,874,354	1,033,273	1,156,659	694,277
2002			3,506,060	897,505	1,444,313			1,429,221	359,596	1,391,009	760,957
2003			4,597,000	968,325	944,802			2,468,609	494,484	1,014,406	824,418
2004			2,338,832	1,133,057	1,321,318			1,395,495	713,926	1,467,919	791,376
2005			857,097	803,549	1,321,250			306,685	540,388	1,663,981	535,568
<b>TOTAL</b>	<b>13,899</b>		<b>14,413,757</b>	<b>4,621,009</b>	<b>6,056,908</b>	<b>19,891</b>		<b>7,474,364</b>	<b>3,141,667</b>	<b>6,693,974</b>	<b>3,606,596</b>
O.D.					40,519					6,098	2,663

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	18,444		3,644,025	911,890	1,068,291	94,423		3,389,636	1,639,803	1,783,567	790,782
2002	2,357	107,973	4,543,619	970,026	1,576,978	288	80,397	4,448,337	598,757	1,991,476	824,116
2003	2,367	266,552	6,222,459	1,007,569	1,028,068	1,455	270,337	6,702,208	740,751	1,390,539	909,333
2004	2,263	254,591	4,761,923	1,029,437	1,315,631	2,000	385,480	5,326,950	887,946	1,783,566	834,110
2005	3,418	252,903	4,220,759	871,516	1,137,862	2,364	222,238	3,396,405	689,689	1,574,597	562,882
<b>TOTAL</b>	<b>28,849</b>	<b>882,019</b>	<b>23,392,785</b>	<b>4,790,438</b>	<b>6,126,830</b>	<b>100,530</b>	<b>958,452</b>	<b>23,263,536</b>	<b>4,556,946</b>	<b>8,523,745</b>	<b>3,921,223</b>
O.D.					42,221					9,403	2,952

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	48,626,171	24,049,583	3,924,175			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	2,420,940	878,263	51,833			
TOTAL LOSSES	51,047,111	24,927,846	3,976,008			
EXPECTED LOSSES	39,581,597	17,313,218	3,570,105			
CREDIBILITY	.26	.66	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	4.275	2.088	.333	6.696		
INDICATED (POST-TEST)	3.253	1.589	.253	5.095		
PRES. ON RATE LEVEL	3.293	1.440	.297	5.030		
DERIVED BY FORMULA	3.283	1.538	.253	5.074		
UNDERLYING PRES. RATE	3.315	1.450	.299	5.064		
PROPOSED	3.283	1.538	.253	5.074		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	5.414
IND. RATES				5.41	MINIMUM PREMIUM	
MAN. RATES	5.95	6.02	5.34	+ 5.41	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
2001	172,171	5,683,789	3.301			172,171		1	13	10	107	131
2002	175,605	6,233,355	3.549			175,605	1	1	12	13	89	116
2003	182,126	4,424,756	2.429			182,126			11	8	104	123
2004	200,862	5,124,042	2.551			200,862			8	13	123	144
2005	214,605	4,046,470	1.885			214,605	1		4	10	109	124
<b>TOTAL</b>	<b>945,369</b>	<b>25,512,412</b>	<b>2.699</b>			<b>945,369</b>	<b>2</b>	<b>2</b>	<b>48</b>	<b>54</b>	<b>532</b>	<b>638</b>
O.D.		232,658	.024						1		3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		533,394	2,037,364	243,014	555,854		827,538	456,392	141,895	595,130	293,208
2002	543,651	301,659	2,070,190	423,515	502,433		8,182	1,051,961	368,565	602,073	361,126
2003			1,698,525	137,531	706,055			697,722	97,076	706,078	381,769
2004			1,635,364	277,313	759,064			814,657	309,188	913,553	414,903
2005	428,646		875,146	240,918	726,076			145,710	223,715	1,096,546	309,713
<b>TOTAL</b>	<b>972,297</b>	<b>835,053</b>	<b>8,316,589</b>	<b>1,322,291</b>	<b>3,249,482</b>		<b>835,720</b>	<b>3,166,442</b>	<b>1,140,439</b>	<b>3,913,380</b>	<b>1,760,719</b>
O.D.			126,124		26,934			13,400		65,142	1,058

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		269,816	2,563,003	270,718	579,190		595,199	1,517,503	225,186	917,691	333,964
2002	691,316	693,121	2,547,774	458,559	553,101	779	74,480	2,605,393	575,026	869,022	391,099
2003	405	101,032	2,339,663	192,830	731,449	452	91,424	2,277,999	191,070	939,321	421,091
2004	707	131,015	2,429,484	332,618	736,315	821	161,553	2,283,098	408,995	1,087,902	437,308
2005	559,318	147,414	2,415,447	386,001	621,256	1,267	120,004	1,834,715	366,035	1,018,308	325,508
<b>TOTAL</b>	<b>1,251,746</b>	<b>1,342,398</b>	<b>12,295,371</b>	<b>1,640,726</b>	<b>3,221,311</b>	<b>3,319</b>	<b>1,042,660</b>	<b>10,518,708</b>	<b>1,766,312</b>	<b>4,832,244</b>	<b>1,908,970</b>
O.D.	2	4,073	165,469	2,602	27,433	4	1,508	61,640	4,631	83,853	1,174

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	26,686,898	11,579,112	1,910,144	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,243,818	515,440	25,039	
TOTAL LOSSES	27,930,716	12,094,552	1,935,183	
EXPECTED LOSSES	20,467,238	10,039,818	1,682,756	
CREDIBILITY	.22	.57	.88	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.954	1.279	.205	4.438
INDICATED (POST-TEST)	2.248	.973	.156	3.377
PRES. ON RATE LEVEL	2.150	1.055	.177	3.382
DERIVED BY FORMULA	2.172	1.008	.159	3.339
UNDERLYING PRES. RATE	2.165	1.062	.178	3.405
PROPOSED	2.197	1.019	.161	3.377

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.603
IND. RATES				3.60	MINIMUM PREMIUM	
MAN. RATES	4.17	4.09	3.59	+ 3.60	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
2001	937,787	24,642,739	2.627			937,787			65	69	528	662
2002	946,944	26,999,306	2.851			946,944	3	2	58	93	549	705
2003	974,785	26,920,060	2.761			974,785	4		54	80	522	660
2004	1,000,422	24,226,300	2.421			1,000,422	5	1	32	88	479	605
2005	1,062,020	16,881,839	1.589			1,062,020	1		8	73	516	598
<b>TOTAL</b>	<b>4,921,958</b>	<b>119,670,244</b>	<b>2.431</b>			<b>4,921,958</b>	<b>13</b>	<b>3</b>	<b>217</b>	<b>403</b>	<b>2594</b>	<b>3230</b>
O.D.		244,589	.004							4	6	10

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			10,346,781	1,474,263	3,321,385			3,279,719	1,490,570	2,926,363	1,803,658
2002	327,979	570,062	8,648,873	2,181,417	3,479,172	296,693	1,051,152	3,162,615	1,676,618	3,669,158	1,935,567
2003	673,191		8,306,806	2,677,333	2,674,934	2,436,417		3,264,197	1,581,090	3,500,573	1,805,519
2004	920,179	41,393	4,320,954	2,989,099	2,410,562	23,272	648,319	3,885,142	3,774,070	3,243,161	1,970,149
2005	134,461		904,690	2,024,155	3,441,739	419,210		691,508	2,535,735	4,644,238	2,086,103
<b>TOTAL</b>	<b>2,055,810</b>	<b>611,455</b>	<b>32,528,104</b>	<b>11,346,267</b>	<b>15,327,792</b>	<b>3,175,592</b>	<b>1,699,471</b>	<b>14,283,181</b>	<b>11,058,083</b>	<b>17,983,493</b>	<b>9,600,996</b>
O.D.				98,243	13,939				78,995	37,923	15,489

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			12,843,306	1,642,330	3,460,886			10,606,380	2,365,532	4,512,454	2,054,366
2002	259,759	704,896	11,480,385	2,359,851	3,742,115	718,029	1,075,492	10,856,711	2,636,562	5,246,744	2,096,219
2003	836,271	524,298	12,104,629	2,710,571	2,860,495	1,072,461	445,720	11,238,560	2,191,933	4,716,263	1,991,487
2004	1,061,057	535,268	9,651,242	2,511,589	2,451,040	50,747	1,492,002	9,247,290	2,433,869	3,958,577	2,076,537
2005	181,488	549,893	9,281,281	2,139,729	2,911,449	772,324	669,729	10,430,252	2,442,155	4,486,788	2,192,494
<b>TOTAL</b>	<b>2,338,575</b>	<b>2,314,355</b>	<b>55,360,843</b>	<b>11,364,070</b>	<b>15,425,985</b>	<b>2,613,561</b>	<b>3,682,943</b>	<b>52,379,193</b>	<b>12,070,051</b>	<b>22,920,826</b>	<b>10,411,103</b>
O.D.	99	3,449	68,237	87,136	75,941	39	4,974	80,565	89,610	77,800	16,990

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	118,846,833	62,111,419	10,428,093			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	6,614,334	2,440,089	127,806			
TOTAL LOSSES	125,461,167	64,551,508	10,555,899			
EXPECTED LOSSES	108,972,150	48,382,848	8,810,305			
CREDIBILITY	.66	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.549	1.312	.214	4.075		
INDICATED (POST-TEST)	1.940	.998	.163	3.101		
PRES. ON RATE LEVEL	2.199	.976	.178	3.353		
DERIVED BY FORMULA	2.028	.998	.163	3.189		
UNDERLYING PRES. RATE	2.214	.983	.179	3.376		
PROPOSED	2.028	.998	.163	3.189		
<b>IND. RATES</b>						
YEAR	4-1-07	11-1-07	4-1-08	4-1-09	IND. RATE	3.402
IND. RATES				3.40	MINIMUM PREMIUM	
MAN. RATES	4.02	4.11	3.56	+ 3.40	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	171,576	2,424,427	1.413			2	16	86	104
2002	166,424	2,418,349	1.453			5	12	74	91
2003	168,626	2,891,796	1.714			5	6	67	78
2004	166,967	2,731,641	1.636			4	15	45	64
2005	165,091	1,437,004	.870			2	6	48	56
<b>TOTAL</b>	<b>838,684</b>	<b>11,903,217</b>	<b>1.419</b>			<b>18</b>	<b>55</b>	<b>320</b>	<b>393</b>
O.D.		30,681	.003				1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			359,656	324,804	578,863			54,742	260,188	585,924	260,250
2002			650,478	229,676	352,711			234,984	269,910	458,795	221,795
2003			926,115	177,842	422,653			468,105	136,659	480,007	280,415
2004			614,954	532,498	299,035			258,989	423,591	382,528	220,046
2005			206,814	294,385	177,313			47,900	181,952	315,198	213,442
<b>TOTAL</b>			<b>2,758,017</b>	<b>1,559,205</b>	<b>1,830,575</b>			<b>1,064,720</b>	<b>1,272,300</b>	<b>2,222,452</b>	<b>1,195,948</b>
O.D.				17,767	897				4,195	4,109	3,713

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			452,448	361,831	603,178			182,017	412,919	903,495	296,425
2002	605	21,173	881,681	246,291	384,535	213	14,639	862,126	412,261	659,379	240,204
2003	454	57,805	1,328,709	199,826	439,928	345	63,508	1,590,494	210,689	642,666	309,298
2004	959	78,494	1,485,681	430,102	315,253	585	105,157	1,501,703	425,501	483,018	231,928
2005	889	60,534	1,014,328	232,414	171,899	536	49,813	773,471	178,306	307,608	224,328
<b>TOTAL</b>	<b>2,907</b>	<b>218,006</b>	<b>5,162,847</b>	<b>1,470,464</b>	<b>1,914,793</b>	<b>1,679</b>	<b>233,117</b>	<b>4,909,811</b>	<b>1,639,676</b>	<b>2,996,166</b>	<b>1,302,183</b>
O.D.	39	434	8,937	16,126	1,406	2	224	5,179	5,254	4,943	4,102

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,543,182	8,048,828	1,306,285			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	566,506	315,517	14,386			
TOTAL LOSSES	11,109,688	8,364,345	1,320,671			
EXPECTED LOSSES	9,393,260	6,441,094	1,031,581			
CREDIBILITY	.20	.52	.81			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.325	.997	.157	2.479		
INDICATED (POST-TEST)	1.008	.759	.119	1.886		
PRES. ON RATE LEVEL	1.112	.763	.122	1.997		
DERIVED BY FORMULA	1.091	.761	.120	1.972		
UNDERLYING PRES. RATE	1.120	.768	.123	2.011		
PROPOSED	1.091	.761	.120	1.972		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	2.104
IND. RATES				2.10	MINIMUM PREMIUM	
MAN. RATES	2.51	2.39	2.12	+ 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
2001	120,141	5,230,830	4.353		1	10	17	120	148
2002	132,716	7,719,553	5.816			17	34	198	249
2003	145,211	8,512,074	5.861			18	44	155	217
2004	180,002	10,443,430	5.801			22	48	191	261
2005	158,310	5,551,573	3.506			4	23	156	183
<b>TOTAL</b>	<b>736,380</b>	<b>37,457,460</b>	<b>5.087</b>		<b>1</b>	<b>71</b>	<b>166</b>	<b>820</b>	<b>1058</b>
O.D.		89,966	.012				1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		351,219	1,670,547	628,552	628,278		81,696	561,408	489,561	570,192	249,377
2002			2,310,134	1,382,215	906,784			962,771	582,542	1,153,809	421,298
2003			2,552,026	2,016,401	756,497			1,105,927	959,161	820,633	301,429
2004			2,873,309	1,891,992	992,520			1,161,945	1,067,978	1,855,588	600,098
2005			414,736	1,055,262	890,227			211,494	1,086,382	1,373,986	519,486
<b>TOTAL</b>		<b>351,219</b>	<b>9,820,752</b>	<b>6,974,422</b>	<b>4,174,306</b>		<b>81,696</b>	<b>4,003,545</b>	<b>4,185,624</b>	<b>5,774,208</b>	<b>2,091,688</b>
O.D.				37,294	5,000				45,765	86	1,821

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		712,572	2,101,547	700,206	654,667		235,671	1,866,683	776,934	879,240	284,040
2002	3,633	76,321	3,178,269	1,447,899	1,002,095	465	56,156	3,181,900	905,691	1,658,049	456,266
2003	4,583	189,090	4,314,191	1,907,506	852,339	1,132	164,906	4,177,203	1,209,256	1,147,417	332,476
2004	3,432	319,395	6,043,351	1,546,910	1,070,269	2,126	396,941	5,616,157	1,216,609	2,252,775	632,503
2005	2,822	210,232	3,550,598	863,544	803,495	2,557	235,316	3,664,732	867,309	1,359,175	545,980
<b>TOTAL</b>	<b>14,470</b>	<b>1,507,610</b>	<b>19,187,956</b>	<b>6,466,065</b>	<b>4,382,865</b>	<b>6,280</b>	<b>1,088,990</b>	<b>18,506,675</b>	<b>4,975,799</b>	<b>7,296,656</b>	<b>2,251,265</b>
O.D.	102	602	13,341	39,471	4,454	36	86	13,301	66,700	1,287	2,020

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	40,339,449	23,233,297	2,253,285	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,761,144	914,935	26,834	
TOTAL LOSSES	42,100,593	24,148,232	2,280,119	
EXPECTED LOSSES	29,484,655	18,019,219	1,804,131	
CREDIBILITY	.19	.48	.75	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	5.717	3.279	.310	9.306
INDICATED (POST-TEST)	4.351	2.495	.236	7.082
PRES. ON RATE LEVEL	3.977	2.430	.243	6.650
DERIVED BY FORMULA	4.048	2.461	.238	6.747
UNDERLYING PRES. RATE	4.004	2.447	.245	6.696
PROPOSED	4.048	2.461	.238	6.747

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	7.199
IND. RATES				7.20	MINIMUM PREMIUM	
MAN. RATES	7.29	7.63	7.06	+ 7.20	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	1,169,587	35,355,081	3.022	2	2	64	41	554	663	
2002	1,216,502	23,838,569	1.959	2		53	46	599	700	
2003	1,327,930	27,527,354	2.072	1	2	50	55	600	708	
2004	1,398,270	23,182,245	1.657	1	1	35	70	579	686	
2005	1,364,649	17,665,807	1.294	3		13	60	526	602	
<b>TOTAL</b>	<b>6,476,938</b>	<b>127,569,056</b>	<b>1.970</b>	<b>9</b>	<b>5</b>	<b>215</b>	<b>272</b>	<b>2858</b>	<b>3359</b>	
O.D.		528,036	.008			2	1	5	8	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	294,365	242,073	11,028,246	1,285,970	3,410,924	286,402	7,752,805	4,209,941	1,095,622	3,775,550	1,973,183
2002	447,144		7,825,490	1,480,487	3,532,064	4,236		3,028,256	876,097	4,372,804	2,271,991
2003	76,909	334,524	7,959,536	1,633,421	4,421,657		420,314	3,711,134	2,058,835	4,798,205	2,112,819
2004	45,919	111,595	5,459,929	2,370,703	4,161,364	28,600	109,968	1,750,246	1,710,973	5,056,917	2,376,031
2005	159,731		1,877,752	1,503,844	3,750,092	49,389		1,120,777	1,720,165	4,979,977	2,504,080
<b>TOTAL</b>	<b>1,024,068</b>	<b>688,192</b>	<b>34,150,953</b>	<b>8,274,425</b>	<b>19,276,101</b>	<b>368,627</b>	<b>8,283,087</b>	<b>13,820,354</b>	<b>7,461,692</b>	<b>22,983,453</b>	<b>11,238,104</b>
O.D.			239,305	4,886	109,454			107,387	7,021	19,597	40,386

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	305,356	252,862	13,553,455	1,432,569	3,554,188	706,833	949,970	12,396,936	1,738,749	5,821,902	2,247,455
2002	571,265	243,272	10,244,080	1,636,840	3,844,219	17,249	179,197	10,010,871	1,477,482	6,244,744	2,460,566
2003	101,891	1,010,748	11,289,375	1,848,970	4,572,767	14,388	1,670,443	11,595,175	2,817,909	6,434,101	2,330,439
2004	57,829	808,298	11,718,659	2,337,671	4,041,121	57,304	1,108,761	9,938,976	2,173,097	5,988,947	2,504,337
2005	215,123	587,480	9,807,765	1,972,423	3,140,517	97,210	663,631	10,120,983	2,021,861	4,705,148	2,631,788
<b>TOTAL</b>	<b>1,251,464</b>	<b>2,902,660</b>	<b>56,613,334</b>	<b>9,228,473</b>	<b>19,152,812</b>	<b>892,984</b>	<b>4,572,002</b>	<b>54,062,941</b>	<b>10,229,098</b>	<b>29,194,842</b>	<b>12,174,585</b>
O.D.	14	13,456	316,255	13,593	115,553	63	13,401	324,793	18,518	26,951	43,451

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	120,963,367	67,979,840	12,218,036	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	6,535,641	2,769,702	151,483	
TOTAL LOSSES	127,499,008	70,749,542	12,369,519	
EXPECTED LOSSES	108,294,403	55,118,742	10,427,870	
CREDIBILITY	.79	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.969	1.092	.191	3.252
INDICATED (POST-TEST)	1.498	.831	.145	2.474
PRES. ON RATE LEVEL	1.661	.845	.160	2.666
DERIVED BY FORMULA	1.532	.831	.145	2.508
UNDERLYING PRES. RATE	1.672	.851	.161	2.684
PROPOSED	1.532	.831	.145	2.508

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	TOTAL
IND. RATES				2.68	MINIMUM PREMIUM	
MAN. RATES	3.09	3.21	2.83	+ 2.68	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	797,154	5,236,923	.656			17	10	76	103
2002	827,022	4,335,122	.524			12	7	90	109
2003	848,489	3,336,607	.393			4	11	88	103
2004	885,684	4,433,043	.500			7	13	60	80
2005	874,133	3,477,260	.397			2	10	83	95
<b>TOTAL</b>	<b>4,232,482</b>	<b>20,818,955</b>	<b>.492</b>			<b>42</b>	<b>51</b>	<b>397</b>	<b>490</b>
O.D.		24,807						4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			2,583,229	279,318	598,487			755,604	124,322	515,184	380,779
2002			2,080,439	124,914	549,612			400,168	105,612	658,792	415,585
2003			701,299	355,495	646,351			223,412	304,727	677,667	427,656
2004			1,451,189	325,197	609,569			1,071,540	161,399	574,469	239,680
2005			259,904	283,816	1,003,845			54,950	219,076	1,307,424	348,245
<b>TOTAL</b>			<b>7,076,060</b>	<b>1,368,740</b>	<b>3,407,864</b>			<b>2,505,674</b>	<b>915,136</b>	<b>3,733,536</b>	<b>1,811,945</b>
O.D.					20,693					2,642	1,472

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			3,249,702	311,160	623,627			2,512,383	197,300	794,411	433,707
2002	330	62,139	2,663,035	153,137	600,114	88	24,257	1,355,903	182,881	939,785	450,079
2003	855	53,787	1,197,620	367,582	667,804	298	40,401	1,057,785	401,894	905,821	471,705
2004	766	126,591	2,357,834	348,686	602,216	849	168,831	2,287,917	259,986	692,113	252,623
2005	1,500	128,597	2,157,559	445,661	823,263	1,253	115,356	1,790,976	392,299	1,202,041	366,005
<b>TOTAL</b>	<b>3,451</b>	<b>371,114</b>	<b>11,625,750</b>	<b>1,626,226</b>	<b>3,317,024</b>	<b>2,488</b>	<b>348,845</b>	<b>9,004,964</b>	<b>1,434,360</b>	<b>4,534,171</b>	<b>1,974,119</b>
O.D.	6	849	14,500	2,741	18,768		65	1,179	254	3,153	1,617

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	21,373,211	10,936,697	1,975,736			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,048,717	366,687	24,846			
TOTAL LOSSES	22,421,928	11,303,384	2,000,582			
EXPECTED LOSSES	17,395,501	7,364,518	1,735,317			
CREDIBILITY	.60	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.530	.267	.047	.844		
INDICATED (POST-TEST)	.403	.203	.036	.642		
PRES. ON RATE LEVEL	.408	.173	.041	.622		
DERIVED BY FORMULA	.405	.203	.036	.644		
UNDERLYING PRES. RATE	.411	.174	.041	.626		
PROPOSED	.404	.202	.036	.642		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	.685
IND. RATES				.69	MINIMUM PREMIUM	
MAN. RATES	.69	.73	.66	+ .69	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	50,124	670,567	1.337			1	2	36	39
2002	49,227	922,247	1.873			3		37	40
2003	48,344	3,130,827	6.476			8	9	29	46
2004	49,685	1,018,020	2.048			2	2	26	30
2005	43,987	1,221,794	2.777				3	27	30
<b>TOTAL</b>	<b>241,367</b>	<b>6,963,455</b>	<b>2.885</b>			<b>14</b>	<b>16</b>	<b>155</b>	<b>185</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			94,259	94,163	116,384			25,354	44,798	204,575	91,034
2002			488,372		111,930			64,639		173,274	84,032
2003			1,540,748	392,095	115,488			323,356	485,613	192,458	81,069
2004			364,394	41,487	69,532			236,494	32,755	184,790	88,568
2005				118,330	103,900				790,935	97,798	110,831
<b>TOTAL</b>			<b>2,487,773</b>	<b>646,075</b>	<b>517,234</b>			<b>649,843</b>	<b>1,354,101</b>	<b>852,895</b>	<b>455,534</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			118,578	104,897	121,271			84,302	71,094	315,454	103,688
2002		14,362	618,475	5,628	122,115		3,896	219,539	6,492	246,150	91,007
2003	933	90,503	2,130,282	389,226	145,414	427	52,848	1,355,916	585,875	285,667	89,419
2004	113	28,539	534,081	51,374	73,438	297	60,502	810,786	70,845	222,191	93,351
2005	208	17,779	303,768	80,146	89,562	541	48,787	787,512	236,984	131,689	116,483
<b>TOTAL</b>	<b>1,254</b>	<b>151,183</b>	<b>3,705,184</b>	<b>631,271</b>	<b>551,800</b>	<b>1,265</b>	<b>166,033</b>	<b>3,258,055</b>	<b>971,290</b>	<b>1,201,151</b>	<b>493,948</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,282,974	3,355,512	493,948	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	234,723	109,040	4,922	
TOTAL LOSSES	7,517,697	3,464,552	498,870	
EXPECTED LOSSES	3,931,869	2,276,091	362,052	
CREDIBILITY	.09	.23	.35	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.115	1.435	.207	4.757
INDICATED (POST-TEST)	2.371	1.092	.158	3.621
PRES. ON RATE LEVEL	1.618	.936	.149	2.703
DERIVED BY FORMULA	1.686	.972	.152	2.810
UNDERLYING PRES. RATE	1.629	.943	.150	2.722
PROPOSED	1.686	.972	.152	2.810

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	2.998
IND. RATES				3.00	MINIMUM PREMIUM	
MAN. RATES	2.83	3.07	2.87	+ 3.00	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
2001	69,127	3,580,583	5.179			69,127			10	3	105	118
2002	75,409	3,659,582	4.852			75,409			9	6	97	112
2003	78,012	3,252,227	4.168			78,012			7	8	95	110
2004	74,113	3,098,451	4.180			74,113			6	10	83	99
2005	76,650	2,018,229	2.633			76,650				5	103	108
<b>TOTAL</b>	<b>373,311</b>	<b>15,609,072</b>	<b>4.181</b>			<b>373,311</b>			<b>32</b>	<b>32</b>	<b>483</b>	<b>547</b>
O.D.		7,906	.002								2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,354,448	89,991	671,167			434,452	69,532	710,243	250,750
2002			1,558,356	130,762	563,802			292,674	90,749	672,028	351,211
2003			1,065,988	381,742	552,455			259,719	168,203	549,007	275,113
2004			878,519	428,375	429,009			255,794	368,945	483,214	254,595
2005				135,114	701,438				98,891	793,407	289,379
<b>TOTAL</b>			<b>4,857,311</b>	<b>1,165,984</b>	<b>2,917,871</b>			<b>1,242,639</b>	<b>796,320</b>	<b>3,207,899</b>	<b>1,421,048</b>
O.D.					1,464					6,064	378

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,703,896	100,251	699,356			1,444,552	110,347	1,095,197	285,604
2002	344	47,350	2,013,960	155,593	613,406	76	17,817	1,011,065	158,593	957,363	380,362
2003	914	71,981	1,640,882	393,361	578,399	237	40,390	1,033,632	239,787	730,680	303,450
2004	835	95,045	1,782,900	382,252	433,525	559	102,544	1,472,751	389,918	593,205	268,343
2005	678	69,764	1,182,892	262,934	563,763	634	59,634	934,984	212,922	723,511	304,137
<b>TOTAL</b>	<b>2,771</b>	<b>284,140</b>	<b>8,324,530</b>	<b>1,294,391</b>	<b>2,888,449</b>	<b>1,506</b>	<b>220,385</b>	<b>5,896,984</b>	<b>1,111,567</b>	<b>4,099,956</b>	<b>1,541,896</b>
O.D.		5	89	15	1,506		37	687	141	8,835	431

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,731,134	9,404,860	1,542,327			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	761,961	425,426	18,709			
TOTAL LOSSES	15,493,095	9,830,286	1,561,036			
EXPECTED LOSSES	12,595,514	8,571,221	1,314,055			
CREDIBILITY	.12	.30	.47			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	4.150	2.633	.418	7.201		
INDICATED (POST-TEST)	3.158	2.004	.318	5.480		
PRES. ON RATE LEVEL	3.351	2.280	.350	5.981		
DERIVED BY FORMULA	3.328	2.197	.335	5.860		
UNDERLYING PRES. RATE	3.374	2.296	.352	6.022		
PROPOSED	3.328	2.197	.335	5.860		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	6.253
IND. RATES				6.25	MINIMUM PREMIUM	
MAN. RATES	6.87	7.10	6.35	+ 6.25	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
2001	78,264	1,389,043	1.774			78,264			2	11	32	45
2002	76,010	1,566,667	2.061			76,010			2	4	45	51
2003	74,992	1,177,144	1.569			74,992			2	8	30	40
2004	70,332	1,187,299	1.688			70,332			2	6	37	45
2005	70,238	1,125,605	1.602			70,238				4	40	44
<b>TOTAL</b>	<b>369,836</b>	<b>6,445,758</b>	<b>1.743</b>			<b>369,836</b>			<b>8</b>	<b>33</b>	<b>184</b>	<b>225</b>
O.D.		6,157	.001								1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			253,130	427,498	136,704			48,948	196,875	188,606	137,282
2002			269,333	217,908	256,000			227,298	106,954	294,931	194,243
2003			210,688	260,559	130,282			57,818	168,400	119,204	230,193
2004			192,685	149,567	236,002			76,205	97,575	298,158	137,107
2005				101,988	298,521				223,318	333,028	168,750
<b>TOTAL</b>			<b>925,836</b>	<b>1,157,520</b>	<b>1,057,509</b>			<b>410,269</b>	<b>793,122</b>	<b>1,233,927</b>	<b>867,575</b>
O.D.					872					5,099	186

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			318,438	476,232	142,445			162,752	312,442	290,831	156,364
2002	573	9,859	396,127	229,680	279,022	84	13,819	777,258	170,169	422,654	210,365
2003	593	18,737	417,263	245,888	141,486	121	12,171	323,144	203,272	166,452	253,903
2004	300	28,786	534,226	138,355	227,524	182	33,930	503,793	122,524	351,895	144,511
2005	365	34,429	585,081	138,069	243,784	513	47,002	749,027	201,175	326,232	177,356
<b>TOTAL</b>	<b>1,831</b>	<b>91,811</b>	<b>2,251,135</b>	<b>1,228,224</b>	<b>1,034,261</b>	<b>900</b>	<b>106,922</b>	<b>2,515,974</b>	<b>1,009,582</b>	<b>1,558,064</b>	<b>942,499</b>
O.D.					909					7,863	205

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,968,573	4,838,903	942,704			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	352,319	238,780	10,875			
TOTAL LOSSES	5,320,892	5,077,683	953,579			
EXPECTED LOSSES	5,843,409	4,937,310	795,149			
CREDIBILITY	.12	.30	.47			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.439	1.373	.258	3.070		
INDICATED (POST-TEST)	1.095	1.045	.196	2.336		
PRES. ON RATE LEVEL	1.569	1.326	.214	3.109		
DERIVED BY FORMULA	1.512	1.242	.206	2.960		
UNDERLYING PRES. RATE	1.580	1.335	.215	3.130		
PROPOSED	1.512	1.242	.206	2.960		
YEAR	4-1-07	11-1-07	4-1-08	4-1-09	IND. RATE	3.158
IND. RATES				3.16	MINIMUM PREMIUM	
MAN. RATES	3.81	3.84	3.30	+ 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
2001	455,333	16,251,417	3.569	2		25	34	385	446
2002	443,154	17,822,230	4.021	5	1	33	39	382	460
2003	491,517	18,039,875	3.670	5		35	41	365	446
2004	508,673	23,496,479	4.619	2	1	24	48	392	467
2005	530,725	15,906,140	2.997	2		17	42	382	443
<b>TOTAL</b>	<b>2,429,402</b>	<b>91,516,141</b>	<b>3.767</b>	<b>16</b>	<b>2</b>	<b>134</b>	<b>204</b>	<b>1906</b>	<b>2262</b>
O.D.		177,434	.007					7	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	493,920		4,044,976	1,101,769	2,822,614	414,106		3,171,493	702,734	2,516,824	982,981
2002	1,288,944	157,919	5,839,996	1,315,156	1,819,649	5,299	22,860	2,986,464	1,166,288	2,126,829	1,092,826
2003	1,348,201		5,010,659	1,319,465	2,600,655	180,114		1,751,988	1,399,821	3,176,352	1,252,620
2004	1,089,259	619,961	3,467,075	1,826,223	2,744,710	382,369	5,201,511	1,923,402	1,499,451	3,332,374	1,410,144
2005	561,690		2,628,225	1,229,990	2,500,558	120,987		2,659,876	1,131,127	3,562,143	1,511,544
<b>TOTAL</b>	<b>4,782,014</b>	<b>777,880</b>	<b>20,990,931</b>	<b>6,792,603</b>	<b>12,488,186</b>	<b>1,102,875</b>	<b>5,224,371</b>	<b>12,493,223</b>	<b>5,899,421</b>	<b>14,714,522</b>	<b>6,250,115</b>
O.D.					69,430					98,405	9,599

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	651,047		4,690,652	1,227,369	2,941,167	944,191		5,617,378	1,115,236	3,880,945	1,119,615
2002	1,639,160	507,016	7,441,026	1,421,558	1,994,664	22,979	242,094	9,150,081	1,833,345	3,066,218	1,183,531
2003	1,711,029	327,278	7,482,640	1,409,358	2,706,872	389,036	270,524	6,909,691	1,706,685	4,247,964	1,381,640
2004	1,231,456	456,022	7,725,582	1,716,404	2,675,405	677,841	1,446,628	8,671,412	1,805,350	3,998,413	1,486,292
2005	737,323	508,573	8,402,630	1,529,666	2,155,585	227,763	657,309	9,760,250	1,585,093	3,419,581	1,588,633
<b>TOTAL</b>	<b>5,970,015</b>	<b>1,798,889</b>	<b>35,742,530</b>	<b>7,304,355</b>	<b>12,473,693</b>	<b>2,261,810</b>	<b>2,616,555</b>	<b>40,108,812</b>	<b>8,045,709</b>	<b>18,613,121</b>	<b>6,759,711</b>
O.D.	15	2,472	42,026	7,668	63,403	11	2,163	38,859	8,019	122,678	10,169

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	88,584,157	46,638,646	6,769,880			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	4,387,201	1,842,545	82,297			
TOTAL LOSSES	92,971,358	48,481,191	6,852,177			
EXPECTED LOSSES	72,177,533	36,270,972	5,611,919			
CREDIBILITY	.41	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.827	1.996	.282	6.105		
INDICATED (POST-TEST)	2.912	1.519	.215	4.646		
PRES. ON RATE LEVEL	2.951	1.483	.229	4.663		
DERIVED BY FORMULA	2.935	1.519	.215	4.669		
UNDERLYING PRES. RATE	2.971	1.493	.231	4.695		
PROPOSED	2.931	1.517	.215	4.663		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	4.975
IND. RATES				4.98	MINIMUM PREMIUM	
MAN. RATES	5.51	5.50	4.95	+ 4.98	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
2001	97,872	4,176,555	4.267			97,872			10	8	85	103
2002	88,986	4,958,734	5.572			88,986			12	12	78	102
2003	100,011	4,064,869	4.064			100,011			9	11	85	105
2004	102,362	3,761,386	3.674			102,362			4	13	74	91
2005	104,997	6,183,718	5.889			104,997		1	2	5	89	97
<b>TOTAL</b>	<b>494,228</b>	<b>23,145,262</b>	<b>4.683</b>			<b>494,228</b>		<b>1</b>	<b>37</b>	<b>49</b>	<b>411</b>	<b>498</b>
O.D.		1,018										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,688,468	154,466	426,856			745,876	231,424	585,814	343,651
2002			1,809,835	570,061	424,164			532,701	414,497	648,136	559,340
2003			1,395,111	284,321	668,842			444,768	188,368	668,989	414,470
2004			573,877	486,956	690,227			284,347	399,442	1,007,556	318,981
2005		758,145	320,891	70,828	781,379		2,799,561	50,969	57,211	1,028,928	315,806
<b>TOTAL</b>		<b>758,145</b>	<b>5,788,182</b>	<b>1,566,632</b>	<b>2,991,468</b>		<b>2,799,561</b>	<b>2,058,661</b>	<b>1,290,942</b>	<b>3,939,423</b>	<b>1,952,248</b>
O.D.											1,018

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,965,525	172,075	444,782			1,986,751	367,270	903,320	391,418
2002	1,500	56,343	2,394,810	604,392	470,580	334	32,685	1,865,418	636,377	933,819	605,765
2003	723	88,518	2,032,225	317,742	695,645	357	64,418	1,627,490	280,286	891,810	457,160
2004	962	87,417	1,625,963	439,700	668,416	692	126,684	1,871,566	475,727	1,196,139	336,206
2005	1,257	206,541	1,565,256	267,481	632,009	33,230	746,628	1,300,048	247,924	932,871	331,912
<b>TOTAL</b>	<b>4,442</b>	<b>438,819</b>	<b>9,583,779</b>	<b>1,801,390</b>	<b>2,911,432</b>	<b>34,613</b>	<b>970,415</b>	<b>8,651,273</b>	<b>2,007,584</b>	<b>4,857,959</b>	<b>2,122,461</b>
O.D.											1,070

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,683,341	11,578,365	2,123,531	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,361,750	528,694	27,030	
TOTAL LOSSES	21,045,091	12,107,059	2,150,561	
EXPECTED LOSSES	22,413,240	10,497,403	1,868,182	
CREDIBILITY	.14	.37	.57	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.258	2.450	.435	7.143
INDICATED (POST-TEST)	3.240	1.864	.331	5.435
PRES. ON RATE LEVEL	4.504	2.110	.375	6.989
DERIVED BY FORMULA	4.327	2.019	.350	6.696
UNDERLYING PRES. RATE	4.535	2.124	.378	7.037
PROPOSED	4.327	2.019	.350	6.696

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	7.145
IND. RATES				7.15	MINIMUM PREMIUM	
MAN. RATES	8.41	8.44	7.42	+ 7.15	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	30,911	3,220,726	10.419			7	7	40	54	
2002	38,773	5,294,640	13.655	1		7	4	43	55	
2003	41,695	3,885,934	9.319	2		4	8	50	64	
2004	45,974	5,295,888	11.519			5	6	45	56	
2005	55,751	2,693,068	4.830			2	13	42	57	
<b>TOTAL</b>	<b>213,104</b>	<b>20,390,256</b>	<b>9.568</b>	<b>3</b>		<b>25</b>	<b>38</b>	<b>220</b>	<b>286</b>	
O.D.		1,283								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,387,206	322,792	174,115			705,166	186,805	343,779	100,863
2002	189,200		1,204,740	123,152	226,176	5,000		3,076,509	35,832	308,060	125,971
2003	452,964		631,301	316,306	203,354	232,204		762,964	367,088	765,286	154,467
2004			1,082,093	223,329	364,665			2,693,036	313,286	399,485	219,994
2005			472,940	400,041	187,252			878,298	338,742	270,512	145,283
<b>TOTAL</b>	<b>642,164</b>		<b>4,778,280</b>	<b>1,385,620</b>	<b>1,155,562</b>	<b>237,204</b>		<b>8,115,973</b>	<b>1,241,753</b>	<b>2,087,122</b>	<b>746,578</b>
O.D.											1,283

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,745,105	359,590	181,430			2,344,678	296,461	530,108	114,883
2002	240,396	26,370	1,126,620	136,544	248,020	19,565	62,111	3,341,097	89,545	445,306	136,427
2003	574,498	36,975	843,385	305,829	219,965	499,859	75,046	1,913,145	493,313	1,028,768	170,377
2004	472	58,068	1,080,440	216,949	355,664	1,235	241,117	3,218,903	397,598	515,299	231,874
2005	1,151	77,181	1,293,380	301,049	190,951	1,322	124,379	1,840,961	305,412	303,383	152,692
<b>TOTAL</b>	<b>816,517</b>	<b>198,594</b>	<b>6,088,930</b>	<b>1,319,961</b>	<b>1,196,030</b>	<b>521,981</b>	<b>502,653</b>	<b>12,658,784</b>	<b>1,582,329</b>	<b>2,822,864</b>	<b>806,253</b>
O.D.											1,451

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	20,787,459	6,921,184	807,704	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	539,524	309,089	19,544	
TOTAL LOSSES	21,326,983	7,230,273	827,248	
EXPECTED LOSSES	8,769,230	5,728,236	1,227,478	
CREDIBILITY	.08	.21	.33	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	10.008	3.393	.388	13.789
INDICATED (POST-TEST)	7.616	2.582	.295	10.493
PRES. ON RATE LEVEL	4.087	2.670	.572	7.329
DERIVED BY FORMULA	4.369	2.652	.481	7.502
UNDERLYING PRES. RATE	4.115	2.688	.576	7.379
PROPOSED	4.369	2.652	.481	7.502

YEAR	4-1-07	11-1-07	4-1-08	4-1-09	IND. RATE	8.005
IND. RATES				8.01	MINIMUM PREMIUM	
MAN. RATES	8.43	8.40	7.78	+ 8.01	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	14,274	693,452	4.858			3	1	8	12
2002	13,664	1,248,315	9.135			3	2	12	17
2003	14,782	1,494,104	10.107			4		15	19
2004	17,973	1,110,160	6.176				8	11	19
2005	15,354	816,623	5.318				3	14	17
<b>TOTAL</b>	<b>76,047</b>	<b>5,362,654</b>	<b>7.052</b>			<b>10</b>	<b>14</b>	<b>60</b>	<b>84</b>
O.D.		348							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			404,395	6,757	19,335			175,065	878	57,481	29,541
2002			513,405	100,142	34,809			164,444	295,474	100,473	39,568
2003			739,625		52,638			601,249		70,098	30,494
2004				446,220	76,865				214,896	62,122	310,057
2005				112,546	141,861				359,508	159,978	42,730
<b>TOTAL</b>			<b>1,657,425</b>	<b>665,665</b>	<b>325,508</b>			<b>940,758</b>	<b>870,756</b>	<b>450,152</b>	<b>452,390</b>
O.D.											348

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			508,728	7,527	20,147			582,091	1,393	88,636	33,647
2002	263	15,310	661,270	106,867	40,793	238	10,369	616,128	437,845	151,486	42,852
2003	28	33,361	794,355	14,710	59,677	250	53,195	1,300,213	28,136	99,550	33,635
2004	718	25,760	504,015	320,499	94,884	146	20,503	320,270	188,714	89,732	326,800
2005	270	22,900	390,643	101,701	121,169	555	49,883	802,602	235,435	184,713	44,909
<b>TOTAL</b>	<b>1,279</b>	<b>97,331</b>	<b>2,859,011</b>	<b>551,304</b>	<b>336,670</b>	<b>1,189</b>	<b>133,950</b>	<b>3,621,304</b>	<b>891,523</b>	<b>614,117</b>	<b>481,843</b>
O.D.											367

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,714,064	2,393,614	482,210	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	197,553	92,182	16,612	
TOTAL LOSSES	6,911,617	2,485,796	498,822	
EXPECTED LOSSES	3,311,086	1,853,265	1,153,633	
CREDIBILITY	.04	.11	.16	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	9.089	3.269	.656	13.014
INDICATED (POST-TEST)	6.917	2.488	.499	9.904
PRES. ON RATE LEVEL	4.324	2.421	1.507	8.252
DERIVED BY FORMULA	4.428	2.428	1.346	8.202
UNDERLYING PRES. RATE	4.354	2.437	1.517	8.308
PROPOSED	4.455	2.443	1.354	8.252

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	8.805
IND. RATES				8.81	MINIMUM PREMIUM	
MAN. RATES	9.38	9.71	8.76	+ 8.81	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
2001	7,395	74,852	1.012			7,395					6	6
2002	6,588	1,236,364	18.766			6,588			2	2	13	17
2003	6,960	86,537	1.243			6,960				1	4	5
2004	8,294	1,635,920	19.724			8,294	1	1	1	2	14	19
2005	10,108	1,549,309	15.327			10,108	2			5	7	14
<b>TOTAL</b>	<b>39,345</b>	<b>4,582,982</b>	<b>11.648</b>			<b>39,345</b>	<b>3</b>	<b>1</b>	<b>3</b>	<b>10</b>	<b>44</b>	<b>61</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					18,671					37,768	18,413
2002			584,478	87,343	66,183			330,185	53,113	86,985	28,077
2003				18,455	12,019				24,748	7,119	24,196
2004	194,404	444,247	112,626	77,940	53,530	271	502,105	23,828	25,053	148,878	53,038
2005	984,573			214,885	97,489	3,566			80,595	136,066	32,135
<b>TOTAL</b>	<b>1,178,977</b>	<b>444,247</b>	<b>697,104</b>	<b>398,623</b>	<b>247,892</b>	<b>3,837</b>	<b>502,105</b>	<b>354,013</b>	<b>183,509</b>	<b>416,816</b>	<b>155,859</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					19,455					58,238	20,972
2002	230	11,804	505,617	93,435	73,815	40	12,268	670,241	85,429	126,221	30,407
2003	41	591	11,670	17,276	12,659	11	665	19,599	28,782	10,741	26,688
2004	223,266	244,791	288,537	66,532	55,731	4,940	644,789	215,401	44,062	173,272	55,902
2005	1,224,949	30,557	524,388	151,918	95,354	6,605	17,920	285,140	75,646	131,965	33,774
<b>TOTAL</b>	<b>1,448,486</b>	<b>287,743</b>	<b>1,330,212</b>	<b>329,161</b>	<b>257,014</b>	<b>11,596</b>	<b>675,642</b>	<b>1,190,381</b>	<b>233,919</b>	<b>500,437</b>	<b>167,743</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,944,060	1,320,531	167,743	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	122,436	61,321	2,064	
TOTAL LOSSES	5,066,496	1,381,852	169,807	
EXPECTED LOSSES	1,984,168	1,144,940	132,200	
CREDIBILITY	.03	.07	.11	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	12.877	3.512	.432	16.821
INDICATED (POST-TEST)	9.799	2.673	.329	12.801
PRES. ON RATE LEVEL	5.009	2.890	.334	8.233
DERIVED BY FORMULA	5.153	2.875	.333	8.361
UNDERLYING PRES. RATE	5.043	2.910	.336	8.289
PROPOSED	5.153	2.875	.333	8.361

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	8.922
IND. RATES				8.92	MINIMUM PREMIUM	
MAN. RATES	9.51	9.68	8.74	+ 8.92	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	1,433	13,334	.930			1,433					2	2
2002	1,564	2,459	.157			1,564						
2003	1,701	132,588	7.794			1,701					5	5
2004	1,865	28,466	1.526			1,865					3	3
2005	2,375	79,817	3.360			2,375				1	2	3
<b>TOTAL</b>	<b>8,938</b>	<b>256,664</b>	<b>2.872</b>			<b>8,938</b>				<b>1</b>	<b>12</b>	<b>13</b>
O.D.		17,674	.197								1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					4,583					7,836	915
2002											2,459
2003					97,007					31,971	3,610
2004					7,173					19,809	1,484
2005				30,000	23,675				7,500	12,760	5,882
<b>TOTAL</b>				<b>30,000</b>	<b>132,438</b>				<b>7,500</b>	<b>72,376</b>	<b>14,350</b>
O.D.					8,095					9,579	

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					4,776					12,083	1,042
2002											2,663
2003	7	1,401	23,527	5,007	97,350		275	8,389	1,901	41,694	3,982
2004	1	251	4,355	791	6,539	2	582	10,467	2,163	22,642	1,564
2005	64	5,060	86,619	23,840	21,232	18	1,677	26,626	7,058	12,367	6,182
<b>TOTAL</b>	<b>72</b>	<b>6,712</b>	<b>114,501</b>	<b>29,638</b>	<b>129,897</b>	<b>20</b>	<b>2,534</b>	<b>45,482</b>	<b>11,122</b>	<b>88,786</b>	<b>15,433</b>
O.D.		32	668	149	8,694		4	781	260	13,582	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	170,806	282,128	15,433	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	24,346	13,828	394	
TOTAL LOSSES	195,152	295,956	15,827	
EXPECTED LOSSES	393,272	255,001	24,758	
CREDIBILITY	.01	.03	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.183	3.311	.177	5.671
INDICATED (POST-TEST)	1.661	2.520	.135	4.316
PRES. ON RATE LEVEL	4.370	2.834	.275	7.479
DERIVED BY FORMULA	4.343	2.825	.269	7.437
UNDERLYING PRES. RATE	4.400	2.853	.277	7.530
PROPOSED	4.343	2.825	.269	7.437

YEAR	4-1-07	11-1-07	4-1-08	4-1-09	IND. RATE	7.936
IND. RATES				7.94	MINIMUM PREMIUM	
MAN. RATES	7.35	8.80	7.94	+ 7.94	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	29,059	1,989,275	6.845			5	4	43	52
2002	29,286	2,180,712	7.446			5	6	41	52
2003	28,709	2,189,036	7.624			3	4	35	42
2004	30,663	2,283,746	7.447			5	5	28	38
2005	32,735	1,778,106	5.431				3	34	39
<b>TOTAL</b>	<b>150,452</b>	<b>10,420,875</b>	<b>6.926</b>	<b>1</b>	<b>1</b>	<b>18</b>	<b>22</b>	<b>181</b>	<b>223</b>
O.D.		58,834	.039				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			728,366	180,772	232,519			400,493	108,381	217,809	120,935
2002			718,598	200,378	259,060			283,493	317,161	296,385	105,637
2003			420,664	244,642	436,015			165,861	93,335	663,960	164,559
2004			684,235	289,885	153,064			579,421	214,978	192,565	169,598
2005	3,000	446,394		121,785	331,991		400,000		65,603	279,597	129,736
<b>TOTAL</b>	<b>3,000</b>	<b>446,394</b>	<b>2,551,863</b>	<b>1,037,462</b>	<b>1,412,649</b>		<b>400,000</b>	<b>1,429,268</b>	<b>799,458</b>	<b>1,650,316</b>	<b>690,465</b>
O.D.				55,090					520		3,224

