

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
2002	31,329	3,954,075	12.621			31,329	1		11	9	78	99
2003	41,619	5,888,669	14.148			41,619			13	15	93	121
2004	39,263	6,759,454	17.215			39,263		1	10	14	83	108
2005	40,934	5,101,584	12.462			40,934	1		8	20	92	121
2006	45,630	4,963,062	10.876			45,630			4	22	83	109
<b>TOTAL</b>	<b>198,775</b>	<b>26,666,844</b>	<b>13.416</b>			<b>198,775</b>	<b>2</b>	<b>1</b>	<b>46</b>	<b>80</b>	<b>429</b>	<b>558</b>
O.D.		87,272	.043							2		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	240,525		1,560,694	339,788	308,301			845,840	147,079	348,381	163,467
2003			2,214,934	550,122	433,987			1,515,438	293,185	712,764	168,239
2004		441,536	1,422,609	493,950	470,497		961,102	1,009,935	1,073,203	601,455	285,167
2005	112,977		983,279	764,839	564,896	152,880		768,256	869,249	666,473	218,735
2006			596,939	1,222,178	605,095			279,530	942,231	1,005,178	311,911
<b>TOTAL</b>	<b>353,502</b>	<b>441,536</b>	<b>6,778,455</b>	<b>3,370,877</b>	<b>2,382,776</b>	<b>152,880</b>	<b>961,102</b>	<b>4,418,999</b>	<b>3,324,947</b>	<b>3,334,251</b>	<b>1,147,519</b>
O.D.				69,653					15,479		2,140

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	381,232		2,291,099	475,364	434,088			2,239,786	254,006	518,389	181,939
2003		49,228	3,313,423	754,327	603,811		44,287	3,706,839	478,808	1,007,713	183,212
2004		286,377	2,383,023	581,979	637,376		868,172	2,957,320	1,056,823	844,895	313,684
2005	193,649	93,192	2,601,940	765,474	712,009	337,190		2,976,104	864,292	866,594	230,765
2006	3,947	180,382	4,192,770	1,125,998	733,676	1,841		2,980,694	856,253	1,005,531	327,507
<b>TOTAL</b>	<b>578,828</b>	<b>609,179</b>	<b>14,782,255</b>	<b>3,703,142</b>	<b>3,120,960</b>	<b>339,031</b>	<b>1,282,931</b>	<b>14,860,743</b>	<b>3,510,182</b>	<b>4,243,122</b>	<b>1,237,107</b>
O.D.		415	26,309	83,431	2,164		160	7,663	19,398	851	2,309

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	32,487,514	14,683,250	1,239,416	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	836,046	215,633	7,570	
TOTAL LOSSES	33,323,560	14,898,883	1,246,986	
EXPECTED LOSSES	19,728,420	11,119,473	920,328	
CREDIBILITY	.08	.18	.26	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	16.764	7.495	.627	24.886
INDICATED (POST-TEST)	12.254	5.479	.458	18.191
PRES. ON RATE LEVEL	9.831	5.541	.458	15.830
DERIVED BY FORMULA	10.025	5.530	.458	16.013
UNDERLYING PRES. RATE	9.925	5.594	.463	15.982
PROPOSED	10.025	5.530	.458	16.013

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	16.778
IND. RATES				16.78	MINIMUM PREMIUM	
MAN. RATES	18.99	17.14	16.62	+ 16.78	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	37,435	1,660,090	4.434	1		5	1	21	28	
2003	35,706	519,155	1.453			1		22	23	
2004	37,310	1,295,206	3.471				3	27	30	
2005	37,766	570,430	1.510				6	23	29	
2006	39,092	1,093,689	2.797			1	5	18	24	
<b>TOTAL</b>	<b>187,309</b>	<b>5,138,570</b>	<b>2.743</b>	<b>1</b>		<b>7</b>	<b>15</b>	<b>111</b>	<b>134</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
2002	349,029		600,672	681	174,836			319,918	2,020	151,096	61,838
2003			172,500		75,189			68,000		125,417	78,049
2004				135,128	169,917				677,414	247,980	64,767
2005				132,910	118,814				62,565	168,714	87,427
2006			102,103	168,671	69,214			57,600	379,878	250,476	65,747
<b>TOTAL</b>	<b>349,029</b>		<b>875,275</b>	<b>437,390</b>	<b>607,970</b>			<b>445,518</b>	<b>1,121,877</b>	<b>943,683</b>	<b>357,828</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
2002	553,211		881,786	953	246,169			847,143	3,489	224,831	68,826
2003		3,924	257,395	3,440	102,244		2,109	175,927	4,992	174,873	84,995
2004		2,081	105,173	147,027	221,218		7,909	348,039	652,824	354,418	71,244
2005		7,224	224,558	127,188	142,561		4,721	126,944	70,006	198,239	92,235
2006	552	25,430	583,525	152,012	88,215	733	74,213	965,830	304,504	267,345	69,034
<b>TOTAL</b>	<b>553,763</b>	<b>38,659</b>	<b>2,052,437</b>	<b>430,620</b>	<b>800,407</b>	<b>733</b>	<b>88,952</b>	<b>2,463,883</b>	<b>1,035,815</b>	<b>1,219,706</b>	<b>386,334</b>
O.D.											3,453

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,198,427	3,486,548	389,787			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	151,736	45,020	2,849			
TOTAL LOSSES	5,350,163	3,531,568	392,636			
EXPECTED LOSSES	3,727,449	2,641,058	367,126			
CREDIBILITY	.07	.17	.25			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.856	1.885	.210	4.951		
INDICATED (POST-TEST)	2.088	1.378	.154	3.620		
PRES. ON RATE LEVEL	1.971	1.397	.194	3.562		
DERIVED BY FORMULA	1.979	1.394	.184	3.557		
UNDERLYING PRES. RATE	1.990	1.410	.196	3.596		
PROPOSED	1.982	1.396	.184	3.562		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.732
IND. RATES				3.73	MINIMUM PREMIUM	
MAN. RATES	4.33	3.92	3.74	+ 3.73	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	12,686	91,760	.723			12,686				1	13	14
2003	14,900	1,180,481	7.922			14,900			3	2	12	17
2004	15,201	617,852	4.064			15,201			1	1	16	18
2005	16,777	346,359	2.064			16,777				3	14	17
2006	15,317	852,489	5.565			15,317			1	1	19	21
<b>TOTAL</b>	<b>74,881</b>	<b>3,088,941</b>	<b>4.125</b>			<b>74,881</b>			<b>5</b>	<b>8</b>	<b>74</b>	<b>87</b>
O.D.		53										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				6,930	29,061				10,958	34,188	10,623
2003			651,602	93,717	96,129			188,602	74,281	46,684	29,466
2004			98,897	87,497	115,979			84,921	80,004	99,527	51,027
2005				78,617	42,561				91,038	101,243	32,900
2006			188,908	15,356	162,210			295,635	11,469	152,921	25,990
<b>TOTAL</b>			<b>939,407</b>	<b>282,117</b>	<b>445,940</b>			<b>569,158</b>	<b>267,750</b>	<b>434,563</b>	<b>150,006</b>
O.D.											53

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				9,695	40,918				18,924	50,871	11,823
2003		14,703	976,169	131,764	133,913		5,774	490,805	113,254	68,051	32,088
2004		5,079	216,438	106,625	152,440		7,924	268,744	106,516	135,103	56,130
2005		3,779	116,277	71,369	53,211		5,828	135,535	86,102	124,009	34,710
2006	233	21,883	476,005	79,616	163,896	25	58,855	672,584	74,357	146,398	27,290
<b>TOTAL</b>	<b>233</b>	<b>45,444</b>	<b>1,784,889</b>	<b>399,069</b>	<b>544,378</b>	<b>25</b>	<b>78,381</b>	<b>1,567,668</b>	<b>399,153</b>	<b>524,432</b>	<b>162,041</b>
O.D.											58

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,476,640	1,867,032	162,099	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	88,602	23,818	835	
TOTAL LOSSES	3,565,242	1,890,850	162,934	
EXPECTED LOSSES	2,158,071	1,342,617	107,079	
CREDIBILITY	.04	.09	.14	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.761	2.525	.218	7.504
INDICATED (POST-TEST)	3.480	1.846	.159	5.485
PRES. ON RATE LEVEL	2.854	1.776	.142	4.772
DERIVED BY FORMULA	2.879	1.782	.144	4.805
UNDERLYING PRES. RATE	2.882	1.793	.143	4.818
PROPOSED	2.879	1.782	.144	4.805

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	5.034
IND. RATES				5.03	MINIMUM PREMIUM	
MAN. RATES	5.97	5.24	5.01	+ 5.03	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	153,415	2,331,460	1.519		1	5	14	67	87
2003	165,156	4,214,848	2.552			7	12	62	81
2004	169,421	2,547,716	1.503			3	9	76	88
2005	164,396	2,538,616	1.544			2	17	43	62
2006	174,847	2,646,604	1.513				13	73	86
<b>TOTAL</b>	<b>827,235</b>	<b>14,279,244</b>	<b>1.726</b>		<b>1</b>	<b>17</b>	<b>65</b>	<b>321</b>	<b>404</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
2002		134,343	657,738	265,246	245,637		64,568	204,693	202,718	338,457	218,060
2003			1,026,285	546,978	389,690			884,984	232,243	782,991	351,677
2004			407,739	327,138	350,893			211,115	137,981	640,697	472,153
2005			206,234	856,353	139,004			79,874	736,087	222,134	298,930
2006			458,447	577,418					596,906	732,424	281,409
<b>TOTAL</b>		<b>134,343</b>	<b>2,297,996</b>	<b>2,454,162</b>	<b>1,702,642</b>		<b>64,568</b>	<b>1,380,666</b>	<b>1,905,935</b>	<b>2,716,703</b>	<b>1,622,229</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
2002		372,130	965,559	371,079	345,857		229,539	542,026	350,095	503,624	242,701
2003		22,633	1,580,419	737,612	539,447		25,959	2,195,411	376,990	1,100,490	382,976
2004		20,013	844,902	394,083	465,309		19,786	691,416	216,776	839,972	519,368
2005	208	46,564	1,362,192	742,661	220,586		51,636	1,078,072	638,759	325,396	315,371
2006	1,439	72,497	1,791,952	525,807	604,416	1,164	119,301	1,578,382	538,509	712,945	295,479
<b>TOTAL</b>	<b>1,647</b>	<b>533,837</b>	<b>6,545,024</b>	<b>2,771,242</b>	<b>2,175,615</b>	<b>1,164</b>	<b>446,221</b>	<b>6,085,307</b>	<b>2,121,129</b>	<b>3,482,427</b>	<b>1,755,895</b>
O.D.											2,463

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,613,200	10,550,413	1,758,358			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	382,749	110,165	10,476			
TOTAL LOSSES	13,995,949	10,660,578	1,768,834			
EXPECTED LOSSES	9,289,849	6,311,802	1,340,121			
CREDIBILITY	.20	.46	.68			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.692	1.289	.214	3.195		
INDICATED (POST-TEST)	1.237	.942	.156	2.335		
PRES. ON RATE LEVEL	1.112	.756	.161	2.029		
DERIVED BY FORMULA	1.137	.842	.158	2.137		
UNDERLYING PRES. RATE	1.123	.763	.162	2.048		
PROPOSED	1.137	.842	.158	2.137		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	2.239
IND. RATES				2.24	MINIMUM PREMIUM	
MAN. RATES	2.32	2.15	2.13	+ 2.24	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
2002	11,417	4,008,948	35.113			11,417		2	2	6	39	49
2003	11,226	1,980,402	17.641			11,226			6	4	33	43
2004	11,749	1,504,647	12.806			11,749	2		2	7	30	41
2005	9,691	2,286,085	23.589			9,691			4	4	32	40
2006	8,424	645,928	7.667			8,424				4	15	19
<b>TOTAL</b>	<b>52,507</b>	<b>10,426,010</b>	<b>19.856</b>			<b>52,507</b>	<b>2</b>	<b>2</b>	<b>14</b>	<b>25</b>	<b>149</b>	<b>192</b>
O.D.		382										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		1,050,533	233,288	66,484	224,593		1,775,226	138,033	107,048	354,777	58,966
2003			949,320	156,858	99,921			456,752	82,352	154,057	81,142
2004	190,572		265,041	177,025	136,301	190,283		198,680	103,377	203,410	39,958
2005			647,375	172,544	387,848			219,362	101,319	728,440	29,197
2006				153,253	143,672				107,794	205,459	35,750
<b>TOTAL</b>	<b>190,572</b>	<b>1,050,533</b>	<b>2,095,024</b>	<b>726,164</b>	<b>992,335</b>	<b>190,283</b>	<b>1,775,226</b>	<b>1,012,827</b>	<b>501,890</b>	<b>1,646,143</b>	<b>245,013</b>
O.D.											382

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		871,425	342,467	93,011	316,232		1,366,457	365,511	184,872	527,909	65,629
2003		21,378	1,423,072	217,733	141,217		14,004	1,168,522	134,660	219,121	88,364
2004	283,872	12,217	508,899	210,784	184,272	292,516	17,323	575,587	147,427	272,694	43,954
2005	653	48,946	1,340,116	230,669	463,734		34,742	870,273	184,548	846,997	30,803
2006	462	21,350	527,008	158,705	154,493	213	25,923	340,363	112,906	192,870	37,538
<b>TOTAL</b>	<b>284,987</b>	<b>975,316</b>	<b>4,141,562</b>	<b>910,902</b>	<b>1,259,948</b>	<b>292,729</b>	<b>1,458,449</b>	<b>3,320,256</b>	<b>764,413</b>	<b>2,059,591</b>	<b>266,288</b>
O.D.											416

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,473,299	4,994,854	266,704			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	333,168	58,472	1,357			
TOTAL LOSSES	10,806,467	5,053,326	268,061			
EXPECTED LOSSES	8,445,750	4,480,423	201,626			
CREDIBILITY	.03	.07	.11			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	20.581	9.624	.511	30.716		
INDICATED (POST-TEST)	15.045	7.035	.374	22.454		
PRES. ON RATE LEVEL	15.932	8.452	.380	24.764		
DERIVED BY FORMULA	15.905	8.353	.379	24.637		
UNDERLYING PRES. RATE	16.085	8.533	.384	25.002		
PROPOSED	15.905	8.353	.379	24.637		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	25.814
IND. RATES				25.81	MINIMUM PREMIUM	
MAN. RATES	29.78	26.88	26.00	+ 25.81	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
2002	51,369	687,315	1.337			51,369				3	31	34
2003	52,968	1,441,437	2.721			52,968			2	2	28	32
2004	54,733	1,538,301	2.810			54,733			3	3	37	43
2005	53,257	1,424,142	2.674			53,257			3	3	37	43
2006	52,572	1,488,497	2.831			52,572			1	5	26	32
<b>TOTAL</b>	<b>264,899</b>	<b>6,579,692</b>	<b>2.484</b>			<b>264,899</b>			<b>9</b>	<b>16</b>	<b>159</b>	<b>184</b>
O.D.		419										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				120,052	250,552				38,131	184,397	94,183
2003			234,100	55,336	424,874			226,662	53,512	324,057	122,896
2004			504,572	152,033	140,261			389,862	84,725	166,911	99,937
2005			328,192	141,691	412,831			117,035	92,021	260,844	71,528
2006			99,788	216,959	330,033			15,000	177,122	452,068	197,527
<b>TOTAL</b>			<b>1,166,652</b>	<b>686,071</b>	<b>1,558,551</b>			<b>748,559</b>	<b>445,511</b>	<b>1,388,277</b>	<b>586,071</b>
O.D.											419

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				167,953	352,777				65,852	274,381	104,826
2003		5,653	382,536	84,918	575,893		7,026	594,152	91,391	453,608	133,834
2004		18,388	750,725	187,746	190,538		26,020	843,580	129,624	226,334	109,931
2005	331	30,804	871,215	192,221	481,509		19,762	462,870	115,774	309,816	75,462
2006	789	44,587	1,061,068	276,374	344,510	345	52,351	678,165	212,080	417,870	207,403
<b>TOTAL</b>	<b>1,120</b>	<b>99,432</b>	<b>3,065,544</b>	<b>909,212</b>	<b>1,945,227</b>	<b>345</b>	<b>105,159</b>	<b>2,578,767</b>	<b>614,721</b>	<b>1,682,009</b>	<b>631,456</b>
O.D.											444

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,850,367	5,151,169	631,900	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	171,012	67,360	3,668	
TOTAL LOSSES	6,021,379	5,218,529	635,568	
EXPECTED LOSSES	4,206,596	4,097,988	484,764	
CREDIBILITY	.09	.21	.32	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.273	1.970	.240	4.483
INDICATED (POST-TEST)	1.662	1.440	.175	3.277
PRES. ON RATE LEVEL	1.573	1.532	.181	3.286
DERIVED BY FORMULA	1.581	1.513	.179	3.273
UNDERLYING PRES. RATE	1.588	1.547	.183	3.318
PROPOSED	1.583	1.515	.179	3.277

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.433
IND. RATES				3.43	MINIMUM PREMIUM	
MAN. RATES	3.89	3.57	3.45	+ 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
2002	253,493	9,348,482	3.687	1		21	37	231	290
2003	303,766	11,226,225	3.695	2		16	37	282	337
2004	339,453	11,574,507	3.409			23	38	312	373
2005	361,777	12,786,795	3.534			20	47	269	336
2006	392,951	10,186,379	2.592	3		4	48	308	363
<b>TOTAL</b>	<b>1,651,440</b>	<b>55,122,388</b>	<b>3.338</b>	<b>6</b>		<b>84</b>	<b>207</b>	<b>1402</b>	<b>1699</b>
O.D.		763,030	.046			3		3	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	3,000		3,032,901	1,010,683	1,044,279	2,133		1,564,061	599,010	1,256,768	835,647
2003	404,078		2,348,537	1,059,856	1,362,950	3,920		2,798,370	684,730	1,760,509	803,275
2004			3,073,902	1,316,311	1,500,328			1,673,420	766,872	2,348,071	895,603
2005			2,649,403	2,030,263	2,052,987			1,469,622	976,609	2,735,179	872,732
2006	690,647		630,251	1,495,882	2,229,480	1,939		210,075	1,344,053	2,472,088	1,111,964
<b>TOTAL</b>	<b>1,097,725</b>		<b>11,734,994</b>	<b>6,912,995</b>	<b>8,190,024</b>	<b>7,992</b>		<b>7,715,548</b>	<b>4,371,274</b>	<b>10,572,615</b>	<b>4,519,221</b>
O.D.			331,800		13,343			391,813		15,263	10,811

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	4,755		4,452,300	1,413,947	1,470,340	7,762		4,141,634	1,034,488	1,870,072	930,075
2003	661,231	47,842	3,330,437	1,444,920	1,867,179	8,666	46,122	3,970,420	1,071,572	2,476,760	874,766
2004		133,283	5,489,463	1,626,369	2,003,462		145,865	4,882,414	1,157,716	3,110,236	985,163
2005	2,668	259,469	7,292,733	2,111,083	2,512,282		234,039	5,429,560	1,247,366	3,257,477	920,732
2006	1,024,581	300,829	7,173,265	1,884,995	2,328,727	11,832	358,454	4,629,347	1,417,488	2,335,663	1,167,562
<b>TOTAL</b>	<b>1,693,235</b>	<b>741,423</b>	<b>27,738,198</b>	<b>8,481,314</b>	<b>10,181,990</b>	<b>28,260</b>	<b>784,480</b>	<b>23,053,375</b>	<b>5,928,630</b>	<b>13,050,208</b>	<b>4,878,298</b>
O.D.	140	12,138	487,005	11,123	19,427		25,658	953,414	23,918	25,356	11,597

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	55,517,326	37,721,966	4,889,895		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	2,061,008	531,004	33,819		
TOTAL LOSSES	57,578,334	38,252,970	4,923,714		
EXPECTED LOSSES	49,014,739	26,224,868	3,996,484		
CREDIBILITY	.31	.73	1.00		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	3.487	2.316	.298	6.101	
INDICATED (POST-TEST)	2.549	1.693	.218	4.460	
PRES. ON RATE LEVEL	2.940	1.573	.239	4.752	
DERIVED BY FORMULA	2.819	1.661	.218	4.698	
UNDERLYING PRES. RATE	2.968	1.588	.242	4.798	
PROPOSED	2.819	1.661	.218	4.698	
<b>IND. RATES</b>					
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE
IND. RATES				4.92	MINIMUM PREMIUM
MAN. RATES	6.09	5.27	4.99	+ 4.92	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
2002	74,674	3,433,506	4.597			74,674			8	11	73	92
2003	67,715	1,914,872	2.827			67,715			3	4	72	79
2004	66,186	3,438,855	5.195			66,186			5	11	60	76
2005	64,570	2,612,503	4.046			64,570			6	7	50	63
2006	61,739	1,225,011	1.984			61,739	1	1		5	47	54
<b>TOTAL</b>	<b>334,884</b>	<b>12,624,747</b>	<b>3.770</b>			<b>334,884</b>	<b>1</b>	<b>1</b>	<b>22</b>	<b>38</b>	<b>302</b>	<b>364</b>
O.D.		13,972	.004								1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,119,386	383,577	432,203			397,788	434,349	479,484	186,719
2003			435,862	156,833	376,849			132,267	27,776	580,733	204,552
2004			886,086	278,800	300,634			1,274,011	188,370	338,566	172,388
2005			780,419	202,356	374,574			545,147	118,853	427,877	163,277
2006	130,094	67,767		66,284	210,638	27,218	125,367		76,787	348,132	172,724
<b>TOTAL</b>	<b>130,094</b>	<b>67,767</b>	<b>3,221,753</b>	<b>1,087,850</b>	<b>1,694,898</b>	<b>27,218</b>	<b>125,367</b>	<b>2,349,213</b>	<b>846,135</b>	<b>2,174,792</b>	<b>899,660</b>
O.D.					1,371					6,951	5,650

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,643,259	536,623	608,543			1,053,342	750,119	713,467	207,818
2003		10,108	692,617	219,147	513,465		4,195	363,995	58,373	809,529	222,757
2004		31,829	1,304,234	345,775	403,878		69,102	2,225,593	294,549	463,661	189,627
2005	788	57,120	1,553,428	260,408	454,288		68,932	1,543,915	197,953	516,489	172,257
2006	192,310	116,578	468,210	121,990	210,940	144,824	340,917	431,730	128,609	314,902	181,360
<b>TOTAL</b>	<b>193,098</b>	<b>215,635</b>	<b>5,661,748</b>	<b>1,483,943</b>	<b>2,191,114</b>	<b>144,824</b>	<b>483,146</b>	<b>5,618,575</b>	<b>1,429,603</b>	<b>2,818,048</b>	<b>973,819</b>
O.D.		5	316	91	1,743		16	1,038	436	8,979	6,017

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,318,401	7,933,957	979,836			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	345,302	87,888	5,704			
TOTAL LOSSES	12,663,703	8,021,845	985,540			
EXPECTED LOSSES	8,653,403	5,947,539	790,326			
CREDIBILITY	.11	.25	.37			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.782	2.395	.294	6.471		
INDICATED (POST-TEST)	2.765	1.751	.215	4.731		
PRES. ON RATE LEVEL	2.559	1.759	.234	4.552		
DERIVED BY FORMULA	2.582	1.757	.227	4.566		
UNDERLYING PRES. RATE	2.584	1.776	.236	4.596		
PROPOSED	2.582	1.757	.227	4.566		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	4.784
IND. RATES				4.78	MINIMUM PREMIUM	
MAN. RATES	5.56	4.91	4.78	+ 4.78	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	4,300	198,936	4.626			1	1	4	6
2003	4,519	52,924	1.171					3	3
2004	5,239	312,212	5.959				1	8	9
2005	5,405	78,979	1.461					6	6
2006	5,097	416,533	8.172				1	10	11
<b>TOTAL</b>	<b>24,560</b>	<b>1,059,584</b>	<b>4.314</b>			<b>1</b>	<b>3</b>	<b>31</b>	<b>35</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			108,420	16,247	17,547			25,743	11,210	15,770	3,999
2003					21,177					15,983	15,764
2004				40,596	92,092				70,721	96,989	11,814
2005					32,378					38,552	8,049
2006				96,399	72,014				85,000	141,640	21,480
<b>TOTAL</b>			<b>108,420</b>	<b>153,242</b>	<b>235,208</b>			<b>25,743</b>	<b>166,931</b>	<b>308,934</b>	<b>61,106</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			159,161	22,730	24,707			68,167	19,360	23,466	4,451
2003		18	1,509	494	28,614		3	738	410	22,239	17,167
2004		855	43,041	50,893	118,783		1,196	55,635	90,387	129,796	12,995
2005		582	19,345	4,515	36,341		281	13,151	4,216	43,947	8,492
2006	281	12,365	304,706	93,472	79,489	168	19,218	252,993	84,670	134,235	22,554
<b>TOTAL</b>	<b>281</b>	<b>13,820</b>	<b>527,762</b>	<b>172,104</b>	<b>287,934</b>	<b>168</b>	<b>20,698</b>	<b>390,684</b>	<b>199,043</b>	<b>353,683</b>	<b>65,659</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	953,413	1,012,764	65,659	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	100,708	24,320	511	
TOTAL LOSSES	1,054,121	1,037,084	66,170	
EXPECTED LOSSES	2,472,210	1,371,185	65,083	
CREDIBILITY	.02	.04	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.292	4.223	.269	8.784
INDICATED (POST-TEST)	3.137	3.087	.197	6.421
PRES. ON RATE LEVEL	9.970	5.530	.263	15.763
DERIVED BY FORMULA	9.833	5.432	.259	15.524
UNDERLYING PRES. RATE	10.066	5.583	.265	15.914
PROPOSED	9.833	5.432	.259	15.524

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	16.266
IND. RATES				16.27	MINIMUM PREMIUM	
MAN. RATES	19.65	17.43	16.55	+ 16.27	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	29,165	895,593	3.070			2	4	15	21	
2003	32,361	524,252	1.620				2	25	27	
2004	31,160	895,236	2.873	1		2	2	15	20	
2005	32,469	294,632	.907					16	16	
2006	32,977	594,586	1.803			1	2	6	9	
<b>TOTAL</b>	<b>158,132</b>	<b>3,204,299</b>	<b>2.026</b>	<b>1</b>		<b>5</b>	<b>10</b>	<b>77</b>	<b>93</b>	
O.D.		8,921	.005					2	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			208,708	104,093	62,104			74,882	46,186	362,997	36,623
2003				14,882	221,613				27,607	206,022	54,128
2004	110,698		276,154	67,061	93,312			178,865	48,649	96,798	23,699
2005					141,353					102,359	50,920
2006			122,020	56,924	57,716			150,000	50,477	52,986	104,463
<b>TOTAL</b>	<b>110,698</b>		<b>606,882</b>	<b>242,960</b>	<b>576,098</b>			<b>403,747</b>	<b>172,919</b>	<b>821,162</b>	<b>269,833</b>
O.D.					6,032					1,535	1,354

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			306,383	145,626	87,441			198,288	79,762	540,141	40,761
2003		205	18,541	24,728	299,694		63	15,730	45,083	287,428	58,945
2004	164,894	11,227	456,186	86,878	125,091		14,783	479,441	74,371	131,159	26,069
2005		2,541	84,450	19,716	158,647		726	34,896	11,194	116,680	53,721
2006	269	16,710	361,311	70,119	66,188	97	38,634	450,471	64,296	59,100	109,686
<b>TOTAL</b>	<b>165,163</b>	<b>30,683</b>	<b>1,226,871</b>	<b>347,067</b>	<b>737,061</b>	<b>97</b>	<b>54,206</b>	<b>1,178,826</b>	<b>274,706</b>	<b>1,134,508</b>	<b>289,182</b>
O.D.	3	328	8,320	1,976	5,935		72	964	279	1,480	1,465

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,665,533	2,503,012	290,647	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	104,806	39,235	1,846	
TOTAL LOSSES	2,770,339	2,542,247	292,493	
EXPECTED LOSSES	2,542,763	2,253,380	237,200	
CREDIBILITY	.06	.15	.22	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.752	1.608	.185	3.545
INDICATED (POST-TEST)	1.281	1.175	.135	2.591
PRES. ON RATE LEVEL	1.593	1.411	.149	3.153
DERIVED BY FORMULA	1.574	1.376	.146	3.096
UNDERLYING PRES. RATE	1.608	1.425	.150	3.183
PROPOSED	1.574	1.376	.146	3.096

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.243
IND. RATES				3.24	MINIMUM PREMIUM	
MAN. RATES	3.75	3.42	3.31	+ 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	
2002	4,517	546	.012							
2003	5,056	56,042	1.108						3	3
2004	12,804	537,318	4.196	1		1	3		10	15
2005	13,152	483,181	3.673			1	3		7	11
2006	14,392	296,062	2.057				3		10	13
<b>TOTAL</b>	<b>49,921</b>	<b>1,373,149</b>	<b>2.751</b>	<b>1</b>		<b>2</b>	<b>9</b>		<b>30</b>	<b>42</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					12,025					43,691	546
2003					69,459	1,500		16,687	56,357	59,915	326
2004	3,000		151,285	153,482	51,411			48,241	54,633	28,063	25,633
2005			115,280	163,721	48,296				78,862	39,354	21,832
2006				116,444	181,191						13,106
<b>TOTAL</b>	<b>3,000</b>		<b>266,565</b>	<b>433,647</b>	<b>181,191</b>	<b>1,500</b>		<b>64,928</b>	<b>189,852</b>	<b>171,023</b>	<b>61,443</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					16,249			2,017	1,119	60,792	608
2003		12	858	280	96,817		12	82,482	71,902	81,268	355
2004	4,469	7,503	316,588	177,617	71,974	2,307	2,202	182,217	52,811	38,704	28,196
2005	116	13,508	381,772	149,313	58,739		8,499	165,129	58,862	43,898	23,033
2006	326	12,669	311,614	99,536	243,779	159	12,329				13,761
<b>TOTAL</b>	<b>4,911</b>	<b>33,692</b>	<b>1,010,832</b>	<b>426,746</b>	<b>243,779</b>	<b>2,466</b>	<b>23,042</b>	<b>431,845</b>	<b>184,694</b>	<b>224,662</b>	<b>65,953</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,506,788	1,079,881	65,953	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	48,171	15,315	453	
TOTAL LOSSES	1,554,959	1,095,196	66,406	
EXPECTED LOSSES	1,137,201	599,052	46,427	
CREDIBILITY	.03	.07	.10	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.115	2.194	.133	5.442
INDICATED (POST-TEST)	2.277	1.604	.097	3.978
PRES. ON RATE LEVEL	2.271	1.196	.093	3.560
DERIVED BY FORMULA	2.271	1.225	.093	3.589
UNDERLYING PRES. RATE	2.278	1.200	.093	3.571
PROPOSED	2.271	1.225	.093	3.589
YEAR	4-1-07	4-1-08	4-1-09	4-1-10
IND. RATES				3.88
MAN. RATES	4.75	4.16	3.91	+ 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
2002	36,829	1,490,967	4.048		1	1	1	11	14
2003	40,595	1,023,574	2.521			2	3	26	31
2004	46,518	921,817	1.981			1	3	28	32
2005	63,104	4,714,733	7.471			4	6	29	39
2006	82,215	1,154,814	1.404	1		1	4	22	28
<b>TOTAL</b>	<b>269,261</b>	<b>9,305,905</b>	<b>3.456</b>	<b>1</b>	<b>1</b>	<b>9</b>	<b>17</b>	<b>116</b>	<b>144</b>
O.D.		9,227	.003					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		742,919	144,174	29,649	30,622		290,274	45,650	14,319	62,708	130,652
2003			303,467	20,987	123,055			211,987	36,441	258,561	69,076
2004			144,661	103,425	166,213			50,210	70,738	277,688	108,882
2005			796,293	144,264	185,166			3,205,135	36,205	265,371	82,299
2006	349,259		149,544	64,271	68,242	12,939		62,084	168,055	213,184	67,236
<b>TOTAL</b>	<b>349,259</b>	<b>742,919</b>	<b>1,538,139</b>	<b>362,596</b>	<b>573,298</b>	<b>12,939</b>	<b>290,274</b>	<b>3,575,066</b>	<b>325,758</b>	<b>1,077,512</b>	<b>458,145</b>
O.D.					5,910					3,268	49

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		716,482	211,647	41,479	43,115		359,279	120,881	24,729	93,311	145,416
2003		6,923	456,028	33,415	167,768		6,554	550,563	64,711	361,926	75,224
2004		7,150	302,670	128,630	217,565		5,511	205,225	104,596	364,060	119,770
2005	418	31,579	861,562	167,083	228,415		115,890	2,525,917	159,552	339,038	86,825
2006	515,742	19,845	427,794	81,178	78,131	61,540	46,038	583,648	161,658	209,595	70,598
<b>TOTAL</b>	<b>516,160</b>	<b>781,979</b>	<b>2,259,701</b>	<b>451,785</b>	<b>734,994</b>	<b>61,540</b>	<b>533,272</b>	<b>3,986,234</b>	<b>515,246</b>	<b>1,367,930</b>	<b>497,833</b>
O.D.	3	345	8,624	2,043	5,693		191	2,467	699	2,863	54

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,150,516	3,081,253	497,887			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	234,632	71,133	4,695			
TOTAL LOSSES	8,385,148	3,152,386	502,582			
EXPECTED LOSSES	5,366,372	2,786,850	476,592			
CREDIBILITY	.09	.22	.32			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.114	1.171	.187	4.472		
INDICATED (POST-TEST)	2.276	.856	.137	3.269		
PRES. ON RATE LEVEL	1.987	1.032	.176	3.195		
DERIVED BY FORMULA	2.013	.993	.164	3.170		
UNDERLYING PRES. RATE	1.993	1.035	.177	3.205		
PROPOSED	2.029	1.001	.165	3.195		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.455
IND. RATES				3.46	MINIMUM PREMIUM	
MAN. RATES	4.36	3.74	3.51	+ 3.46	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	42,278	1,427,773	3,377			42,278			2		36	38
2003	40,597	1,436,489	3,538			40,597	1		1	4	27	33
2004	45,030	639,724	1,420			45,030				1	35	36
2005	45,636	662,207	1,451			45,636			1	3	20	24
2006	46,956	503,237	1,071			46,956				2	27	29
<b>TOTAL</b>	<b>220,497</b>	<b>4,669,430</b>	<b>2,118</b>			<b>220,497</b>	<b>1</b>		<b>4</b>	<b>10</b>	<b>145</b>	<b>160</b>
O.D.		623										

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			498,274		193,216			318,987		236,990	180,306
2003	417,649		237,430	138,008	253,025			71,012	58,889	171,561	88,915
2004				59,148	182,129				50,897	239,698	107,852
2005			149,899	62,095	106,888			57,000	36,694	154,353	95,278
2006				24,790	134,190				17,241	244,614	82,402
<b>TOTAL</b>	<b>417,649</b>		<b>885,603</b>	<b>284,041</b>	<b>869,448</b>			<b>446,999</b>	<b>163,721</b>	<b>1,047,216</b>	<b>554,753</b>
O.D.											623

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			541,562		272,044			567,020		352,642	200,681
2003	683,440	5,558	390,392	189,588	345,086		2,218	198,871	91,169	240,740	96,828
2004		1,464	73,822	77,326	234,012		1,232	65,405	75,694	312,865	118,637
2005	151	12,486	346,071	74,219	128,076		9,352	225,725	52,682	181,246	100,518
2006	115	9,934	247,135	64,028	131,888	35	16,814	214,470	63,350	216,381	86,522
<b>TOTAL</b>	<b>683,706</b>	<b>29,442</b>	<b>1,598,982</b>	<b>405,161</b>	<b>1,111,106</b>	<b>35</b>	<b>29,616</b>	<b>1,271,491</b>	<b>282,895</b>	<b>1,303,874</b>	<b>603,186</b>
O.D.											686

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,613,272	3,103,036	603,872	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	217,479	67,628	5,683	
TOTAL LOSSES	3,830,751	3,170,664	609,555	
EXPECTED LOSSES	5,333,823	3,847,673	721,025	
CREDIBILITY	.08	.19	.28	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.737	1.438	.276	3.451
INDICATED (POST-TEST)	1.270	1.051	.202	2.523
PRES. ON RATE LEVEL	2.396	1.728	.324	4.448
DERIVED BY FORMULA	2.306	1.599	.290	4.195
UNDERLYING PRES. RATE	2.419	1.745	.327	4.491
PROPOSED	2.306	1.599	.290	4.195