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			916,284	201,379	242,288			1,331,639	172,001	335,860	137,745
2002	525	22,594	953,693	215,079	283,820	258	17,561	1,016,688	478,066	430,702	114,405
2003	587	33,707	745,002	251,320	450,072	167	28,166	732,282	155,640	874,424	181,509
2004	549	62,190	1,174,777	245,236	169,171	698	133,638	1,788,460	251,003	255,803	178,756
2005	4,754	359,351	736,797	162,776	272,623	22,406	481,513	455,951	100,150	259,295	136,353
<b>TOTAL</b>	<b>6,415</b>	<b>477,842</b>	<b>4,526,553</b>	<b>1,075,790</b>	<b>1,417,974</b>	<b>23,529</b>	<b>660,878</b>	<b>5,325,020</b>	<b>1,156,860</b>	<b>2,156,084</b>	<b>748,768</b>
O.D.	145	300	9,863	56,376	771			151	758	13	3,672

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,030,696	5,864,626	752,440	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	402,166	218,091	8,606	
TOTAL LOSSES	11,432,862	6,082,717	761,046	
EXPECTED LOSSES	6,631,925	4,319,477	592,780	
CREDIBILITY	.06	.17	.26	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	7.599	4.043	.506	12.148
INDICATED (POST-TEST)	5.783	3.077	.385	9.245
PRES. ON RATE LEVEL	4.378	2.852	.391	7.621
DERIVED BY FORMULA	4.462	2.890	.389	7.741
UNDERLYING PRES. RATE	4.408	2.871	.394	7.673
PROPOSED	4.462	2.890	.389	7.741

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	8.260
IND. RATES				8.26	MINIMUM PREMIUM	
MAN. RATES	8.56	8.91	8.09	+ 8.26	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	2,601	451,821	17,371			1	2	1	4	
2002	1,534	80,051	5,218				1	3	4	
2003	3,264	85,089	2,606					5	5	
2004	3,712	69,437	1,870					4	4	
2005	2,960	3,294	.111							
<b>TOTAL</b>	<b>14,071</b>	<b>689,692</b>	<b>4,902</b>			<b>1</b>	<b>3</b>	<b>13</b>	<b>17</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			146,693	99,062	4,002			87,131	105,325	3,390	6,218
2002				40,673	11,644				12,746	10,285	4,703
2003					14,074					55,960	15,055
2004					25,261					26,493	17,683
2005											3,294
<b>TOTAL</b>			<b>146,693</b>	<b>139,735</b>	<b>54,981</b>			<b>87,131</b>	<b>118,071</b>	<b>96,128</b>	<b>46,953</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			184,540	110,356	4,170			289,711	167,151	5,227	7,082
2002	106	268	8,244	41,837	13,072	12	22	4,524	18,851	14,920	5,093
2003	1	195	3,411	726	14,128	2	485	14,689	3,329	72,972	16,606
2004	5	898	15,343	2,781	23,026	4	760	14,005	2,889	30,278	18,638
2005											3,462
<b>TOTAL</b>	<b>112</b>	<b>1,361</b>	<b>211,538</b>	<b>155,700</b>	<b>54,396</b>	<b>18</b>	<b>1,267</b>	<b>322,929</b>	<b>192,220</b>	<b>123,397</b>	<b>50,881</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	537,225	525,713	50,881	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	30,449	17,256	603	
TOTAL LOSSES	567,674	542,969	51,484	
EXPECTED LOSSES	503,039	335,032	39,962	
CREDIBILITY	.01	.03	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.034	3.859	.366	8.259
INDICATED (POST-TEST)	3.070	2.937	.279	6.286
PRES. ON RATE LEVEL	3.551	2.365	.282	6.198
DERIVED BY FORMULA	3.546	2.382	.282	6.210
UNDERLYING PRES. RATE	3.575	2.381	.284	6.240
PROPOSED	3.546	2.382	.282	6.210

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE
IND. RATES				6.63	MINIMUM PREMIUM
MAN. RATES	5.31	5.77	6.58	+ 6.63	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
2001	110,352	3,903,877	3.537			110,352			9	10	68	87
2002	85,661	1,940,022	2.264			85,661			3	6	43	52
2003	123,026	1,390,501	1.130			123,026			1	16	43	60
2004	119,049	3,298,366	2.770			119,049			4	17	61	82
2005	110,950	1,516,467	1.366			110,950				8	52	60
<b>TOTAL</b>	<b>549,038</b>	<b>12,049,233</b>	<b>2.195</b>			<b>549,038</b>			<b>17</b>	<b>57</b>	<b>267</b>	<b>341</b>
O.D.		12,884	.002								1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,311,633	206,818	762,545			640,853	165,427	413,738	402,863
2002			649,800	203,040	338,587			179,020	54,696	282,963	231,916
2003			93,090	306,720	174,358			37,561	218,322	163,164	397,286
2004			444,824	602,135	628,019			239,640	468,134	633,085	282,529
2005				165,314	466,480				122,219	486,310	276,144
<b>TOTAL</b>			<b>2,499,347</b>	<b>1,484,027</b>	<b>2,369,989</b>			<b>1,097,074</b>	<b>1,028,798</b>	<b>1,979,260</b>	<b>1,590,738</b>
O.D.					502					5,985	6,397

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,499,373	230,395	794,567			1,816,693	262,532	637,984	458,861
2002	534	20,960	874,907	218,770	369,001	48	10,843	607,769	92,350	403,954	251,165
2003	691	14,298	303,574	287,592	185,927	125	11,312	310,462	261,987	226,317	438,206
2004	1,122	82,670	1,547,075	508,173	615,377	634	112,000	1,639,006	488,676	772,590	297,786
2005	568	54,414	925,173	219,250	381,459	476	43,994	693,918	168,376	451,090	290,227
<b>TOTAL</b>	<b>2,915</b>	<b>172,342</b>	<b>5,150,102</b>	<b>1,464,180</b>	<b>2,346,331</b>	<b>1,283</b>	<b>178,149</b>	<b>5,067,848</b>	<b>1,273,921</b>	<b>2,491,935</b>	<b>1,736,245</b>
O.D.		40	671	131	396	4	359	5,587	1,147	5,366	6,805

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,579,300	7,583,407	1,743,050			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	654,608	305,686	18,726			
TOTAL LOSSES	11,233,908	7,889,093	1,761,776			
EXPECTED LOSSES	10,766,636	6,105,302	1,301,221			
CREDIBILITY	.15	.39	.61			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.046	1.437	.321	3.804		
INDICATED (POST-TEST)	1.557	1.094	.244	2.895		
PRES. ON RATE LEVEL	1.948	1.104	.235	3.287		
DERIVED BY FORMULA	1.889	1.100	.240	3.229		
UNDERLYING PRES. RATE	1.961	1.112	.237	3.310		
PROPOSED	1.889	1.100	.240	3.229		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.445
IND. RATES				3.45	MINIMUM PREMIUM	
MAN. RATES	4.23	4.00	3.49	+ 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	
2001	16,448	1,108,293	6.738			2	3	52	57	
2002	15,581	844,595	5.420			2	1	28	31	
2003	22,906	1,253,450	5.472			2	6	33	41	
2004	33,964	2,042,059	6.012				23	48	71	
2005	25,806	1,643,227	6.367				14	63	77	
<b>TOTAL</b>	<b>114,705</b>	<b>6,891,624</b>	<b>6.008</b>			<b>6</b>	<b>47</b>	<b>224</b>	<b>277</b>	
O.D.		285								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			192,997	67,086	331,314			211,343	4,612	167,062	133,879
2002			226,708	85,801	185,067			79,510	8,903	211,595	47,011
2003			190,000	342,677	153,641			110,925	205,234	178,084	72,889
2004				903,263	112,513				539,133	234,371	252,779
2005				462,165	208,352				454,834	288,173	229,703
<b>TOTAL</b>			<b>609,705</b>	<b>1,860,992</b>	<b>990,887</b>			<b>401,778</b>	<b>1,212,716</b>	<b>1,079,285</b>	<b>736,261</b>
O.D.											285

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			242,790	74,734	345,231			702,715	7,319	257,611	152,488
2002	225	7,656	313,446	92,867	200,837	8	4,820	272,496	20,921	300,821	50,913
2003	773	19,848	436,163	320,820	167,355	166	20,012	522,269	251,917	246,385	80,397
2004	1,441	50,638	994,067	644,012	152,810	360	53,671	844,928	482,006	314,842	266,429
2005	860	65,595	1,126,061	326,394	204,040	798	72,283	1,161,214	334,901	314,728	241,418
<b>TOTAL</b>	<b>3,299</b>	<b>143,737</b>	<b>3,112,527</b>	<b>1,458,827</b>	<b>1,070,273</b>	<b>1,332</b>	<b>150,786</b>	<b>3,503,622</b>	<b>1,097,064</b>	<b>1,434,387</b>	<b>791,645</b>
O.D.											312

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,915,303	5,060,551	791,957	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	233,679	149,509	7,307	
TOTAL LOSSES	7,148,982	5,210,060	799,264	
EXPECTED LOSSES	3,941,263	2,858,450	466,848	
CREDIBILITY	.05	.14	.22	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	6.232	4.542	.697	11.471
INDICATED (POST-TEST)	4.743	3.456	.530	8.729
PRES. ON RATE LEVEL	3.413	2.475	.404	6.292
DERIVED BY FORMULA	3.480	2.612	.432	6.524
UNDERLYING PRES. RATE	3.436	2.492	.407	6.335
PROPOSED	3.480	2.612	.432	6.524

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	6.961
IND. RATES				6.96	MINIMUM PREMIUM	
MAN. RATES	6.78	7.39	6.68	+ 6.96	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	620									
2002	317	5,735	1,809							
2003	523	246	.047							
2004	284	117,251	41,285				1	2	3	
2005	1,253	67,786	5,409				1	1	2	
<b>TOTAL</b>	<b>2,997</b>	<b>191,018</b>	<b>6,374</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
2002											5,735
2003											246
2004				90,994	9,951				15,315	633	358
2005				20,000	9,699				20,000	15,000	3,087
<b>TOTAL</b>				<b>110,994</b>	<b>19,650</b>				<b>35,315</b>	<b>15,633</b>	<b>9,426</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											6,211
2003											271
2004	145	5,052	99,302	64,724	14,133	9	1,354	20,818	13,034	2,060	377
2005	37	2,890	49,638	14,302	9,367	38	3,324	53,236	15,176	15,928	3,244
<b>TOTAL</b>	<b>182</b>	<b>7,942</b>	<b>148,940</b>	<b>79,026</b>	<b>23,500</b>	<b>47</b>	<b>4,678</b>	<b>74,054</b>	<b>28,210</b>	<b>17,988</b>	<b>10,103</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	235,843	148,724	10,103	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,942	3,091	86	
TOTAL LOSSES	237,785	151,815	10,189	
EXPECTED LOSSES	27,901	47,502	4,465	
CREDIBILITY	.00	.01	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	7.934	5.066	.340	13.340
INDICATED (POST-TEST)	6.038	3.855	.259	10.152
PRES. ON RATE LEVEL	.925	1.574	.148	2.647
DERIVED BY FORMULA	.925	1.597	.150	2.672
UNDERLYING PRES. RATE	.931	1.585	.149	2.665
PROPOSED	.925	1.597	.150	2.672

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	2.851
IND. RATES				2.85	MINIMUM PREMIUM	
MAN. RATES	2.67	3.01	2.81	+ 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	
2001	24,188	571,588	2.363			1	4	23	28	
2002	30,825	844,473	2.739			2	3	22	27	
2003	38,702	1,125,223	2.907			1	10	32	43	
2004	53,667	1,915,492	3.569			3	7	52	62	
2005	56,082	1,322,693	2.358				5	54	59	
<b>TOTAL</b>	<b>203,464</b>	<b>5,779,469</b>	<b>2.841</b>			<b>7</b>	<b>29</b>	<b>183</b>	<b>219</b>	
O.D.		3,398	.001							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			108,747	184,164	80,142			20,547	43,897	70,230	63,861
2002			246,381	130,147	173,139			45,052	59,693	109,159	80,902
2003			144,000	388,676	96,997			120,000	132,609	166,723	76,218
2004			333,407	235,329	433,669			91,290	72,589	451,074	298,134
2005				113,854	407,168				156,800	410,162	234,709
<b>TOTAL</b>			<b>832,535</b>	<b>1,052,170</b>	<b>1,191,115</b>			<b>276,889</b>	<b>465,588</b>	<b>1,207,348</b>	<b>753,824</b>
O.D.											3,398

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			136,804	205,158	83,509			68,319	69,664	108,294	72,738
2002	342	8,414	344,947	138,182	188,717	48	2,829	169,314	91,188	156,678	87,617
2003	867	17,687	387,040	358,531	111,503	137	19,253	494,104	168,532	227,476	84,068
2004	490	49,499	915,700	225,777	415,455	197	39,531	593,884	119,546	525,008	314,233
2005	452	44,278	751,686	173,477	330,327	477	43,600	690,599	175,051	387,124	246,679
<b>TOTAL</b>	<b>2,151</b>	<b>119,878</b>	<b>2,536,177</b>	<b>1,101,125</b>	<b>1,129,511</b>	<b>859</b>	<b>105,213</b>	<b>2,016,220</b>	<b>623,981</b>	<b>1,404,580</b>	<b>805,335</b>
O.D.											3,587

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,780,498	4,259,197	808,922	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	212,678	223,398	7,731	
TOTAL LOSSES	4,993,176	4,482,595	816,653	
EXPECTED LOSSES	3,487,372	4,020,449	461,864	
CREDIBILITY	.08	.20	.32	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.454	2.203	.401	5.058
INDICATED (POST-TEST)	1.867	1.676	.305	3.848
PRES. ON RATE LEVEL	1.702	1.963	.225	3.890
DERIVED BY FORMULA	1.715	1.906	.251	3.872
UNDERLYING PRES. RATE	1.714	1.976	.227	3.917
PROPOSED	1.715	1.906	.251	3.872

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	4.131
IND. RATES				4.13	MINIMUM PREMIUM	
MAN. RATES	4.32	4.67	4.13	+ 4.13	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	207,930	8,395,117	4.037	1		21	12	150	184
2002	218,490	6,473,348	2.962			16	17	145	178
2003	227,209	8,530,722	3.754	1		26	13	149	189
2004	241,725	8,232,410	3.405			16	21	179	216
2005	259,891	6,547,953	2.519			8	15	164	187
<b>TOTAL</b>	<b>1,155,245</b>	<b>38,179,550</b>	<b>3.305</b>	<b>2</b>		<b>87</b>	<b>78</b>	<b>787</b>	<b>954</b>
O.D.		74,268	.006				1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	245,503		3,378,429	512,356	951,445	16,710		1,689,803	147,157	967,232	486,482
2002			2,030,546	719,889	1,248,659			696,735	215,981	1,008,033	553,505
2003	26,667		3,649,072	509,281	1,022,771			1,647,570	221,998	832,363	621,000
2004			2,194,827	940,857	1,481,919			1,101,965	425,755	1,555,192	531,895
2005			1,176,579	693,432	1,380,066			183,807	821,376	1,699,923	592,770
<b>TOTAL</b>	<b>272,170</b>		<b>12,429,453</b>	<b>3,375,815</b>	<b>6,084,860</b>	<b>16,710</b>		<b>5,319,880</b>	<b>1,832,267</b>	<b>6,062,743</b>	<b>2,785,652</b>
O.D.				60,000	236				1,000	5,025	8,007

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	325,782		3,988,417	570,764	991,408	79,322		4,966,460	233,538	1,491,472	554,103
2002	1,893	66,732	2,764,980	774,542	1,358,973	176	42,229	2,358,700	361,440	1,440,027	599,446
2003	35,116	215,055	5,012,685	581,804	1,082,568	1,071	211,050	5,214,828	394,375	1,129,203	684,963
2004	1,983	243,874	4,540,620	908,733	1,449,185	1,577	312,902	4,349,086	631,579	1,850,453	560,617
2005	3,739	268,099	4,441,530	834,765	1,184,125	2,270	210,337	3,257,091	725,276	1,609,288	623,001
<b>TOTAL</b>	<b>368,513</b>	<b>793,760</b>	<b>20,748,232</b>	<b>3,670,608</b>	<b>6,066,259</b>	<b>84,416</b>	<b>776,518</b>	<b>20,146,165</b>	<b>2,346,208</b>	<b>7,520,443</b>	<b>3,022,130</b>
O.D.	94	6,382	110,136	35,298	5,445	2	118	1,962	615	7,875	8,714

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	43,036,298	19,652,751	3,030,844			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,897,257	893,185	36,976			
TOTAL LOSSES	44,933,555	20,545,936	3,067,820			
EXPECTED LOSSES	31,214,721	17,455,752	2,495,329			
CREDIBILITY	.25	.65	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.890	1.778	.266	5.934		
INDICATED (POST-TEST)	2.960	1.353	.202	4.515		
PRES. ON RATE LEVEL	2.684	1.501	.214	4.399		
DERIVED BY FORMULA	2.753	1.405	.202	4.360		
UNDERLYING PRES. RATE	2.702	1.511	.216	4.429		
PROPOSED	2.778	1.417	.204	4.399		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	4.694
IND. RATES				4.69	MINIMUM PREMIUM	
MAN. RATES	5.08	5.17	4.67	+ 4.69	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	2,093	837	.039							
2002	1,590	867	.054							
2003	2,295	271,016	11.808				2	5		7
2004	2,889	104,692	3.623				3	1		4
2005	2,993	48,151	1.608						3	3
<b>TOTAL</b>	<b>11,860</b>	<b>425,563</b>	<b>3.588</b>				<b>5</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
2001											837
2002											867
2003				112,535	15,981				94,148	39,582	8,770
2004				69,092	302				29,208	2,324	3,766
2005					16,810					19,301	12,040
<b>TOTAL</b>				<b>181,627</b>	<b>33,093</b>				<b>123,356</b>	<b>61,207</b>	<b>26,280</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											953
2002											939
2003	248	2,779	57,270	102,385	19,679	50	2,642	77,861	110,253	57,158	9,673
2004	110	3,571	70,995	48,348	4,116	16	2,602	40,290	24,981	5,204	3,969
2005	10	1,329	22,405	4,398	13,231	10	1,157	18,025	3,699	17,301	12,654
<b>TOTAL</b>	<b>368</b>	<b>7,679</b>	<b>150,670</b>	<b>155,131</b>	<b>37,026</b>	<b>76</b>	<b>6,401</b>	<b>136,176</b>	<b>138,933</b>	<b>79,663</b>	<b>28,188</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	301,370	410,753	28,188	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	13,341	10,490	368	
TOTAL LOSSES	314,711	421,243	28,556	
EXPECTED LOSSES	217,394	194,622	23,244	
CREDIBILITY	.01	.03	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.654	3.552	.241	6.447
INDICATED (POST-TEST)	2.020	2.703	.183	4.906
PRES. ON RATE LEVEL	1.820	1.630	.195	3.645
DERIVED BY FORMULA	1.822	1.662	.194	3.678
UNDERLYING PRES. RATE	1.833	1.641	.196	3.670
PROPOSED	1.822	1.662	.194	3.678

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.924
IND. RATES				3.92	MINIMUM PREMIUM	
MAN. RATES	4.05	4.27	3.87	+ 3.92	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	14,108	522,539	3.703					3	21	24
2002	12,886	1,862,225	14.451		1	1		4	25	31
2003	14,486	1,098,391	7.582					8	31	39
2004	15,370	421,848	2.744					2	20	22
2005	15,776	445,442	2.823					2	26	28
<b>TOTAL</b>	<b>72,626</b>	<b>4,350,445</b>	<b>5.990</b>		<b>1</b>	<b>1</b>		<b>19</b>	<b>123</b>	<b>144</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				116,380	212,097				31,567	114,513	47,982
2002		318,987	92,506	177,002	56,141		890,761	9,277	113,755	154,468	49,328
2003				434,726	171,056				312,468	150,468	29,673
2004				65,844	143,890				28,913	144,352	38,849
2005				39,005	169,251				45,334	121,810	70,042
<b>TOTAL</b>		<b>318,987</b>	<b>92,506</b>	<b>832,957</b>	<b>752,435</b>		<b>890,761</b>	<b>9,277</b>	<b>532,037</b>	<b>685,611</b>	<b>235,874</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				129,648	221,007				50,096	176,581	54,651
2002	555	152,330	157,860	183,273	63,145	11,569	669,330	93,325	175,069	222,121	53,422
2003	968	12,354	247,750	401,163	185,746	156	8,968	263,414	367,040	214,613	32,729
2004	134	8,527	154,885	61,897	134,822	38	6,650	114,964	40,226	167,498	40,947
2005	171	17,502	297,190	67,210	136,584	136	12,783	202,659	51,234	114,816	73,614
<b>TOTAL</b>	<b>1,828</b>	<b>190,713</b>	<b>857,685</b>	<b>843,191</b>	<b>741,304</b>	<b>11,899</b>	<b>697,731</b>	<b>674,362</b>	<b>683,665</b>	<b>895,629</b>	<b>255,363</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,434,218	3,163,789	255,363	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	142,761	126,710	3,166	
TOTAL LOSSES	2,576,979	3,290,499	258,529	
EXPECTED LOSSES	2,349,452	2,496,883	216,425	
CREDIBILITY	.04	.10	.16	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.548	4.531	.356	8.435
INDICATED (POST-TEST)	2.700	3.448	.271	6.419
PRES. ON RATE LEVEL	3.213	3.415	.296	6.924
DERIVED BY FORMULA	3.192	3.418	.292	6.902
UNDERLYING PRES. RATE	3.235	3.438	.298	6.971
PROPOSED	3.192	3.418	.292	6.902

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	7.365
IND. RATES				7.37	MINIMUM PREMIUM	
MAN. RATES	7.72	8.13	7.35	+ 7.37	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	9,784	183,983	1.880				1	6	7
2002	12,647	1,085,335	8.581			3	2	7	12
2003	9,213	19,620	.212					1	1
2004	15,926	651,116	4.088	1		1	1	10	13
2005	20,027	189,998	.948				1	4	5
<b>TOTAL</b>	<b>67,597</b>	<b>2,130,052</b>	<b>3.151</b>	<b>1</b>		<b>4</b>	<b>5</b>	<b>28</b>	<b>38</b>
O.D.		6,394	.009						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				30,339	66,521				17,822	49,956	19,345
2002			459,447	53,671	60,660			425,493	10,603	41,453	34,008
2003					2,665					4,612	12,343
2004	250,663		101,107	87,924	53,035			58,170	25,000	40,426	34,791
2005				63,540	31,485				42,130	30,855	21,988
<b>TOTAL</b>	<b>250,663</b>		<b>560,554</b>	<b>235,474</b>	<b>214,366</b>			<b>483,663</b>	<b>95,555</b>	<b>167,302</b>	<b>122,475</b>
O.D.											6,394

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				33,798	69,315				28,284	77,032	22,034
2002	140	11,011	473,271	58,723	67,334	8	15,782	847,257	23,947	60,981	36,831
2003		40	647	137	2,674		40	1,213	274	6,012	13,614
2004	287,691	13,060	246,997	71,401	55,382	83	16,223	219,438	31,213	50,380	36,670
2005	120	9,239	158,608	45,617	30,289	78	6,943	111,446	31,822	32,885	23,109
<b>TOTAL</b>	<b>287,951</b>	<b>33,350</b>	<b>879,523</b>	<b>209,676</b>	<b>224,994</b>	<b>169</b>	<b>38,988</b>	<b>1,179,354</b>	<b>115,540</b>	<b>227,290</b>	<b>132,258</b>
O.D.											6,925

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,419,335	777,500	139,183	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	45,788	45,366	1,753	
TOTAL LOSSES	2,465,123	822,866	140,936	
EXPECTED LOSSES	746,946	808,460	104,775	
CREDIBILITY	.04	.10	.15	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.647	1.217	.208	5.072
INDICATED (POST-TEST)	2.775	.926	.158	3.859
PRES. ON RATE LEVEL	1.097	1.188	.154	2.439
DERIVED BY FORMULA	1.164	1.162	.155	2.481
UNDERLYING PRES. RATE	1.105	1.196	.155	2.456
PROPOSED	1.164	1.162	.155	2.481

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	TOTAL
IND. RATES				2.65	MINIMUM PREMIUM	
MAN. RATES	2.50	2.80	2.59	+ 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
2001	82,287	314,567	.382				2	13	15
2002	91,459	361,707	.395				1	18	19
2003	106,857	594,539	.556				2	17	19
2004	120,041	637,697	.531				5	14	19
2005	126,342	510,498	.404				1	26	27
<b>TOTAL</b>	<b>526,986</b>	<b>2,419,008</b>	<b>.459</b>				<b>11</b>	<b>88</b>	<b>99</b>
O.D.		1,716							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				79,921	31,432				23,515	126,477	53,222
2002				29,793	86,392				24,983	86,581	133,958
2003				73,041	192,248				34,225	226,726	68,299
2004				122,293	181,725				122,525	148,612	62,542
2005				42,232	147,232				24,191	218,668	78,175
<b>TOTAL</b>				<b>347,280</b>	<b>639,029</b>				<b>229,439</b>	<b>807,064</b>	<b>396,196</b>
O.D.											1,716

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				89,032	32,751				37,318	195,028	60,620
2002	79	509	12,459	32,080	93,190	20	71	14,280	38,748	123,421	145,077
2003	175	4,455	81,284	75,841	195,293	17	2,778	84,041	52,706	297,669	75,334
2004	231	12,796	235,714	105,530	172,438	97	14,935	242,438	119,951	180,529	65,919
2005	161	16,103	273,755	63,349	119,540	172	16,069	251,667	56,806	199,007	82,162
<b>TOTAL</b>	<b>646</b>	<b>33,863</b>	<b>603,212</b>	<b>365,832</b>	<b>613,212</b>	<b>306</b>	<b>33,853</b>	<b>592,426</b>	<b>305,529</b>	<b>995,654</b>	<b>429,112</b>
O.D.											1,858

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,264,306	2,280,227	430,970	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	127,395	93,096	5,944	
TOTAL LOSSES	1,391,701	2,373,323	436,914	
EXPECTED LOSSES	2,092,134	1,770,673	384,701	
CREDIBILITY	.15	.38	.60	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.264	.450	.083	.797
INDICATED (POST-TEST)	.201	.342	.063	.606
PRES. ON RATE LEVEL	.394	.334	.073	.801
DERIVED BY FORMULA	.365	.337	.067	.769
UNDERLYING PRES. RATE	.397	.336	.073	.806
PROPOSED	.365	.337	.067	.769

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE
IND. RATES				.82	MINIMUM PREMIUM
MAN. RATES	.95	.94	.85	+ .82	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	70,999	1,488,910	2.097			3	3	43	49
2002	72,291	1,965,639	2.719	1		5	3	34	43
2003	78,041	1,747,298	2.238			3	7	41	51
2004	81,931	2,434,343	2.971			8	4	44	56
2005	87,408	1,463,073	1.673			3	5	42	50
<b>TOTAL</b>	<b>390,670</b>	<b>9,099,263</b>	<b>2.329</b>	<b>1</b>		<b>22</b>	<b>22</b>	<b>204</b>	<b>249</b>
O.D.		173,372	.044			1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			544,444	90,913	220,969			158,854	21,165	285,247	167,318
2002	9,028		888,045	31,485	157,106	1,075		363,872	19,216	327,989	167,823
2003			474,778	292,736	250,055			46,434	229,076	275,364	178,855
2004			1,114,514	110,972	151,958			437,606	67,068	352,648	199,577
2005			360,257	191,522	174,889			125,205	156,639	263,622	190,939
<b>TOTAL</b>	<b>9,028</b>		<b>3,382,038</b>	<b>717,628</b>	<b>954,977</b>	<b>1,075</b>		<b>1,131,971</b>	<b>493,164</b>	<b>1,504,870</b>	<b>904,512</b>
O.D.			146,222					27,150			

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			684,911	101,277	230,251			528,190	33,589	439,851	190,575
2002	11,537	26,094	1,126,429	41,593	172,637	4,218	21,819	1,188,611	47,025	468,193	181,752
2003	679	34,894	790,019	286,143	265,604	145	13,634	373,944	281,463	373,448	197,277
2004	304	84,315	1,580,340	139,309	168,351	546	112,767	1,514,569	137,733	423,923	210,354
2005	954	60,733	998,589	180,802	166,166	621	57,984	872,897	162,514	262,263	200,677
<b>TOTAL</b>	<b>13,474</b>	<b>206,036</b>	<b>5,180,288</b>	<b>749,124</b>	<b>1,003,009</b>	<b>5,530</b>	<b>206,204</b>	<b>4,478,211</b>	<b>662,324</b>	<b>1,967,678</b>	<b>980,635</b>
O.D.		4,168	182,411	1,066	573		1,618	86,277	757	198	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,364,217	4,384,729	980,635	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	405,656	210,994	11,857	
TOTAL LOSSES	10,769,873	4,595,723	992,492	
EXPECTED LOSSES	6,668,737	4,125,474	800,874	
CREDIBILITY	.12	.31	.49	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.757	1.176	.254	4.187
INDICATED (POST-TEST)	2.098	.895	.193	3.186
PRES. ON RATE LEVEL	1.695	1.049	.204	2.948
DERIVED BY FORMULA	1.743	1.001	.199	2.943
UNDERLYING PRES. RATE	1.707	1.056	.205	2.968
PROPOSED	1.746	1.003	.199	2.948

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.145
IND. RATES				3.15	MINIMUM PREMIUM	
MAN. RATES	3.62	3.53	3.13	+ 3.15	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	67,771	1,409,356	2,079			1	5	33	39
2002	69,726	2,798,794	4,013	1		5	1	34	41
2003	68,751	1,214,347	1,766			3	3	34	40
2004	72,270	1,333,270	1,844			3	3	28	34
2005	86,554	981,498	1,133			1	4	32	37
<b>TOTAL</b>	<b>365,072</b>	<b>7,737,265</b>	<b>2,119</b>	<b>1</b>		<b>13</b>	<b>16</b>	<b>161</b>	<b>191</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			146,034	162,854	273,348			47,034	490,620	183,424	106,042
2002	1,000		870,793	5,326	191,892			1,370,340	12,286	234,953	112,204
2003			380,426	187,922	169,599			67,050	86,061	188,238	135,051
2004			428,280	118,931	221,621			152,341	23,106	235,460	153,531
2005			224,865	110,368	131,689			71,461	47,027	291,112	104,976
<b>TOTAL</b>	<b>1,000</b>		<b>2,050,398</b>	<b>585,401</b>	<b>988,149</b>			<b>1,708,226</b>	<b>659,100</b>	<b>1,133,187</b>	<b>611,804</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			183,711	181,420	284,830			156,388	778,614	282,838	120,782
2002	1,283	18,727	802,158	13,583	208,613	8	30,675	1,653,925	38,576	337,190	121,517
2003	437	26,457	603,431	185,616	180,440	78	11,870	309,626	113,533	251,793	148,961
2004	273	42,164	784,610	124,864	217,717	208	42,454	586,495	60,036	276,362	161,822
2005	596	38,695	636,465	113,346	120,642	383	36,422	546,482	93,681	270,510	110,330
<b>TOTAL</b>	<b>2,589</b>	<b>126,043</b>	<b>3,010,375</b>	<b>618,829</b>	<b>1,012,242</b>	<b>677</b>	<b>121,421</b>	<b>3,252,916</b>	<b>1,084,440</b>	<b>1,418,693</b>	<b>663,412</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,514,021	4,134,204	663,412			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	283,021	175,422	9,366			
TOTAL LOSSES	6,797,042	4,309,626	672,778			
EXPECTED LOSSES	4,618,161	3,380,566	624,272			
CREDIBILITY	.12	.30	.47			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.862	1.180	.184	3.226		
INDICATED (POST-TEST)	1.417	.898	.140	2.455		
PRES. ON RATE LEVEL	1.256	.920	.170	2.346		
DERIVED BY FORMULA	1.275	.913	.156	2.344		
UNDERLYING PRES. RATE	1.265	.926	.171	2.362		
PROPOSED	1.276	.914	.156	2.346		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	2.503
IND. RATES				2.50	MINIMUM PREMIUM	
MAN. RATES	2.64	2.76	2.49	+ 2.50	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	74,143	607,275	.819			2			11	13
2002	74,083	552,586	.745					6	11	17
2003	92,841	406,069	.437		1			1	10	12
2004	110,840	406,857	.367			1		1	10	12
2005	112,523	336,644	.299					2	14	16
<b>TOTAL</b>	<b>464,430</b>	<b>2,309,431</b>	<b>.497</b>			<b>1</b>	<b>3</b>	<b>10</b>	<b>56</b>	<b>70</b>
O.D.		2,037								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			294,722		48,773			154,363		65,276	44,141
2002				196,177	101,445				32,502	138,285	84,177
2003		175,000		12,930	42,213		30,000		7,423	82,452	56,051
2004			152,443	17,836	63,542			19,710	17,267	59,928	76,131
2005				51,364	70,722				9,369	104,507	100,682
<b>TOTAL</b>		<b>175,000</b>	<b>447,165</b>	<b>278,307</b>	<b>326,695</b>		<b>30,000</b>	<b>174,073</b>	<b>66,561</b>	<b>450,448</b>	<b>361,182</b>
O.D.											2,037

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			370,760		50,821			513,257		100,657	50,277
2002	515	1,477	43,495	202,626	111,685	28	108	20,678	51,100	196,928	91,164
2003	216	319,142	49,598	15,433	42,887	971	103,091	32,515	14,132	107,967	61,824
2004	54	13,189	244,842	25,620	62,147	41	7,577	110,558	23,073	70,669	80,242
2005	131	11,056	188,539	48,715	60,109	80	7,409	115,963	25,794	94,851	105,817
<b>TOTAL</b>	<b>916</b>	<b>344,864</b>	<b>897,234</b>	<b>292,394</b>	<b>327,649</b>	<b>1,120</b>	<b>118,185</b>	<b>792,971</b>	<b>114,099</b>	<b>571,072</b>	<b>389,324</b>
O.D.											2,313

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,155,290	1,305,214	391,637			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	115,345	59,507	5,145			
TOTAL LOSSES	2,270,635	1,364,721	396,782			
EXPECTED LOSSES	1,894,874	1,123,921	329,745			
CREDIBILITY	.14	.35	.55			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.489	.294	.085	.868		
INDICATED (POST-TEST)	.372	.224	.065	.661		
PRES. ON RATE LEVEL	.405	.240	.071	.716		
DERIVED BY FORMULA	.400	.234	.068	.702		
UNDERLYING PRES. RATE	.408	.242	.071	.721		
PROPOSED	.400	.234	.068	.702		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	.749
IND. RATES				.75	MINIMUM PREMIUM	
MAN. RATES	.87	.87	.76	+ .75	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	608,976	1,628,908	.267			2	10	56	68	
2002	560,369	3,280,968	.585			3	18	116	137	
2003	668,899	4,091,118	.611			4	27	121	152	
2004	786,119	2,469,493	.314			2	20	55	77	
2005	782,128	3,166,966	.404			1	19	104	124	
<b>TOTAL</b>	<b>3,406,491</b>	<b>14,637,453</b>	<b>.430</b>			<b>12</b>	<b>94</b>	<b>452</b>	<b>558</b>	
O.D.		114,289	.003				1	2	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			276,666	309,573	376,557			39,705	127,651	271,992	226,764
2002			391,035	742,453	592,518			310,723	294,465	463,235	486,539
2003			414,874	1,206,268	526,063			312,878	480,985	689,991	460,059
2004			206,498	989,753	226,899			59,495	424,279	262,689	299,880
2005			311,823	693,613	511,811			34,961	537,515	675,644	401,599
<b>TOTAL</b>			<b>1,600,896</b>	<b>3,941,660</b>	<b>2,233,848</b>			<b>757,762</b>	<b>1,864,895</b>	<b>2,363,551</b>	<b>1,874,841</b>
O.D.				60,480	971				43,092	7,852	1,894

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			348,046	344,864	392,373			132,019	202,583	419,409	258,284
2002	1,953	17,509	669,637	773,567	648,224	232	19,195	1,110,270	450,271	666,864	526,922
2003	2,704	56,501	1,215,896	1,123,699	571,516	423	55,725	1,452,219	609,550	933,958	507,445
2004	1,627	72,725	1,406,811	725,407	266,260	356	57,646	874,680	393,636	339,239	316,074
2005	1,884	137,180	2,313,639	561,284	473,237	1,219	112,057	1,774,482	464,397	674,162	422,081
<b>TOTAL</b>	<b>8,168</b>	<b>283,915</b>	<b>5,954,029</b>	<b>3,528,821</b>	<b>2,351,610</b>	<b>2,230</b>	<b>244,623</b>	<b>5,343,670</b>	<b>2,120,437</b>	<b>3,033,632</b>	<b>2,030,806</b>
O.D.	96	3,154	62,577	42,397	4,250	26	3,978	61,784	37,341	12,726	2,006

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,968,250	11,131,214	2,032,812			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	403,255	323,443	20,118			
TOTAL LOSSES	12,371,505	11,454,657	2,052,930			
EXPECTED LOSSES	6,642,658	6,233,878	1,328,532			
CREDIBILITY	.52	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.363	.336	.060	.759		
INDICATED (POST-TEST)	.276	.256	.046	.578		
PRES. ON RATE LEVEL	.193	.182	.039	.414		
DERIVED BY FORMULA	.236	.256	.046	.538		
UNDERLYING PRES. RATE	.195	.183	.039	.417		
PROPOSED	.236	.256	.046	.538		
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	.546
IND. RATES				.55	MINIMUM PREMIUM	
MAN. RATES	.35	.44	.44	+ .55	PRESENT	

+PROPOSED \*LIMITED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	61,311	535,175	.872				2		7	11
2002	64,772	404,090	.623	1			2		6	9
2003	80,751	455,293	.563			1			12	14
2004	81,696	376,424	.460			1			6	8
2005	86,727	264,651	.305						5	6
<b>TOTAL</b>	<b>375,257</b>	<b>2,035,633</b>	<b>.542</b>	<b>1</b>	<b>2</b>	<b>2</b>	<b>7</b>	<b>36</b>	<b>48</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		141,064		55,538	97,985		167,420		21,319	30,923	20,926
2002	130,532			122,321	24,430				104,972	8,590	13,245
2003			144,042	20,833	85,981			39,640	37,970	87,532	39,295
2004			120,162	76,843	10,091			40,000	58,162	14,770	56,396
2005				77,000	34,378				53,320	46,731	53,222
<b>TOTAL</b>	<b>130,532</b>	<b>141,064</b>	<b>264,204</b>	<b>352,535</b>	<b>252,865</b>		<b>167,420</b>	<b>79,640</b>	<b>275,743</b>	<b>188,546</b>	<b>183,084</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		380,873		61,870	102,100		642,725		33,833	47,683	23,835
2002	165,951	761	23,916	125,627	27,946	85	190	31,026	153,189	14,962	14,344
2003	58	9,190	209,882	25,989	88,530	44	6,502	167,552	50,913	117,121	43,342
2004	133	12,198	233,055	59,694	16,028	78	14,340	198,795	54,736	23,319	59,441
2005	147	10,897	187,160	54,292	33,732	100	9,255	148,222	41,743	48,501	55,936
<b>TOTAL</b>	<b>166,289</b>	<b>413,919</b>	<b>654,013</b>	<b>327,472</b>	<b>268,336</b>	<b>307</b>	<b>673,012</b>	<b>545,595</b>	<b>334,414</b>	<b>251,586</b>	<b>196,898</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,453,135	1,181,808	196,898	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	64,171	48,960	2,165	
TOTAL LOSSES	2,517,306	1,230,768	199,063	
EXPECTED LOSSES	1,050,721	941,896	142,596	
CREDIBILITY	.12	.31	.48	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.671	.328	.053	1.052
INDICATED (POST-TEST)	.511	.250	.040	.801
PRES. ON RATE LEVEL	.278	.249	.038	.565
DERIVED BY FORMULA	.306	.249	.039	.594
UNDERLYING PRES. RATE	.280	.251	.038	.569
PROPOSED	.306	.249	.039	.594

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE
IND. RATES				.63	MINIMUM PREMIUM
MAN. RATES	.55	.65	.60	+ .63	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	504,998	2,918,479	.577			3	10	129	142	
2002	519,743	4,858,415	.934			7	23	143	173	
2003	541,769	3,550,444	.655			3	13	134	150	
2004	573,842	4,399,591	.766			3	21	140	164	
2005	620,049	3,272,515	.527				20	144	164	
<b>TOTAL</b>	<b>2,760,401</b>	<b>18,999,444</b>	<b>.688</b>			<b>16</b>	<b>87</b>	<b>690</b>	<b>793</b>	
O.D.		2,384								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			643,862	254,388	441,622			365,996	148,662	650,126	413,823
2002			934,342	1,020,006	546,550			364,704	620,558	798,516	573,739
2003			450,308	422,651	618,608			172,551	326,991	958,775	600,560
2004			347,151	840,067	944,857			257,609	417,507	943,796	648,604
2005				660,617	632,518				288,278	969,600	721,502
<b>TOTAL</b>			<b>2,375,663</b>	<b>3,197,729</b>	<b>3,184,155</b>			<b>1,160,860</b>	<b>1,801,996</b>	<b>4,320,813</b>	<b>2,958,228</b>
O.D.											2,384

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			769,177	283,388	460,172			1,091,971	235,927	1,002,490	471,344
2002	2,680	34,031	1,380,309	1,060,635	604,826	498	22,688	1,380,752	935,818	1,151,227	621,359
2003	984	41,904	910,602	421,959	639,399	273	37,215	996,914	441,300	1,272,759	662,418
2004	1,547	99,877	1,862,927	705,494	915,312	655	120,386	1,786,343	481,462	1,123,912	683,629
2005	1,458	120,216	2,055,688	554,051	555,088	986	93,078	1,470,948	363,177	904,909	758,299
<b>TOTAL</b>	<b>6,669</b>	<b>296,028</b>	<b>6,978,703</b>	<b>3,025,527</b>	<b>3,174,797</b>	<b>2,412</b>	<b>273,367</b>	<b>6,726,928</b>	<b>2,457,684</b>	<b>5,455,297</b>	<b>3,197,049</b>
O.D.											2,680

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	14,284,107	14,113,305	3,199,729		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	589,322	566,057	37,565		
TOTAL LOSSES	14,873,429	14,679,362	3,237,294		
EXPECTED LOSSES	9,689,007	11,069,207	2,539,569		
CREDIBILITY	.45	1.00	1.00		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	.539	.532	.117	1.188	
INDICATED (POST-TEST)	.410	.405	.089	.904	
PRES. ON RATE LEVEL	.349	.398	.091	.838	
DERIVED BY FORMULA	.376	.405	.089	.870	
UNDERLYING PRES. RATE	.351	.401	.092	.844	
PROPOSED	.376	.405	.089	.870	
<b>IND. RATES</b>					
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE
IND. RATES				.93	MINIMUM PREMIUM
MAN. RATES	.98	.98	.89	+ .93	PRESENT

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	42,833	930,973	2.173			2			8	10
2002	46,373	312,738	.674					1	7	8
2003	48,560	125,937	.259					1	14	15
2004	50,041	199,384	.398						10	10
2005	54,448	719,119	1.320			1		2	7	10
<b>TOTAL</b>	<b>242,255</b>	<b>2,288,151</b>	<b>.945</b>			<b>3</b>		<b>4</b>	<b>46</b>	<b>53</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			601,921		37,874			199,067		45,838	46,273
2002				65,850	54,432				51,891	100,698	39,867
2003				372	19,955				5,116	35,523	64,971
2004					58,429					59,548	81,407
2005			204,953	113,958	68,623			104,207	36,250	113,625	77,503
<b>TOTAL</b>			<b>806,874</b>	<b>180,180</b>	<b>239,313</b>			<b>303,274</b>	<b>93,257</b>	<b>355,232</b>	<b>310,021</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			724,458		39,464			621,353		70,682	52,705
2002	173	578	16,281	68,391	59,377	40	129	23,204	78,339	144,149	43,176
2003	1	304	5,008	1,366	20,038	2	427	13,004	7,972	46,619	71,663
2004	12	2,083	35,488	6,433	53,256	6	1,700	31,474	6,496	68,056	85,803
2005	529	32,641	536,130	97,732	70,661	327	30,544	443,121	57,109	111,787	81,456
<b>TOTAL</b>	<b>715</b>	<b>35,606</b>	<b>1,317,365</b>	<b>173,922</b>	<b>242,796</b>	<b>375</b>	<b>32,800</b>	<b>1,132,156</b>	<b>149,916</b>	<b>441,293</b>	<b>334,803</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,519,017	1,007,927	334,803	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	68,526	32,709	3,803	
TOTAL LOSSES	2,587,543	1,040,636	338,606	
EXPECTED LOSSES	1,126,485	639,553	256,790	
CREDIBILITY	.09	.23	.36	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.068	.430	.140	1.638
INDICATED (POST-TEST)	.813	.327	.107	1.247
PRES. ON RATE LEVEL	.462	.262	.105	.829
DERIVED BY FORMULA	.494	.277	.106	.877
UNDERLYING PRES. RATE	.465	.264	.106	.835
PROPOSED	.494	.277	.106	.877

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE
IND. RATES				.94	MINIMUM PREMIUM
MAN. RATES	1.00	.99	.88	+ .94	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	339,972	1,270,045	.373			1	33	26	60
2002	340,381	1,370,172	.402			1	32	16	49
2003	358,465	2,109,690	.588			3	32	16	51
2004	368,984	2,647,941	.717			4	42	21	67
2005	384,711	1,590,383	.413				40	25	65
<b>TOTAL</b>	<b>1,792,513</b>	<b>8,988,231</b>	<b>.501</b>			<b>9</b>	<b>179</b>	<b>104</b>	<b>292</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			151,298	332,597	21,709			31,348	305,867	43,299	383,927
2002			95,323	301,381	26,525			19,802	476,526	63,363	387,252
2003			466,527	511,485	17,569			88,577	667,394	20,132	338,006
2004			474,845	593,785	27,430			130,349	961,060	56,456	404,016
2005				411,988	36,407				630,267	35,830	475,891
<b>TOTAL</b>			<b>1,187,993</b>	<b>2,151,236</b>	<b>129,640</b>			<b>270,076</b>	<b>3,041,114</b>	<b>219,080</b>	<b>1,989,092</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			190,333	370,514	22,623			104,232	485,409	66,765	437,293
2002	797	4,453	175,060	309,596	33,077	373	2,071	205,769	696,624	102,612	419,394
2003	1,145	36,075	827,184	471,410	39,297	382	27,318	745,815	770,956	67,240	372,821
2004	978	62,758	1,210,744	437,395	68,125	749	114,155	1,684,125	832,458	152,749	425,833
2005	666	46,687	804,772	251,882	64,362	874	78,303	1,269,566	394,350	110,299	500,161
<b>TOTAL</b>	<b>3,586</b>	<b>149,973</b>	<b>3,208,093</b>	<b>1,840,797</b>	<b>227,484</b>	<b>2,378</b>	<b>221,847</b>	<b>4,009,507</b>	<b>3,179,797</b>	<b>499,665</b>	<b>2,155,502</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,595,384	5,747,743	2,155,502			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	372,921	208,715	25,749			
TOTAL LOSSES	7,968,305	5,956,458	2,181,251			
EXPECTED LOSSES	6,148,320	4,140,704	1,774,587			
CREDIBILITY	.34	.87	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.445	.332	.122	.899		
INDICATED (POST-TEST)	.339	.253	.093	.685		
PRES. ON RATE LEVEL	.341	.229	.098	.668		
DERIVED BY FORMULA	.340	.250	.093	.683		
UNDERLYING PRES. RATE	.343	.231	.099	.673		
PROPOSED	.340	.250	.093	.683		
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	.728
IND. RATES				.73	MINIMUM PREMIUM	
MAN. RATES	.73	.75	.71	+ .73	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	114,691	886,839	.773			3	1	23	27
2002	101,997	1,522,258	1.492			3	1	28	32
2003	102,162	428,177	.419				2	16	18
2004	109,498	568,365	.519				2	22	24
2005	126,644	1,336,133	1.055			1	5	38	44
<b>TOTAL</b>	<b>554,992</b>	<b>4,741,772</b>	<b>.854</b>			<b>7</b>	<b>11</b>	<b>127</b>	<b>145</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			343,209	23,167	78,839			62,270	14,652	176,815	187,887
2002			456,250	55,029	208,193			355,000	5,903	291,357	150,526
2003				29,532	71,192				32,989	126,764	167,700
2004				93,649	77,955				24,479	243,553	128,729
2005			135,180	191,423	206,021			140,000	113,827	297,673	252,009
<b>TOTAL</b>			<b>934,639</b>	<b>392,800</b>	<b>642,200</b>			<b>557,270</b>	<b>191,850</b>	<b>1,136,162</b>	<b>886,851</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			431,757	25,808	82,152			207,048	23,253	272,650	214,003
2002	145	13,533	570,291	63,328	226,051	4	19,612	1,065,921	25,620	415,642	163,020
2003	67	1,692	31,277	30,329	72,393	20	1,888	56,922	45,341	167,243	184,973
2004	159	7,625	143,335	74,075	76,266	46	9,156	161,508	47,301	280,496	135,680
2005	639	46,587	781,266	174,891	183,207	607	57,644	858,485	144,581	288,252	264,861
<b>TOTAL</b>	<b>1,010</b>	<b>69,437</b>	<b>1,957,926</b>	<b>368,431</b>	<b>640,069</b>	<b>677</b>	<b>88,300</b>	<b>2,349,884</b>	<b>286,096</b>	<b>1,424,283</b>	<b>962,537</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,467,234	2,718,879	962,537	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	196,351	113,238	11,673	
TOTAL LOSSES	4,663,585	2,832,117	974,210	
EXPECTED LOSSES	3,207,853	2,208,868	793,639	
CREDIBILITY	.15	.40	.62	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.840	.510	.176	1.526
INDICATED (POST-TEST)	.639	.388	.134	1.161
PRES. ON RATE LEVEL	.574	.395	.142	1.111
DERIVED BY FORMULA	.584	.392	.137	1.113
UNDERLYING PRES. RATE	.578	.398	.143	1.119
PROPOSED	.584	.392	.137	1.113

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	1.187
IND. RATES				1.19	MINIMUM PREMIUM	
MAN. RATES	1.35	1.40	1.18	+ 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	
2001	14,075	71,564	.508						2	2
2002	21,356	41,600	.194						4	4
2003	26,237	324,778	1.237			1	3		1	5
2004	36,901	176,051	.477				2		4	6
2005	28,029	131,331	.468				1		3	4
<b>TOTAL</b>	<b>126,598</b>	<b>745,324</b>	<b>.589</b>			<b>1</b>	<b>6</b>		<b>14</b>	<b>21</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					3,327					54,927	13,310
2002					7,982					27,620	5,998
2003			125,000	40,691	5,000			56,894	91,768	2,500	2,925
2004				39,866	23,984				45,000	58,162	9,039
2005				61,253	14,006				14,012	18,863	23,197
<b>TOTAL</b>			<b>125,000</b>	<b>141,810</b>	<b>54,299</b>			<b>56,894</b>	<b>150,780</b>	<b>162,072</b>	<b>54,469</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					3,467					84,698	15,160
2002		32	657	147	8,572		8	2,253	747	39,162	6,496
2003	95	7,475	175,985	39,367	7,700	81	9,179	234,874	108,469	9,738	3,226
2004	66	2,911	55,428	30,520	24,078	38	5,596	90,939	44,447	70,397	9,527
2005	106	7,620	131,109	39,696	16,331	28	2,816	45,089	12,230	18,645	24,380
<b>TOTAL</b>	<b>267</b>	<b>18,038</b>	<b>363,179</b>	<b>109,730</b>	<b>60,148</b>	<b>147</b>	<b>17,599</b>	<b>373,155</b>	<b>165,893</b>	<b>222,640</b>	<b>58,789</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	772,385	558,411	58,789			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	21,218	20,840	631			
TOTAL LOSSES	793,603	579,251	59,420			
EXPECTED LOSSES	360,805	402,582	40,511			
CREDIBILITY	.06	.15	.23			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.627	.458	.047	1.132		
INDICATED (POST-TEST)	.477	.349	.036	.862		
PRES. ON RATE LEVEL	.283	.316	.032	.631		
DERIVED BY FORMULA	.295	.321	.033	.649		
UNDERLYING PRES. RATE	.285	.318	.032	.635		
PROPOSED	.295	.321	.033	.649		
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	.692
IND. RATES				.69	MINIMUM PREMIUM	
MAN. RATES	.68	.76	.67	+ .69	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	123,919	2,198,249	1.773			2	3	74	79
2002	129,551	2,394,760	1.848	1		4	12	72	89
2003	135,999	1,591,772	1.170			3	7	60	70
2004	136,080	2,552,229	1.875		3	1	7	53	64
2005	143,140	1,110,619	.775			1	8	43	52
<b>TOTAL</b>	<b>668,689</b>	<b>9,847,629</b>	<b>1.473</b>	<b>1</b>	<b>3</b>	<b>11</b>	<b>37</b>	<b>302</b>	<b>354</b>
O.D.		163,849	.024			1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			396,065	74,888	355,391			693,481	74,004	410,759	193,661
2002	109,571		489,024	462,781	366,370	2,636		185,420	225,519	379,004	174,435
2003			328,250	261,754	275,330			185,621	114,462	223,004	203,351
2004		663,681	218,838	322,715	493,640		91,646	55,278	154,216	405,778	146,437
2005			132,113	253,113	161,621			40,523	175,966	187,911	159,372
<b>TOTAL</b>	<b>109,571</b>	<b>663,681</b>	<b>1,564,290</b>	<b>1,375,251</b>	<b>1,652,352</b>	<b>2,636</b>	<b>91,646</b>	<b>1,160,323</b>	<b>744,167</b>	<b>1,606,456</b>	<b>877,256</b>
O.D.			158,907					2,956			1,986

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			284,190	83,425	370,320			805,460	117,444	633,387	220,580
2002	140,251	17,900	723,138	483,907	401,834	10,478	11,570	685,281	344,052	544,691	188,913
2003	607	26,965	599,209	256,697	288,354	164	27,262	690,150	154,720	301,023	224,296
2004	1,153	1,008,412	1,054,910	295,489	473,407	2,480	363,941	595,658	182,438	479,164	154,345
2005	700	49,406	831,810	199,369	153,509	432	40,065	623,999	149,275	192,386	167,500
<b>TOTAL</b>	<b>142,711</b>	<b>1,102,683</b>	<b>3,493,257</b>	<b>1,318,887</b>	<b>1,687,424</b>	<b>13,554</b>	<b>442,838</b>	<b>3,400,548</b>	<b>947,929</b>	<b>2,150,651</b>	<b>955,634</b>
O.D.			199,905					9,829			2,160

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,805,325	6,104,891	957,794	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	494,051	280,069	12,696	
TOTAL LOSSES	9,299,376	6,384,960	970,490	
EXPECTED LOSSES	8,144,631	5,563,493	875,983	
CREDIBILITY	.17	.45	.70	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.391	.955	.145	2.491
INDICATED (POST-TEST)	1.059	.727	.110	1.896
PRES. ON RATE LEVEL	1.210	.826	.130	2.166
DERIVED BY FORMULA	1.184	.781	.116	2.081
UNDERLYING PRES. RATE	1.218	.832	.131	2.181
PROPOSED	1.184	.781	.116	2.081

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	2.220
IND. RATES				2.22	MINIMUM PREMIUM	
MAN. RATES	2.69	2.66	2.30	+ 2.22	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	952,886	9,889,185	1.037	1	1	9	40	505	556	
2002	882,490	14,611,525	1.655	1	1	19	52	477	550	
2003	914,518	12,697,884	1.388	2		16	46	400	464	
2004	962,063	10,064,830	1.046	1	1	3	65	430	500	
2005	1,016,054	9,399,298	.925				30	426	456	
<b>TOTAL</b>	<b>4,728,011</b>	<b>56,662,722</b>	<b>1.198</b>	<b>5</b>	<b>3</b>	<b>47</b>	<b>233</b>	<b>2238</b>	<b>2526</b>	
O.D.		273,234	.005				1	9	10	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	3,000	54,575	1,334,261	905,500	2,182,288		48,000	552,390	588,520	2,446,834	1,773,817
2002	65,339	375,576	2,575,439	1,961,831	1,716,726	107,790	800,141	1,225,466	1,439,865	2,576,542	1,766,810
2003	23,683		2,387,119	1,626,425	1,625,353			817,460	1,563,605	2,864,132	1,790,107
2004	3,000	183,210	387,266	1,694,804	1,854,017		65,000	169,517	1,410,735	2,674,474	1,622,807
2005			795,901		2,272,062				1,423,135	3,067,233	1,840,967
<b>TOTAL</b>	<b>95,022</b>	<b>613,361</b>	<b>6,684,085</b>	<b>6,984,461</b>	<b>9,650,446</b>	<b>107,790</b>	<b>913,141</b>	<b>2,764,833</b>	<b>6,425,860</b>	<b>13,629,215</b>	<b>8,794,508</b>
O.D.				74,134	67,818				21,179	47,176	62,927

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	3,981	147,353	1,678,500	1,008,726	2,273,944		184,272	1,836,698	933,981	3,773,028	2,020,378
2002	88,165	258,318	3,647,227	2,058,178	1,880,940	432,275	652,084	4,273,016	2,203,898	3,699,665	1,913,455
2003	33,768	184,233	4,134,378	1,597,162	1,708,529	1,318	161,792	4,277,719	2,004,151	3,767,906	1,974,488
2004	6,652	473,115	3,387,876	1,407,000	1,792,657	3,120	489,631	3,794,545	1,504,324	3,185,555	1,710,439
2005	2,744	263,935	4,487,629	1,061,960	1,857,112	3,815	356,137	5,651,724	1,461,852	2,925,742	1,934,856
<b>TOTAL</b>	<b>135,310</b>	<b>1,326,954</b>	<b>17,335,610</b>	<b>7,133,026</b>	<b>9,513,182</b>	<b>440,528</b>	<b>1,843,916</b>	<b>19,833,702</b>	<b>8,108,206</b>	<b>17,351,896</b>	<b>9,553,616</b>
O.D.	208	2,207	43,704	81,929	66,138	20	779	22,641	34,475	59,636	70,358

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	40,985,579	42,348,488	9,623,974			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	2,151,190	1,636,594	120,240			
TOTAL LOSSES	43,136,769	43,985,082	9,744,214			
EXPECTED LOSSES	35,412,802	32,481,436	8,321,299			
CREDIBILITY	.64	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.912	.930	.206	2.048		
INDICATED (POST-TEST)	.694	.708	.157	1.559		
PRES. ON RATE LEVEL	.744	.682	.175	1.601		
DERIVED BY FORMULA	.712	.708	.157	1.577		
UNDERLYING PRES. RATE	.749	.687	.176	1.612		
PROPOSED	.712	.708	.157	1.577		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	1.682
IND. RATES				1.68	MINIMUM PREMIUM	
MAN. RATES	1.85	1.92	1.70	+ 1.68	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	433,268	6,584,754	1.519			14	18	208	240
2002	398,508	5,181,430	1.300			7	24	164	195
2003	422,470	6,759,608	1.600			14	19	154	187
2004	464,891	6,457,680	1.389			10	31	164	205
2005	503,179	3,713,912	.738				18	135	153
<b>TOTAL</b>	<b>2,222,316</b>	<b>28,697,384</b>	<b>1.291</b>			<b>45</b>	<b>110</b>	<b>825</b>	<b>980</b>
O.D.		44,643	.002					5	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,875,006	565,286	991,521			836,633	244,575	1,278,617	793,116
2002			973,205	918,616	1,053,456			333,078	344,453	948,647	609,975
2003			1,989,126	811,950	806,596			979,261	376,440	1,070,126	726,109
2004			1,220,562	1,101,906	881,747			404,892	861,033	1,187,150	800,390
2005				526,756	956,331				309,049	1,309,892	611,884
<b>TOTAL</b>			<b>6,057,899</b>	<b>3,924,514</b>	<b>4,689,651</b>			<b>2,553,864</b>	<b>2,135,550</b>	<b>5,794,432</b>	<b>3,541,474</b>
O.D.					13,793					24,620	6,230

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			2,322,923	629,730	1,033,173			2,597,171	388,141	1,971,623	903,359
2002	2,416	36,869	1,465,456	966,586	1,147,973	280	20,772	1,235,345	536,889	1,356,590	660,603
2003	1,924	131,110	3,001,869	811,519	857,001	755	131,232	3,300,226	546,440	1,435,074	800,898
2004	2,024	168,443	3,169,958	916,892	890,938	1,115	198,602	2,924,995	897,813	1,445,754	843,611
2005	1,453	131,479	2,241,521	559,985	798,327	1,251	116,106	1,829,545	441,219	1,212,527	643,090
<b>TOTAL</b>	<b>7,817</b>	<b>467,901</b>	<b>12,201,727</b>	<b>3,884,712</b>	<b>4,727,412</b>	<b>3,401</b>	<b>466,712</b>	<b>11,887,282</b>	<b>2,810,502</b>	<b>7,421,568</b>	<b>3,851,561</b>
O.D.		43	812	175	14,384		19	2,222	706	34,775	6,765

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	25,037,936	18,894,234	3,858,326	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,397,810	794,782	49,038	
TOTAL LOSSES	26,435,746	19,689,016	3,907,364	
EXPECTED LOSSES	22,934,301	15,489,543	3,311,251	
CREDIBILITY	.39	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.190	.886	.176	2.252
INDICATED (POST-TEST)	.906	.674	.134	1.714
PRES. ON RATE LEVEL	1.025	.692	.148	1.865
DERIVED BY FORMULA	.979	.674	.134	1.787
UNDERLYING PRES. RATE	1.032	.697	.149	1.878
PROPOSED	.979	.674	.134	1.787

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	1.906
IND. RATES				1.91	MINIMUM PREMIUM	
MAN. RATES	2.40	2.29	1.98	+ 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	
2001	113,760	1,948,336	1.712	2		2	5	43	52	
2002	119,490	1,074,096	.898	1		1	5	47	54	
2003	125,980	1,135,545	.901	1			1	45	47	
2004	127,956	1,521,958	1.189			1	8	43	52	
2005	131,294	853,435	.650				5	29	34	
<b>TOTAL</b>	<b>618,480</b>	<b>6,533,370</b>	<b>1.056</b>	<b>4</b>		<b>4</b>	<b>24</b>	<b>207</b>	<b>239</b>	
O.D.		730								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	242,120		235,336	193,448	401,992			313,599	49,062	249,149	263,630
2002	3,000		183,400	142,050	262,517			24,600	67,640	234,023	156,866
2003	66,325			66,320	185,081				353,243	262,725	201,851
2004			122,343	381,613	260,429			61,463	162,956	381,083	152,071
2005				183,444	238,126				107,671	150,377	173,817
<b>TOTAL</b>	<b>311,445</b>		<b>541,079</b>	<b>966,875</b>	<b>1,348,145</b>			<b>399,662</b>	<b>740,572</b>	<b>1,277,357</b>	<b>948,235</b>
O.D.											730

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	321,293		267,801	215,501	418,875			883,961	77,862	384,189	300,275
2002	4,180	7,032	275,880	151,548	284,624	52	1,657	116,809	105,589	333,782	169,886
2003	84,170	4,180	76,343	69,402	187,887	177	10,915	322,108	420,454	363,402	222,642
2004	666	36,996	700,149	300,468	261,213	213	38,764	593,328	185,499	451,859	160,283
2005	444	38,305	654,114	170,194	203,321	236	22,063	351,605	95,023	148,154	182,682
<b>TOTAL</b>	<b>410,753</b>	<b>86,513</b>	<b>1,974,287</b>	<b>907,113</b>	<b>1,355,920</b>	<b>678</b>	<b>73,399</b>	<b>2,267,811</b>	<b>884,427</b>	<b>1,681,386</b>	<b>1,035,768</b>
O.D.											818

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,813,441	4,828,846	1,036,586	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	277,062	183,024	13,522	
TOTAL LOSSES	5,090,503	5,011,870	1,050,108	
EXPECTED LOSSES	4,576,752	3,642,847	933,906	
CREDIBILITY	.17	.43	.66	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.823	.810	.170	1.803
INDICATED (POST-TEST)	.626	.616	.129	1.371
PRES. ON RATE LEVEL	.735	.585	.150	1.470
DERIVED BY FORMULA	.716	.598	.136	1.450
UNDERLYING PRES. RATE	.740	.589	.151	1.480
PROPOSED	.716	.598	.136	1.450

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	1.547
IND. RATES				1.55	MINIMUM PREMIUM	
MAN. RATES	1.77	1.79	1.56	+ 1.55	PRESENT	

+PROPOSED



MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	475	12,088	25.448						2	2
2002	435	215,577	495.579						13	13
2003	426	21,241	49.861							
2004	399	16	.040							
2005	411	1,167	2.839							
<b>TOTAL</b>	<b>2,146</b>	<b>250,089</b>	<b>116.537</b>						<b>15</b>	<b>15</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					2,223					8,521	1,344
2002					106,436					53,477	55,664
2003											21,241
2004											16
2005											1,167
<b>TOTAL</b>					<b>108,659</b>					<b>61,998</b>	<b>79,432</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					2,317					13,139	1,531
2002		416	8,777	1,962	114,303		15	4,358	1,447	75,822	60,284
2003											23,429
2004											17
2005											1,227
<b>TOTAL</b>		<b>416</b>	<b>8,777</b>	<b>1,962</b>	<b>116,620</b>		<b>15</b>	<b>4,358</b>	<b>1,447</b>	<b>88,961</b>	<b>86,488</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,566	208,990	86,488	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	245	1,313	308	
TOTAL LOSSES	13,811	210,303	86,796	
EXPECTED LOSSES	4,061	27,093	22,578	
CREDIBILITY	.00	.02	.08	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	6.436	97.998	40.445	144.879
INDICATED (POST-TEST)	4.898	74.576	30.779	110.253
PRES. ON RATE LEVEL	1.879	12.539	10.450	24.868
DERIVED BY FORMULA	1.879	13.780	12.076	27.735
UNDERLYING PRES. RATE	1.892	12.625	10.521	25.038
PROPOSED	1.879	13.780	12.076	27.735

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	29.596
IND. RATES				29.60	MINIMUM PREMIUM	
MAN. RATES	21.65	25.68	26.40	+ 29.60	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	11	287	26.090							
2002	10	2,251	225.100							
2003	7									
2004	6									
2005	4									
<b>TOTAL</b>	<b>38</b>	<b>2,538</b>	<b>66.789</b>							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											287
2002											2,251
<b>TOTAL</b>											<b>2,538</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											327
2002											2,438
<b>TOTAL</b>											<b>2,765</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			2,765	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.				
TOTAL LOSSES			2,765	
EXPECTED LOSSES		7	45	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	72.763	72.763
INDICATED (POST-TEST)	.000	.000	55.373	55.373
PRES. ON RATE LEVEL	.032	.176	1.205	1.413
DERIVED BY FORMULA	.032	.176	1.205	1.413
UNDERLYING PRES. RATE	.032	.177	1.214	1.423
PROPOSED	.032	.176	1.205	1.413

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	1.507
IND. RATES				1.51	MINIMUM PREMIUM	
MAN. RATES	1.60	1.66	1.50	+ 1.51	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	180,662	1,125,585	.623			3	1	9	13	
2002	194,074	951,127	.490			2	1	8	11	
2003	198,223	1,216,639	.613			4	1	6	11	
2004	202,990	550,517	.271		1		1	5	7	
2005	208,329	422,488	.202			1		9	10	
<b>TOTAL</b>	<b>984,278</b>	<b>4,266,356</b>	<b>.433</b>		<b>1</b>	<b>10</b>	<b>4</b>	<b>37</b>	<b>52</b>	
O.D.		402								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			699,927	67,805	33,284			37,578	207,672	40,173	39,146
2002			493,782	38,768	60,517			124,918	11,540	187,785	33,817
2003			601,645	10,000	43,385			336,045		90,335	135,229
2004		252,659		72,000	27,992		38,335		40,000	53,844	65,687
2005			190,315		54,959			49,560		84,679	42,975
<b>TOTAL</b>		<b>252,659</b>	<b>1,985,669</b>	<b>188,573</b>	<b>220,137</b>		<b>38,335</b>	<b>548,101</b>	<b>259,212</b>	<b>456,816</b>	<b>316,854</b>
O.D.											402

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			880,508	75,535	34,682			124,947	329,575	61,947	44,587
2002	101	14,527	627,924	44,393	67,465	8	7,530	415,613	25,386	267,466	36,624
2003	50	32,075	763,540	22,744	50,425	197	41,600	1,018,697	23,976	124,120	149,158
2004	339	410,331	156,082	56,226	29,880	1,068	153,959	90,375	40,751	65,054	69,234
2005	316	18,350	291,917	26,198	49,549	150	14,278	205,555	22,440	78,491	45,167
<b>TOTAL</b>	<b>806</b>	<b>475,283</b>	<b>2,719,971</b>	<b>225,096</b>	<b>232,001</b>	<b>1,423</b>	<b>217,367</b>	<b>1,855,187</b>	<b>442,128</b>	<b>597,078</b>	<b>344,770</b>
O.D.											437

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,270,037	1,496,303	345,207	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	204,112	63,659	4,407	
TOTAL LOSSES	5,474,149	1,559,962	349,614	
EXPECTED LOSSES	3,376,074	1,269,718	305,126	
CREDIBILITY	.23	.58	.91	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.556	.158	.036	.750
INDICATED (POST-TEST)	.423	.120	.027	.570
PRES. ON RATE LEVEL	.341	.128	.031	.500
DERIVED BY FORMULA	.360	.123	.027	.510
UNDERLYING PRES. RATE	.343	.129	.031	.503
PROPOSED	.360	.123	.027	.510

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE
IND. RATES				.54	MINIMUM PREMIUM
MAN. RATES	.48	.55	.53	+ .54	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	14,344	111,403	.776						8	8
2002	16,741	403,411	2.409			2			3	5
2003	15,097	8,546	.056						2	2
2004	18,144	84,786	.467						7	7
2005	18,036	73,456	.407					1	3	4
<b>TOTAL</b>	<b>82,362</b>	<b>681,602</b>	<b>.828</b>			<b>2</b>		<b>1</b>	<b>23</b>	<b>26</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					45,039					44,351	22,013
2002			282,974		26,677			52,666		33,524	7,570
2003					981					1,585	5,980
2004					13,668					34,566	36,552
2005				19,396	8,870				29,770	8,422	6,998
<b>TOTAL</b>			<b>282,974</b>	<b>19,396</b>	<b>95,235</b>			<b>52,666</b>	<b>29,770</b>	<b>122,448</b>	<b>79,113</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					46,930					68,390	25,073
2002		8,170	355,209	2,554	29,756		3,150	170,091	2,375	47,914	8,198
2003		17	237	51	983		15	418	95	2,068	6,596
2004	3	489	8,304	1,510	12,453	2	983	18,271	3,775	39,508	38,526
2005	36	2,763	47,425	13,730	8,661	48	4,106	66,258	19,919	11,245	7,355
<b>TOTAL</b>	<b>39</b>	<b>11,439</b>	<b>411,175</b>	<b>17,845</b>	<b>98,783</b>	<b>50</b>	<b>8,254</b>	<b>255,038</b>	<b>26,164</b>	<b>169,125</b>	<b>85,748</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	685,995	311,917	85,748	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	35,787	28,032	1,342	
TOTAL LOSSES	721,782	339,949	87,090	
EXPECTED LOSSES	596,302	554,296	91,423	
CREDIBILITY	.04	.11	.17	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.876	.413	.106	1.395
INDICATED (POST-TEST)	.667	.314	.081	1.062
PRES. ON RATE LEVEL	.719	.669	.110	1.498
DERIVED BY FORMULA	.717	.630	.105	1.452
UNDERLYING PRES. RATE	.724	.673	.111	1.508
PROPOSED	.717	.630	.105	1.452

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	1.549
IND. RATES				1.55	MINIMUM PREMIUM	
MAN. RATES	1.83	1.82	1.59	+ 1.55	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
2001	86,990	2,985,475	3.431			86,990		1	6	11	70	88
2002	88,335	2,124,920	2.405			88,335			5	8	62	75
2003	95,085	3,776,151	3.971			95,085			8	11	85	104
2004	99,145	3,357,307	3.386			99,145			3	19	79	101
2005	103,264	2,965,045	2.871			103,264	1		4	9	63	77
<b>TOTAL</b>	<b>472,819</b>	<b>15,208,898</b>	<b>3.217</b>			<b>472,819</b>	<b>1</b>	<b>1</b>	<b>26</b>	<b>58</b>	<b>359</b>	<b>445</b>
O.D.		89,141	.018								3	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		28,710	889,681	389,806	473,333		28,466	189,845	309,568	437,992	238,074
2002			588,440	310,976	378,366			130,185	76,814	436,175	203,964
2003			1,030,850	394,561	852,680			536,773	175,206	488,536	297,545
2004			462,215	759,712	390,276			283,222	633,169	541,942	286,771
2005	1,500		650,167	309,633	601,371			201,582	220,056	782,264	198,472
<b>TOTAL</b>	<b>1,500</b>	<b>28,710</b>	<b>3,621,353</b>	<b>2,164,688</b>	<b>2,696,026</b>		<b>28,466</b>	<b>1,341,607</b>	<b>1,414,813</b>	<b>2,686,909</b>	<b>1,224,826</b>
O.D.					65,812					17,738	5,591

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		77,517	1,119,219	434,244	493,212		109,281	631,234	491,285	675,392	271,166
2002	817	19,956	820,965	329,507	412,985	60	8,052	471,461	127,364	621,413	220,893
2003	967	72,759	1,627,365	419,019	879,297	367	65,727	1,648,779	255,922	656,232	328,192
2004	1,311	82,584	1,568,907	592,346	407,533	740	128,371	1,870,684	620,483	683,501	302,257
2005	3,806	128,318	2,116,922	379,838	521,643	1,182	111,040	1,676,548	310,520	739,019	208,594
<b>TOTAL</b>	<b>6,901</b>	<b>381,134</b>	<b>7,253,378</b>	<b>2,154,954</b>	<b>2,714,670</b>	<b>2,349</b>	<b>422,471</b>	<b>6,298,706</b>	<b>1,805,574</b>	<b>3,375,557</b>	<b>1,331,102</b>
O.D.		238	4,958	1,109	70,494		4	831	275	26,087	6,238

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,370,970	10,148,720	1,337,340			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	879,791	381,750	17,053			
TOTAL LOSSES	15,250,761	10,530,470	1,354,393			
EXPECTED LOSSES	14,496,630	7,522,550	1,163,134			
CREDIBILITY	.14	.36	.56			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.225	2.227	.286	5.738		
INDICATED (POST-TEST)	2.454	1.695	.218	4.367		
PRES. ON RATE LEVEL	3.045	1.580	.245	4.870		
DERIVED BY FORMULA	2.962	1.621	.230	4.813		
UNDERLYING PRES. RATE	3.066	1.591	.246	4.903		
PROPOSED	2.962	1.621	.230	4.813		
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	5.135
IND. RATES				5.14	MINIMUM PREMIUM	
MAN. RATES	5.86	5.85	5.17	+ 5.14	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	3,989	761,188	190.821			2	2	23	27
2002	3,950	475,485	120.375			1	4	18	23
2003	4,628	711,823	153.807			3	3	16	22
2004	6,537	1,876,832	287.109			2	17	22	41
2005	7,984	1,632,867	204.517				11	31	42
<b>TOTAL</b>	<b>27,088</b>	<b>5,458,195</b>	<b>201.499</b>			<b>8</b>	<b>37</b>	<b>110</b>	<b>155</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			229,617	144,105	114,145			124,602	21,077	97,877	29,765
2002			105,723	151,601	27,064			58,163	73,450	39,832	19,652
2003			383,340	84,454	38,435			128,159	30,000	23,993	23,442
2004			201,734	817,489	190,494			68,864	437,469	123,699	37,083
2005			424,266	290,281	290,281			661,475	172,270	172,270	84,575
<b>TOTAL</b>			<b>920,414</b>	<b>1,621,915</b>	<b>660,419</b>			<b>379,788</b>	<b>1,223,471</b>	<b>457,671</b>	<b>194,517</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			288,858	160,533	118,943			414,301	33,449	150,926	33,902
2002	400	3,942	161,266	156,410	31,602	56	3,610	209,298	109,725	58,845	21,283
2003	203	22,366	526,154	85,513	45,485	90	16,516	407,251	42,909	35,457	25,857
2004	1,355	62,218	1,202,294	600,768	223,402	366	56,877	845,404	390,549	181,857	39,085
2005	849	67,360	1,153,585	321,651	264,664	916	81,613	1,316,926	395,410	227,532	88,888
<b>TOTAL</b>	<b>2,807</b>	<b>155,886</b>	<b>3,332,157</b>	<b>1,324,875</b>	<b>684,096</b>	<b>1,428</b>	<b>158,616</b>	<b>3,193,180</b>	<b>972,042</b>	<b>654,617</b>	<b>209,015</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,844,074	3,635,630	209,015	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	96,194	99,819	1,921	
TOTAL LOSSES	6,940,268	3,735,449	210,936	
EXPECTED LOSSES	1,550,869	1,760,503	113,391	
CREDIBILITY	.07	.30	.22	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	256.212	137.901	7.787	401.900
INDICATED (POST-TEST)	194.977	104.943	5.926	305.846
PRES. ON RATE LEVEL	56.864	64.550	4.157	125.571
DERIVED BY FORMULA	66.532	76.668	4.546	147.746
UNDERLYING PRES. RATE	57.253	64.992	4.186	126.431
PROPOSED	66.532	76.668	4.546	147.746

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	157.659
IND. RATES				157.66	MINIMUM PREMIUM	
MAN. RATES	114.34	128.39	133.31	+157.66	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	364	5,448	14,967							
2002	346	139,728	403,838				1			1
2003	357	12,068	33,803					1		1
2004	315	1,673	5,311							
2005	318	282,509	888,393				1		2	3
<b>TOTAL</b>	<b>1,700</b>	<b>441,426</b>	<b>259,662</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
2001											5,448
2002				87,304					52,000		424
2003					3,339					6,346	2,383
2004											1,673
2005				30,000	16,064				228,878	7,567	
<b>TOTAL</b>				<b>117,304</b>	<b>19,403</b>				<b>280,878</b>	<b>13,913</b>	<b>9,928</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											6,205
2002	229	476	15,632	89,341	1,221	40	95	15,023	75,769	1,377	459
2003		47	810	173	3,351		55	1,665	378	8,276	2,628
2004											1,763
2005	59	4,458	76,480	21,849	15,243	316	28,127	455,948	142,164	35,171	
<b>TOTAL</b>	<b>288</b>	<b>4,981</b>	<b>92,922</b>	<b>111,363</b>	<b>19,815</b>	<b>356</b>	<b>28,277</b>	<b>472,636</b>	<b>218,311</b>	<b>44,824</b>	<b>11,055</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	599,460	394,313	11,055	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	3,969	2,079	69	
TOTAL LOSSES	603,429	396,392	11,124	
EXPECTED LOSSES	65,661	43,127	5,024	
CREDIBILITY	.01	.02	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	354,958	233,172	6,544	594,674
INDICATED (POST-TEST)	270,123	177,444	4,980	452,547
PRES. ON RATE LEVEL	38,361	25,197	2,935	66,493
DERIVED BY FORMULA	40,679	28,242	2,996	71,917
UNDERLYING PRES. RATE	38,624	25,369	2,955	66,948
PROPOSED	40,679	28,242	2,996	71,917

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	76.742
IND. RATES				76.74	MINIMUM PREMIUM	
MAN. RATES	71.61	76.24	70.59	+ 76.74	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
2001	37,985	1,992,488	5,245			37,985			4	2	53	59
2002	54,050	1,805,140	3,339			54,050			5	8	31	44
2003	61,474	588,190	.956			61,474				3	30	33
2004	57,536	1,375,269	2,390			57,536			1	9	37	47
2005	58,929	413,870	.702			58,929				5	14	19
<b>TOTAL</b>	<b>269,974</b>	<b>6,174,957</b>	<b>2,287</b>			<b>269,974</b>			<b>10</b>	<b>27</b>	<b>165</b>	<b>202</b>
O.D.		3,066	.001									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			626,569	118,835	396,814			116,612	190,491	383,961	159,206
2002			624,269	334,587	168,321			234,108	204,289	125,594	113,972
2003				63,266	84,388				56,645	230,951	152,940
2004			143,803	310,988	241,001			45,000	123,979	189,306	321,192
2005				106,491	46,415				88,908	52,552	119,504
<b>TOTAL</b>			<b>1,394,641</b>	<b>934,167</b>	<b>936,939</b>			<b>395,720</b>	<b>664,312</b>	<b>982,364</b>	<b>866,814</b>
O.D.											3,066

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			788,224	132,382	413,479			387,735	302,309	592,070	181,336
2002	880	20,276	852,569	350,054	187,889	164	14,365	813,209	307,602	185,190	123,432
2003	141	2,648	50,476	61,455	86,731	28	3,373	101,219	78,645	304,494	168,693
2004	553	34,064	642,425	249,805	240,014	137	26,186	393,239	129,977	228,718	338,536
2005	196	15,002	257,335	74,783	45,762	154	13,899	223,459	64,745	58,132	125,599
<b>TOTAL</b>	<b>1,770</b>	<b>71,990</b>	<b>2,591,029</b>	<b>868,479</b>	<b>973,875</b>	<b>483</b>	<b>57,823</b>	<b>1,918,861</b>	<b>883,278</b>	<b>1,368,604</b>	<b>937,596</b>
O.D.											3,355

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,641,956	4,094,236	940,951	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	652,605	460,504	14,496	
TOTAL LOSSES	5,294,561	4,554,740	955,447	
EXPECTED LOSSES	10,785,462	9,054,928	974,607	
CREDIBILITY	.10	.25	.38	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.961	1.687	.354	4.002
INDICATED (POST-TEST)	1.492	1.284	.269	3.045
PRES. ON RATE LEVEL	3.968	3.331	.359	7.658
DERIVED BY FORMULA	3.720	2.819	.325	6.864
UNDERLYING PRES. RATE	3.995	3.354	.361	7.710
PROPOSED	3.720	2.819	.325	6.864

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	7.324
IND. RATES				7.32	MINIMUM PREMIUM	
MAN. RATES	10.68	10.01	8.13	+ 7.32	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
2001	281,316	11,769,649	4.183			281,316	1		24	44	380	449
2002	259,864	10,971,774	4.222			259,864			29	28	278	335
2003	253,326	11,447,862	4.519			253,326	2		15	31	217	265
2004	230,620	6,657,388	2.886			230,620			13	40	274	327
2005	293,551	6,502,183	2.215			293,551	2		5	24	244	275
<b>TOTAL</b>	<b>1,318,677</b>	<b>47,348,856</b>	<b>3.591</b>			<b>1,318,677</b>	<b>5</b>		<b>86</b>	<b>167</b>	<b>1393</b>	<b>1651</b>
O.D.		128,893	.009						1		1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	389,344		3,444,726	1,317,200	2,060,669	863		1,237,399	709,703	1,910,287	699,458
2002			5,094,227	444,698	1,644,867			1,226,485	544,012	1,422,508	594,977
2003	108,796		2,418,267	814,787	1,140,180			4,947,461	451,761	1,049,681	516,929
2004			1,433,285	1,201,895	999,403			389,430	897,408	1,212,125	523,842
2005	240,927		727,634	1,023,246	1,200,320	16,747		377,180	581,700	1,715,934	618,495
<b>TOTAL</b>	<b>739,067</b>		<b>13,118,139</b>	<b>4,801,826</b>	<b>7,045,439</b>	<b>17,610</b>		<b>8,177,955</b>	<b>3,184,584</b>	<b>7,310,535</b>	<b>2,953,701</b>
O.D.			108,151		1,451			16,562		495	2,234

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	516,659		4,269,332	1,467,361	2,147,218	4,097		3,872,030	1,126,301	2,945,655	796,683
2002	1,171	151,515	6,458,696	521,920	1,792,242	437	72,783	4,081,180	864,613	2,040,041	644,360
2003	139,757	138,860	3,153,922	832,389	1,192,466	765	129,729	3,273,381	630,139	1,412,345	570,173
2004	2,196	191,665	3,606,197	1,008,313	1,008,254	1,090	198,910	2,943,028	929,789	1,476,957	552,129
2005	316,607	255,358	4,284,359	959,513	1,056,585	33,108	239,904	3,657,087	731,457	1,629,029	650,038
<b>TOTAL</b>	<b>976,390</b>	<b>737,398</b>	<b>21,772,506</b>	<b>4,789,496</b>	<b>7,196,765</b>	<b>39,497</b>	<b>641,326</b>	<b>17,826,706</b>	<b>4,282,299</b>	<b>9,504,027</b>	<b>3,213,383</b>
O.D.		3,088	135,038	816	1,983		986	52,670	475	823	2,416

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	42,185,605	25,776,684	3,215,799		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	2,621,553	1,093,805	38,899		
TOTAL LOSSES	44,807,158	26,870,489	3,254,698		
EXPECTED LOSSES	42,606,454	21,599,929	2,703,288		
CREDIBILITY	.27	.71	1.00		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	3.398	2.038	.247	5.683	
INDICATED (POST-TEST)	2.586	1.551	.188	4.325	
PRES. ON RATE LEVEL	3.208	1.627	.204	5.039	
DERIVED BY FORMULA	3.040	1.573	.188	4.801	
UNDERLYING PRES. RATE	3.231	1.638	.205	5.074	
PROPOSED	3.040	1.573	.188	4.801	
<b>IND. RATES</b>					
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE
IND. RATES				5.12	MINIMUM PREMIUM
MAN. RATES	6.50	6.28	5.35	+ 5.12	PRESENT

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	537	378,921	705.625			1			5	6
2002	527	239,633	454.711			1	1		6	8
2003	527	48,163	91.390							
2004	543	254,018	467.804					2	4	6
2005	550	86,786	157.792						3	3
<b>TOTAL</b>	<b>2,684</b>	<b>1,007,521</b>	<b>375.380</b>			<b>2</b>	<b>3</b>		<b>18</b>	<b>23</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			147,269		9,971			186,566		14,630	20,485
2002			120,000	17,157	17,823			32,075	4,273	24,841	23,464
2003											48,163
2004				140,000	13,979				57,000	32,437	10,602
2005					44,214					33,306	9,266
<b>TOTAL</b>			<b>267,269</b>	<b>157,157</b>	<b>85,987</b>			<b>218,641</b>	<b>61,273</b>	<b>105,214</b>	<b>111,980</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			185,264		10,390			620,332		22,560	23,332
2002	45	3,586	154,238	18,761	19,848	4	1,925	105,186	7,793	35,567	25,412
2003											53,124
2004	223	7,723	151,972	99,435	20,531	41	5,898	93,385	51,798	42,039	11,175
2005	30	3,499	58,931	11,564	34,800	22	1,995	31,104	6,384	29,855	9,739
<b>TOTAL</b>	<b>298</b>	<b>14,808</b>	<b>550,405</b>	<b>129,760</b>	<b>85,569</b>	<b>67</b>	<b>9,818</b>	<b>850,007</b>	<b>65,975</b>	<b>130,021</b>	<b>122,782</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,425,403	411,325	122,782	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	16,826	14,900	922	
TOTAL LOSSES	1,442,229	426,225	123,704	
EXPECTED LOSSES	278,543	300,517	65,003	
CREDIBILITY	.02	.09	.15	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	537.343	158.802	46.089	742.234
INDICATED (POST-TEST)	408.918	120.848	35.074	564.840
PRES. ON RATE LEVEL	103.073	111.205	24.054	238.332
DERIVED BY FORMULA	109.190	112.073	25.707	246.970
UNDERLYING PRES. RATE	103.779	111.966	24.219	239.964
PROPOSED	109.190	112.073	25.707	246.970

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	263.541
IND. RATES				263.54	MINIMUM PREMIUM	
MAN. RATES	261.49	270.78	253.02	+263.54	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	2,869	660,180	230.108			2	4	14	20
2002	2,951	1,769,908	599.765		1	4	6	17	28
2003	3,763	2,156,275	573.020			6	8	15	29
2004	5,023	2,499,864	497.683			5	18	14	37
2005	7,133	1,220,937	171.167				14	23	37
<b>TOTAL</b>	<b>21,739</b>	<b>8,307,164</b>	<b>382.132</b>		<b>1</b>	<b>17</b>	<b>50</b>	<b>83</b>	<b>151</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			289,909	115,884	55,941			65,213	73,568	43,007	16,658
2002		353,001	507,802	330,233	95,329		175,000	109,842	67,408	84,166	47,127
2003			786,263	384,335	39,745			545,290	292,492	37,387	70,763
2004			575,379	988,285	117,661			207,670	391,873	172,551	46,445
2005			520,761	233,442					218,067	172,485	76,182
<b>TOTAL</b>		<b>353,001</b>	<b>2,159,353</b>	<b>2,339,498</b>	<b>542,118</b>		<b>175,000</b>	<b>928,015</b>	<b>1,043,408</b>	<b>509,596</b>	<b>257,175</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			364,706	129,095	58,289			216,833	116,752	66,317	18,973
2002	1,140	475,380	719,433	344,730	109,029	6,352	373,298	385,490	106,238	121,942	51,039
2003	878	50,088	1,169,876	363,913	60,917	460	73,742	1,833,940	367,626	76,246	78,052
2004	1,635	92,954	1,793,844	727,256	174,464	492	85,025	1,203,054	370,765	238,486	48,953
2005	975	73,833	1,267,066	367,423	228,860	402	36,714	588,800	167,149	181,668	80,067
<b>TOTAL</b>	<b>4,628</b>	<b>692,255</b>	<b>5,314,925</b>	<b>1,932,417</b>	<b>631,559</b>	<b>7,706</b>	<b>568,779</b>	<b>4,228,117</b>	<b>1,128,530</b>	<b>684,659</b>	<b>277,084</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,816,410	4,377,165	277,084			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	324,233	205,608	3,976			
TOTAL LOSSES	11,140,643	4,582,773	281,060			
EXPECTED LOSSES	5,127,274	3,474,196	223,346			
CREDIBILITY	.16	.47	.35			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	512.473	210.809	12.929	736.211		
INDICATED (POST-TEST)	389.992	160.426	9.839	560.257		
PRES. ON RATE LEVEL	234.252	158.728	10.204	403.184		
DERIVED BY FORMULA	259.170	159.526	10.076	428.772		
UNDERLYING PRES. RATE	235.856	159.814	10.274	405.944		
PROPOSED	259.170	159.526	10.076	428.772		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	457.542
IND. RATES				457.54	MINIMUM PREMIUM	
MAN. RATES	392.05	439.75	428.03	+457.54	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	759,155	13,502,048	1.778	1		26	37	311	375
2002	665,312	10,312,740	1.550	2		22	31	272	327
2003	636,938	8,575,734	1.346	1		16	39	185	241
2004	497,114	6,179,895	1.243			10	27	191	228
2005	467,259	5,869,014	1.256		1	3	25	197	226
<b>TOTAL</b>	<b>3,025,778</b>	<b>44,439,431</b>	<b>1.469</b>	<b>4</b>	<b>1</b>	<b>77</b>	<b>159</b>	<b>1156</b>	<b>1397</b>
O.D.		16,677						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	232,062		3,781,840	1,218,010	1,794,108	520		2,567,420	791,711	1,972,194	1,144,183
2002	112,546		3,226,615	1,109,860	947,789			1,630,015	683,218	1,497,435	1,105,262
2003	224,511		2,414,056	1,469,202	633,452			835,337	902,785	1,122,416	973,975
2004			1,296,354	857,451	921,954			501,367	374,893	1,358,413	869,463
2005		100,069	430,059	876,966	931,344		21,000	91,492	800,133	1,736,563	881,388
<b>TOTAL</b>	<b>569,119</b>	<b>100,069</b>	<b>11,148,924</b>	<b>5,531,489</b>	<b>5,228,647</b>	<b>520</b>	<b>21,000</b>	<b>5,625,631</b>	<b>3,552,740</b>	<b>7,687,021</b>	<b>4,974,271</b>
O.D.					237					916	15,524

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	307,946		4,508,408	1,356,863	1,869,457	2,468		5,185,255	1,256,447	3,041,122	1,303,224
2002	145,725	98,193	4,148,383	1,175,884	1,045,513	546	93,098	5,194,621	1,078,842	2,152,421	1,196,999
2003	287,751	167,002	3,835,160	1,404,404	709,448	930	131,233	3,366,418	1,146,700	1,532,223	1,074,294
2004	1,640	162,204	3,037,247	753,450	915,573	928	182,599	2,638,376	514,290	1,602,462	916,414
2005	2,821	334,044	3,375,159	788,046	823,543	4,553	263,341	3,431,168	837,003	1,660,714	926,339
<b>TOTAL</b>	<b>745,883</b>	<b>761,443</b>	<b>18,904,357</b>	<b>5,478,647</b>	<b>5,363,534</b>	<b>9,425</b>	<b>670,271</b>	<b>19,815,838</b>	<b>4,833,282</b>	<b>9,988,942</b>	<b>5,417,270</b>
O.D.			20	4	254			75	25	1,299	16,574

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	40,907,312	25,665,987	5,433,844			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	2,045,331	1,062,987	64,115			
TOTAL LOSSES	42,952,643	26,728,974	5,497,959			
EXPECTED LOSSES	34,070,260	23,359,006	5,143,823			
CREDIBILITY	.48	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.420	.883	.182	2.485		
INDICATED (POST-TEST)	1.081	.672	.139	1.892		
PRES. ON RATE LEVEL	1.118	.767	.169	2.054		
DERIVED BY FORMULA	1.100	.672	.139	1.911		
UNDERLYING PRES. RATE	1.126	.772	.170	2.068		
PROPOSED	1.100	.672	.139	1.911		
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	2.039
IND. RATES				2.04	MINIMUM PREMIUM	
MAN. RATES	2.24	2.35	2.18	+ 2.04	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
2001	42,205	772,090	1.829			42,205			1	1	42	44
2002	43,632	962,660	2.206			43,632			2	4	25	31
2003	40,745	886,089	2.174			40,745			1		22	23
2004	40,297	495,045	1.228			40,297				2	25	27
2005	41,305	617,926	1.496			41,305				1	27	28
<b>TOTAL</b>	<b>208,184</b>	<b>3,733,810</b>	<b>1.794</b>			<b>208,184</b>			<b>4</b>	<b>8</b>	<b>141</b>	<b>153</b>
O.D.		528										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			128,896	10,222	264,702			37,922	4,490	261,848	64,010
2002			260,215	96,075	124,829			152,915	119,980	125,669	82,977
2003			104,807		245,798			44,889		399,124	91,471
2004				67,056	174,835				1,348	134,191	117,615
2005				66,668	67,659				175,000	245,889	62,710
<b>TOTAL</b>			<b>493,918</b>	<b>240,021</b>	<b>877,823</b>			<b>235,726</b>	<b>300,818</b>	<b>1,166,721</b>	<b>418,783</b>
O.D.											528

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			162,151	11,387	275,819			126,091	7,126	403,770	72,907
2002	253	8,436	352,113	102,520	136,414	97	9,360	530,836	182,490	182,475	89,864
2003	23	9,014	189,958	14,684	247,807	40	8,881	237,696	26,220	521,305	100,893
2004	141	9,700	174,912	66,150	163,088	14	3,973	72,758	15,786	153,483	123,966
2005	147	12,424	212,545	56,904	59,025	393	35,945	572,873	154,741	242,122	65,908
<b>TOTAL</b>	<b>564</b>	<b>39,574</b>	<b>1,091,679</b>	<b>251,645</b>	<b>882,153</b>	<b>544</b>	<b>58,159</b>	<b>1,540,254</b>	<b>386,363</b>	<b>1,503,155</b>	<b>453,538</b>
O.D.											565

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,730,774	3,023,316	454,103			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	205,035	144,399	5,560			
TOTAL LOSSES	2,935,809	3,167,715	459,663			
EXPECTED LOSSES	3,401,727	2,952,049	399,713			
CREDIBILITY	.08	.21	.32			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.410	1.522	.221	3.153		
INDICATED (POST-TEST)	1.073	1.158	.168	2.399		
PRES. ON RATE LEVEL	1.623	1.408	.191	3.222		
DERIVED BY FORMULA	1.579	1.356	.184	3.119		
UNDERLYING PRES. RATE	1.634	1.418	.192	3.244		
PROPOSED	1.579	1.356	.184	3.119		
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.328
IND. RATES				3.33	MINIMUM PREMIUM	
MAN. RATES	4.15	4.01	3.42	+ 3.33	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
2001	832,825	14,650,047	1.759			832,825			33	62	266	361
2002	828,619	12,051,201	1.454			828,619		1	24	36	230	291
2003	870,414	10,810,552	1.242			870,414			17	63	210	290
2004	920,288	11,962,571	1.299			920,288			14	79	256	349
2005	1,000,736	10,136,775	1.012			1,000,736			5	62	291	358
<b>TOTAL</b>	<b>4,452,882</b>	<b>59,611,146</b>	<b>1.339</b>			<b>4,452,882</b>		<b>1</b>	<b>93</b>	<b>302</b>	<b>1253</b>	<b>1649</b>
O.D.		52,714	.001								7	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			4,940,289	1,723,790	1,696,081			1,873,631	1,056,737	2,039,019	1,320,500
2002		438,213	3,212,545	1,269,293	1,649,511		542,880	1,071,328	715,987	1,799,095	1,352,349
2003			2,551,423	1,814,452	1,072,127			1,253,112	1,386,035	1,422,945	1,310,458
2004			1,722,776	2,596,975	1,717,186			429,902	2,262,670	1,824,435	1,408,627
2005			767,067	1,292,199	1,655,498			901,716	1,397,947	2,698,075	1,424,273
<b>TOTAL</b>		<b>438,213</b>	<b>13,194,100</b>	<b>8,696,709</b>	<b>7,790,403</b>		<b>542,880</b>	<b>5,529,689</b>	<b>6,819,376</b>	<b>9,783,569</b>	<b>6,816,207</b>
O.D.					22,814					18,632	11,268