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	4.395
IND. RATES				4.40	MINIMUM PREMIUM	
MAN. RATES	5.66	4.98	4.67	+ 4.40	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	72,990	2,282,097	3.126		1	1	1	108	111
2003	74,515	4,329,966	5.810		1	4	4	91	100
2004	76,494	2,691,142	3.518	2		1	7	78	88
2005	79,070	1,953,407	2.470	2		1	7	74	84
2006	82,480	1,920,472	2.328	2			4	69	75
<b>TOTAL</b>	<b>385,549</b>	<b>13,177,084</b>	<b>3.418</b>	<b>6</b>	<b>2</b>	<b>7</b>	<b>23</b>	<b>420</b>	<b>458</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
2002		420,742	142,783	12,532	678,333		71,479	37,856	12,324	722,082	183,966
2003		111,845	480,867	60,075	387,770		2,126,790	146,119	67,403	714,194	234,903
2004	228,250		153,940	287,848	411,559	13,670		526,060	255,587	616,264	197,964
2005	43,500		104,127	164,717	427,386	409		128,171	109,111	796,427	179,559
2006	439,472			125,260	365,381	500			92,797	713,198	183,864
<b>TOTAL</b>	<b>711,222</b>	<b>532,587</b>	<b>881,717</b>	<b>650,432</b>	<b>2,270,429</b>	<b>14,579</b>	<b>2,198,269</b>	<b>838,206</b>	<b>537,222</b>	<b>3,562,165</b>	<b>980,256</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
2002		712,876	209,605	17,532	955,096		155,430	100,243	21,284	1,074,459	204,754
2003		52,592	742,690	92,786	526,781		809,353	433,859	119,799	996,451	255,809
2004	339,998	8,009	370,003	346,885	536,479	21,016	27,130	938,609	359,774	817,184	217,760
2005	74,286	19,670	591,871	201,998	493,759	903	25,737	690,320	189,506	922,326	189,435
2006	649,029	31,907	792,530	215,454	365,162	2,553	54,412	698,390	211,950	635,956	193,057
<b>TOTAL</b>	<b>1,063,313</b>	<b>825,054</b>	<b>2,706,699</b>	<b>874,655</b>	<b>2,877,277</b>	<b>24,472</b>	<b>1,072,062</b>	<b>2,861,421</b>	<b>902,313</b>	<b>4,446,376</b>	<b>1,060,815</b>
O.D.											1,292

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,553,021	9,100,621	1,062,107	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	319,997	125,112	7,267	
TOTAL LOSSES	8,873,018	9,225,733	1,069,374	
EXPECTED LOSSES	7,791,946	7,078,679	921,462	
CREDIBILITY	.12	.28	.41	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.301	2.393	.277	4.971
INDICATED (POST-TEST)	1.682	1.749	.202	3.633
PRES. ON RATE LEVEL	2.002	1.819	.236	4.057
DERIVED BY FORMULA	1.964	1.799	.222	3.985
UNDERLYING PRES. RATE	2.021	1.836	.239	4.096
PROPOSED	1.964	1.799	.222	3.985

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	4.175
IND. RATES				4.18	MINIMUM PREMIUM	
MAN. RATES	4.96	4.45	4.26	+ 4.18	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	51,543	1,692,233	3.283			5	8	29	42
2003	57,847	1,256,326	2.171			3	7	27	37
2004	79,203	3,208,360	4.050			6	6	36	48
2005	77,762	922,645	1.186			2	4	30	36
2006	81,462	2,037,558	2.501			2	9	31	43
TOTAL	347,817	9,117,122	2.621			1	18	153	206
O.D.		211,326	.060				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			684,581	144,276	141,124			322,090	93,832	221,845	84,485
2003			496,805	261,411	95,668			86,310	97,803	101,880	116,449
2004			1,086,465	268,290	172,724			1,296,661	109,357	188,332	86,531
2005			285,535	84,022	192,919			52,207	51,301	163,950	92,711
2006	341,834		226,043	380,633	176,807			230,974	373,002	208,371	99,894
TOTAL	341,834		2,779,429	1,138,632	779,242			1,988,242	725,295	884,378	480,070
O.D.			137,176					74,150			

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,004,965	201,842	198,703			852,893	162,049	330,105	94,032
2003		11,231	780,898	350,622	135,508		2,665	242,709	145,901	144,951	126,813
2004		39,623	1,604,342	331,341	243,903		45,438	1,459,005	174,441	259,714	95,184
2005	288	22,301	613,275	111,379	229,618		9,707	234,074	65,283	193,411	97,810
2006	505,716	58,299	1,341,193	349,819	218,795	726	104,437	1,296,413	314,998	237,326	104,889
TOTAL	506,004	131,454	5,344,673	1,345,003	1,026,527	726	162,247	4,085,094	862,672	1,165,507	518,728
O.D.		5,012	198,056	3,329	1,802		5,761	181,030	4,276	1,253	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,620,057	4,410,369	518,728	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	188,945	59,832	3,521	
TOTAL LOSSES	10,809,002	4,470,201	522,249	
EXPECTED LOSSES	4,549,446	2,973,836	417,380	
CREDIBILITY	.11	.26	.38	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.108	1.285	.150	4.543
INDICATED (POST-TEST)	2.272	.939	.110	3.321
PRES. ON RATE LEVEL	1.304	.852	.120	2.276
DERIVED BY FORMULA	1.410	.875	.116	2.401
UNDERLYING PRES. RATE	1.308	.855	.120	2.283
PROPOSED	1.410	.875	.116	2.401

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	2.596
IND. RATES				2.60	MINIMUM PREMIUM	
MAN. RATES	2.86	2.58	2.50	+ 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	
2002	84,851	621,071	.731			1	1		27	29
2003	77,056	1,312,663	1.703			3	6		28	37
2004	79,550	3,159,487	3.971			4	6		53	63
2005	81,613	2,474,994	3.032			6	6		34	46
2006	83,627	2,610,942	3.122			4	7		31	43
<b>TOTAL</b>	<b>406,697</b>	<b>10,179,157</b>	<b>2.503</b>			<b>1</b>	<b>18</b>		<b>173</b>	<b>218</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			256,392	20,503	96,032			59,566		86,574	102,004
2003			444,165	265,298	132,681			54,538	182,911	134,603	98,467
2004			948,822	302,638	489,031			442,719	127,793	517,316	331,168
2005			866,619	263,531	199,470			413,112	261,119	318,497	152,646
2006	306,959		625,697	217,804	169,259	2,110		171,137	602,631	343,293	172,052
<b>TOTAL</b>	<b>306,959</b>		<b>3,141,695</b>	<b>1,069,774</b>	<b>1,086,473</b>	<b>2,110</b>		<b>1,141,072</b>	<b>1,174,454</b>	<b>1,400,283</b>	<b>856,337</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			376,383	28,684	135,213			157,731		128,821	113,530
2003		10,087	707,347	356,080	185,395		1,706	183,921	268,640	192,678	107,231
2004		40,145	1,645,037	389,342	646,947		37,347	1,232,504	210,248	683,877	364,285
2005	873	61,051	1,640,542	291,297	264,181		61,811	1,357,818	290,356	401,017	161,042
2006	454,146	71,982	1,514,418	263,051	209,537	11,158	129,949	1,663,452	482,493	380,304	180,655
<b>TOTAL</b>	<b>455,019</b>	<b>183,265</b>	<b>5,883,727</b>	<b>1,328,454</b>	<b>1,441,273</b>	<b>11,158</b>	<b>230,813</b>	<b>4,595,426</b>	<b>1,251,737</b>	<b>1,786,697</b>	<b>926,743</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,359,408	5,808,161	926,743	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	295,951	60,347	5,563	
TOTAL LOSSES	11,655,359	5,868,508	932,306	
EXPECTED LOSSES	7,312,412	3,623,671	723,921	
CREDIBILITY	.12	.29	.42	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.866	1.443	.229	4.538
INDICATED (POST-TEST)	2.095	1.055	.167	3.317
PRES. ON RATE LEVEL	1.792	.888	.178	2.858
DERIVED BY FORMULA	1.828	.936	.173	2.937
UNDERLYING PRES. RATE	1.798	.891	.178	2.867
PROPOSED	1.828	.936	.173	2.937

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.176
IND. RATES				3.18	MINIMUM PREMIUM	
MAN. RATES	3.70	3.29	3.14	+ 3.18	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
2002	28,709	561,965	1.957			28,709			1	2	14	17
2003	27,696	659,958	2.382			27,696			1	5	12	18
2004	32,310	1,207,842	3.738			32,310				4	16	21
2005	41,373	1,429,593	3.455			41,373	1		1	2	25	29
2006	38,255	406,501	1.062			38,255			1	2	12	15
<b>TOTAL</b>	<b>168,343</b>	<b>4,265,859</b>	<b>2.534</b>			<b>168,343</b>	<b>2</b>		<b>4</b>	<b>15</b>	<b>79</b>	<b>100</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			218,264	87,509	89,057			34,915	19,492	78,993	33,735
2003			153,212	132,233	56,991			42,896	94,638	148,724	31,264
2004	521,131			145,673	153,637				69,549	261,864	55,988
2005	13,007		152,000	169,301	107,703	727,359		30,105	27,915	124,048	78,155
2006			104,406	27,500	70,463			45,000	10,507	91,166	57,459
<b>TOTAL</b>	<b>534,138</b>		<b>627,882</b>	<b>562,216</b>	<b>477,851</b>	<b>727,359</b>		<b>152,916</b>	<b>222,101</b>	<b>704,795</b>	<b>256,601</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			320,412	122,425	125,391			92,455	33,663	117,540	37,547
2003		3,487	252,305	176,598	79,801		1,352	135,538	141,402	209,811	34,046
2004	776,269	2,256	113,485	170,907	201,495		1,565	79,584	99,306	342,688	61,587
2005	14,824	16,748	473,418	163,672	136,484	1,061,090	5,710	143,180	39,506	145,014	82,454
2006	185	13,726	295,984	52,194	74,716	20	15,515	184,070	32,424	83,117	60,332
<b>TOTAL</b>	<b>791,278</b>	<b>36,217</b>	<b>1,455,604</b>	<b>685,796</b>	<b>617,887</b>	<b>1,061,110</b>	<b>24,142</b>	<b>634,827</b>	<b>346,301</b>	<b>898,170</b>	<b>275,966</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,003,178	2,548,154	275,966			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	154,285	45,869	2,049			
TOTAL LOSSES	4,157,463	2,594,023	278,015			
EXPECTED LOSSES	3,770,883	2,333,235	245,781			
CREDIBILITY	.07	.16	.23			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.470	1.541	.165	4.176		
INDICATED (POST-TEST)	1.806	1.126	.121	3.053		
PRES. ON RATE LEVEL	2.233	1.382	.145	3.760		
DERIVED BY FORMULA	2.203	1.341	.139	3.683		
UNDERLYING PRES. RATE	2.240	1.386	.146	3.772		
PROPOSED	2.203	1.341	.139	3.683		
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.983
IND. RATES				3.98	MINIMUM PREMIUM	
MAN. RATES	4.98	4.40	4.13	+ 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
2002	16,680	842,311	5.049			2	4	15	21
2003	18,380	261,255	1.421				1	18	19
2004	25,230	875,920	3.471			3	1	15	19
2005	22,333	1,282,110	5.740			3	3	21	27
2006	21,242	478,645	2.253			1		21	22
<b>TOTAL</b>	<b>103,865</b>	<b>3,740,241</b>	<b>3.601</b>			<b>9</b>	<b>9</b>	<b>90</b>	<b>108</b>
O.D.		613,468	.590			1	1		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			263,699	109,135	36,942			195,515	145,747	66,177	25,096
2003				675	90,841				2,221	107,638	59,880
2004			419,533	21,749	37,599			135,984	14,920	169,403	76,732
2005			354,478	193,277	114,817			145,248	175,340	228,342	70,608
2006			130,500		131,726			20,000		148,043	48,376
<b>TOTAL</b>			<b>1,168,210</b>	<b>324,836</b>	<b>411,925</b>			<b>496,747</b>	<b>338,228</b>	<b>719,603</b>	<b>280,692</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
2002			387,110	152,679	52,014			517,723	251,705	98,471	27,932
2003		83	6,601	3,006	122,754		27	5,464	5,954	149,834	65,209
2004		15,736	626,058	36,672	54,224		11,153	365,989	36,226	222,066	84,405
2005	357	28,847	789,679	194,926	151,262		27,263	609,774	183,665	281,538	74,491
2006	156	16,802	362,467	55,898	131,846		12,740	155,044	34,436	130,588	50,795
<b>TOTAL</b>	<b>513</b>	<b>61,468</b>	<b>2,171,915</b>	<b>443,181</b>	<b>512,100</b>		<b>51,183</b>	<b>1,653,994</b>	<b>511,986</b>	<b>882,497</b>	<b>302,832</b>
O.D.	163	8,896	228,644	84,234	4,142		29,750	636,414	28,807	8,796	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,842,940	2,475,743	302,832			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	103,718	23,738	1,720			
TOTAL LOSSES	4,946,658	2,499,481	304,552			
EXPECTED LOSSES	2,551,964	1,344,012	220,195			
CREDIBILITY	.05	.11	.17			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	4.763	2.406	.293	7.462		
INDICATED (POST-TEST)	3.482	1.759	.214	5.455		
PRES. ON RATE LEVEL	2.449	1.290	.211	3.950		
DERIVED BY FORMULA	2.501	1.342	.212	4.055		
UNDERLYING PRES. RATE	2.457	1.294	.212	3.963		
PROPOSED	2.501	1.342	.212	4.055		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	4.385
IND. RATES				4.39	MINIMUM PREMIUM	
MAN. RATES	4.72	4.35	4.34	+ 4.39	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	32,654									
2003	31,062	136								
2004	28,278									
2005	30,631									
2006	30,582	444	.001							
<b>TOTAL</b>	<b>153,207</b>	<b>580</b>								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											136
2006											444
<b>TOTAL</b>											<b>580</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											148
2006											466
<b>TOTAL</b>											<b>614</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B			614			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	7,640	24				
TOTAL LOSSES	7,640	24	614			
EXPECTED LOSSES	188,444	1,533				
CREDIBILITY	.06	.15	.22			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.005	.000	.000	.005		
INDICATED (POST-TEST)	.004	.000	.000	.004		
PRES. ON RATE LEVEL	.122	.001	.000	.123		
DERIVED BY FORMULA	.115	.001	.000	.116		
UNDERLYING PRES. RATE	.123	.001	.000	.124		
PROPOSED	.115	.001	.000	.116		
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	.122
IND. RATES				.12	MINIMUM PREMIUM	
MAN. RATES	.17	.14	.13	+ .12	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	62,913	518								
2003	64,255	4,213	.006						2	2
2004	76,395	979	.001							
2005	72,848	1,167	.001							
2006	39,560									
<b>TOTAL</b>	<b>315,971</b>	<b>6,877</b>	<b>.002</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
2002											518
2003					3,559					427	227
2004											979
2005											1,167
<b>TOTAL</b>					<b>3,559</b>					<b>427</b>	<b>2,891</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											577
2003		3	253	83	4,809			20	11	593	247
2004											1,077
2005											1,231
<b>TOTAL</b>		<b>3</b>	<b>253</b>	<b>83</b>	<b>4,809</b>			<b>20</b>	<b>11</b>	<b>593</b>	<b>3,132</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	276	5,496	3,132	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	19,349	38		
TOTAL LOSSES	19,625	5,534	3,132	
EXPECTED LOSSES	508,714	3,160		
CREDIBILITY	.10	.24	.36	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.006	.002	.001	.009
INDICATED (POST-TEST)	.004	.001	.001	.006
PRES. ON RATE LEVEL	.159	.001	.000	.160
DERIVED BY FORMULA	.144	.001	.000	.145
UNDERLYING PRES. RATE	.161	.001	.000	.162
PROPOSED	.144	.001	.000	.145

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE
IND. RATES				.15	MINIMUM PREMIUM
MAN. RATES	.25	.20	.17	+ .15	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	9,842	629,301	6.394			9,842			3	1	6	10
2003	8,947	133,735	1.494			8,947				1	8	9
2004	9,054	34,920	.385			9,054					4	4
2005	8,368	33,963	.405			8,368					2	2
2006	8,759	388,783	4.438			8,759				2	7	9
<b>TOTAL</b>	<b>44,970</b>	<b>1,220,702</b>	<b>2.714</b>			<b>44,970</b>			<b>3</b>	<b>4</b>	<b>27</b>	<b>34</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			363,780	60,000	23,125			128,473	11,644	31,411	10,868
2003				25,000	33,708				13,818	27,235	33,974
2004					3,185					12,448	19,287
2005					7,160					6,199	20,604
2006				97,046	63,396				52,853	144,520	30,968
<b>TOTAL</b>			<b>363,780</b>	<b>182,046</b>	<b>130,574</b>			<b>128,473</b>	<b>78,315</b>	<b>221,813</b>	<b>115,701</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			534,029	83,940	32,560			340,197	20,109	46,739	12,096
2003		27	7,017	33,642	45,964		6	4,372	20,623	38,282	36,998
2004		11	740	209	4,050		25	1,860	777	16,077	21,216
2005		124	4,277	998	8,037		43	2,112	677	7,066	21,737
2006	279	11,905	293,479	90,962	71,259	107	15,332	199,968	64,733	132,928	32,516
<b>TOTAL</b>	<b>279</b>	<b>12,067</b>	<b>839,542</b>	<b>209,751</b>	<b>161,870</b>	<b>107</b>	<b>15,406</b>	<b>548,509</b>	<b>106,919</b>	<b>241,092</b>	<b>124,563</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,415,910	719,632	124,563	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	48,678	12,825	1,068	
TOTAL LOSSES	1,464,588	732,457	125,631	
EXPECTED LOSSES	1,209,244	830,146	144,353	
CREDIBILITY	.03	.07	.10	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.257	1.629	.279	5.165
INDICATED (POST-TEST)	2.381	1.191	.204	3.776
PRES. ON RATE LEVEL	2.663	1.829	.318	4.810
DERIVED BY FORMULA	2.655	1.784	.307	4.746
UNDERLYING PRES. RATE	2.689	1.846	.321	4.856
PROPOSED	2.655	1.784	.307	4.746

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE
IND. RATES				4.97	MINIMUM PREMIUM
MAN. RATES	6.06	5.36	5.05	+ 4.97	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	63,267	1,874,396	2.962			3	3	49	55
2003	66,339	589,793	.889				2	31	33
2004	68,308	2,555,778	3.741			6	4	41	51
2005	66,880	1,457,741	2.179	1			2	38	41
2006	71,763	994,113	1.385				4	42	46
<b>TOTAL</b>	<b>336,557</b>	<b>7,471,821</b>	<b>2.220</b>	<b>1</b>		<b>9</b>	<b>15</b>	<b>201</b>	<b>226</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
2002			456,533	107,842	262,286			448,444	29,301	366,480	203,510
2003				55,292	185,160				52,920	174,390	122,031
2004			804,257	109,274	308,512			891,940	26,995	315,277	99,523
2005	46,752			58,590	365,793	501,487			71,076	299,010	115,033
2006				121,680	257,906				38,955	442,695	132,877
<b>TOTAL</b>	<b>46,752</b>		<b>1,260,790</b>	<b>452,678</b>	<b>1,379,657</b>	<b>501,487</b>		<b>1,340,384</b>	<b>219,247</b>	<b>1,597,852</b>	<b>672,974</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
2002			556,426	150,870	369,300			896,866	50,603	545,320	226,507
2003		165	23,398	76,985	251,112		48	19,980	80,772	244,123	132,892
2004		30,512	1,234,434	159,565	406,821		59,254	1,889,898	95,042	421,629	109,475
2005	63,996	8,833	286,252	99,782	414,620	887,855	6,127	180,824	91,273	347,562	121,360
2006	422	25,344	628,324	175,746	261,240	76	31,387	401,466	119,622	392,505	139,521
<b>TOTAL</b>	<b>64,418</b>	<b>64,854</b>	<b>2,728,834</b>	<b>662,948</b>	<b>1,703,093</b>	<b>887,931</b>	<b>96,816</b>	<b>3,389,034</b>	<b>437,312</b>	<b>1,951,139</b>	<b>729,755</b>
O.D.		189	9,728	2,781	57,756		3	272	113	17,246	366

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,242,079	4,832,388	730,121			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	216,173	59,782	4,227			
TOTAL LOSSES	7,458,252	4,892,170	734,348			
EXPECTED LOSSES	5,250,289	3,409,322	538,491			
CREDIBILITY	.11	.25	.37			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.216	1.454	.218	3.888		
INDICATED (POST-TEST)	1.620	1.063	.159	2.842		
PRES. ON RATE LEVEL	1.545	1.003	.158	2.706		
DERIVED BY FORMULA	1.553	1.018	.158	2.729		
UNDERLYING PRES. RATE	1.560	1.013	.160	2.733		
PROPOSED	1.553	1.018	.158	2.729		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	2.884
IND. RATES				2.88	MINIMUM PREMIUM	
MAN. RATES	3.12	2.89	2.86	+ 2.88	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	306									
2003	333									
2004	352									
2005	270									
2006	635									
<b>TOTAL</b>	<b>1,896</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.	711	165	12	
TOTAL LOSSES	711	165	12	
EXPECTED LOSSES	15,662	6,485	1,233	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.038	.009	.001	.048
INDICATED (POST-TEST)	.028	.007	.001	.036
PRES. ON RATE LEVEL	.818	.339	.064	1.221
DERIVED BY FORMULA	.818	.336	.063	1.217
UNDERLYING PRES. RATE	.826	.342	.065	1.233
PROPOSED	.818	.336	.063	1.217

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	1.286
IND. RATES				1.29	MINIMUM PREMIUM	
MAN. RATES	1.51	1.33	1.29	+ 1.29	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
2002	338,819	5,795,677	1.710			338,819			12	21	168	201
2003	352,864	7,602,336	2.154			352,864			14	21	196	231
2004	387,993	7,997,571	2.061			387,993			15	33	167	215
2005	359,479	6,955,584	1.934			359,479			7	39	167	213
2006	419,071	7,233,469	1.726			419,071			4	40	179	223
<b>TOTAL</b>	<b>1,858,226</b>	<b>35,584,637</b>	<b>1.915</b>			<b>1,858,226</b>			<b>52</b>	<b>154</b>	<b>877</b>	<b>1083</b>
O.D.		106,798	.005								5	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,696,784	486,471	788,030			523,658	368,824	972,629	959,281
2003			2,084,951	522,999	1,111,662			1,063,042	426,160	1,420,565	972,957
2004			2,728,122	950,622	855,956			700,774	678,609	1,081,433	1,002,055
2005			973,721	1,120,781	1,129,770			144,351	759,889	1,528,642	1,298,430
2006			651,310	913,342	1,101,840			1,004,497	862,603	1,659,990	1,039,887
<b>TOTAL</b>			<b>8,134,888</b>	<b>3,994,215</b>	<b>4,987,258</b>			<b>3,436,322</b>	<b>3,096,085</b>	<b>6,663,259</b>	<b>5,272,610</b>
O.D.					38,088					30,474	38,236

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			2,490,879	680,572	1,109,541			1,386,646	636,961	1,447,274	1,067,680
2003		42,821	2,900,371	731,437	1,517,852		24,531	2,139,284	671,578	1,992,746	1,059,550
2004		113,804	4,645,457	1,171,798	1,164,323		66,226	2,267,232	917,144	1,452,060	1,102,261
2005	975	116,483	3,337,317	1,139,980	1,370,442		69,355	1,699,648	807,454	1,819,039	1,369,844
2006	3,223	175,975	4,140,989	1,069,697	1,175,920	1,722	337,104	4,168,487	998,356	1,586,784	1,091,881
<b>TOTAL</b>	<b>4,198</b>	<b>449,083</b>	<b>17,515,013</b>	<b>4,793,484</b>	<b>6,338,078</b>	<b>1,722</b>	<b>497,216</b>	<b>11,661,297</b>	<b>4,031,493</b>	<b>8,297,903</b>	<b>5,691,216</b>
O.D.	10	1,637	41,364	9,824	40,784		1,342	18,335	5,276	30,055	41,826

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	30,191,217	23,546,897	5,733,042			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,240,196	308,830	37,558			
TOTAL LOSSES	31,431,413	23,855,727	5,770,600			
EXPECTED LOSSES	29,880,274	16,798,364	4,645,567			
CREDIBILITY	.33	.78	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.691	1.284	.311	3.286		
INDICATED (POST-TEST)	1.236	.939	.227	2.402		
PRES. ON RATE LEVEL	1.592	.895	.248	2.735		
DERIVED BY FORMULA	1.475	.929	.227	2.631		
UNDERLYING PRES. RATE	1.608	.904	.250	2.762		
PROPOSED	1.475	.929	.227	2.631		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	2.780
IND. RATES				2.78	MINIMUM PREMIUM	
MAN. RATES	3.51	3.07	2.89	+ 2.78	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
2002	404,908	10,527,107	2.599			404,908		1	22	24	243	290
2003	424,856	13,725,468	3.230			424,856		1	34	26	235	296
2004	422,326	14,768,188	3.496			422,326	1	2	22	31	215	271
2005	444,434	10,836,918	2.438			444,434			21	23	204	248
2006	441,012	7,144,278	1.619			441,012			7	9	238	254
<b>TOTAL</b>	<b>2,137,536</b>	<b>57,001,959</b>	<b>2.667</b>			<b>2,137,536</b>	<b>1</b>	<b>4</b>	<b>106</b>	<b>113</b>	<b>1135</b>	<b>1359</b>
O.D.		50,454	.002								3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		396,949	3,169,613	811,854	1,633,968		207,709	813,660	385,356	1,945,742	1,162,256
2003		242,029	5,607,618	366,034	2,199,617		60,001	1,606,021	181,536	2,223,776	1,238,836
2004	500,000	575,283	3,685,089	674,991	1,656,865	8,000	3,448,117	1,028,030	455,745	1,709,263	1,026,805
2005			3,524,962	591,052	1,377,683			1,769,378	713,026	1,939,996	920,821
2006			1,180,867	338,781	1,940,799			762,402	132,314	2,038,212	750,903
<b>TOTAL</b>	<b>500,000</b>	<b>1,214,261</b>	<b>17,168,149</b>	<b>2,782,712</b>	<b>8,808,932</b>	<b>8,000</b>	<b>3,715,827</b>	<b>5,979,491</b>	<b>1,867,977</b>	<b>9,856,989</b>	<b>5,099,621</b>
O.D.					13,728					19,992	16,734

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		564,387	4,652,991	1,135,782	2,300,619		379,016	2,154,573	665,513	2,895,264	1,293,591
2003		780,384	8,439,249	588,531	2,999,437		214,796	4,166,081	360,849	3,107,934	1,349,092
2004	744,793	616,661	6,113,366	947,105	2,185,614	12,298	1,276,455	3,089,909	710,940	2,254,524	1,129,486
2005	3,396	231,828	6,245,106	855,897	1,673,095		200,316	4,584,633	931,406	2,322,213	971,466
2006	2,557	219,533	4,982,034	1,000,098	1,947,382	263	271,036	3,242,098	614,828	1,831,856	788,448
<b>TOTAL</b>	<b>750,746</b>	<b>2,412,793</b>	<b>30,432,746</b>	<b>4,527,413</b>	<b>11,106,147</b>	<b>12,561</b>	<b>2,341,619</b>	<b>17,237,294</b>	<b>3,283,536</b>	<b>12,411,791</b>	<b>5,532,083</b>
O.D.	4	581	14,959	3,577	14,419		519	8,361	2,589	22,087	17,993

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	53,212,183	31,371,559	5,550,076			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	2,126,782	429,474	35,431			
TOTAL LOSSES	55,338,965	31,801,033	5,585,507			
EXPECTED LOSSES	51,963,500	24,966,420	4,574,328			
CREDIBILITY	.37	.86	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.589	1.488	.261	4.338		
INDICATED (POST-TEST)	1.893	1.088	.191	3.172		
PRES. ON RATE LEVEL	2.407	1.157	.212	3.776		
DERIVED BY FORMULA	2.217	1.098	.191	3.506		
UNDERLYING PRES. RATE	2.431	1.168	.214	3.813		
PROPOSED	2.217	1.098	.191	3.506		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.705
IND. RATES				3.71	MINIMUM PREMIUM	
MAN. RATES	4.28	4.03	3.99	+ 3.71	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	53,846	1,775,499	3.297			53,846			4	7	27	38
2003	58,669	2,388,672	4.071			58,669			5	10	37	52
2004	59,927	2,810,463	4.689			59,927			5	19	27	51
2005	65,421	5,985,396	9.149			65,421	1		3	10	75	89
2006	65,864	2,134,588	3.240			65,864			1	8	71	80
<b>TOTAL</b>	<b>303,727</b>	<b>15,094,618</b>	<b>4.970</b>			<b>303,727</b>		<b>1</b>	<b>18</b>	<b>54</b>	<b>237</b>	<b>310</b>
O.D.		18,334	.006								1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			611,799	288,220	164,760			284,525	75,122	161,895	189,178
2003			689,375	496,172	152,389			225,539	359,313	282,083	183,801
2004			739,192	854,546	255,859			230,310	330,956	224,521	175,079
2005		359,572	463,716	316,305	710,293		2,785,808	102,856	189,183	830,261	227,402
2006			193,342	174,010	529,754			109,000	121,653	744,059	262,770
<b>TOTAL</b>		<b>359,572</b>	<b>2,697,424</b>	<b>2,129,253</b>	<b>1,813,055</b>		<b>2,785,808</b>	<b>952,230</b>	<b>1,076,227</b>	<b>2,242,819</b>	<b>1,038,230</b>
O.D.					3,258					10,682	4,394

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			898,121	403,221	231,981			753,421	129,737	240,901	210,555
2003		15,604	1,109,592	662,329	216,811		6,975	658,374	531,275	403,729	200,159
2004		37,409	1,583,438	977,742	371,370		22,958	788,371	421,920	315,028	192,587
2005	465	123,464	1,454,150	386,672	831,555		738,075	795,358	262,618	968,517	239,909
2006	826	59,152	1,385,597	322,283	535,964	244	81,037	1,006,537	252,014	671,261	275,909
<b>TOTAL</b>	<b>1,291</b>	<b>235,629</b>	<b>6,430,898</b>	<b>2,752,247</b>	<b>2,187,681</b>	<b>244</b>	<b>849,045</b>	<b>4,002,061</b>	<b>1,597,564</b>	<b>2,599,436</b>	<b>1,119,119</b>
O.D.	1	190	4,755	1,127	3,140		640	8,076	2,285	9,359	4,810

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,532,830	9,152,839	1,123,929			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	324,570	87,776	6,923			
TOTAL LOSSES	11,857,400	9,240,615	1,130,852			
EXPECTED LOSSES	7,863,492	4,798,887	865,622			
CREDIBILITY	.10	.23	.35			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.904	3.042	.372	7.318		
INDICATED (POST-TEST)	2.854	2.224	.272	5.350		
PRES. ON RATE LEVEL	2.564	1.565	.281	4.410		
DERIVED BY FORMULA	2.593	1.717	.278	4.588		
UNDERLYING PRES. RATE	2.589	1.580	.285	4.454		
PROPOSED	2.593	1.717	.278	4.588		
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	4.849
IND. RATES				4.85	MINIMUM PREMIUM	
MAN. RATES	5.38	4.70	4.66	+ 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
2002	150,587	2,486,449	1.651			5	8	56	69
2003	153,029	3,230,665	2.111			6	8	61	75
2004	150,814	1,771,025	1.174			2	7	48	57
2005	150,383	3,197,347	2.126			5	12	73	90
2006	169,453	1,932,560	1.140			1	6	44	51
<b>TOTAL</b>	<b>774,266</b>	<b>12,618,046</b>	<b>1.630</b>			<b>19</b>	<b>41</b>	<b>282</b>	<b>342</b>
O.D.		172,125	.022					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			785,888	366,696	412,358			258,226	103,406	372,984	186,891
2003			1,137,355	187,289	434,691			387,001	99,265	611,340	373,724
2004			283,226	185,215	345,864			96,151	114,732	417,612	328,225
2005			660,257	379,831	588,102			221,653	220,089	660,177	467,238
2006			112,004	290,961	391,108			86,947	147,612	482,044	421,884
<b>TOTAL</b>			<b>2,978,730</b>	<b>1,409,992</b>	<b>2,172,123</b>			<b>1,049,978</b>	<b>685,104</b>	<b>2,544,157</b>	<b>1,777,962</b>
O.D.					80,124					80,117	11,884

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,153,684	513,009	580,599			683,782	178,583	554,999	208,010
2003		25,903	1,727,280	267,372	594,769		12,008	1,018,894	168,929	855,482	406,985
2004		13,885	588,087	234,145	451,219		10,004	363,893	168,477	548,385	361,048
2005	665	61,195	1,717,350	431,771	703,192		41,173	984,093	275,183	780,496	492,936
2006	1,015	55,277	1,319,366	351,106	411,570	289	64,394	805,444	209,507	443,816	442,978
<b>TOTAL</b>	<b>1,680</b>	<b>156,260</b>	<b>6,505,767</b>	<b>1,797,403</b>	<b>2,741,349</b>	<b>289</b>	<b>127,579</b>	<b>3,856,106</b>	<b>1,000,679</b>	<b>3,183,178</b>	<b>1,911,957</b>
O.D.	21	3,236	86,133	20,338	82,879		1,647	35,783	10,893	85,947	12,680

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,774,501	8,922,666	1,924,637			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	430,626	113,829	11,419			
TOTAL LOSSES	11,205,127	9,036,495	1,936,056			
EXPECTED LOSSES	10,421,619	6,418,664	1,440,135			
CREDIBILITY	.19	.44	.65			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.447	1.167	.250	2.864		
INDICATED (POST-TEST)	1.058	.853	.183	2.094		
PRES. ON RATE LEVEL	1.333	.821	.184	2.338		
DERIVED BY FORMULA	1.281	.835	.183	2.299		
UNDERLYING PRES. RATE	1.346	.829	.186	2.361		
PROPOSED	1.281	.835	.183	2.299		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	2.430
IND. RATES				2.43	MINIMUM PREMIUM	
MAN. RATES	3.07	2.59	2.47	+ 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
2002	32,689	335,743	1.027				3	22	25
2003	36,753	1,904,641	5.182			5	4	16	25
2004	35,911	810,677	2.257			2	2	18	22
2005	30,604	1,262,936	4.126			4	2	13	19
2006	23,535	556,477	2.364				1	21	22
<b>TOTAL</b>	<b>159,492</b>	<b>4,870,474</b>	<b>3.054</b>			<b>11</b>	<b>12</b>	<b>90</b>	<b>113</b>
O.D.		34							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				21,120	84,262				46,815	118,599	64,947
2003			828,500	102,651	76,094			400,425	307,042	122,624	67,305
2004			221,481	121,693	62,938			108,143	47,205	133,113	116,104
2005			725,252	123,425	44,865			198,191	41,570	67,052	62,581
2006				81,011	165,428				30,682	219,668	59,688
<b>TOTAL</b>			<b>1,775,233</b>	<b>449,900</b>	<b>433,587</b>			<b>706,759</b>	<b>473,314</b>	<b>661,056</b>	<b>370,625</b>
O.D.											34

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				29,547	118,640				80,850	176,475	72,286
2003		18,386	1,217,665	144,649	107,612		11,633	1,024,450	455,851	181,233	73,295
2004		9,695	399,428	143,813	88,095		9,374	311,378	70,841	176,787	127,714
2005	730	45,148	1,187,773	145,911	77,358		24,330	529,295	60,949	86,734	66,023
2006	277	16,533	409,142	114,835	167,883	61	17,020	218,702	66,614	196,119	62,672
<b>TOTAL</b>	<b>1,007</b>	<b>89,762</b>	<b>3,214,008</b>	<b>578,755</b>	<b>559,588</b>	<b>61</b>	<b>62,357</b>	<b>2,083,825</b>	<b>735,105</b>	<b>817,348</b>	<b>401,990</b>
O.D.											38

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,451,020	2,690,796	402,028	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	137,394	25,581	2,007	
TOTAL LOSSES	5,588,414	2,716,377	404,035	
EXPECTED LOSSES	3,475,331	2,039,903	307,820	
CREDIBILITY	.07	.15	.23	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.504	1.703	.253	5.460
INDICATED (POST-TEST)	2.561	1.245	.185	3.991
PRES. ON RATE LEVEL	2.158	1.266	.191	3.615
DERIVED BY FORMULA	2.186	1.263	.190	3.639
UNDERLYING PRES. RATE	2.179	1.279	.193	3.651
PROPOSED	2.186	1.263	.190	3.639

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.846
IND. RATES				3.85	MINIMUM PREMIUM	
MAN. RATES	4.34	3.87	3.82	+ 3.85	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	125,440	5,214,914	4.157			12	11	138	161	
2003	136,697	4,365,479	3.193			9	21	128	158	
2004	169,885	5,709,374	3.360			14	22	107	143	
2005	140,079	1,985,860	1.417			3	5	60	68	
2006	137,015	3,142,036	2.293			2	7	90	99	
<b>TOTAL</b>	<b>709,116</b>	<b>20,417,663</b>	<b>2.879</b>			<b>40</b>	<b>66</b>	<b>523</b>	<b>629</b>	
O.D.		49,745	.007					2	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			2,116,537	333,484	677,852			687,987	214,193	875,988	308,873
2003			1,446,303	411,324	559,834			439,723	387,629	744,799	375,867
2004			2,300,916	634,122	616,575			625,680	320,101	872,800	339,180
2005			461,750	167,476	316,066			118,146	133,199	481,370	307,853
2006			242,495	277,592	517,235			529,802	205,276	1,025,091	344,545
<b>TOTAL</b>			<b>6,568,001</b>	<b>1,823,998</b>	<b>2,687,562</b>			<b>2,401,338</b>	<b>1,260,398</b>	<b>4,000,048</b>	<b>1,676,318</b>
O.D.					17,958					24,700	7,087