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			6,179,881	1,920,301	1,767,320			6,136,690	1,677,040	3,144,168	1,504,050
2002	3,499	377,856	4,382,228	1,353,582	1,801,791	9,930	610,700	3,773,027	1,125,839	2,577,639	1,464,594
2003	4,157	185,511	4,208,463	1,740,199	1,161,764	1,368	189,604	4,861,020	1,738,375	1,959,369	1,445,435
2004	4,592	308,255	5,828,934	2,074,627	1,746,257	2,087	344,533	5,207,324	2,156,460	2,297,099	1,484,693
2005	4,037	312,931	5,277,170	1,230,936	1,435,010	4,742	443,517	6,806,256	1,452,551	2,623,541	1,496,911
<b>TOTAL</b>	<b>16,285</b>	<b>1,184,553</b>	<b>25,876,676</b>	<b>8,319,645</b>	<b>7,912,142</b>	<b>18,127</b>	<b>1,588,354</b>	<b>26,784,317</b>	<b>8,150,265</b>	<b>12,601,816</b>	<b>7,395,683</b>
O.D.		105	2,066	423	24,042		24	1,253	377	27,057	12,164

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	55,471,760	37,035,767	7,407,847	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,662,751	1,466,845	90,800	
TOTAL LOSSES	58,134,511	38,502,612	7,498,647	
EXPECTED LOSSES	43,727,302	28,676,560	6,144,977	
CREDIBILITY	.62	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.306	.865	.168	2.339
INDICATED (POST-TEST)	.994	.658	.128	1.780
PRES. ON RATE LEVEL	.975	.640	.137	1.752
DERIVED BY FORMULA	.987	.658	.128	1.773
UNDERLYING PRES. RATE	.982	.644	.138	1.764
PROPOSED	.987	.658	.128	1.773

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	1.891
IND. RATES				1.89	MINIMUM PREMIUM	
MAN. RATES	2.07	2.08	1.86	+ 1.89	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
2001	1,245,020	23,318,247	1.872			1,245,020	1	1	42	60	781	885
2002	1,239,018	19,902,963	1.606			1,239,018	1		29	71	739	840
2003	1,293,727	21,013,016	1.624			1,293,727			28	112	679	819
2004	1,740,991	24,571,069	1.411			1,740,991	1		27	131	802	961
2005	1,659,603	19,031,473	1.146			1,659,603		1	6	102	771	880
<b>TOTAL</b>	<b>7,178,359</b>	<b>107,836,768</b>	<b>1.502</b>			<b>7,178,359</b>	<b>3</b>	<b>2</b>	<b>132</b>	<b>476</b>	<b>3772</b>	<b>4385</b>
O.D.		903,730	.012							3	15	18

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	99,445	153,359	6,174,672	1,787,102	3,835,071	272	4,000	2,541,873	1,179,260	4,551,787	2,991,406
2002	311,890		3,881,729	2,294,888	3,268,016	63,595		2,154,990	1,232,819	4,159,598	2,535,438
2003			3,839,834	2,737,929	3,373,920			1,664,794	1,748,767	4,804,375	2,843,397
2004	3,000		3,762,050	4,405,121	3,260,222	68,524		1,571,902	3,336,256	4,544,560	3,619,434
2005		196,541	686,422	2,419,829	3,671,679		450,000	374,623	2,222,180	5,669,220	3,340,979
<b>TOTAL</b>	<b>414,335</b>	<b>349,900</b>	<b>18,344,707</b>	<b>13,644,869</b>	<b>17,408,908</b>	<b>132,391</b>	<b>454,000</b>	<b>8,308,182</b>	<b>9,719,282</b>	<b>23,729,540</b>	<b>15,330,654</b>
O.D.				209,150	132,031					292,490	185,489

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	131,964	414,069	7,622,094	1,990,830	3,996,151	1,291	15,356	6,911,400	1,871,484	7,018,847	3,407,211
2002	401,785	133,455	5,414,658	2,436,432	3,556,496	249,438	123,478	7,092,616	1,965,135	5,945,026	2,745,879
2003	6,387	310,161	6,892,897	2,718,353	3,516,417	1,925	286,318	7,443,593	2,381,955	6,399,218	3,136,267
2004	11,345	590,350	11,133,736	3,591,217	3,296,615	125,951	768,649	11,312,885	3,472,971	5,538,754	3,814,883
2005	7,431	750,966	10,157,972	2,428,450	3,122,508	34,402	1,237,798	10,689,872	2,507,800	5,377,778	3,511,369
<b>TOTAL</b>	<b>558,912</b>	<b>2,199,001</b>	<b>41,221,357</b>	<b>13,165,282</b>	<b>17,488,187</b>	<b>413,007</b>	<b>2,431,599</b>	<b>43,450,366</b>	<b>12,199,345</b>	<b>30,279,623</b>	<b>16,615,609</b>
O.D.	286	8,429	161,597	193,367	137,862	206	26,315	418,966	270,606	116,518	195,869

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	90,890,041	73,850,790	16,811,478			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	4,350,019	2,908,659	222,652			
TOTAL LOSSES	95,240,060	76,759,449	17,034,130			
EXPECTED LOSSES	72,286,074	56,062,984	14,643,853			
CREDIBILITY	.85	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.327	1.069	.237	2.633		
INDICATED (POST-TEST)	1.010	.814	.180	2.004		
PRES. ON RATE LEVEL	.999	.776	.203	1.978		
DERIVED BY FORMULA	1.008	.814	.180	2.002		
UNDERLYING PRES. RATE	1.007	.781	.204	1.992		
PROPOSED	1.008	.814	.180	2.002		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	2.136
IND. RATES				2.14	MINIMUM PREMIUM	
MAN. RATES	2.54	2.49	2.10	+ 2.14	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	89,054	1,345,291	1.510			89,054			2	7	41	50
2002	89,717	1,424,480	1.587			89,717			3	4	46	53
2003	91,711	1,363,241	1.486			91,711				3	60	63
2004	81,615	2,082,156	2.551			81,615			3	2	59	64
2005	81,292	3,565,357	4.385			81,292				4	49	53
<b>TOTAL</b>	<b>433,389</b>	<b>9,780,525</b>	<b>2.257</b>			<b>433,389</b>			<b>8</b>	<b>20</b>	<b>255</b>	<b>283</b>
O.D.		24,165	.005								1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			255,641	212,376	231,879			90,187	185,950	238,363	130,895
2002			398,561	49,137	304,010			213,018	38,476	301,148	120,130
2003				88,519	615,268				40,173	509,141	110,140
2004			446,135	116,126	744,015			130,334	9,171	468,345	168,030
2005				94,104	709,501				98,862	2,522,755	140,135
<b>TOTAL</b>			<b>1,100,337</b>	<b>560,262</b>	<b>2,604,673</b>			<b>433,539</b>	<b>372,632</b>	<b>4,039,752</b>	<b>669,330</b>
O.D.					7,348					16,143	674

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			321,596	236,587	241,621			299,872	295,103	367,557	149,089
2002	129	12,821	531,078	58,800	328,725	28	12,854	712,591	70,160	429,553	130,101
2003	238	10,936	191,204	111,653	620,312	33	5,352	162,445	76,318	666,286	121,484
2004	382	61,800	1,121,053	181,162	694,087	200	43,056	628,692	71,491	540,551	177,104
2005	579	60,843	1,030,456	223,676	514,634	701	64,611	1,011,252	228,604	796,742	147,282
<b>TOTAL</b>	<b>1,328</b>	<b>146,400</b>	<b>3,195,387</b>	<b>811,878</b>	<b>2,399,379</b>	<b>962</b>	<b>125,873</b>	<b>2,814,852</b>	<b>741,676</b>	<b>2,800,689</b>	<b>725,060</b>
O.D.	1	261	4,464	808	6,698	2	468	8,537	1,761	18,453	743

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,298,535	6,781,342	725,803	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	343,497	278,658	12,304	
TOTAL LOSSES	6,642,032	7,060,000	738,107	
EXPECTED LOSSES	5,694,732	5,777,076	901,448	
CREDIBILITY	.13	.34	.52	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.533	1.629	.170	3.332
INDICATED (POST-TEST)	1.167	1.240	.129	2.536
PRES. ON RATE LEVEL	1.305	1.324	.207	2.836
DERIVED BY FORMULA	1.287	1.295	.166	2.748
UNDERLYING PRES. RATE	1.314	1.333	.208	2.855
PROPOSED	1.287	1.295	.166	2.748

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	2.932
IND. RATES				2.93	MINIMUM PREMIUM	
MAN. RATES	3.47	3.47	3.01	+ 2.93	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
2001	85,214	864,442	1.014			85,214			1	2	43	46
2002	85,755	522,010	.608			85,755				5	45	50
2003	82,756	2,677,120	3.234			82,756			5	9	42	56
2004	85,923	1,122,088	1.305			85,923			1	2	32	35
2005	87,304	1,172,136	1.342			87,304			1	4	29	34
<b>TOTAL</b>	<b>426,952</b>	<b>6,357,796</b>	<b>1.489</b>			<b>426,952</b>			<b>8</b>	<b>22</b>	<b>191</b>	<b>221</b>
O.D.		7,932	.001								1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			110,500	57,184	305,977			35,000	19,440	210,728	125,613
2002				20,849	190,699				44,687	147,280	118,495
2003			854,971	194,438	229,704			780,369	188,494	291,019	138,125
2004			112,331	32,407	312,086			134,839	26,673	371,220	132,532
2005			178,237	71,798	250,389			51,438	114,636	322,195	183,443
<b>TOTAL</b>			<b>1,256,039</b>	<b>376,676</b>	<b>1,288,855</b>			<b>1,001,646</b>	<b>393,930</b>	<b>1,342,442</b>	<b>698,208</b>
O.D.					3,121					3,744	1,067

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			139,009	63,703	318,826			116,375	30,851	324,944	143,073
2002	56	845	19,464	24,856	205,082	36	119	24,922	69,101	210,004	128,330
2003	470	46,720	1,081,998	201,660	245,003	416	74,242	1,847,535	263,915	400,990	152,352
2004	126	20,159	361,292	61,573	288,647	215	42,835	613,492	76,184	431,233	139,689
2005	546	40,542	670,298	118,794	209,187	460	42,781	657,009	138,702	305,718	192,799
<b>TOTAL</b>	<b>1,198</b>	<b>108,266</b>	<b>2,272,061</b>	<b>470,586</b>	<b>1,266,745</b>	<b>1,127</b>	<b>159,977</b>	<b>3,259,333</b>	<b>578,753</b>	<b>1,672,889</b>	<b>756,243</b>
O.D.		12	258	57	3,351			304	102	5,309	1,153

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,802,536	3,997,792	757,396	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	222,304	180,834	8,997	
TOTAL LOSSES	6,024,840	4,178,626	766,393	
EXPECTED LOSSES	3,684,596	3,654,709	636,158	
CREDIBILITY	.13	.33	.52	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.411	.979	.180	2.570
INDICATED (POST-TEST)	1.074	.745	.137	1.956
PRES. ON RATE LEVEL	.857	.850	.148	1.855
DERIVED BY FORMULA	.885	.815	.142	1.842
UNDERLYING PRES. RATE	.863	.856	.149	1.868
PROPOSED	.891	.821	.143	1.855

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	1.979
IND. RATES				1.98	MINIMUM PREMIUM	
MAN. RATES	2.08	2.18	1.97	+ 1.98	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
2001	229,382	715,212	.311			229,382				2	21	23
2002	218,039	503,301	.230			218,039				2	12	15
2003	241,275	1,624,283	.673			241,275		1		3	23	30
2004	233,325	1,073,825	.460			233,325				1	21	23
2005	234,481	704,966	.300			234,481				2	9	12
<b>TOTAL</b>	<b>1,156,502</b>	<b>4,621,587</b>	<b>.400</b>			<b>1,156,502</b>		<b>1</b>	<b>7</b>	<b>9</b>	<b>86</b>	<b>103</b>
O.D.		1,118										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				76,110	208,457				71,900	297,846	60,899
2002			89,651	42,201	40,246			142,847	18,943	105,200	64,213
2003		275,177	481,233	115,243	205,480		30,000	165,253	53,411	215,734	82,752
2004			420,817	74,147	211,000			91,802	23,844	210,072	42,143
2005			234,737	80,634	119,793			79,660	51,793	97,066	41,283
<b>TOTAL</b>		<b>275,177</b>	<b>1,226,438</b>	<b>388,335</b>	<b>784,976</b>		<b>30,000</b>	<b>479,562</b>	<b>219,891</b>	<b>925,918</b>	<b>291,290</b>
O.D.											1,118

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				84,786	217,210				114,105	459,278	69,364
2002	110	2,943	122,716	44,580	44,163	16	8,583	467,990	34,438	150,700	69,543
2003	579	530,939	755,272	126,284	215,353	1,094	125,411	589,731	83,919	287,584	91,275
2004	200	38,973	723,055	92,065	205,393	137	28,466	402,748	52,016	245,327	44,419
2005	555	35,338	577,380	93,356	109,038	288	26,869	395,499	60,416	97,586	43,388
<b>TOTAL</b>	<b>1,444</b>	<b>608,193</b>	<b>2,178,423</b>	<b>441,071</b>	<b>791,157</b>	<b>1,535</b>	<b>189,329</b>	<b>1,855,968</b>	<b>344,894</b>	<b>1,240,475</b>	<b>317,989</b>
O.D.											1,243

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,834,892	2,817,597	319,232			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	192,671	106,668	3,774			
TOTAL LOSSES	5,027,563	2,924,265	323,006			
EXPECTED LOSSES	3,180,381	2,151,096	265,996			
CREDIBILITY	.25	.65	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.435	.253	.028	.716		
INDICATED (POST-TEST)	.331	.193	.021	.545		
PRES. ON RATE LEVEL	.273	.185	.023	.481		
DERIVED BY FORMULA	.288	.190	.021	.499		
UNDERLYING PRES. RATE	.275	.186	.023	.484		
PROPOSED	.288	.190	.021	.499		
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	.532
IND. RATES				.53	MINIMUM PREMIUM	
MAN. RATES	.55	.54	.51	+ .53	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	44,387	3,507,938	7.903			7	6	56	69
2002	46,957	2,699,155	5.748			6	8	51	65
2003	43,952	2,314,307	5.265			5	3	47	55
2004	49,475	2,098,037	4.240			5	9	43	57
2005	51,209	1,051,917	2.054			1	6	27	34
<b>TOTAL</b>	<b>235,980</b>	<b>11,671,354</b>	<b>4.946</b>			<b>24</b>	<b>32</b>	<b>224</b>	<b>280</b>
O.D.		44,014	.018					4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,600,700	285,962	407,415			572,028	136,368	387,335	118,130
2002			1,017,204	230,254	274,189			685,383	119,323	233,067	139,735
2003			1,090,405	103,578	242,003			251,284	54,927	478,235	93,875
2004			595,932	377,482	222,128			229,727	260,665	310,334	101,769
2005			178,541	222,870	215,245			52,667	104,968	168,616	109,010
<b>TOTAL</b>			<b>4,482,782</b>	<b>1,220,146</b>	<b>1,360,980</b>			<b>1,791,089</b>	<b>676,251</b>	<b>1,577,587</b>	<b>562,519</b>
O.D.					23,179					20,117	718

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,835,434	318,562	424,523			1,629,414	216,416	597,272	134,550
2002	606	26,914	1,139,727	246,978	301,051	96	30,315	1,655,948	194,239	337,286	151,333
2003	289	62,413	1,463,974	126,768	258,111	183	35,966	908,916	105,302	631,579	103,544
2004	693	66,538	1,256,649	312,479	236,137	440	82,426	1,162,805	276,830	385,287	107,265
2005	764	53,864	901,126	198,502	194,639	347	32,587	497,726	103,462	166,919	114,570
<b>TOTAL</b>	<b>2,352</b>	<b>209,729</b>	<b>6,596,910</b>	<b>1,203,289</b>	<b>1,414,461</b>	<b>1,066</b>	<b>181,294</b>	<b>5,854,809</b>	<b>896,249</b>	<b>2,118,343</b>	<b>611,262</b>
O.D.					24,153					31,021	818

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,846,160	5,687,516	612,080			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	437,726	243,645	8,471			
TOTAL LOSSES	13,283,886	5,931,161	620,551			
EXPECTED LOSSES	7,251,667	4,832,870	582,870			
CREDIBILITY	.09	.22	.35			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	5.629	2.513	.263	8.405		
INDICATED (POST-TEST)	4.284	1.912	.200	6.396		
PRES. ON RATE LEVEL	3.052	2.034	.245	5.331		
DERIVED BY FORMULA	3.163	2.007	.229	5.399		
UNDERLYING PRES. RATE	3.073	2.048	.247	5.368		
PROPOSED	3.163	2.007	.229	5.399		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	5.761
IND. RATES				5.76	MINIMUM PREMIUM	
MAN. RATES	5.79	6.09	5.66	+ 5.76	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
2001	358,658	9,437,846	2.631			358,658			22	27	264	313
2002	378,234	10,380,588	2.744			378,234		1	27	33	261	322
2003	390,999	11,665,487	2.983			390,999			20	39	274	333
2004	410,476	10,018,876	2.440			410,476			17	34	295	346
2005	409,890	8,400,074	2.049			409,890			4	31	289	324
<b>TOTAL</b>	<b>1,948,257</b>	<b>49,902,871</b>	<b>2.561</b>			<b>1,948,257</b>		<b>1</b>	<b>90</b>	<b>164</b>	<b>1383</b>	<b>1638</b>
O.D.		581,618	.029						2	3	2	7

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			3,243,849	905,597	1,334,650			1,315,229	601,210	1,321,247	716,064
2002		143,442	3,679,780	966,438	1,371,712		299,995	1,347,906	441,358	1,534,099	595,858
2003			2,896,069	1,704,310	2,302,669			1,335,438	837,131	1,781,300	808,570
2004			2,305,083	1,424,926	2,067,390			932,983	637,591	1,792,386	858,517
2005			723,420	1,278,879	1,724,266			956,730	734,180	2,215,397	767,202
<b>TOTAL</b>		<b>143,442</b>	<b>12,848,201</b>	<b>6,280,150</b>	<b>8,800,687</b>		<b>299,995</b>	<b>5,888,286</b>	<b>3,251,470</b>	<b>8,644,429</b>	<b>3,746,211</b>
O.D.			377,782	61,634	7,126			100,056	26,062	6,053	2,905

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			3,993,355	1,008,835	1,390,701			3,989,410	954,119	2,037,366	815,597
2002	2,664	320,184	4,885,151	1,041,730	1,501,046	12,197	771,619	4,554,961	727,248	2,196,656	645,314
2003	4,021	222,259	4,968,966	1,712,225	2,397,620	1,229	198,002	5,021,492	1,139,204	2,397,233	891,853
2004	2,879	298,534	5,558,451	1,317,134	2,012,633	1,589	313,389	4,440,689	825,903	2,136,138	904,877
2005	3,982	313,786	5,295,329	1,238,431	1,486,647	3,557	335,281	5,068,328	952,621	2,108,850	806,329
<b>TOTAL</b>	<b>13,546</b>	<b>1,154,763</b>	<b>24,701,252</b>	<b>6,318,355</b>	<b>8,788,647</b>	<b>18,572</b>	<b>1,618,291</b>	<b>23,074,880</b>	<b>4,599,095</b>	<b>10,876,243</b>	<b>4,063,970</b>
O.D.	118	11,302	551,024	47,762	11,316	25	8,795	363,570	21,716	11,788	3,133

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	51,516,138	30,674,922	4,067,103			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	2,722,125	1,206,366	49,525			
TOTAL LOSSES	54,238,263	31,881,288	4,116,628			
EXPECTED LOSSES	45,102,150	24,080,456	3,428,932			
CREDIBILITY	.36	.92	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.784	1.636	.211	4.631		
INDICATED (POST-TEST)	2.119	1.245	.161	3.525		
PRES. ON RATE LEVEL	2.299	1.228	.175	3.702		
DERIVED BY FORMULA	2.234	1.244	.161	3.639		
UNDERLYING PRES. RATE	2.315	1.236	.176	3.727		
PROPOSED	2.234	1.244	.161	3.639		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.883
IND. RATES				3.88	MINIMUM PREMIUM	
MAN. RATES	4.24	4.39	3.93	+ 3.88	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	56,236	2,836,043	5.043			5	1	51	57	
2002	67,807	694,503	1.024				3	32	35	
2003	69,971	1,561,870	2.232			4	3	24	31	
2004	79,698	1,347,462	1.690			2	5	25	32	
2005	97,039	1,493,578	1.539			1	4	38	43	
<b>TOTAL</b>	<b>370,751</b>	<b>7,933,456</b>	<b>2.140</b>			<b>12</b>	<b>16</b>	<b>170</b>	<b>198</b>	
O.D.		126								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			942,107	47,085	551,920			639,286	41,452	453,720	160,473
2002				125,423	139,578				90,517	176,147	162,838
2003			508,062	224,044	168,663			97,629	108,470	282,036	172,966
2004			448,036	165,615	150,134			96,580	43,678	260,596	182,823
2005			120,164	127,557	370,091			26,735	109,150	440,546	299,335
<b>TOTAL</b>			<b>2,018,369</b>	<b>689,724</b>	<b>1,380,386</b>			<b>860,230</b>	<b>393,267</b>	<b>1,613,045</b>	<b>978,435</b>
O.D.											126

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,079,310	52,453	575,099			1,549,746	65,784	699,633	182,779
2002	330	1,225	33,965	130,929	151,650	72	224	40,517	136,664	252,149	176,354
2003	525	33,888	779,093	220,595	182,062	116	16,955	440,836	146,475	376,007	190,781
2004	333	43,299	813,393	150,416	155,576	156	32,687	469,496	74,799	304,968	192,695
2005	620	51,667	865,472	179,310	306,296	475	44,618	693,723	154,929	409,842	314,601
<b>TOTAL</b>	<b>1,808</b>	<b>130,079</b>	<b>3,571,233</b>	<b>733,703</b>	<b>1,370,683</b>	<b>819</b>	<b>94,484</b>	<b>3,194,318</b>	<b>578,651</b>	<b>2,042,599</b>	<b>1,057,210</b>
O.D.											133

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,992,741	4,725,636	1,057,343			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	345,170	240,989	16,831			
TOTAL LOSSES	7,337,911	4,966,625	1,074,174			
EXPECTED LOSSES	5,613,170	4,471,256	1,060,348			
CREDIBILITY	.12	.30	.47			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.979	1.340	.290	3.609		
INDICATED (POST-TEST)	1.506	1.020	.221	2.747		
PRES. ON RATE LEVEL	1.504	1.198	.284	2.986		
DERIVED BY FORMULA	1.504	1.145	.254	2.903		
UNDERLYING PRES. RATE	1.514	1.206	.286	3.006		
PROPOSED	1.504	1.145	.254	2.903		
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.097
IND. RATES				3.10	MINIMUM PREMIUM	
MAN. RATES	3.60	3.62	3.17	+ 3.10	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
2001	685,895	23,784,899	3.467			685,895	2		53	64	506	625
2002	670,597	24,114,775	3.596			670,597	1		50	54	444	549
2003	713,974	16,745,628	2.345			713,974		1	35	57	353	446
2004	758,179	16,565,710	2.184			758,179			30	58	326	414
2005	785,342	13,416,988	1.708			785,342		1	13	52	405	471
<b>TOTAL</b>	<b>3,613,987</b>	<b>94,628,000</b>	<b>2.618</b>			<b>3,613,987</b>	<b>3</b>	<b>2</b>	<b>181</b>	<b>285</b>	<b>2034</b>	<b>2505</b>
O.D.		266,591	.007						1		4	5

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	189,293		8,157,092	2,376,677	3,905,852	3,000		2,355,988	1,293,574	3,689,324	1,814,099
2002	294,928		8,302,583	1,868,743	3,113,474	52,400		3,640,811	1,161,023	3,738,241	1,942,572
2003		175,475	5,109,850	1,644,889	2,282,489		39,589	1,812,864	1,643,525	2,479,683	1,557,264
2004			4,385,388	1,671,497	2,255,733			2,857,805	1,179,134	2,494,108	1,722,045
2005		150,136	1,874,179	1,399,301	2,722,889		246,174	617,976	1,172,324	3,305,819	1,928,190
<b>TOTAL</b>	<b>484,221</b>	<b>325,611</b>	<b>27,829,092</b>	<b>8,961,107</b>	<b>14,280,437</b>	<b>55,400</b>	<b>285,763</b>	<b>11,285,444</b>	<b>6,449,580</b>	<b>15,707,175</b>	<b>8,964,170</b>
O.D.			127,323		49,015			23,021		44,056	23,176

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	251,192		10,110,865	2,647,614	4,069,898	14,241		7,352,604	2,052,904	5,688,935	2,066,259
2002	379,137	254,540	10,750,815	2,029,210	3,401,610	205,662	197,178	10,980,476	1,883,672	5,354,733	2,103,805
2003	4,147	650,245	7,617,259	1,699,776	2,398,793	3,090	400,093	6,800,147	2,124,779	3,361,899	1,717,662
2004	3,464	440,141	8,220,481	1,585,406	2,237,544	2,995	581,390	8,102,320	1,448,982	3,016,539	1,815,035
2005	7,065	697,410	8,394,240	1,654,448	2,326,754	29,598	965,239	7,037,494	1,438,890	3,141,582	2,026,528
<b>TOTAL</b>	<b>645,005</b>	<b>2,042,336</b>	<b>45,093,660</b>	<b>9,616,454</b>	<b>14,434,599</b>	<b>255,586</b>	<b>2,143,900</b>	<b>40,273,041</b>	<b>8,949,227</b>	<b>20,563,688</b>	<b>9,729,289</b>
O.D.		3,744	161,238	1,465	52,501		1,385	76,038	1,599	63,713	25,104

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	90,695,933	53,683,246	9,754,393			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	4,957,031	2,300,952	120,357			
TOTAL LOSSES	95,652,964	55,984,198	9,874,750			
EXPECTED LOSSES	81,712,246	45,427,816	8,239,891			
CREDIBILITY	.54	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.647	1.549	.273	4.469		
INDICATED (POST-TEST)	2.014	1.179	.208	3.401		
PRES. ON RATE LEVEL	2.246	1.249	.226	3.721		
DERIVED BY FORMULA	2.121	1.179	.208	3.508		
UNDERLYING PRES. RATE	2.261	1.257	.228	3.746		
PROPOSED	2.121	1.179	.208	3.508		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.743
IND. RATES				3.74	MINIMUM PREMIUM	
MAN. RATES	4.75	4.66	3.95	+ 3.74	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
2001	340,841	4,050,180	1.188			340,841			7	18	158	183
2002	334,852	5,970,924	1.783			334,852			14	8	156	178
2003	358,841	7,885,991	2.197			358,841			21	37	148	206
2004	372,692	6,073,617	1.629			372,692			9	38	159	206
2005	361,042	4,285,377	1.186			361,042	1		2	28	167	198
<b>TOTAL</b>	<b>1,768,268</b>	<b>28,266,089</b>	<b>1.599</b>			<b>1,768,268</b>	<b>1</b>		<b>53</b>	<b>129</b>	<b>788</b>	<b>971</b>
O.D.		10,390									1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			944,181	465,230	681,494			281,466	303,594	807,568	566,647
2002			2,307,736	268,908	727,397			1,082,043	149,812	869,210	565,818
2003			2,844,122	1,084,908	1,004,419			877,956	579,696	914,137	580,753
2004			1,362,300	628,815	998,837			412,389	973,723	1,006,030	691,523
2005	3,000		265,211	566,502	851,772			214,819	341,709	1,458,732	583,632
<b>TOTAL</b>	<b>3,000</b>		<b>7,723,550</b>	<b>3,014,363</b>	<b>4,263,919</b>			<b>2,868,673</b>	<b>2,348,534</b>	<b>5,055,677</b>	<b>2,988,373</b>
O.D.					2,025					2,884	5,481

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,187,780	518,269	710,121			935,876	481,802	1,245,262	645,411
2002	705	68,885	2,934,535	305,129	793,792	121	54,618	3,000,464	267,156	1,242,991	612,781
2003	2,578	186,736	4,295,607	1,085,206	1,074,159	798	128,713	3,254,862	767,311	1,242,681	640,571
2004	1,300	157,121	2,924,849	600,489	974,025	1,132	200,741	2,937,414	933,815	1,244,693	728,865
2005	5,754	147,067	2,479,844	572,501	728,284	1,794	168,856	2,580,737	516,685	1,361,181	613,397
<b>TOTAL</b>	<b>10,337</b>	<b>559,809</b>	<b>13,822,615</b>	<b>3,081,594</b>	<b>4,280,381</b>	<b>3,845</b>	<b>552,928</b>	<b>12,709,353</b>	<b>2,966,769</b>	<b>6,336,808</b>	<b>3,241,025</b>
O.D.	1	161	2,700	530	1,593	2	176	2,696	552	2,586	5,912

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	27,664,623	16,670,813	3,246,937	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,381,094	638,965	37,869	
TOTAL LOSSES	29,045,717	17,309,778	3,284,806	
EXPECTED LOSSES	22,899,070	12,855,308	2,652,403	
CREDIBILITY	.33	.86	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.643	.979	.186	2.808
INDICATED (POST-TEST)	1.250	.745	.142	2.137
PRES. ON RATE LEVEL	1.286	.722	.149	2.157
DERIVED BY FORMULA	1.274	.742	.142	2.158
UNDERLYING PRES. RATE	1.295	.727	.150	2.172
PROPOSED	1.273	.742	.142	2.157

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	2.301
IND. RATES				2.30	MINIMUM PREMIUM	
MAN. RATES	2.43	2.55	2.29	+ 2.30	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	281,311	7,982,580	2.837			281,311	1	1	17	20	119	158
2002	285,250	5,421,689	1.900			285,250			11	13	141	165
2003	297,496	5,928,484	1.992			297,496			16	13	120	149
2004	305,443	6,728,790	2.202			305,443			13	27	132	172
2005	324,889	3,541,394	1.090			324,889			2	17	127	146
<b>TOTAL</b>	<b>1,494,389</b>	<b>29,602,937</b>	<b>1.981</b>			<b>1,494,389</b>	<b>1</b>	<b>1</b>	<b>59</b>	<b>90</b>	<b>639</b>	<b>790</b>
O.D.		127,785	.008						1		1	2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	527,948	165,885	2,666,381	766,236	991,057		59,246	935,628	343,391	898,043	628,765
2002			1,511,048	359,801	849,327			574,833	482,673	1,056,861	587,146
2003			2,299,874	393,741	607,409			925,196	214,035	940,387	547,842
2004			1,802,267	981,247	712,638			886,499	670,068	1,121,395	554,676
2005			292,825	313,361	823,847			159,628	240,883	1,151,908	558,942
<b>TOTAL</b>	<b>527,948</b>	<b>165,885</b>	<b>8,572,395</b>	<b>2,814,386</b>	<b>3,984,278</b>		<b>59,246</b>	<b>3,481,784</b>	<b>1,951,050</b>	<b>5,168,594</b>	<b>2,877,371</b>
O.D.			98,642		206			24,960		978	2,999

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	700,587	447,890	3,346,372	853,586	1,032,681		227,445	3,094,345	544,960	1,384,785	716,163
2002	945	48,357	2,019,498	394,892	923,049	379	35,469	2,052,347	747,957	1,515,448	635,879
2003	994	134,757	3,140,284	429,748	646,922	609	116,177	2,908,091	348,094	1,254,827	604,270
2004	1,851	190,671	3,591,136	835,099	741,246	1,351	253,707	3,575,939	761,230	1,365,393	584,629
2005	1,471	119,972	2,009,660	417,992	685,222	1,350	127,982	1,955,610	388,986	1,070,775	587,448
<b>TOTAL</b>	<b>705,848</b>	<b>941,647</b>	<b>14,106,950</b>	<b>2,931,317</b>	<b>4,029,120</b>	<b>3,689</b>	<b>760,780</b>	<b>13,586,332</b>	<b>2,791,227</b>	<b>6,591,228</b>	<b>3,128,389</b>
O.D.	4	5,118	122,683	1,883	1,292	13	3,035	73,901	1,381	1,979	3,248

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	30,310,000	16,349,427	3,131,637			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,567,425	730,961	41,152			
TOTAL LOSSES	31,877,425	17,080,388	3,172,789			
EXPECTED LOSSES	25,808,099	14,450,742	2,824,395			
CREDIBILITY	.30	.77	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.133	1.143	.212	3.488		
INDICATED (POST-TEST)	1.623	.870	.161	2.654		
PRES. ON RATE LEVEL	1.715	.960	.188	2.863		
DERIVED BY FORMULA	1.687	.891	.161	2.739		
UNDERLYING PRES. RATE	1.727	.967	.189	2.883		
PROPOSED	1.687	.891	.161	2.739		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	2.922
IND. RATES				2.92	MINIMUM PREMIUM	
MAN. RATES	3.47	3.41	3.04	+ 2.92	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	714,038	6,814,999	.954			12	7	144	163
2002	767,606	5,419,569	.706	2		11	13	115	141
2003	756,031	6,823,190	.902	1		8	25	108	142
2004	1,041,845	7,508,369	.720			11	28	156	195
2005	1,120,734	4,597,594	.410				9	205	214
<b>TOTAL</b>	<b>4,400,254</b>	<b>31,163,721</b>	<b>.708</b>	<b>3</b>		<b>42</b>	<b>82</b>	<b>728</b>	<b>855</b>
O.D.		224,886	.005			1		3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			2,036,669	318,119	1,169,106			1,334,932	103,716	1,271,693	580,764
2002	324,961		1,412,588	544,817	806,235	1,805		409,272	247,324	1,126,061	546,506
2003	604,359		1,198,485	989,389	952,638	31,980		586,341	560,118	1,200,727	699,153
2004			1,451,857	1,004,306	1,330,077			533,469	678,334	1,484,415	1,025,911
2005			370,935		1,260,997				211,994	1,778,036	975,632
<b>TOTAL</b>	<b>929,320</b>		<b>6,099,599</b>	<b>3,227,566</b>	<b>5,519,053</b>	<b>33,785</b>		<b>2,864,014</b>	<b>1,801,486</b>	<b>6,860,932</b>	<b>3,827,966</b>
O.D.			127,284		17,155			24,372		45,317	10,758

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			2,268,922	354,385	1,218,213			3,255,182	164,597	1,960,956	661,490
2002	413,765	46,392	1,926,247	582,710	878,970	7,250	25,201	1,463,877	402,296	1,606,121	591,866
2003	767,843	98,438	2,191,045	964,947	1,001,132	69,424	95,286	2,452,709	745,781	1,609,779	771,166
2004	1,994	194,585	3,627,440	907,367	1,299,077	1,185	219,760	3,201,689	788,059	1,773,979	1,081,310
2005	1,418	139,054	2,361,592	548,020	1,024,594	1,416	132,549	2,076,412	471,321	1,620,162	1,025,389
<b>TOTAL</b>	<b>1,185,020</b>	<b>478,469</b>	<b>12,375,246</b>	<b>3,357,429</b>	<b>5,421,986</b>	<b>79,275</b>	<b>472,796</b>	<b>12,449,869</b>	<b>2,572,054</b>	<b>8,570,997</b>	<b>4,131,221</b>
O.D.	1	3,781	161,344	1,474	18,045		1,567	81,241	1,556	66,515	11,362

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	27,288,609	20,010,056	4,142,583		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	1,385,302	734,193	49,265		
TOTAL LOSSES	28,673,911	20,744,249	4,191,848		
EXPECTED LOSSES	22,793,316	13,728,793	3,124,180		
CREDIBILITY	.61	1.00	1.00		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	.652	.471	.095	1.218	
INDICATED (POST-TEST)	.496	.358	.072	.926	
PRES. ON RATE LEVEL	.514	.310	.071	.895	
DERIVED BY FORMULA	.503	.358	.072	.933	
UNDERLYING PRES. RATE	.518	.312	.071	.901	
PROPOSED	.499	.355	.072	.926	
<b>IND. RATES</b>					
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE
IND. RATES				.99	MINIMUM PREMIUM
MAN. RATES	1.22	1.15	.95	+ .99	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
2001	1,708,545	24,653,258	1.442			1,708,545		2	35	103	665	805
2002	2,108,366	35,214,916	1.670			2,108,366	1		60	128	820	1009
2003	2,500,247	38,364,832	1.534			2,500,247			62	123	871	1056
2004	2,447,423	36,454,205	1.489			2,447,423	1		44	161	819	1025
2005	2,428,313	27,177,043	1.119			2,428,313			12	104	902	1018
<b>TOTAL</b>	<b>11,192,894</b>	<b>161,864,254</b>	<b>1.446</b>			<b>11,192,894</b>	<b>2</b>	<b>2</b>	<b>213</b>	<b>619</b>	<b>4077</b>	<b>4913</b>
O.D.		362,535	.003						1	2	4	7

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		756,106	4,570,560	3,444,883	4,024,331		200,000	1,853,828	2,046,767	4,307,116	3,449,667
2002	219,000		8,568,207	4,858,186	4,424,801	140,796		3,922,487	2,682,820	5,771,038	4,627,581
2003			9,005,041	4,807,609	5,610,138			4,452,128	3,072,577	6,931,618	4,485,721
2004	277,841		5,874,235	6,443,432	4,462,164	8,593		2,072,153	4,482,994	8,192,463	4,640,330
2005			1,503,806	3,581,860	4,765,362			610,591	2,601,404	8,796,576	5,317,444
<b>TOTAL</b>	<b>496,841</b>	<b>756,106</b>	<b>29,521,849</b>	<b>23,135,970</b>	<b>23,286,796</b>	<b>149,389</b>	<b>200,000</b>	<b>12,911,187</b>	<b>14,886,562</b>	<b>33,998,811</b>	<b>22,520,743</b>
O.D.			104,396	34,590	88,893			59,689	15,122	29,473	30,372

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		1,193,276	5,671,182	3,837,598	4,193,367		459,298	5,869,442	3,248,219	6,641,577	3,929,171
2002	290,654	277,729	11,469,415	5,113,068	4,851,864	552,232	207,576	11,956,174	4,159,450	8,278,173	5,011,670
2003	11,293	645,047	14,543,713	4,795,633	5,881,363	3,502	521,300	13,441,584	4,109,513	9,279,710	4,947,750
2004	330,252	874,210	16,504,708	5,224,640	4,471,397	21,146	1,055,466	15,659,469	4,780,816	8,676,006	4,890,908
2005	10,989	868,037	14,654,074	3,446,896	4,110,627	10,300	956,585	14,875,961	3,362,653	8,239,872	5,588,634
<b>TOTAL</b>	<b>643,188</b>	<b>3,858,299</b>	<b>62,843,092</b>	<b>22,417,835</b>	<b>23,508,618</b>	<b>587,180</b>	<b>3,200,225</b>	<b>61,802,630</b>	<b>19,660,651</b>	<b>41,115,338</b>	<b>24,368,133</b>
O.D.	82	1,843	166,198	35,098	92,723	11	900	219,492	19,601	37,956	33,005

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	133,323,140	106,887,820	24,401,138	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	6,745,223	4,122,500	294,262	
TOTAL LOSSES	140,068,363	111,010,320	24,695,400	
EXPECTED LOSSES	111,481,223	81,036,553	19,811,423	
CREDIBILITY	1.00	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.251	.992	.221	2.464
INDICATED (POST-TEST)	.952	.755	.168	1.875
PRES. ON RATE LEVEL	.989	.719	.176	1.884
DERIVED BY FORMULA	.952	.755	.168	1.875
UNDERLYING PRES. RATE	.996	.724	.177	1.897
PROPOSED	.952	.755	.168	1.875

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	2.000
IND. RATES				2.00	MINIMUM PREMIUM	
MAN. RATES	2.10	2.19	2.00	+ 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	
2001	15,830	126,274	.797				2	3	5	
2002	16,384	776,733	4.740		1	1		13	15	
2003	15,556	453,996	2.918			1		8	11	
2004	16,861	406,186	2.409				2	12	16	
2005	23,131	223,658	.966				1	12	13	
<b>TOTAL</b>	<b>87,762</b>	<b>1,986,847</b>	<b>2.264</b>		<b>1</b>	<b>2</b>	<b>9</b>	<b>48</b>	<b>60</b>	
O.D.		517								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				54,797	22,176				21,294	9,525	18,482
2002		223,934	99,456		111,941		17,000	150,000		133,241	41,161
2003			97,200	89,189	79,444			100,000	13,873	42,535	31,755
2004				137,281	49,370				79,302	62,043	78,190
2005				27,126	84,742				8,678	83,757	19,355
<b>TOTAL</b>		<b>223,934</b>	<b>196,656</b>	<b>308,393</b>	<b>347,673</b>		<b>17,000</b>	<b>250,000</b>	<b>123,147</b>	<b>331,101</b>	<b>188,943</b>
O.D.											517

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				61,044	23,107				33,794	14,688	21,051
2002	280	473,838	152,750	4,149	120,650	990	66,567	489,117	8,213	190,012	44,577
2003	207	8,223	182,473	86,446	83,676	62	12,856	317,188	23,966	58,167	35,026
2004	226	8,842	170,684	101,434	52,642	56	8,675	138,850	73,899	77,818	82,412
2005	101	9,557	162,739	38,122	69,042	62	6,086	95,251	21,401	76,158	20,342
<b>TOTAL</b>	<b>814</b>	<b>500,460</b>	<b>668,646</b>	<b>291,195</b>	<b>349,117</b>	<b>1,170</b>	<b>94,184</b>	<b>1,040,406</b>	<b>161,273</b>	<b>416,843</b>	<b>203,408</b>
O.D.											562

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,305,680	1,218,428	203,970	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	143,259	92,581	3,593	
TOTAL LOSSES	2,448,939	1,311,009	207,563	
EXPECTED LOSSES	2,309,018	1,722,768	229,937	
CREDIBILITY	.05	.12	.18	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.790	1.494	.237	4.521
INDICATED (POST-TEST)	2.123	1.137	.180	3.440
PRES. ON RATE LEVEL	2.613	1.950	.260	4.823
DERIVED BY FORMULA	2.589	1.852	.246	4.687
UNDERLYING PRES. RATE	2.631	1.963	.262	4.856
PROPOSED	2.589	1.852	.246	4.687

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	5.001
IND. RATES				5.00	MINIMUM PREMIUM	
MAN. RATES	5.78	5.77	5.12	+ 5.00	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	163,980	857,520	.522			1	6	24	31	
2002	185,291	1,345,431	.726			3	7	30	40	
2003	181,222	2,155,520	1.189			7	3	38	49	
2004	178,413	395,300	.221				1	20	21	
2005	181,431	311,302	.171				1	20	21	
<b>TOTAL</b>	<b>890,337</b>	<b>5,065,073</b>	<b>.569</b>			<b>1</b>	<b>11</b>	<b>18</b>	<b>162</b>	
O.D.		64								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			130,052	167,386	83,860			31,713	154,448	123,046	167,015
2002			373,018	210,211	168,444			143,577	140,375	230,811	78,995
2003		162,351	989,347	13,937	168,449		132,579	338,076	15,153	198,964	136,664
2004				8,625	99,531				38,453	173,237	75,454
2005				19,186	67,083				46,735	83,589	94,709
<b>TOTAL</b>		<b>162,351</b>	<b>1,492,417</b>	<b>419,345</b>	<b>587,367</b>		<b>132,579</b>	<b>513,366</b>	<b>395,164</b>	<b>809,647</b>	<b>552,837</b>
O.D.											64

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			163,605	186,468	87,383			105,446	245,110	189,739	190,230
2002	551	12,437	516,870	220,943	185,291	112	8,876	515,633	214,800	332,022	85,552
2003	254	349,316	1,308,757	41,619	180,388	4,490	494,794	1,088,590	51,126	266,755	150,740
2004	29	3,991	69,298	16,991	91,198	49	8,332	142,983	51,453	201,350	79,529
2005	72	7,327	124,614	28,825	54,457	120	10,669	169,716	44,752	80,728	99,539
<b>TOTAL</b>	<b>906</b>	<b>373,071</b>	<b>2,183,144</b>	<b>494,846</b>	<b>598,717</b>	<b>4,771</b>	<b>522,671</b>	<b>2,022,368</b>	<b>607,241</b>	<b>1,070,594</b>	<b>605,590</b>
O.D.											73

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	5,106,931	2,771,398	605,663		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	303,186	152,727	6,944		
TOTAL LOSSES	5,410,117	2,924,125	612,607		
EXPECTED LOSSES	5,030,403	3,089,470	489,685		
CREDIBILITY	.21	.54	.85		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	.608	.328	.069	1.005	
INDICATED (POST-TEST)	.463	.250	.053	.766	
PRES. ON RATE LEVEL	.560	.345	.055	.960	
DERIVED BY FORMULA	.540	.294	.053	.887	
UNDERLYING PRES. RATE	.565	.347	.055	.967	
PROPOSED	.540	.294	.053	.887	
<b>IND. RATES</b>					
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE
IND. RATES				.95	MINIMUM PREMIUM
MAN. RATES	1.07	1.11	1.02	+ .95	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
2001	86,702	4,325,018	4.988			86,702	1		13	6	59	79
2002	96,156	10,001,465	10.401			96,156			25	117	188	330
2003	102,550	2,309,932	2.252			102,550			5	10	65	80
2004	96,007	3,109,518	3.238			96,007			7	14	76	97
2005	116,951	2,954,531	2.526			116,951			2	16	71	89
<b>TOTAL</b>	<b>498,366</b>	<b>22,700,464</b>	<b>4.555</b>			<b>498,366</b>	<b>1</b>		<b>52</b>	<b>163</b>	<b>459</b>	<b>675</b>
O.D.		4,441									1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	113,794		2,135,083	145,677	526,628	3,625		646,446	52,951	421,146	279,668
2002			4,686,419	1,343,924	524,166			1,173,331	1,100,091	719,082	454,452
2003			689,510	223,050	432,263			185,012	113,386	390,838	275,873
2004			1,049,657	359,063	371,885			325,096	179,736	567,855	256,226
2005			329,618	540,133	567,219			76,931	533,641	634,497	272,492
<b>TOTAL</b>	<b>113,794</b>		<b>8,890,287</b>	<b>2,611,847</b>	<b>2,422,161</b>	<b>3,625</b>		<b>2,406,816</b>	<b>1,979,805</b>	<b>2,733,418</b>	<b>1,538,711</b>
O.D.					2,864					754	823

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	151,005		2,685,935	162,284	548,744	17,208		2,149,433	84,033	649,407	318,542
2002	3,544	138,751	5,949,482	1,418,080	599,482	901	66,289	3,797,458	1,652,436	1,056,538	492,172
2003	546	47,072	1,068,191	236,763	448,544	170	28,578	731,647	163,424	519,818	304,288
2004	732	100,692	1,888,192	334,393	381,235	526	103,889	1,460,599	245,698	675,854	270,062
2005	1,721	126,487	2,126,190	486,605	504,142	1,273	116,883	1,835,501	459,360	638,983	286,389
<b>TOTAL</b>	<b>157,548</b>	<b>413,002</b>	<b>13,717,990</b>	<b>2,638,125</b>	<b>2,482,147</b>	<b>20,078</b>	<b>315,639</b>	<b>9,974,638</b>	<b>2,604,951</b>	<b>3,540,600</b>	<b>1,671,453</b>
O.D.	1	225	3,819	748	2,254		48	704	142	676	937