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			3,051,768	466,544	954,413			1,765,340	369,911	1,303,475	343,776
2003		32,937	2,228,922	567,717	768,786		13,632	1,222,003	589,566	1,049,507	409,319
2004		93,685	3,803,979	796,341	840,960		55,022	1,844,168	472,320	1,158,409	373,098
2005	462	37,329	1,030,706	206,972	378,104		23,750	586,324	173,942	565,119	324,785
2006	1,082	67,512	1,588,284	392,046	534,939	401	162,921	1,969,229	404,380	939,938	361,772
<b>TOTAL</b>	<b>1,544</b>	<b>231,463</b>	<b>11,703,659</b>	<b>2,429,620</b>	<b>3,477,202</b>	<b>401</b>	<b>255,325</b>	<b>7,387,064</b>	<b>2,010,119</b>	<b>5,016,448</b>	<b>1,812,750</b>
O.D.	3	425	10,558	2,502	22,071		600	7,554	2,140	30,635	7,580

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	19,598,596	12,990,737	1,820,330			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	817,129	162,879	10,526			
TOTAL LOSSES	20,415,725	13,153,616	1,830,856			
EXPECTED LOSSES	20,174,351	10,005,627	1,404,049			
CREDIBILITY	.18	.41	.61			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.879	1.855	.258	4.992		
INDICATED (POST-TEST)	2.105	1.356	.189	3.650		
PRES. ON RATE LEVEL	2.817	1.397	.196	4.410		
DERIVED BY FORMULA	2.689	1.380	.192	4.261		
UNDERLYING PRES. RATE	2.845	1.411	.198	4.454		
PROPOSED	2.689	1.380	.192	4.261		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	4.503
IND. RATES				4.50	MINIMUM PREMIUM	
MAN. RATES	5.58	4.95	4.66	+ 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	
2002	25,652	380,068	1.481			1			11	12
2003	11,147	269,957	2.421			1			14	15
2004	11,144	379,611	3.406			1			9	10
2005	9,588	90,539	.944						7	7
2006	12,228	42,877	.350						2	2
<b>TOTAL</b>	<b>69,759</b>	<b>1,163,052</b>	<b>1.667</b>			<b>3</b>			<b>43</b>	<b>46</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			104,032		143,455			19,081		67,292	46,208
2003			110,150		49,595			15,256		62,983	31,973
2004			132,593		99,812			11,667		105,520	30,019
2005					22,948					39,329	28,262
2006					12,283					18,837	11,757
<b>TOTAL</b>			<b>346,775</b>		<b>328,093</b>			<b>46,004</b>		<b>293,961</b>	<b>148,219</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			152,719		201,984			50,526		100,131	51,430
2003		2,510	164,468	2,230	67,429		482	41,071	2,012	87,719	34,819
2004		5,285	214,566	9,825	128,607		1,154	44,247	7,272	136,495	33,021
2005		418	13,710	3,198	25,756		280	13,405	4,298	44,837	29,816
2006	6	718	17,922	4,247	11,837		1,128	14,240	4,030	16,505	12,345
<b>TOTAL</b>	<b>6</b>	<b>8,931</b>	<b>563,385</b>	<b>19,500</b>	<b>435,613</b>		<b>3,044</b>	<b>163,489</b>	<b>17,612</b>	<b>385,687</b>	<b>161,431</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	738,855	858,412	161,431			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	34,422	11,545	1,348			
TOTAL LOSSES	773,277	869,957	162,779			
EXPECTED LOSSES	929,888	1,107,075	202,998			
CREDIBILITY	.04	.09	.13			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.108	1.247	.233	2.588		
INDICATED (POST-TEST)	.810	.912	.170	1.892		
PRES. ON RATE LEVEL	1.320	1.572	.288	3.180		
DERIVED BY FORMULA	1.300	1.513	.273	3.086		
UNDERLYING PRES. RATE	1.333	1.587	.291	3.211		
PROPOSED	1.300	1.513	.273	3.086		
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.261
IND. RATES				3.26	MINIMUM PREMIUM	
MAN. RATES	4.00	3.51	3.36	+ 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
2002	108,587	2,784,143	2.563			108,587			6	17	60	83
2003	102,438	3,010,580	2.938			102,438			5	20	53	78
2004	112,930	2,606,464	2.308			112,930			3	22	37	62
2005	112,433	1,682,835	1.496			112,433			2	7	38	47
2006	120,385	708,677	.588			120,385			1	3	26	30
<b>TOTAL</b>	<b>556,773</b>	<b>10,792,699</b>	<b>1.938</b>			<b>556,773</b>			<b>17</b>	<b>69</b>	<b>214</b>	<b>300</b>
O.D.		30,731	.005								2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			876,227	378,257	169,814			242,760	231,768	367,289	518,028
2003			707,516	705,668	201,970			272,415	333,916	309,423	479,672
2004			411,108	560,252	173,245			183,892	285,295	287,132	705,540
2005			206,488	340,906	386,859			57,836	189,430	297,128	204,188
2006			106,222	99,962	98,922			35,000	70,503	132,703	165,365
<b>TOTAL</b>			<b>2,307,561</b>	<b>2,085,045</b>	<b>1,030,810</b>			<b>791,903</b>	<b>1,110,912</b>	<b>1,393,675</b>	<b>2,072,793</b>
O.D.					9,231					20,951	549

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,286,302	529,182	239,097			642,829	400,264	546,525	576,565
2003		16,042	1,178,277	938,989	287,375		8,420	771,201	496,576	441,321	522,363
2004		21,857	933,255	639,614	249,517		18,866	657,858	368,704	392,211	776,094
2005	208	31,317	915,005	348,211	463,076		19,062	445,833	194,261	358,468	215,418
2006	385	21,652	489,960	113,725	109,793	137	23,663	296,889	78,323	126,216	173,633
<b>TOTAL</b>	<b>593</b>	<b>90,868</b>	<b>4,802,799</b>	<b>2,569,721</b>	<b>1,348,858</b>	<b>137</b>	<b>70,011</b>	<b>2,814,610</b>	<b>1,538,128</b>	<b>1,864,741</b>	<b>2,264,073</b>
O.D.		168	5,518	1,287	10,361		150	7,140	2,290	23,883	604

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,791,994	7,359,269	2,264,677			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	434,076	126,591	16,271			
TOTAL LOSSES	8,226,070	7,485,860	2,280,948			
EXPECTED LOSSES	10,623,229	7,171,236	2,054,493			
CREDIBILITY	.15	.35	.52			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.477	1.345	.410	3.232		
INDICATED (POST-TEST)	1.080	.983	.300	2.363		
PRES. ON RATE LEVEL	1.889	1.275	.366	3.530		
DERIVED BY FORMULA	1.768	1.173	.332	3.273		
UNDERLYING PRES. RATE	1.908	1.288	.369	3.565		
PROPOSED	1.768	1.173	.332	3.273		
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.459
IND. RATES				3.46	MINIMUM PREMIUM	
MAN. RATES	4.69	4.04	3.73	+ 3.46	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	109,327	2,880,325	2.634			109,327			9	14	62	85
2003	117,465	10,153,220	8.643			117,465			30	99	176	305
2004	129,847	14,011,104	10.790			129,847			34	93	211	338
2005	128,025	11,451,464	8.944			128,025	1		26	79	162	268
2006	136,941	8,305,068	6.064			136,941			15	98	145	258
<b>TOTAL</b>	<b>621,605</b>	<b>46,801,181</b>	<b>7.529</b>			<b>621,605</b>	<b>1</b>		<b>114</b>	<b>383</b>	<b>756</b>	<b>1254</b>
O.D.		3,665										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,222,665	344,109	291,587			277,011	187,615	346,522	210,816
2003			5,001,133	1,522,165	554,971			1,055,185	1,037,811	640,939	341,016
2004			5,985,173	1,517,307	949,927			2,740,880	1,147,674	1,117,053	553,090
2005	353,116		4,680,416	1,576,792	662,906	2,000		1,611,383	1,344,755	626,108	593,988
2006			2,367,176	1,476,924	818,438			438,835	1,661,564	1,051,973	490,158
<b>TOTAL</b>	<b>353,116</b>		<b>19,256,563</b>	<b>6,437,297</b>	<b>3,277,829</b>	<b>2,000</b>		<b>6,123,294</b>	<b>5,379,419</b>	<b>3,782,595</b>	<b>2,189,068</b>
O.D.											3,665

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,794,871	481,410	410,556			733,525	324,012	515,624	234,638
2003		112,653	7,627,278	2,062,109	794,194		32,400	2,903,798	1,540,643	926,470	371,366
2004		231,489	9,367,736	1,877,171	1,347,924		178,934	5,885,611	1,557,505	1,551,124	608,399
2005	606,816		8,703,297	1,640,048	970,708	4,410	215,850	4,610,721	1,298,909	881,052	626,657
2006	6,070		7,341,401	1,521,217	1,032,709	3,285	358,067	4,594,833	1,348,295	1,139,455	514,666
<b>TOTAL</b>	<b>612,886</b>	<b>1,006,631</b>	<b>34,834,583</b>	<b>7,581,955</b>	<b>4,556,091</b>	<b>7,695</b>	<b>785,251</b>	<b>18,728,488</b>	<b>6,069,364</b>	<b>5,013,725</b>	<b>2,355,726</b>
O.D.											4,025

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	55,975,534	23,221,135	2,359,751			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,546,888	303,007	15,943			
TOTAL LOSSES	57,522,422	23,524,142	2,375,694			
EXPECTED LOSSES	37,420,620	16,497,397	1,982,920			
CREDIBILITY	.16	.38	.56			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	9.254	3.784	.382	13.420		
INDICATED (POST-TEST)	6.765	2.766	.279	9.810		
PRES. ON RATE LEVEL	5.961	2.628	.316	8.905		
DERIVED BY FORMULA	6.090	2.680	.295	9.065		
UNDERLYING PRES. RATE	6.020	2.654	.319	8.993		
PROPOSED	6.090	2.680	.295	9.065		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	9.581
IND. RATES				9.58	MINIMUM PREMIUM	
MAN. RATES	10.47	9.53	9.41	+ 9.58	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	116,580	2,706,924	2.321	2		3	4	56	65	
2003	146,036	3,799,602	2.601			11	4	69	84	
2004	135,223	1,898,447	1.403			3	14	46	63	
2005	137,251	4,142,558	3.018			7	13	49	69	
2006	175,380	1,735,973	.989			1	11	42	54	
<b>TOTAL</b>	<b>710,470</b>	<b>14,283,504</b>	<b>2.010</b>	<b>2</b>		<b>25</b>	<b>46</b>	<b>262</b>	<b>335</b>	
O.D.		36,371	.005					3	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	590,954		424,514	168,764	568,720			217,484	33,331	400,283	302,874
2003			1,919,112	154,820	322,076			643,456	38,152	435,688	286,298
2004			435,840	308,873	286,214			131,356	211,660	291,714	232,790
2005			1,269,189	357,149	384,696			1,152,543	228,791	514,219	235,971
2006			148,275	144,376	273,297			165,000	270,680	510,606	223,739
<b>TOTAL</b>	<b>590,954</b>		<b>4,196,930</b>	<b>1,133,982</b>	<b>1,835,003</b>			<b>2,309,839</b>	<b>782,614</b>	<b>2,152,510</b>	<b>1,281,672</b>
O.D.					24,810					6,981	4,580

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	936,662		623,186	236,101	800,758			575,897	57,563	595,617	337,099
2003		43,339	2,855,462	229,701	445,014		19,793	1,638,687	83,021	610,765	311,779
2004		20,564	860,723	370,324	382,683		13,777	487,412	278,178	392,552	256,069
2005	1,099	80,334	2,177,371	406,559	484,323		91,577	2,034,530	312,279	630,006	248,949
2006	603	38,527	891,224	208,965	284,051	545	96,737	1,206,787	305,112	486,995	234,926
<b>TOTAL</b>	<b>938,364</b>	<b>182,764</b>	<b>7,407,966</b>	<b>1,451,650</b>	<b>2,396,829</b>	<b>545</b>	<b>221,884</b>	<b>5,943,313</b>	<b>1,036,153</b>	<b>2,715,935</b>	<b>1,388,822</b>
O.D.		8	206	51	34,826			168	68	10,148	4,965

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,695,218	7,645,660	1,393,787			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	369,270	121,414	10,811			
TOTAL LOSSES	15,064,488	7,767,074	1,404,598			
EXPECTED LOSSES	8,618,001	5,996,366	1,271,740			
CREDIBILITY	.18	.41	.61			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.120	1.093	.198	3.411		
INDICATED (POST-TEST)	1.550	.799	.145	2.494		
PRES. ON RATE LEVEL	1.201	.836	.177	2.214		
DERIVED BY FORMULA	1.264	.821	.157	2.242		
UNDERLYING PRES. RATE	1.213	.844	.179	2.236		
PROPOSED	1.264	.821	.157	2.242		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	2.369
IND. RATES				2.37	MINIMUM PREMIUM	
MAN. RATES	2.56	2.34	2.34	+ 2.37	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	5,956	342,581	5.751			1			5	6
2003	6,941	141,894	2.044						6	6
2004	7,247	107,388	1.481				1		1	2
2005	7,405	43,876	.592						2	2
2006	6,931	138,616	1.999						4	4
<b>TOTAL</b>	<b>34,480</b>	<b>774,355</b>	<b>2.246</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
2002			183,794		86,990			10,780		24,226	36,791
2003					59,602					58,725	23,567
2004				17,463	5,594				19,591	38,446	26,294
2005					6,138					7,255	30,483
2006					16,045					76,351	46,220
<b>TOTAL</b>			<b>183,794</b>	<b>17,463</b>	<b>174,369</b>			<b>10,780</b>	<b>19,591</b>	<b>205,003</b>	<b>163,355</b>
O.D.											505

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			269,810		122,482			28,545		36,048	40,948
2003		53	4,248	1,389	80,535		21	2,706	1,501	81,712	25,664
2004		213	10,635	19,639	7,856		359	17,139	25,764	50,911	28,923
2005		113	3,667	854	6,889		52	2,471	796	8,271	32,160
2006	6	937	23,413	5,547	15,460		4,578	57,714	16,337	66,894	48,531
<b>TOTAL</b>	<b>6</b>	<b>1,316</b>	<b>311,773</b>	<b>27,429</b>	<b>233,222</b>		<b>5,010</b>	<b>108,575</b>	<b>44,398</b>	<b>243,836</b>	<b>176,226</b>
O.D.											541

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	426,680	548,885	176,767	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	62,385	15,649	605	
TOTAL LOSSES	489,065	564,534	177,372	
EXPECTED LOSSES	1,522,292	906,824	78,614	
CREDIBILITY	.02	.06	.08	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.418	1.637	.514	3.569
INDICATED (POST-TEST)	1.037	1.197	.376	2.610
PRES. ON RATE LEVEL	4.372	2.604	.226	7.202
DERIVED BY FORMULA	4.305	2.520	.238	7.063
UNDERLYING PRES. RATE	4.415	2.630	.228	7.273
PROPOSED	4.305	2.520	.238	7.063

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	7.465
IND. RATES				7.47	MINIMUM PREMIUM	
MAN. RATES	9.13	7.98	7.61	+ 7.47	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	24,724	983,247	3.976			3	1	10	14
2003	27,375	140,806	.514					4	4
2004	28,129	706,014	2.509			2		9	11
2005	27,925	346,713	1.241				2	9	11
2006	27,488	184,431	.670					11	11
<b>TOTAL</b>	<b>135,641</b>	<b>2,361,211</b>	<b>1.741</b>			<b>5</b>	<b>3</b>	<b>43</b>	<b>51</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			398,036	17,763	198,528			129,956	19,195	157,404	62,365
2003					38,364					33,356	69,086
2004			407,771		28,093			97,264		91,254	81,632
2005				30,318	75,783				94,186	76,328	70,098
2006					51,176					91,753	41,502
<b>TOTAL</b>			<b>805,807</b>	<b>48,081</b>	<b>391,944</b>			<b>227,220</b>	<b>113,381</b>	<b>450,095</b>	<b>324,683</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			584,317	24,850	279,528			344,124	33,150	234,217	69,412
2003		34	2,734	895	51,838		9	1,539	855	46,413	75,235
2004		15,024	595,243	11,760	41,068		7,771	251,099	11,317	119,518	89,795
2005		2,523	80,314	35,807	87,158		5,833	130,550	85,972	95,911	73,953
2006	19	2,991	74,683	17,701	49,316		5,481	69,356	19,631	80,389	43,577
<b>TOTAL</b>	<b>19</b>	<b>20,572</b>	<b>1,337,291</b>	<b>91,013</b>	<b>508,908</b>		<b>19,094</b>	<b>796,668</b>	<b>150,925</b>	<b>576,448</b>	<b>351,972</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,173,644	1,327,294	351,972	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	46,121	18,348	2,198	
TOTAL LOSSES	2,219,765	1,345,642	354,170	
EXPECTED LOSSES	1,125,821	1,076,991	286,203	
CREDIBILITY	.06	.14	.20	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.637	.992	.261	2.890
INDICATED (POST-TEST)	1.197	.725	.191	2.113
PRES. ON RATE LEVEL	.822	.786	.209	1.817
DERIVED BY FORMULA	.845	.777	.205	1.827
UNDERLYING PRES. RATE	.830	.794	.211	1.835
PROPOSED	.845	.777	.205	1.827

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	1.931
IND. RATES				1.93	MINIMUM PREMIUM	
MAN. RATES	2.12	1.94	1.92	+ 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
2002	31,729	1,592,309	5.018			31,729			4	1	30	35
2003	35,944	648,028	1.802			35,944				4	23	27
2004	36,823	364,795	.990			36,823				2	15	17
2005	37,520	999,875	2.664			37,520		1		6	15	22
2006	33,271	525,701	1.580			33,271				1	13	14
<b>TOTAL</b>	<b>175,287</b>	<b>4,130,708</b>	<b>2.357</b>			<b>175,287</b>			<b>5</b>	<b>14</b>	<b>96</b>	<b>115</b>
O.D.		13,782	.007								1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			542,262	47,206	235,337			418,676	456	164,007	184,365
2003				143,548	260,205				43,013	111,443	89,819
2004				72,131	128,388				56,284	66,365	41,627
2005			263,537	216,891	66,086			34,111	218,606	117,976	82,668
2006				39,874	215,003				23,098	193,683	54,043
<b>TOTAL</b>			<b>805,799</b>	<b>519,650</b>	<b>905,019</b>			<b>452,787</b>	<b>341,457</b>	<b>653,474</b>	<b>452,522</b>
O.D.					5,778					8,004	

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			777,633	66,041	331,355			1,033,644	788	244,043	205,198
2003		239	45,030	194,713	353,994		33	14,836	64,875	156,264	97,813
2004		1,345	68,312	88,094	166,260		922	42,653	71,258	89,310	45,790
2005	265	23,896	660,153	203,157	95,901		16,835	362,028	196,403	156,244	87,215
2006	199	15,936	396,292	102,720	211,338	46	14,517	186,047	56,207	172,450	56,745
<b>TOTAL</b>	<b>464</b>	<b>41,416</b>	<b>1,947,420</b>	<b>654,725</b>	<b>1,158,848</b>	<b>46</b>	<b>32,307</b>	<b>1,639,208</b>	<b>389,531</b>	<b>818,311</b>	<b>492,761</b>
O.D.		6	413	134	7,808		3	368	204	11,136	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,661,651	3,040,697	492,761	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	190,176	47,815	3,676	
TOTAL LOSSES	3,851,827	3,088,512	496,437	
EXPECTED LOSSES	4,685,422	2,930,799	492,557	
CREDIBILITY	.07	.16	.24	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.197	1.762	.283	4.242
INDICATED (POST-TEST)	1.606	1.288	.207	3.101
PRES. ON RATE LEVEL	2.647	1.656	.278	4.581
DERIVED BY FORMULA	2.574	1.597	.261	4.432
UNDERLYING PRES. RATE	2.673	1.672	.281	4.626
PROPOSED	2.574	1.597	.261	4.432

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	4.684
IND. RATES				4.68	MINIMUM PREMIUM	
MAN. RATES	5.94	5.14	4.84	+ 4.68	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	950									
2003	712	170	.023							
2004	556	12,511	2.250						2	2
2005	505	7,754	1.535						1	1
2006	577	4,463	.773						1	1
<b>TOTAL</b>	<b>3,300</b>	<b>24,898</b>	<b>.754</b>						<b>4</b>	<b>4</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											170
2004					8,718					2,134	1,659
2005					3,019					931	3,804
2006					1,962					1,520	981
<b>TOTAL</b>					<b>13,699</b>					<b>4,585</b>	<b>6,614</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											185
2004		40	2,019	577	11,079		3	319	134	2,756	1,825
2005		57	1,805	422	3,388		4	317	103	1,060	4,013
2006	1	116	2,860	678	1,888		90	1,146	324	1,331	1,030
<b>TOTAL</b>	<b>1</b>	<b>213</b>	<b>6,684</b>	<b>1,677</b>	<b>16,355</b>		<b>97</b>	<b>1,782</b>	<b>561</b>	<b>5,147</b>	<b>7,053</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,777	23,740	7,053	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	4,059	703	52	
TOTAL LOSSES	12,836	24,443	7,105	
EXPECTED LOSSES	103,357	57,519	7,854	
CREDIBILITY	.00	.01	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.389	.741	.215	1.345
INDICATED (POST-TEST)	.284	.542	.157	.983
PRES. ON RATE LEVEL	3.101	1.726	.236	5.063
DERIVED BY FORMULA	3.101	1.714	.234	5.049
UNDERLYING PRES. RATE	3.132	1.743	.238	5.113
PROPOSED	3.101	1.714	.234	5.049

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	5.336
IND. RATES				5.34	MINIMUM PREMIUM	
MAN. RATES	5.83	5.34	5.35	+ 5.34	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	215,879	3,630,515	1.681			6	13		100	119
2003	214,341	3,061,156	1.428			9	8		71	88
2004	183,735	2,655,518	1.445			6	11		85	102
2005	171,794	2,721,957	1.584			5	9		93	107
2006	152,662	1,984,722	1.300			1	6		78	85
<b>TOTAL</b>	<b>938,411</b>	<b>14,053,868</b>	<b>1.498</b>			<b>27</b>	<b>47</b>		<b>427</b>	<b>501</b>
O.D.		116,442	.012						3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			929,037	525,133	714,232			214,039	96,081	832,686	319,307
2003			1,223,747	195,868	350,310			418,150	160,882	429,552	282,647
2004			785,791	253,915	316,247			256,664	130,886	593,188	318,827
2005			643,846	333,156	378,306			332,992	226,786	444,823	362,048
2006			169,865	152,690	438,099			27,997	245,262	620,979	329,830
<b>TOTAL</b>			<b>3,752,286</b>	<b>1,460,762</b>	<b>2,197,194</b>			<b>1,249,842</b>	<b>859,897</b>	<b>2,921,228</b>	<b>1,612,659</b>
O.D.					86,426					21,353	8,663

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,363,826	734,661	1,005,632			566,775	165,932	1,239,032	355,389
2003		27,767	1,849,069	277,516	481,225		12,903	1,102,358	253,952	604,431	307,803
2004		32,862	1,343,558	320,172	423,108		23,104	791,394	207,973	778,918	350,710
2005	650	54,739	1,515,001	362,830	464,059		52,043	1,176,658	268,062	539,209	381,961
2006	707	50,343	1,177,081	273,571	444,536	483	73,574	950,819	293,584	574,585	346,322
<b>TOTAL</b>	<b>1,357</b>	<b>165,711</b>	<b>7,248,535</b>	<b>1,968,750</b>	<b>2,818,560</b>	<b>483</b>	<b>161,624</b>	<b>4,588,004</b>	<b>1,189,503</b>	<b>3,736,175</b>	<b>1,742,185</b>
O.D.		430	20,620	5,828	109,891		38	2,419	1,053	28,343	9,373

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,189,221	9,858,103	1,751,558	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	372,589	98,665	8,971	
TOTAL LOSSES	12,561,810	9,956,768	1,760,529	
EXPECTED LOSSES	9,374,726	7,591,745	1,332,543	
CREDIBILITY	.21	.50	.73	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.339	1.061	.188	2.588
INDICATED (POST-TEST)	.979	.776	.137	1.892
PRES. ON RATE LEVEL	.989	.801	.141	1.931
DERIVED BY FORMULA	.987	.789	.138	1.914
UNDERLYING PRES. RATE	.999	.809	.142	1.950
PROPOSED	.987	.789	.138	1.914

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	TOTAL
IND. RATES				2.02	MINIMUM PREMIUM	
MAN. RATES	2.37	2.12	2.04	+ 2.02	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	26,560	505,292	1.902			1		12	13
2003	28,997	852,461	2.939			1		16	17
2004	24,564	609,495	2.481			1	2	16	19
2005	22,118	500,859	2.264				2	11	13
2006	20,863	276,091	1.323				1	7	8
<b>TOTAL</b>	<b>123,102</b>	<b>2,744,198</b>	<b>2.229</b>			<b>3</b>	<b>5</b>	<b>62</b>	<b>70</b>
O.D.		36,462	.029					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			225,894		85,561			118,921		51,850	23,066
2003			181,008		242,167			220,000		158,682	50,604
2004			92,558	151,414	105,375			42,925	85,655	103,419	28,149
2005				139,771	104,706				124,386	92,938	39,058
2006				65,105	65,789				13,023	84,825	47,349
<b>TOTAL</b>			<b>499,460</b>	<b>356,290</b>	<b>603,598</b>			<b>381,846</b>	<b>223,064</b>	<b>491,714</b>	<b>188,226</b>
O.D.					36,282						180

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			331,612		120,471			314,903		77,152	25,672
2003		4,286	281,728	7,413	327,896		6,769	557,785	9,824	221,980	55,108
2004		5,495	239,013	176,286	141,613		4,751	170,079	111,070	139,785	30,964
2005		7,241	224,073	130,939	127,201		7,660	169,725	112,681	117,705	41,206
2006	196	9,346	230,818	69,067	70,213	25	6,696	86,467	26,482	75,873	49,716
<b>TOTAL</b>	<b>196</b>	<b>26,368</b>	<b>1,307,244</b>	<b>383,705</b>	<b>787,394</b>	<b>25</b>	<b>25,876</b>	<b>1,298,959</b>	<b>260,057</b>	<b>632,495</b>	<b>202,666</b>
O.D.					51,085						189

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,658,668	2,114,736	202,855			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	95,979	21,656	1,547			
TOTAL LOSSES	2,754,647	2,136,392	204,402			
EXPECTED LOSSES	2,379,562	1,583,091	225,277			
CREDIBILITY	.05	.13	.19			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.238	1.735	.166	4.139		
INDICATED (POST-TEST)	1.636	1.268	.121	3.025		
PRES. ON RATE LEVEL	1.914	1.274	.181	3.369		
DERIVED BY FORMULA	1.900	1.273	.170	3.343		
UNDERLYING PRES. RATE	1.933	1.286	.183	3.402		
PROPOSED	1.900	1.273	.170	3.343		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.533
IND. RATES				3.53	MINIMUM PREMIUM	
MAN. RATES	4.19	3.65	3.56	+ 3.53	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	4,277	52,227	1.221				1	1	2
2003	3,108	3,056	.098						
2004	2,795	2,439	.087						
2005	2,739	69,385	2.533					1	1
2006	2,022	29,095	1.438					1	1
<b>TOTAL</b>	<b>14,941</b>	<b>156,202</b>	<b>1.045</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
2002				9,667	24,281				7,994	6,610	3,675
2003											3,056
2004											2,439
2005					53,045					15,988	352
2006					2,500					20,725	5,870
<b>TOTAL</b>				<b>9,667</b>	<b>79,826</b>				<b>7,994</b>	<b>43,323</b>	<b>15,392</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				13,524	34,188				13,806	9,836	4,090
2003											3,328
2004											2,683
2005		956	31,691	7,400	59,538		114	5,453	1,748	18,225	371
2006	1	145	3,645	865	2,407		1,239	15,668	4,435	18,158	6,164
<b>TOTAL</b>	<b>1</b>	<b>1,101</b>	<b>35,336</b>	<b>21,789</b>	<b>96,133</b>		<b>1,353</b>	<b>21,121</b>	<b>19,989</b>	<b>46,219</b>	<b>16,636</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	58,912	184,130	16,636	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	4,751	2,456	167	
TOTAL LOSSES	63,663	186,586	16,803	
EXPECTED LOSSES	126,253	244,883	27,193	
CREDIBILITY	.01	.03	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.426	1.249	.112	1.787
INDICATED (POST-TEST)	.311	.913	.082	1.306
PRES. ON RATE LEVEL	.837	1.623	.180	2.640
DERIVED BY FORMULA	.832	1.602	.175	2.609
UNDERLYING PRES. RATE	.845	1.639	.182	2.666
PROPOSED	.832	1.602	.175	2.609

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	TOTAL
IND. RATES				2.76	MINIMUM PREMIUM	
MAN. RATES	3.32	2.91	2.79	+ 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	
2002	13,581	637,594	4.694			1	2	10	13	
2003	13,594	761,222	5.599			3	1	2	6	
2004	13,787	282,083	2.046				2	7	9	
2005	13,864	185,042	1.334				1	5	6	
2006	15,312	400,039	2.612				2	8	10	
<b>TOTAL</b>	<b>70,138</b>	<b>2,265,980</b>	<b>3.231</b>			<b>4</b>	<b>8</b>	<b>32</b>	<b>44</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			171,473	56,561	18,320			287,172	66,761	25,789	11,518
2003			411,530	87,556	5,340			217,986	4,433	13,344	21,033
2004				73,132	87,283				45,115	58,725	17,828
2005				80,541	30,008				22,012	35,320	17,161
2006				163,625	48,908				80,000	81,881	25,625
<b>TOTAL</b>			<b>583,003</b>	<b>461,415</b>	<b>189,859</b>			<b>505,158</b>	<b>218,321</b>	<b>215,059</b>	<b>93,165</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			215,947	79,129	25,794			652,359	115,296	38,376	12,820
2003		9,239	617,801	119,203	10,231		6,669	547,036	12,445	19,870	22,905
2004		1,185	59,331	86,469	114,057		763	35,017	57,467	78,736	19,611
2005		3,625	110,997	71,225	39,263		1,481	36,463	22,004	42,341	18,105
2006	451	16,697	410,223	133,317	64,278	158	15,009	199,234	68,690	81,289	26,906
<b>TOTAL</b>	<b>451</b>	<b>30,746</b>	<b>1,414,299</b>	<b>489,343</b>	<b>253,623</b>	<b>158</b>	<b>23,922</b>	<b>1,470,109</b>	<b>275,902</b>	<b>260,612</b>	<b>100,347</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,939,685	1,279,480	100,347			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	30,693	15,116	690			
TOTAL LOSSES	2,970,378	1,294,596	101,037			
EXPECTED LOSSES	744,865	850,774	86,971			
CREDIBILITY	.04	.09	.13			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	4.235	1.846	.144	6.225		
INDICATED (POST-TEST)	3.096	1.349	.105	4.550		
PRES. ON RATE LEVEL	1.052	1.200	.123	2.375		
DERIVED BY FORMULA	1.134	1.213	.121	2.468		
UNDERLYING PRES. RATE	1.062	1.213	.124	2.399		
PROPOSED	1.134	1.213	.121	2.468		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	2.608
IND. RATES				2.61	MINIMUM PREMIUM	
MAN. RATES	2.76	2.51	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
2002	17,431	1,346,725	7.726			3	2	10	15
2003	16,645	1,257,292	7.553			4	5	11	20
2004	16,252	398,436	2.451			1	2	10	13
2005	14,586	493,699	3.384			2	1	5	8
2006	11,788	418,033	3.546			1	1	7	9
<b>TOTAL</b>	<b>76,702</b>	<b>3,914,185</b>	<b>5.103</b>			<b>11</b>	<b>11</b>	<b>43</b>	<b>65</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
2002			496,930	64,818	74,710			583,198	17,379	84,409	25,281
2003			512,792	318,249	118,898			153,123	74,183	58,431	21,616
2004			109,839	57,044	73,907			73,106	8,448	51,070	25,022
2005			257,528	16,021	18,592			132,586	4,344	41,724	22,904
2006			156,076	64,190	66,237			44,215	4,306	49,580	33,429
<b>TOTAL</b>			<b>1,533,165</b>	<b>520,322</b>	<b>352,344</b>			<b>986,228</b>	<b>108,660</b>	<b>285,214</b>	<b>128,252</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
2002			605,124	90,680	105,192			1,249,762	30,014	125,599	28,138
2003		11,616	816,395	426,009	167,914		4,696	402,553	112,484	84,195	23,540
2004		4,970	206,206	70,503	97,816		5,918	191,022	17,485	67,745	27,524
2005	259	15,015	391,222	29,036	28,531		14,934	326,999	21,089	52,230	24,164
2006	322	20,191	433,214	80,934	76,440	10	12,081	140,304	19,449	45,911	35,100
<b>TOTAL</b>	<b>581</b>	<b>51,792</b>	<b>2,452,161</b>	<b>697,162</b>	<b>475,893</b>	<b>10</b>	<b>37,629</b>	<b>2,310,640</b>	<b>200,521</b>	<b>375,680</b>	<b>138,466</b>
O.D.											1,072

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,852,813	1,749,256	139,538	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	62,055	15,168	898	
TOTAL LOSSES	4,914,868	1,764,424	140,436	
EXPECTED LOSSES	1,584,663	1,211,892	135,763	
CREDIBILITY	.04	.09	.14	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	6.408	2.300	.183	8.891
INDICATED (POST-TEST)	4.684	1.681	.134	6.499
PRES. ON RATE LEVEL	2.046	1.565	.175	3.786
DERIVED BY FORMULA	2.152	1.575	.169	3.896
UNDERLYING PRES. RATE	2.066	1.580	.177	3.823
PROPOSED	2.152	1.575	.169	3.896

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	4.118
IND. RATES				4.12	MINIMUM PREMIUM	
MAN. RATES	4.34	4.00	4.00	+ 4.12	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
2002	121,883	3,793,470	3.112			121,883			8	14	74	96
2003	142,226	6,934,775	4.875			142,226			12	13	106	131
2004	126,859	4,443,774	3.502			126,859			10	11	102	123
2005	128,694	3,512,617	2.729			128,694			3	12	74	89
2006	137,282	3,564,853	2.596			137,282			5	10	78	93
<b>TOTAL</b>	<b>656,944</b>	<b>22,249,489</b>	<b>3.387</b>			<b>656,944</b>			<b>38</b>	<b>60</b>	<b>434</b>	<b>532</b>
O.D.		82,143	.012								2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,114,977	527,517	372,874			515,175	279,465	620,754	362,708
2003			2,426,628	343,649	569,843			2,031,283	265,484	778,856	519,032
2004			1,404,994	514,080	523,573			686,694	207,470	637,935	469,028
2005			351,893	603,050	753,828			135,703	353,353	840,837	473,953
2006			779,535	460,804	595,477			125,158	316,735	871,669	415,475
<b>TOTAL</b>			<b>6,078,027</b>	<b>2,449,100</b>	<b>2,815,595</b>			<b>3,494,013</b>	<b>1,422,507</b>	<b>3,750,051</b>	<b>2,240,196</b>
O.D.					21,405					51,832	8,906

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,636,788	737,995	525,004			1,364,184	482,633	923,677	403,694
2003		46,988	3,131,213	485,125	783,530		41,948	3,510,277	438,516	1,098,478	565,226
2004		59,235	2,424,724	636,011	705,845		57,673	1,892,473	326,859	848,893	515,931
2005	356	55,902	1,641,314	624,987	896,825		40,623	993,970	396,407	996,284	500,020
2006	2,079	128,199	2,840,269	595,496	651,488	632	116,413	1,472,739	406,334	807,059	436,249
<b>TOTAL</b>	<b>2,435</b>	<b>290,324</b>	<b>11,674,308</b>	<b>3,079,614</b>	<b>3,562,692</b>	<b>632</b>	<b>256,657</b>	<b>9,233,643</b>	<b>2,050,749</b>	<b>4,674,391</b>	<b>2,421,120</b>
O.D.		350	11,573	2,701	24,605		296	13,979	4,481	62,856	9,527