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	24,603,692	11,269,643	1,672,390			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,099,654	432,401	21,074			
TOTAL LOSSES	25,703,346	11,702,044	1,693,464			
EXPECTED LOSSES	17,896,323	8,347,631	1,405,393			
CREDIBILITY	.14	.37	.58			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	5.158	2.348	.340	7.846		
INDICATED (POST-TEST)	3.925	1.787	.259	5.971		
PRES. ON RATE LEVEL	3.567	1.664	.279	5.510		
DERIVED BY FORMULA	3.617	1.710	.267	5.594		
UNDERLYING PRES. RATE	3.591	1.675	.282	5.548		
PROPOSED	3.617	1.710	.267	5.594		
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	5.969
IND. RATES				5.97	MINIMUM PREMIUM	
MAN. RATES	6.09	6.40	5.85	+ 5.97	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	285,330	6,798,987	2.382			285,330			15	21	153	189
2002	254,069	7,520,844	2.960			254,069	1		15	14	132	162
2003	271,903	7,104,960	2.613			271,903			10	21	127	158
2004	293,153	6,490,789	2.214			293,153	1		7	40	131	179
2005	324,533	5,422,344	1.670			324,533	1		3	20	143	167
<b>TOTAL</b>	<b>1,428,988</b>	<b>33,337,924</b>	<b>2.333</b>			<b>1,428,988</b>	<b>3</b>		<b>50</b>	<b>116</b>	<b>686</b>	<b>855</b>
O.D.		73,252	.005							1	3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			2,051,558	543,058	819,058			982,888	1,043,726	853,312	505,387
2002	68,512		2,474,343	560,413	1,143,145			1,294,038	214,163	1,243,096	523,134
2003			1,388,091	793,998	1,047,690			710,195	1,283,546	1,207,082	674,358
2004	17,911		798,348	1,549,370	611,241	25,471		522,182	1,435,509	927,282	603,475
2005	71,669		477,536	732,800	1,047,450	2,500		225,902	669,002	1,639,564	555,921
<b>TOTAL</b>	<b>158,092</b>		<b>7,189,876</b>	<b>4,179,639</b>	<b>4,668,584</b>	<b>27,971</b>		<b>3,735,205</b>	<b>4,645,946</b>	<b>5,870,336</b>	<b>2,862,275</b>
O.D.				21,732	6,288				30,053	9,656	5,523

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			2,520,843	599,028	853,463			3,039,111	1,158,889	1,315,809	575,636
2002	88,409	75,778	3,180,286	612,035	1,244,833	176	72,761	4,002,647	379,405	1,776,997	566,554
2003	1,851	104,903	2,350,639	784,604	1,091,805	878	118,456	3,057,541	1,131,226	1,639,836	743,817
2004	23,106	150,653	2,875,283	1,149,597	657,340	46,498	222,856	3,228,203	1,013,886	1,165,544	636,063
2005	95,712	195,855	3,289,893	734,753	903,700	6,950	221,381	3,419,824	753,956	1,564,463	584,273
<b>TOTAL</b>	<b>209,078</b>	<b>527,189</b>	<b>14,216,944</b>	<b>3,880,017</b>	<b>4,751,141</b>	<b>54,502</b>	<b>635,454</b>	<b>16,747,326</b>	<b>4,437,362</b>	<b>7,462,649</b>	<b>3,106,343</b>
O.D.	1	279	4,852	25,136	5,593				47,694	14,890	5,977

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	32,395,625	20,624,482	3,112,320			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,352,559	847,478	39,943			
TOTAL LOSSES	33,748,184	21,471,960	3,152,263			
EXPECTED LOSSES	22,135,024	16,504,812	2,700,787			
CREDIBILITY	.29	.75	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.362	1.503	.221	4.086		
INDICATED (POST-TEST)	1.797	1.144	.168	3.109		
PRES. ON RATE LEVEL	1.538	1.147	.188	2.873		
DERIVED BY FORMULA	1.613	1.145	.168	2.926		
UNDERLYING PRES. RATE	1.549	1.155	.189	2.893		
PROPOSED	1.613	1.145	.168	2.926		
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.122
IND. RATES				3.12	MINIMUM PREMIUM	
MAN. RATES	3.07	3.19	3.05	+ 3.12	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
2001	63,666	712,655	1.119			63,666			2	2	22	26
2002	64,624	1,009,385	1.561			64,624			2		34	36
2003	66,395	550,922	.829			66,395				2	30	32
2004	69,699	795,971	1.142			69,699				1	28	29
2005	68,647	410,229	.597			68,647					20	20
<b>TOTAL</b>	<b>333,031</b>	<b>3,479,162</b>	<b>1.045</b>			<b>333,031</b>			<b>4</b>	<b>5</b>	<b>134</b>	<b>143</b>
O.D.		1,547									1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			277,383	70,809	109,166			37,659	45,271	94,759	77,608
2002			317,573		163,212			202,342		254,592	71,666
2003				73,678	101,279				101,294	182,370	92,301
2004				89,237	338,601				16,264	248,547	103,322
2005					128,684					205,768	75,777
<b>TOTAL</b>			<b>594,956</b>	<b>233,724</b>	<b>840,942</b>			<b>240,001</b>	<b>162,829</b>	<b>986,036</b>	<b>420,674</b>
O.D.					468					1,030	49

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			348,948	78,881	113,751			125,216	71,845	146,118	88,396
2002		9,702	409,636	5,327	176,516		12,146	663,764	12,532	362,449	77,614
2003	165	3,112	59,511	71,710	104,032	51	4,041	120,450	126,933	243,770	101,808
2004	212	16,686	297,120	99,702	313,582	41	8,577	153,131	40,889	285,485	108,901
2005	86	10,176	171,509	33,655	101,276	134	12,366	192,198	39,458	184,463	79,642
<b>TOTAL</b>	<b>463</b>	<b>39,676</b>	<b>1,286,724</b>	<b>289,275</b>	<b>809,157</b>	<b>226</b>	<b>37,130</b>	<b>1,254,759</b>	<b>291,657</b>	<b>1,222,285</b>	<b>456,361</b>
O.D.		10	114	24	469		7	268	61	1,342	54

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,619,377	2,614,270	456,415	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	139,556	135,238	6,191	
TOTAL LOSSES	2,758,933	2,749,508	462,606	
EXPECTED LOSSES	2,314,566	2,717,534	432,941	
CREDIBILITY	.11	.28	.44	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.828	.826	.139	1.793
INDICATED (POST-TEST)	.630	.629	.106	1.365
PRES. ON RATE LEVEL	.690	.811	.129	1.630
DERIVED BY FORMULA	.683	.760	.119	1.562
UNDERLYING PRES. RATE	.695	.816	.130	1.641
PROPOSED	.683	.760	.119	1.562

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	1.666
IND. RATES				1.67	MINIMUM PREMIUM	
MAN. RATES	1.85	1.92	1.73	+ 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
2001	570,436	825,312	.144			2	3	15	20
2002	520,598	1,845,801	.354			4	3	20	27
2003	551,153	1,203,926	.218			1	4	35	40
2004	559,147	2,276,223	.407			4	8	19	31
2005	546,858	3,764,441	.688		1	1	4	18	24
<b>TOTAL</b>	<b>2,748,192</b>	<b>9,915,703</b>	<b>.361</b>		<b>1</b>	<b>12</b>	<b>22</b>	<b>107</b>	<b>142</b>
O.D.		2,209							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			420,914	33,019	47,333			26,317	32,460	88,584	176,685
2002			666,032	164,753	175,634			216,819	69,628	326,557	226,378
2003			144,514	169,442	228,656			60,441	33,593	334,763	232,517
2004			1,016,473	207,794	111,943			250,295	267,566	163,979	258,173
2005		628,720	128,025	151,368	91,556		2,272,150	26,875	159,095	136,054	170,598
<b>TOTAL</b>		<b>628,720</b>	<b>2,375,958</b>	<b>726,376</b>	<b>655,122</b>		<b>2,272,150</b>	<b>580,747</b>	<b>562,342</b>	<b>1,049,937</b>	<b>1,064,351</b>
O.D.											2,209

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			529,510	36,783	49,320			87,504	51,514	136,595	201,244
2002	433	20,576	874,858	176,693	193,525	56	13,159	735,761	116,345	466,438	245,167
2003	393	14,648	315,582	167,476	236,533	56	11,010	290,925	61,739	439,647	256,466
2004	447	81,435	1,534,359	198,648	135,198	455	83,438	1,152,916	268,720	219,329	272,114
2005	645	147,519	572,326	122,489	89,690	32,365	692,728	603,316	136,212	143,863	179,298
<b>TOTAL</b>	<b>1,918</b>	<b>264,178</b>	<b>3,826,635</b>	<b>702,089</b>	<b>704,266</b>	<b>32,932</b>	<b>800,335</b>	<b>2,870,422</b>	<b>634,530</b>	<b>1,405,872</b>	<b>1,154,289</b>
O.D.											2,387

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,796,420	3,446,757	1,156,676			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	380,047	144,827	13,119			
TOTAL LOSSES	8,176,467	3,591,584	1,169,795			
EXPECTED LOSSES	6,293,359	2,940,566	934,385			
CREDIBILITY	.45	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.298	.131	.043	.472		
INDICATED (POST-TEST)	.227	.100	.033	.360		
PRES. ON RATE LEVEL	.227	.106	.034	.367		
DERIVED BY FORMULA	.227	.100	.033	.360		
UNDERLYING PRES. RATE	.229	.107	.034	.370		
PROPOSED	.227	.100	.033	.360		
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	.384
IND. RATES				.38	MINIMUM PREMIUM	
MAN. RATES	.40	.41	.39	+ .38	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	32,676	1,359,346	4.160			4	4	33	41
2002	46,479	2,778,746	5.978			6	8	59	73
2003	28,381	1,433,405	5.050	1		1	4	9	15
2004	25,239	1,824,484	7.228			3	14	24	41
2005	95,795	4,083,622	4.262	1	1	2	15	87	106
<b>TOTAL</b>	<b>228,570</b>	<b>11,479,603</b>	<b>5.022</b>	<b>2</b>	<b>1</b>	<b>16</b>	<b>45</b>	<b>212</b>	<b>276</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			476,532	182,796	102,158			367,392	69,698	101,782	58,988
2002			824,265	287,399	352,992			330,002	218,571	499,094	266,423
2003	680,117		105,792	299,338	49,134	347		6,306	193,699	37,793	60,879
2004			355,142	657,007	231,095			110,000	272,900	152,560	45,780
2005	419,259	493,663	244,236	627,218	409,759		595,425	39,457	426,781	504,211	323,613
<b>TOTAL</b>	<b>1,099,376</b>	<b>493,663</b>	<b>2,005,967</b>	<b>2,053,758</b>	<b>1,145,138</b>	<b>347</b>	<b>595,425</b>	<b>853,157</b>	<b>1,181,649</b>	<b>1,295,440</b>	<b>755,683</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			574,961	203,635	106,451			1,120,337	110,610	156,949	67,187
2002	756	26,325	1,103,355	306,595	386,313	173	19,951	1,138,642	341,073	715,810	288,536
2003	862,178	12,986	285,518	274,699	60,158	850	5,841	167,395	224,582	60,815	67,150
2004	1,119	65,487	1,251,639	499,213	254,742	313	52,471	756,941	258,373	201,931	48,252
2005	546,936	381,224	2,036,468	494,868	385,588	25,559	596,401	1,482,058	370,888	507,569	340,117
<b>TOTAL</b>	<b>1,410,989</b>	<b>486,022</b>	<b>5,251,941</b>	<b>1,779,010</b>	<b>1,193,252</b>	<b>26,895</b>	<b>674,664</b>	<b>4,665,373</b>	<b>1,305,526</b>	<b>1,643,074</b>	<b>811,242</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,515,884	5,920,862	811,242	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	992,987	494,070	18,375	
TOTAL LOSSES	13,508,871	6,414,932	829,617	
EXPECTED LOSSES	14,783,909	7,723,380	969,136	
CREDIBILITY	.09	.22	.34	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	5.910	2.807	.363	9.080
INDICATED (POST-TEST)	4.498	2.136	.276	6.910
PRES. ON RATE LEVEL	6.424	3.356	.421	10.201
DERIVED BY FORMULA	6.251	3.088	.372	9.711
UNDERLYING PRES. RATE	6.468	3.379	.424	10.271
PROPOSED	6.251	3.088	.372	9.711

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	10.362
IND. RATES				10.36	MINIMUM PREMIUM	
MAN. RATES	13.10	12.80	10.83	+ 10.36	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	3,605	101,410	2.813			3,605				1	1	2
2002	4,223	430,461	10.193			4,223			1	1	3	5
2003	3,167	235,031	7.421			3,167		1			4	5
2004	3,966	110,704	2.791			3,966				1	3	4
2005	3,719	231,144	6.215			3,719				2	3	5
<b>TOTAL</b>	<b>18,680</b>	<b>1,108,750</b>	<b>5.935</b>			<b>18,680</b>			<b>2</b>	<b>5</b>	<b>14</b>	<b>21</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				28,980	3,220				21,701	10,000	37,509
2002			176,000	68,414	6,649			106,000	7,381	8,196	57,821
2003			101,546		20,809			75,000		10,937	26,739
2004				3,978	29,638				25,442	27,496	24,150
2005				37,716	4,348				143,191	17,306	28,583
<b>TOTAL</b>			<b>277,546</b>	<b>139,088</b>	<b>64,664</b>			<b>181,000</b>	<b>197,715</b>	<b>73,935</b>	<b>174,802</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				32,284	3,355				34,439	15,420	42,723
2002	180	5,416	232,357	71,418	8,786	4	6,327	339,643	13,933	12,588	62,620
2003	5	5,567	131,340	3,009	21,991	43	9,197	224,933	4,804	15,672	29,493
2004	13	1,264	22,078	6,047	27,235	18	3,006	48,564	24,541	33,643	25,454
2005	61	4,360	75,031	23,326	6,691	205	18,354	296,999	91,351	33,277	30,041
<b>TOTAL</b>	<b>259</b>	<b>16,607</b>	<b>460,806</b>	<b>136,084</b>	<b>68,058</b>	<b>270</b>	<b>36,884</b>	<b>910,139</b>	<b>169,068</b>	<b>110,600</b>	<b>190,331</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,424,965	483,810	190,331	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	23,947	17,808	2,173	
TOTAL LOSSES	1,448,912	501,618	192,504	
EXPECTED LOSSES	403,675	365,382	155,791	
CREDIBILITY	.02	.04	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	7.756	2.685	1.031	11.472
INDICATED (POST-TEST)	5.902	2.043	.785	8.730
PRES. ON RATE LEVEL	2.146	1.943	.828	4.917
DERIVED BY FORMULA	2.221	1.947	.825	4.993
UNDERLYING PRES. RATE	2.161	1.956	.834	4.951
PROPOSED	2.221	1.947	.825	4.993

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	5.328
IND. RATES				5.33	MINIMUM PREMIUM	
MAN. RATES	5.54	5.75	5.22	+ 5.33	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	85,771	3,190,661	3.719			5	6	84	95
2002	87,968	2,531,450	2.877			3	4	86	93
2003	90,737	2,935,664	3.235			6	7	58	71
2004	90,509	1,972,729	2.179			3	3	65	71
2005	90,277	2,111,012	2.338			1	2	73	76
<b>TOTAL</b>	<b>445,262</b>	<b>12,741,516</b>	<b>2.862</b>			<b>18</b>	<b>22</b>	<b>366</b>	<b>406</b>
O.D.		135,632	.030			1	1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			599,726	191,478	822,551			242,337	112,475	687,567	534,527
2002			413,691	116,741	540,077			224,151	84,932	664,250	487,608
2003			789,606	245,653	513,627			302,243	91,914	456,630	535,991
2004			360,744	124,205	452,599			267,343	16,169	383,926	367,743
2005			160,854	103,115	517,303			105,424	71,500	667,816	485,000
<b>TOTAL</b>			<b>2,324,621</b>	<b>781,192</b>	<b>2,846,157</b>			<b>1,141,498</b>	<b>376,990</b>	<b>2,860,189</b>	<b>2,410,869</b>
O.D.			118,884		1,909			10,149		1,120	3,570

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			754,455	213,306	857,102			805,771	178,498	1,060,229	608,826
2002	306	14,568	581,533	132,448	583,247	72	13,728	791,017	147,986	945,700	528,079
2003	606	53,990	1,223,164	263,279	532,012	232	42,885	1,080,633	149,230	606,556	591,198
2004	321	46,213	847,036	151,266	427,106	342	71,571	981,160	81,525	449,393	387,601
2005	738	63,660	1,063,555	205,967	421,399	731	68,310	1,032,970	185,211	613,004	509,735
<b>TOTAL</b>	<b>1,971</b>	<b>178,431</b>	<b>4,469,743</b>	<b>966,266</b>	<b>2,820,866</b>	<b>1,377</b>	<b>196,494</b>	<b>4,691,551</b>	<b>742,450</b>	<b>3,674,882</b>	<b>2,625,439</b>
O.D.		68	150,714	209	1,739		33	34,337	121	1,279	3,914

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,724,719	8,207,812	2,629,353			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	552,773	384,215	33,070			
TOTAL LOSSES	10,277,492	8,592,027	2,662,423			
EXPECTED LOSSES	9,159,039	7,765,369	2,333,172			
CREDIBILITY	.13	.34	.53			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.308	1.930	.598	4.836		
INDICATED (POST-TEST)	1.756	1.469	.455	3.680		
PRES. ON RATE LEVEL	2.043	1.732	.521	4.296		
DERIVED BY FORMULA	2.006	1.643	.486	4.135		
UNDERLYING PRES. RATE	2.057	1.744	.524	4.325		
PROPOSED	2.006	1.643	.486	4.135		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	4.412
IND. RATES				4.41	MINIMUM PREMIUM	
MAN. RATES	5.35	5.30	4.56	+ 4.41	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	555,853	8,350,099	1.502	2		11	15	269	297
2002	543,896	9,501,473	1.746			14	22	305	341
2003	588,652	13,098,957	2.225			15	31	383	429
2004	628,952	11,627,673	1.848			17	39	292	348
2005	666,938	9,638,157	1.445			2	22	330	354
<b>TOTAL</b>	<b>2,984,291</b>	<b>52,216,359</b>	<b>1.750</b>	<b>2</b>		<b>59</b>	<b>129</b>	<b>1579</b>	<b>1769</b>
O.D.		42,517	.001				1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	93,701		1,987,368	431,074	1,289,495	277,642		883,115	174,287	1,581,286	1,632,131
2002			1,864,795	939,079	1,493,147			817,551	830,296	2,054,197	1,502,408
2003			2,405,515	1,094,928	2,370,196			1,588,887	782,430	2,903,461	1,953,540
2004			2,067,746	1,560,943	1,962,305			731,726	1,074,945	2,151,723	2,078,285
2005			288,540	813,227	2,341,698			58,669	606,568	3,282,568	2,246,887
<b>TOTAL</b>	<b>93,701</b>		<b>8,613,964</b>	<b>4,839,251</b>	<b>9,456,841</b>	<b>277,642</b>		<b>4,079,948</b>	<b>3,468,526</b>	<b>11,973,235</b>	<b>9,413,251</b>
O.D.				30,000	848				167	3,739	7,763

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	123,937		2,244,841	480,216	1,343,651	865,687		2,123,623	276,593	2,438,348	1,858,997
2002	2,471	64,126	2,617,615	1,002,147	1,623,934	668	50,861	3,005,440	1,288,268	2,940,492	1,627,108
2003	2,637	170,003	3,752,910	1,151,274	2,437,352	1,163	198,177	5,079,443	1,139,552	3,856,038	2,154,755
2004	3,051	284,745	5,313,583	1,390,175	1,918,896	1,661	306,358	4,505,524	1,211,062	2,576,360	2,190,512
2005	3,253	292,668	4,945,335	1,108,714	1,923,052	3,021	281,573	4,405,235	1,009,722	3,020,780	2,361,478
<b>TOTAL</b>	<b>135,349</b>	<b>811,542</b>	<b>18,874,284</b>	<b>5,132,526</b>	<b>9,246,885</b>	<b>872,200</b>	<b>836,969</b>	<b>19,119,265</b>	<b>4,925,197</b>	<b>14,832,018</b>	<b>10,192,850</b>
O.D.	66	680	14,233	27,075	1,855		4	118	190	5,776	8,311

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	40,664,710	34,171,522	10,201,161	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,780,833	1,323,134	117,839	
TOTAL LOSSES	42,445,543	35,494,656	10,319,000	
EXPECTED LOSSES	29,275,895	25,873,803	7,968,057	
CREDIBILITY	.47	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.422	1.189	.346	2.957
INDICATED (POST-TEST)	1.082	.905	.263	2.250
PRES. ON RATE LEVEL	.975	.861	.265	2.101
DERIVED BY FORMULA	1.025	.905	.263	2.193
UNDERLYING PRES. RATE	.981	.867	.267	2.115
PROPOSED	1.025	.905	.263	2.193

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	2.340
IND. RATES				2.34	MINIMUM PREMIUM	
MAN. RATES	2.26	2.38	2.23	+ 2.34	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	324,361	7,383,452	2.276	1		18	21	167	207
2002	307,131	9,617,962	3.131		1	23	25	199	248
2003	334,494	7,220,966	2.158			12	24	217	253
2004	359,496	5,992,985	1.667			4	25	179	208
2005	354,462	9,272,322	2.615			6	36	235	277
<b>TOTAL</b>	<b>1,679,944</b>	<b>39,487,687</b>	<b>2.351</b>	<b>1</b>	<b>1</b>	<b>63</b>	<b>131</b>	<b>997</b>	<b>1193</b>
O.D.		18,934	.001					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	3,000		2,623,324	854,535	934,180			1,145,580	412,482	868,963	541,388
2002		163,227	3,617,972	1,069,256	1,024,680		60,077	1,171,489	739,636	1,068,004	703,621
2003			1,726,733	963,509	1,305,150			755,085	523,491	1,302,281	644,717
2004			618,670	1,081,699	1,403,880			264,673	614,509	1,407,632	601,922
2005			1,137,342	1,456,593	2,630,709			369,211	851,202	2,154,808	672,457
<b>TOTAL</b>	<b>3,000</b>	<b>163,227</b>	<b>9,724,041</b>	<b>5,425,592</b>	<b>7,298,599</b>		<b>60,077</b>	<b>3,706,038</b>	<b>3,141,320</b>	<b>6,801,688</b>	<b>3,164,105</b>
O.D.					1,655					14,088	3,191

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	3,981		3,238,754	951,952	973,420			3,683,454	654,609	1,339,945	616,641
2002	3,014	454,880	4,757,325	1,140,228	1,129,421	4,103	274,238	3,991,674	1,140,484	1,542,331	762,022
2003	2,275	130,336	2,921,205	969,878	1,359,824	713	115,712	2,952,640	719,178	1,743,210	711,123
2004	2,045	146,471	2,724,205	936,002	1,352,945	833	152,426	2,314,961	699,530	1,671,444	634,426
2005	5,739	446,492	7,486,791	1,615,601	2,234,323	3,242	300,891	4,624,060	982,699	2,056,414	706,752
<b>TOTAL</b>	<b>17,054</b>	<b>1,178,179</b>	<b>21,128,280</b>	<b>5,613,661</b>	<b>7,049,933</b>	<b>8,891</b>	<b>843,267</b>	<b>17,566,789</b>	<b>4,196,500</b>	<b>8,353,344</b>	<b>3,430,964</b>
O.D.		7	137	31	1,777		4	1,148	381	19,975	3,473

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	40,743,756	25,235,602	3,434,437			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,922,844	906,747	39,637			
TOTAL LOSSES	42,666,600	26,142,349	3,474,074			
EXPECTED LOSSES	31,801,340	18,042,599	2,738,308			
CREDIBILITY	.32	.83	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.540	1.556	.207	4.303		
INDICATED (POST-TEST)	1.933	1.184	.158	3.275		
PRES. ON RATE LEVEL	1.880	1.067	.162	3.109		
DERIVED BY FORMULA	1.897	1.164	.158	3.219		
UNDERLYING PRES. RATE	1.893	1.074	.163	3.130		
PROPOSED	1.897	1.164	.158	3.219		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.434
IND. RATES				3.43	MINIMUM PREMIUM	
MAN. RATES	4.01	3.93	3.30	+ 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
2001	120,007	5,775,493	4.812			11	13	139	163
2002	153,065	5,405,232	3.531		1	7	17	147	172
2003	175,414	6,201,287	3.535	1		8	21	199	229
2004	224,310	5,820,749	2.594			3	26	163	192
2005	257,932	5,105,104	1.979			4	29	167	200
<b>TOTAL</b>	<b>930,728</b>	<b>28,307,865</b>	<b>3.041</b>	<b>1</b>	<b>1</b>	<b>33</b>	<b>106</b>	<b>815</b>	<b>956</b>
O.D.		344							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,507,378	662,800	1,178,498			955,269	397,403	823,464	250,681
2002		207,378	1,203,989	707,330	920,619		356,158	431,297	342,064	804,911	431,486
2003	277,140		915,071	951,493	1,088,972			387,304	749,183	1,462,360	369,764
2004			394,678	1,103,220	1,253,586			124,058	651,321	1,885,026	408,860
2005			511,957	1,009,251	832,265			577,539	659,566	1,057,897	456,629
<b>TOTAL</b>	<b>277,140</b>	<b>207,378</b>	<b>4,533,073</b>	<b>4,434,094</b>	<b>5,273,940</b>		<b>356,158</b>	<b>2,475,467</b>	<b>2,799,537</b>	<b>6,033,658</b>	<b>1,917,420</b>
O.D.											344

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,841,292	738,359	1,228,002			2,827,470	630,680	1,269,787	285,526
2002	1,990	260,362	1,713,585	750,240	1,003,285	10,665	631,706	1,551,689	536,665	1,153,480	467,299
2003	353,254	84,796	1,853,607	932,384	1,133,632	635	77,978	2,067,508	966,981	1,958,336	407,850
2004	2,025	127,539	2,378,780	925,451	1,212,386	786	138,401	2,218,673	769,166	2,215,481	430,938
2005	2,796	206,059	3,475,990	839,209	757,301	2,197	206,636	3,153,072	651,084	1,047,934	479,917
<b>TOTAL</b>	<b>360,065</b>	<b>678,756</b>	<b>11,263,254</b>	<b>4,185,643</b>	<b>5,334,606</b>	<b>14,283</b>	<b>1,054,721</b>	<b>11,818,412</b>	<b>3,554,576</b>	<b>7,645,018</b>	<b>2,071,530</b>
O.D.											362

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	25,189,491	20,719,843	2,071,892	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,633,808	995,289	32,203	
TOTAL LOSSES	26,823,299	21,715,132	2,104,095	
EXPECTED LOSSES	26,600,207	17,972,357	1,945,222	
CREDIBILITY	.22	.56	.87	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.882	2.333	.226	5.441
INDICATED (POST-TEST)	2.193	1.775	.172	4.140
PRES. ON RATE LEVEL	2.838	1.918	.208	4.964
DERIVED BY FORMULA	2.696	1.838	.177	4.711
UNDERLYING PRES. RATE	2.858	1.931	.209	4.998
PROPOSED	2.696	1.838	.177	4.711

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	5.027
IND. RATES				5.03	MINIMUM PREMIUM	
MAN. RATES	5.99	5.96	5.27	+ 5.03	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
2001	322,549	4,269,467	1.323			322,549			7	9	150	166
2002	331,721	5,405,386	1.629			331,721			10	16	167	193
2003	335,429	4,754,110	1.417			335,429			7	9	150	166
2004	337,447	4,614,309	1.367			337,447	1		5	15	146	167
2005	345,163	3,421,215	.991			345,163			1	12	119	132
<b>TOTAL</b>	<b>1,672,309</b>	<b>22,464,487</b>	<b>1.343</b>			<b>1,672,309</b>	<b>1</b>		<b>30</b>	<b>61</b>	<b>732</b>	<b>824</b>
O.D.		37,894	.002					1				1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,091,435	399,084	667,289			387,849	326,751	730,110	666,949
2002			1,195,624	633,478	910,317			535,242	395,975	1,120,611	614,139
2003			1,275,567	260,818	658,501			783,461	331,172	768,039	676,552
2004	6,844		527,396	564,267	707,529	55,100		147,620	349,524	1,614,030	641,999
2005			105,392	275,539	705,222			70,716	362,460	1,160,136	741,750
<b>TOTAL</b>	<b>6,844</b>		<b>4,195,414</b>	<b>2,133,186</b>	<b>3,648,858</b>	<b>55,100</b>		<b>1,924,888</b>	<b>1,765,882</b>	<b>5,392,926</b>	<b>3,341,389</b>
O.D.	28,288					1,000					8,606

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,373,026	444,579	695,317			1,289,598	518,553	1,125,829	759,655
2002	1,665	41,083	1,680,037	673,775	991,136	316	32,990	1,906,694	622,251	1,603,249	665,113
2003	660	77,000	1,758,610	291,982	682,225	526	89,008	2,249,799	459,045	1,032,536	746,237
2004	8,914	88,777	1,656,404	493,429	684,547	98,417	103,705	1,633,142	464,578	1,652,556	676,667
2005	1,049	92,757	1,566,806	353,080	582,424	1,368	126,656	1,974,869	454,145	1,088,581	779,579
<b>TOTAL</b>	<b>12,288</b>	<b>299,617</b>	<b>8,034,883</b>	<b>2,256,845</b>	<b>3,635,649</b>	<b>100,627</b>	<b>352,359</b>	<b>9,054,102</b>	<b>2,518,572</b>	<b>6,502,751</b>	<b>3,627,251</b>
O.D.	32,449					1,776					9,274

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	17,888,101	14,913,817	3,636,525	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,001,690	572,671	42,637	
TOTAL LOSSES	18,889,791	15,486,488	3,679,162	
EXPECTED LOSSES	16,572,582	11,522,210	2,993,434	
CREDIBILITY	.32	.83	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.130	.926	.220	2.276
INDICATED (POST-TEST)	.860	.705	.167	1.732
PRES. ON RATE LEVEL	.984	.684	.178	1.846
DERIVED BY FORMULA	.944	.701	.167	1.812
UNDERLYING PRES. RATE	.991	.689	.179	1.859
PROPOSED	.944	.701	.167	1.812

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	1.933
IND. RATES				1.93	MINIMUM PREMIUM	
MAN. RATES	2.14	2.20	1.96	+ 1.93	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
2001	208,068	6,483,130	3.115			208,068			14	13	123	150
2002	198,134	4,845,443	2.445			198,134		1	7	14	139	161
2003	199,698	3,679,083	1.842			199,698			10	8	99	117
2004	203,568	3,372,248	1.656			203,568			5	16	103	124
2005	212,668	2,560,587	1.204			212,668			1	11	93	105
<b>TOTAL</b>	<b>1,022,136</b>	<b>20,940,491</b>	<b>2.049</b>			<b>1,022,136</b>		<b>1</b>	<b>37</b>	<b>62</b>	<b>557</b>	<b>657</b>
O.D.		1,872									1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			2,188,145	467,893	944,680			1,518,465	237,483	681,083	445,381
2002		22,096	790,380	407,094	964,128		39,993	923,501	209,622	938,884	549,745
2003			1,369,193	242,316	686,216			333,102	104,083	546,354	397,819
2004			763,802	497,339	629,899			252,791	238,103	542,881	447,433
2005			145,769	233,193	737,139			53,885	160,074	732,863	497,664
<b>TOTAL</b>		<b>22,096</b>	<b>5,257,289</b>	<b>1,847,835</b>	<b>3,962,062</b>		<b>39,993</b>	<b>3,081,744</b>	<b>949,365</b>	<b>3,442,065</b>	<b>2,338,042</b>
O.D.					37					138	1,697

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			2,639,727	521,232	984,359			4,541,376	376,886	1,050,230	507,289
2002	1,100	72,163	1,017,828	439,559	1,043,790	2,499	166,056	1,735,913	345,852	1,340,412	595,374
2003	634	86,459	1,984,258	280,245	711,441	255	47,662	1,204,267	170,203	724,839	438,794
2004	978	98,250	1,834,132	447,982	618,047	480	92,212	1,320,826	285,352	649,883	471,594
2005	1,082	93,770	1,578,015	339,033	605,186	785	73,371	1,135,925	245,672	679,611	523,045
<b>TOTAL</b>	<b>3,794</b>	<b>350,642</b>	<b>9,053,960</b>	<b>2,028,051</b>	<b>3,962,823</b>	<b>4,019</b>	<b>379,301</b>	<b>9,938,307</b>	<b>1,423,965</b>	<b>4,444,975</b>	<b>2,536,096</b>
O.D.					39					213	1,837

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	19,730,023	11,860,066	2,537,933			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	667,135	493,788	30,542			
TOTAL LOSSES	20,397,158	12,353,854	2,568,475			
EXPECTED LOSSES	11,008,403	9,914,721	2,146,486			
CREDIBILITY	.23	.60	.93			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.996	1.209	.251	3.456		
INDICATED (POST-TEST)	1.519	.920	.191	2.630		
PRES. ON RATE LEVEL	1.070	.963	.209	2.242		
DERIVED BY FORMULA	1.173	.937	.192	2.302		
UNDERLYING PRES. RATE	1.077	.970	.210	2.257		
PROPOSED	1.173	.937	.192	2.302		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	2.456
IND. RATES				2.46	MINIMUM PREMIUM	
MAN. RATES	2.55	2.64	2.38	+ 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
2001	233,579	4,446,792	1.903			10	16	154	180
2002	267,421	5,106,196	1.909			13	15	129	157
2003	233,943	2,355,353	1.006			6	11	57	74
2004	216,203	4,578,450	2.117			8	14	107	129
2005	230,198	2,256,888	.980			2	13	79	94
<b>TOTAL</b>	<b>1,181,344</b>	<b>18,743,679</b>	<b>1.587</b>			<b>39</b>	<b>69</b>	<b>526</b>	<b>634</b>
O.D.		3,019						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,441,568	657,631	746,568			512,119	236,754	541,064	311,088
2002			1,999,288	616,094	712,827			548,448	286,845	676,287	266,407
2003			848,019	397,379	277,790			257,284	163,142	210,746	200,993
2004			1,586,628	613,255	588,460			602,575	396,106	610,763	180,663
2005			258,956	401,049	539,151			47,417	238,233	558,125	213,957
<b>TOTAL</b>			<b>6,134,459</b>	<b>2,685,408</b>	<b>2,864,796</b>			<b>1,967,843</b>	<b>1,321,080</b>	<b>2,596,985</b>	<b>1,173,108</b>
O.D.					737					186	2,096

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,813,492	732,600	777,924			1,702,797	375,730	834,324	354,329
2002	1,619	63,125	2,663,221	658,214	781,960	217	33,390	1,880,884	451,575	970,465	288,519
2003	925	57,029	1,310,603	389,147	300,906	237	37,081	934,011	213,750	289,248	221,695
2004	1,215	147,690	2,771,568	552,075	601,276	888	170,092	2,363,067	453,804	750,901	190,419
2005	1,374	104,320	1,752,291	393,018	467,644	762	71,122	1,109,500	259,405	532,309	224,869
<b>TOTAL</b>	<b>5,133</b>	<b>372,164</b>	<b>10,311,175</b>	<b>2,725,054</b>	<b>2,929,710</b>	<b>2,104</b>	<b>311,685</b>	<b>7,990,259</b>	<b>1,754,264</b>	<b>3,377,247</b>	<b>1,279,831</b>
O.D.		2	61	13	791			16	5	264	2,306

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	18,992,599	10,787,348	1,282,137			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,241,226	435,524	15,086			
TOTAL LOSSES	20,233,825	11,222,872	1,297,223			
EXPECTED LOSSES	20,614,452	8,990,028	1,098,650			
CREDIBILITY	.26	.66	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.713	.950	.110	2.773		
INDICATED (POST-TEST)	1.304	.723	.084	2.111		
PRES. ON RATE LEVEL	1.733	.756	.092	2.581		
DERIVED BY FORMULA	1.621	.734	.084	2.439		
UNDERLYING PRES. RATE	1.745	.761	.093	2.599		
PROPOSED	1.621	.734	.084	2.439		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	2.602
IND. RATES				2.60	MINIMUM PREMIUM	
MAN. RATES	3.45	3.22	2.74	+ 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	
2001	74,780	2,340,188	3.129			4	5	83	92	
2002	95,257	1,604,985	1.684			3	9	37	49	
2003	112,862	3,538,599	3.135	1		5	17	124	147	
2004	89,334	5,066,060	5.670		1	7	13	90	111	
2005	95,171	2,776,124	2.916			2	14	84	100	
<b>TOTAL</b>	<b>467,404</b>	<b>15,325,956</b>	<b>3.279</b>	<b>1</b>	<b>1</b>	<b>21</b>	<b>58</b>	<b>418</b>	<b>499</b>	
O.D.		93,354	.019				1	3	4	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			544,370	125,219	621,448			184,960	62,047	333,751	468,393
2002			393,237	360,157	150,056			135,990	230,091	236,621	98,833
2003	3,000		548,968	513,355	799,309			232,449	338,581	599,284	503,653
2004		398,460	918,344	454,152	456,535		1,500,000	351,769	297,033	310,856	378,911
2005			317,228	612,740	549,728			57,439	425,929	608,586	204,474
<b>TOTAL</b>	<b>3,000</b>	<b>398,460</b>	<b>2,722,147</b>	<b>2,065,623</b>	<b>2,577,076</b>		<b>1,500,000</b>	<b>962,607</b>	<b>1,353,681</b>	<b>2,089,098</b>	<b>1,654,264</b>
O.D.				42,700	19,387				2,500	20,882	7,885

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			684,818	139,494	647,551			614,992	98,469	514,643	533,500
2002	947	13,755	567,424	374,197	167,727	181	8,598	517,938	345,477	342,577	107,036
2003	5,008	51,717	1,120,173	515,028	824,740	309	41,659	1,088,168	436,519	805,782	555,529
2004	931	178,629	1,887,794	405,453	460,964	5,569	828,705	1,597,526	324,384	393,355	399,372
2005	1,806	131,936	2,221,925	523,972	496,249	1,075	98,719	1,550,341	385,771	601,375	214,902
<b>TOTAL</b>	<b>8,692</b>	<b>376,037</b>	<b>6,482,134</b>	<b>1,958,144</b>	<b>2,597,231</b>	<b>7,134</b>	<b>977,681</b>	<b>5,368,965</b>	<b>1,590,620</b>	<b>2,657,732</b>	<b>1,810,339</b>
O.D.	77	6,068	104,039	30,158	18,997	14	1,537	24,114	5,486	19,204	8,305

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,356,492	8,877,572	1,818,644	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	669,454	331,974	21,634	
TOTAL LOSSES	14,025,946	9,209,546	1,840,278	
EXPECTED LOSSES	11,007,364	6,679,204	1,509,714	
CREDIBILITY	.14	.35	.55	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.001	1.970	.394	5.365
INDICATED (POST-TEST)	2.284	1.499	.300	4.083
PRES. ON RATE LEVEL	2.339	1.419	.321	4.079
DERIVED BY FORMULA	2.331	1.447	.309	4.087
UNDERLYING PRES. RATE	2.355	1.429	.323	4.107
PROPOSED	2.329	1.446	.308	4.083

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	4.356
IND. RATES				4.36	MINIMUM PREMIUM	
MAN. RATES	5.10	4.88	4.33	+ 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
2001	193,803	3,814,236	1.968			13	6	45	64
2002	191,116	3,183,759	1.665			9	3	42	54
2003	168,986	3,343,634	1.978	1		6	8	53	68
2004	187,425	3,472,399	1.852			8	2	46	56
2005	165,840	1,991,581	1.200			1	6	45	52
<b>TOTAL</b>	<b>907,170</b>	<b>15,805,609</b>	<b>1.742</b>	<b>1</b>		<b>37</b>	<b>25</b>	<b>231</b>	<b>294</b>
O.D.		7,625						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			2,065,090	274,511	145,963			557,315	145,305	267,680	358,372
2002			1,335,287	111,838	334,533			836,661	25,171	282,562	257,707
2003	745,312		741,643	392,032	359,260			338,712	109,782	260,338	396,555
2004			1,256,919	58,630	356,325			639,553	39,176	438,376	683,420
2005			188,614	250,816	365,023			25,353	452,907	379,406	329,462
<b>TOTAL</b>	<b>745,312</b>		<b>5,587,553</b>	<b>1,087,827</b>	<b>1,561,104</b>			<b>2,397,594</b>	<b>772,341</b>	<b>1,628,362</b>	<b>2,025,516</b>
O.D.					2,021					2,307	3,297

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			2,597,883	305,806	152,095			1,853,073	230,600	412,763	408,186
2002	293	35,262	1,507,279	129,159	365,410	24	30,830	1,668,486	58,698	405,051	279,097
2003	788,314	52,559	1,195,516	386,497	381,326	255	46,064	1,149,873	160,050	352,324	437,400
2004	278	98,239	1,826,421	130,953	354,763	770	157,510	2,094,132	143,072	526,411	720,325
2005	900	68,564	1,149,129	250,105	314,575	799	73,066	1,158,014	307,595	388,162	346,265
<b>TOTAL</b>	<b>789,785</b>	<b>254,624</b>	<b>8,276,228</b>	<b>1,202,520</b>	<b>1,568,169</b>	<b>1,848</b>	<b>307,470</b>	<b>7,923,578</b>	<b>900,015</b>	<b>2,084,711</b>	<b>2,191,273</b>
O.D.		73	1,228	224	1,842		61	1,220	252	2,639	3,686

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	17,556,115	5,760,372	2,194,959	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	591,497	247,493	23,566	
TOTAL LOSSES	18,147,612	6,007,865	2,218,525	
EXPECTED LOSSES	9,942,583	5,179,940	1,741,767	
CREDIBILITY	.21	.55	.86	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.000	.662	.245	2.907
INDICATED (POST-TEST)	1.522	.504	.186	2.212
PRES. ON RATE LEVEL	1.089	.566	.191	1.846
DERIVED BY FORMULA	1.180	.532	.187	1.899
UNDERLYING PRES. RATE	1.096	.571	.192	1.859
PROPOSED	1.180	.532	.187	1.899

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	2.026
IND. RATES				2.03	MINIMUM PREMIUM	
MAN. RATES	2.18	2.12	1.96	+ 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	
2001	8,428	4,257	.050							
2002	11,415	839	.007							
2003	30,066	30,895	.102						2	2
2004	29,115	176,451	.606			1			4	5
2005	30,077	42,321	.140						7	7
<b>TOTAL</b>	<b>109,101</b>	<b>254,763</b>	<b>.234</b>			<b>1</b>			<b>13</b>	<b>14</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											4,257
2002											839
2003					3,839					22,525	4,531
2004			92,804		17,500			35,000		22,740	8,407
2005					12,271					25,348	4,702
<b>TOTAL</b>			<b>92,804</b>		<b>33,610</b>			<b>35,000</b>		<b>70,613</b>	<b>22,736</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											4,849
2002											909
2003		57	932	199	3,852		191	5,915	1,338	29,373	4,998
2004	12	6,709	125,066	5,673	17,921	38	8,407	111,081	5,880	27,193	8,861
2005	7	960	16,354	3,208	9,657	14	1,518	23,668	4,863	22,719	4,942
<b>TOTAL</b>	<b>19</b>	<b>7,726</b>	<b>142,352</b>	<b>9,080</b>	<b>31,430</b>	<b>52</b>	<b>10,116</b>	<b>140,664</b>	<b>12,081</b>	<b>79,285</b>	<b>24,559</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	300,929	131,876	24,559	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	31,084	26,667	1,660	
TOTAL LOSSES	332,013	158,543	26,219	
EXPECTED LOSSES	499,683	470,226	96,009	
CREDIBILITY	.05	.13	.21	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.304	.145	.024	.473
INDICATED (POST-TEST)	.231	.110	.018	.359
PRES. ON RATE LEVEL	.455	.428	.087	.970
DERIVED BY FORMULA	.444	.387	.073	.904
UNDERLYING PRES. RATE	.458	.431	.088	.977
PROPOSED	.444	.387	.073	.904

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE
IND. RATES				.96	MINIMUM PREMIUM
MAN. RATES	.98	1.08	1.03	+ .96	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	10,073,403	42,389,839	.420	2		96	106	747	951
2002	10,300,666	63,406,054	.615	10	4	109	111	800	1034
2003	10,532,822	46,424,697	.440	2	2	72	120	652	848
2004	11,184,301	36,793,602	.328	5		69	128	543	745
2005	11,923,310	27,481,401	.230	3		28	97	539	667
<b>TOTAL</b>	<b>54,014,502</b>	<b>216,495,593</b>	<b>.401</b>	<b>22</b>	<b>6</b>	<b>374</b>	<b>562</b>	<b>3281</b>	<b>4245</b>
O.D.		597,423	.001			1	2	11	14

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	838,297		18,055,808	2,378,711	4,637,350	49,745		5,357,740	1,682,468	5,723,166	3,666,554
2002	2,278,698	2,085,178	19,108,782	2,894,542	5,090,138	55,963	12,534,190	6,318,500	2,198,729	7,240,132	3,601,202
2003	3,426,386	720,433	12,943,753	3,382,037	4,344,745	39,504	5,685,107	4,677,782	2,683,407	5,332,837	3,188,706
2004	2,131,608		11,354,514	4,102,792	3,621,771	5,950		3,528,700	2,579,600	5,659,744	3,808,923
2005	1,351,023		3,975,080	2,817,675	4,246,000	57,058		2,486,806	2,903,277	6,013,878	3,630,604
<b>TOTAL</b>	<b>10,026,012</b>	<b>2,805,611</b>	<b>65,437,937</b>	<b>15,575,757</b>	<b>21,940,004</b>	<b>208,220</b>	<b>18,219,297</b>	<b>22,369,528</b>	<b>12,047,481</b>	<b>29,969,757</b>	<b>17,895,989</b>
O.D.			385,920	20,070	30,009			50,915	7,157	51,805	51,547

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	868,495		22,320,154	2,649,887	4,832,131	179,273		16,545,247	2,670,077	8,825,108	4,176,205
2002	2,899,933	2,155,279	24,617,075	3,198,639	5,581,114	255,363	2,404,606	20,601,112	3,584,201	10,368,049	3,900,102
2003	1,849,643	883,841	18,593,629	3,521,215	4,609,471	67,816	1,573,612	16,841,013	3,650,627	7,197,760	3,517,143
2004	2,453,369	1,085,429	20,391,172	3,725,494	3,770,037	16,681	1,160,982	16,336,192	3,140,094	6,804,391	4,014,605
2005	1,768,835	906,946	15,072,652	2,997,574	3,708,023	115,660	1,076,234	16,312,354	3,183,277	5,853,168	3,815,765
<b>TOTAL</b>	<b>9,840,275</b>	<b>5,031,495</b>	<b>100,994,682</b>	<b>16,092,809</b>	<b>22,500,776</b>	<b>634,793</b>	<b>6,215,434</b>	<b>86,635,918</b>	<b>16,228,276</b>	<b>39,048,476</b>	<b>19,423,820</b>
O.D.	86	27,524	514,456	40,738	34,196	85	13,792	186,525	21,597	54,825	55,479

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	210,095,065	94,021,693	19,479,299			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	10,133,148	3,979,913	237,645			
TOTAL LOSSES	220,228,213	98,001,606	19,716,944			
EXPECTED LOSSES	166,904,811	78,321,028	16,204,351			
CREDIBILITY	1.00	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.408	.181	.037	.626		
INDICATED (POST-TEST)	.310	.138	.028	.476		
PRES. ON RATE LEVEL	.307	.144	.030	.481		
DERIVED BY FORMULA	.310	.138	.028	.476		
UNDERLYING PRES. RATE	.309	.145	.030	.484		
PROPOSED	.310	.138	.028	.476		
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	.507
IND. RATES				.51	MINIMUM PREMIUM	
MAN. RATES	.61	.60	.51	+ .51	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	604,247	3,960,705	.655			8	10	93	111	
2002	537,329	8,418,041	1.566			12	7	47	66	
2003	521,711	4,415,449	.846			9	11	74	94	
2004	606,641	2,775,374	.457			2	15	72	89	
2005	588,245	3,471,838	.590			6	16	69	91	
<b>TOTAL</b>	<b>2,858,173</b>	<b>23,041,407</b>	<b>.806</b>			<b>37</b>	<b>59</b>	<b>355</b>	<b>451</b>	
O.D.		125,322	.004					3	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,424,970	285,383	644,607			432,222	264,084	573,379	336,060
2002			1,717,918	240,867	393,994			5,104,342	103,590	290,289	567,041
2003			1,546,402	270,294	371,807			888,051	370,601	507,244	461,050
2004			297,356	478,337	579,018			170,329	269,605	583,647	397,082
2005			807,560	511,440	397,605			228,515	471,141	644,524	411,053
<b>TOTAL</b>			<b>5,794,206</b>	<b>1,786,321</b>	<b>2,387,031</b>			<b>6,823,459</b>	<b>1,479,021</b>	<b>2,599,083</b>	<b>2,172,286</b>
O.D.					5,570					106,651	13,101

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,792,611	317,917	671,682			1,437,138	419,102	884,152	382,772
2002	634	45,763	1,953,327	264,735	432,372	84	48,978	2,652,431	181,594	420,290	614,105
2003	677	88,144	2,055,286	291,314	397,987	585	96,029	2,412,277	492,537	696,073	508,538
2004	894	64,835	1,208,592	410,258	560,695	407	77,932	1,151,161	308,466	696,415	418,524
2005	2,268	145,261	2,396,629	455,059	383,962	1,491	138,099	2,109,086	441,828	648,112	432,017
<b>TOTAL</b>	<b>4,473</b>	<b>344,003</b>	<b>9,406,445</b>	<b>1,739,283</b>	<b>2,446,698</b>	<b>2,567</b>	<b>361,038</b>	<b>9,762,093</b>	<b>1,843,527</b>	<b>3,345,042</b>	<b>2,355,956</b>
O.D.		12	234	52	5,895		40	8,674	2,880	151,251	13,913

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,889,579	9,534,628	2,369,869	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	862,235	396,178	25,984	
TOTAL LOSSES	20,751,814	9,930,806	2,395,853	
EXPECTED LOSSES	14,319,445	7,974,303	1,829,231	
CREDIBILITY	.46	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.726	.347	.084	1.157
INDICATED (POST-TEST)	.552	.264	.064	.880
PRES. ON RATE LEVEL	.498	.277	.063	.838
DERIVED BY FORMULA	.523	.264	.064	.851
UNDERLYING PRES. RATE	.501	.279	.064	.844
PROPOSED	.523	.264	.064	.851

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	TOTAL
IND. RATES				.91	MINIMUM PREMIUM	
MAN. RATES	.96	1.00	.89	+ .91	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	38,805,500	88,096,901	.227				5	1	188	243	1793	2230
2002	38,761,710	111,980,733	.288				6	1	220	308	2204	2739
2003	40,064,887	95,646,011	.238				3	2	184	316	1828	2333
2004	41,818,648	68,875,188	.164				4	2	104	313	1236	1659
2005	44,265,884	58,087,710	.131				2	2	45	249	1444	1742
<b>TOTAL</b>	<b>203,716,629</b>	<b>422,686,543</b>	<b>.207</b>				<b>20</b>	<b>8</b>	<b>741</b>	<b>1429</b>	<b>8505</b>	<b>10703</b>
O.D.		3,664,494	.001						8	22	61	91

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	1,303,327	91,801	30,502,838	7,834,578	10,771,912	5,840	75,000	11,754,138	5,342,306	12,034,870	8,380,291
2002	529,140	448,599	34,982,239	11,177,118	12,588,039	350	999,999	16,258,600	6,720,737	16,582,144	11,693,768
2003	287,125	233,662	29,338,531	10,201,645	10,573,233	274	637,236	12,858,360	7,147,512	14,102,501	10,265,932
2004	780,803	1,157,431	15,833,600	10,051,632	7,273,437	16,295	135,781	6,656,922	6,981,246	10,967,190	9,020,851
2005	665,978	688,686	6,405,676	7,098,050	8,924,205	4,549	2,134,416	3,650,096	6,065,353	13,345,943	9,104,758
<b>TOTAL</b>	<b>3,566,373</b>	<b>2,620,179</b>	<b>117,062,884</b>	<b>46,363,023</b>	<b>50,130,826</b>	<b>27,308</b>	<b>3,982,432</b>	<b>51,178,116</b>	<b>32,257,154</b>	<b>67,032,648</b>	<b>48,465,600</b>
O.D.			1,137,110	786,075	409,227			95,380	526,551	288,916	421,235

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	1,586,742	247,863	37,203,971	8,727,722	11,224,345	27,655	287,925	34,265,893	8,478,240	18,557,759	9,545,151
2002	700,899	1,252,684	45,197,636	11,917,240	13,807,018	17,789	1,439,120	44,774,856	10,610,381	23,784,140	12,664,351
2003	388,132	2,202,295	42,802,799	10,297,216	11,259,702	19,662	2,553,205	40,113,461	9,620,998	19,014,148	11,323,323
2004	914,890	2,785,391	33,943,111	8,460,582	7,518,255	44,300	2,680,801	30,900,546	7,650,460	13,334,064	9,507,977
2005	892,188	2,243,596	31,942,061	6,889,228	7,839,470	61,453	2,705,196	31,750,161	6,648,292	12,864,519	9,569,101
<b>TOTAL</b>	<b>4,482,851</b>	<b>8,731,829</b>	<b>191,089,578</b>	<b>46,291,988</b>	<b>51,648,790</b>	<b>170,859</b>	<b>9,666,247</b>	<b>181,804,917</b>	<b>43,008,371</b>	<b>87,554,630</b>	<b>52,609,903</b>
O.D.	1,273	74,445	2,147,113	676,669	443,699	412	37,268	859,622	603,551	401,332	458,506

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	399,066,414	230,629,030	53,068,409			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	19,909,707	9,374,220	682,185			
TOTAL LOSSES	418,976,121	240,003,250	53,750,594			
EXPECTED LOSSES	327,983,772	185,382,132	46,854,824			
CREDIBILITY	1.00	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.206	.118	.026	.350		
INDICATED (POST-TEST)	.157	.090	.020	.267		
PRES. ON RATE LEVEL	.160	.090	.023	.273		
DERIVED BY FORMULA	.157	.090	.020	.267		
UNDERLYING PRES. RATE	.161	.091	.023	.275		
PROPOSED	.157	.090	.020	.267		
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	.284
IND. RATES				.28	MINIMUM PREMIUM	
MAN. RATES	.32	.33	.29	+ .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
2001	310,789	6,010,642	1.933			310,789	1	1	12	15	172	201
2002	315,226	8,361,198	2.652			315,226			21	28	176	225
2003	324,083	4,952,971	1.528			324,083		1	5	15	139	160
2004	337,731	5,380,687	1.593			337,731			3	26	151	180
2005	319,691	3,903,381	1.220			319,691			1	14	145	160
<b>TOTAL</b>	<b>1,607,520</b>	<b>28,608,879</b>	<b>1.780</b>			<b>1,607,520</b>	<b>1</b>	<b>2</b>	<b>42</b>	<b>98</b>	<b>783</b>	<b>926</b>
O.D.		174,426	.010							2		2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	120,000	150,706	1,435,240	647,548	1,086,330	30,000	9,000	868,735	309,638	1,018,115	335,330
2002			2,897,357	986,914	1,189,913			1,300,449	490,830	1,159,566	336,169
2003		46,085	651,025	340,409	1,135,065		813,573	208,160	363,649	1,036,959	358,046
2004			371,296	1,167,848	946,742			317,506	781,640	1,316,325	479,330
2005			187,960	630,168	1,125,642			105	326,776	1,283,825	348,905
<b>TOTAL</b>	<b>120,000</b>	<b>196,791</b>	<b>5,542,878</b>	<b>3,772,887</b>	<b>5,483,692</b>	<b>30,000</b>	<b>822,573</b>	<b>2,694,955</b>	<b>2,272,533</b>	<b>5,814,790</b>	<b>1,857,780</b>
O.D.				86,470					76,530		11,426

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	159,240	406,906	1,805,531	721,367	1,131,955	142,410	34,551	2,888,543	491,396	1,569,938	381,941
2002	2,591	91,533	3,841,081	1,052,757	1,302,841	380	75,806	4,215,049	781,514	1,666,214	364,071
2003	864	83,873	1,249,173	378,348	1,157,210	8,465	901,572	1,195,739	496,026	1,377,645	394,925
2004	2,056	118,419	2,229,787	935,920	935,802	992	176,038	2,639,800	836,180	1,583,499	505,214
2005	2,019	169,781	2,872,986	676,792	946,785	1,260	116,687	1,840,230	447,116	1,191,385	366,699
<b>TOTAL</b>	<b>166,770</b>	<b>870,512</b>	<b>11,998,558</b>	<b>3,765,184</b>	<b>5,474,593</b>	<b>153,507</b>	<b>1,304,654</b>	<b>12,779,361</b>	<b>3,052,232</b>	<b>7,388,681</b>	<b>2,012,850</b>
O.D.	190	1,961	41,030	78,040	2,801	36	1,879	54,842	87,706	4,510	12,284

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	27,373,300	19,853,747	2,025,134			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,342,661	779,646	22,690			
TOTAL LOSSES	28,715,961	20,633,393	2,047,824			
EXPECTED LOSSES	22,344,528	15,834,072	1,607,520			
CREDIBILITY	.31	.81	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.786	1.284	.127	3.197		
INDICATED (POST-TEST)	1.359	.977	.097	2.433		
PRES. ON RATE LEVEL	1.381	.978	.099	2.458		
DERIVED BY FORMULA	1.374	.977	.097	2.448		
UNDERLYING PRES. RATE	1.390	.985	.100	2.475		
PROPOSED	1.374	.977	.097	2.448		
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	2.612
IND. RATES				2.61	MINIMUM PREMIUM	
MAN. RATES	2.81	2.92	2.61	+ 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
2001	1,409,324	5,700,106	.404			1,409,324	2		13	7	86	108
2002	1,550,202	6,505,732	.419			1,550,202			12	13	148	173
2003	1,518,467	4,943,742	.325			1,518,467			9	14	102	125
2004	1,606,035	8,860,359	.551			1,606,035	2	1	9	15	99	126
2005	1,719,566	4,590,215	.266			1,719,566	1		6	13	117	137
<b>TOTAL</b>	<b>7,803,594</b>	<b>30,600,154</b>	<b>.392</b>			<b>7,803,594</b>	<b>5</b>	<b>1</b>	<b>49</b>	<b>62</b>	<b>552</b>	<b>669</b>
O.D.		144,255	.001						1		1	2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	680,340		1,781,887	203,301	399,374	3,358		1,256,949	214,133	651,286	509,478
2002			1,952,602	312,711	866,701			1,385,724	269,537	1,071,796	646,661
2003			1,338,588	505,579	673,148			445,197	561,419	943,420	476,391
2004	708,032	544,590	1,456,672	549,793	918,100		2,144,837	585,019	436,569	901,715	615,032
2005	74,464		797,398	417,784	672,555	25,000		463,147	490,888	946,311	702,668
<b>TOTAL</b>	<b>1,462,836</b>	<b>544,590</b>	<b>7,327,147</b>	<b>1,989,168</b>	<b>3,529,878</b>	<b>28,358</b>	<b>2,144,837</b>	<b>4,136,036</b>	<b>1,972,546</b>	<b>4,514,528</b>	<b>2,950,230</b>
O.D.			114,425		2,500			20,000			7,330

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	902,811		2,131,070	226,477	416,149	15,940		2,017,786	339,828	1,004,282	580,295
2002	823	55,734	2,343,714	348,949	942,084	216	62,469	3,453,065	450,624	1,534,312	700,334
2003	1,204	90,667	2,067,937	516,566	706,514	558	75,937	1,968,133	724,144	1,271,664	525,459
2004	813,409	239,415	2,930,626	544,918	898,441	6,489	981,132	2,760,663	530,119	1,088,880	648,244
2005	99,073	156,258	2,579,455	471,230	591,905	47,790	202,163	3,028,297	541,187	933,318	738,504
<b>TOTAL</b>	<b>1,817,320</b>	<b>542,074</b>	<b>12,052,802</b>	<b>2,108,140</b>	<b>3,555,093</b>	<b>70,993</b>	<b>1,321,701</b>	<b>13,227,944</b>	<b>2,585,902</b>	<b>5,832,456</b>	<b>3,192,836</b>
O.D.	169	8,466	132,075	7,240	6,294	38	3,707	51,028	2,503	1,045	7,949

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	29,228,317	14,098,673	3,200,785	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,711,816	569,750	39,999	
TOTAL LOSSES	30,940,133	14,668,423	3,240,784	
EXPECTED LOSSES	28,249,011	11,237,175	2,731,257	
CREDIBILITY	.90	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.396	.188	.042	.626
INDICATED (POST-TEST)	.301	.143	.032	.476
PRES. ON RATE LEVEL	.360	.142	.035	.537
DERIVED BY FORMULA	.307	.143	.032	.482
UNDERLYING PRES. RATE	.362	.144	.035	.541
PROPOSED	.307	.143	.032	.482
<b>IND. RATES</b>				
YEAR	4-1-06	4-1-07	4-1-08	4-1-09
IND. RATES				.51
MAN. RATES	.70	.67	.57	+ .51
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	2,225,192	3,668,351	.164	1		9	4	40	54	
2002	2,324,507	3,952,803	.170	1		10	4	44	59	
2003	2,480,334	2,543,024	.102			4	12	54	70	
2004	2,612,268	2,333,231	.089			4	8	43	55	
2005	2,815,049	4,126,290	.146	1		6	12	38	57	
<b>TOTAL</b>	<b>12,457,350</b>	<b>16,623,699</b>	<b>.133</b>	<b>3</b>		<b>33</b>	<b>40</b>	<b>219</b>	<b>295</b>	
O.D.		24,157						1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	234,466		1,507,136	136,979	210,095	27,195		899,532	119,833	238,721	294,394
2002	660,789		1,662,052	131,526	374,747	33,601		270,115	51,139	371,834	397,000
2003			524,504	354,775	614,957			143,192	136,551	481,228	287,817
2004			660,722	288,202	322,746			337,911	123,181	278,977	321,492
2005	686,490		1,049,591	329,827	241,509	7,500		1,052,684	155,929	304,677	298,083
<b>TOTAL</b>	<b>1,581,745</b>		<b>5,404,005</b>	<b>1,241,309</b>	<b>1,764,054</b>	<b>68,296</b>		<b>2,703,434</b>	<b>586,633</b>	<b>1,675,437</b>	<b>1,598,786</b>
O.D.					7,895					12,406	3,856

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	311,136		1,700,563	152,595	218,921	129,095		2,293,182	190,175	368,109	335,315
2002	748,254	49,553	2,127,867	153,631	410,787	117,146	16,302	903,452	92,113	530,523	429,951
2003	846	44,175	969,804	361,934	634,336	160	24,879	648,133	193,024	638,254	317,462
2004	581	69,758	1,306,134	263,741	324,252	476	93,453	1,268,520	167,525	341,186	338,853
2005	894,388	123,072	2,001,946	315,326	249,593	15,276	151,931	2,168,887	231,656	324,716	313,285
<b>TOTAL</b>	<b>1,955,205</b>	<b>286,558</b>	<b>8,106,314</b>	<b>1,247,227</b>	<b>1,837,889</b>	<b>262,153</b>	<b>286,565</b>	<b>7,282,174</b>	<b>874,493</b>	<b>2,202,788</b>	<b>1,734,866</b>
O.D.					8,227					19,130	4,174

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	18,178,969	6,189,754	1,739,040			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	742,850	261,958	24,073			
TOTAL LOSSES	18,921,819	6,451,712	1,763,113			
EXPECTED LOSSES	12,208,203	5,107,514	1,619,455			
CREDIBILITY	1.00	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.152	.052	.014	.218		
INDICATED (POST-TEST)	.116	.040	.011	.167		
PRES. ON RATE LEVEL	.097	.041	.013	.151		
DERIVED BY FORMULA	.116	.040	.011	.167		
UNDERLYING PRES. RATE	.098	.041	.013	.152		
PROPOSED	.116	.040	.011	.167		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	.178
IND. RATES				.18	MINIMUM PREMIUM	
MAN. RATES	.23	.20	.16	+ .18	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	5,184,438	14,973,396	.288	2	2	28	25	244	301	
2002	5,481,679	16,380,764	.298	2		38	28	324	392	
2003	5,763,741	14,477,873	.251			32	37	257	326	
2004	6,081,274	17,169,731	.282			34	53	249	336	
2005	6,276,259	11,625,105	.185			8	40	252	300	
<b>TOTAL</b>	<b>28,787,391</b>	<b>74,626,869</b>	<b>.259</b>	<b>4</b>	<b>2</b>	<b>140</b>	<b>183</b>	<b>1326</b>	<b>1655</b>	
O.D.		182,769					1	12	13	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	494,561	718,630	4,649,881	915,337	2,012,105	3,000	286,950	1,677,471	596,922	1,942,554	1,675,985
2002	113,091		6,112,286	871,880	2,345,538	95,644		1,878,859	610,049	2,381,648	1,971,769
2003			4,910,780	764,699	2,392,936			1,615,556	989,055	2,064,307	1,740,540
2004			5,286,904	2,150,099	2,003,268			2,121,045	1,478,098	2,312,819	1,817,498
2005			1,355,794	1,357,707	2,703,122			705,213	730,149	3,097,902	1,675,218
<b>TOTAL</b>	<b>607,652</b>	<b>718,630</b>	<b>22,315,645</b>	<b>6,059,722</b>	<b>11,456,969</b>	<b>98,644</b>	<b>286,950</b>	<b>7,998,144</b>	<b>4,404,273</b>	<b>11,799,230</b>	<b>8,881,010</b>
O.D.				8,445	115,366					29,720	29,238

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	656,282	945,317	5,849,549	1,019,685	2,096,617	14,241	615,310	5,577,592	947,316	2,995,423	1,908,947
2002	145,791	187,292	7,936,095	979,856	2,554,874	374,185	111,065	6,196,724	1,004,519	3,406,330	2,135,426
2003	2,040	306,844	7,050,776	907,356	2,479,745	1,464	238,218	6,034,094	1,345,684	2,780,520	1,919,816
2004	4,263	512,942	9,629,421	1,927,353	2,052,587	3,121	584,385	8,177,732	1,674,466	2,832,576	1,915,643
2005	5,719	446,010	7,469,012	1,578,891	2,280,114	3,953	367,886	5,605,754	1,100,871	2,864,441	1,760,654
<b>TOTAL</b>	<b>814,095</b>	<b>2,398,405</b>	<b>37,934,853</b>	<b>6,413,141</b>	<b>11,463,937</b>	<b>396,964</b>	<b>1,916,864</b>	<b>31,591,896</b>	<b>6,072,856</b>	<b>14,879,290</b>	<b>9,640,486</b>
O.D.	31	3,382	59,005	15,348	110,994	6	1,159	19,433	4,054	31,741	31,756

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	75,136,093	38,991,361	9,672,242			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	3,713,935	1,605,184	118,184			
TOTAL LOSSES	78,850,028	40,596,545	9,790,426			
EXPECTED LOSSES	61,317,143	31,666,130	8,060,470			
CREDIBILITY	1.00	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.274	.141	.034	.449		
INDICATED (POST-TEST)	.209	.107	.026	.342		
PRES. ON RATE LEVEL	.212	.109	.028	.349		
DERIVED BY FORMULA	.209	.107	.026	.342		
UNDERLYING PRES. RATE	.213	.110	.028	.351		
PROPOSED	.209	.107	.026	.342		
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	.364
IND. RATES				.36	MINIMUM PREMIUM	
MAN. RATES	.41	.39	.37	+ .36	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	280,240	3,648,779	1.302		1	7	4	62	74
2002	300,814	4,947,684	1.644	1		13	7	88	109
2003	290,645	3,383,513	1.164			9	8	77	94
2004	326,228	4,112,908	1.260			7	11	64	82
2005	336,347	1,665,483	.495				9	52	61
<b>TOTAL</b>	<b>1,534,274</b>	<b>17,758,367</b>	<b>1.157</b>	<b>1</b>	<b>1</b>	<b>36</b>	<b>39</b>	<b>343</b>	<b>420</b>
O.D.		4,754							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		528,719	1,264,549	81,583	310,486		300,000	427,755	64,230	347,975	323,482
2002	394,755		1,943,464	231,090	372,254	67,965		656,456	222,095	566,260	493,345
2003			1,129,490	330,147	405,185			322,226	94,349	525,677	576,439
2004			1,210,268	571,944	608,351			363,325	272,326	680,507	406,187
2005			390,763	376,686					183,804	365,447	348,783
<b>TOTAL</b>	<b>394,755</b>	<b>528,719</b>	<b>5,547,771</b>	<b>1,605,527</b>	<b>2,072,962</b>	<b>67,965</b>	<b>300,000</b>	<b>1,769,762</b>	<b>836,804</b>	<b>2,485,866</b>	<b>2,148,236</b>
O.D.											4,754

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		478,763	1,590,803	90,884	323,528		386,252	1,422,286	101,933	536,575	368,446
2002	501,503	58,103	2,496,540	257,520	410,609	265,726	39,673	2,196,456	357,250	813,543	534,293
2003	801	71,979	1,659,669	340,416	429,652	245	45,946	1,159,648	157,236	697,088	635,812
2004	1,144	130,650	2,448,066	515,787	612,044	644	123,640	1,752,222	340,081	813,979	428,121
2005	867	71,338	1,219,339	328,397	330,328	484	44,203	701,764	183,076	350,385	366,571
<b>TOTAL</b>	<b>504,315</b>	<b>810,833</b>	<b>9,414,417</b>	<b>1,533,004</b>	<b>2,106,161</b>	<b>267,099</b>	<b>639,714</b>	<b>7,232,376</b>	<b>1,139,576</b>	<b>3,211,570</b>	<b>2,333,243</b>
O.D.											5,075

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	18,868,754	7,990,311	2,338,318	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	796,920	352,031	31,006	
TOTAL LOSSES	19,665,674	8,342,342	2,369,324	
EXPECTED LOSSES	13,194,756	6,950,261	2,117,298	
CREDIBILITY	.30	.78	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.282	.544	.154	1.980
INDICATED (POST-TEST)	.976	.414	.117	1.507
PRES. ON RATE LEVEL	.854	.450	.137	1.441
DERIVED BY FORMULA	.891	.422	.117	1.430
UNDERLYING PRES. RATE	.860	.453	.138	1.451
PROPOSED	.898	.425	.118	1.441

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	1.537
IND. RATES				1.54	MINIMUM PREMIUM	
MAN. RATES	1.55	1.59	1.53	+ 1.54	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
2001	194,571	2,288,974	1.176			194,571			4	4	78	86
2002	214,860	2,480,716	1.154			214,860			4	6	73	83
2003	237,932	3,334,049	1.401			237,932			4	11	76	91
2004	251,695	1,859,656	.738			251,695				10	77	87
2005	273,936	2,081,523	.759			273,936			1	7	69	77
<b>TOTAL</b>	<b>1,172,994</b>	<b>12,044,918</b>	<b>1.027</b>			<b>1,172,994</b>			<b>13</b>	<b>38</b>	<b>373</b>	<b>424</b>
O.D.		13,285	.001									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			576,531	17,358	391,030			256,207	78,978	442,131	526,739
2002			649,266	278,065	259,096			188,260	141,122	349,283	615,624
2003			598,619	563,615	312,097			204,333	322,437	696,649	636,299
2004				114,158	252,789				456,583	397,331	638,795
2005			116,698	211,720	369,690			22,000	160,701	530,720	669,994
<b>TOTAL</b>			<b>1,941,114</b>	<b>1,184,916</b>	<b>1,584,702</b>			<b>670,800</b>	<b>1,159,821</b>	<b>2,416,114</b>	<b>3,087,451</b>
O.D.											13,285

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			721,834	19,337	407,456			841,712	125,338	681,770	599,956
2002	731	21,023	881,110	294,065	284,676	117	11,586	667,505	220,347	500,348	666,721
2003	1,280	48,357	1,087,621	536,182	337,979	302	38,694	1,018,950	422,260	931,249	701,838
2004	223	14,874	270,525	107,668	236,758	331	51,182	820,691	429,925	493,903	673,290
2005	744	60,270	1,015,437	228,483	313,153	586	55,394	867,022	203,325	496,818	704,164
<b>TOTAL</b>	<b>2,978</b>	<b>144,524</b>	<b>3,976,527</b>	<b>1,185,735</b>	<b>1,580,022</b>	<b>1,336</b>	<b>156,856</b>	<b>4,215,880</b>	<b>1,401,195</b>	<b>3,104,088</b>	<b>3,345,969</b>
O.D.											14,101

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,498,101	7,271,040	3,360,070			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	497,670	316,807	43,544			
TOTAL LOSSES	8,995,771	7,587,847	3,403,614			
EXPECTED LOSSES	8,164,039	6,099,568	2,873,835			
CREDIBILITY	.25	.65	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.767	.647	.290	1.704		
INDICATED (POST-TEST)	.584	.492	.221	1.297		
PRES. ON RATE LEVEL	.691	.517	.243	1.451		
DERIVED BY FORMULA	.664	.501	.221	1.386		
UNDERLYING PRES. RATE	.696	.520	.245	1.461		
PROPOSED	.664	.501	.221	1.386		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	1.479
IND. RATES				1.48	MINIMUM PREMIUM	
MAN. RATES	1.83	1.76	1.54	+ 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
2001	1,198,750	38,840,731	3.240			1,198,750	1	2	77	78	847	1005
2002	1,177,369	36,188,603	3.073			1,177,369			74	97	786	957
2003	1,178,746	33,935,837	2.878			1,178,746			64	106	693	863
2004	1,303,338	28,736,685	2.204			1,303,338			41	92	768	901
2005	1,340,422	21,222,615	1.583			1,340,422			11	63	682	756
<b>TOTAL</b>	<b>6,198,625</b>	<b>158,924,471</b>	<b>2.564</b>			<b>6,198,625</b>	<b>1</b>	<b>2</b>	<b>267</b>	<b>436</b>	<b>3776</b>	<b>4482</b>
O.D.		477,214	.007						1		21	22

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	2,412	1,204,520	11,485,659	3,177,202	5,872,638	24,748	381,354	4,397,997	1,593,922	5,684,418	5,015,861
2002			10,920,069	4,010,297	5,291,233			4,216,530	1,960,057	5,466,486	4,323,931
2003			8,966,609	4,649,065	4,903,114			3,307,079	2,674,017	5,197,237	4,238,716
2004			5,467,929	3,879,496	5,369,372			1,463,766	1,976,082	5,787,451	4,792,589
2005			1,307,275	2,408,516	4,957,776			545,669	1,224,545	6,197,995	4,580,839
<b>TOTAL</b>	<b>2,412</b>	<b>1,204,520</b>	<b>38,147,541</b>	<b>18,124,576</b>	<b>26,394,133</b>	<b>24,748</b>	<b>381,354</b>	<b>13,931,041</b>	<b>9,428,623</b>	<b>28,333,587</b>	<b>22,951,936</b>
O.D.			105,883		135,689			32,820		152,345	50,477

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	3,201	1,209,753	14,264,337	3,539,406	6,119,315	117,479	520,277	13,926,943	2,529,551	8,765,377	5,713,066
2002	10,530	352,527	14,719,676	4,280,835	5,780,954	1,555	254,367	14,298,568	3,120,628	7,833,055	4,682,817
2003	10,910	639,675	14,498,990	4,619,169	5,168,511	3,312	504,248	12,886,737	3,553,149	6,995,726	4,675,304
2004	7,704	750,602	13,979,774	3,524,879	5,226,081	3,462	662,013	9,844,820	2,446,557	6,837,102	5,051,389
2005	9,018	743,897	12,530,910	2,794,799	4,153,977	6,611	622,001	9,582,722	2,009,659	5,736,291	4,814,462
<b>TOTAL</b>	<b>41,363</b>	<b>3,696,454</b>	<b>69,993,687</b>	<b>18,759,088</b>	<b>26,448,838</b>	<b>132,419</b>	<b>2,562,906</b>	<b>60,539,790</b>	<b>13,659,544</b>	<b>36,167,551</b>	<b>24,937,038</b>
O.D.	15	2,342	173,934	8,273	137,727	12	1,389	142,302	7,777	204,606	55,004

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	137,286,613	95,393,404	24,992,042			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	7,598,969	3,879,773	312,654			
TOTAL LOSSES	144,885,582	99,273,177	25,304,696			
EXPECTED LOSSES	125,584,143	76,862,950	21,509,229			
CREDIBILITY	.77	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.337	1.602	.408	4.347		
INDICATED (POST-TEST)	1.778	1.219	.310	3.307		
PRES. ON RATE LEVEL	2.011	1.232	.345	3.588		
DERIVED BY FORMULA	1.832	1.219	.310	3.361		
UNDERLYING PRES. RATE	2.026	1.240	.347	3.613		
PROPOSED	1.832	1.219	.310	3.361		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.586
IND. RATES				3.59	MINIMUM PREMIUM	
MAN. RATES	4.19	4.19	3.81	+ 3.59	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	4,657,217	42,104,238	.904	1		80	43	1218	1342
2002	4,337,061	34,101,840	.786			58	52	842	952
2003	4,595,929	30,784,417	.669	1		46	48	838	933
2004	3,657,455	22,450,278	.613			19	69	706	794
2005	3,640,456	17,374,984	.477			6	34	655	695
<b>TOTAL</b>	<b>20,888,118</b>	<b>146,815,757</b>	<b>.703</b>	<b>2</b>		<b>209</b>	<b>246</b>	<b>4259</b>	<b>4716</b>
O.D.		776,842	.003			1	1	30	32

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	134,897		13,809,777	1,686,195	7,277,682	22,532		5,000,282	1,191,140	7,561,852	5,419,881
2002			9,563,453	866,551	5,918,104			6,436,492	948,932	5,539,666	4,828,642
2003	202,420		7,373,604	1,708,456	5,621,007	19,517		3,134,675	1,189,351	6,364,954	5,170,433
2004			2,928,087	2,734,089	4,518,530			920,394	1,740,309	5,110,763	4,498,106
2005			953,421	1,403,034	4,478,360			175,906	842,236	5,801,912	3,720,115
<b>TOTAL</b>	<b>337,317</b>		<b>34,628,342</b>	<b>8,398,325</b>	<b>27,813,683</b>	<b>42,049</b>		<b>15,667,749</b>	<b>5,911,968</b>	<b>30,379,147</b>	<b>23,637,177</b>
O.D.			125,477	75,019	230,388			15,374	6,030	129,930	194,624

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	179,008		16,904,104	1,878,423	7,583,356	106,959		15,365,655	1,890,339	11,660,372	6,173,244
2002	2,283	291,717	12,186,553	1,063,466	6,403,824	761	183,530	10,328,700	1,616,969	7,901,581	5,229,419
2003	260,793	483,709	10,890,693	1,965,665	5,772,690	44,150	386,862	9,911,040	1,879,659	8,416,893	5,702,988
2004	5,464	494,440	9,157,220	2,527,681	4,332,815	2,639	502,045	7,634,029	2,120,383	6,024,470	4,741,004
2005	6,564	573,126	9,639,704	2,055,872	3,677,779	5,136	483,224	7,519,630	1,652,385	5,314,522	3,909,841
<b>TOTAL</b>	<b>454,112</b>	<b>1,842,992</b>	<b>58,778,274</b>	<b>9,491,107</b>	<b>27,770,464</b>	<b>159,645</b>	<b>1,555,661</b>	<b>50,759,054</b>	<b>9,159,735</b>	<b>39,317,838</b>	<b>25,756,496</b>
O.D.	1	565	168,304	85,711	240,270	4	673	68,840	13,829	183,375	210,385

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	113,788,125	86,262,329	25,966,881			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	5,920,490	3,285,089	297,633			
TOTAL LOSSES	119,708,615	89,547,418	26,264,514			
EXPECTED LOSSES	97,965,274	69,557,433	22,559,166			
CREDIBILITY	1.00	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.573	.429	.126	1.128		
INDICATED (POST-TEST)	.436	.326	.096	.858		
PRES. ON RATE LEVEL	.466	.331	.107	.904		
DERIVED BY FORMULA	.436	.326	.096	.858		
UNDERLYING PRES. RATE	.469	.333	.108	.910		
PROPOSED	.436	.326	.096	.858		
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	.915
IND. RATES				.92	MINIMUM PREMIUM	
MAN. RATES	1.15	1.12	.96	+ .92	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	1,200,244	764,870	.063			2	2	9	13	
2002	1,019,606	494,795	.048			1	3	9	13	
2003	977,234	294,122	.030				1	12	13	
2004	1,069,962	380,814	.035				1	12	13	
2005	1,140,923	815,122	.071				4	11	15	
<b>TOTAL</b>	<b>5,407,969</b>	<b>2,749,723</b>	<b>.051</b>			<b>3</b>	<b>11</b>	<b>53</b>	<b>67</b>	
O.D.		16,520						2	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			299,380	147,634	70,150			79,945	97,249	16,028	54,484
2002			105,553	33,916	30,624			111,044	59,908	72,559	81,191
2003				68,500	23,321				48,000	53,290	101,011
2004				13,000	117,025				430	161,578	88,781
2005				66,297	42,319				222,419	77,221	406,866
<b>TOTAL</b>			<b>404,933</b>	<b>329,347</b>	<b>283,439</b>			<b>190,989</b>	<b>428,006</b>	<b>380,676</b>	<b>732,333</b>
O.D.					5,536					9,866	1,118

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			376,620	164,465	73,096			265,817	154,334	24,717	62,057
2002	89	3,314	140,275	36,044	33,774	48	6,744	376,097	92,351	105,276	87,930
2003	151	1,896	38,157	63,027	25,621	25	1,622	48,383	58,179	72,321	111,415
2004	45	4,839	84,404	21,980	107,390	21	4,699	85,988	17,992	184,715	93,575
2005	134	10,401	178,101	50,071	39,049	348	31,517	508,331	151,552	96,813	427,616
<b>TOTAL</b>	<b>419</b>	<b>20,450</b>	<b>817,557</b>	<b>335,587</b>	<b>278,930</b>	<b>442</b>	<b>44,582</b>	<b>1,284,616</b>	<b>474,408</b>	<b>483,842</b>	<b>782,593</b>
O.D.		115	1,952	382	5,405		140	3,342	729	12,407	1,178

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,173,615	1,591,690	783,771			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	180,583	59,412	6,143			
TOTAL LOSSES	2,354,198	1,651,102	789,914			
EXPECTED LOSSES	2,974,383	1,189,753	432,638			
CREDIBILITY	.70	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.044	.031	.015	.090		
INDICATED (POST-TEST)	.033	.024	.011	.068		
PRES. ON RATE LEVEL	.054	.022	.008	.084		
DERIVED BY FORMULA	.039	.024	.011	.074		
UNDERLYING PRES. RATE	.055	.022	.008	.085		
PROPOSED	.039	.024	.011	.074		
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	.078
IND. RATES				.08	MINIMUM PREMIUM	
MAN. RATES	.12	.11	.09	+ .08	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	774,845	3,669,090	.473			7	5	80	92	
2002	814,970	6,834,227	.838		2	9	5	62	78	
2003	874,114	2,947,380	.337			1	5	82	88	
2004	907,576	2,702,433	.297			2	4	71	77	
2005	789,546	2,769,937	.350			1	3	65	70	
<b>TOTAL</b>	<b>4,161,051</b>	<b>18,923,067</b>	<b>.455</b>			<b>1</b>	<b>2</b>	<b>20</b>	<b>22</b>	
O.D.		175								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,069,433	171,244	384,411			473,917	470,694	545,552	553,839
2002		677,468	1,391,824	190,360	323,971		2,388,828	543,200	236,227	636,577	445,772
2003			186,167	194,804	617,707			102,199	127,389	1,217,976	501,138
2004			270,000	93,649	579,721			288,642	93,932	942,497	433,992
2005	177,492		125,000	106,475	488,309	50,399		387,800	72,884	951,116	410,462
<b>TOTAL</b>	<b>177,492</b>	<b>677,468</b>	<b>3,042,424</b>	<b>756,532</b>	<b>2,394,119</b>	<b>50,399</b>	<b>2,388,828</b>	<b>1,795,758</b>	<b>1,001,126</b>	<b>4,293,718</b>	<b>2,345,203</b>
O.D.											175

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,345,347	190,766	400,559			1,575,775	746,991	841,242	630,823
2002	646	285,394	1,789,168	211,532	355,991	24,063	1,422,382	1,858,951	386,486	912,788	482,771
2003	477	23,019	473,764	211,236	628,240	155	26,002	713,625	224,080	1,597,658	552,755
2004	292	42,771	772,600	139,952	539,203	484	96,774	1,409,878	209,322	1,094,936	457,428
2005	231,325	56,003	941,420	195,489	396,288	93,198	113,673	1,686,868	259,343	875,034	431,396
<b>TOTAL</b>	<b>232,740</b>	<b>407,187</b>	<b>5,322,299</b>	<b>948,975</b>	<b>2,320,281</b>	<b>117,900</b>	<b>1,658,831</b>	<b>7,245,097</b>	<b>1,826,222</b>	<b>5,321,658</b>	<b>2,555,173</b>
O.D.											193

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,984,054	10,417,136	2,555,366	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	628,652	423,509	29,097	
TOTAL LOSSES	15,612,706	10,840,645	2,584,463	
EXPECTED LOSSES	10,527,458	8,696,596	2,080,526	
CREDIBILITY	.59	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.375	.261	.062	.698
INDICATED (POST-TEST)	.285	.199	.047	.531
PRES. ON RATE LEVEL	.251	.208	.050	.509
DERIVED BY FORMULA	.271	.199	.047	.517
UNDERLYING PRES. RATE	.253	.209	.050	.512
PROPOSED	.271	.199	.047	.517
<b>IND. RATES</b>				
YEAR	4-1-06	4-1-07	4-1-08	4-1-09
IND. RATES				.55
MAN. RATES	.56	.55	.54	+ .55
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	70,311	1,967,936	2.798	1		1	1	46	49
2002	63,519	1,071,836	1.687			1	7	31	39
2003	61,313	647,435	1.055					30	30
2004	65,116	633,783	.973	1		1	2	34	38
2005	68,181	581,083	.852				2	32	34
<b>TOTAL</b>	<b>328,440</b>	<b>4,902,073</b>	<b>1.493</b>	<b>2</b>		<b>3</b>	<b>12</b>	<b>173</b>	<b>190</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	30,000		103,335	74,863	150,402			1,152,731	29,169	258,868	168,568
2002			112,701	322,385	102,228			56,736	111,476	217,090	149,220
2003					240,335					267,730	139,370
2004	3,000		92,953	39,381	76,624			85,588	45,360	228,364	62,513
2005				57,446	80,641				92,550	221,932	128,514
<b>TOTAL</b>	<b>33,000</b>		<b>308,989</b>	<b>494,075</b>	<b>650,230</b>			<b>1,295,055</b>	<b>278,555</b>	<b>1,193,984</b>	<b>648,185</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	39,810		28,160	83,397	156,721			830,309	46,291	399,174	191,999
2002	848	5,370	206,748	332,618	114,734	88	3,654	230,208	169,895	311,171	161,605
2003	15	3,495	58,281	12,408	241,182	6	2,310	70,283	15,928	349,117	153,725
2004	3,526	10,866	201,505	39,733	74,007	147	29,447	423,614	71,639	267,890	65,889
2005	140	12,491	212,936	54,883	68,443	264	24,509	388,775	99,448	210,429	135,068
<b>TOTAL</b>	<b>44,339</b>	<b>32,222</b>	<b>707,630</b>	<b>523,039</b>	<b>655,087</b>	<b>505</b>	<b>59,920</b>	<b>1,943,189</b>	<b>403,201</b>	<b>1,537,781</b>	<b>708,286</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,787,805	3,119,108	708,286	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	179,855	120,947	9,944	
TOTAL LOSSES	2,967,660	3,240,055	718,230	
EXPECTED LOSSES	2,969,098	2,433,741	702,862	
CREDIBILITY	.11	.28	.44	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.904	.986	.219	2.109
INDICATED (POST-TEST)	.688	.750	.167	1.605
PRES. ON RATE LEVEL	.898	.736	.212	1.846
DERIVED BY FORMULA	.875	.740	.192	1.807
UNDERLYING PRES. RATE	.904	.741	.214	1.859
PROPOSED	.875	.740	.192	1.807

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	1.928
IND. RATES				1.93	MINIMUM PREMIUM	
MAN. RATES	2.11	2.18	1.96	+ 1.93	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	8,536,556	34,170,023	.400	2	1	51	376	740	1170
2002	8,773,079	34,985,764	.398		1	56	431	736	1224
2003	9,109,291	35,092,588	.385		1	48	479	709	1237
2004	9,601,529	33,595,240	.349	1		37	516	636	1190
2005	9,758,208	31,969,905	.327			13	547	642	1202
<b>TOTAL</b>	<b>45,778,663</b>	<b>169,813,520</b>	<b>.371</b>	<b>3</b>	<b>3</b>	<b>205</b>	<b>2349</b>	<b>3463</b>	<b>6023</b>
O.D.		319,013				1		7	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	426,593	93,462	7,165,877	4,146,790	2,983,734		2,569,301	3,521,738	4,465,831	3,469,822	5,326,875
2002		7,982	8,045,417	5,758,047	2,872,252		378,951	2,812,758	6,106,926	3,462,248	5,541,183
2003		261,271	6,684,823	4,886,953	3,530,931		1,271,818	2,570,459	6,101,885	3,875,528	5,908,920
2004	12,964		4,953,661	5,490,183	2,392,294			2,725,336	7,585,605	4,172,471	6,262,726
2005			2,021,865	6,681,646	3,051,258			969,423	9,023,620	3,914,966	6,307,127
<b>TOTAL</b>	<b>439,557</b>	<b>362,715</b>	<b>28,871,643</b>	<b>26,963,619</b>	<b>14,830,469</b>		<b>4,220,070</b>	<b>12,599,714</b>	<b>33,283,867</b>	<b>18,895,035</b>	<b>29,346,831</b>
O.D.			124,937		61,618			26,988		77,994	27,476

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	566,089	21,415	8,945,587	4,619,525	3,109,056		837,054	11,044,518	7,087,271	5,350,467	6,067,311
2002	15,178	281,695	11,274,982	6,003,973	3,196,477	18,787	984,287	10,956,090	9,076,101	5,091,172	6,001,101
2003	11,291	574,122	11,174,852	4,715,557	3,771,898	11,041	1,159,404	11,686,933	7,345,442	5,452,905	6,517,539
2004	24,361	686,992	13,065,289	4,298,391	2,589,183	7,929	1,325,606	19,328,200	7,116,779	5,514,476	6,600,913
2005	15,377	1,095,598	18,576,335	4,847,115	3,044,935	16,442	1,485,451	23,545,473	6,396,069	4,671,726	6,628,790
<b>TOTAL</b>	<b>632,296</b>	<b>2,659,822</b>	<b>63,037,045</b>	<b>24,484,561</b>	<b>15,711,549</b>	<b>54,199</b>	<b>5,791,802</b>	<b>76,561,214</b>	<b>37,021,662</b>	<b>26,080,746</b>	<b>31,815,654</b>
O.D.	5	6,550	156,602	2,650	65,607	16	3,302	81,930	2,104	118,058	29,740

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	148,984,783	103,486,937	31,845,394			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	7,281,228	3,914,737	398,293			
TOTAL LOSSES	156,266,011	107,401,674	32,243,687			
EXPECTED LOSSES	120,397,883	77,823,727	27,467,198			
CREDIBILITY	1.00	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.341	.235	.070	.646		
INDICATED (POST-TEST)	.260	.179	.053	.492		
PRES. ON RATE LEVEL	.261	.169	.060	.490		
DERIVED BY FORMULA	.260	.179	.053	.492		
UNDERLYING PRES. RATE	.263	.170	.060	.493		
PROPOSED	.260	.179	.053	.492		
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	.525
IND. RATES				.53	MINIMUM PREMIUM	
MAN. RATES	.58	.60	.52	+ .53	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	50,753	376,433	.741			1			13	14
2002	58,853	978,630	1.662			2	4		28	34
2003	95,213	1,023,557	1.075			3	3		17	23
2004	82,848	1,501,079	1.811			7	1		14	22
2005	77,009	294,857	.382					2	14	16
<b>TOTAL</b>	<b>364,676</b>	<b>4,174,556</b>	<b>1.145</b>			<b>13</b>	<b>10</b>		<b>86</b>	<b>109</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			110,476		43,809			73,556		87,677	60,915
2002			415,798	47,194	154,107			115,646	49,485	117,696	78,704
2003			426,903	40,779	204,591			99,580	40,237	141,811	69,656
2004			982,942	55,475	41,653			270,679	35,000	66,922	48,408
2005			48,136		77,416				42,472	83,612	43,221
<b>TOTAL</b>			<b>1,936,119</b>	<b>191,584</b>	<b>521,576</b>			<b>559,461</b>	<b>167,194</b>	<b>497,718</b>	<b>300,904</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			138,979		45,651			244,574		135,197	69,382
2002	125	12,709	539,871	54,167	167,787	40	7,012	391,398	78,516	169,031	85,236
2003	121	26,038	599,915	55,514	211,291	82	14,302	360,896	60,053	189,164	76,831
2004	186	68,859	1,294,210	83,030	61,942	319	64,826	848,217	63,202	88,833	51,022
2005	129	11,234	191,544	48,568	65,098	112	10,148	161,381	42,150	80,213	45,425
<b>TOTAL</b>	<b>561</b>	<b>118,840</b>	<b>2,764,519</b>	<b>241,279</b>	<b>551,769</b>	<b>553</b>	<b>96,288</b>	<b>2,006,466</b>	<b>243,921</b>	<b>662,438</b>	<b>327,896</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,987,227	1,699,407	327,896			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	313,650	138,910	6,891			
TOTAL LOSSES	5,300,877	1,838,317	334,787			
EXPECTED LOSSES	5,156,518	2,720,482	459,491			
CREDIBILITY	.12	.30	.47			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.454	.504	.092	2.050		
INDICATED (POST-TEST)	1.106	.384	.070	1.560		
PRES. ON RATE LEVEL	1.404	.741	.125	2.270		
DERIVED BY FORMULA	1.368	.634	.099	2.101		
UNDERLYING PRES. RATE	1.414	.746	.126	2.286		
PROPOSED	1.368	.634	.099	2.101		
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	2.241
IND. RATES				2.24	MINIMUM PREMIUM	
MAN. RATES	2.95	2.88	2.41	+ 2.24	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	185,748	1,403,608	.755			2	1	45	48
2002	199,786	1,043,705	.522			1	4	49	54
2003	202,030	1,432,822	.709			2	2	34	38
2004	202,347	1,352,792	.668			1	6	31	38
2005	214,820	1,086,968	.505				2	38	40
<b>TOTAL</b>	<b>1,004,731</b>	<b>6,319,895</b>	<b>.629</b>			<b>6</b>	<b>15</b>	<b>197</b>	<b>218</b>
O.D.		256							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			326,352	468	261,279			224,862	302	235,882	354,463
2002			110,303	104,035	169,617			14,327	57,330	263,709	324,384
2003			328,025	115,637	109,125			245,987	45,902	232,924	355,222
2004			150,103	182,833	196,023			39,813	107,211	291,875	384,934
2005				110,451	226,313				60,000	369,307	320,897
<b>TOTAL</b>			<b>914,783</b>	<b>513,424</b>	<b>962,357</b>			<b>524,989</b>	<b>270,745</b>	<b>1,393,697</b>	<b>1,739,900</b>
O.D.											256

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			410,551	521	272,255			747,666	479	363,728	403,733
2002	274	4,389	170,215	110,401	184,043	44	1,042	83,597	91,078	375,521	351,308
2003	271	21,206	489,293	116,251	116,839	170	33,027	822,377	80,082	311,059	391,810
2004	338	26,288	491,538	155,500	192,037	143	26,532	410,348	126,482	344,306	405,720
2005	322	29,616	504,371	124,172	187,698	320	29,437	462,614	107,705	338,495	337,263
<b>TOTAL</b>	<b>1,205</b>	<b>81,499</b>	<b>2,065,968</b>	<b>506,845</b>	<b>952,872</b>	<b>677</b>	<b>90,038</b>	<b>2,526,602</b>	<b>405,826</b>	<b>1,733,109</b>	<b>1,889,834</b>
O.D.											269

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,765,989	3,598,652	1,890,103			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	280,739	156,990	24,255			
TOTAL LOSSES	5,046,728	3,755,642	1,914,358			
EXPECTED LOSSES	4,631,809	3,124,712	1,677,900			
CREDIBILITY	.23	.59	.92			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.502	.374	.191	1.067		
INDICATED (POST-TEST)	.382	.285	.145	.812		
PRES. ON RATE LEVEL	.458	.309	.166	.933		
DERIVED BY FORMULA	.441	.295	.147	.883		
UNDERLYING PRES. RATE	.461	.311	.167	.939		
PROPOSED	.441	.295	.147	.883		
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	.942
IND. RATES				.94	MINIMUM PREMIUM	
MAN. RATES	1.27	1.20	.99	+ .94	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	78,365	1,158,433	1.478			78,365			4		23	27
2002	80,162	431,718	.538			80,162				2	24	26
2003	89,144	683,950	.767			89,144				3	27	30
2004	87,509	506,630	.578			87,509				2	20	22
2005	87,742	693,047	.789			87,742	2			2	25	29
<b>TOTAL</b>	<b>422,922</b>	<b>3,473,778</b>	<b>.821</b>			<b>422,922</b>	<b>2</b>		<b>4</b>	<b>9</b>	<b>119</b>	<b>134</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			588,930		180,140			119,054		173,303	97,006
2002				43,098	104,773				14,123	128,439	141,285
2003				164,396	70,453				41,018	173,939	234,144
2004				77,346	60,500				121,050	106,032	141,702
2005	5,001			63,004	185,121				60,690	266,404	112,827
<b>TOTAL</b>	<b>5,001</b>		<b>588,930</b>	<b>347,844</b>	<b>600,987</b>			<b>119,054</b>	<b>236,881</b>	<b>848,117</b>	<b>726,964</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			740,874		187,706			395,855		267,232	110,490
2002	113	645	16,359	46,039	113,120	12	68	14,549	24,062	182,484	153,012
2003	366	4,739	95,080	151,996	76,028	22	2,467	75,047	57,344	229,228	258,261
2004	131	6,144	116,020	60,754	59,448	85	13,593	217,949	114,045	131,733	149,354
2005	6,726	21,325	362,395	85,477	151,149	250	23,384	367,828	88,400	246,338	118,581
<b>TOTAL</b>	<b>7,336</b>	<b>32,853</b>	<b>1,330,728</b>	<b>344,266</b>	<b>587,451</b>	<b>369</b>	<b>39,512</b>	<b>1,071,228</b>	<b>283,851</b>	<b>1,057,015</b>	<b>789,698</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,482,026	2,272,583	789,698	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	177,673	89,411	9,368	
TOTAL LOSSES	2,659,699	2,361,994	799,066	
EXPECTED LOSSES	2,935,077	1,788,960	651,300	
CREDIBILITY	.13	.33	.52	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.629	.558	.189	1.376
INDICATED (POST-TEST)	.479	.425	.144	1.048
PRES. ON RATE LEVEL	.689	.420	.153	1.262
DERIVED BY FORMULA	.662	.422	.148	1.232
UNDERLYING PRES. RATE	.694	.423	.154	1.271
PROPOSED	.662	.422	.148	1.232