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	21,484,197	13,462,089	2,430,647			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	551,541	150,217	13,124			
TOTAL LOSSES	22,035,738	13,612,306	2,443,771			
EXPECTED LOSSES	13,276,837	8,697,939	1,694,916			
CREDIBILITY	.17	.39	.58			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.354	2.072	.372	5.798		
INDICATED (POST-TEST)	2.452	1.515	.272	4.239		
PRES. ON RATE LEVEL	2.001	1.311	.256	3.568		
DERIVED BY FORMULA	2.078	1.391	.265	3.734		
UNDERLYING PRES. RATE	2.021	1.324	.258	3.603		
PROPOSED	2.078	1.391	.265	3.734		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.946
IND. RATES				3.95	MINIMUM PREMIUM	
MAN. RATES	4.65	3.95	3.77	+ 3.95	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	60,010	1,135,384	1.891			3	3	16	22	
2003	54,856	1,401,589	2.555			3	3	25	31	
2004	53,325	558,160	1.046				3	24	27	
2005	52,740	364,448	.691					12	13	
2006	53,321	648,007	1.215					18	19	
<b>TOTAL</b>	<b>274,252</b>	<b>4,107,588</b>	<b>1.498</b>			<b>6</b>	<b>11</b>	<b>95</b>	<b>112</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			360,629	80,083	327,861			98,126	73,262	136,934	58,489
2003			400,482	64,592	257,059			383,655	36,095	198,036	61,670
2004				54,705	221,974				48,844	166,141	66,496
2005				47,938	117,679				40,216	92,870	65,745
2006				75,000	233,623				15,000	284,659	39,725
<b>TOTAL</b>			<b>761,111</b>	<b>322,318</b>	<b>1,158,196</b>			<b>481,781</b>	<b>213,417</b>	<b>878,640</b>	<b>292,125</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			529,404	112,036	461,630			259,838	126,524	203,757	65,098
2003		9,215	615,367	94,793	349,923		11,781	977,227	67,167	278,629	67,159
2004		1,591	80,674	75,060	284,471		1,044	53,229	68,640	217,726	73,146
2005		3,948	125,696	56,309	135,403		2,922	76,297	43,296	109,668	69,361
2006	298	19,997	496,206	134,148	232,966	31	18,930	240,916	70,500	251,190	41,711
<b>TOTAL</b>	<b>298</b>	<b>34,751</b>	<b>1,847,347</b>	<b>472,346</b>	<b>1,464,393</b>	<b>31</b>	<b>34,677</b>	<b>1,607,507</b>	<b>376,127</b>	<b>1,060,970</b>	<b>316,475</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,524,611	3,373,836	316,475	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	108,731	33,769	1,952	
TOTAL LOSSES	3,633,342	3,407,605	318,427	
EXPECTED LOSSES	2,701,383	2,172,076	263,282	
CREDIBILITY	.09	.22	.32	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.325	1.243	.116	2.684
INDICATED (POST-TEST)	.969	.909	.085	1.963
PRES. ON RATE LEVEL	.976	.784	.095	1.855
DERIVED BY FORMULA	.975	.812	.092	1.879
UNDERLYING PRES. RATE	.985	.792	.096	1.873
PROPOSED	.975	.812	.092	1.879

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	1.986
IND. RATES				1.99	MINIMUM PREMIUM	
MAN. RATES	2.25	2.01	1.96	+ 1.99	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	2,387									
2003	1,163									
2004	949									
2005	1,809									
2006	1,950									
<b>TOTAL</b>	<b>8,258</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.	2,537	403	6	
TOTAL LOSSES	2,537	403	6	
EXPECTED LOSSES	64,495	22,792	909	
CREDIBILITY	.01	.02	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.031	.005	.000	.036
INDICATED (POST-TEST)	.023	.004	.000	.027
PRES. ON RATE LEVEL	.779	.275	.011	1.065
DERIVED BY FORMULA	.771	.270	.011	1.052
UNDERLYING PRES. RATE	.781	.276	.011	1.068
PROPOSED	.771	.270	.011	1.052

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	1.137
IND. RATES				1.14	MINIMUM PREMIUM	
MAN. RATES	1.42	1.25	1.17	+ 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	
2002	223,481	4,311,471	1.929			6	7	127	140	
2003	227,972	3,250,102	1.425			5	11	92	108	
2004	199,306	4,190,495	2.102			8	14	100	122	
2005	200,449	2,682,904	1.338			3	10	87	100	
2006	171,908	1,724,191	1.002			1	7	67	75	
<b>TOTAL</b>	<b>1,023,116</b>	<b>16,159,163</b>	<b>1.579</b>			<b>23</b>	<b>49</b>	<b>473</b>	<b>545</b>	
O.D.		79,688	.007					4	4	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			876,697	238,343	1,234,761			359,676	161,659	1,149,269	291,066
2003			644,178	478,500	550,535			268,302	336,150	515,735	456,702
2004			1,252,850	411,780	600,109			446,948	274,925	777,944	425,939
2005			347,820	414,283	641,246			83,234	216,817	607,891	371,613
2006			113,568	150,358	450,171			60,322	88,199	607,445	254,128
<b>TOTAL</b>			<b>3,235,113</b>	<b>1,693,264</b>	<b>3,476,822</b>			<b>1,218,482</b>	<b>1,077,750</b>	<b>3,658,284</b>	<b>1,799,448</b>
O.D.					49,028					18,154	12,506

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,286,991	333,442	1,738,542			952,423	279,185	1,710,109	323,956
2003		14,940	1,068,687	647,966	754,318		8,332	770,931	504,965	728,430	497,348
2004		52,902	2,168,076	524,514	796,785		40,319	1,367,350	402,242	1,029,995	468,533
2005	349	46,401	1,350,217	451,955	757,286		25,560	641,173	253,280	716,113	392,052
2006	669	46,981	1,116,432	271,616	453,783	184	59,169	740,734	194,667	545,405	266,834
<b>TOTAL</b>	<b>1,018</b>	<b>161,224</b>	<b>6,990,403</b>	<b>2,229,493</b>	<b>4,500,714</b>	<b>184</b>	<b>133,380</b>	<b>4,472,611</b>	<b>1,634,339</b>	<b>4,730,052</b>	<b>1,948,723</b>
O.D.		904	29,588	6,935	55,232		298	4,335	1,282	23,271	13,507

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,793,945	13,181,318	1,962,230			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	441,972	137,213	10,172			
TOTAL LOSSES	12,235,917	13,318,531	1,972,402			
EXPECTED LOSSES	11,080,347	9,934,457	1,473,289			
CREDIBILITY	.22	.53	.78			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.196	1.302	.193	2.691		
INDICATED (POST-TEST)	.874	.952	.141	1.967		
PRES. ON RATE LEVEL	1.072	.961	.143	2.176		
DERIVED BY FORMULA	1.028	.956	.141	2.125		
UNDERLYING PRES. RATE	1.083	.971	.144	2.198		
PROPOSED	1.028	.956	.141	2.125		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	2.246
IND. RATES				2.25	MINIMUM PREMIUM	
MAN. RATES	2.81	2.47	2.30	+ 2.25	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	24,542									
2003	25,991									
2004	29,959									
2005	31,394									
2006	35,386									
<b>TOTAL</b>	<b>147,272</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.	48,459	294	12	
TOTAL LOSSES	48,459	294	12	
EXPECTED LOSSES	1,159,031	14,727	1,473	
CREDIBILITY	.06	.14	.21	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.033	.000	.000	.033
INDICATED (POST-TEST)	.024	.000	.000	.024
PRES. ON RATE LEVEL	.779	.010	.001	.790
DERIVED BY FORMULA	.734	.009	.001	.744
UNDERLYING PRES. RATE	.787	.010	.001	.798
PROPOSED	.734	.009	.001	.744

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE
IND. RATES				.78	MINIMUM PREMIUM
MAN. RATES	1.35	1.11	.83	+ .78	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	97,757	2,875,491	2.941			2	14	69	85
2003	96,315	3,871,555	4.019			9	9	62	80
2004	92,090	1,758,243	1.909			5	7	31	43
2005	80,965	1,437,598	1.775			3	2	43	48
2006	82,166	952,874	1.159				3	37	40
<b>TOTAL</b>	<b>449,293</b>	<b>10,895,761</b>	<b>2.425</b>			<b>19</b>	<b>35</b>	<b>242</b>	<b>296</b>
O.D.		18,507	.004					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			346,604	641,263	824,236			59,285	258,071	504,449	241,583
2003			1,179,581	288,057	751,231			721,916	170,496	528,012	232,262
2004			578,514	178,205	223,211			168,278	78,953	257,379	273,703
2005			404,650	38,380	232,784			211,871	18,737	343,977	187,199
2006				155,565	174,948				62,906	394,476	164,979
<b>TOTAL</b>			<b>2,509,349</b>	<b>1,301,470</b>	<b>2,206,410</b>			<b>1,161,350</b>	<b>589,163</b>	<b>2,028,293</b>	<b>1,099,726</b>
O.D.					3,627					10,920	3,960

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			508,815	897,127	1,160,526			156,987	445,689	750,621	268,882
2003		26,618	1,794,299	407,349	1,024,235		20,740	1,748,209	277,022	743,084	252,933
2004		24,054	982,256	225,453	298,910		14,766	495,219	119,930	340,333	301,073
2005	408	27,746	751,589	85,005	274,223		26,515	630,136	73,731	400,695	197,495
2006	471	23,378	577,425	171,155	184,867	127	31,593	406,168	124,632	353,132	173,228
<b>TOTAL</b>	<b>879</b>	<b>101,796</b>	<b>4,614,384</b>	<b>1,786,089</b>	<b>2,942,761</b>	<b>127</b>	<b>93,614</b>	<b>3,436,719</b>	<b>1,041,004</b>	<b>2,587,865</b>	<b>1,193,611</b>
O.D.					5,107					16,249	4,294

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,247,519	8,379,075	1,197,905			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	274,005	91,415	7,125			
TOTAL LOSSES	8,521,524	8,470,490	1,205,030			
EXPECTED LOSSES	6,806,790	6,281,117	997,431			
CREDIBILITY	.13	.30	.45			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.897	1.885	.268	4.050		
INDICATED (POST-TEST)	1.387	1.378	.196	2.961		
PRES. ON RATE LEVEL	1.500	1.384	.220	3.104		
DERIVED BY FORMULA	1.485	1.382	.209	3.076		
UNDERLYING PRES. RATE	1.515	1.398	.222	3.135		
PROPOSED	1.485	1.382	.209	3.076		
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.251
IND. RATES				3.25	MINIMUM PREMIUM	
MAN. RATES	3.71	3.36	3.28	+ 3.25	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	11,112									
2003	10,613									
2004	13,646									
2005	16,242									
2006	26,303	1,380	.005							
<b>TOTAL</b>	<b>77,916</b>	<b>1,380</b>	<b>.002</b>							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											1,380
<b>TOTAL</b>											<b>1,380</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											1,449
<b>TOTAL</b>											<b>1,449</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,449	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	19,519	4,022	41	
TOTAL LOSSES	19,519	4,022	1,490	
EXPECTED LOSSES	438,667	148,041	3,896	
CREDIBILITY	.04	.09	.14	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.025	.005	.002	.032
INDICATED (POST-TEST)	.018	.004	.001	.023
PRES. ON RATE LEVEL	.561	.190	.005	.756
DERIVED BY FORMULA	.539	.173	.004	.716
UNDERLYING PRES. RATE	.563	.190	.005	.758
PROPOSED	.539	.173	.004	.716

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE
IND. RATES				.77	MINIMUM PREMIUM
MAN. RATES	1.35	1.11	.83	+ .77	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	20,080	695,287	3.462			2	2	13	17	
2003	27,592	1,242,010	4.501	1		1	6	17	25	
2004	24,398	1,258,972	5.160			1	7	12	20	
2005	29,072	1,155,074	3.973			3	6	24	33	
2006	28,275	461,628	1.632				2	17	19	
<b>TOTAL</b>	<b>129,417</b>	<b>4,812,971</b>	<b>3.719</b>	<b>1</b>		<b>7</b>	<b>23</b>	<b>83</b>	<b>114</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			250,801	48,491	146,213			76,151	10,888	100,393	62,350
2003	552,241		95,640	162,836	138,634	8,985		23,597	122,339	89,011	48,727
2004			385,653	323,487	77,324			150,849	156,545	100,382	64,732
2005			338,917	197,669	139,881			88,424	177,934	135,970	76,279
2006			66,801	66,801	86,047				92,149	122,421	94,210
<b>TOTAL</b>	<b>552,241</b>		<b>1,071,011</b>	<b>799,284</b>	<b>588,099</b>	<b>8,985</b>		<b>339,021</b>	<b>559,855</b>	<b>548,177</b>	<b>346,298</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			368,176	67,839	205,868			201,648	18,804	149,384	69,396
2003	843,203	2,264	179,654	218,164	190,408	18,532	744	90,730	179,315	127,388	53,064
2004		16,281	682,208	370,298	116,554		12,710	431,050	200,601	141,906	71,205
2005	341	28,606	787,856	201,303	179,306		20,564	449,178	170,147	174,652	80,474
2006	210	10,668	263,888	77,260	89,910	178	18,977	250,733	85,139	118,255	98,921
<b>TOTAL</b>	<b>843,754</b>	<b>57,819</b>	<b>2,281,782</b>	<b>934,864</b>	<b>782,046</b>	<b>18,710</b>	<b>52,995</b>	<b>1,423,339</b>	<b>654,006</b>	<b>711,585</b>	<b>373,060</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,678,399	3,082,501	373,060	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	111,690	45,542	3,073	
TOTAL LOSSES	4,790,089	3,128,043	376,133	
EXPECTED LOSSES	2,655,637	2,394,215	380,486	
CREDIBILITY	.06	.13	.20	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.701	2.417	.291	6.409
INDICATED (POST-TEST)	2.705	1.767	.213	4.685
PRES. ON RATE LEVEL	2.032	1.832	.291	4.155
DERIVED BY FORMULA	2.072	1.824	.275	4.171
UNDERLYING PRES. RATE	2.052	1.850	.294	4.196
PROPOSED	2.072	1.824	.275	4.171

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	4.408
IND. RATES				4.41	MINIMUM PREMIUM	
MAN. RATES	5.08	4.57	4.39	+ 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
2002	15,069	497,669	3.302			2	1	10	13
2003	15,931	142,201	.892				3	9	12
2004	16,783	781,201	4.654			1	3	12	16
2005	17,880	658,989	3.685				4	8	12
2006	17,248	261,090	1.513					15	15
<b>TOTAL</b>	<b>82,911</b>	<b>2,341,150</b>	<b>2.824</b>			<b>3</b>	<b>11</b>	<b>54</b>	<b>68</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			305,494	7,029	65,170			35,633	5,238	54,524	24,581
2003				34,428	24,220				13,596	28,137	41,820
2004			167,496	166,723	98,420			19,381	199,259	52,342	77,580
2005				140,871	36,656				356,883	97,794	26,785
2006					102,736					134,743	23,611
<b>TOTAL</b>			<b>472,990</b>	<b>349,051</b>	<b>327,202</b>			<b>55,014</b>	<b>574,976</b>	<b>367,540</b>	<b>194,377</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			448,465	9,834	91,760			94,356	9,046	81,132	27,359
2003		21	8,077	45,812	33,299		6	4,364	20,323	39,529	45,542
2004		8,356	353,774	194,543	134,406		4,352	171,069	241,962	80,655	85,338
2005		6,053	184,692	122,364	50,898		20,766	429,352	304,827	145,229	28,258
2006	41	6,003	149,899	35,531	98,989		8,051	101,831	28,826	118,049	24,792
<b>TOTAL</b>	<b>41</b>	<b>20,433</b>	<b>1,144,907</b>	<b>408,084</b>	<b>409,352</b>		<b>33,175</b>	<b>800,972</b>	<b>604,984</b>	<b>464,594</b>	<b>211,289</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,999,528	1,887,014	211,289			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	40,310	20,491	1,336			
TOTAL LOSSES	2,039,838	1,907,505	212,625			
EXPECTED LOSSES	985,812	1,164,899	170,797			
CREDIBILITY	.04	.10	.15			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.460	2.301	.256	5.017		
INDICATED (POST-TEST)	1.798	1.682	.187	3.667		
PRES. ON RATE LEVEL	1.178	1.391	.204	2.773		
DERIVED BY FORMULA	1.203	1.420	.201	2.824		
UNDERLYING PRES. RATE	1.189	1.405	.206	2.800		
PROPOSED	1.203	1.420	.201	2.824		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	2.984
IND. RATES				2.98	MINIMUM PREMIUM	
MAN. RATES	3.18	2.91	2.93	+ 2.98	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	353									
2003	530	4,610	.869							
2004	621	49,368	7.949				1	2		3
2005	747	92,299	12.355				2	1		3
2006	1,000	795	.079							
<b>TOTAL</b>	<b>3,251</b>	<b>147,072</b>	<b>4.524</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
2003											4,610
2004				16,911	2,556				14,406	15,072	423
2005				18,458	10,280				52,743	7,719	3,099
2006											795
<b>TOTAL</b>				<b>35,369</b>	<b>12,836</b>				<b>67,149</b>	<b>22,791</b>	<b>8,927</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											5,020
2004		192	9,632	18,828	3,971		231	10,633	18,118	20,386	465
2005		896	27,469	16,798	12,820		3,022	61,150	44,311	13,786	3,269
2006											835
<b>TOTAL</b>		<b>1,088</b>	<b>37,101</b>	<b>35,626</b>	<b>16,791</b>		<b>3,253</b>	<b>71,783</b>	<b>62,429</b>	<b>34,172</b>	<b>9,589</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	113,225	149,018	9,589	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,137	935	40	
TOTAL LOSSES	115,362	149,953	9,629	
EXPECTED LOSSES	48,083	35,793	3,967	
CREDIBILITY	.00	.01	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.549	4.613	.296	8.458
INDICATED (POST-TEST)	2.594	3.372	.216	6.182
PRES. ON RATE LEVEL	1.465	1.091	.120	2.676
DERIVED BY FORMULA	1.465	1.114	.122	2.701
UNDERLYING PRES. RATE	1.479	1.101	.122	2.702
PROPOSED	1.465	1.114	.122	2.701

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	2.830
IND. RATES				2.83	MINIMUM PREMIUM	
MAN. RATES	3.18	2.87	2.81	+ 2.83	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	22,904									
2003	23,322									
2004	17,800									
2005	5,750									
2006	2,431									
<b>TOTAL</b>	<b>72,207</b>									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	4,343	11		
TOTAL LOSSES	4,343	11		
EXPECTED LOSSES	117,699	20,218		
CREDIBILITY	.04	.09	.13	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.006	.000	.000	.006
INDICATED (POST-TEST)	.004	.000	.000	.004
PRES. ON RATE LEVEL	.161	.028	.000	.189
DERIVED BY FORMULA	.155	.025	.000	.180
UNDERLYING PRES. RATE	.163	.028	.000	.191
PROPOSED	.155	.025	.000	.180

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	TOTAL
IND. RATES				.19	MINIMUM PREMIUM	.190
MAN. RATES	.27	.22	.20	+ .19	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	7,236	357,364	4.938				2	23	25
2003	7,360	226,676	3.079				1	8	9
2004	11,647	802,862	6.893	1		1	4	11	17
2005	17,694	387,265	2.188				5	21	26
2006	21,566	743,477	3.447			1	5	17	23
<b>TOTAL</b>	<b>65,503</b>	<b>2,517,644</b>	<b>3.844</b>	<b>1</b>		<b>2</b>	<b>17</b>	<b>80</b>	<b>100</b>
O.D.		5,035	.007				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				72,254	56,526				40,532	82,938	105,114
2003				15,230	57,597				20,789	87,139	45,921
2004	31,843		164,365	130,253	83,378	12,115		250,000	59,608	39,259	32,041
2005				136,266	50,052				37,989	100,682	62,276
2006			149,000	182,380	122,345			20,000	64,000	81,526	124,226
<b>TOTAL</b>	<b>31,843</b>		<b>313,365</b>	<b>536,383</b>	<b>369,898</b>	<b>12,115</b>		<b>270,000</b>	<b>222,918</b>	<b>391,544</b>	<b>369,578</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
2002				101,083	79,588				69,999	123,410	116,992
2003		49	6,916	21,360	78,082		24	8,707	32,209	121,826	50,008
2004	47,433	7,541	316,718	153,062	113,604	18,624	19,547	626,321	87,361	58,577	35,245
2005		6,123	187,373	120,399	65,620		2,846	76,492	42,312	118,353	65,701
2006	645	32,976	750,631	183,856	142,630	128	16,828	214,655	61,132	79,944	130,437
<b>TOTAL</b>	<b>48,078</b>	<b>46,689</b>	<b>1,261,638</b>	<b>579,760</b>	<b>479,524</b>	<b>18,752</b>	<b>39,245</b>	<b>926,175</b>	<b>293,013</b>	<b>502,110</b>	<b>398,383</b>
O.D.				48					5,825		1,812

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,340,577	1,860,280	400,195	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	34,286	34,833	3,105	
TOTAL LOSSES	2,374,863	1,895,113	403,300	
EXPECTED LOSSES	782,761	1,232,111	295,419	
CREDIBILITY	.04	.08	.12	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.626	2.893	.616	7.135
INDICATED (POST-TEST)	2.651	2.115	.450	5.216
PRES. ON RATE LEVEL	1.182	1.863	.447	3.492
DERIVED BY FORMULA	1.241	1.883	.447	3.571
UNDERLYING PRES. RATE	1.195	1.881	.451	3.527
PROPOSED	1.241	1.883	.447	3.571

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.774
IND. RATES				3.77	MINIMUM PREMIUM	
MAN. RATES	4.26	3.92	3.69	+ 3.77	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	11,981	476,425	3.976			1		14	15
2003	9,720	639,080	6.574			2	1	20	23
2004	7,546	734,874	9.738					39	39
2005	13,254	512,104	3.863				5	14	19
2006	18,808	1,776,603	9.445			1	11	34	46
<b>TOTAL</b>	<b>61,309</b>	<b>4,139,086</b>	<b>6.751</b>			<b>4</b>	<b>17</b>	<b>121</b>	<b>142</b>
O.D.		46,654	.076					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			108,342		171,961			16,166		94,329	85,627
2003			225,580	35,262	138,651			51,418	19,449	85,928	82,792
2004					339,173					345,783	49,918
2005				285,926	39,240				130,336	26,374	30,228
2006			224,939	333,382	184,191			435,282	204,588	251,645	142,576
<b>TOTAL</b>			<b>558,861</b>	<b>654,570</b>	<b>873,216</b>			<b>502,866</b>	<b>354,373</b>	<b>804,059</b>	<b>391,141</b>
O.D.					21,708					24,365	581

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			159,046		242,122			42,808		140,361	95,303
2003		5,187	345,975	51,778	188,785		1,597	136,998	31,587	120,383	90,160
2004		1,524	78,584	22,471	431,085		773	51,666	21,630	446,650	54,910
2005		11,662	353,845	243,475	63,834		7,503	153,612	110,305	42,387	31,891
2006	1,052	48,357	1,134,940	311,515	217,490	418	91,457	1,104,109	220,635	256,435	149,705
<b>TOTAL</b>	<b>1,052</b>	<b>66,730</b>	<b>2,072,390</b>	<b>629,239</b>	<b>1,143,316</b>	<b>418</b>	<b>101,330</b>	<b>1,489,193</b>	<b>384,157</b>	<b>1,006,216</b>	<b>421,969</b>
O.D.	9	1,271	31,673	7,507	20,917		1,462	18,420	5,212	21,346	612

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,783,948	3,217,910	422,581	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	28,056	25,770	1,380	
TOTAL LOSSES	3,812,004	3,243,680	423,961	
EXPECTED LOSSES	647,422	1,061,872	142,237	
CREDIBILITY	.03	.08	.12	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	6.218	5.291	.692	12.201
INDICATED (POST-TEST)	4.545	3.868	.506	8.919
PRES. ON RATE LEVEL	1.046	1.714	.230	2.990
DERIVED BY FORMULA	1.151	1.886	.263	3.300
UNDERLYING PRES. RATE	1.056	1.732	.232	3.020
PROPOSED	1.151	1.886	.263	3.300

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.488
IND. RATES				3.49	MINIMUM PREMIUM	
MAN. RATES	3.91	3.31	3.16	+ 3.49	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	4,835	2,562	.052						1	1
2003	7,354	26,934	.366						2	2
2004	7,928	509,491	6.426						5	10
2005	12,840	333,984	2.601			1		4	1	6
2006	15,923	287,708	1.806						1	8
<b>TOTAL</b>	<b>48,880</b>	<b>1,160,679</b>	<b>2.375</b>			<b>2</b>		<b>6</b>	<b>22</b>	<b>30</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					152					702	1,708
2003					12,173					8,933	5,828
2004			105,390	215,340	24,304			31,600	83,893	35,374	13,590
2005			148,451	20,764	60,783			50,931	8,159	35,638	9,258
2006				81,255	37,675				98,000	65,797	4,981
<b>TOTAL</b>			<b>253,841</b>	<b>317,359</b>	<b>135,087</b>			<b>82,531</b>	<b>190,052</b>	<b>146,444</b>	<b>35,365</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					214					1,045	1,901
2003		9	868	283	16,447		3	412	228	12,428	6,347
2004		6,284	272,934	241,759	41,458		3,684	131,239	104,059	51,581	14,949
2005	149	10,005	268,759	33,314	73,440		6,242	139,495	15,595	43,033	9,767
2006	226	9,077	223,251	70,836	44,824	193	16,326	217,971	76,765	69,343	5,230
<b>TOTAL</b>	<b>375</b>	<b>25,375</b>	<b>765,812</b>	<b>346,192</b>	<b>176,383</b>	<b>193</b>	<b>26,255</b>	<b>489,117</b>	<b>196,647</b>	<b>177,430</b>	<b>38,194</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,307,127	896,652	38,194			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	27,800	18,897	1,291			
TOTAL LOSSES	1,334,927	915,549	39,485			
EXPECTED LOSSES	620,777	670,634	124,155			
CREDIBILITY	.03	.07	.10			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.731	1.873	.081	4.685		
INDICATED (POST-TEST)	1.996	1.369	.059	3.424		
PRES. ON RATE LEVEL	1.258	1.359	.251	2.868		
DERIVED BY FORMULA	1.280	1.360	.232	2.872		
UNDERLYING PRES. RATE	1.270	1.372	.254	2.896		
PROPOSED	1.280	1.360	.232	2.872		
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.035
IND. RATES				3.04	MINIMUM PREMIUM	
MAN. RATES	3.32	3.04	3.03	+ 3.04	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	4,470	107,592	2.406				1			1
2003	3,439	252,767	7.350				1		3	4
2004	5,009	257,678	5.144						5	5
2005	6,129	51,797	.845						2	2
2006	5,254	11,573	.220						3	3
<b>TOTAL</b>	<b>24,301</b>	<b>681,407</b>	<b>2.804</b>				<b>2</b>		<b>13</b>	<b>15</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				73,992					32,041		1,559
2003				57,842	37,734				105,000	41,832	10,359
2004					142,898					101,465	13,315
2005					13,216					26,300	12,281
2006					3,591					6,645	1,337
<b>TOTAL</b>				<b>131,834</b>	<b>197,439</b>				<b>137,041</b>	<b>176,242</b>	<b>38,851</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				103,515					55,335		1,735
2003		34	13,358	76,893	51,954		12	25,610	152,488	61,135	11,281
2004		641	33,107	9,463	181,629		237	15,162	6,349	131,068	14,647
2005		242	7,898	1,844	14,833		186	8,964	2,873	29,980	12,956
2006	1	214	5,238	1,243	3,464		396	5,021	1,422	5,822	1,404
<b>TOTAL</b>	<b>1</b>	<b>1,131</b>	<b>59,601</b>	<b>192,958</b>	<b>251,880</b>		<b>831</b>	<b>54,757</b>	<b>218,467</b>	<b>228,005</b>	<b>42,023</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	116,321	891,310	42,023	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	9,678	7,457	506	
TOTAL LOSSES	125,999	898,767	42,529	
EXPECTED LOSSES	243,253	398,538	61,968	
CREDIBILITY	.02	.04	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.518	3.698	.175	4.391
INDICATED (POST-TEST)	.379	2.703	.128	3.210
PRES. ON RATE LEVEL	.991	1.624	.253	2.868
DERIVED BY FORMULA	.979	1.667	.246	2.892
UNDERLYING PRES. RATE	1.001	1.640	.255	2.896
PROPOSED	.979	1.667	.246	2.892

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.056
IND. RATES				3.06	MINIMUM PREMIUM	
MAN. RATES	3.69	3.26	3.03	+ 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
2002	19,229	1,476,997	7.681			5	7	20	32
2003	18,185	1,421,909	7.819			5		13	18
2004	10,176	485,985	4.775			1		11	12
2005	5,059	43,169	.853					2	2
2006	2,125	137,409	6.466				1	2	3
<b>TOTAL</b>	<b>54,774</b>	<b>3,565,469</b>	<b>6.509</b>			<b>11</b>	<b>8</b>	<b>48</b>	<b>67</b>
O.D.		45,374	.082				1	1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			721,112	244,552	66,093			173,762	163,201	71,562	36,715
2003			1,039,560		44,773			208,942		73,339	55,295
2004			238,795		93,856			59,880		79,589	13,865
2005					13,847					6,282	23,040
2006				81,613	2,571				40,551	6,162	6,512
<b>TOTAL</b>			<b>1,999,467</b>	<b>326,165</b>	<b>221,140</b>			<b>442,584</b>	<b>203,752</b>	<b>236,934</b>	<b>135,427</b>
O.D.				36,873					8,459		42

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,058,592	342,128	93,060			460,121	281,848	106,482	40,864
2003		23,356	1,522,053	11,190	64,411		6,413	526,175	7,349	103,173	60,216
2004		9,146	366,509	12,012	122,428		4,839	158,082	8,433	103,820	15,252
2005		248	8,272	1,932	15,543		47	2,141	685	7,160	24,307
2006	214	7,048	172,767	58,950	11,030	76	5,492	74,270	27,256	10,239	6,838
<b>TOTAL</b>	<b>214</b>	<b>39,798</b>	<b>3,128,193</b>	<b>426,212</b>	<b>306,472</b>	<b>76</b>	<b>16,791</b>	<b>1,220,789</b>	<b>325,571</b>	<b>330,874</b>	<b>147,477</b>
O.D.				51,585					14,609		47

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,405,861	1,455,323	147,524	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	42,556	489	368	
TOTAL LOSSES	4,448,417	1,455,812	147,892	
EXPECTED LOSSES	1,154,636	794,225	98,046	
CREDIBILITY	.03	.07	.11	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	8.121	2.658	.270	11.049
INDICATED (POST-TEST)	5.936	1.943	.197	8.076
PRES. ON RATE LEVEL	2.087	1.436	.177	3.700
DERIVED BY FORMULA	2.202	1.471	.179	3.852
UNDERLYING PRES. RATE	2.108	1.450	.179	3.737
PROPOSED	2.202	1.471	.179	3.852

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	4.071
IND. RATES				4.07	MINIMUM PREMIUM	
MAN. RATES	4.20	3.91	3.91	+ 4.07	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	18,319	273,649	1.493				3	9	12
2003	19,055	612,885	3.216			1	3	18	22
2004	15,438	176,458	1.143				2	6	8
2005	15,023	349,956	2.329			1		16	17
2006	13,712	15,602	.113					2	2
<b>TOTAL</b>	<b>81,547</b>	<b>1,428,550</b>	<b>1.752</b>			<b>2</b>	<b>8</b>	<b>51</b>	<b>61</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				88,230	47,652				72,918	33,037	31,812
2003			109,195	32,569	250,720			28,912	14,486	162,982	14,021
2004				94,388	7,302				36,243	17,346	21,179
2005			108,326		121,355			7,501		102,104	10,670
2006					2,608					2,944	10,050
<b>TOTAL</b>			<b>217,521</b>	<b>215,187</b>	<b>429,637</b>			<b>36,413</b>	<b>123,647</b>	<b>318,413</b>	<b>87,732</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				123,433	67,093				125,929	49,159	35,407
2003		2,678	183,421	49,714	339,729		930	83,125	25,817	227,337	15,269
2004		1,051	52,161	104,627	13,306		534	23,680	44,300	24,715	23,297
2005	110	8,100	224,601	22,431	138,962		1,549	52,236	11,890	116,634	11,257
2006	1	150	3,807	898	2,514		178	2,227	628	2,581	10,553
<b>TOTAL</b>	<b>111</b>	<b>11,979</b>	<b>463,990</b>	<b>301,103</b>	<b>561,604</b>		<b>3,191</b>	<b>161,268</b>	<b>208,564</b>	<b>420,426</b>	<b>95,783</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	640,539	1,491,697	95,783	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	35,502	13,068	870	
TOTAL LOSSES	676,041	1,504,765	96,653	
EXPECTED LOSSES	884,785	967,147	127,214	
CREDIBILITY	.04	.10	.14	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.829	1.845	.119	2.793
INDICATED (POST-TEST)	.606	1.349	.087	2.042
PRES. ON RATE LEVEL	1.074	1.174	.155	2.403
DERIVED BY FORMULA	1.055	1.192	.145	2.392
UNDERLYING PRES. RATE	1.085	1.186	.156	2.427
PROPOSED	1.055	1.192	.145	2.392

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	TOTAL
IND. RATES				2.53	MINIMUM PREMIUM	
MAN. RATES	2.97	2.61	2.54	+ 2.53	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	22,654	159,185	.702				1	6	7	
2003	22,220	430,667	1,938			1		12	13	
2004	22,565	129,400	.573				1	12	13	
2005	22,475	566,734	2,521				5	14	19	
2006	13,645	119,425	.875				1	11	12	
<b>TOTAL</b>	<b>103,559</b>	<b>1,405,411</b>	<b>1.357</b>			<b>1</b>	<b>8</b>	<b>55</b>	<b>64</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			201,963	27,500	72,138			63,647	5,798	36,412	17,337
2003					72,986					56,264	35,807
2004				6,092	28,292				19,896	48,365	26,755
2005				165,368	50,178				204,666	110,930	35,592
2006				3,672	38,635				2,426	56,650	18,042
<b>TOTAL</b>			<b>201,963</b>	<b>202,632</b>	<b>262,229</b>			<b>63,647</b>	<b>232,786</b>	<b>308,621</b>	<b>133,533</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				38,473	101,569				10,013	54,181	19,296
2003		4,592	300,283	3,672	99,376		1,961	161,843	3,106	78,632	38,994
2004		198	9,810	8,601	36,218		385	18,809	26,750	63,749	29,431
2005		7,236	221,062	144,647	67,769		12,297	264,937	180,813	145,808	37,550
2006	22	2,573	63,984	15,975	37,617	5	3,692	46,992	13,670	49,919	18,944
<b>TOTAL</b>	<b>22</b>	<b>14,599</b>	<b>595,139</b>	<b>211,368</b>	<b>342,549</b>	<b>5</b>	<b>18,335</b>	<b>492,581</b>	<b>234,352</b>	<b>392,289</b>	<b>144,215</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,120,681	1,180,558	144,215			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	49,687	16,938	802			
TOTAL LOSSES	1,170,368	1,197,496	145,017			
EXPECTED LOSSES	1,295,523	1,457,075	127,377			
CREDIBILITY	.05	.11	.17			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.130	1.156	.140	2.426		
INDICATED (POST-TEST)	.826	.845	.102	1.773		
PRES. ON RATE LEVEL	1.239	1.393	.122	2.754		
DERIVED BY FORMULA	1.218	1.333	.119	2.670		
UNDERLYING PRES. RATE	1.251	1.407	.123	2.781		
PROPOSED	1.218	1.333	.119	2.670		
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	2.822
IND. RATES				2.82	MINIMUM PREMIUM	
MAN. RATES	3.56	3.07	2.91	+ 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
2002	333,467	4,511,761	1.352			7	11	145	163
2003	324,500	4,027,712	1.241			6	17	106	129
2004	316,471	6,627,144	2.094			15	19	123	157
2005	315,009	5,866,171	1.862			3	26	120	149
2006	317,995	4,894,003	1.539			4	11	127	142
<b>TOTAL</b>	<b>1,607,442</b>	<b>25,926,791</b>	<b>1.613</b>			<b>35</b>	<b>84</b>	<b>621</b>	<b>740</b>
O.D.		74,578	.004					4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,008,634	347,193	1,069,719			259,104	201,953	1,004,735	620,423
2003			861,475	499,139	754,773			218,053	275,844	709,816	708,612
2004			2,325,658	538,501	839,074			829,850	390,738	936,904	766,419
2005			669,524	1,060,353	1,073,855			319,432	764,134	1,240,308	738,565
2006			449,442	252,291	1,267,572			125,461	140,139	1,981,697	677,401
<b>TOTAL</b>			<b>5,314,733</b>	<b>2,697,477</b>	<b>5,004,993</b>			<b>1,751,900</b>	<b>1,772,808</b>	<b>5,873,460</b>	<b>3,511,420</b>
O.D.					22,402					20,872	31,304

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,480,674	485,723	1,506,166			686,108	348,775	1,495,043	690,531
2003		20,018	1,404,537	681,969	1,031,451		6,857	640,543	421,654	996,526	771,678
2004		94,581	3,840,110	706,186	1,120,016		71,973	2,393,261	572,319	1,249,167	843,061
2005	673	96,542	2,806,973	1,066,440	1,295,780		86,546	2,012,722	796,570	1,496,374	779,186
2006	1,543	126,725	2,958,243	653,359	1,264,640	279	160,555	2,008,321	530,668	1,757,398	711,271
<b>TOTAL</b>	<b>2,216</b>	<b>337,866</b>	<b>12,490,537</b>	<b>3,593,677</b>	<b>6,218,053</b>	<b>279</b>	<b>325,931</b>	<b>7,740,955</b>	<b>2,669,986</b>	<b>6,994,508</b>	<b>3,795,727</b>
O.D.	1	340	9,348	2,323	28,106		720	9,449	2,789	22,882	33,376