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	1.314
IND. RATES				1.31	MINIMUM PREMIUM	
MAN. RATES	1.49	1.54	1.34	+ 1.31	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	156,780	2,409,668	1.536			156,780		1	4	6	77	88
2002	163,734	6,644,264	4.057			163,734	1		7	9	110	127
2003	170,518	3,421,130	2.006			170,518			6	15	100	121
2004	182,042	4,331,914	2.379			182,042	2		2	11	100	115
2005	199,907	2,652,044	1.326			199,907			1	6	106	113
<b>TOTAL</b>	<b>872,981</b>	<b>19,459,020</b>	<b>2.229</b>			<b>872,981</b>	<b>3</b>	<b>1</b>	<b>20</b>	<b>47</b>	<b>493</b>	<b>564</b>
O.D.		42,032	.004								1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		225,117	585,224	46,686	311,371		60,280	171,166	91,314	428,394	490,116
2002	405,794		1,475,590	297,041	527,770	9,737		2,283,900	214,713	806,508	623,211
2003			713,051	426,557	293,945			353,290	233,455	678,445	722,387
2004	1,028,883		201,291	431,268	549,582	22,827		60,169	319,311	811,401	907,182
2005			308,510	143,331	395,697			20,000	193,363	834,232	756,911
<b>TOTAL</b>	<b>1,434,677</b>	<b>225,117</b>	<b>3,283,666</b>	<b>1,344,883</b>	<b>2,078,365</b>	<b>32,564</b>	<b>60,280</b>	<b>2,888,525</b>	<b>1,052,156</b>	<b>3,558,980</b>	<b>3,499,807</b>
O.D.					5,200					7,721	29,111

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		607,816	736,212	52,008	324,445		231,415	569,128	144,915	660,587	558,242
2002	515,681	30,705	1,279,466	320,630	574,635	38,218	56,898	3,127,915	361,022	1,156,080	674,938
2003	981	50,874	1,160,477	413,730	316,597	316	54,439	1,391,437	327,456	905,091	796,793
2004	1,181,018	55,092	1,024,015	370,234	529,185	40,907	64,423	1,026,257	364,707	957,270	956,170
2005	946	69,176	1,144,932	206,965	334,037	824	77,224	1,209,417	281,369	772,853	795,513
<b>TOTAL</b>	<b>1,698,626</b>	<b>813,663</b>	<b>5,345,102</b>	<b>1,363,567</b>	<b>2,078,899</b>	<b>80,265</b>	<b>484,399</b>	<b>7,324,154</b>	<b>1,479,469</b>	<b>4,451,881</b>	<b>3,781,656</b>
O.D.	4	410	6,932	1,361	4,092	4	470	7,212	1,481	6,921	31,381

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,761,241	9,387,671	3,813,037			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	601,914	385,910	45,838			
TOTAL LOSSES	16,363,155	9,773,581	3,858,875			
EXPECTED LOSSES	9,882,145	7,498,907	3,072,894			
CREDIBILITY	.21	.54	.84			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.874	1.120	.442	3.436		
INDICATED (POST-TEST)	1.426	.852	.336	2.614		
PRES. ON RATE LEVEL	1.124	.853	.350	2.327		
DERIVED BY FORMULA	1.187	.852	.338	2.377		
UNDERLYING PRES. RATE	1.132	.859	.352	2.343		
PROPOSED	1.187	.852	.338	2.377		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	2.536
IND. RATES				2.54	MINIMUM PREMIUM	
MAN. RATES	2.31	2.53	2.47	+ 2.54	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	37,637	3,152,214	8.375			3	7	37	47	
2002	38,690	2,456,027	6.347			2	7	39	48	
2003	38,195	1,665,554	4.360			1	3	12	16	
2004	38,212	1,981,668	5.185			1	5	23	29	
2005	45,886	1,370,772	2.987				2	16	18	
<b>TOTAL</b>	<b>198,620</b>	<b>10,626,235</b>	<b>5.350</b>			<b>7</b>	<b>24</b>	<b>127</b>	<b>158</b>	
O.D.		273,833	.137				2	2	4	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			509,054	228,908	392,469			41,931	123,405	482,911	1,373,536
2002			353,320	332,692	298,777			11,159	69,169	287,524	1,103,386
2003			159,965	173,312	103,533			74,285	68,675	59,625	1,026,159
2004			93,529	180,681	178,646				132,593	139,895	1,256,324
2005				38,561	149,271				11,250	96,832	1,074,858
<b>TOTAL</b>			<b>1,115,868</b>	<b>954,154</b>	<b>1,122,696</b>			<b>127,375</b>	<b>405,092</b>	<b>1,066,787</b>	<b>5,834,263</b>
O.D.				109,206	9,038				27,478	8,324	119,787

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			640,390	255,002	408,951			139,420	195,845	744,649	1,564,458
2002	876	13,068	524,976	348,547	326,893	52	897	78,893	108,887	409,577	1,194,967
2003	396	13,731	306,290	164,804	111,258	76	11,218	284,817	86,354	83,189	1,131,853
2004	330	21,841	409,002	149,792	174,869	100	15,575	251,286	127,526	171,447	1,324,165
2005	159	15,906	269,733	61,727	120,829	80	7,168	112,492	25,480	88,200	1,129,676
<b>TOTAL</b>	<b>1,761</b>	<b>64,546</b>	<b>2,150,391</b>	<b>979,872</b>	<b>1,142,800</b>	<b>308</b>	<b>34,858</b>	<b>866,908</b>	<b>544,092</b>	<b>1,497,062</b>	<b>6,345,119</b>
O.D.	262	1,829	40,592	104,436	11,800	13	745	21,879	31,986	12,473	132,125

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,184,092	4,324,521	6,477,244	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	359,205	235,848	80,350	
TOTAL LOSSES	3,543,297	4,560,369	6,557,594	
EXPECTED LOSSES	5,863,262	4,588,123	5,428,284	
CREDIBILITY	.08	.20	.31	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.784	2.296	3.302	7.382
INDICATED (POST-TEST)	1.358	1.747	2.513	5.618
PRES. ON RATE LEVEL	2.932	2.294	2.715	7.941
DERIVED BY FORMULA	2.806	2.185	2.652	7.643
UNDERLYING PRES. RATE	2.952	2.310	2.733	7.995
PROPOSED	2.806	2.185	2.652	7.643

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	8.155
IND. RATES				8.16	MINIMUM PREMIUM	
MAN. RATES	9.09	9.41	8.43	+ 8.16	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	785,601	22,947,333	2.920	1	1	47	86	611	746	
2002	863,886	27,584,972	3.193		1	55	107	614	777	
2003	898,332	24,523,958	2.729	1		46	103	562	712	
2004	968,914	24,109,730	2.488			42	121	513	676	
2005	964,133	22,114,652	2.293	1		14	107	618	740	
<b>TOTAL</b>	<b>4,480,866</b>	<b>121,280,645</b>	<b>2.707</b>	<b>3</b>	<b>2</b>	<b>204</b>	<b>524</b>	<b>2918</b>	<b>3651</b>	
O.D.		93,387	.002				1	10	11	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	12,684	123,791	6,836,584	2,542,807	4,171,160	8,777	222,089	2,381,990	1,336,170	3,612,836	1,698,445
2002		232,110	8,203,629	3,443,126	3,962,500		1,545,918	2,992,683	1,670,879	3,705,802	1,828,325
2003	132,587		6,910,548	3,288,404	3,099,010	94,590		3,944,388	2,094,163	3,153,579	1,806,689
2004			6,162,052	4,172,080	3,197,872			2,567,676	2,437,842	3,475,102	2,097,106
2005	262,494		1,833,260	4,001,208	4,223,861			915,289	3,129,046	5,345,651	2,403,843
<b>TOTAL</b>	<b>407,765</b>	<b>355,901</b>	<b>29,946,073</b>	<b>17,447,625</b>	<b>18,654,403</b>	<b>103,367</b>	<b>1,768,007</b>	<b>12,802,026</b>	<b>10,668,100</b>	<b>19,292,970</b>	<b>9,834,408</b>
O.D.			1,000		43,804				4,150	25,803	18,630

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	16,832	243,605	8,446,431	2,832,683	4,346,362	41,664	621,410	7,807,302	2,120,506	5,570,997	1,934,529
2002	9,100	336,826	11,119,786	3,656,284	4,335,454	14,254	931,792	10,139,367	2,622,405	5,319,972	1,980,076
2003	175,632	462,579	10,538,804	3,253,906	3,288,669	206,291	453,199	11,466,551	2,758,356	4,293,668	1,992,778
2004	7,782	733,831	13,816,619	3,518,263	3,277,875	4,680	880,156	12,364,285	2,692,308	4,272,318	2,210,350
2005	352,987	893,620	15,070,348	3,569,200	3,731,259	9,240	854,494	13,223,771	2,987,677	5,212,424	2,526,439
<b>TOTAL</b>	<b>562,333</b>	<b>2,670,461</b>	<b>58,991,988</b>	<b>16,830,336</b>	<b>18,979,619</b>	<b>276,129</b>	<b>3,741,051</b>	<b>55,001,276</b>	<b>13,181,252</b>	<b>24,669,379</b>	<b>10,644,172</b>
O.D.	7	739	12,640	3,286	43,341	2	197	4,526	5,072	38,930	20,194

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	121,261,349	73,751,215	10,664,366			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	5,998,274	3,086,391	131,788			
TOTAL LOSSES	127,259,623	76,837,606	10,796,154			
EXPECTED LOSSES	99,430,416	61,119,012	9,006,540			
CREDIBILITY	.62	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.840	1.715	.241	4.796		
INDICATED (POST-TEST)	2.161	1.305	.183	3.649		
PRES. ON RATE LEVEL	2.204	1.355	.199	3.758		
DERIVED BY FORMULA	2.177	1.305	.183	3.665		
UNDERLYING PRES. RATE	2.219	1.364	.201	3.784		
PROPOSED	2.177	1.305	.183	3.665		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.910
IND. RATES				3.91	MINIMUM PREMIUM	
MAN. RATES	4.86	4.73	3.99	+ 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
2001	412,927	11,189,315	2.709			412,927			20	40	314	374
2002	415,221	10,090,240	2.430			415,221		1	18	57	254	330
2003	434,115	10,022,146	2.308			434,115			12	66	242	320
2004	430,946	8,783,629	2.038			430,946			11	50	266	327
2005	473,165	6,310,425	1.333			473,165			2	28	268	298
<b>TOTAL</b>	<b>2,166,374</b>	<b>46,395,755</b>	<b>2.142</b>			<b>2,166,374</b>		<b>1</b>	<b>63</b>	<b>241</b>	<b>1344</b>	<b>1649</b>
O.D.		62,502	.002								6	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			2,940,364	1,391,854	1,971,782			1,473,351	707,730	1,703,105	1,001,129
2002		152,408	2,204,985	1,606,422	1,468,858		144,915	808,182	1,155,827	1,703,149	845,494
2003			1,468,813	2,408,941	1,500,440			462,847	1,577,519	1,566,040	1,037,546
2004			1,406,785	1,765,390	1,177,987			631,171	1,148,735	1,597,697	1,055,864
2005			247,139	688,357	1,574,396			74,520	694,899	1,889,192	1,141,922
<b>TOTAL</b>		<b>152,408</b>	<b>8,268,086</b>	<b>7,860,964</b>	<b>7,693,463</b>		<b>144,915</b>	<b>3,450,071</b>	<b>5,284,710</b>	<b>8,459,183</b>	<b>5,081,955</b>
O.D.					15,208					21,974	25,320

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			3,451,647	1,550,524	2,054,604			3,901,210	1,123,165	2,626,190	1,140,286
2002	4,415	397,632	3,172,728	1,688,034	1,608,552	9,360	541,666	3,054,575	1,756,392	2,451,341	915,670
2003	5,471	152,591	3,333,630	2,279,485	1,599,808	1,074	108,289	2,912,027	1,926,579	2,143,727	1,144,413
2004	3,145	225,486	4,259,489	1,420,999	1,201,827	1,577	285,495	4,167,251	1,208,141	1,947,821	1,112,881
2005	2,482	215,787	3,645,882	832,047	1,306,949	2,244	211,352	3,317,493	798,799	1,783,572	1,200,160
<b>TOTAL</b>	<b>15,513</b>	<b>991,496</b>	<b>17,863,376</b>	<b>7,771,089</b>	<b>7,771,740</b>	<b>14,255</b>	<b>1,146,802</b>	<b>17,352,556</b>	<b>6,813,076</b>	<b>10,952,651</b>	<b>5,513,410</b>
O.D.	1	230	3,946	718	15,038		325	6,074	1,277	29,158	28,130

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	37,394,574	33,354,747	5,541,540			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	2,055,615	1,313,774	66,845			
TOTAL LOSSES	39,450,189	34,668,521	5,608,385			
EXPECTED LOSSES	33,752,108	25,953,161	4,592,714			
CREDIBILITY	.38	.98	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.821	1.600	.259	3.680		
INDICATED (POST-TEST)	1.386	1.218	.197	2.801		
PRES. ON RATE LEVEL	1.547	1.190	.211	2.948		
DERIVED BY FORMULA	1.486	1.217	.197	2.900		
UNDERLYING PRES. RATE	1.558	1.198	.212	2.968		
PROPOSED	1.486	1.217	.197	2.900		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.094
IND. RATES				3.09	MINIMUM PREMIUM	
MAN. RATES	3.40	3.52	3.13	+ 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
2001	450,604	11,642,421	2.583			450,604			29	28	213	270
2002	472,160	8,498,932	1.800			472,160	1		16	15	226	258
2003	530,462	9,370,339	1.766			530,462	1	1	17	14	268	301
2004	577,310	11,821,504	2.047			577,310			15	21	257	293
2005	574,664	8,346,648	1.452			574,664			7	15	238	260
<b>TOTAL</b>	<b>2,605,200</b>	<b>49,679,844</b>	<b>1.907</b>			<b>2,605,200</b>	<b>2</b>	<b>1</b>	<b>84</b>	<b>93</b>	<b>1202</b>	<b>1382</b>
O.D.		108,644	.004								3	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			3,957,362	1,144,482	1,516,436			1,939,862	590,573	1,214,826	1,278,880
2002	158,018		2,006,011	742,821	1,607,690	170,902		660,470	329,690	1,604,756	1,218,574
2003	4,691	297,100	2,146,637	603,599	2,105,440		12,000	690,502	347,854	1,880,081	1,282,435
2004			2,087,196	1,186,558	2,848,034			918,384	608,803	2,411,545	1,760,984
2005			957,767	457,991	2,213,925			317,948	458,399	2,428,643	1,511,975
<b>TOTAL</b>	<b>162,709</b>	<b>297,100</b>	<b>11,154,973</b>	<b>4,135,451</b>	<b>10,291,525</b>	<b>170,902</b>	<b>12,000</b>	<b>4,527,166</b>	<b>2,335,319</b>	<b>9,539,851</b>	<b>7,052,848</b>
O.D.					55,962					18,681	34,001

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			4,843,672	1,274,952	1,580,125			5,856,028	937,237	1,873,257	1,456,644
2002	201,715	67,572	2,768,119	804,457	1,744,743	665,522	40,492	2,324,990	542,262	2,288,861	1,319,716
2003	7,811	695,797	3,523,197	697,073	2,156,043	1,007	149,379	2,789,484	548,961	2,485,111	1,414,526
2004	2,643	299,777	5,519,677	1,227,679	2,706,273	1,678	325,611	4,688,132	867,732	2,840,814	1,856,077
2005	3,620	294,120	4,891,923	907,979	1,813,827	2,776	260,449	3,978,616	787,315	2,250,482	1,589,086
<b>TOTAL</b>	<b>215,789</b>	<b>1,357,266</b>	<b>21,546,588</b>	<b>4,912,140</b>	<b>10,001,011</b>	<b>670,983</b>	<b>775,931</b>	<b>19,637,250</b>	<b>3,683,507</b>	<b>11,738,525</b>	<b>7,636,049</b>
O.D.					58,312					28,806	36,810

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	44,203,807	30,422,301	7,672,859			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	2,267,054	1,218,580	94,802			
TOTAL LOSSES	46,470,861	31,640,881	7,767,661			
EXPECTED LOSSES	37,462,777	23,863,633	6,382,741			
CREDIBILITY	.43	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.784	1.215	.298	3.297		
INDICATED (POST-TEST)	1.358	.925	.227	2.510		
PRES. ON RATE LEVEL	1.428	.910	.243	2.581		
DERIVED BY FORMULA	1.398	.925	.227	2.550		
UNDERLYING PRES. RATE	1.438	.916	.245	2.599		
PROPOSED	1.398	.925	.227	2.550		
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	2.721
IND. RATES				2.72	MINIMUM PREMIUM	
MAN. RATES	2.92	2.88	2.74	+ 2.72	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	1,635,777	25,739,217	1.573			1,635,777			34	103	1014	1151
2002	1,650,189	25,421,850	1.540			1,650,189	1		38	98	930	1067
2003	1,688,580	22,368,942	1.324			1,688,580			28	97	817	942
2004	1,772,919	21,715,613	1.224			1,772,919	1	2	14	97	770	884
2005	1,857,378	17,493,111	.941			1,857,378	1		5	63	767	836
<b>TOTAL</b>	<b>8,604,843</b>	<b>112,738,733</b>	<b>1.310</b>			<b>8,604,843</b>	<b>3</b>	<b>2</b>	<b>119</b>	<b>458</b>	<b>4298</b>	<b>4880</b>
O.D.		110,783	.001							1	6	7

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			4,653,178	3,372,787	4,543,981			1,788,199	2,513,851	5,320,088	3,547,133
2002	40,000		5,103,647	3,464,951	3,765,741			2,485,637	2,242,134	4,742,971	3,576,769
2003			3,878,262	3,185,622	2,908,016			1,925,876	2,114,853	4,745,552	3,610,761
2004	187,563	552,950	1,719,321	3,753,562	3,715,736		295,000	695,218	2,607,425	4,589,032	3,599,806
2005	3,000		832,141	1,397,663	4,115,747			218,982	1,212,256	6,199,536	3,513,786
<b>TOTAL</b>	<b>230,563</b>	<b>552,950</b>	<b>16,186,549</b>	<b>15,174,585</b>	<b>19,049,221</b>		<b>295,000</b>	<b>7,113,912</b>	<b>10,690,519</b>	<b>25,597,179</b>	<b>17,848,255</b>
O.D.				21,735	20,366				2,404	29,692	36,586

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			5,833,035	3,752,580	4,734,844			5,892,538	3,925,180	8,203,581	4,040,184
2002	59,863	174,408	7,093,950	3,651,352	4,111,860	1,787	142,876	8,359,880	3,459,751	6,801,029	3,873,641
2003	7,317	312,181	6,962,579	3,097,838	3,062,839	2,191	312,664	8,110,691	2,790,971	5,990,793	3,982,669
2004	222,290	1,111,675	8,332,096	3,108,021	3,632,793	8,002	1,248,893	7,922,139	2,780,697	5,496,111	3,794,196
2005	10,015	534,775	9,007,087	1,950,329	3,387,910	5,949	559,593	8,726,516	1,961,556	5,719,114	3,692,989
<b>TOTAL</b>	<b>299,485</b>	<b>2,133,039</b>	<b>37,228,747</b>	<b>15,560,120</b>	<b>18,930,246</b>	<b>17,929</b>	<b>2,264,026</b>	<b>39,011,764</b>	<b>14,918,155</b>	<b>32,210,628</b>	<b>19,383,679</b>
O.D.	64	922	17,587	24,928	19,242	4	678	13,279	6,210	35,922	39,627

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	80,987,524	81,705,451	19,423,306	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	4,079,219	3,338,328	242,454	
TOTAL LOSSES	85,066,743	85,043,779	19,665,760	
EXPECTED LOSSES	67,289,873	66,171,242	16,693,395	
CREDIBILITY	.96	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.989	.988	.229	2.206
INDICATED (POST-TEST)	.753	.752	.174	1.679
PRES. ON RATE LEVEL	.776	.764	.193	1.733
DERIVED BY FORMULA	.754	.752	.174	1.680
UNDERLYING PRES. RATE	.782	.769	.194	1.745
PROPOSED	.754	.752	.174	1.680

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	1.792
IND. RATES				1.79	MINIMUM PREMIUM	
MAN. RATES	2.02	2.09	1.84	+ 1.79	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	268,379	3,445,244	1.283			7	3		92	102
2002	290,238	3,110,034	1.071			6	6		87	99
2003	298,140	2,463,848	.826			4	7		83	94
2004	310,154	1,992,426	.642				14		79	93
2005	311,276	2,444,748	.785			1	7		72	80
<b>TOTAL</b>	<b>1,478,187</b>	<b>13,456,300</b>	<b>.910</b>			<b>18</b>	<b>37</b>		<b>413</b>	<b>468</b>
O.D.		14,747							3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			988,064	147,639	521,911			666,820	35,582	636,462	448,766
2002			807,251	181,349	462,463			505,902	85,021	537,928	530,120
2003			472,104	266,059	381,823			157,974	104,636	545,962	535,290
2004				426,914	278,285				311,049	559,576	416,602
2005			121,869	288,174	396,753			32,618	219,586	911,543	474,205
<b>TOTAL</b>			<b>2,389,288</b>	<b>1,310,135</b>	<b>2,041,235</b>			<b>1,363,314</b>	<b>755,874</b>	<b>3,191,471</b>	<b>2,404,983</b>
O.D.					1,857					3,663	9,227

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,166,779	164,469	543,830			1,954,672	56,469	981,428	511,144
2002	477	24,520	1,021,034	199,665	502,155	72	26,260	1,451,689	150,590	768,124	574,120
2003	624	36,031	806,001	268,829	396,944	154	26,434	686,047	161,126	721,058	590,425
2004	724	31,946	606,550	329,159	277,395	257	43,121	711,835	324,401	666,643	439,099
2005	899	70,939	1,197,797	280,869	341,262	949	87,384	1,365,245	313,889	846,058	498,389
<b>TOTAL</b>	<b>2,724</b>	<b>163,436</b>	<b>4,798,161</b>	<b>1,242,991</b>	<b>2,061,586</b>	<b>1,432</b>	<b>183,199</b>	<b>6,169,488</b>	<b>1,006,475</b>	<b>3,983,311</b>	<b>2,613,177</b>
O.D.		2	59	12	1,926			49	12	5,603	10,313

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,318,550	8,301,916	2,623,490	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	510,276	332,471	31,182	
TOTAL LOSSES	11,828,826	8,634,387	2,654,672	
EXPECTED LOSSES	8,455,230	6,637,060	2,158,152	
CREDIBILITY	.30	.76	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.800	.584	.180	1.564
INDICATED (POST-TEST)	.609	.444	.137	1.190
PRES. ON RATE LEVEL	.568	.446	.145	1.159
DERIVED BY FORMULA	.580	.444	.137	1.161
UNDERLYING PRES. RATE	.572	.449	.146	1.167
PROPOSED	.580	.444	.137	1.161

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	1.238
IND. RATES				1.24	MINIMUM PREMIUM	
MAN. RATES	1.39	1.44	1.23	+ 1.24	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	351,573	3,378,689	.961			351,573			4	16	66	86
2002	366,075	2,911,687	.795			366,075		1	6	6	56	69
2003	392,507	3,304,745	.841			392,507			7	11	57	75
2004	414,834	1,883,917	.454			414,834			2	13	51	66
2005	431,190	948,367	.219			431,190					62	62
<b>TOTAL</b>	<b>1,956,179</b>	<b>12,427,405</b>	<b>.635</b>			<b>1,956,179</b>		<b>1</b>	<b>19</b>	<b>46</b>	<b>292</b>	<b>358</b>
O.D.		42,672	.002								2	2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			855,472	560,255	576,628			369,705	534,768	355,524	126,337
2002		53,248	1,035,470	209,460	430,061		75,310	455,104	153,951	356,884	142,199
2003			1,079,187	365,208	620,040			513,556	178,993	386,822	160,939
2004			234,168	327,080	421,274			130,118	223,323	417,768	130,186
2005					281,757					513,347	153,263
<b>TOTAL</b>		<b>53,248</b>	<b>3,204,297</b>	<b>1,462,003</b>	<b>2,329,760</b>		<b>75,310</b>	<b>1,468,483</b>	<b>1,091,035</b>	<b>2,030,345</b>	<b>712,924</b>
O.D.					37,235					221	5,216

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,046,580	624,125	600,846			1,190,711	848,677	548,217	143,898
2002	616	143,732	1,346,531	230,029	468,770	4,504	281,346	1,459,413	247,943	513,259	154,002
2003	891	73,265	1,665,856	382,189	645,843	390	70,121	1,750,372	256,559	524,618	177,516
2004	625	47,275	879,855	284,579	407,145	327	60,190	887,780	247,300	501,414	137,216
2005	185	22,225	375,531	73,662	221,762	328	30,833	479,428	98,449	460,169	161,079
<b>TOTAL</b>	<b>2,317</b>	<b>286,497</b>	<b>5,314,353</b>	<b>1,594,584</b>	<b>2,344,366</b>	<b>5,549</b>	<b>442,490</b>	<b>5,767,704</b>	<b>1,698,928</b>	<b>2,547,677</b>	<b>773,711</b>
O.D.	1	317	5,866	1,230	39,346			19	6	313	5,675

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,825,113	8,226,450	779,386			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	582,623	345,550	10,092			
TOTAL LOSSES	12,407,736	8,572,000	789,478			
EXPECTED LOSSES	9,604,838	6,787,940	684,663			
CREDIBILITY	.36	.92	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.634	.438	.040	1.112		
INDICATED (POST-TEST)	.482	.333	.030	.845		
PRES. ON RATE LEVEL	.488	.344	.035	.867		
DERIVED BY FORMULA	.486	.334	.030	.850		
UNDERLYING PRES. RATE	.491	.347	.035	.873		
PROPOSED	.486	.334	.030	.850		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	.907
IND. RATES				.91	MINIMUM PREMIUM	
MAN. RATES	.92	1.01	.92	+ .91	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	73,431	3,243,216	4.416	1		7	3	42	53	
2002	85,869	2,916,552	3.396			3	8	33	44	
2003	82,862	1,411,207	1.703			3	4	32	39	
2004	90,266	1,206,891	1.337		1	2		41	44	
2005	95,582	887,063	.928				3	22	25	
<b>TOTAL</b>	<b>428,010</b>	<b>9,664,929</b>	<b>2.258</b>	<b>1</b>	<b>1</b>	<b>15</b>	<b>18</b>	<b>170</b>	<b>205</b>	
O.D.		11,015	.002							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	287,205		1,011,051	116,232	161,536	178,835		743,937	74,420	331,118	338,882
2002			540,025	229,225	115,114			1,149,352	127,044	228,214	527,578
2003			353,521	112,170	171,702			199,498	75,693	200,734	297,889
2004		13,781	215,322		242,245		50,118	32,110		316,694	336,621
2005				112,651	100,165				26,908	187,106	460,233
<b>TOTAL</b>	<b>287,205</b>	<b>13,781</b>	<b>2,119,919</b>	<b>570,278</b>	<b>790,762</b>	<b>178,835</b>	<b>50,118</b>	<b>2,124,897</b>	<b>304,065</b>	<b>1,263,866</b>	<b>1,961,203</b>
O.D.											11,015

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	268,017		1,217,042	129,482	168,318	596,998		2,242,435	118,105	510,585	385,987
2002	601	11,851	494,662	239,294	128,222	97	24,545	1,348,619	202,649	329,903	571,367
2003	271	23,377	534,544	116,833	179,796	152	27,804	697,614	109,728	269,970	328,572
2004	79	44,888	416,206	35,524	225,391	1,429	210,893	269,291	38,998	363,093	354,799
2005	242	19,891	340,293	92,471	88,604	154	14,487	227,527	52,419	171,060	483,705
<b>TOTAL</b>	<b>269,210</b>	<b>100,007</b>	<b>3,002,747</b>	<b>613,604</b>	<b>790,331</b>	<b>598,830</b>	<b>277,729</b>	<b>4,785,486</b>	<b>521,899</b>	<b>1,644,611</b>	<b>2,124,430</b>
O.D.											12,126

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,034,009	3,570,445	2,136,556	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	374,826	214,716	28,457	
TOTAL LOSSES	9,408,835	3,785,161	2,165,013	
EXPECTED LOSSES	6,197,585	4,215,899	1,926,046	
CREDIBILITY	.13	.33	.52	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.198	.884	.506	3.588
INDICATED (POST-TEST)	1.673	.673	.385	2.731
PRES. ON RATE LEVEL	1.438	.978	.447	2.863
DERIVED BY FORMULA	1.469	.877	.415	2.761
UNDERLYING PRES. RATE	1.448	.985	.450	2.883
PROPOSED	1.469	.877	.415	2.761

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	TOTAL
IND. RATES				2.95	MINIMUM PREMIUM	
MAN. RATES	3.31	3.37	3.04	+ 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	
2001	218,366	6,226,351	2.851			7	26	183	216	
2002	228,984	6,858,627	2.995			11	20	218	249	
2003	241,795	7,688,073	3.179			14	29	185	228	
2004	269,423	7,824,276	2.904			7	49	188	244	
2005	296,254	5,793,318	1.955			2	24	178	204	
<b>TOTAL</b>	<b>1,254,822</b>	<b>34,390,645</b>	<b>2.741</b>			<b>41</b>	<b>148</b>	<b>952</b>	<b>1141</b>	
O.D.		13,004	.001					4	4	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			846,648	710,647	2,035,464			240,772	324,168	1,348,385	720,267
2002			1,596,402	696,275	1,171,483			862,659	331,527	1,344,263	856,018
2003			2,078,844	1,273,750	869,890			845,672	736,578	1,046,818	836,521
2004			974,917	1,728,066	1,380,210			596,936	927,456	1,314,943	901,748
2005			234,734	944,630	1,293,081			236,794	648,653	1,345,680	1,089,746
<b>TOTAL</b>			<b>5,731,545</b>	<b>5,353,368</b>	<b>6,750,128</b>			<b>2,782,833</b>	<b>2,968,382</b>	<b>6,400,089</b>	<b>4,404,300</b>
O.D.					7,278					1,378	4,348

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,065,084	791,659	2,120,961			800,568	514,457	2,079,202	820,384
2002	1,830	53,172	2,181,363	745,599	1,273,956	261	47,676	2,695,053	541,330	1,920,449	927,067
2003	2,931	149,342	3,400,770	1,234,086	936,903	858	129,738	3,306,474	953,190	1,424,345	922,683
2004	3,091	202,355	3,811,510	1,399,742	1,374,881	1,394	250,604	3,624,904	986,631	1,604,207	950,442
2005	2,687	219,941	3,727,162	908,494	1,107,352	2,182	203,188	3,133,204	686,467	1,299,094	1,145,323
<b>TOTAL</b>	<b>10,539</b>	<b>624,810</b>	<b>14,185,889</b>	<b>5,079,580</b>	<b>6,814,053</b>	<b>4,695</b>	<b>631,206</b>	<b>13,560,203</b>	<b>3,682,075</b>	<b>8,327,297</b>	<b>4,765,899</b>
O.D.		24	535	119	7,789			88	29	1,993	4,808

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	29,017,989	23,912,935	4,770,707			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,373,956	1,037,213	61,636			
TOTAL LOSSES	30,391,945	24,950,148	4,832,343			
EXPECTED LOSSES	22,536,603	19,926,574	4,065,624			
CREDIBILITY	.27	.68	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.422	1.988	.385	4.795		
INDICATED (POST-TEST)	1.843	1.513	.293	3.649		
PRES. ON RATE LEVEL	1.784	1.577	.322	3.683		
DERIVED BY FORMULA	1.800	1.533	.293	3.626		
UNDERLYING PRES. RATE	1.796	1.588	.324	3.708		
PROPOSED	1.811	1.543	.295	3.649		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.893
IND. RATES				3.89	MINIMUM PREMIUM	
MAN. RATES	4.29	4.33	3.91	+ 3.89	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	353,205	9,497,806	2.689	3	1	13	8	336	361	
2002	328,105	10,248,734	3.123	2		15	32	324	373	
2003	321,908	8,265,089	2.567			14	22	281	317	
2004	316,090	12,028,314	3.805	2	1	13	20	291	327	
2005	324,329	6,911,381	2.130	2		2	18	308	330	
<b>TOTAL</b>	<b>1,643,637</b>	<b>46,951,324</b>	<b>2.857</b>	<b>9</b>	<b>2</b>	<b>57</b>	<b>100</b>	<b>1540</b>	<b>1708</b>	
O.D.		28,537	.001					2	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	574,761	50,165	1,839,743	177,877	2,049,246	8,167	550	801,456	223,045	2,447,919	1,324,877
2002	1,982		2,249,613	1,115,257	1,362,911	13,739		971,025	1,288,440	2,212,144	1,033,623
2003			1,921,937	581,381	1,511,470			628,313	658,893	1,926,822	1,036,273
2004	954,350	245,893	2,260,203	795,991	2,129,557	497,430	15,077	955,046	752,296	2,257,956	1,164,515
2005	6,000		330,000	507,766	2,010,630	66,001		40,000	394,462	2,610,404	946,118
<b>TOTAL</b>	<b>1,537,093</b>	<b>296,058</b>	<b>8,601,496</b>	<b>3,178,272</b>	<b>9,063,814</b>	<b>585,337</b>	<b>15,627</b>	<b>3,395,840</b>	<b>3,317,136</b>	<b>11,455,245</b>	<b>5,505,406</b>
O.D.					4,214					14,135	10,188

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	762,708	135,446	2,306,880	198,156	2,135,321	38,769	2,111	2,641,796	353,971	3,774,693	1,509,035
2002	5,446	75,521	3,118,480	1,182,839	1,488,041	54,717	60,926	3,638,393	1,964,381	3,177,698	1,119,414
2003	1,432	133,528	3,002,705	638,895	1,556,377	716	104,309	2,726,042	902,368	2,562,462	1,143,009
2004	873,439	651,036	4,788,561	879,509	2,030,813	562,499	361,791	4,413,521	959,533	2,673,791	1,227,399
2005	10,420	237,115	3,991,030	845,046	1,637,339	122,724	212,029	3,313,749	748,088	2,391,013	994,370
<b>TOTAL</b>	<b>1,653,445</b>	<b>1,232,646</b>	<b>17,207,656</b>	<b>3,744,445</b>	<b>8,847,891</b>	<b>779,425</b>	<b>741,166</b>	<b>16,733,501</b>	<b>4,928,341</b>	<b>14,579,657</b>	<b>5,993,227</b>
O.D.	3	326	5,511	1,082	3,256	8	812	12,598	2,586	12,089	10,959

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	38,367,097	32,119,347	6,004,186	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,322,383	1,211,688	68,573	
TOTAL LOSSES	40,689,480	33,331,035	6,072,759	
EXPECTED LOSSES	38,411,797	24,769,609	4,947,347	
CREDIBILITY	.32	.82	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.476	2.028	.369	4.873
INDICATED (POST-TEST)	1.884	1.543	.281	3.708
PRES. ON RATE LEVEL	2.321	1.497	.299	4.117
DERIVED BY FORMULA	2.181	1.535	.281	3.997
UNDERLYING PRES. RATE	2.337	1.507	.301	4.145
PROPOSED	2.181	1.535	.281	3.997

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	4.265
IND. RATES				4.27	MINIMUM PREMIUM	
MAN. RATES	4.89	4.85	4.37	+ 4.27	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	13,117	104,858	7.994				2			2
2002	20,882	52,353	2.507				1			1
2003	22,987	141,449	6.153				1		3	4
2004	34,584	48,621	1.405						2	2
2005	11,690	17,466	1.494				1			1
<b>TOTAL</b>	<b>103,260</b>	<b>364,747</b>	<b>3.532</b>				<b>5</b>		<b>5</b>	<b>10</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				84,518					18,678		1,662
2002				25,340					22,121		4,892
2003				66,500	1,403				40,014	23,129	10,403
2004					13,510					23,182	11,929
2005				8,990					5,000		3,476
<b>TOTAL</b>				<b>185,348</b>	<b>14,913</b>				<b>85,813</b>	<b>46,311</b>	<b>32,362</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				94,153					29,642		1,893
2002	66	139	4,537	25,931	355	16	40	6,390	32,233	587	5,298
2003	147	1,534	31,894	60,086	3,560	20	1,182	34,745	47,234	32,515	11,475
2004	2	477	8,205	1,489	12,315	4	675	12,255	2,530	26,495	12,573
2005	14	961	16,502	5,289	778	6	602	9,806	3,073	620	3,653
<b>TOTAL</b>	<b>229</b>	<b>3,111</b>	<b>61,138</b>	<b>186,948</b>	<b>17,008</b>	<b>46</b>	<b>2,499</b>	<b>63,196</b>	<b>114,712</b>	<b>60,217</b>	<b>34,892</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	130,219	378,885	34,892	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	7,158	6,244	565	
TOTAL LOSSES	137,377	385,129	35,457	
EXPECTED LOSSES	130,830	141,983	43,472	
CREDIBILITY	.01	.06	.12	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.330	3.730	.343	5.403
INDICATED (POST-TEST)	1.012	2.839	.261	4.112
PRES. ON RATE LEVEL	1.258	1.366	.418	3.042
DERIVED BY FORMULA	1.256	1.454	.399	3.109
UNDERLYING PRES. RATE	1.267	1.375	.421	3.063
PROPOSED	1.256	1.454	.399	3.109

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.317
IND. RATES				3.32	MINIMUM PREMIUM	
MAN. RATES	3.43	3.55	3.23	+ 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	
2001	92,012	6,140,404	6.673			14	2	255	271	
2002	89,696	5,157,463	5.749			10	8	195	213	
2003	90,274	5,452,932	6.040			14	10	196	220	
2004	92,697	7,867,734	8.487	1		22	9	203	235	
2005	98,797	5,306,355	5.370			5	10	206	221	
<b>TOTAL</b>	<b>463,476</b>	<b>29,924,888</b>	<b>6.457</b>	<b>1</b>		<b>65</b>	<b>39</b>	<b>1055</b>	<b>1160</b>	
O.D.		25,933	.005					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			2,434,296	99,110	1,576,930			522,330	41,870	1,158,145	307,723
2002			1,684,461	232,142	1,297,417			308,528	128,209	1,192,016	314,690
2003			2,057,142	171,911	1,305,328			467,449	129,855	1,021,854	299,393
2004	3,000		3,623,239	410,813	1,337,907			985,681	260,500	988,493	258,101
2005			679,892	500,442	2,047,534			240,391	160,643	1,514,535	162,918
<b>TOTAL</b>	<b>3,000</b>		<b>10,479,030</b>	<b>1,414,418</b>	<b>7,565,116</b>			<b>2,524,379</b>	<b>721,077</b>	<b>5,875,043</b>	<b>1,342,825</b>
O.D.					16,770					8,500	663

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			3,062,344	110,409	1,643,165			1,736,748	66,448	1,785,867	350,496
2002	610	54,387	2,249,929	273,791	1,403,154	100	18,982	1,114,693	227,695	1,695,743	340,809
2003	531	129,561	2,956,622	261,750	1,337,980	340	68,682	1,745,326	235,458	1,348,927	330,230
2004	4,692	306,797	5,701,464	580,834	1,319,342	1,332	268,990	3,660,442	424,069	1,186,311	272,038
2005	3,155	265,013	4,428,803	872,149	1,677,389	1,633	155,055	2,342,949	419,244	1,390,148	171,227
<b>TOTAL</b>	<b>8,988</b>	<b>755,758</b>	<b>18,399,162</b>	<b>2,098,933</b>	<b>7,381,030</b>	<b>3,405</b>	<b>511,709</b>	<b>10,600,158</b>	<b>1,372,914</b>	<b>7,406,996</b>	<b>1,464,800</b>
O.D.	11	1,322	22,350	4,385	13,199	6	513	7,943	1,629	7,619	737

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	30,311,325	18,286,705	1,465,537	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	956,411	729,602	20,660	
TOTAL LOSSES	31,267,736	19,016,307	1,486,197	
EXPECTED LOSSES	15,758,184	14,539,242	1,436,776	
CREDIBILITY	.14	.35	.55	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	6.746	4.103	.321	11.170
INDICATED (POST-TEST)	5.134	3.122	.244	8.500
PRES. ON RATE LEVEL	3.377	3.115	.308	6.800
DERIVED BY FORMULA	3.623	3.117	.273	7.013
UNDERLYING PRES. RATE	3.400	3.137	.310	6.847
PROPOSED	3.623	3.117	.273	7.013

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	7.483
IND. RATES				7.48	MINIMUM PREMIUM	
MAN. RATES	6.97	7.60	7.22	+ 7.48	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	3,506,715	8,441,220	.240			19	25	116	160	
2002	3,928,261	10,841,164	.275	2		21	23	163	209	
2003	4,140,620	9,009,999	.217	1		22	27	139	189	
2004	4,218,523	4,586,616	.108			6	10	132	148	
2005	4,429,618	13,723,850	.309		1	5	17	142	165	
<b>TOTAL</b>	<b>20,223,737</b>	<b>46,602,849</b>	<b>.230</b>	<b>3</b>	<b>1</b>	<b>73</b>	<b>102</b>	<b>692</b>	<b>871</b>	
O.D.		373,877	.001				4	10	14	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			3,504,340	887,457	744,733			1,290,701	576,337	634,868	802,784
2002	1,233,165		3,655,884	759,316	1,009,297	341,900		1,290,086	407,317	1,276,867	867,332
2003	5,000		3,219,879	951,619	694,162	3,900		889,235	1,267,959	1,105,086	873,159
2004			969,637	250,210	932,055			157,686	186,798	1,167,998	922,232
2005		760,277	868,532	415,855	810,789		8,000,000	303,638	216,737	1,491,462	856,560
<b>TOTAL</b>	<b>1,238,165</b>	<b>760,277</b>	<b>12,218,272</b>	<b>3,264,457</b>	<b>4,191,036</b>	<b>345,800</b>	<b>8,000,000</b>	<b>3,931,346</b>	<b>2,655,148</b>	<b>5,676,281</b>	<b>4,322,067</b>
O.D.				179,139	33,238				107,977	45,401	8,122

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			4,255,711	988,631	776,011			3,888,495	914,646	978,964	914,371
2002	1,150,577	108,577	4,616,483	821,358	1,108,319	581,779	72,832	4,045,800	661,624	1,829,974	939,321
2003	8,575	198,486	4,620,828	949,182	762,324	9,404	141,570	3,624,781	1,237,288	1,515,452	963,094
2004	669	109,780	2,018,177	316,755	884,075	405	84,727	1,313,555	300,900	1,356,637	972,033
2005	2,540	212,504	2,850,758	511,200	702,963	34,544	846,915	2,690,594	466,387	1,380,481	900,245
<b>TOTAL</b>	<b>1,162,361</b>	<b>629,347</b>	<b>18,361,957</b>	<b>3,587,126</b>	<b>4,233,692</b>	<b>626,132</b>	<b>1,146,044</b>	<b>15,563,225</b>	<b>3,580,845</b>	<b>7,061,508</b>	<b>4,689,064</b>
O.D.	321	17,285	300,132	120,807	45,003	132	8,743	155,033	112,488	60,966	8,777

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	37,970,712	18,802,435	4,697,841	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,753,273	749,205	62,419	
TOTAL LOSSES	39,723,985	19,551,640	4,760,260	
EXPECTED LOSSES	28,919,944	14,763,329	4,246,985	
CREDIBILITY	1.00	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.196	.097	.024	.317
INDICATED (POST-TEST)	.149	.074	.018	.241
PRES. ON RATE LEVEL	.141	.073	.021	.235
DERIVED BY FORMULA	.149	.074	.018	.241
UNDERLYING PRES. RATE	.143	.073	.021	.237
PROPOSED	.149	.074	.018	.241
YEAR	4-1-06	4-1-07	4-1-08	4-1-09
IND. RATES				.26
MAN. RATES	.29	.30	.25	+ .26
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	450,140	13,372,372	2.970	2		21	20	372	415
2002	412,897	12,327,143	2.985		1	23	36	302	362
2003	395,503	10,463,658	2.645			22	26	262	310
2004	414,385	13,649,586	3.293	2		30	14	306	352
2005	430,707	11,856,717	2.752	1		12	22	284	319
<b>TOTAL</b>	<b>2,103,632</b>	<b>61,669,476</b>	<b>2.932</b>	<b>5</b>	<b>1</b>	<b>108</b>	<b>118</b>	<b>1526</b>	<b>1758</b>
O.D.		87,426	.004					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	924,476		3,759,854	786,423	2,389,239			1,231,603	868,217	2,459,668	952,892
2002		337,709	4,451,092	977,059	1,397,969		997,170	918,511	759,292	1,467,562	1,020,779
2003			3,877,215	698,854	1,377,714			1,449,583	746,846	1,426,100	887,346
2004	595,052		4,697,175	506,144	2,772,305	21,154		1,058,579	450,569	2,685,730	862,878
2005	361,131		2,445,881	967,591	2,559,841	13,844		833,298	1,296,176	2,467,276	911,679
<b>TOTAL</b>	<b>1,880,659</b>	<b>337,709</b>	<b>19,231,217</b>	<b>3,936,071</b>	<b>10,497,068</b>	<b>34,998</b>	<b>997,170</b>	<b>5,491,574</b>	<b>4,121,100</b>	<b>10,506,336</b>	<b>4,635,574</b>
O.D.					45,429					20,450	21,547

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	1,128,528		4,662,079	876,073	2,489,584			3,837,003	1,377,862	3,792,807	1,085,344
2002	2,661	294,367	5,849,447	1,058,573	1,532,399	13,416	802,292	3,278,408	1,177,171	2,107,639	1,105,504
2003	1,762	231,044	5,346,760	773,614	1,446,311	1,122	186,639	4,714,522	1,011,835	1,927,788	978,743
2004	684,357	433,233	7,992,989	848,522	2,652,349	39,307	348,741	4,983,138	770,024	3,069,382	909,473
2005	476,043	473,171	7,803,958	1,364,089	2,172,726	29,321	380,701	5,780,046	1,128,761	2,361,267	958,175
<b>TOTAL</b>	<b>2,293,351</b>	<b>1,431,815</b>	<b>31,655,233</b>	<b>4,920,871</b>	<b>10,293,369</b>	<b>83,166</b>	<b>1,718,373</b>	<b>22,593,117</b>	<b>5,465,653</b>	<b>13,258,883</b>	<b>5,037,239</b>
O.D.		181	3,747	839	48,786		7	1,669	554	28,995	23,161

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	59,780,659	34,017,950	5,060,400	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,768,386	1,137,284	57,404	
TOTAL LOSSES	62,549,045	35,155,234	5,117,804	
EXPECTED LOSSES	45,753,996	22,992,698	4,081,047	
CREDIBILITY	.37	.96	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.973	1.671	.243	4.887
INDICATED (POST-TEST)	2.262	1.272	.185	3.719
PRES. ON RATE LEVEL	2.159	1.086	.193	3.438
DERIVED BY FORMULA	2.197	1.265	.185	3.647
UNDERLYING PRES. RATE	2.175	1.093	.194	3.462
PROPOSED	2.197	1.265	.185	3.647

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.891
IND. RATES				3.89	MINIMUM PREMIUM	
MAN. RATES	3.62	3.81	3.65	+ 3.89	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	153,589	1,641,016	1.068			4	5	24	33	
2002	137,844	1,821,432	1.321			3	2	53	58	
2003	146,401	1,423,138	.972	1			6	34	41	
2004	158,304	1,421,745	.898			3	7	29	39	
2005	144,462	585,969	.405				5	24	29	
<b>TOTAL</b>	<b>740,600</b>	<b>6,893,300</b>	<b>.931</b>	<b>1</b>		<b>10</b>	<b>25</b>	<b>164</b>	<b>200</b>	
O.D.		3,106								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			576,301	246,993	168,182			323,171	47,369	161,329	117,671
2002			469,227	72,592	518,435			88,900	59,213	422,498	190,567
2003	500,000			151,806	221,218				133,956	165,762	250,396
2004			385,118	462,295	51,173			97,759	192,086	93,445	139,869
2005				162,157	110,833				79,605	104,389	128,985
<b>TOTAL</b>	<b>500,000</b>		<b>1,430,646</b>	<b>1,095,843</b>	<b>1,069,841</b>			<b>509,830</b>	<b>512,229</b>	<b>947,423</b>	<b>827,488</b>
O.D.											3,106

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			724,987	275,150	175,246			1,074,544	75,174	248,770	134,027
2002	191	15,813	641,117	87,275	559,606	48	5,549	334,085	100,200	601,254	206,384
2003	633,705	6,640	125,676	148,418	226,925	72	4,697	139,503	163,379	224,045	276,187
2004	772	50,945	979,749	344,432	80,540	237	41,052	582,968	182,296	126,888	147,422
2005	325	25,995	445,377	124,383	101,286	168	15,892	253,607	68,962	103,455	135,563
<b>TOTAL</b>	<b>634,993</b>	<b>99,393</b>	<b>2,916,906</b>	<b>979,658</b>	<b>1,143,603</b>	<b>525</b>	<b>67,190</b>	<b>2,384,707</b>	<b>590,011</b>	<b>1,304,412</b>	<b>899,583</b>
O.D.											3,300

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,103,714	4,017,684	902,883			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	263,745	163,813	11,723			
TOTAL LOSSES	6,367,459	4,181,497	914,606			
EXPECTED LOSSES	4,391,759	3,340,106	836,879			
CREDIBILITY	.19	.48	.75			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.860	.565	.123	1.548		
INDICATED (POST-TEST)	.654	.430	.094	1.178		
PRES. ON RATE LEVEL	.589	.448	.112	1.149		
DERIVED BY FORMULA	.601	.439	.099	1.139		
UNDERLYING PRES. RATE	.593	.451	.113	1.157		
PROPOSED	.606	.443	.100	1.149		
<b>IND. RATES</b>						
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	1.226
IND. RATES				1.23	MINIMUM PREMIUM	
MAN. RATES	1.27	1.31	1.22	+ 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	
2001	21,561	83,566	.387						4	4
2002	19,837	12,403	.062						1	1
2003	19,143	513,531	2.682			1			5	6
2004	22,384	702,446	3.138	1			1		2	4
2005	22,509	24,653	.109						1	1
<b>TOTAL</b>	<b>105,434</b>	<b>1,336,599</b>	<b>1.268</b>	<b>1</b>		<b>1</b>	<b>1</b>		<b>13</b>	<b>16</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					13,732					33,652	36,182
2002					5,304					4,078	3,021
2003			448,612		32,846					26,821	5,252
2004	549,415			89,540	6,065				40,000	15,851	1,575
2005					15,000					7,515	2,138
<b>TOTAL</b>	<b>549,415</b>		<b>448,612</b>	<b>89,540</b>	<b>72,947</b>				<b>40,000</b>	<b>87,917</b>	<b>48,168</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					14,308					51,892	41,211
2002		20	437	98	5,696			333	110	5,782	3,272
2003	20	23,754	565,910	10,255	37,859		216	7,035	1,593	34,973	5,793
2004	630,368	4,837	95,452	63,279	10,510	28	3,949	61,883	35,596	21,602	1,660
2005	10	1,186	19,995	3,923	11,805	4	455	7,018	1,442	6,737	2,247
<b>TOTAL</b>	<b>630,398</b>	<b>29,797</b>	<b>681,794</b>	<b>77,555</b>	<b>80,178</b>	<b>32</b>	<b>4,620</b>	<b>76,269</b>	<b>38,741</b>	<b>120,986</b>	<b>54,183</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,422,910	317,460	54,183	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	36,347	19,227	503	
TOTAL LOSSES	1,459,257	336,687	54,686	
EXPECTED LOSSES	602,028	382,725	34,793	
CREDIBILITY	.05	.13	.20	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.384	.319	.052	1.755
INDICATED (POST-TEST)	1.053	.243	.040	1.336
PRES. ON RATE LEVEL	.566	.361	.033	.960
DERIVED BY FORMULA	.590	.346	.034	.970
UNDERLYING PRES. RATE	.571	.363	.033	.967
PROPOSED	.590	.346	.034	.970

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	1.035
IND. RATES				1.04	MINIMUM PREMIUM	
MAN. RATES	1.10	1.12	1.02	+ 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	
2001	3,114,947	6,243,681	.200			13	15	125	153	
2002	3,109,677	7,708,376	.247	2		11	27	180	220	
2003	3,587,221	7,348,335	.204			17	25	170	212	
2004	3,859,596	6,862,846	.177			9	36	128	173	
2005	4,283,161	6,927,981	.161	1	1	1	23	179	205	
<b>TOTAL</b>	<b>17,954,602</b>	<b>35,091,219</b>	<b>.195</b>	<b>3</b>	<b>1</b>	<b>51</b>	<b>126</b>	<b>782</b>	<b>963</b>	
O.D.		178,548					2	17	19	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			2,228,012	657,096	496,719			813,945	307,516	824,872	915,521
2002	865,161		1,640,066	855,848	936,928	5,000		587,832	552,001	1,273,664	991,876
2003			2,284,374	961,877	812,620			545,629	386,920	1,297,373	1,059,542
2004			1,377,071	1,217,570	871,057			562,454	851,585	1,017,320	965,789
2005	468,721	350,913	142,265	541,225	1,141,789	10,000	1,020,000	6,574	388,225	1,830,889	1,027,380
<b>TOTAL</b>	<b>1,333,882</b>	<b>350,913</b>	<b>7,671,788</b>	<b>4,233,616</b>	<b>4,259,113</b>	<b>15,000</b>	<b>1,020,000</b>	<b>2,516,434</b>	<b>2,486,247</b>	<b>6,244,118</b>	<b>4,960,108</b>
O.D.				66,529	65,360				2,234	14,745	29,680

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			2,738,952	732,006	517,589			2,574,723	488,028	1,271,951	1,042,778
2002	1,032,945	55,088	2,276,498	905,084	1,024,575	19,983	36,433	2,131,370	855,216	1,824,767	1,074,202
2003	2,247	152,069	3,494,542	953,614	871,574	523	86,922	2,233,363	550,768	1,724,825	1,168,675
2004	2,222	184,256	3,474,970	1,002,917	890,977	1,258	227,827	3,268,512	886,574	1,256,246	1,017,942
2005	611,250	284,916	2,706,738	627,538	950,571	48,378	744,446	2,573,032	598,540	1,690,402	1,079,776
<b>TOTAL</b>	<b>1,648,664</b>	<b>676,329</b>	<b>14,691,700</b>	<b>4,221,159</b>	<b>4,255,286</b>	<b>70,142</b>	<b>1,095,628</b>	<b>12,781,000</b>	<b>3,379,126</b>	<b>7,768,191</b>	<b>5,383,373</b>
O.D.	41	2,091	36,748	79,715	61,941	4	489	8,824	5,060	16,613	32,360

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	31,011,660	19,787,091	5,415,733		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	1,582,707	818,141	68,557		
TOTAL LOSSES	32,594,367	20,605,232	5,484,290		
EXPECTED LOSSES	25,854,627	15,620,504	4,488,650		
CREDIBILITY	1.00	1.00	1.00		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	.182	.115	.031	.328	
INDICATED (POST-TEST)	.139	.088	.024	.251	
PRES. ON RATE LEVEL	.143	.086	.025	.254	
DERIVED BY FORMULA	.139	.088	.024	.251	
UNDERLYING PRES. RATE	.144	.087	.025	.256	
PROPOSED	.139	.088	.024	.251	
<b>IND. RATES</b>					
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE
IND. RATES				.27	MINIMUM PREMIUM
MAN. RATES	.35	.31	.27	+ .27	PRESENT

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	15,012	794,651	5.293			3	1	13	17	
2002	18,774	1,625,142	8.656			4	2	18	24	
2003	22,506	1,531,314	6.804			4	5	14	23	
2004	21,480	626,877	2.918			1	2	21	24	
2005	23,549	200,136	.849					10	10	
<b>TOTAL</b>	<b>101,321</b>	<b>4,778,120</b>	<b>4.716</b>			<b>12</b>	<b>10</b>	<b>76</b>	<b>98</b>	
O.D.		1,750	.001							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			503,200	29	56,635			121,249	1,503	79,544	32,491
2002			717,446	98,797	141,048			437,663	9,624	163,372	57,192
2003			675,111	197,570	57,000			316,658	139,792	79,601	65,582
2004			100,477	152,341	69,783			27,000	81,907	105,472	89,897
2005					67,535					53,476	79,125
<b>TOTAL</b>			<b>1,996,234</b>	<b>448,737</b>	<b>392,001</b>			<b>902,570</b>	<b>232,826</b>	<b>481,465</b>	<b>324,287</b>
O.D.											1,750

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			633,025	32	59,015			403,153	2,385	122,658	37,007
2002	259	21,328	914,633	108,879	155,634	8	25,674	1,382,094	30,429	235,020	61,939
2003	466	40,345	947,211	194,130	70,964	249	42,583	1,058,650	182,474	117,986	72,337
2004	261	16,948	322,407	118,277	74,217	92	16,139	241,739	83,474	128,613	94,751
2005	42	5,334	90,009	17,660	53,153	34	3,206	49,947	10,260	47,935	83,160
<b>TOTAL</b>	<b>1,028</b>	<b>83,955</b>	<b>2,907,285</b>	<b>438,978</b>	<b>412,983</b>	<b>383</b>	<b>87,602</b>	<b>3,135,583</b>	<b>309,022</b>	<b>652,212</b>	<b>349,194</b>
O.D.											1,890

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,215,836	1,813,195	351,084	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	166,597	90,211	3,145	
TOTAL LOSSES	6,382,433	1,903,406	354,229	
EXPECTED LOSSES	2,727,562	1,735,629	206,694	
CREDIBILITY	.05	.13	.20	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	6.299	1.879	.350	8.528
INDICATED (POST-TEST)	4.794	1.430	.266	6.490
PRES. ON RATE LEVEL	2.674	1.701	.203	4.578
DERIVED BY FORMULA	2.780	1.666	.216	4.662
UNDERLYING PRES. RATE	2.692	1.713	.204	4.609
PROPOSED	2.780	1.666	.216	4.662

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE
IND. RATES				4.97	MINIMUM PREMIUM
MAN. RATES	5.21	5.44	4.86	+ 4.97	PRESENT

+PROPOSED

MANUAL YEAR	COMPANIES REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	583	260,131	446.193				1	18	19
2002	556	485,405	873.030			1		7	8
2003	518	397,532	767.436			2	1	10	13
2004	529	217,821	411.759					11	11
2005	527	761,539	1445.045				1	15	16
<b>TOTAL</b>	<b>2,713</b>	<b>2,122,428</b>	<b>782.318</b>			<b>3</b>	<b>3</b>	<b>61</b>	<b>67</b>
O.D.		680	.250						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				12,451	67,183				22,944	85,592	71,961
2002			182,500		47,538			85,000		95,463	74,904
2003			218,550	13,051	20,788			20,610	4,031	41,578	78,924
2004					71,648					92,836	53,337
2005				27,814	453,381				41,963	167,404	70,977
<b>TOTAL</b>			<b>401,050</b>	<b>53,316</b>	<b>660,538</b>			<b>105,610</b>	<b>68,938</b>	<b>482,873</b>	<b>350,103</b>
O.D.											680

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				13,870	70,004				36,412	131,985	81,964
2002		5,388	231,589	2,211	51,767		5,096	277,898	4,956	135,973	81,121
2003	38	11,924	283,047	17,018	23,669	15	2,953	74,824	8,236	54,838	87,053
2004	15	2,553	43,521	7,891	65,308	13	2,666	49,083	10,128	106,113	56,217
2005	347	38,772	655,330	134,946	359,250	162	15,138	238,655	57,903	155,268	74,597
<b>TOTAL</b>	<b>400</b>	<b>58,637</b>	<b>1,213,487</b>	<b>175,936</b>	<b>569,998</b>	<b>190</b>	<b>25,853</b>	<b>640,460</b>	<b>117,635</b>	<b>584,177</b>	<b>380,952</b>
O.D.											715

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,939,027	1,447,746	381,667	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	101,762	47,502	4,540	
TOTAL LOSSES	2,040,789	1,495,248	386,207	
EXPECTED LOSSES	1,690,495	976,930	329,749	
CREDIBILITY	.08	.20	.45	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	752.226	551.142	142.354	1445.722
INDICATED (POST-TEST)	572.444	419.419	108.331	1100.194
PRES. ON RATE LEVEL	618.872	357.643	120.719	1097.233
DERIVED BY FORMULA	615.158	369.998	115.144	1100.300
UNDERLYING PRES. RATE	623.109	360.092	121.544	1104.745
PROPOSED	615.099	369.963	115.132	1100.194

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	1174.017
IND. RATES				1174.02	MINIMUM PREMIUM	
MAN. RATES	1056.54	1234.56	1164.85	1174.02	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	6,498,373	5,270,621	.811	1		6	7	138	152	
2002	6,049,184	6,834,624	1.129	2		15	10	134	161	
2003	5,913,679	4,187,654	.708			9	7	117	133	
2004	5,717,659	3,971,040	.694	1		5	9	97	112	
2005	6,022,583	4,882,817	.810			3	4	141	148	
<b>TOTAL</b>	<b>30,201,478</b>	<b>25,146,756</b>	<b>.833</b>	<b>4</b>		<b>38</b>	<b>37</b>	<b>627</b>	<b>706</b>	
O.D.		102,206	.003					3	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	356,038		1,433,344	121,866	730,927			542,679	153,762	1,264,025	667,980
2002	215,506		2,732,355	221,738	617,008	3,103		1,404,656	164,324	788,208	687,726
2003			1,208,008	299,074	690,247			463,938	127,592	822,390	576,405
2004	3,000		808,408	252,225	638,272			370,638	535,229	754,682	608,586
2005			471,754	139,037	1,150,727			1,172,591	111,452	1,171,893	665,363
<b>TOTAL</b>	<b>574,544</b>		<b>6,653,869</b>	<b>1,033,940</b>	<b>3,827,181</b>	<b>3,103</b>		<b>3,954,502</b>	<b>1,092,359</b>	<b>4,801,198</b>	<b>3,206,060</b>
O.D.					5,141					15,254	81,811

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	472,462		1,697,269	135,759	761,623			1,611,350	244,021	1,949,126	760,829
2002	274,036	78,868	3,383,728	257,559	676,050	12,256	80,672	4,388,213	298,292	1,131,717	744,807
2003	741	79,467	1,811,713	328,607	715,565	335	66,540	1,680,951	220,787	1,088,627	635,775
2004	4,041	88,816	1,643,005	279,285	612,993	823	150,332	2,163,707	571,449	921,919	641,450
2005	1,592	135,840	2,259,963	408,194	931,270	1,992	191,978	2,799,246	366,069	1,094,679	699,297
<b>TOTAL</b>	<b>752,872</b>	<b>382,991</b>	<b>10,795,678</b>	<b>1,409,404</b>	<b>3,697,501</b>	<b>15,406</b>	<b>489,522</b>	<b>12,643,467</b>	<b>1,700,618</b>	<b>6,186,068</b>	<b>3,482,158</b>
O.D.	1	256	4,294	853	4,556	8	839	13,212	2,722	14,297	87,761

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	25,098,546	13,016,019	3,569,919		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	1,242,266	608,767	40,276		
TOTAL LOSSES	26,340,812	13,624,786	3,610,195		
EXPECTED LOSSES	20,506,803	12,412,808	2,899,342		
CREDIBILITY	.40	1.00	1.00		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	.872	.451	.120	1.443	
INDICATED (POST-TEST)	.664	.343	.091	1.098	
PRES. ON RATE LEVEL	.675	.408	.095	1.178	
DERIVED BY FORMULA	.671	.343	.091	1.105	
UNDERLYING PRES. RATE	.679	.411	.096	1.186	
PROPOSED	.671	.343	.091	1.105	
<b>IND. RATES</b>					
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE
IND. RATES				1.18	MINIMUM PREMIUM
MAN. RATES	1.10	1.28	1.25	+ 1.18	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	244,324	22,249,877	9.106	4	3	50	38	253	348	
2002	264,885	17,938,508	6.772		3	33	43	256	335	
2003	261,373	13,029,900	4.985	2		30	40	220	292	
2004	296,688	21,696,356	7.312	3	3	39	42	251	338	
2005	309,989	14,744,972	4.756	3	2	12	42	216	275	
<b>TOTAL</b>	<b>1,377,259</b>	<b>89,659,613</b>	<b>6.510</b>	<b>12</b>	<b>11</b>	<b>164</b>	<b>205</b>	<b>1196</b>	<b>1588</b>	
O.D.		60,557	.004				1	3	4	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	2,076,627	1,274,998	8,464,290	1,699,987	1,069,685	25,853	1,313,475	2,998,791	799,156	1,477,637	1,049,378
2002		1,349,147	5,080,920	1,635,638	1,296,293		2,173,013	2,369,797	1,274,932	1,820,400	938,368
2003	173,948		5,040,020	1,619,556	1,013,027	441		1,590,140	812,476	1,884,238	896,054
2004	694,004	1,347,644	6,402,021	1,842,412	1,308,107	1	25,291	5,477,619	1,254,216	2,077,630	1,267,411
2005	525,673	372,420	1,992,699	1,672,430	1,306,207	857	29,650	2,642,312	2,371,591	2,860,229	970,904
<b>TOTAL</b>	<b>3,470,252</b>	<b>4,344,209</b>	<b>26,979,950</b>	<b>8,470,023</b>	<b>5,993,319</b>	<b>27,152</b>	<b>3,541,429</b>	<b>15,078,659</b>	<b>6,512,371</b>	<b>10,120,134</b>	<b>5,122,115</b>
O.D.				5,000		9,227			5,000	8,422	32,908

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	1,173,368	1,210,159	10,635,958	1,893,786	1,114,613	122,724	1,272,073	9,940,386	1,268,261	2,278,521	1,195,242
2002	5,047	1,410,353	6,611,923	1,737,372	1,434,439	32,087	1,937,135	7,251,448	1,978,844	2,630,230	1,016,253
2003	224,166	312,899	7,282,426	1,610,075	1,124,055	2,305	229,299	5,785,000	1,131,209	2,534,818	988,348
2004	800,812	2,423,858	10,274,021	1,683,517	1,422,068	4,882	919,424	11,123,565	1,571,510	2,584,815	1,335,851
2005	689,972	909,025	6,842,930	1,423,906	1,223,196	11,816	727,256	10,069,229	2,017,799	2,682,719	1,020,420
<b>TOTAL</b>	<b>2,893,365</b>	<b>6,266,294</b>	<b>41,647,258</b>	<b>8,348,656</b>	<b>6,318,371</b>	<b>173,814</b>	<b>5,085,187</b>	<b>44,169,628</b>	<b>7,967,623</b>	<b>12,711,103</b>	<b>5,556,114</b>
O.D.	11	138	2,771	4,598	9,791	2	136	4,110	5,866	12,710	36,555

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	100,242,714	35,378,718	5,592,669	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	4,471,406	1,506,450	73,165	
TOTAL LOSSES	104,714,120	36,885,168	5,665,834	
EXPECTED LOSSES	73,889,945	29,459,569	4,930,587	
CREDIBILITY	.28	.73	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	7.603	2.678	.411	10.692
INDICATED (POST-TEST)	5.786	2.038	.313	8.137
PRES. ON RATE LEVEL	5.329	2.124	.356	7.809
DERIVED BY FORMULA	5.457	2.061	.313	7.831
UNDERLYING PRES. RATE	5.365	2.139	.358	7.862
PROPOSED	5.457	2.061	.313	7.831

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	8.356
IND. RATES				8.36	MINIMUM PREMIUM	
MAN. RATES	8.70	9.01	8.29	+ 8.36	PRESENT	

+PROPOSED

MANUAL YEAR	TEAMS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	8	61	7.625							
2002	4	223	55.750							
2003	6	457	76.166							
2004	6	492,010	2001.666			1			27	28
2005	6									
<b>TOTAL</b>	<b>30</b>	<b>492,751</b>	<b>6425.033</b>			<b>1</b>			<b>27</b>	<b>28</b>
O.D.		180	6.000							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											61
2002											223
2003											457
2004			115,875		121,788			50,000		140,185	64,162
<b>TOTAL</b>			<b>115,875</b>		<b>121,788</b>			<b>50,000</b>		<b>140,185</b>	<b>64,903</b>
O.D.											180

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											69
2002											242
2003											504
2004	34	11,949	216,856	18,092	113,463	69	15,063	215,584	20,154	161,934	67,627
<b>TOTAL</b>	<b>34</b>	<b>11,949</b>	<b>216,856</b>	<b>18,092</b>	<b>113,463</b>	<b>69</b>	<b>15,063</b>	<b>215,584</b>	<b>20,154</b>	<b>161,934</b>	<b>68,442</b>
O.D.											190

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	459,555	313,643	68,632	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	773	510	52	
TOTAL LOSSES	460,328	314,153	68,684	
EXPECTED LOSSES	12,555	10,249	3,710	
CREDIBILITY	.00	.01	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	15344.267	10471.767	2289.467	28105.501
INDICATED (POST-TEST)	11676.987	7969.015	1742.284	21388.286
PRES. ON RATE LEVEL	415.662	339.287	122.836	877.785
DERIVED BY FORMULA	415.662	415.584	155.225	986.471
UNDERLYING PRES. RATE	418.508	341.610	123.677	883.795
PROPOSED	415.661	415.584	155.224	986.469

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	1052.661
IND. RATES				1052.66	MINIMUM PREMIUM	
MAN. RATES	912.77	987.65	931.88	1052.66	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
2001	93,982	870,612	.926			93,982			2	1	20	23
2002	98,536	767,804	.779			98,536			2	2	16	20
2003	98,940	903,448	.913			98,940			3	2	11	16
2004	103,166	1,471,697	1.426			103,166			2	1	10	13
2005	105,508	412,661	.391			105,508					14	14
<b>TOTAL</b>	<b>500,132</b>	<b>4,426,222</b>	<b>.885</b>			<b>500,132</b>			<b>9</b>	<b>6</b>	<b>71</b>	<b>86</b>
O.D.		181										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			301,604	43,838	137,187			131,559	18,501	194,005	43,918
2002			214,119	79,163	66,626			116,705	68,722	128,015	94,454
2003			416,776	96,457	32,526			170,482	40,779	48,954	97,474
2004			659,559	51,618	174,271			361,314	24,750	139,854	60,331
2005					107,095					221,221	84,345
<b>TOTAL</b>			<b>1,592,058</b>	<b>271,076</b>	<b>517,705</b>			<b>780,060</b>	<b>152,752</b>	<b>732,049</b>	<b>380,522</b>
O.D.											181

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			379,418	48,836	142,948			437,434	29,361	299,155	50,023
2002	208	6,791	286,785	83,803	73,495	56	7,117	401,158	106,861	184,175	102,294
2003	232	24,279	572,000	96,681	40,316	119	22,130	546,832	59,085	69,452	107,514
2004	157	36,917	685,393	72,528	170,793	273	55,026	731,460	57,626	169,572	63,589
2005	70	8,470	142,740	28,009	84,287	140	13,313	206,622	42,419	198,305	88,647
<b>TOTAL</b>	<b>667</b>	<b>76,457</b>	<b>2,066,336</b>	<b>329,857</b>	<b>511,839</b>	<b>588</b>	<b>97,586</b>	<b>2,323,506</b>	<b>295,352</b>	<b>920,659</b>	<b>412,067</b>
O.D.											190

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,565,140	2,057,707	412,257	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	162,282	104,900	4,250	
TOTAL LOSSES	4,727,422	2,162,607	416,507	
EXPECTED LOSSES	2,685,708	2,095,555	295,078	
CREDIBILITY	.14	.37	.58	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.945	.432	.083	1.460
INDICATED (POST-TEST)	.719	.329	.063	1.111
PRES. ON RATE LEVEL	.533	.416	.059	1.008
DERIVED BY FORMULA	.559	.384	.061	1.004
UNDERLYING PRES. RATE	.537	.419	.059	1.015
PROPOSED	.561	.386	.061	1.008

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	1.075
IND. RATES				1.08	MINIMUM PREMIUM	
MAN. RATES	1.09	1.19	1.07	+ 1.08	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	35,785	846,881	2,366			2	4	22	28	
2002	35,249	1,238,855	3,514	1		2	4	35	42	
2003	38,531	1,246,271	3,234				13	31	44	
2004	38,302	1,289,700	3,367			2	2	33	37	
2005	31,930	523,712	1,640				3	20	23	
<b>TOTAL</b>	<b>179,797</b>	<b>5,145,419</b>	<b>2,862</b>	<b>1</b>		<b>6</b>	<b>26</b>	<b>141</b>	<b>174</b>	
O.D.		1,464								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			235,353	146,799	86,311			107,395	48,539	144,672	77,812
2002	170,125		286,848	188,193	122,656	38,109		185,001	86,585	97,316	64,022
2003				355,041	155,321				388,574	163,195	184,140
2004			278,195	79,171	120,363			354,791	54,940	182,348	219,892
2005				79,639	146,208				69,028	165,997	62,840
<b>TOTAL</b>	<b>170,125</b>		<b>800,396</b>	<b>848,843</b>	<b>630,859</b>	<b>38,109</b>		<b>647,187</b>	<b>647,666</b>	<b>753,528</b>	<b>608,706</b>
O.D.											1,464

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			296,074	163,535	89,937			357,088	77,032	223,085	88,628
2002	216,364	9,673	401,652	196,940	135,476	148,966	11,207	620,857	133,960	141,622	69,336
2003	789	10,307	206,138	328,424	167,366	195	10,921	321,292	455,025	235,684	203,106
2004	167	24,810	463,228	78,724	119,431	383	77,689	1,035,400	96,088	223,711	231,766
2005	222	20,022	341,058	85,086	121,978	200	18,330	290,394	74,267	157,371	66,045
<b>TOTAL</b>	<b>217,542</b>	<b>64,812</b>	<b>1,708,150</b>	<b>852,709</b>	<b>634,188</b>	<b>149,744</b>	<b>118,147</b>	<b>2,625,031</b>	<b>836,372</b>	<b>981,473</b>	<b>658,881</b>
O.D.											1,566

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,883,426	3,304,742	660,447	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	312,964	122,820	6,830	
TOTAL LOSSES	5,196,390	3,427,562	667,277	
EXPECTED LOSSES	5,250,072	2,569,300	501,634	
CREDIBILITY	.07	.19	.29	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.890	1.906	.371	5.167
INDICATED (POST-TEST)	2.199	1.450	.282	3.931
PRES. ON RATE LEVEL	2.900	1.420	.277	4.597
DERIVED BY FORMULA	2.851	1.426	.278	4.555
UNDERLYING PRES. RATE	2.920	1.429	.279	4.628
PROPOSED	2.851	1.426	.278	4.555

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	4.860
IND. RATES				4.86	MINIMUM PREMIUM	
MAN. RATES	5.21	5.41	4.88	+ 4.86	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	2,023	22,633	1.118						2	2
2002	1,862	1,836,387	98.624		1	1				2
2003	7,001	6,071	.086						1	1
2004	7,301	25,275	.346						1	1
2005	6,938	792	.011							
<b>TOTAL</b>	<b>25,125</b>	<b>1,891,158</b>	<b>7.527</b>		<b>1</b>	<b>1</b>			<b>4</b>	<b>6</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					3,099					10,093	9,441
2002		626,346	294,065				250,433	663,770			1,773
2003					172					1,419	4,480
2004					1,093					22,237	1,945
2005											792
<b>TOTAL</b>		<b>626,346</b>	<b>294,065</b>		<b>4,364</b>		<b>250,433</b>	<b>663,770</b>		<b>33,749</b>	<b>18,431</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					3,229					15,563	10,753
2002	384	650,620	187,055	2,808	571	7,160	434,263	933,278	11,125	2,128	1,920
2003		2	42	9	173		11	372	85	1,850	4,941
2004		34	664	120	996	2	643	11,757	2,427	25,416	2,050
2005											832
<b>TOTAL</b>	<b>384</b>	<b>650,656</b>	<b>187,761</b>	<b>2,937</b>	<b>4,969</b>	<b>7,162</b>	<b>434,917</b>	<b>945,407</b>	<b>13,637</b>	<b>44,957</b>	<b>20,496</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,226,287	66,500	20,496	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	32,454	11,774	282	
TOTAL LOSSES	2,258,741	78,274	20,778	
EXPECTED LOSSES	522,600	205,773	16,081	
CREDIBILITY	.02	.05	.08	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	8.990	.312	.083	9.385
INDICATED (POST-TEST)	6.841	.237	.063	7.141
PRES. ON RATE LEVEL	2.075	.817	.064	2.956
DERIVED BY FORMULA	2.170	.788	.064	3.022
UNDERLYING PRES. RATE	2.080	.819	.064	2.963
PROPOSED	2.170	.788	.064	3.022

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.238
IND. RATES				3.24	MINIMUM PREMIUM	
MAN. RATES	4.26	4.10	3.13	+ 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	
2001	1,301	77,594	5.964						1	1
2002	1,562	9,195	.588						1	1
2003	2,009	49,223	2.450						3	4
2004	2,581	155,321	6.017					1	6	6
2005	2,450	7,154	.292						1	1
<b>TOTAL</b>	<b>9,903</b>	<b>298,487</b>	<b>3.014</b>						<b>1</b>	<b>12</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					8,291					60,393	8,910
2002					3,912					2,994	2,289
2003				9,098	7,095				11,115	16,440	5,475
2004					14,803					137,938	2,580
2005					1,466					2,264	3,424
<b>TOTAL</b>				<b>9,098</b>	<b>35,567</b>				<b>11,115</b>	<b>220,029</b>	<b>22,678</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					8,639					93,126	10,148
2002		15	323	72	4,201			245	81	4,246	2,479
2003	21	303	6,040	8,577	7,413	7	414	12,281	13,716	22,091	6,039
2004	3	530	8,992	1,629	13,492	19	3,966	72,919	15,057	157,650	2,719
2005	1	116	1,955	382	1,152	2	140	2,110	434	2,030	3,599
<b>TOTAL</b>	<b>25</b>	<b>964</b>	<b>17,310</b>	<b>10,660</b>	<b>34,897</b>	<b>28</b>	<b>4,520</b>	<b>87,555</b>	<b>29,288</b>	<b>279,143</b>	<b>24,984</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	110,402	353,988	24,984	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	10,249	5,958	200	
TOTAL LOSSES	120,651	359,946	25,184	
EXPECTED LOSSES	169,639	111,309	12,477	
CREDIBILITY	.01	.03	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.218	3.635	.254	5.107
INDICATED (POST-TEST)	.927	2.766	.193	3.886
PRES. ON RATE LEVEL	1.709	1.121	.126	2.956
DERIVED BY FORMULA	1.701	1.170	.129	3.000
UNDERLYING PRES. RATE	1.713	1.124	.126	2.963
PROPOSED	1.701	1.170	.129	3.000

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.214
IND. RATES				3.21	MINIMUM PREMIUM	
MAN. RATES	4.26	4.10	3.13	+ 3.21	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
2001	6,234	446,737	7.166			6,234	1		1		3	5
2002	6,044	200,377	3.315			6,044			1		4	5
2003	9,264	114,385	1.234			9,264					5	5
2004	9,637	213,124	2.211			9,637				1	5	6
2005	9,930	23,891	.240			9,930					2	2
<b>TOTAL</b>	<b>41,109</b>	<b>998,514</b>	<b>2.429</b>			<b>41,109</b>	<b>1</b>		<b>2</b>	<b>1</b>	<b>19</b>	<b>23</b>
O.D.		270,196	.657						1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	219,987		152,162		20,070			16,078		13,543	24,897
2002			151,723		6,830			23,219		10,968	7,637
2003					36,343					51,197	26,845
2004				15,815	61,198				183	129,983	5,945
2005					1,519					1,748	20,624
<b>TOTAL</b>	<b>219,987</b>		<b>303,885</b>	<b>15,815</b>	<b>125,960</b>			<b>39,297</b>	<b>183</b>	<b>207,439</b>	<b>85,948</b>
O.D.			242,696					27,500			

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	291,923		191,420		20,913			53,459		20,884	28,358
2002		4,351	189,836	1,233	7,929		1,385	74,682	945	15,720	8,271
2003	2	526	8,814	1,875	36,472		439	13,442	3,046	66,763	29,610
2004	38	2,995	53,380	17,805	56,661	17	3,762	68,954	14,336	148,577	6,266
2005	1	120	2,024	399	1,194		101	1,635	332	1,564	21,676
<b>TOTAL</b>	<b>291,964</b>	<b>7,992</b>	<b>445,474</b>	<b>21,312</b>	<b>123,169</b>	<b>17</b>	<b>5,687</b>	<b>212,172</b>	<b>18,659</b>	<b>253,508</b>	<b>94,181</b>
O.D.	22	15,930	299,268	9,793	5,161	29	6,084	77,829	2,670	946	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,362,468	435,218	94,181	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	157,799	52,623	1,981	
TOTAL LOSSES	1,520,267	487,841	96,162	
EXPECTED LOSSES	2,572,601	989,493	126,204	
CREDIBILITY	.03	.07	.11	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.698	1.187	.234	5.119
INDICATED (POST-TEST)	2.814	.903	.178	3.895
PRES. ON RATE LEVEL	6.215	2.391	.305	8.911
DERIVED BY FORMULA	6.113	2.287	.291	8.691
UNDERLYING PRES. RATE	6.258	2.407	.307	8.972
PROPOSED	6.113	2.287	.291	8.691

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	9.274
IND. RATES				9.27	MINIMUM PREMIUM	
MAN. RATES	10.72	10.76	9.46	+ 9.27	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	688,702	3,455,266	.501			5	2	178	185
2002	338,985	1,164,470	.343			2	3	78	83
2003	513,078	3,711,018	.723			8	11	156	175
2004	455,196	3,955,673	.869			7	13	153	173
2005	534,847	9,235,135	1.726			11	30	349	390
<b>TOTAL</b>	<b>2,530,808</b>	<b>21,521,562</b>	<b>.850</b>			<b>33</b>	<b>59</b>	<b>914</b>	<b>1006</b>
O.D.		1,183							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,103,539	151,311	899,064			307,526	32,276	724,635	236,915
2002			364,739	137,505	279,787			45,707	35,062	216,743	84,927
2003			1,166,778	520,163	773,519			359,737	221,634	588,728	80,459
2004			1,133,997	628,296	655,064			355,939	349,528	588,450	244,399
2005			1,757,632	1,150,407	1,706,812			954,015	887,588	2,190,799	587,882
<b>TOTAL</b>			<b>5,526,685</b>	<b>2,587,682</b>	<b>4,314,246</b>			<b>2,022,924</b>	<b>1,526,088</b>	<b>4,309,355</b>	<b>1,234,582</b>
O.D.											1,183

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			1,388,252	168,560	936,828			1,022,524	51,222	1,117,393	269,846
2002	361	12,248	502,703	148,539	303,814	28	2,831	173,070	58,241	308,572	91,976
2003	1,221	83,488	1,885,511	531,606	805,838	318	54,115	1,378,445	308,921	787,506	88,746
2004	1,215	130,208	2,440,124	557,244	656,129	651	126,024	1,785,792	394,662	715,226	257,597
2005	5,458	381,988	6,334,212	1,228,488	1,499,083	4,227	402,298	6,033,708	1,075,907	2,119,896	617,864
<b>TOTAL</b>	<b>8,255</b>	<b>607,932</b>	<b>12,550,802</b>	<b>2,634,437</b>	<b>4,201,692</b>	<b>5,224</b>	<b>585,268</b>	<b>10,393,539</b>	<b>1,888,953</b>	<b>5,048,593</b>	<b>1,326,029</b>
O.D.											1,281

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	24,151,020	13,773,675	1,327,310	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	611,824	368,146	9,304	
TOTAL LOSSES	24,762,844	14,141,821	1,336,614	
EXPECTED LOSSES	9,819,535	7,288,727	658,010	
CREDIBILITY	.42	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.978	.559	.053	1.590
INDICATED (POST-TEST)	.744	.425	.040	1.209
PRES. ON RATE LEVEL	.385	.286	.026	.697
DERIVED BY FORMULA	.536	.425	.040	1.001
UNDERLYING PRES. RATE	.388	.288	.026	.702
PROPOSED	.536	.425	.040	1.001

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	TOTAL
IND. RATES				.92	MINIMUM PREMIUM	
MAN. RATES	1.06	.92	.74	+ .92	PRESENT	

+PROPOSED \*LIMITED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	2,125	1,120	.052							
2002	6,652	18,905	.284						1	1
2003	16,008	275,958	1.723				2		3	5
2004	3,660	6,493	.177						1	1
2005	1,527	27,803	1.820						2	2
<b>TOTAL</b>	<b>29,972</b>	<b>330,279</b>	<b>1.102</b>						<b>2</b>	<b>7</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											1,120
2002					5,088					515	13,302
2003				137,074	4,719				122,947	4,137	7,081
2004					1,611					3,820	1,062
2005					2,655					2,944	22,204
<b>TOTAL</b>				<b>137,074</b>	<b>14,073</b>				<b>122,947</b>	<b>11,416</b>	<b>44,769</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											1,276
2002		20	420	94	5,464			41	14	731	14,406
2003	302	3,179	66,185	123,952	9,175	58	3,049	89,190	141,149	12,635	7,810
2004		58	980	177	1,468		110	2,017	415	4,366	1,119
2005	1	208	3,537	691	2,087	2	174	2,750	563	2,639	23,336
<b>TOTAL</b>	<b>303</b>	<b>3,465</b>	<b>71,122</b>	<b>124,914</b>	<b>18,194</b>	<b>60</b>	<b>3,333</b>	<b>93,998</b>	<b>142,141</b>	<b>20,371</b>	<b>47,947</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	172,281	305,620	47,947	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	14,240	4,389	163	
TOTAL LOSSES	186,521	310,009	48,110	
EXPECTED LOSSES	234,382	109,097	14,685	
CREDIBILITY	.02	.06	.09	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.622	1.034	.161	1.817
INDICATED (POST-TEST)	.473	.787	.123	1.383
PRES. ON RATE LEVEL	.777	.362	.048	1.187
DERIVED BY FORMULA	.771	.388	.055	1.214
UNDERLYING PRES. RATE	.782	.364	.049	1.195
PROPOSED	.771	.388	.055	1.214

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	1.295
IND. RATES				1.30	MINIMUM PREMIUM	
MAN. RATES	1.51	1.46	1.26	+ 1.30	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	14,583	323,849	2.220			1			15	16
2002	12,603	291,987	2.316			1			4	5
2003	18,332	241,734	1.318			1			1	2
2004	20,303	139,445	.686				1		3	4
2005	24,738	10,951	.044							
<b>TOTAL</b>	<b>90,559</b>	<b>1,007,966</b>	<b>1.113</b>			<b>3</b>	<b>1</b>		<b>23</b>	<b>27</b>
O.D.		68								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			111,102		65,458			50,909		51,426	44,954
2002			138,567		51,758			59,633		31,826	10,203
2003			181,301		822			29,705		6,565	23,341
2004				67,728	3,293				12,790	8,632	47,002
2005											10,951
<b>TOTAL</b>			<b>430,970</b>	<b>67,728</b>	<b>121,331</b>			<b>140,247</b>	<b>12,790</b>	<b>98,449</b>	<b>136,451</b>
O.D.											68

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			139,766		68,207			169,272		79,296	51,203
2002		4,153	177,130	1,966	56,127		3,563	192,098	2,525	45,558	11,050
2003	7	9,419	225,686	3,503	2,802	18	3,667	89,674	2,035	9,119	25,745
2004	107	3,612	71,410	47,720	6,767	9	1,367	21,664	11,770	10,979	49,540
2005											11,510
<b>TOTAL</b>	<b>114</b>	<b>17,184</b>	<b>613,992</b>	<b>53,189</b>	<b>133,903</b>	<b>27</b>	<b>8,597</b>	<b>472,708</b>	<b>16,330</b>	<b>144,952</b>	<b>149,048</b>
O.D.											74

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,112,622	348,374	149,122	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	32,004	36,665	2,251	
TOTAL LOSSES	1,144,626	385,039	151,373	
EXPECTED LOSSES	513,469	662,892	137,651	
CREDIBILITY	.05	.12	.18	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.264	.425	.167	1.856
INDICATED (POST-TEST)	.962	.323	.127	1.412
PRES. ON RATE LEVEL	.563	.727	.151	1.441
DERIVED BY FORMULA	.583	.679	.147	1.409
UNDERLYING PRES. RATE	.567	.732	.152	1.451
PROPOSED	.584	.681	.147	1.412

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	1.506
IND. RATES				1.51	MINIMUM PREMIUM	
MAN. RATES	1.83	1.77	1.53	+ 1.51	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2001	46,312	135,933	.293				1	7	8
2002	50,430	341,189	.676			1		11	12
2003	47,821	338,603	.708				1	21	22
2004	53,544	1,247,433	2.329	1		1	1	12	15
2005	60,484	1,325,375	2.191	3				7	10
<b>TOTAL</b>	<b>258,591</b>	<b>3,388,533</b>	<b>1.310</b>	<b>4</b>		<b>2</b>	<b>3</b>	<b>58</b>	<b>67</b>
O.D.		43,888	.016					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				20,523	43,111				11,305	49,464	11,530
2002			144,549		38,865			19,336		75,982	62,457
2003				19,382	80,895				15,952	174,529	47,845
2004	525,567		277,200	62,672	40,642			229,799	40,322	45,963	25,268
2005	1,236,291				30,754					43,256	15,074
<b>TOTAL</b>	<b>1,761,858</b>		<b>421,749</b>	<b>102,577</b>	<b>234,267</b>			<b>249,135</b>	<b>67,579</b>	<b>389,194</b>	<b>162,174</b>
O.D.					11,532					27,357	4,999

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				22,863	44,921				17,941	76,273	13,133
2002		4,269	183,529	1,772	42,304		1,177	67,644	2,597	107,871	67,641
2003	44	1,611	28,822	21,665	81,809	13	1,896	57,250	28,667	228,530	52,773
2004	603,001	22,872	430,730	59,488	46,422	278	55,665	728,580	61,449	63,941	26,632
2005	1,488,884	2,435	40,991	8,041	24,203	26	2,590	40,412	8,298	38,775	15,843
<b>TOTAL</b>	<b>2,091,929</b>	<b>31,187</b>	<b>684,072</b>	<b>113,829</b>	<b>239,659</b>	<b>317</b>	<b>61,328</b>	<b>893,886</b>	<b>118,952</b>	<b>515,390</b>	<b>176,022</b>
O.D.	1	166	2,797	596	11,573	2	238	7,182	1,628	35,672	5,506

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,773,105	1,037,299	181,528			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	402,316	100,455	4,106			
TOTAL LOSSES	4,175,421	1,137,754	185,634			
EXPECTED LOSSES	6,609,587	1,944,605	274,107			
CREDIBILITY	.09	.24	.37			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.615	.440	.072	2.127		
INDICATED (POST-TEST)	1.229	.335	.055	1.619		
PRES. ON RATE LEVEL	2.539	.747	.105	3.391		
DERIVED BY FORMULA	2.421	.648	.087	3.156		
UNDERLYING PRES. RATE	2.556	.752	.106	3.414		
PROPOSED	2.421	.648	.087	3.156		
YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	3.367
IND. RATES				3.37	MINIMUM PREMIUM	
MAN. RATES	4.31	4.17	3.60	+ 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
2001	499,621	11,918,512	2.385			30	6	297	333
2002	312,685	13,214,522	4.226		1	36	19	255	311
2003	441,035	25,344,557	5.746			68	47	475	590
2004	473,928	22,692,960	4.788			50	80	545	675
2005	497,464	10,399,146	2.090			6	53	336	395
<b>TOTAL</b>	<b>2,224,733</b>	<b>83,569,697</b>	<b>3.756</b>		<b>1</b>	<b>190</b>	<b>205</b>	<b>1908</b>	<b>2304</b>
O.D.		5,100,408	.229			12	1	76	89

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			5,700,549	335,158	1,544,367			1,146,819	139,837	1,776,981	1,274,801
2002		369,929	6,521,795	879,088	1,069,206		53,146	1,712,120	376,948	1,379,015	853,275
2003			11,457,862	2,050,238	2,053,982			4,491,380	1,444,271	2,460,965	1,385,859
2004			8,392,366	3,853,441	2,097,516			1,890,557	2,310,054	2,834,157	1,314,869
2005			766,243	2,288,533	1,539,977			670,284	1,842,897	2,313,604	977,608
<b>TOTAL</b>		<b>369,929</b>	<b>32,838,815</b>	<b>9,406,458</b>	<b>8,305,048</b>		<b>53,146</b>	<b>9,911,160</b>	<b>6,114,007</b>	<b>10,764,722</b>	<b>5,806,412</b>
O.D.			2,681,670	41,216	475,566			846,391	10,005	610,985	434,575

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001			7,171,290	373,367	1,609,239			3,813,170	221,922	2,740,099	1,451,998
2002	2,748	930,723	8,411,905	969,022	1,186,136	3,222	273,485	5,666,844	635,552	1,977,694	924,097
2003	5,063	654,542	15,334,192	2,168,991	2,249,318	2,519	434,749	10,901,364	1,973,932	3,352,784	1,528,602
2004	7,234	824,514	15,571,829	3,264,181	2,304,612	3,729	700,651	9,938,086	2,448,456	3,505,482	1,385,872
2005	5,646	414,834	7,031,282	1,791,136	1,432,743	4,790	444,272	6,910,282	1,632,307	2,325,724	1,027,466
<b>TOTAL</b>	<b>20,691</b>	<b>2,824,613</b>	<b>53,520,498</b>	<b>8,566,697</b>	<b>8,782,048</b>	<b>14,260</b>	<b>1,853,157</b>	<b>37,229,746</b>	<b>6,912,169</b>	<b>13,901,783</b>	<b>6,318,035</b>
O.D.	11	6,942	3,241,637	50,530	494,369	31	4,564	2,667,913	23,223	921,581	494,665

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	101,384,063	39,652,400	6,812,700	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	3,066,342	1,528,776	97,081	
TOTAL LOSSES	104,450,405	41,181,176	6,909,781	
EXPECTED LOSSES	49,856,266	29,655,691	6,562,963	
CREDIBILITY	.39	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.695	1.851	.311	6.857
INDICATED (POST-TEST)	3.573	1.409	.237	5.219
PRES. ON RATE LEVEL	2.226	1.324	.293	3.843
DERIVED BY FORMULA	2.751	1.409	.237	4.397
UNDERLYING PRES. RATE	2.241	1.333	.295	3.869
PROPOSED	2.751	1.409	.237	4.397

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	4.692
IND. RATES				4.69	MINIMUM PREMIUM	
MAN. RATES	3.23	3.70	4.08	+ 4.69	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	688,702									
2002	339,483									
2003	512,636									
2004	455,196									
2005	534,847									
<b>TOTAL</b>	<b>2,530,864</b>									
O.D.		167,495	.006							6 6

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.					42,740					54,822	69,933

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.					44,535					84,536	79,654

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		129,071	79,654	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	216,020	12,782	1,790	
TOTAL LOSSES	216,020	141,853	81,444	
EXPECTED LOSSES	3,467,284	253,087	126,543	
CREDIBILITY	.42	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.009	.006	.003	.018
INDICATED (POST-TEST)	.007	.005	.002	.014
PRES. ON RATE LEVEL	.136	.010	.005	.151
DERIVED BY FORMULA	.082	.005	.002	.089
UNDERLYING PRES. RATE	.137	.010	.005	.152
PROPOSED	.082	.005	.002	.089

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE
IND. RATES				.12	MINIMUM PREMIUM
MAN. RATES	.23	.20	.16	+ .12	PRESENT

+PROPOSED \*LIMITED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	2,197									
2002	6,666									
2003	15,851									
2004	3,631									
2005	1,490									
<b>TOTAL</b>	<b>29,835</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.	3,677	587	12	
TOTAL LOSSES	3,677	587	12	
EXPECTED LOSSES	60,566	14,619	1,194	
CREDIBILITY	.02	.06	.09	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.012	.002	.000	.014
INDICATED (POST-TEST)	.009	.002	.000	.011
PRES. ON RATE LEVEL	.201	.049	.004	.254
DERIVED BY FORMULA	.197	.046	.004	.247
UNDERLYING PRES. RATE	.203	.049	.004	.256
PROPOSED	.197	.046	.004	.247

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	TOTAL
IND. RATES				.26	MINIMUM PREMIUM	
MAN. RATES	.32	.31	.27	+ .26	PRESENT	

+PROPOSED

MANUAL YEAR	SEATS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2001	955									
2002	880									
2003	979									
2004	990									
2005	1,130									
<b>TOTAL</b>	<b>4,934</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.	18,436	2,616	65	
TOTAL LOSSES	18,436	2,616	65	
EXPECTED LOSSES	300,699	50,796	4,420	
CREDIBILITY	.02	.03	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.737	.530	.013	4.280
INDICATED (POST-TEST)	2.844	.403	.010	3.257
PRES. ON RATE LEVEL	60.529	10.225	.890	71.644
DERIVED BY FORMULA	59.375	9.930	.864	70.169
UNDERLYING PRES. RATE	60.944	10.295	.896	72.135
PROPOSED	59.375	9.930	.864	70.169

YEAR	4-1-06	4-1-07	4-1-08	4-1-09	IND. RATE	74.877
IND. RATES				74.88	MINIMUM PREMIUM	
MAN. RATES	76.06	76.06	76.06	+ 74.88	PRESENT	

+PROPOSED