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	20,917,642	19,532,324	3,829,103	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	617,058	197,005	20,884	
TOTAL LOSSES	21,534,700	19,729,329	3,849,987	
EXPECTED LOSSES	15,222,475	12,264,783	2,780,875	
CREDIBILITY	.30	.71	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.340	1.227	.240	2.807
INDICATED (POST-TEST)	.980	.897	.175	2.052
PRES. ON RATE LEVEL	.938	.756	.171	1.865
DERIVED BY FORMULA	.951	.856	.175	1.982
UNDERLYING PRES. RATE	.947	.763	.173	1.883
PROPOSED	.951	.856	.175	1.982

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	2.094
IND. RATES				2.09	MINIMUM PREMIUM	
MAN. RATES	2.21	1.97	1.97	+ 2.09	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2002	605,418	17,714,143	2.925			48	34	288	370
2003	600,470	19,035,068	3.170			37	63	306	407
2004	654,132	11,936,834	1.824		1	20	42	273	336
2005	640,874	10,691,280	1.668			15	43	263	321
2006	639,905	8,876,149	1.387			5	40	261	306
<b>TOTAL</b>	<b>3,140,799</b>	<b>68,253,474</b>	<b>2.173</b>			<b>125</b>	<b>222</b>	<b>1391</b>	<b>1740</b>
O.D.		266,541	.008				3	8	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2002			7,452,481	1,126,133	1,560,144			3,181,452	936,450	2,069,211	1,388,272
2003		192,221	5,710,540	2,212,687	1,463,265		1,403,798	3,668,243	1,173,716	1,974,276	1,236,322
2004	150,804		2,740,597	1,430,194	1,581,509	92		1,095,691	1,143,229	2,293,863	1,500,855
2005			1,952,564	1,584,164	1,711,982			1,054,722	1,175,221	1,996,635	1,215,992
2006			763,943	1,308,640	1,904,000			143,075	766,121	2,579,709	1,410,661
<b>TOTAL</b>	<b>150,804</b>	<b>192,221</b>	<b>18,620,125</b>	<b>7,661,818</b>	<b>8,220,900</b>	<b>92</b>	<b>1,403,798</b>	<b>9,143,183</b>	<b>5,194,737</b>	<b>10,913,694</b>	<b>6,752,102</b>
O.D.				88,303	80,518				44,685	28,045	24,990

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2002			10,511,372	1,566,537	2,196,686			7,481,305	1,539,767	3,078,990	1,545,147
2003		222,032	8,374,916	2,994,698	2,034,494		821,680	6,559,830	1,808,321	2,793,163	1,346,355
2004	224,636	122,747	5,087,979	1,749,254	2,107,127	140	106,122	3,682,813	1,569,694	3,054,496	1,650,941
2005	1,949	197,107	5,569,901	1,655,773	2,080,468		188,300	4,296,063	1,284,034	2,419,101	1,282,872
2006	4,834	275,240	6,485,028	1,649,820	2,000,524	1,519	278,972	3,573,971	1,061,654	2,358,003	1,481,194
<b>TOTAL</b>	<b>231,419</b>	<b>817,126</b>	<b>36,029,196</b>	<b>9,616,082</b>	<b>10,419,299</b>	<b>1,659</b>	<b>1,395,074</b>	<b>25,593,982</b>	<b>7,263,470</b>	<b>13,703,753</b>	<b>7,306,509</b>
O.D.	73	5,269	143,672	74,534	114,327	81	6,120	83,800	31,463	39,807	26,838

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	64,307,471	41,262,735	7,333,347	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,244,370	479,977	44,186	
TOTAL LOSSES	66,551,841	41,742,712	7,377,533	
EXPECTED LOSSES	55,246,655	28,455,638	5,747,662	
CREDIBILITY	.48	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.119	1.329	.235	3.683
INDICATED (POST-TEST)	1.549	.971	.172	2.692
PRES. ON RATE LEVEL	1.742	.897	.181	2.820
DERIVED BY FORMULA	1.649	.971	.172	2.792
UNDERLYING PRES. RATE	1.759	.906	.183	2.848
PROPOSED	1.649	.971	.172	2.792
<b>IND. RATES</b>				
YEAR	4-1-07	4-1-08	4-1-09	4-1-10
IND. RATES				2.95
MAN. RATES	3.57	3.17	2.98	+ 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
2002	164,979	2,715,966	1.646			2	7	79	88
2003	186,379	4,688,582	2.515			10	14	107	131
2004	191,773	4,509,029	2.351			9	14	92	115
2005	185,166	3,704,091	2.000	1		2	19	67	89
2006	214,293	3,043,307	1.420			2	12	89	103
<b>TOTAL</b>	<b>942,590</b>	<b>18,660,975</b>	<b>1.980</b>	<b>1</b>		<b>25</b>	<b>66</b>	<b>434</b>	<b>526</b>
O.D.		268,630	.028				2	2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			212,367	386,983	453,685			107,587	469,339	728,648	357,357
2003			1,678,581	601,613	455,782			560,937	389,013	618,978	383,678
2004			1,381,519	431,984	421,684			722,859	476,382	619,179	455,422
2005	402,302		246,038	763,090	591,814			107,017	558,126	706,721	328,983
2006			226,370	335,345	628,922			32,625	306,972	1,087,661	425,412
<b>TOTAL</b>	<b>402,302</b>		<b>3,744,875</b>	<b>2,519,015</b>	<b>2,551,887</b>			<b>1,531,025</b>	<b>2,199,832</b>	<b>3,761,187</b>	<b>1,950,852</b>
O.D.				163,763	8,505				70,470	16,721	9,171

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			311,755	541,389	638,786			284,890	810,548	1,084,227	397,738
2003		38,058	2,595,970	817,635	632,245		17,292	1,519,806	591,522	875,140	417,825
2004		57,005	2,323,308	538,105	572,547		64,122	2,134,445	648,380	842,415	500,964
2005	686,298	53,337	1,580,833	730,238	723,380		48,033	1,108,841	547,706	861,844	347,077
2006	1,312	80,907	1,907,501	473,959	649,673	599	110,205	1,419,551	433,567	991,032	446,683
<b>TOTAL</b>	<b>687,610</b>	<b>229,307</b>	<b>8,719,367</b>	<b>3,101,326</b>	<b>3,216,631</b>	<b>599</b>	<b>239,652</b>	<b>6,467,533</b>	<b>3,031,723</b>	<b>4,654,658</b>	<b>2,110,287</b>
O.D.		873	58,675	198,581	16,447		949	40,978	84,786	28,425	9,914

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,445,543	14,332,577	2,120,201			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	614,820	184,733	13,415			
TOTAL LOSSES	17,060,363	14,517,310	2,133,616			
EXPECTED LOSSES	14,694,979	9,868,917	1,649,533			
CREDIBILITY	.21	.50	.74			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.810	1.540	.226	3.576		
INDICATED (POST-TEST)	1.323	1.126	.165	2.614		
PRES. ON RATE LEVEL	1.544	1.037	.173	2.754		
DERIVED BY FORMULA	1.498	1.082	.167	2.747		
UNDERLYING PRES. RATE	1.559	1.047	.175	2.781		
PROPOSED	1.498	1.082	.167	2.747		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	2.903
IND. RATES				2.90	MINIMUM PREMIUM	
MAN. RATES	3.67	3.14	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	
2002	51,612	2,005,555	3.885	1		5	1	42	49	
2003	46,778	3,023,798	6.464		1	6	2	20	29	
2004	49,555	1,464,715	2.955			5	1	34	40	
2005	50,733	550,836	1.085				3	26	29	
2006	44,670	721,727	1.615				3	22	25	
<b>TOTAL</b>	<b>243,348</b>	<b>7,766,631</b>	<b>3.192</b>	<b>1</b>	<b>1</b>	<b>16</b>	<b>10</b>	<b>144</b>	<b>172</b>	
O.D.		9,069	.003					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	60,601		909,158	15,509	149,528	115,655		438,588	108	231,207	85,201
2003		452,644	1,317,702	100,623	287,506		90,000	314,091	144,527	196,794	119,911
2004			699,186	10,000	146,977			308,005		187,832	112,715
2005				160,872	114,624				23,240	157,197	94,903
2006				140,950	135,434				155,763	175,156	114,424
<b>TOTAL</b>	<b>60,601</b>	<b>452,644</b>	<b>2,926,046</b>	<b>427,954</b>	<b>834,069</b>	<b>115,655</b>	<b>90,000</b>	<b>1,060,684</b>	<b>323,638</b>	<b>948,186</b>	<b>527,154</b>
O.D.					5,500						3,569

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	96,053		1,334,645	21,697	210,534	420,869		1,161,381	187	344,039	94,829
2003		727,887	1,987,660	153,371	395,202		151,271	831,093	221,768	279,562	130,583
2004		26,316	1,048,890	37,739	196,415		24,371	780,019	29,504	247,826	123,987
2005		8,228	254,370	149,882	139,803		2,421	79,384	36,337	181,396	100,123
2006	426	19,835	489,514	147,100	145,269	305	30,159	399,809	137,111	172,051	120,145
<b>TOTAL</b>	<b>96,479</b>	<b>782,266</b>	<b>5,115,079</b>	<b>509,789</b>	<b>1,087,223</b>	<b>421,174</b>	<b>208,222</b>	<b>3,251,686</b>	<b>424,907</b>	<b>1,224,874</b>	<b>569,667</b>
O.D.		6	392	129	7,431						3,764

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,875,304	3,254,353	573,431	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	236,258	44,096	3,103	
TOTAL LOSSES	10,111,562	3,298,449	576,534	
EXPECTED LOSSES	5,949,859	2,903,142	425,860	
CREDIBILITY	.09	.20	.30	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.155	1.355	.237	5.747
INDICATED (POST-TEST)	3.037	.991	.173	4.201
PRES. ON RATE LEVEL	2.421	1.182	.173	3.776
DERIVED BY FORMULA	2.476	1.144	.173	3.793
UNDERLYING PRES. RATE	2.445	1.193	.175	3.813
PROPOSED	2.476	1.144	.173	3.793

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	4.009
IND. RATES				4.01	MINIMUM PREMIUM	
MAN. RATES	4.36	4.07	3.99	+ 4.01	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	174,579	5,417,441	3.103			13	9	74	96	
2003	173,110	2,965,752	1.713			8	5	52	65	
2004	184,575	2,394,912	1.297			5	7	59	71	
2005	159,072	1,575,073	.990			2	8	43	53	
2006	194,264	1,779,068	.915			2	9	53	65	
TOTAL	885,600	14,132,246	1.596			1	30	281	350	
O.D.		12,544	.001					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			2,738,090	305,835	340,405			1,096,189	165,542	487,599	283,781
2003			1,510,021	141,475	360,137			393,777	41,444	376,150	142,748
2004			936,954	328,984	279,601			251,048	164,632	261,341	172,352
2005			252,769	363,396	227,897			11,065	236,534	338,864	144,548
2006	3,000		306,607	274,689	371,394	58,273		53,474	143,604	377,648	190,379
TOTAL	3,000		5,744,441	1,414,379	1,579,434	58,273		1,805,553	751,756	1,841,602	933,808
O.D.					1					8,436	4,107

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			3,948,540	427,862	479,289			2,738,809	285,891	725,546	315,848
2003		34,213	2,258,003	209,063	494,666		12,146	1,011,976	79,710	526,667	155,453
2004		39,042	1,593,454	404,252	381,707		22,332	747,737	227,101	352,322	189,587
2005	256	31,836	911,003	347,113	287,377		16,914	403,684	233,077	409,011	152,498
2006	5,541	66,318	1,510,807	348,114	398,205	275,978	51,108	647,370	180,007	350,384	199,898
TOTAL	5,797	171,409	10,221,807	1,736,404	2,041,244	275,978	102,500	5,549,576	1,005,786	2,363,930	1,013,284
O.D.			1		1		499	6,374	1,806	7,390	4,376

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,333,941	7,156,561	1,017,660			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	628,707	112,569	6,568			
TOTAL LOSSES	16,962,648	7,269,130	1,024,228			
EXPECTED LOSSES	15,223,464	6,456,025	832,464			
CREDIBILITY	.20	.48	.71			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.915	.821	.116	2.852		
INDICATED (POST-TEST)	1.400	.600	.085	2.085		
PRES. ON RATE LEVEL	1.702	.722	.093	2.517		
DERIVED BY FORMULA	1.642	.663	.087	2.392		
UNDERLYING PRES. RATE	1.719	.729	.094	2.542		
PROPOSED	1.642	.663	.087	2.392		
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	2.528
IND. RATES				2.53	MINIMUM PREMIUM	
MAN. RATES	3.20	2.81	2.66	+ 2.53	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	216,484	4,417,334	2.040			9	11	78	98	
2003	285,462	4,580,070	1.604			7	15	89	111	
2004	280,499	5,662,972	2.018	1		10	11	88	110	
2005	300,346	3,217,828	1.071			7	8	76	91	
2006	251,794	3,132,629	1.244			2	7	62	71	
<b>TOTAL</b>	<b>1,334,585</b>	<b>21,010,833</b>	<b>1.574</b>	<b>1</b>		<b>35</b>	<b>52</b>	<b>393</b>	<b>481</b>	
O.D.		54,275	.004					3	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,796,426	379,218	370,784			399,711	203,153	886,670	381,372
2003			1,184,690	661,219	679,874			449,542	305,823	738,726	560,196
2004	350,000		1,841,004	509,548	786,266	5,800		910,736	141,415	662,347	455,856
2005			1,121,750	262,874	435,911			322,784	91,775	592,377	390,357
2006			217,788	335,562	638,013			253,157	346,088	948,412	393,609
<b>TOTAL</b>	<b>350,000</b>		<b>6,161,658</b>	<b>2,148,421</b>	<b>2,910,848</b>	<b>5,800</b>		<b>2,335,930</b>	<b>1,088,254</b>	<b>3,828,532</b>	<b>2,181,390</b>
O.D.					24,193					27,507	2,575

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			2,637,154	530,525	522,063			1,058,434	350,843	1,319,369	424,467
2003		27,198	1,901,332	896,373	934,175		13,954	1,227,853	471,683	1,038,827	610,053
2004	521,355	74,432	3,038,998	657,738	1,044,619	8,916	72,467	2,348,143	261,224	879,581	501,442
2005	1,127	79,211	2,139,258	336,701	535,993		44,451	1,053,473	171,903	694,313	411,827
2006	1,312	80,869	1,910,022	476,591	658,121	682	149,617	1,857,420	459,161	883,484	413,289
<b>TOTAL</b>	<b>523,794</b>	<b>261,710</b>	<b>11,626,764</b>	<b>2,897,928</b>	<b>3,694,971</b>	<b>9,598</b>	<b>280,489</b>	<b>7,545,323</b>	<b>1,714,814</b>	<b>4,815,574</b>	<b>2,361,078</b>
O.D.	9	1,419	35,300	8,366	23,309		1,651	20,794	5,888	24,097	2,743

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	20,306,851	13,184,947	2,363,821			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	965,221	165,215	14,417			
TOTAL LOSSES	21,272,072	13,350,162	2,378,238			
EXPECTED LOSSES	23,568,770	9,835,892	1,921,802			
CREDIBILITY	.27	.63	.93			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.594	1.000	.178	2.772		
INDICATED (POST-TEST)	1.165	.731	.130	2.026		
PRES. ON RATE LEVEL	1.749	.730	.142	2.621		
DERIVED BY FORMULA	1.591	.731	.131	2.453		
UNDERLYING PRES. RATE	1.766	.737	.144	2.647		
PROPOSED	1.591	.731	.131	2.453		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	2.592
IND. RATES				2.59	MINIMUM PREMIUM	
MAN. RATES	3.72	3.09	2.77	+ 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
2002	141,481	3,031,171	2.142			6	5	75	86
2003	132,871	3,073,842	2.313			6	6	47	59
2004	140,325	6,467,992	4.609		1	9	12	52	74
2005	146,573	2,438,695	1.663			5	8	35	48
2006	137,857	1,611,718	1.169			1	7	44	52
<b>TOTAL</b>	<b>699,107</b>	<b>16,623,418</b>	<b>2.378</b>		<b>1</b>	<b>27</b>	<b>38</b>	<b>253</b>	<b>319</b>
O.D.		293							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			868,586	134,576	535,326			555,564	46,889	538,267	351,963
2003			1,026,332	153,238	436,875			333,993	102,189	773,489	247,726
2004		612,109	1,607,275	404,404	300,238		2,156,541	499,785	198,114	367,840	321,686
2005			712,930	414,357	194,452			235,723	327,146	285,782	268,305
2006			153,111	152,903	369,555			74,788	178,542	423,876	258,943
<b>TOTAL</b>		<b>612,109</b>	<b>4,368,234</b>	<b>1,259,478</b>	<b>1,836,446</b>		<b>2,156,541</b>	<b>1,699,853</b>	<b>852,880</b>	<b>2,389,254</b>	<b>1,448,623</b>
O.D.											293

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,275,083	188,271	753,739			1,471,134	80,977	800,942	391,735
2003		23,438	1,558,939	221,597	596,729		10,435	894,414	175,897	1,080,889	269,774
2004		189,784	2,619,272	505,957	420,653		735,248	1,425,200	288,837	496,352	353,855
2005	714	58,338	1,596,035	408,295	265,085		46,011	1,007,927	323,886	364,283	283,062
2006	682	45,201	1,055,642	248,686	377,873	346	62,467	788,327	215,194	396,000	271,890
<b>TOTAL</b>	<b>1,396</b>	<b>316,761</b>	<b>8,104,971</b>	<b>1,572,806</b>	<b>2,414,079</b>	<b>346</b>	<b>854,161</b>	<b>5,587,002</b>	<b>1,084,791</b>	<b>3,138,466</b>	<b>1,570,316</b>
O.D.											326

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,864,637	8,210,142	1,570,642			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	547,999	119,496	9,942			
TOTAL LOSSES	15,412,636	8,329,638	1,580,584			
EXPECTED LOSSES	13,618,604	7,312,660	1,314,320			
CREDIBILITY	.17	.41	.60			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.205	1.191	.226	3.622		
INDICATED (POST-TEST)	1.612	.871	.165	2.648		
PRES. ON RATE LEVEL	1.929	1.036	.186	3.151		
DERIVED BY FORMULA	1.875	.968	.173	3.016		
UNDERLYING PRES. RATE	1.948	1.046	.188	3.182		
PROPOSED	1.875	.968	.173	3.016		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.187
IND. RATES				3.19	MINIMUM PREMIUM	
MAN. RATES	3.99	3.56	3.33	+ 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
2002	55,314	2,295,526	4.149			7	2	14	23
2003	40,792	908,940	2.228			2	1	11	14
2004	38,481	599,992	1.559			2	1	7	10
2005	45,968	173,747	.377				1	4	5
2006	48,525	113,868	.234					9	9
<b>TOTAL</b>	<b>229,080</b>	<b>4,092,073</b>	<b>1.786</b>			<b>11</b>	<b>5</b>	<b>45</b>	<b>61</b>
O.D.		4,404	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,440,756	91,210	68,311			410,501	121,497	109,573	53,678
2003			301,525	67,960	137,032			144,212	17,677	191,425	49,109
2004			252,716	2,646	42,691			79,604	909	108,530	112,896
2005				40,000	9,313				40,000	24,105	60,329
2006					32,129					37,072	44,667
<b>TOTAL</b>			<b>1,994,997</b>	<b>201,816</b>	<b>289,476</b>			<b>634,317</b>	<b>180,083</b>	<b>470,705</b>	<b>320,679</b>
O.D.											4,404

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			2,115,029	127,603	96,183			1,087,006	209,825	163,043	59,744
2003		6,892	462,851	95,451	187,428		4,463	373,652	34,165	267,619	53,480
2004		9,454	376,176	11,881	57,694		6,455	211,087	12,465	141,595	124,186
2005		1,701	51,785	34,592	13,221		2,424	52,603	35,603	31,263	63,647
2006	10	1,877	46,877	11,106	30,954		2,205	28,018	7,930	32,478	46,900
<b>TOTAL</b>	<b>10</b>	<b>19,924</b>	<b>3,052,718</b>	<b>280,633</b>	<b>385,480</b>		<b>15,547</b>	<b>1,752,366</b>	<b>299,988</b>	<b>635,998</b>	<b>347,957</b>
O.D.											4,851

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,840,565	1,602,099	352,808			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	171,908	33,619	2,825			
TOTAL LOSSES	5,012,473	1,635,718	355,633			
EXPECTED LOSSES	4,295,251	2,038,813	364,237			
CREDIBILITY	.08	.19	.29			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.188	.714	.155	3.057		
INDICATED (POST-TEST)	1.599	.522	.113	2.234		
PRES. ON RATE LEVEL	1.857	.881	.157	2.895		
DERIVED BY FORMULA	1.836	.813	.144	2.793		
UNDERLYING PRES. RATE	1.875	.890	.159	2.924		
PROPOSED	1.836	.813	.144	2.793		
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	2.952
IND. RATES				2.95	MINIMUM PREMIUM	
MAN. RATES	3.59	3.21	3.06	+ 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
2002	74,444	1,838,866	2.470			5	5	52	62
2003	67,165	2,558,212	3.808			8	4	52	64
2004	78,436	1,141,668	1.455				5	44	49
2005	77,660	1,094,969	1.409			1	5	37	43
2006	67,818	915,487	1.349				1	38	39
<b>TOTAL</b>	<b>365,523</b>	<b>7,549,202</b>	<b>2.065</b>			<b>14</b>	<b>20</b>	<b>223</b>	<b>257</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
2002			659,227	197,102	250,492			132,609	73,749	357,925	167,762
2003			1,160,394	114,347	343,107			384,326	34,918	321,841	199,279
2004				169,041	240,498				106,084	466,555	159,490
2005			143,397	205,904	278,213			1,476	42,730	255,177	168,072
2006				20,470	336,310				35,673	373,707	149,327
<b>TOTAL</b>			<b>1,963,018</b>	<b>706,864</b>	<b>1,448,620</b>			<b>518,411</b>	<b>293,154</b>	<b>1,775,205</b>	<b>843,930</b>
O.D.					1,919					4,238	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			967,745	275,747	352,693			351,149	127,364	532,595	186,719
2003		26,333	1,740,956	169,602	469,886		11,838	984,346	68,661	450,866	217,015
2004		2,927	146,107	202,432	312,886		2,521	131,429	155,670	609,434	175,439
2005	145	20,731	605,491	217,488	330,163		4,362	137,863	63,253	294,973	177,316
2006	187	21,383	533,106	130,856	326,190	66	26,856	343,697	102,766	331,684	156,793
<b>TOTAL</b>	<b>332</b>	<b>71,374</b>	<b>3,993,405</b>	<b>996,125</b>	<b>1,791,818</b>	<b>66</b>	<b>45,577</b>	<b>1,948,484</b>	<b>517,714</b>	<b>2,219,552</b>	<b>913,282</b>
O.D.		11	442	126	2,440		10	633	266	5,475	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,060,334	5,533,516	913,282			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	225,388	62,393	5,731			
TOTAL LOSSES	6,285,722	5,595,909	919,013			
EXPECTED LOSSES	5,683,883	4,017,098	778,564			
CREDIBILITY	.11	.27	.39			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.720	1.531	.251	3.502		
INDICATED (POST-TEST)	1.257	1.119	.183	2.559		
PRES. ON RATE LEVEL	1.540	1.088	.211	2.839		
DERIVED BY FORMULA	1.509	1.096	.200	2.805		
UNDERLYING PRES. RATE	1.555	1.099	.213	2.867		
PROPOSED	1.509	1.096	.200	2.805		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	2.964
IND. RATES				2.96	MINIMUM PREMIUM	
MAN. RATES	3.54	3.12	3.00	+ 2.96	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	15,257	444,529	2,913			1	2	15	18
2003	23,876	593,814	2,487			2	4	8	14
2004	34,643	1,011,487	2,919			2	4	30	36
2005	35,445	457,463	1,290				7	17	24
2006	33,254	678,879	2,041				4	29	33
<b>TOTAL</b>	<b>142,475</b>	<b>3,186,172</b>	<b>2,236</b>			<b>5</b>	<b>21</b>	<b>99</b>	<b>125</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			155,307	87,758	56,218			40,054	32,026	34,248	38,918
2003			233,821	82,175	67,454			138,739	13,890	21,937	35,798
2004			250,514	172,999	119,000			157,605	88,423	130,605	92,341
2005				223,864	40,884				83,581	46,982	62,152
2006				190,785	137,533				65,001	219,471	66,089
<b>TOTAL</b>			<b>639,642</b>	<b>757,581</b>	<b>421,089</b>			<b>336,398</b>	<b>282,921</b>	<b>453,243</b>	<b>295,298</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			227,991	122,773	79,156			106,063	55,309	50,962	43,316
2003		5,307	361,594	111,850	93,395		4,246	351,283	24,226	31,662	38,984
2004		11,570	481,759	204,843	161,918		13,748	455,734	122,686	177,014	101,575
2005		9,303	283,122	192,047	61,394		5,021	108,761	74,017	61,454	65,570
2006	552	24,169	595,778	183,280	152,505	133	21,340	277,457	88,534	200,044	69,393
<b>TOTAL</b>	<b>552</b>	<b>50,349</b>	<b>1,950,244</b>	<b>814,793</b>	<b>548,368</b>	<b>133</b>	<b>44,355</b>	<b>1,299,298</b>	<b>364,772</b>	<b>521,136</b>	<b>318,838</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,344,931	2,249,069	318,838	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	58,854	39,368	2,226	
TOTAL LOSSES	3,403,785	2,288,437	321,064	
EXPECTED LOSSES	1,403,379	1,850,750	259,304	
CREDIBILITY	.06	.14	.21	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.389	1.606	.225	4.220
INDICATED (POST-TEST)	1.746	1.174	.164	3.084
PRES. ON RATE LEVEL	.976	1.286	.180	2.442
DERIVED BY FORMULA	1.022	1.270	.177	2.469
UNDERLYING PRES. RATE	.985	1.299	.182	2.466
PROPOSED	1.022	1.270	.177	2.469

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	TOTAL
IND. RATES				2.61	MINIMUM PREMIUM	
MAN. RATES	3.00	2.59	2.58	+ 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
2002	6,968	82,049	1.177				1	4	5
2003	10,002	803,378	8.032			1	6	31	38
2004	11,637	87,180	.749				1	2	3
2005	13,445	687,445	5.113			1	7	13	21
2006	14,888	573,996	3.855	1			2	11	14
<b>TOTAL</b>	<b>56,940</b>	<b>2,234,048</b>	<b>3.924</b>	<b>1</b>		<b>2</b>	<b>17</b>	<b>61</b>	<b>81</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				27,168	8,533				30,000	10,221	6,127
2003			90,250	266,626	105,492			10,519	145,029	103,659	81,803
2004				40,510	4,048				10,086	5,485	27,051
2005			104,524	254,886	35,976			20,519	161,266	57,764	52,510
2006	322,838			74,442	48,927	384			19,856	73,610	33,939
<b>TOTAL</b>	<b>322,838</b>		<b>194,774</b>	<b>663,632</b>	<b>202,976</b>	<b>384</b>		<b>31,038</b>	<b>366,237</b>	<b>250,739</b>	<b>201,430</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				38,008	12,014				51,810	15,209	6,819
2003		2,111	188,556	353,731	147,344		347	63,811	212,070	148,338	89,083
2004		458	22,597	44,963	6,874		151	6,688	12,368	7,729	29,756
2005	107	16,112	462,799	222,488	60,699		11,701	246,288	141,230	81,751	55,398
2006	476,647	9,153	225,562	69,877	54,932	1,862	6,914	89,727	28,444	66,859	35,636
<b>TOTAL</b>	<b>476,754</b>	<b>27,834</b>	<b>899,514</b>	<b>729,067</b>	<b>281,863</b>	<b>1,862</b>	<b>19,113</b>	<b>406,514</b>	<b>445,922</b>	<b>319,886</b>	<b>216,692</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,831,591	1,776,738	216,692	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	39,615	21,066	1,846	
TOTAL LOSSES	1,871,206	1,797,804	218,538	
EXPECTED LOSSES	921,859	925,275	204,415	
CREDIBILITY	.03	.08	.11	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.286	3.157	.384	6.827
INDICATED (POST-TEST)	2.402	2.308	.281	4.991
PRES. ON RATE LEVEL	1.603	1.609	.356	3.568
DERIVED BY FORMULA	1.627	1.665	.348	3.640
UNDERLYING PRES. RATE	1.619	1.625	.359	3.603
PROPOSED	1.627	1.665	.348	3.640

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.847
IND. RATES				3.85	MINIMUM PREMIUM	
MAN. RATES	4.46	4.03	3.77	+ 3.85	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	481,111	7,402,284	1.538			15	16	170	201
2003	514,257	8,613,248	1.674			18	16	178	212
2004	459,889	9,908,470	2.154			19	23	193	235
2005	481,972	6,968,733	1.445			6	24	199	229
2006	541,044	5,993,398	1.107			2	23	197	222
<b>TOTAL</b>	<b>2,478,273</b>	<b>38,886,133</b>	<b>1.569</b>			<b>60</b>	<b>102</b>	<b>937</b>	<b>1099</b>
O.D.		85,268	.003				1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			2,439,429	491,686	1,345,318			874,309	223,949	1,228,740	798,853
2003			2,915,826	628,918	1,168,809			1,588,794	201,163	1,310,617	799,121
2004			3,291,498	797,866	1,210,958			1,864,294	542,183	1,350,954	850,717
2005			1,064,569	758,968	1,441,562			392,769	785,686	1,614,669	910,510
2006			270,276	613,716	1,413,039			102,178	868,659	1,677,088	1,048,442
<b>TOTAL</b>			<b>9,981,598</b>	<b>3,291,154</b>	<b>6,579,686</b>			<b>4,822,344</b>	<b>2,621,640</b>	<b>7,182,068</b>	<b>4,407,643</b>
O.D.				75,000	557				500	578	8,633

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			3,581,083	687,868	1,894,205			2,315,172	386,759	1,828,366	889,123
2003		62,845	4,223,431	880,660	1,600,195		37,132	3,113,572	355,120	1,835,718	870,243
2004		129,898	5,284,743	1,037,496	1,614,856		142,603	4,666,457	828,930	1,808,381	935,789
2005	1,073	113,142	3,233,042	886,977	1,697,645		98,338	2,334,599	862,425	1,927,522	960,588
2006	2,407	153,362	3,685,395	946,630	1,436,004	1,705	229,982	2,979,519	928,522	1,577,593	1,100,864
<b>TOTAL</b>	<b>3,480</b>	<b>459,247</b>	<b>20,007,694</b>	<b>4,439,631</b>	<b>8,242,905</b>	<b>1,705</b>	<b>508,055</b>	<b>15,409,319</b>	<b>3,361,756</b>	<b>8,977,580</b>	<b>4,756,607</b>
O.D.		33	814	105,119	536		29	437	988	507	9,335

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	36,390,813	25,129,022	4,765,942			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,238,711	346,716	27,245			
TOTAL LOSSES	37,629,524	25,475,738	4,793,187			
EXPECTED LOSSES	29,813,624	19,553,574	3,444,799			
CREDIBILITY	.41	.95	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.518	1.028	.193	2.739		
INDICATED (POST-TEST)	1.110	.751	.141	2.002		
PRES. ON RATE LEVEL	1.191	.781	.138	2.110		
DERIVED BY FORMULA	1.158	.753	.141	2.052		
UNDERLYING PRES. RATE	1.203	.789	.139	2.131		
PROPOSED	1.158	.753	.141	2.052		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	2.168
IND. RATES				2.17	MINIMUM PREMIUM	
MAN. RATES	2.84	2.39	2.23	+ 2.17	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	233,478	8,871,158	3.799			17	11	244	272
2003	258,623	10,745,841	4.155			22	10	286	318
2004	243,419	8,554,772	3.514			20	11	230	261
2005	240,910	10,695,527	4.439			23	9	227	259
2006	279,221	10,160,146	3.638			3	6	314	323
<b>TOTAL</b>	<b>1,255,651</b>	<b>49,027,444</b>	<b>3.905</b>			<b>85</b>	<b>47</b>	<b>1301</b>	<b>1433</b>
O.D.		3,291							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			2,984,105	437,417	1,867,910			853,076	339,660	1,882,073	506,917
2003			4,352,820	324,583	2,139,738			1,269,829	275,646	1,837,145	546,080
2004			3,849,947	285,801	1,465,618			813,880	277,817	1,283,668	578,041
2005			5,046,367	307,622	2,083,633			817,935	289,236	1,593,703	557,031
2006			626,492	207,540	4,462,326			147,199	159,984	3,971,638	584,967
<b>TOTAL</b>			<b>16,859,731</b>	<b>1,562,963</b>	<b>12,019,225</b>			<b>3,901,919</b>	<b>1,342,343</b>	<b>10,568,227</b>	<b>2,773,036</b>
O.D.											3,291

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			4,380,667	611,946	2,630,018			2,258,946	586,592	2,800,518	564,199
2003		95,729	6,319,211	517,255	2,912,386		34,075	2,897,698	473,282	2,569,860	594,681
2004		150,275	6,050,921	505,888	1,925,573		69,934	2,340,408	458,468	1,689,607	635,845
2005	5,073	324,936	8,686,085	803,525	2,488,326		116,436	2,764,036	492,461	1,870,312	587,668
2006	2,941	322,016	7,758,235	1,740,386	4,344,909	331	286,323	3,594,323	972,375	3,505,303	614,215
<b>TOTAL</b>	<b>8,014</b>	<b>892,956</b>	<b>33,195,119</b>	<b>4,179,000</b>	<b>14,301,212</b>	<b>331</b>	<b>506,768</b>	<b>13,855,411</b>	<b>2,983,178</b>	<b>12,435,600</b>	<b>2,996,608</b>
O.D.											3,637

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	48,458,599	33,898,990	3,000,245			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,327,540	409,948	18,570			
TOTAL LOSSES	49,786,139	34,308,938	3,018,815			
EXPECTED LOSSES	31,793,083	22,639,388	2,322,955			
CREDIBILITY	.26	.60	.89			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.965	2.732	.240	6.937		
INDICATED (POST-TEST)	2.898	1.997	.175	5.070		
PRES. ON RATE LEVEL	2.507	1.786	.183	4.476		
DERIVED BY FORMULA	2.609	1.913	.176	4.698		
UNDERLYING PRES. RATE	2.532	1.803	.185	4.520		
PROPOSED	2.609	1.913	.176	4.698		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	4.965
IND. RATES				4.97	MINIMUM PREMIUM	
MAN. RATES	5.38	4.86	4.73	+ 4.97	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	245,047	5,355,102	2.185			13	14	105	132	
2003	206,931	1,647,551	.796			1	7	77	85	
2004	209,748	8,224,185	3.920			13	14	108	135	
2005	229,425	3,879,438	1.690			4	13	76	93	
2006	220,399	3,316,670	1.504			1	2	9	83	
TOTAL	1,111,550	22,422,946	2.017			1	33	57	449	
O.D.		11,139	.001					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			2,279,792	592,612	324,407			818,761	372,728	537,790	429,012
2003			132,047	117,547	405,492			31,422	118,972	471,954	370,117
2004			2,258,132	554,835	784,773			2,990,000	377,984	926,475	331,986
2005			758,860	434,721	620,758			521,120	463,859	624,897	455,223
2006	25,000		321,798	520,644	553,876	10,000		490,304	361,707	697,958	335,383
TOTAL	25,000		5,750,629	2,220,359	2,689,306	10,000		4,851,607	1,695,250	3,259,074	1,921,721
O.D.					2,119					3,161	5,859

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			3,230,702	829,064	456,765			1,801,696	643,703	800,231	477,490
2003		3,327	243,517	165,218	550,368		1,093	127,236	184,453	660,171	403,057
2004		75,917	3,102,770	708,267	1,045,016		68,526	2,280,747	554,027	1,234,177	365,185
2005	615	61,054	1,727,642	479,370	742,324		71,654	1,607,630	487,593	768,361	480,260
2006	38,655	92,351	2,184,079	580,002	596,853	48,011	142,378	1,759,750	419,700	667,237	352,152
TOTAL	39,270	232,649	10,488,710	2,761,921	3,391,326	48,011	283,651	7,577,059	2,289,476	4,130,177	2,078,144
O.D.		11	490	142	2,694		6	473	197	4,084	6,184

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	18,670,330	12,580,017	2,084,328			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	631,033	146,637	12,247			
TOTAL LOSSES	19,301,363	12,726,654	2,096,575			
EXPECTED LOSSES	15,784,010	9,148,057	1,622,864			
CREDIBILITY	.24	.56	.82			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.736	1.145	.189	3.070		
INDICATED (POST-TEST)	1.269	.837	.138	2.244		
PRES. ON RATE LEVEL	1.406	.815	.145	2.366		
DERIVED BY FORMULA	1.373	.827	.139	2.339		
UNDERLYING PRES. RATE	1.420	.823	.146	2.389		
PROPOSED	1.373	.827	.139	2.339		
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	2.472
IND. RATES				2.47	MINIMUM PREMIUM	
MAN. RATES	2.81	2.58	2.50	+ 2.47	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	1,190	293,805	24.689			1		1	2
2003	957	867	.090						
2004	1,319	3,747	.284					1	1
2005	1,148	3,308	.288						
2006	2,354	19,605	.832					1	1
<b>TOTAL</b>	<b>6,968</b>	<b>321,332</b>	<b>4.612</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
2002			277,033		260			14,329		446	1,737
2003											867
2004					1,802					1,181	764
2005											3,308
2006					213					15,716	3,676
<b>TOTAL</b>			<b>277,033</b>		<b>2,275</b>			<b>14,329</b>		<b>17,343</b>	<b>10,352</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			406,684		366			37,943		664	1,933
2003											944
2004		8	417	120	2,291		3	177	73	1,526	840
2005											3,490
2006		12	310	75	206		940	11,877	3,364	13,768	3,860
<b>TOTAL</b>		<b>20</b>	<b>407,411</b>	<b>195</b>	<b>2,863</b>		<b>943</b>	<b>49,997</b>	<b>3,437</b>	<b>15,958</b>	<b>11,067</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	458,371	22,453	11,067	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	4,808	2,473	166	
TOTAL LOSSES	463,179	24,926	11,233	
EXPECTED LOSSES	108,422	95,671	16,304	
CREDIBILITY	.01	.02	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	6.647	.358	.161	7.166
INDICATED (POST-TEST)	4.859	.262	.118	5.239
PRES. ON RATE LEVEL	1.541	1.360	.231	3.132
DERIVED BY FORMULA	1.574	1.338	.228	3.140
UNDERLYING PRES. RATE	1.556	1.373	.234	3.163
PROPOSED	1.574	1.338	.228	3.140

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.318
IND. RATES				3.32	MINIMUM PREMIUM	
MAN. RATES	3.97	3.51	3.31	+ 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
2002	11,214	133,833	1.193			1		3	4
2003	12,011	103,516	.861				1	4	5
2004	19,283	384,884	1.995			1	1	3	5
2005	14,718	92,270	.626					4	4
2006	13,882	97,777	.704				2	2	4
<b>TOTAL</b>	<b>71,108</b>	<b>812,280</b>	<b>1.142</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
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	17,089			104,417	20,630	22,379	20,573
2005					31,780					29,468	31,022
2006				51,400	6,836				28,000	1,091	10,450
<b>TOTAL</b>			<b>233,795</b>	<b>139,975</b>	<b>73,824</b>			<b>114,125</b>	<b>64,988</b>	<b>109,979</b>	<b>75,594</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			140,295		13,020			25,707		20,667	6,032
2003		6	5,613	35,697	12,438		15	5,678	24,693	60,500	8,852
2004		5,790	236,450	72,419	26,165		8,447	270,268	32,015	31,989	22,630
2005		572	18,982	4,429	35,672		213	10,042	3,221	33,590	32,728
2006	139	4,738	116,418	38,927	11,975	56	3,594	48,891	18,142	4,299	10,973
<b>TOTAL</b>	<b>139</b>	<b>11,106</b>	<b>517,758</b>	<b>151,472</b>	<b>99,270</b>	<b>56</b>	<b>12,269</b>	<b>360,586</b>	<b>78,071</b>	<b>151,045</b>	<b>81,215</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	901,914	479,858	81,215	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	42,598	12,939	943	
TOTAL LOSSES	944,512	492,797	82,158	
EXPECTED LOSSES	1,060,221	766,545	123,727	
CREDIBILITY	.04	.09	.13	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.328	.693	.116	2.137
INDICATED (POST-TEST)	.971	.507	.085	1.563
PRES. ON RATE LEVEL	1.476	1.068	.172	2.716
DERIVED BY FORMULA	1.456	1.018	.161	2.635
UNDERLYING PRES. RATE	1.491	1.078	.174	2.743
PROPOSED	1.456	1.018	.161	2.635

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	TOTAL
IND. RATES				2.79	MINIMUM PREMIUM	
MAN. RATES	3.59	3.08	2.87	+ 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	
2002	88,962	4,081,026	4.587			4	25	121	150	
2003	86,390	3,471,029	4.017			10	11	96	117	
2004	94,034	3,162,514	3.363			5	15	120	140	
2005	95,529	2,435,632	2.549				11	114	125	
2006	94,237	3,760,134	3.990			4	10	103	117	
<b>TOTAL</b>	<b>459,152</b>	<b>16,910,335</b>	<b>3.683</b>			<b>23</b>	<b>72</b>	<b>554</b>	<b>649</b>	
O.D.		124								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			483,290	687,849	851,820			167,816	724,926	878,338	286,987
2003			1,216,945	279,170	375,359			625,820	216,795	478,533	278,407
2004			689,105	449,409	490,056			184,651	273,563	713,548	362,182
2005				397,963	577,790				388,710	790,045	281,124
2006			600,298	428,017	673,549			679,769	329,856	734,812	313,833
<b>TOTAL</b>			<b>2,989,638</b>	<b>2,242,408</b>	<b>2,968,574</b>			<b>1,658,056</b>	<b>1,933,850</b>	<b>3,595,276</b>	<b>1,522,533</b>
O.D.											124

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			709,470	962,302	1,199,360			444,377	1,251,948	1,306,967	319,417
2003		27,614	1,856,297	387,504	516,438		19,265	1,636,836	341,268	675,270	303,185
2004		32,206	1,348,746	545,035	651,089		19,709	716,574	381,452	942,275	398,400
2005		25,602	805,054	411,819	676,072		27,494	700,680	406,740	937,365	296,586
2006	1,815	112,100	2,552,252	578,854	713,589	641	170,490	2,066,497	428,489	702,589	329,525
<b>TOTAL</b>	<b>1,815</b>	<b>197,522</b>	<b>7,271,819</b>	<b>2,885,514</b>	<b>3,756,548</b>	<b>641</b>	<b>236,958</b>	<b>5,564,964</b>	<b>2,809,897</b>	<b>4,564,466</b>	<b>1,647,113</b>
O.D.											131

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,273,719	14,016,425	1,647,244	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	550,558	162,685	9,513	
TOTAL LOSSES	13,824,277	14,179,110	1,656,757	
EXPECTED LOSSES	13,567,942	9,554,953	1,230,527	
CREDIBILITY	.13	.31	.46	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.011	3.088	.361	6.460
INDICATED (POST-TEST)	2.201	2.257	.264	4.722
PRES. ON RATE LEVEL	2.926	2.061	.265	5.252
DERIVED BY FORMULA	2.832	2.122	.265	5.219
UNDERLYING PRES. RATE	2.955	2.081	.268	5.304
PROPOSED	2.832	2.122	.265	5.219

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	5.516
IND. RATES				5.52	MINIMUM PREMIUM	
MAN. RATES	6.63	5.78	5.55	+ 5.52	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	327,007	11,380,047	3.480		1	20	36	332	389
2003	350,834	11,190,192	3.189	1		16	47	335	399
2004	378,771	13,576,860	3.584	1		20	50	392	463
2005	391,537	12,410,802	3.169			13	45	334	392
2006	373,880	8,409,329	2.249	1		3	39	274	317
<b>TOTAL</b>	<b>1,822,029</b>	<b>56,967,230</b>	<b>3.127</b>	<b>3</b>	<b>1</b>	<b>72</b>	<b>217</b>	<b>1667</b>	<b>1960</b>
O.D.		31,904	.001					4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		329,908	2,932,743	1,038,392	2,052,191		35,121	1,233,512	571,934	2,039,484	1,146,762
2003	44,436		2,490,903	1,402,415	1,570,417			1,578,582	711,524	2,255,622	1,136,293
2004	108,112		3,007,853	1,851,361	2,146,532			1,035,960	1,275,050	2,850,552	1,301,440
2005			1,869,644	1,676,056	1,973,294			2,172,026	1,168,759	2,186,363	1,364,660
2006	217,385		423,774	1,460,796	1,647,638	4,957		154,854	980,821	2,397,788	1,121,316
<b>TOTAL</b>	<b>369,933</b>	<b>329,908</b>	<b>10,724,917</b>	<b>7,429,020</b>	<b>9,390,072</b>	<b>4,957</b>	<b>35,121</b>	<b>6,174,934</b>	<b>4,708,088</b>	<b>11,729,809</b>	<b>6,070,471</b>
O.D.					6,542					16,588	8,774

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		830,003	4,305,269	1,452,711	2,889,476		113,400	3,266,339	987,731	3,034,741	1,276,346
2003	72,715	53,724	3,779,435	1,902,422	2,154,212		41,023	3,573,381	1,118,417	3,165,502	1,237,423
2004	161,042	139,539	5,829,968	2,257,904	2,846,760		104,500	3,696,886	1,758,263	3,780,939	1,431,584
2005	1,758	195,171	5,568,679	1,759,203	2,375,323		228,875	5,200,891	1,335,026	2,646,480	1,439,716
2006	325,641	249,353	5,982,203	1,642,499	1,756,599	25,374	297,462	3,830,441	1,161,711	2,224,729	1,177,382
<b>TOTAL</b>	<b>561,156</b>	<b>1,467,790</b>	<b>25,465,554</b>	<b>9,014,739</b>	<b>12,022,370</b>	<b>25,374</b>	<b>785,260</b>	<b>19,567,938</b>	<b>6,361,148</b>	<b>14,852,391</b>	<b>6,562,451</b>
O.D.		80	2,787	657	7,870		172	5,832	1,842	18,906	9,588

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	47,881,943	42,279,923	6,572,039			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,679,843	502,327	39,373			
TOTAL LOSSES	49,561,786	42,782,250	6,611,412			
EXPECTED LOSSES	41,141,414	28,842,719	5,065,240			
CREDIBILITY	.33	.77	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.720	2.348	.363	5.431		
INDICATED (POST-TEST)	1.988	1.716	.265	3.969		
PRES. ON RATE LEVEL	2.236	1.568	.275	4.079		
DERIVED BY FORMULA	2.154	1.682	.265	4.101		
UNDERLYING PRES. RATE	2.258	1.583	.278	4.119		
PROPOSED	2.142	1.673	.264	4.079		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	4.311
IND. RATES				4.31	MINIMUM PREMIUM	
MAN. RATES	5.08	4.53	4.31	+ 4.31	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	20,136	493,235	2.449			2	1	12	15
2003	18,123	331,512	1.829				2	15	17
2004	18,496	755,257	4.083			3	2	11	16
2005	16,142	442,708	2.742			1	1	12	14
2006	16,866	491,639	2.914				2	17	19
<b>TOTAL</b>	<b>89,763</b>	<b>2,514,351</b>	<b>2.801</b>			<b>6</b>	<b>8</b>	<b>67</b>	<b>81</b>
O.D.		269							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			222,641	55,852	35,540			66,333	39,214	35,500	38,155
2003				88,588	86,758				45,633	75,850	34,683
2004			427,133	45,000	38,772			134,960	26,645	48,679	34,068
2005			159,316	13,133	82,528			84,103	8,511	74,834	20,283
2006				32,084	190,465				15,335	218,763	34,992
<b>TOTAL</b>			<b>809,090</b>	<b>234,657</b>	<b>434,063</b>			<b>285,396</b>	<b>135,338</b>	<b>453,626</b>	<b>162,181</b>
O.D.											269

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			326,837	78,137	50,039			175,650	67,723	52,824	42,467
2003		80	22,523	118,444	118,711		18	13,785	67,743	106,811	37,770
2004		16,254	649,739	62,584	56,815		10,972	352,264	42,595	66,865	37,475
2005	160	10,680	288,185	30,552	97,598		10,142	230,295	23,406	88,813	21,399
2006	166	13,840	344,354	88,676	186,875	30	15,051	191,677	56,616	193,500	36,742
<b>TOTAL</b>	<b>326</b>	<b>40,854</b>	<b>1,631,638</b>	<b>378,393</b>	<b>510,038</b>	<b>30</b>	<b>36,183</b>	<b>963,671</b>	<b>258,083</b>	<b>508,813</b>	<b>175,853</b>
O.D.											293

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,672,702	1,655,327	176,146	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	70,055	20,221	1,320	
TOTAL LOSSES	2,742,757	1,675,548	177,466	
EXPECTED LOSSES	1,749,481	1,370,681	182,219	
CREDIBILITY	.04	.10	.15	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.056	1.867	.198	5.121
INDICATED (POST-TEST)	2.234	1.365	.145	3.744
PRES. ON RATE LEVEL	1.930	1.512	.201	3.643
DERIVED BY FORMULA	1.942	1.497	.193	3.632
UNDERLYING PRES. RATE	1.949	1.527	.203	3.679
PROPOSED	1.948	1.502	.193	3.643

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.850
IND. RATES				3.85	MINIMUM PREMIUM	
MAN. RATES	4.51	4.02	3.85	+ 3.85	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	370,781	7,539,647	2.033			13	20	237	270
2003	390,711	6,282,766	1.608			12	18	233	263
2004	432,943	8,838,117	2.041			10	31	232	273
2005	451,309	8,967,149	1.986			9	44	236	289
2006	446,853	5,777,708	1.292			2	26	224	252
<b>TOTAL</b>	<b>2,092,597</b>	<b>37,405,387</b>	<b>1.788</b>			<b>46</b>	<b>139</b>	<b>1162</b>	<b>1347</b>
O.D.		91,586	.004				1	4	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			2,190,504	284,703	1,291,259			1,439,005	138,900	1,432,808	762,468
2003			1,576,772	473,699	1,135,214			501,566	206,869	1,475,205	913,441
2004			1,725,950	758,241	1,887,216			1,381,469	474,938	1,687,869	922,434
2005			1,543,916	1,544,269	1,135,919			302,026	1,617,216	1,680,195	1,143,608
2006			231,822	622,047	1,498,154			76,000	372,044	1,805,677	1,171,964
<b>TOTAL</b>			<b>7,268,964</b>	<b>3,682,959</b>	<b>6,947,762</b>			<b>3,700,066</b>	<b>2,809,967</b>	<b>8,081,754</b>	<b>4,913,915</b>
O.D.				44,179	8,298				12,149	11,764	15,196

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			2,891,059	398,302	1,818,090			3,039,684	239,880	2,132,025	848,627
2003		36,405	2,472,064	664,405	1,547,769		15,747	1,369,668	349,187	2,061,103	994,737
2004		71,329	3,000,636	997,890	2,450,646		88,224	2,973,080	729,579	2,227,475	1,014,677
2005	1,555	162,575	4,591,603	1,494,011	1,418,817		122,201	2,803,050	1,348,616	2,055,272	1,206,506
2006	2,400	156,350	3,776,643	978,907	1,517,417	742	169,735	2,167,598	634,755	1,629,772	1,230,562
<b>TOTAL</b>	<b>3,955</b>	<b>426,659</b>	<b>16,732,005</b>	<b>4,533,515</b>	<b>8,752,739</b>	<b>742</b>	<b>395,907</b>	<b>12,353,080</b>	<b>3,302,017</b>	<b>10,105,647</b>	<b>5,295,109</b>
O.D.		21	9,253	58,387	11,712		9	3,523	17,901	16,503	16,530

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	29,925,154	26,798,421	5,311,639			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,310,154	361,414	30,255			
TOTAL LOSSES	31,235,308	27,159,835	5,341,894			
EXPECTED LOSSES	31,953,956	20,026,153	3,808,525			
CREDIBILITY	.36	.85	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.493	1.298	.255	3.046		
INDICATED (POST-TEST)	1.091	.949	.186	2.226		
PRES. ON RATE LEVEL	1.512	.948	.180	2.640		
DERIVED BY FORMULA	1.360	.949	.186	2.495		
UNDERLYING PRES. RATE	1.527	.957	.182	2.666		
PROPOSED	1.360	.949	.186	2.495		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	2.637
IND. RATES				2.64	MINIMUM PREMIUM	
MAN. RATES	3.42	2.92	2.79	+ 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	
2002	19,418	383,996	1.977				2	19	21	
2003	18,985	735,325	3.873			2	1	5	8	
2004	18,893	1,039,265	5.500			1	4	18	23	
2005	19,105	532,369	2.786			1	3	9	13	
2006	17,608	537,739	3.053					14	14	
<b>TOTAL</b>	<b>94,009</b>	<b>3,228,694</b>	<b>3.434</b>			<b>4</b>	<b>10</b>	<b>65</b>	<b>79</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				32,266	161,014				9,819	129,431	51,466
2003			400,925	37,831	14,408			217,984	2,360	21,748	40,069
2004			125,487	150,066	124,548			39,787	303,269	252,211	43,897
2005			98,500	145,962	60,639			47,940	74,064	50,016	55,248
2006					217,135					263,999	56,605
<b>TOTAL</b>			<b>624,912</b>	<b>366,125</b>	<b>577,744</b>			<b>305,711</b>	<b>389,512</b>	<b>717,405</b>	<b>247,285</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				45,140	226,706				16,958	192,592	57,282
2003		8,445	557,384	53,719	21,517		6,153	504,568	9,229	31,414	43,635
2004		6,760	290,276	176,874	166,352		7,856	311,246	379,659	345,812	48,287
2005	99	12,057	343,206	134,966	80,681		9,723	210,583	71,188	65,553	58,287
2006	94	12,696	316,829	75,092	209,216		15,805	199,556	56,493	231,301	59,435
<b>TOTAL</b>	<b>193</b>	<b>39,958</b>	<b>1,507,695</b>	<b>485,791</b>	<b>704,472</b>		<b>39,537</b>	<b>1,225,953</b>	<b>533,527</b>	<b>866,672</b>	<b>266,926</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,813,336	2,590,462	266,926			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	64,219	20,845	1,587			
TOTAL LOSSES	2,877,555	2,611,307	268,513			
EXPECTED LOSSES	1,599,093	1,347,150	216,221			
CREDIBILITY	.05	.11	.16			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.061	2.778	.286	6.125		
INDICATED (POST-TEST)	2.238	2.031	.209	4.478		
PRES. ON RATE LEVEL	1.684	1.419	.228	3.331		
DERIVED BY FORMULA	1.712	1.486	.225	3.423		
UNDERLYING PRES. RATE	1.701	1.433	.230	3.364		
PROPOSED	1.712	1.486	.225	3.423		
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.618
IND. RATES				3.62	MINIMUM PREMIUM	
MAN. RATES	4.01	3.58	3.52	+ 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
2002	137,885	2,774,070	2.011			4	14	84	102
2003	115,989	2,546,707	2.195			4	7	81	92
2004	115,113	2,299,740	1.997			3	6	68	77
2005	117,204	2,477,990	2.114			3	16	67	86
2006	132,248	2,458,505	1.859				29	70	99
<b>TOTAL</b>	<b>618,439</b>	<b>12,557,012</b>	<b>2.030</b>			<b>14</b>	<b>72</b>	<b>370</b>	<b>456</b>
O.D.		177,467	.028			1		5	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			898,427	389,605	308,491			253,793	217,685	384,227	321,842
2003			518,310	261,935	488,187			279,383	104,203	634,155	260,534
2004			533,398	148,473	548,256			230,381	85,577	458,089	295,566
2005			408,501	530,878	247,085			70,548	243,657	612,396	364,925
2006				851,521	279,556				322,499	527,938	476,991
<b>TOTAL</b>			<b>2,358,636</b>	<b>2,182,412</b>	<b>1,871,575</b>			<b>834,105</b>	<b>973,621</b>	<b>2,616,805</b>	<b>1,719,858</b>
O.D.			117,221		7,601			16,303		15,524	20,818

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,305,371	545,057	434,355			666,769	375,941	571,733	358,210
2003		12,073	840,396	360,684	665,979		8,704	751,805	173,812	886,791	283,722
2004		23,535	976,513	213,085	710,175		20,131	680,691	143,991	601,059	325,123
2005	408	47,126	1,334,667	497,115	324,498		25,726	643,034	274,648	723,404	384,996
2006	2,339	88,396	2,171,342	702,424	358,586	654	72,315	952,719	319,221	501,033	500,841
<b>TOTAL</b>	<b>2,747</b>	<b>171,130</b>	<b>6,628,289</b>	<b>2,318,365</b>	<b>2,493,593</b>	<b>654</b>	<b>126,876</b>	<b>3,695,018</b>	<b>1,287,613</b>	<b>3,284,020</b>	<b>1,852,892</b>
O.D.	1	2,888	177,922	2,731	9,061		1,195	49,641	2,955	15,904	22,380

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,856,361	9,414,242	1,875,272			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	283,575	114,151	10,390			
TOTAL LOSSES	11,139,936	9,528,393	1,885,662			
EXPECTED LOSSES	6,988,361	6,809,013	1,335,829			
CREDIBILITY	.16	.38	.56			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.801	1.541	.305	3.647		
INDICATED (POST-TEST)	1.317	1.126	.223	2.666		
PRES. ON RATE LEVEL	1.119	1.090	.214	2.423		
DERIVED BY FORMULA	1.151	1.104	.219	2.474		
UNDERLYING PRES. RATE	1.130	1.101	.216	2.447		
PROPOSED	1.151	1.104	.219	2.474		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	2.615
IND. RATES				2.62	MINIMUM PREMIUM	
MAN. RATES	2.97	2.63	2.56	+ 2.62	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	39,353	565,015	1.435			39,353			1	4	20	25
2003	40,378	1,645,562	4.075			40,378			2	5	15	22
2004	39,530	1,202,351	3.041			39,530			3	3	29	35
2005	38,151	867,004	2.272			38,151			1	2	23	26
2006	39,818	540,555	1.357			39,818				3	21	24
<b>TOTAL</b>	<b>197,230</b>	<b>4,820,487</b>	<b>2.444</b>			<b>197,230</b>			<b>7</b>	<b>17</b>	<b>108</b>	<b>132</b>
O.D.		4,909	.002								2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			137,467	72,948	77,378			37,184	62,149	91,895	85,994
2003			687,256	66,621	106,013			541,152	17,768	161,898	64,854
2004			405,697	120,566	143,500			126,542	123,271	223,248	59,527
2005			116,525	56,474	299,966			12,714	27,310	253,862	100,153
2006				100,352	144,006				16,748	210,005	69,444
<b>TOTAL</b>			<b>1,346,945</b>	<b>416,961</b>	<b>770,863</b>			<b>717,592</b>	<b>247,246</b>	<b>940,908</b>	<b>379,972</b>
O.D.					3,221					1,149	539

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			201,802	102,054	108,949			98,463	107,331	136,739	95,711
2003		11,345	752,540	94,915	146,243		11,803	973,460	39,838	227,837	70,626
2004		16,747	683,452	152,374	192,858		12,059	414,003	168,236	298,375	65,480
2005	117	13,926	408,086	94,777	343,553		4,746	146,378	51,501	292,378	105,661
2006	325	16,891	417,946	121,190	149,265	35	14,666	187,489	55,633	185,992	72,916
<b>TOTAL</b>	<b>442</b>	<b>58,909</b>	<b>2,463,826</b>	<b>565,310</b>	<b>940,868</b>	<b>35</b>	<b>43,274</b>	<b>1,819,793</b>	<b>422,539</b>	<b>1,141,321</b>	<b>410,394</b>
O.D.		8	386	118	4,272			108	51	1,542	569

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,386,781	3,076,021	410,963			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	136,558	43,823	2,904			
TOTAL LOSSES	4,523,339	3,119,844	413,867			
EXPECTED LOSSES	3,343,048	2,664,577	382,626			
CREDIBILITY	.08	.18	.26			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.293	1.582	.210	4.085		
INDICATED (POST-TEST)	1.676	1.156	.154	2.986		
PRES. ON RATE LEVEL	1.678	1.338	.192	3.208		
DERIVED BY FORMULA	1.678	1.305	.182	3.165		
UNDERLYING PRES. RATE	1.695	1.351	.194	3.240		
PROPOSED	1.678	1.305	.182	3.165		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.345
IND. RATES				3.35	MINIMUM PREMIUM	
MAN. RATES	3.84	3.47	3.39	+ 3.35	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	67,261	2,547,198	3.787		1	5	9	51	66
2003	55,276	1,437,997	2.601	1		1	6	32	40
2004	73,477	3,463,330	4.713			3	8	68	79
2005	77,685	3,147,199	4.051			4	5	75	84
2006	105,941	7,407,833	6.992		1	3	13	113	130
<b>TOTAL</b>	<b>379,640</b>	<b>18,003,557</b>	<b>4.742</b>	<b>1</b>	<b>2</b>	<b>16</b>	<b>41</b>	<b>339</b>	<b>399</b>
O.D.		14,874	.003					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		315,941	704,537	354,979	318,565		59,484	213,413	116,924	296,256	167,099
2003	419,303		202,089	86,312	118,252	2,447		65,200	204,950	226,903	112,541
2004			348,057	232,731	265,222			1,946,348	120,079	410,232	140,661
2005			736,527	138,517	466,821			582,504	133,986	845,027	243,817
2006		423,880	787,706	462,132	683,957		1,265,017	2,620,160	291,675	647,283	226,023
<b>TOTAL</b>	<b>419,303</b>	<b>739,821</b>	<b>2,778,916</b>	<b>1,274,671</b>	<b>1,852,817</b>	<b>2,447</b>	<b>1,324,501</b>	<b>5,427,625</b>	<b>867,614</b>	<b>2,425,701</b>	<b>890,141</b>
O.D.					6,050					1,240	7,584

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		766,613	1,034,261	496,615	448,537		185,238	565,119	201,929	440,827	185,981
2003	686,146	4,639	319,617	118,159	161,993	5,409	2,053	219,823	303,065	321,783	122,557
2004		13,150	558,631	280,611	350,425		47,616	1,545,789	202,240	547,355	154,727
2005	619	47,372	1,304,450	211,757	549,208		53,080	1,281,378	238,303	987,617	257,227
2006	1,804	230,480	2,380,157	591,821	720,207	34,468	811,508	1,894,936	388,511	620,463	237,324
<b>TOTAL</b>	<b>688,569</b>	<b>1,062,254</b>	<b>5,597,116</b>	<b>1,698,963</b>	<b>2,230,370</b>	<b>39,877</b>	<b>1,099,495</b>	<b>5,507,045</b>	<b>1,334,048</b>	<b>2,918,045</b>	<b>957,816</b>
O.D.		27	1,382	396	7,699					1,845	8,022

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,995,765	8,191,366	965,838	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	456,392	156,264	7,361	
TOTAL LOSSES	14,452,157	8,347,630	973,199	
EXPECTED LOSSES	10,789,369	6,985,375	801,040	
CREDIBILITY	.12	.27	.40	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.807	2.199	.256	6.262
INDICATED (POST-TEST)	2.783	1.607	.187	4.577
PRES. ON RATE LEVEL	2.814	1.822	.209	4.845
DERIVED BY FORMULA	2.810	1.764	.200	4.774
UNDERLYING PRES. RATE	2.842	1.840	.211	4.893
PROPOSED	2.810	1.764	.200	4.774

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	5.046
IND. RATES				5.05	MINIMUM PREMIUM	
MAN. RATES	6.23	5.43	5.12	+ 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
2002	212,752	4,304,014	2.023			8	6	77	91
2003	206,283	6,367,958	3.087			9	8	95	112
2004	176,902	5,275,671	2.982			11	16	112	139
2005	232,082	4,055,503	1.747			6	18	102	126
2006	233,842	3,288,661	1.406			1	5	119	125
<b>TOTAL</b>	<b>1,061,861</b>	<b>23,291,807</b>	<b>2.193</b>			<b>35</b>	<b>53</b>	<b>505</b>	<b>593</b>
O.D.		16,451	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,708,996	152,951	507,132			562,799	161,910	889,761	320,465
2003			1,970,138	198,077	826,441			1,831,437	356,311	844,134	341,420
2004			1,966,614	410,449	876,964			399,961	376,159	852,723	392,801
2005			1,306,352	390,672	617,586			288,292	411,525	623,831	417,245
2006			312,996	143,384	986,556			26,265	96,624	1,300,676	422,160
<b>TOTAL</b>			<b>7,265,096</b>	<b>1,295,533</b>	<b>3,814,679</b>			<b>3,108,754</b>	<b>1,402,529</b>	<b>4,511,125</b>	<b>1,894,091</b>
O.D.											16,451

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			2,439,703	213,978	714,044			1,451,165	279,618	1,323,966	356,678
2003		37,282	2,474,823	295,473	1,126,134		26,339	2,255,716	557,778	1,189,089	371,806
2004		80,266	3,262,058	558,692	1,157,988		38,206	1,322,674	524,891	1,132,239	432,081
2005	1,316	97,406	2,654,677	477,785	753,476		58,884	1,338,926	435,513	759,284	440,193
2006	1,028	91,632	2,144,813	467,947	977,387	198	95,114	1,205,692	343,710	1,152,256	443,268
<b>TOTAL</b>	<b>2,344</b>	<b>306,586</b>	<b>12,976,074</b>	<b>2,013,875</b>	<b>4,729,029</b>	<b>198</b>	<b>218,543</b>	<b>7,574,173</b>	<b>2,141,510</b>	<b>5,556,834</b>	<b>2,044,026</b>
O.D.											18,140

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	21,077,918	14,441,248	2,062,166			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	720,371	188,702	12,442			
TOTAL LOSSES	21,798,289	14,629,950	2,074,608			
EXPECTED LOSSES	17,510,088	10,374,382	1,550,317			
CREDIBILITY	.23	.54	.80			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.053	1.378	.195	3.626		
INDICATED (POST-TEST)	1.501	1.007	.143	2.651		
PRES. ON RATE LEVEL	1.633	.967	.145	2.745		
DERIVED BY FORMULA	1.603	.989	.143	2.735		
UNDERLYING PRES. RATE	1.649	.977	.146	2.772		
PROPOSED	1.603	.989	.143	2.735		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	2.890
IND. RATES				2.89	MINIMUM PREMIUM	
MAN. RATES	3.14	2.88	2.90	+ 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	
2002	155,213	9,074,110	5,846	2	2	13	11	97	125	
2003	174,345	5,982,955	3,431			14	19	100	133	
2004	194,102	7,235,426	3,727	1	1	9	20	90	121	
2005	193,229	3,018,566	1,562			4	14	72	90	
2006	195,376	4,083,231	2,089			1	21	94	116	
<b>TOTAL</b>	<b>912,265</b>	<b>29,394,288</b>	<b>3,222</b>	<b>3</b>	<b>3</b>	<b>41</b>	<b>85</b>	<b>453</b>	<b>585</b>	
O.D.		20,637	.002					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	661,791	1,147,291	2,770,935	329,857	595,514	3,000	1,815,674	608,964	178,524	668,215	294,345
2003			2,041,885	393,686	876,515			457,363	946,688	833,074	433,744
2004	799,641	557,426	1,978,403	547,387	566,479		786,551	516,874	539,837	516,075	426,753
2005			686,180	539,534	493,493			121,933	314,272	553,278	309,876
2006			301,793	779,981	728,516			367,956	508,686	1,083,539	312,760
<b>TOTAL</b>	<b>1,461,432</b>	<b>1,704,717</b>	<b>7,779,196</b>	<b>2,590,445</b>	<b>3,260,517</b>	<b>3,000</b>	<b>2,602,225</b>	<b>2,073,090</b>	<b>2,488,007</b>	<b>3,654,181</b>	<b>1,777,478</b>
O.D.					2,025					1,407	17,205

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	944,415	741,794	4,067,731	461,470	838,482	9,826	1,161,908	1,612,537	308,311	994,301	327,606
2003		46,611	3,118,434	557,744	1,198,625		14,223	1,396,301	1,398,487	1,188,023	472,347
2004	951,852	357,209	3,308,783	691,390	770,848		660,798	1,683,826	706,423	709,904	469,428
2005	691	67,016	1,881,772	552,808	608,692		34,840	820,569	331,374	664,344	326,919
2006	2,522	123,037	2,949,294	823,252	791,523	997	178,221	2,238,922	592,102	1,021,277	328,398
<b>TOTAL</b>	<b>1,899,480</b>	<b>1,335,667</b>	<b>15,326,014</b>	<b>3,086,664</b>	<b>4,208,170</b>	<b>10,823</b>	<b>2,049,990</b>	<b>7,752,155</b>	<b>3,336,697</b>	<b>4,577,849</b>	<b>1,924,698</b>
O.D.					2,851					2,094	18,174

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	28,374,129	15,214,325	1,942,872			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,041,398	223,212	11,970			
TOTAL LOSSES	29,415,527	15,437,537	1,954,842			
EXPECTED LOSSES	25,260,617	12,297,332	1,505,236			
CREDIBILITY	.21	.49	.72			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.224	1.692	.214	5.130		
INDICATED (POST-TEST)	2.357	1.237	.156	3.750		
PRES. ON RATE LEVEL	2.742	1.335	.163	4.240		
DERIVED BY FORMULA	2.661	1.287	.158	4.106		
UNDERLYING PRES. RATE	2.769	1.348	.165	4.282		
PROPOSED	2.661	1.287	.158	4.106		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	4.340
IND. RATES				4.34	MINIMUM PREMIUM	
MAN. RATES	5.10	4.57	4.48	+ 4.34	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	130,712	3,551,971	2.717			4	6	145	155
2003	119,322	5,071,104	4.249			6	12	141	159
2004	124,256	4,570,259	3.678			8	12	94	114
2005	129,837	6,121,083	4.714			11	15	92	118
2006	123,684	2,482,676	2.007				22	81	103
<b>TOTAL</b>	<b>627,811</b>	<b>21,797,093</b>	<b>3.472</b>			<b>29</b>	<b>67</b>	<b>553</b>	<b>649</b>
O.D.		79,739	.012				1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			626,857	272,354	885,233			330,874	187,540	888,759	360,354
2003			1,197,128	511,395	855,558			537,648	389,381	1,245,605	334,389
2004			1,434,956	401,243	700,846			682,198	430,851	635,981	284,184
2005			2,237,627	455,723	462,115			1,517,784	535,130	650,946	261,758
2006			590,042	590,042	550,385				374,316	709,616	258,317
<b>TOTAL</b>			<b>5,496,568</b>	<b>2,230,757</b>	<b>3,454,137</b>			<b>3,068,504</b>	<b>1,917,218</b>	<b>4,130,907</b>	<b>1,499,002</b>
O.D.				28,618	24,314				15,000	5,000	6,807

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			920,226	381,024	1,246,409			876,155	323,882	1,322,475	401,074
2003		27,232	1,877,054	703,514	1,169,024		16,062	1,432,201	606,845	1,746,792	364,150
2004		59,900	2,448,696	523,977	926,766		60,410	2,011,202	592,815	860,537	312,602
2005	2,158	143,361	3,824,914	553,313	605,001		190,459	4,147,363	652,254	838,692	276,155
2006	1,760	82,070	2,025,018	610,055	592,153	746	89,762	1,178,982	391,259	666,389	271,233
<b>TOTAL</b>	<b>3,918</b>	<b>312,563</b>	<b>11,095,908</b>	<b>2,771,883</b>	<b>4,539,353</b>	<b>746</b>	<b>356,693</b>	<b>9,645,903</b>	<b>2,567,055</b>	<b>5,434,885</b>	<b>1,625,214</b>
O.D.		1,528	47,594	27,211	29,272		880	18,348	12,909	7,118	7,202

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	21,484,081	15,389,686	1,632,416			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	682,738	165,993	9,800			
TOTAL LOSSES	22,166,819	15,555,679	1,642,216			
EXPECTED LOSSES	16,994,845	10,264,710	1,299,570			
CREDIBILITY	.16	.38	.56			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.531	2.478	.262	6.271		
INDICATED (POST-TEST)	2.581	1.811	.192	4.584		
PRES. ON RATE LEVEL	2.680	1.619	.205	4.504		
DERIVED BY FORMULA	2.664	1.692	.198	4.554		
UNDERLYING PRES. RATE	2.707	1.635	.207	4.549		
PROPOSED	2.664	1.692	.198	4.554		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	4.813
IND. RATES				4.81	MINIMUM PREMIUM	
MAN. RATES	5.22	4.75	4.76	+ 4.81	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	142,918	5,219,358	3.651		1	11	21	125	158
2003	147,746	4,218,840	2.855			10	10	121	141
2004	153,375	3,421,361	2.230			5	23	110	138
2005	179,060	3,324,324	1.856			3	15	106	124
2006	155,744	3,757,298	2.412		1	2	11	112	126
<b>TOTAL</b>	<b>778,843</b>	<b>19,941,181</b>	<b>2.560</b>		<b>1</b>	<b>1</b>	<b>31</b>	<b>80</b>	<b>687</b>
O.D.		66,929	.008				2	1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		256,915	1,667,570	475,922	839,181		93,460	641,922	295,466	707,885	241,037
2003			1,525,370	176,363	484,091			803,850	149,454	715,815	363,897
2004			573,301	600,438	463,148			301,018	520,876	593,265	369,315
2005			433,487	520,358	775,903			160,204	238,206	817,451	378,715
2006	723,403		405,678	292,649	566,359	8,000		142,798	293,990	793,977	530,444
<b>TOTAL</b>	<b>723,403</b>	<b>256,915</b>	<b>4,605,406</b>	<b>2,065,730</b>	<b>3,128,682</b>	<b>8,000</b>	<b>93,460</b>	<b>2,049,792</b>	<b>1,497,992</b>	<b>3,628,393</b>	<b>1,883,408</b>
O.D.				41,102	6,927				1,320	12,073	5,507

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		591,945	2,447,992	665,814	1,181,571		276,361	1,699,809	510,269	1,053,333	268,274
2003		32,738	2,171,109	257,116	662,485		20,584	1,734,663	251,297	1,003,762	396,284
2004		29,514	1,256,070	707,085	621,804		31,888	1,126,582	675,479	804,661	406,247
2005	438	57,573	1,673,514	563,395	917,947		36,586	915,100	301,338	959,497	399,544
2006	839,885	86,147	1,961,721	436,164	591,663	30,306	112,289	1,413,075	377,589	737,027	556,966
<b>TOTAL</b>	<b>840,323</b>	<b>797,917</b>	<b>9,510,406</b>	<b>2,629,574</b>	<b>3,975,470</b>	<b>30,306</b>	<b>477,708</b>	<b>6,889,229</b>	<b>2,115,972</b>	<b>4,558,280</b>	<b>2,027,315</b>
O.D.	3	1,483	42,574	43,975	8,624		751	9,677	4,410	10,622	5,905

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	18,600,377	13,346,927	2,033,220			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	682,968	175,946	11,122			
TOTAL LOSSES	19,283,345	13,522,873	2,044,342			
EXPECTED LOSSES	16,869,740	10,195,055	1,440,859			
CREDIBILITY	.19	.44	.65			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.476	1.736	.262	4.474		
INDICATED (POST-TEST)	1.810	1.269	.192	3.271		
PRES. ON RATE LEVEL	2.145	1.296	.183	3.624		
DERIVED BY FORMULA	2.081	1.284	.189	3.554		
UNDERLYING PRES. RATE	2.166	1.309	.185	3.660		
PROPOSED	2.081	1.284	.189	3.554		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.756
IND. RATES				3.76	MINIMUM PREMIUM	
MAN. RATES	4.59	4.03	3.83	+ 3.76	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	100,191	4,713,754	4.704	1		12	5	102	120	
2003	101,658	4,827,351	4.748			6	8	101	115	
2004	104,032	5,453,760	5.242		1	5	15	98	119	
2005	110,524	3,673,763	3.323			3	17	83	103	
2006	116,359	3,635,634	3.124			4	18	96	118	
<b>TOTAL</b>	<b>532,764</b>	<b>22,304,262</b>	<b>4.187</b>	<b>1</b>	<b>1</b>	<b>30</b>	<b>63</b>	<b>480</b>	<b>575</b>	
O.D.		34,028	.006					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	134,649		1,947,957	167,764	557,890	190		605,852	150,417	746,668	402,367
2003			1,152,099	289,323	776,638			1,198,240	105,354	885,263	420,434
2004		562,936	928,560	615,041	373,918		658,753	600,060	381,088	871,105	462,299
2005			648,676	721,310	448,165			149,726	540,487	726,907	438,492
2006			558,181	672,982	413,388			511,706	449,242	650,572	379,563
<b>TOTAL</b>	<b>134,649</b>	<b>562,936</b>	<b>5,235,473</b>	<b>2,466,420</b>	<b>2,569,999</b>	<b>190</b>	<b>658,753</b>	<b>3,065,584</b>	<b>1,626,588</b>	<b>3,880,515</b>	<b>2,103,155</b>
O.D.					24,908					5,000	4,120

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	213,419		2,835,937	234,701	785,510	691		1,575,996	259,769	1,111,043	447,834
2003		22,413	1,521,818	407,780	1,057,879		23,975	2,006,308	194,893	1,238,894	457,853
2004		350,358	1,613,181	725,080	513,791		618,320	1,551,558	537,158	1,157,730	508,529
2005	653	71,141	2,012,085	695,914	569,475		51,865	1,195,340	539,541	884,561	462,609
2006	2,355	118,942	2,704,030	664,644	489,274	890	189,905	2,311,614	493,432	645,182	398,541
<b>TOTAL</b>	<b>216,427</b>	<b>562,854</b>	<b>10,687,051</b>	<b>2,728,119</b>	<b>3,415,929</b>	<b>1,581</b>	<b>884,065</b>	<b>8,640,816</b>	<b>2,024,793</b>	<b>5,037,410</b>	<b>2,275,366</b>
O.D.		448	14,882	3,474	27,956		36	1,705	546	5,700	4,491

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	21,009,865	13,243,927	2,279,857	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	631,699	168,604	14,718	
TOTAL LOSSES	21,641,564	13,412,531	2,294,575	
EXPECTED LOSSES	15,343,603	9,339,353	1,843,364	
CREDIBILITY	.15	.34	.50	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.062	2.518	.431	7.011
INDICATED (POST-TEST)	2.969	1.841	.315	5.125
PRES. ON RATE LEVEL	2.852	1.736	.342	4.930
DERIVED BY FORMULA	2.870	1.772	.329	4.971
UNDERLYING PRES. RATE	2.880	1.753	.346	4.979
PROPOSED	2.870	1.772	.329	4.971

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	5.254
IND. RATES				5.25	MINIMUM PREMIUM	
MAN. RATES	5.94	5.34	5.21	+ 5.25	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	109,482	5,084,654	4.644			12	16		124	152
2003	104,051	3,782,372	3.635			8	12		85	105
2004	106,043	4,504,424	4.247			10	9		87	106
2005	120,926	4,180,005	3.456			7	9		79	95
2006	121,102	3,726,573	3.077			3	10		90	103
<b>TOTAL</b>	<b>561,604</b>	<b>21,278,028</b>	<b>3.789</b>			<b>40</b>	<b>56</b>		<b>465</b>	<b>561</b>
O.D.		69,460	.012				1		1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			2,063,416	499,365	651,264			478,755	281,391	805,881	304,582
2003			1,217,550	545,993	612,631			387,514	208,046	548,827	261,811
2004			1,497,658	436,732	420,008			481,371	396,239	890,220	382,196
2005			1,175,042	251,691	670,342			661,820	121,098	949,989	350,023
2006			484,198	587,144	740,805			475,465	184,541	929,055	325,365
<b>TOTAL</b>			<b>6,437,864</b>	<b>2,320,925</b>	<b>3,095,050</b>			<b>2,484,925</b>	<b>1,191,315</b>	<b>4,123,972</b>	<b>1,623,977</b>
O.D.				44,409	1,200				21,209		2,642

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			3,029,093	698,611	916,978			1,267,743	485,961	1,199,147	339,000
2003		27,889	1,923,290	743,707	841,511		11,994	1,041,832	324,207	771,544	285,112
2004		61,313	2,493,140	546,031	572,152		44,915	1,538,716	555,847	1,183,335	420,416
2005	1,178	85,584	2,333,789	362,525	799,567		84,799	1,980,852	267,662	1,115,434	369,274
2006	2,211	125,742	2,909,536	711,073	793,024	373	163,326	1,958,981	376,826	855,314	341,633
<b>TOTAL</b>	<b>3,389</b>	<b>300,528</b>	<b>12,688,848</b>	<b>3,061,947</b>	<b>3,923,232</b>	<b>373</b>	<b>305,034</b>	<b>7,788,124</b>	<b>2,010,503</b>	<b>5,124,774</b>	<b>1,755,435</b>
O.D.	118	3,764	92,248	31,673	6,179	41	2,681	36,409	13,564	2,530	2,891

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	21,221,557	14,174,402	1,758,326	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	740,227	173,763	11,161	
TOTAL LOSSES	21,961,784	14,348,165	1,769,487	
EXPECTED LOSSES	18,128,577	9,721,365	1,404,011	
CREDIBILITY	.15	.35	.52	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.911	2.555	.315	6.781
INDICATED (POST-TEST)	2.859	1.868	.230	4.957
PRES. ON RATE LEVEL	3.196	1.714	.248	5.158
DERIVED BY FORMULA	3.145	1.768	.239	5.152
UNDERLYING PRES. RATE	3.228	1.731	.250	5.209
PROPOSED	3.145	1.768	.239	5.152

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	5.445
IND. RATES				5.45	MINIMUM PREMIUM	
MAN. RATES	6.35	5.66	5.45	+ 5.45	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	211,212	4,206,446	1.991			9	5	117	131	
2003	199,204	5,026,654	2.523			10	4	93	107	
2004	197,591	5,781,738	2.926			10	17	117	145	
2005	270,444	7,732,526	2.859	1		11	19	131	162	
2006	296,682	3,751,552	1.264				12	130	142	
<b>TOTAL</b>	<b>1,175,133</b>	<b>26,498,916</b>	<b>2.255</b>	<b>2</b>		<b>40</b>	<b>57</b>	<b>588</b>	<b>687</b>	
O.D.		178,501	.015			1		3	4	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,146,326	279,059	705,044			366,740	173,857	1,063,993	471,427
2003			1,809,226	112,233	626,449			1,087,466	90,905	927,720	372,655
2004	489,378		1,855,314	514,891	525,615			966,868	252,149	614,586	562,937
2005	385,170		1,847,425	665,658	672,032	360,380		1,690,528	421,480	1,118,383	571,470
2006			499,327		967,651				322,737	1,398,917	562,920
<b>TOTAL</b>	<b>874,548</b>		<b>6,658,291</b>	<b>2,071,168</b>	<b>3,496,791</b>	<b>360,380</b>		<b>4,111,602</b>	<b>1,261,128</b>	<b>5,123,599</b>	<b>2,541,409</b>
O.D.			122,324		10,310			2,972		26,795	16,100

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,682,806	390,404	992,699			971,129	300,252	1,583,223	524,698
2003		39,337	2,590,937	178,978	854,850		30,782	2,561,940	180,982	1,298,778	405,821
2004	728,971	75,721	3,075,765	647,958	714,393		79,993	2,599,011	394,819	826,316	619,231
2005	432,241	122,581	3,354,648	726,947	839,933	521,174	152,326	3,430,179	578,128	1,350,420	602,901
2006	1,688	98,784	2,445,983	689,827	984,685	641	124,485	1,611,488	505,743	1,264,171	591,066
<b>TOTAL</b>	<b>1,162,900</b>	<b>336,423</b>	<b>13,150,139</b>	<b>2,634,114</b>	<b>4,386,560</b>	<b>521,815</b>	<b>387,586</b>	<b>11,173,747</b>	<b>1,959,924</b>	<b>6,322,908</b>	<b>2,743,717</b>
O.D.	4	5,012	190,420	6,239	11,767		1,728	26,680	5,696	24,053	17,325

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	26,956,454	15,351,261	2,761,042			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	992,103	232,900	18,790			
TOTAL LOSSES	27,948,557	15,584,161	2,779,832			
EXPECTED LOSSES	23,702,432	11,093,255	2,150,494			
CREDIBILITY	.25	.58	.85			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.378	1.326	.237	3.941		
INDICATED (POST-TEST)	1.738	.969	.173	2.880		
PRES. ON RATE LEVEL	1.997	.935	.181	3.113		
DERIVED BY FORMULA	1.932	.955	.174	3.061		
UNDERLYING PRES. RATE	2.017	.944	.183	3.144		
PROPOSED	1.932	.955	.174	3.061		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.235
IND. RATES				3.24	MINIMUM PREMIUM	
MAN. RATES	4.00	3.45	3.29	+ 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
2002	72,275	3,308,773	4.578			9	21	58	88
2003	78,836	2,753,554	3.492			7	38	53	98
2004	81,451	2,682,566	3.293			3	57	43	103
2005	246,986	4,358,663	1.764			4	76	40	120
2006	262,261	3,532,099	1.346			1	63	68	133
<b>TOTAL</b>	<b>741,809</b>	<b>16,635,655</b>	<b>2.243</b>			<b>1</b>	<b>24</b>	<b>255</b>	<b>542</b>
O.D.		32,471	.004					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,302,774	352,888	450,989			447,383	235,858	358,020	160,861
2003			942,518	378,237	286,310			266,895	401,990	219,549	258,055
2004			378,186	831,923	192,490			90,751	658,841	198,685	331,690
2005			865,189	1,103,040	179,873			815,923	855,760	221,251	317,627
2006	370,766		166,888	819,163	421,864	49,971		1,526	869,598	514,715	317,608
<b>TOTAL</b>	<b>370,766</b>		<b>3,655,555</b>	<b>3,485,251</b>	<b>1,531,526</b>	<b>49,971</b>		<b>1,622,478</b>	<b>3,022,047</b>	<b>1,512,220</b>	<b>1,385,841</b>
O.D.					4,897					3,967	23,607

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,912,473	493,692	634,991			1,184,672	407,327	532,736	179,038
2003		21,414	1,467,254	512,945	396,745		8,218	768,578	592,304	318,134	281,022
2004		23,637	1,035,442	939,832	285,134		16,554	634,547	803,172	300,237	364,859
2005	711	84,156	2,375,536	979,225	296,285		102,706	2,160,427	777,213	348,834	335,096
2006	549,597	105,563	2,529,709	741,824	498,611	238,126	140,973	1,885,215	666,535	554,828	333,488
<b>TOTAL</b>	<b>550,308</b>	<b>234,770</b>	<b>9,320,414</b>	<b>3,667,518</b>	<b>2,111,766</b>	<b>238,126</b>	<b>268,451</b>	<b>6,633,439</b>	<b>3,246,551</b>	<b>2,054,769</b>	<b>1,493,503</b>
O.D.	1	285	7,146	1,691	4,719		242	2,998	847	3,476	25,292

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	17,256,180	11,091,337	1,518,795	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,246,568	358,442	17,946	
TOTAL LOSSES	18,502,748	11,449,779	1,536,741	
EXPECTED LOSSES	28,040,381	11,409,023	1,602,308	
CREDIBILITY	.18	.43	.63	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.494	1.543	.207	4.244
INDICATED (POST-TEST)	1.823	1.128	.151	3.102
PRES. ON RATE LEVEL	3.743	1.523	.214	5.480
DERIVED BY FORMULA	3.397	1.353	.174	4.924
UNDERLYING PRES. RATE	3.780	1.538	.216	5.534
PROPOSED	3.397	1.353	.174	4.924

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	5.204
IND. RATES				5.20	MINIMUM PREMIUM	
MAN. RATES	7.67	6.49	5.79	+ 5.20	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	30,336	921,181	3.036			2	3	26	31
2003	31,094	1,291,744	4.154			3	8	38	49
2004	40,626	2,446,925	6.023			4	11	43	58
2005	46,452	2,569,067	5.530			3	19	33	55
2006	24,813	488,144	1.967				4	17	21
<b>TOTAL</b>	<b>173,321</b>	<b>7,717,061</b>	<b>4.452</b>			<b>12</b>	<b>45</b>	<b>157</b>	<b>214</b>
O.D.		121,323	.069				1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			352,411	73,083	80,512			137,469	30,498	144,774	102,434
2003			345,026	238,947	102,120			71,369	109,589	201,043	223,650
2004			728,381	364,682	139,295			443,901	249,512	328,756	192,398
2005			435,154	740,397	149,102			207,214	541,071	235,244	260,885
2006				131,320	57,196				139,226	84,061	76,341
<b>TOTAL</b>			<b>1,860,972</b>	<b>1,548,429</b>	<b>528,225</b>			<b>859,953</b>	<b>1,069,896</b>	<b>993,878</b>	<b>855,708</b>
O.D.				48,710	9,416				57,000	4,500	1,697

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			517,340	102,243	113,361			364,018	52,670	215,423	114,009
2003		7,839	555,451	319,765	143,279		2,236	212,559	165,044	283,179	243,555
2004		29,719	1,221,156	428,305	201,648		35,768	1,187,112	341,496	447,456	211,638
2005	437	54,829	1,555,666	659,229	229,690		54,602	1,161,839	491,905	325,972	275,234
2006	368	14,451	355,401	113,202	68,877	270	22,641	302,569	107,037	90,273	80,158
<b>TOTAL</b>	<b>805</b>	<b>106,838</b>	<b>4,205,014</b>	<b>1,622,744</b>	<b>756,855</b>	<b>270</b>	<b>115,247</b>	<b>3,228,097</b>	<b>1,158,152</b>	<b>1,362,303</b>	<b>924,594</b>
O.D.	4	1,073	39,787	57,000	11,153		1,050	36,563	68,921	7,581	1,798

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,734,748	5,044,709	926,392			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	215,705	48,245	4,137			
TOTAL LOSSES	7,950,453	5,092,954	930,529			
EXPECTED LOSSES	5,641,599	3,423,091	608,357			
CREDIBILITY	.07	.16	.24			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	4.587	2.938	.537	8.062		
INDICATED (POST-TEST)	3.353	2.148	.393	5.894		
PRES. ON RATE LEVEL	3.222	1.956	.348	5.526		
DERIVED BY FORMULA	3.231	1.987	.359	5.577		
UNDERLYING PRES. RATE	3.255	1.975	.351	5.581		
PROPOSED	3.231	1.987	.359	5.577		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	5.894
IND. RATES				5.89	MINIMUM PREMIUM	
MAN. RATES	6.57	6.00	5.84	+ 5.89	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	49,778	2,276,031	4.572	1		5	4	64	74	
2003	65,548	4,413,950	6.733	1		6	9	109	125	
2004	56,665	3,050,078	5.382			5	16	98	119	
2005	52,697	2,412,765	4.578			3	5	80	88	
2006	48,484	1,877,229	3.871			1	7	66	74	
<b>TOTAL</b>	<b>273,172</b>	<b>14,030,053</b>	<b>5.136</b>	<b>2</b>		<b>20</b>	<b>41</b>	<b>417</b>	<b>480</b>	
O.D.		36,362	.013					3	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	585,019		636,927	163,952	173,878	4,710		155,783	115,030	288,998	151,734
2003	135,229		1,032,557	240,089	537,991	18		1,470,200	147,209	587,476	263,181
2004			749,338	453,619	422,444			231,166	477,375	494,252	221,884
2005			461,886	172,928	455,611			49,324	244,992	904,882	123,142
2006			209,876	186,627	336,871			45,467	277,344	571,546	249,498
<b>TOTAL</b>	<b>720,248</b>		<b>3,090,584</b>	<b>1,217,215</b>	<b>1,926,795</b>	<b>4,728</b>		<b>1,951,940</b>	<b>1,261,950</b>	<b>2,847,154</b>	<b>1,009,439</b>
O.D.					4,419					12,150	19,793

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	927,255		935,009	229,369	244,820	17,140		412,513	198,656	430,031	168,880
2003	221,289	20,132	1,363,218	336,616	734,254	39	22,356	1,876,537	246,333	825,464	286,604
2004		34,156	1,422,299	546,666	566,120		25,633	915,930	613,401	672,796	244,072
2005	465	40,055	1,120,575	230,979	535,084		25,620	694,931	305,643	1,056,259	129,915
2006	791	50,109	1,151,847	265,877	352,064	539	78,075	1,006,283	305,953	535,866	261,973
<b>TOTAL</b>	<b>1,149,800</b>	<b>144,452</b>	<b>5,992,948</b>	<b>1,609,507</b>	<b>2,432,342</b>	<b>17,718</b>	<b>151,684</b>	<b>4,906,194</b>	<b>1,669,986</b>	<b>3,520,416</b>	<b>1,091,444</b>
O.D.	1	112	2,883	692	5,297		303	3,989	1,163	14,679	21,122

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,370,084	9,254,082	1,112,566	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	484,034	114,136	6,885	
TOTAL LOSSES	12,854,118	9,368,218	1,119,451	
EXPECTED LOSSES	11,784,641	7,558,669	967,028	
CREDIBILITY	.09	.22	.32	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.706	3.429	.410	8.545
INDICATED (POST-TEST)	3.440	2.507	.300	6.247
PRES. ON RATE LEVEL	4.272	2.740	.350	7.362
DERIVED BY FORMULA	4.197	2.689	.334	7.220
UNDERLYING PRES. RATE	4.314	2.767	.354	7.435
PROPOSED	4.197	2.689	.334	7.220

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	7.631
IND. RATES				7.63	MINIMUM PREMIUM	
MAN. RATES	8.90	7.99	7.78	+ 7.63	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	35,680	533,882	1.496				7	14	21
2003	30,563	649,147	2.123			1	3	18	22
2004	32,840	1,149,041	3.498			2	7	26	35
2005	35,198	1,169,837	3.323			1	6	21	28
2006	30,796	295,313	.958				3	10	13
<b>TOTAL</b>	<b>165,077</b>	<b>3,797,220</b>	<b>2.300</b>			<b>4</b>	<b>26</b>	<b>89</b>	<b>119</b>
O.D.		3,460	.002						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				146,873	35,751				157,824	81,668	111,766
2003			167,778	38,833	102,386			4,445	67,480	138,041	130,184
2004			403,306	117,759	131,177			56,675	106,080	218,863	115,181
2005			135,718	267,471	160,758			32,280	192,594	262,707	118,309
2006				76,016	57,822				30,721	76,781	53,973
<b>TOTAL</b>			<b>706,802</b>	<b>646,952</b>	<b>487,894</b>			<b>93,400</b>	<b>554,699</b>	<b>778,060</b>	<b>529,413</b>
O.D.											3,460

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				205,475	50,339				272,563	121,522	124,396
2003		3,862	259,594	55,057	139,627		174	32,710	100,957	193,978	141,770
2004		16,596	675,652	148,411	177,047		6,366	232,787	143,444	290,440	126,699
2005	137	20,551	595,683	251,951	202,408		16,209	378,249	190,596	318,713	124,816
2006	219	9,807	241,795	74,075	63,681	61	8,493	110,778	36,082	70,936	56,672
<b>TOTAL</b>	<b>356</b>	<b>50,816</b>	<b>1,772,724</b>	<b>734,969</b>	<b>633,102</b>	<b>61</b>	<b>31,242</b>	<b>754,524</b>	<b>743,642</b>	<b>995,589</b>	<b>574,353</b>
O.D.											3,749

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,609,723	3,107,302	578,102			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	103,025	44,092	3,777			
TOTAL LOSSES	2,712,748	3,151,394	581,879			
EXPECTED LOSSES	2,603,265	2,862,435	513,390			
CREDIBILITY	.07	.16	.23			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.643	1.909	.352	3.904		
INDICATED (POST-TEST)	1.201	1.395	.257	2.853		
PRES. ON RATE LEVEL	1.562	1.717	.308	3.587		
DERIVED BY FORMULA	1.537	1.665	.296	3.498		
UNDERLYING PRES. RATE	1.577	1.734	.311	3.622		
PROPOSED	1.537	1.665	.296	3.498		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.697
IND. RATES				3.70	MINIMUM PREMIUM	
MAN. RATES	4.49	3.96	3.79	+ 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
2002	51,194	1,357,437	2.651			2	3	57	62
2003	55,241	1,326,153	2.400			2	2	63	67
2004	53,856	1,695,607	3.148			3	5	50	58
2005	46,305	1,233,308	2.663			1	7	42	50
2006	46,636	762,307	1.634					47	47
<b>TOTAL</b>	<b>253,232</b>	<b>6,374,812</b>	<b>2.517</b>			<b>8</b>	<b>17</b>	<b>259</b>	<b>284</b>
O.D.		38,008	.015				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			268,569	59,507	262,064			113,249	88,954	448,820	116,274
2003			272,126	53,222	406,809			122,189	21,558	291,490	158,759
2004			458,513	198,442	278,459			169,523	77,553	338,984	174,133
2005			127,966	206,653	218,822			32,883	146,404	368,746	131,834
2006					259,845					323,089	179,373
<b>TOTAL</b>			<b>1,127,174</b>	<b>517,824</b>	<b>1,425,999</b>			<b>437,844</b>	<b>334,469</b>	<b>1,771,129</b>	<b>760,373</b>
O.D.				30,440					4,665		2,903

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			394,259	83,251	368,990			299,883	153,623	667,843	129,413
2003		6,479	436,417	82,091	551,598		3,803	324,041	41,743	406,839	172,889
2004		20,151	832,628	248,522	368,409		15,014	509,645	123,456	445,674	191,546
2005	128	18,842	549,203	209,055	263,164		14,441	364,529	164,182	435,263	139,085
2006	100	15,176	379,140	89,847	250,354		19,333	244,164	69,113	283,064	188,342
<b>TOTAL</b>	<b>228</b>	<b>60,648</b>	<b>2,591,647</b>	<b>712,766</b>	<b>1,802,515</b>		<b>52,591</b>	<b>1,742,262</b>	<b>552,117</b>	<b>2,238,683</b>	<b>821,275</b>
O.D.	80	2,576	63,041	21,656	3,194	10	589	8,008	2,981	555	3,085

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,521,680	5,334,467	824,360			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	243,248	69,929	4,925			
TOTAL LOSSES	4,764,928	5,404,396	829,285			
EXPECTED LOSSES	5,996,533	4,669,598	683,727			
CREDIBILITY	.09	.21	.31			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.882	2.134	.327	4.343		
INDICATED (POST-TEST)	1.376	1.560	.239	3.175		
PRES. ON RATE LEVEL	2.345	1.826	.267	4.438		
DERIVED BY FORMULA	2.258	1.770	.258	4.286		
UNDERLYING PRES. RATE	2.368	1.844	.270	4.482		
PROPOSED	2.258	1.770	.258	4.286		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	4.530
IND. RATES				4.53	MINIMUM PREMIUM	
MAN. RATES	5.77	5.00	4.69	+ 4.53	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	33,030	776,559	2.351		1		2	26	29
2003	26,656	1,009,856	3.788			3	4	19	26
2004	30,654	1,084,732	3.538	1			4	19	24
2005	43,873	2,637,488	6.011			2	9	52	63
2006	36,583	1,134,702	3.101				8	42	50
<b>TOTAL</b>	<b>170,796</b>	<b>6,643,337</b>	<b>3.890</b>	<b>1</b>	<b>1</b>	<b>5</b>	<b>27</b>	<b>158</b>	<b>192</b>
O.D.		157,108	.091				2	3	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		342,319		61,552	148,470		40,000		1,647	146,456	36,115
2003			451,923	108,911	92,369			143,782	38,745	105,774	68,352
2004	602,773			102,531	64,757	120,881			53,456	72,484	67,850
2005			521,036	386,662	380,093			300,722	403,052	470,238	175,685
2006				266,642	225,767				120,523	336,191	185,579
<b>TOTAL</b>	<b>602,773</b>	<b>342,319</b>	<b>972,959</b>	<b>926,298</b>	<b>911,456</b>	<b>120,881</b>	<b>40,000</b>	<b>444,504</b>	<b>617,423</b>	<b>1,131,143</b>	<b>533,581</b>
O.D.				87,043	27,828				20,045	16,450	5,742

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		755,072		86,112	209,044		113,234		2,844	217,927	40,196
2003		10,227	686,956	149,695	128,334		4,423	373,372	62,342	149,035	74,435
2004	719,415	1,400	69,817	117,416	86,679	148,891	886	41,938	68,276	97,037	74,635
2005	465	46,908	1,323,194	398,368	465,159		53,086	1,186,408	407,927	582,167	185,348
2006	797	35,724	881,624	267,745	245,484	233	35,341	461,031	149,018	308,925	194,858
<b>TOTAL</b>	<b>720,677</b>	<b>849,331</b>	<b>2,961,591</b>	<b>1,019,336</b>	<b>1,134,700</b>	<b>149,124</b>	<b>206,970</b>	<b>2,062,749</b>	<b>690,407</b>	<b>1,355,091</b>	<b>569,472</b>
O.D.		3,645	110,793	74,838	40,327		1,228	27,015	18,049	21,499	6,285

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,093,123	4,354,247	575,757			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	233,628	67,026	3,055			
TOTAL LOSSES	7,326,751	4,421,273	578,812			
EXPECTED LOSSES	5,848,055	3,617,459	377,458			
CREDIBILITY	.07	.16	.24			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	4.290	2.589	.339	7.218		
INDICATED (POST-TEST)	3.136	1.893	.248	5.277		
PRES. ON RATE LEVEL	3.391	2.097	.219	5.707		
DERIVED BY FORMULA	3.373	2.064	.226	5.663		
UNDERLYING PRES. RATE	3.424	2.118	.221	5.763		
PROPOSED	3.373	2.064	.226	5.663		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	5.985
IND. RATES				5.99	MINIMUM PREMIUM	
MAN. RATES	7.23	6.29	6.03	+ 5.99	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	41,039	658,341	1.604			2	1	14	17
2003	40,493	1,531,982	3.783			6		25	31
2004	40,157	1,170,765	2.915			3	4	33	40
2005	38,771	617,127	1.591				1	30	31
2006	47,534	638,411	1.343				2	28	30
<b>TOTAL</b>	<b>207,994</b>	<b>4,616,626</b>	<b>2.220</b>			<b>11</b>	<b>8</b>	<b>130</b>	<b>149</b>
O.D.		3,787	.001					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			351,182	15,443	34,555			35,013	13,046	81,164	127,938
2003			937,068		172,141			201,863		108,000	112,910
2004			328,598	203,348	142,421			71,557	104,398	140,901	179,542
2005				75,132	186,314				12,830	216,827	126,024
2006				33,683	128,465				86,936	292,525	96,802
<b>TOTAL</b>			<b>1,616,848</b>	<b>327,606</b>	<b>663,896</b>			<b>308,433</b>	<b>217,210</b>	<b>839,417</b>	<b>643,216</b>
O.D.					236					252	3,299

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			515,535	21,605	48,652			92,714	22,530	120,770	142,395
2003		21,182	1,381,382	13,159	236,120		6,202	510,058	8,050	151,366	122,959
2004		14,829	616,150	241,781	194,013		7,301	256,489	137,405	189,874	197,496
2005		6,230	198,131	88,531	214,311		2,267	88,157	34,273	248,385	132,955
2006	136	10,366	257,190	68,374	127,307	173	28,469	370,371	118,191	266,663	101,642
<b>TOTAL</b>	<b>136</b>	<b>52,607</b>	<b>2,968,388</b>	<b>433,450</b>	<b>820,403</b>	<b>173</b>	<b>44,239</b>	<b>1,317,789</b>	<b>320,449</b>	<b>977,058</b>	<b>697,447</b>
O.D.			54	15	300			37	15	325	3,558

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,383,423	2,552,015	701,005			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	159,891	44,849	4,439			
TOTAL LOSSES	4,543,314	2,596,864	705,444			
EXPECTED LOSSES	3,845,810	2,462,650	549,104			
CREDIBILITY	.08	.18	.27			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.184	1.249	.339	3.772		
INDICATED (POST-TEST)	1.597	.913	.248	2.758		
PRES. ON RATE LEVEL	1.831	1.172	.262	3.265		
DERIVED BY FORMULA	1.812	1.125	.258	3.195		
UNDERLYING PRES. RATE	1.849	1.184	.264	3.297		
PROPOSED	1.812	1.125	.258	3.195		
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.377
IND. RATES				3.38	MINIMUM PREMIUM	
MAN. RATES	4.07	3.61	3.45	+ 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	
2002	6,413	109,521	1.707						8	8
2003	13,837	182,767	1.320					1	16	17
2004	13,592	499,703	3.676			1		1	18	20
2005	11,745	418,118	3.559					2	24	26
2006	10,444	275,855	2.641			1			8	9
<b>TOTAL</b>	<b>56,031</b>	<b>1,485,964</b>	<b>2.652</b>			<b>2</b>		<b>4</b>	<b>74</b>	<b>80</b>
O.D.		403,879	.720			1		1	1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					29,273					73,023	7,225
2003				68,490	37,032				6,490	43,746	27,009
2004			116,232	88,374	53,340			56,912	37,354	88,083	59,408
2005				75,271	85,272				43,219	175,903	38,453
2006			100,515		51,505			20,154		46,591	57,090
<b>TOTAL</b>			<b>216,747</b>	<b>232,135</b>	<b>256,422</b>			<b>77,066</b>	<b>87,063</b>	<b>427,346</b>	<b>189,185</b>
O.D.			300,926	39,543	16,603			16,032	30,029	450	296

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					41,217					108,658	8,041
2003		31	15,271	90,875	51,183		9	3,485	10,479	61,055	29,413
2004		5,444	227,428	103,863	73,092		5,144	173,828	53,329	117,120	65,349
2005		4,420	137,918	74,534	100,919		3,690	107,932	54,851	204,613	40,568
2006	98	10,025	206,303	25,774	53,420		6,688	78,710	12,744	41,716	59,945
<b>TOTAL</b>	<b>98</b>	<b>19,920</b>	<b>586,920</b>	<b>295,046</b>	<b>319,831</b>		<b>15,531</b>	<b>363,955</b>	<b>131,403</b>	<b>533,162</b>	<b>203,316</b>
O.D.	7	9,239	509,590	41,589	19,872		2,202	73,772	25,265	3,323	322

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,581,234	1,369,491	203,638			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	56,547	16,448	974			
TOTAL LOSSES	1,637,781	1,385,939	204,612			
EXPECTED LOSSES	1,336,900	953,086	130,552			
CREDIBILITY	.03	.08	.11			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.923	2.474	.365	5.762		
INDICATED (POST-TEST)	2.137	1.808	.267	4.212		
PRES. ON RATE LEVEL	2.363	1.684	.231	4.278		
DERIVED BY FORMULA	2.356	1.694	.235	4.285		
UNDERLYING PRES. RATE	2.386	1.701	.233	4.320		
PROPOSED	2.352	1.691	.235	4.278		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	4.521
IND. RATES				4.52	MINIMUM PREMIUM	
MAN. RATES	5.34	4.66	4.52	+ 4.52	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	292,285	5,324,954	1.821			9	12	89	110	
2003	293,237	4,766,874	1.625			10	7	74	91	
2004	260,188	2,509,084	.964			5	6	63	74	
2005	273,768	2,704,491	.987			3	10	67	80	
2006	271,861	2,134,043	.784			1	6	67	75	
<b>TOTAL</b>	<b>1,391,339</b>	<b>17,439,446</b>	<b>1.253</b>			<b>1</b>	<b>28</b>	<b>41</b>	<b>430</b>	
O.D.		13,745						1	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,928,582	347,102	541,259			1,333,664	178,463	637,213	358,671
2003			2,214,812	232,584	352,974			983,522	156,000	479,572	347,410
2004			828,882	82,285	283,221			645,735	85,726	270,658	312,577
2005			612,427	284,729	561,983			125,525	304,403	496,901	318,523
2006	495,982		114,290	78,913	434,853	80,178		33,000	82,785	514,699	299,343
<b>TOTAL</b>	<b>495,982</b>		<b>5,698,993</b>	<b>1,025,613</b>	<b>2,174,290</b>	<b>80,178</b>		<b>3,121,446</b>	<b>807,377</b>	<b>2,399,043</b>	<b>1,636,524</b>
O.D.				1,133	1,535				154	33	10,890

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			2,449,233	485,597	762,094			2,433,180	308,205	948,170	399,201
2003		44,629	2,953,432	333,163	488,266		19,989	1,682,275	254,247	675,141	378,329
2004		31,782	1,279,914	129,232	374,136		49,165	1,579,330	154,301	365,386	343,835
2005	616	54,455	1,524,704	346,527	666,083		34,293	798,719	317,445	599,251	336,042
2006	572,394	40,055	947,053	215,546	431,565	296,561	47,607	602,354	167,598	462,302	314,310
<b>TOTAL</b>	<b>573,010</b>	<b>170,921</b>	<b>9,154,336</b>	<b>1,510,065</b>	<b>2,722,144</b>	<b>296,561</b>	<b>151,054</b>	<b>7,095,858</b>	<b>1,201,796</b>	<b>3,050,250</b>	<b>1,771,717</b>
O.D.		44	1,309	943	2,239		9	167	127	63	11,915

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	17,443,269	8,487,627	1,783,632	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	447,803	97,009	11,093	
TOTAL LOSSES	17,891,072	8,584,636	1,794,725	
EXPECTED LOSSES	11,019,405	6,107,978	1,488,733	
CREDIBILITY	.28	.65	.96	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.286	.617	.129	2.032
INDICATED (POST-TEST)	.940	.451	.094	1.485
PRES. ON RATE LEVEL	.784	.435	.106	1.325
DERIVED BY FORMULA	.828	.445	.094	1.367
UNDERLYING PRES. RATE	.792	.439	.107	1.338
PROPOSED	.828	.445	.094	1.367

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	1.444
IND. RATES				1.44	MINIMUM PREMIUM	
MAN. RATES	1.54	1.34	1.40	+ 1.44	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	611,877	13,998,984	2.287	1	2	26	40	291	360
2003	563,258	13,870,635	2.462	1		29	36	276	342
2004	584,396	13,135,650	2.247			24	48	282	354
2005	620,511	13,012,171	2.097	1	1	12	42	314	370
2006	607,646	9,504,900	1.564			4	30	296	330
<b>TOTAL</b>	<b>2,987,688</b>	<b>63,522,340</b>	<b>2.126</b>	<b>3</b>	<b>3</b>	<b>95</b>	<b>196</b>	<b>1459</b>	<b>1756</b>
O.D.		415,950	.013				2	7	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	1,797	229,367	4,253,008	871,911	2,043,148	9,654	731,989	1,554,565	708,755	2,143,536	1,451,254
2003	298,176		4,927,247	977,007	1,779,818	17,015		1,640,468	603,029	2,366,649	1,261,226
2004			3,836,836	1,603,071	1,907,050			1,573,948	772,184	2,056,608	1,385,953
2005	2,871	556,356	1,730,771	1,537,045	2,133,704		888,057	695,264	1,156,246	2,837,010	1,474,847
2006			725,031	946,793	1,926,962			108,475	883,238	3,513,831	1,400,570
<b>TOTAL</b>	<b>302,844</b>	<b>785,723</b>	<b>15,472,893</b>	<b>5,935,827</b>	<b>9,790,682</b>	<b>26,669</b>	<b>1,620,046</b>	<b>5,572,720</b>	<b>4,123,452</b>	<b>12,917,634</b>	<b>6,973,850</b>
O.D.				163,773	55,595				21,702	111,889	62,991

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	2,848	346,061	6,209,772	1,219,803	2,876,745	35,131	1,390,551	4,036,744	1,224,019	3,189,578	1,615,246
2003	487,934	108,742	7,284,744	1,372,061	2,439,242	37,611	47,713	4,093,868	970,444	3,318,114	1,373,475
2004		161,870	6,671,077	1,985,367	2,541,173		133,037	4,454,004	1,136,664	2,731,446	1,524,548
2005	6,637	447,543	5,527,149	1,667,685	2,547,465		671,993	3,910,702	1,335,191	3,366,287	1,555,964
2006	3,824	243,249	5,718,240	1,397,250	1,983,139	1,743	342,771	4,403,703	1,330,885	3,185,673	1,470,599
<b>TOTAL</b>	<b>501,243</b>	<b>1,307,465</b>	<b>31,410,982</b>	<b>7,642,166</b>	<b>12,387,764</b>	<b>74,485</b>	<b>2,586,065</b>	<b>20,899,021</b>	<b>5,997,203</b>	<b>15,791,098</b>	<b>7,539,832</b>
O.D.	21	9,463	268,893	155,204	65,273		7,707	106,498	41,287	101,558	67,550

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	57,171,843	42,181,553	7,607,382			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,781,321	460,395	43,786			
TOTAL LOSSES	58,953,164	42,641,948	7,651,168			
EXPECTED LOSSES	44,098,275	27,576,361	5,706,484			
CREDIBILITY	.46	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.973	1.427	.256	3.656		
INDICATED (POST-TEST)	1.442	1.043	.187	2.672		
PRES. ON RATE LEVEL	1.462	.914	.189	2.565		
DERIVED BY FORMULA	1.453	1.043	.187	2.683		
UNDERLYING PRES. RATE	1.476	.923	.191	2.590		
PROPOSED	1.447	1.039	.186	2.672		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	2.824
IND. RATES				2.82	MINIMUM PREMIUM	
MAN. RATES	3.20	2.76	2.71	+ 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
2002	152,381	1,998,785	1.311			3	10	58	71
2003	157,320	2,047,345	1.301			7	5	38	50
2004	174,870	2,822,663	1.614			9	9	64	82
2005	181,667	3,993,595	2.198			7	14	62	83
2006	191,422	1,618,606	.845			1	7	68	76
<b>TOTAL</b>	<b>857,660</b>	<b>12,480,994</b>	<b>1.455</b>			<b>27</b>	<b>45</b>	<b>290</b>	<b>362</b>
O.D.		152,722	.017				1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			468,341	379,121	286,136			181,759	270,334	246,038	167,056
2003			821,366	149,342	194,680			405,517	67,831	188,769	219,840
2004			1,080,306	389,122	253,103			260,274	105,587	498,108	236,163
2005			1,360,775	283,943	648,747			541,593	365,278	563,553	229,706
2006			107,130	160,664	442,500			50,915	88,880	456,486	312,031
<b>TOTAL</b>			<b>3,837,918</b>	<b>1,362,192</b>	<b>1,825,166</b>			<b>1,440,058</b>	<b>897,910</b>	<b>1,952,954</b>	<b>1,164,796</b>
O.D.				61,330	15,607				49,315	25,000	1,470

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			687,524	530,391	402,879			481,298	466,868	366,107	185,933
2003		18,604	1,241,492	208,814	268,638		12,440	1,038,654	113,272	266,741	239,406
2004		44,810	1,826,438	472,333	352,511		22,808	771,271	172,056	654,538	259,779
2005	1,325	94,637	2,568,746	394,003	781,397		80,768	1,799,743	413,209	693,563	242,340
2006	684	46,919	1,118,133	275,804	447,243	182	48,426	607,526	161,527	412,812	327,633
<b>TOTAL</b>	<b>2,009</b>	<b>204,970</b>	<b>7,442,333</b>	<b>1,881,345</b>	<b>2,252,668</b>	<b>182</b>	<b>164,442</b>	<b>4,698,492</b>	<b>1,326,932</b>	<b>2,393,761</b>	<b>1,255,091</b>
O.D.	7	908	34,085	85,993	16,065		1,500	30,017	76,465	23,279	1,601

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,578,945	8,056,508	1,256,692	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	354,954	105,189	7,449	
TOTAL LOSSES	12,933,899	8,161,697	1,264,141	
EXPECTED LOSSES	8,602,330	5,643,404	917,697	
CREDIBILITY	.20	.47	.69	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.508	.952	.147	2.607
INDICATED (POST-TEST)	1.102	.696	.107	1.905
PRES. ON RATE LEVEL	.993	.652	.106	1.751
DERIVED BY FORMULA	1.015	.673	.107	1.795
UNDERLYING PRES. RATE	1.003	.658	.107	1.768
PROPOSED	1.015	.673	.107	1.795

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	1.897
IND. RATES				1.90	MINIMUM PREMIUM	
MAN. RATES	2.05	1.83	1.85	+ 1.90	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	54,368	2,236,235	4.113			4	12	56	72	
2003	52,889	2,213,009	4.184			3	6	63	72	
2004	51,603	1,754,123	3.399				12	53	65	
2005	55,623	1,836,048	3.300			2	6	66	74	
2006	54,128	1,863,921	3.443			2	3	59	64	
<b>TOTAL</b>	<b>268,611</b>	<b>9,903,336</b>	<b>3.687</b>			<b>11</b>	<b>39</b>	<b>297</b>	<b>347</b>	
O.D.		26,290	.009				1		1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			486,519	458,231	217,151			160,938	345,161	330,702	237,533
2003			528,259	179,135	269,817			269,728	296,708	501,695	167,667
2004				495,034	192,312				509,609	380,381	176,787
2005			197,854	294,955	356,440			54,289	210,038	531,030	191,442
2006			289,342	176,879	396,244			109,000	49,541	668,345	174,570
<b>TOTAL</b>			<b>1,501,974</b>	<b>1,604,234</b>	<b>1,431,964</b>			<b>593,955</b>	<b>1,411,057</b>	<b>2,412,153</b>	<b>947,999</b>
O.D.				20,000					118		6,172

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			714,210	641,065	305,752			426,164	596,094	492,084	264,374
2003		12,093	824,095	246,869	369,569		8,373	764,940	447,771	707,798	182,589
2004		6,214	309,240	558,921	265,553		7,858	353,319	631,403	523,862	194,466
2005	199	28,519	831,579	305,297	425,507		21,512	540,219	236,450	626,957	201,971
2006	856	58,311	1,321,996	285,783	411,241	103	67,447	825,478	189,703	596,311	183,299
<b>TOTAL</b>	<b>1,055</b>	<b>105,137</b>	<b>4,001,120</b>	<b>2,037,935</b>	<b>1,777,622</b>	<b>103</b>	<b>105,190</b>	<b>2,910,120</b>	<b>2,101,421</b>	<b>2,947,012</b>	<b>1,026,699</b>
O.D.	52	1,689	41,420	14,226	2,095		13	199	74	15	6,721

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,166,098	8,880,400	1,033,420			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	246,258	81,890	6,169			
TOTAL LOSSES	7,412,356	8,962,290	1,039,589			
EXPECTED LOSSES	6,070,609	4,929,012	808,519			
CREDIBILITY	.09	.22	.32			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.760	3.337	.387	6.484		
INDICATED (POST-TEST)	2.018	2.439	.283	4.740		
PRES. ON RATE LEVEL	2.238	1.817	.298	4.353		
DERIVED BY FORMULA	2.218	1.954	.293	4.465		
UNDERLYING PRES. RATE	2.260	1.835	.301	4.396		
PROPOSED	2.218	1.954	.293	4.465		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	4.719
IND. RATES				4.72	MINIMUM PREMIUM	
MAN. RATES	5.23	4.67	4.60	+ 4.72	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	72,060	956,245	1.327			2	4	29	35	
2003	71,733	1,465,204	2.042			2	5	30	37	
2004	67,898	896,926	1.320				5	25	30	
2005	72,425	1,062,887	1.467			2	3	21	26	
2006	73,718	589,866	.800				1	23	24	
<b>TOTAL</b>	<b>357,834</b>	<b>4,971,128</b>	<b>1.389</b>			<b>6</b>	<b>18</b>	<b>128</b>	<b>152</b>	
O.D.		847								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			238,455	42,058	153,163			166,533	61,672	163,859	130,505
2003			497,089	27,248	169,290			93,568	90,918	466,060	121,031
2004				183,066	180,249				115,124	276,214	142,273
2005			363,225	109,622	129,448			69,495	71,034	160,851	159,212
2006				28,271	195,644				10,000	244,826	111,125
<b>TOTAL</b>			<b>1,098,769</b>	<b>390,265</b>	<b>827,794</b>			<b>329,596</b>	<b>348,748</b>	<b>1,311,810</b>	<b>664,146</b>
O.D.											847

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			350,052	58,839	215,655			440,979	106,508	243,824	145,252
2003		11,308	743,373	44,608	231,073		2,994	276,123	145,483	651,517	131,803
2004		2,769	139,637	213,927	236,905		2,234	108,231	154,546	364,131	156,500
2005	364	26,364	714,030	127,785	162,132		12,678	295,072	82,913	192,310	167,969
2006	155	13,825	344,019	87,771	191,474	20	15,913	202,232	58,792	215,690	116,681
<b>TOTAL</b>	<b>519</b>	<b>54,266</b>	<b>2,291,111</b>	<b>532,930</b>	<b>1,037,239</b>	<b>20</b>	<b>33,819</b>	<b>1,322,637</b>	<b>548,242</b>	<b>1,667,472</b>	<b>718,205</b>
O.D.											930

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,702,372	3,785,883	719,135			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	237,461	63,200	5,372			
TOTAL LOSSES	3,939,833	3,849,083	724,507			
EXPECTED LOSSES	5,814,803	3,746,522	697,776			
CREDIBILITY	.11	.26	.39			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.101	1.076	.202	2.379		
INDICATED (POST-TEST)	.805	.787	.148	1.740		
PRES. ON RATE LEVEL	1.609	1.037	.193	2.839		
DERIVED BY FORMULA	1.521	.972	.175	2.668		
UNDERLYING PRES. RATE	1.625	1.047	.195	2.867		
PROPOSED	1.521	.972	.175	2.668		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	2.820
IND. RATES				2.82	MINIMUM PREMIUM	
MAN. RATES	3.73	3.21	3.00	+ 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
2002	224,900	6,139,924	2.730	1		14	11	145	171
2003	266,023	8,921,199	3.353	2	1	18	16	189	226
2004	321,797	8,653,271	2.689			16	23	263	302
2005	363,520	9,150,490	2.517			12	33	234	279
2006	357,241	7,753,105	2.170			5	18	185	208
<b>TOTAL</b>	<b>1,533,481</b>	<b>40,617,989</b>	<b>2.649</b>	<b>3</b>	<b>1</b>	<b>65</b>	<b>101</b>	<b>1016</b>	<b>1186</b>
O.D.		82,420	.005					5	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	138,610		1,866,346	408,673	907,710	12,969		1,126,612	380,567	786,087	512,350
2003	143,000	140,858	2,268,522	590,276	1,379,243	23,340	92,668	1,299,609	354,008	1,841,555	788,120
2004			2,498,646	414,113	1,401,687			1,362,792	284,052	1,825,451	866,530
2005			1,589,176	1,289,029	1,208,554			552,410	1,734,115	1,742,305	1,034,901
2006			949,547	758,045	1,591,407			535,321	975,731	1,930,274	1,012,780
<b>TOTAL</b>	<b>281,610</b>	<b>140,858</b>	<b>9,172,237</b>	<b>3,460,136</b>	<b>6,488,601</b>	<b>36,309</b>	<b>92,668</b>	<b>4,876,744</b>	<b>3,728,473</b>	<b>8,125,672</b>	<b>4,214,681</b>
O.D.					15,161					37,977	29,282

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	219,697		2,739,798	571,734	1,278,049	47,194		2,983,268	657,240	1,169,696	570,246
2003	234,004	431,128	3,482,531	830,548	1,881,939	51,592	291,736	3,143,051	588,881	2,578,666	858,263
2004		100,027	4,070,341	609,028	1,831,278		103,272	3,428,734	523,494	2,396,789	953,183
2005	1,601	156,333	4,395,466	1,288,164	1,483,306		134,882	3,110,120	1,160,273	2,108,958	1,091,821
2006	3,349	221,553	5,088,377	1,152,059	1,646,622	1,396	307,110	3,811,681	939,633	1,799,227	1,063,419
<b>TOTAL</b>	<b>458,651</b>	<b>909,041</b>	<b>19,776,513</b>	<b>4,451,533</b>	<b>8,121,194</b>	<b>100,182</b>	<b>837,000</b>	<b>16,476,854</b>	<b>3,869,521</b>	<b>10,053,336</b>	<b>4,536,932</b>
O.D.	4	570	14,319	3,398	16,831		1,120	16,358	4,982	41,957	32,507

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	38,590,612	26,562,752	4,569,439			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,332,033	379,831	28,901			
TOTAL LOSSES	39,922,645	26,942,583	4,598,340			
EXPECTED LOSSES	31,988,413	18,677,798	3,419,662			
CREDIBILITY	.29	.69	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.603	1.757	.300	4.660		
INDICATED (POST-TEST)	1.903	1.284	.219	3.406		
PRES. ON RATE LEVEL	2.066	1.205	.221	3.492		
DERIVED BY FORMULA	2.019	1.260	.219	3.498		
UNDERLYING PRES. RATE	2.086	1.218	.223	3.527		
PROPOSED	2.015	1.258	.219	3.492		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.691
IND. RATES				3.69	MINIMUM PREMIUM	
MAN. RATES	4.51	3.78	3.69	+ 3.69	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	554,816	19,239,746	3.467		1	35	53	333	422	
2003	538,315	14,717,988	2.734	1		28	31	324	384	
2004	638,619	16,204,615	2.537		1	29	49	340	419	
2005	590,325	17,334,179	2.936	2		20	55	306	383	
2006	634,057	10,105,060	1.593			6	37	302	345	
<b>TOTAL</b>	<b>2,956,132</b>	<b>77,601,588</b>	<b>2.625</b>	<b>3</b>	<b>2</b>	<b>118</b>	<b>225</b>	<b>1605</b>	<b>1953</b>	
O.D.		392,655	.013				2	6	8	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		208,503	6,695,923	1,265,177	2,383,649		83,811	3,370,298	1,178,815	2,438,804	1,614,766
2003	18,017		4,420,808	1,173,727	2,375,746			1,878,094	810,734	2,503,572	1,537,290
2004		93,058	4,471,108	1,932,215	2,294,037		22,445	1,848,659	1,123,329	2,661,037	1,758,727
2005	482,621		3,341,116	1,921,474	2,644,704			1,729,171	1,960,996	3,381,494	1,872,603
2006			799,679	1,143,942	2,328,199			269,298	1,092,635	2,865,514	1,605,793
<b>TOTAL</b>	<b>500,638</b>	<b>301,561</b>	<b>19,728,634</b>	<b>7,436,535</b>	<b>12,026,335</b>		<b>106,256</b>	<b>9,095,520</b>	<b>6,166,509</b>	<b>13,850,421</b>	<b>8,389,179</b>
O.D.				145,590	117,245				50,207	73,284	6,329

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		572,807	8,789,369	1,769,984	3,356,173		295,499	7,647,788	2,035,814	3,628,950	1,797,235
2003	29,484	99,999	6,756,958	1,640,469	3,246,189		54,075	4,670,333	1,278,951	3,515,558	1,674,109
2004		376,460	7,958,382	2,392,277	3,057,178		224,491	5,243,103	1,604,771	3,538,006	1,934,600
2005	826,222	294,939	8,264,742	2,118,537	3,181,639		266,888	6,201,921	1,771,565	4,045,694	1,975,596
2006	4,584	288,390	6,803,104	1,679,973	2,392,965	2,127	360,672	4,607,126	1,343,138	2,651,837	1,686,083
<b>TOTAL</b>	<b>860,290</b>	<b>1,632,595</b>	<b>38,572,555</b>	<b>9,601,240</b>	<b>15,234,144</b>	<b>2,127</b>	<b>1,201,625</b>	<b>28,370,271</b>	<b>8,034,239</b>	<b>17,380,045</b>	<b>9,067,623</b>
O.D.	146	6,533	193,434	173,336	142,618	20	1,797	45,840	71,086	90,330	6,763

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	70,887,233	50,727,038	9,074,386			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	2,517,629	627,839	57,190			
TOTAL LOSSES	73,404,862	51,354,877	9,131,576			
EXPECTED LOSSES	61,635,352	35,650,952	7,242,524			
CREDIBILITY	.46	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.483	1.737	.309	4.529		
INDICATED (POST-TEST)	1.815	1.270	.226	3.311		
PRES. ON RATE LEVEL	2.065	1.193	.243	3.501		
DERIVED BY FORMULA	1.950	1.270	.226	3.446		
UNDERLYING PRES. RATE	2.085	1.206	.245	3.536		
PROPOSED	1.950	1.270	.226	3.446		
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.642
IND. RATES				3.64	MINIMUM PREMIUM	
MAN. RATES	4.22	3.82	3.70	+ 3.64	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	210,581	8,207,357	3.897			20	18	167	205
2003	229,065	8,187,246	3.574			21	11	181	213
2004	270,720	6,701,486	2.475			15	12	181	208
2005	229,149	7,825,708	3.415			13	19	143	175
2006	201,905	3,614,512	1.790			3	9	128	140
<b>TOTAL</b>	<b>1,141,420</b>	<b>34,536,309</b>	<b>3.026</b>			<b>72</b>	<b>69</b>	<b>800</b>	<b>941</b>
O.D.		222,660	.019			1	1	3	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			3,423,013	427,433	971,295			1,199,491	333,318	1,067,960	784,847
2003			3,262,078	333,710	1,315,088			1,308,632	134,407	1,308,029	525,302
2004			2,262,689	366,729	1,096,243			628,104	232,582	1,345,250	769,889
2005			2,621,590	695,832	877,347			1,729,258	251,543	1,115,414	534,724
2006			375,244	421,783	792,793			220,825	227,740	1,032,153	543,974
<b>TOTAL</b>			<b>11,944,614</b>	<b>2,245,487</b>	<b>5,052,766</b>			<b>5,086,310</b>	<b>1,179,590</b>	<b>5,868,806</b>	<b>3,158,736</b>
O.D.			95,137	1,000	19,649			79,044	786	19,881	7,163

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			4,927,491	597,980	1,367,582			3,125,036	575,641	1,589,124	873,535
2003		74,167	4,908,398	500,978	1,794,790		40,067	3,340,495	261,321	1,830,771	572,054
2004		91,516	3,716,938	532,164	1,438,687		55,116	1,869,717	397,677	1,763,125	846,878
2005	2,456	175,493	4,747,729	825,509	1,094,854		167,107	3,760,877	459,649	1,338,172	564,134
2006	1,731	108,203	2,519,847	603,910	822,258	459	133,370	1,647,709	396,912	941,280	571,173
<b>TOTAL</b>	<b>4,187</b>	<b>449,379</b>	<b>20,820,403</b>	<b>3,060,541</b>	<b>6,518,171</b>	<b>459</b>	<b>395,660</b>	<b>13,743,834</b>	<b>2,091,200</b>	<b>7,462,472</b>	<b>3,427,774</b>
O.D.		3,708	145,306	5,170	25,358		6,162	194,304	5,849	29,842	7,857

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	35,763,402	19,198,603	3,435,631	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	973,262	207,984	18,512	
TOTAL LOSSES	36,736,664	19,406,587	3,454,143	
EXPECTED LOSSES	24,312,247	13,799,767	2,579,609	
CREDIBILITY	.24	.57	.84	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.219	1.700	.303	5.222
INDICATED (POST-TEST)	2.353	1.243	.221	3.817
PRES. ON RATE LEVEL	2.109	1.197	.224	3.530
DERIVED BY FORMULA	2.168	1.223	.221	3.612
UNDERLYING PRES. RATE	2.130	1.209	.226	3.565
PROPOSED	2.168	1.223	.221	3.612
YEAR	4-1-07	4-1-08	4-1-09	4-1-10
IND. RATES				3.82
MAN. RATES	4.05	3.74	3.73	+ 3.82
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	132,054	5,282,477	4.000			14	17	116	147
2003	128,770	6,478,681	5.031			11	12	137	160
2004	126,318	4,006,695	3.171			11	7	105	123
2005	129,704	2,940,838	2.267	1		5	9	80	95
2006	140,616	2,294,501	1.631			1	10	97	108
<b>TOTAL</b>	<b>657,462</b>	<b>21,003,192</b>	<b>3.195</b>	<b>1</b>		<b>42</b>	<b>55</b>	<b>535</b>	<b>633</b>
O.D.		669,758	.101			1	1	4	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			2,244,519	470,335	503,259			692,384	337,613	722,971	311,396
2003			1,839,285	502,787	754,883			1,648,935	612,631	712,860	407,300
2004			1,696,727	159,759	515,028			357,029	150,064	766,095	361,993
2005	107,766		723,127	374,980	411,125	2,607		277,935	238,807	490,182	314,309
2006			115,000	380,726	569,666			45,400	206,097	650,224	327,388
<b>TOTAL</b>	<b>107,766</b>		<b>6,618,658</b>	<b>1,888,587</b>	<b>2,753,961</b>	<b>2,607</b>		<b>3,021,683</b>	<b>1,545,212</b>	<b>3,342,332</b>	<b>1,722,386</b>
O.D.			380,000	54,549	34,897			140,000	23,705	23,210	13,397

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			3,294,955	658,000	708,592			1,833,432	583,057	1,075,780	346,584
2003		34,287	2,335,363	692,990	1,034,069		21,973	1,954,403	920,358	1,012,829	443,550
2004		66,025	2,654,490	251,551	683,701		31,571	1,073,394	247,433	1,005,193	398,192
2005	184,505	61,292	1,694,298	406,252	505,810	5,749	47,103	1,077,629	277,549	590,296	331,596
2006	1,321	73,523	1,769,706	476,917	593,128	406	73,732	943,271	277,208	596,293	343,757
<b>TOTAL</b>	<b>185,826</b>	<b>235,127</b>	<b>11,748,812</b>	<b>2,485,710</b>	<b>3,525,300</b>	<b>6,155</b>	<b>174,379</b>	<b>6,882,129</b>	<b>2,305,605</b>	<b>4,280,391</b>	<b>1,863,679</b>
O.D.	498	24,331	621,865	60,784	56,638	46	17,322	348,684	30,376	33,366	14,354

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	20,245,174	12,778,170	1,878,033			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	484,084	151,831	12,158			
TOTAL LOSSES	20,729,258	12,930,001	1,890,191			
EXPECTED LOSSES	11,801,443	8,763,968	1,551,609			
CREDIBILITY	.17	.39	.58			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.153	1.967	.287	5.407		
INDICATED (POST-TEST)	2.305	1.438	.210	3.953		
PRES. ON RATE LEVEL	1.777	1.320	.234	3.331		
DERIVED BY FORMULA	1.867	1.366	.220	3.453		
UNDERLYING PRES. RATE	1.795	1.333	.236	3.364		
PROPOSED	1.867	1.366	.220	3.453		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.649
IND. RATES				3.65	MINIMUM PREMIUM	
MAN. RATES	3.67	3.49	3.52	+ 3.65	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	25,293	547,294	2.163			1	1	9	11
2003	19,933	504,646	2.531			2	1	5	8
2004	24,676	1,265,916	5.130			1	11	18	30
2005	20,976	76,990	.367				1	4	5
2006	24,124	17,552	.072					1	1
<b>TOTAL</b>	<b>115,002</b>	<b>2,412,398</b>	<b>2.098</b>			<b>4</b>	<b>14</b>	<b>37</b>	<b>55</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			203,424	34,141	78,670			66,118	27,491	48,715	88,735
2003			378,461	30,183	10,931			55,231		21,628	8,212
2004			208,765	154,484	247,196			52,126	138,275	235,452	229,618
2005				21,875	7,655				18,988	15,106	13,366
2006					3,426					3,375	10,751
<b>TOTAL</b>			<b>790,650</b>	<b>240,683</b>	<b>347,878</b>			<b>173,475</b>	<b>184,754</b>	<b>324,276</b>	<b>350,682</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			298,626	47,763	110,767			175,080	47,477	72,488	98,762
2003		8,501	559,301	43,617	16,701		1,697	139,190	2,001	30,394	8,943
2004		10,413	441,295	191,899	323,530		6,482	242,881	182,605	313,845	252,580
2005		976	29,846	19,276	10,107		1,174	26,214	17,301	19,017	14,101
2006	1	197	4,996	1,183	3,302		199	2,549	720	2,957	11,289
<b>TOTAL</b>	<b>1</b>	<b>20,087</b>	<b>1,334,064</b>	<b>303,738</b>	<b>464,407</b>		<b>9,552</b>	<b>585,914</b>	<b>250,104</b>	<b>438,701</b>	<b>385,675</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,949,618	1,456,950	385,675	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	55,444	15,650	1,629	
TOTAL LOSSES	2,005,062	1,472,600	387,304	
EXPECTED LOSSES	1,381,174	956,817	211,604	
CREDIBILITY	.05	.12	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.744	1.280	.337	3.361
INDICATED (POST-TEST)	1.275	.936	.246	2.457
PRES. ON RATE LEVEL	1.189	.824	.182	2.195
DERIVED BY FORMULA	1.193	.837	.194	2.224
UNDERLYING PRES. RATE	1.201	.832	.184	2.217
PROPOSED	1.193	.837	.194	2.224

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	2.350
IND. RATES				2.35	MINIMUM PREMIUM	
MAN. RATES	2.55	2.32	2.32	+ 2.35	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	117,794	1,482,136	1.258			5	1	23	29
2003	116,955	1,350,817	1.154			4	2	20	26
2004	111,258	1,574,101	1.414			3	3	26	32
2005	134,837	1,026,784	.761			3	2	26	31
2006	110,125	394,752	.358				2	15	17
<b>TOTAL</b>	<b>590,969</b>	<b>5,828,590</b>	<b>.986</b>			<b>15</b>	<b>10</b>	<b>110</b>	<b>135</b>
O.D.		30,976	.005					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			735,408	25,424	86,559			374,808	5,608	143,603	110,726
2003			560,711	18,222	132,883			287,082	23,548	187,908	140,463
2004			495,191	31,304	141,517			331,382	3,161	464,475	107,071
2005			442,674	10,699	120,707			103,232	3,660	229,383	116,429
2006			15,863	15,863	133,697				13,268	163,764	68,160
<b>TOTAL</b>			<b>2,233,984</b>	<b>101,512</b>	<b>615,363</b>			<b>1,096,504</b>	<b>49,245</b>	<b>1,189,133</b>	<b>542,849</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
2002			1,079,578	35,568	121,876			992,491	9,685	213,681	123,238
2003		12,703	832,072	32,515	181,965		8,824	732,286	46,288	263,667	152,964
2004		19,075	764,479	55,940	187,703		26,862	880,261	51,930	605,774	117,778
2005	445	26,763	706,056	48,267	147,476		13,057	322,022	38,171	265,141	122,833
2006	95	9,167	227,932	57,518	130,471	30	11,468	146,563	43,518	145,053	71,568
<b>TOTAL</b>	<b>540</b>	<b>67,708</b>	<b>3,610,117</b>	<b>229,808</b>	<b>769,491</b>	<b>30</b>	<b>60,211</b>	<b>3,073,623</b>	<b>189,592</b>	<b>1,493,316</b>	<b>588,381</b>
O.D.		25	1,837	601	34,822			2	2	47	5,707

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,814,093	2,717,679	594,088			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	188,086	31,399	3,814			
TOTAL LOSSES	7,002,179	2,749,078	597,902			
EXPECTED LOSSES	4,698,203	1,962,018	514,143			
CREDIBILITY	.16	.37	.54			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.185	.465	.101	1.751		
INDICATED (POST-TEST)	.866	.340	.074	1.280		
PRES. ON RATE LEVEL	.787	.329	.086	1.202		
DERIVED BY FORMULA	.800	.333	.080	1.213		
UNDERLYING PRES. RATE	.795	.332	.087	1.214		
PROPOSED	.800	.333	.080	1.213		
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	1.282
IND. RATES				1.28	MINIMUM PREMIUM	
MAN. RATES	1.63	1.36	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	
2002	1,146,770	28,239,165	2.462	2		61	62	620	745	
2003	1,181,470	25,424,318	2.151	2		56	68	566	692	
2004	1,299,721	24,083,611	1.852	1		36	83	586	706	
2005	1,317,596	25,654,731	1.947		2	38	83	588	711	
2006	1,290,981	21,862,448	1.693	2		18	81	562	663	
<b>TOTAL</b>	<b>6,236,538</b>	<b>125,264,273</b>	<b>2.009</b>	<b>7</b>	<b>2</b>	<b>209</b>	<b>377</b>	<b>2922</b>	<b>3517</b>	
O.D.		880,630	.014			2	5	14	21	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	454,010		9,922,113	1,914,393	3,899,769	51,561		3,724,810	1,474,916	4,098,209	2,699,384
2003	244,926		9,402,654	1,806,029	3,471,313	2,268		3,009,057	1,194,616	3,660,228	2,633,227
2004	663,262		5,626,462	2,570,429	3,611,859			2,405,438	1,859,824	4,519,883	2,826,454
2005		574,878	5,878,547	2,457,183	3,691,590		1,788,142	2,330,682	1,861,691	4,204,877	2,867,141
2006	962,904		2,841,484	2,714,147	4,000,568	7,757		818,913	1,986,547	5,280,752	3,249,376
<b>TOTAL</b>	<b>2,325,102</b>	<b>574,878</b>	<b>33,671,260</b>	<b>11,462,181</b>	<b>18,675,099</b>	<b>61,586</b>	<b>1,788,142</b>	<b>12,288,900</b>	<b>8,377,594</b>	<b>21,763,949</b>	<b>14,275,582</b>
O.D.			370,724	208,448	69,683			16,483	66,862	50,434	97,996

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	719,606		14,430,640	2,678,236	5,490,880	187,631		9,221,098	2,547,183	6,098,127	3,004,414
2003	400,796	214,055	14,318,435	2,546,157	4,756,076	5,014	92,981	7,967,217	1,895,165	5,142,465	2,867,584
2004	943,404	243,903	10,110,971	3,208,132	4,772,258		208,058	7,167,553	2,627,975	5,994,540	3,109,099
2005	5,763	650,560	13,123,688	2,853,603	4,460,799		1,022,889	7,911,360	2,182,575	5,030,281	3,024,834
2006	1,432,027	661,631	15,165,523	3,539,259	4,246,312	40,639	725,865	9,169,462	2,513,282	4,900,129	3,411,845
<b>TOTAL</b>	<b>3,501,596</b>	<b>1,770,149</b>	<b>67,149,257</b>	<b>14,825,387</b>	<b>23,726,325</b>	<b>233,284</b>	<b>2,049,793</b>	<b>41,436,690</b>	<b>11,766,180</b>	<b>27,165,542</b>	<b>15,417,776</b>
O.D.	66	13,549	718,546	235,706	96,702	5	2,150	86,546	90,817	64,979	106,493

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	116,961,631	77,971,638	15,524,269			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	3,845,091	959,759	88,916			
TOTAL LOSSES	120,806,722	78,931,397	15,613,185			
EXPECTED LOSSES	94,296,455	55,193,363	11,412,864			
CREDIBILITY	.75	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.937	1.266	.250	3.453		
INDICATED (POST-TEST)	1.416	.925	.183	2.524		
PRES. ON RATE LEVEL	1.497	.877	.181	2.555		
DERIVED BY FORMULA	1.436	.925	.183	2.544		
UNDERLYING PRES. RATE	1.512	.885	.183	2.580		
PROPOSED	1.436	.925	.183	2.544		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	2.689
IND. RATES				2.69	MINIMUM PREMIUM	
MAN. RATES	3.51	2.90	2.70	+ 2.69	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	264,838	3,659,764	1.381			6	4		113	123
2003	305,415	8,377,551	2.743			15	8		184	207
2004	330,665	5,453,712	1.649			6	18		155	179
2005	355,175	5,716,854	1.609			7	21		166	194
2006	396,460	5,358,928	1.351			2	37		176	215
<b>TOTAL</b>	<b>1,652,553</b>	<b>28,566,809</b>	<b>1.729</b>			<b>36</b>	<b>88</b>		<b>794</b>	<b>918</b>
O.D.		9,434							1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			865,256	177,120	953,688			349,027	96,651	816,208	401,814
2003			3,099,726	270,190	1,354,226			1,399,840	219,782	1,383,234	650,553
2004			781,834	687,526	918,526			316,935	595,410	1,192,510	960,971
2005			1,222,284	836,166	782,922			190,779	521,994	1,343,746	818,963
2006			327,748	828,765	981,149			86,846	969,788	1,340,940	823,692
<b>TOTAL</b>			<b>6,296,848</b>	<b>2,799,767</b>	<b>4,990,511</b>			<b>2,343,427</b>	<b>2,403,625</b>	<b>6,076,638</b>	<b>3,655,993</b>
O.D.					2,666					1,060	5,708

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,270,195	247,790	1,342,791			924,225	166,916	1,214,512	447,219
2003		67,786	4,479,412	415,605	1,845,540		39,267	3,294,966	385,635	1,937,654	708,452
2004		40,140	1,709,209	838,378	1,207,071		35,531	1,298,345	802,764	1,583,749	1,057,068
2005	1,230	112,888	3,150,230	867,412	967,742		59,655	1,480,424	595,729	1,587,253	864,006
2006	2,821	150,237	3,575,525	954,767	1,044,571	1,913	219,725	2,865,848	919,165	1,294,440	864,877
<b>TOTAL</b>	<b>4,051</b>	<b>371,051</b>	<b>14,184,571</b>	<b>3,323,952</b>	<b>6,407,715</b>	<b>1,913</b>	<b>354,178</b>	<b>9,863,808</b>	<b>2,870,209</b>	<b>7,617,608</b>	<b>3,941,622</b>
O.D.					3,754					1,577	6,066

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	24,779,572	20,224,815	3,947,688	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	730,032	287,955	25,200	
TOTAL LOSSES	25,509,604	20,512,770	3,972,888	
EXPECTED LOSSES	17,351,808	14,261,532	2,974,595	
CREDIBILITY	.31	.73	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.544	1.241	.240	3.025
INDICATED (POST-TEST)	1.129	.907	.175	2.211
PRES. ON RATE LEVEL	1.040	.855	.177	2.072
DERIVED BY FORMULA	1.068	.893	.175	2.136
UNDERLYING PRES. RATE	1.050	.863	.180	2.093
PROPOSED	1.068	.893	.175	2.136
YEAR	4-1-07	4-1-08	4-1-09	4-1-10
IND. RATES				2.257
MAN. RATES	2.42	2.19	2.19	+ 2.26
				PRESENT

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	47,788	620,957	1,299			2	2	21	25	
2003	43,697	1,368,214	3,131			3	5	30	38	
2004	45,300	1,892,674	4,178		1	1	5	19	26	
2005	37,252	1,954,560	5,246			6	6	20	32	
2006	51,683	1,205,186	2,331			1	3	29	34	
<b>TOTAL</b>	<b>225,720</b>	<b>7,041,591</b>	<b>3,120</b>			<b>1</b>	<b>1</b>	<b>119</b>	<b>155</b>	
O.D.		3,970	.001					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			210,829	97,208	76,639			21,132	43,566	96,960	74,623
2003			461,008	63,671	119,998			327,956	105,006	165,633	124,942
2004		848,926	226,123	197,374	92,758		165,000	75,000	124,612	109,369	53,512
2005			878,080	202,891	193,683			262,442	169,953	158,198	89,313
2006	177,557		152,877	142,135	162,374	101,512		26,153	118,096	236,961	87,521
<b>TOTAL</b>	<b>177,557</b>	<b>848,926</b>	<b>1,928,917</b>	<b>703,279</b>	<b>645,452</b>	<b>101,512</b>	<b>165,000</b>	<b>712,683</b>	<b>561,233</b>	<b>767,121</b>	<b>429,911</b>
O.D.					102					3,732	136

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			309,497	135,994	107,907			55,958	75,238	144,276	83,055
2003		10,438	693,477	90,970	164,945		10,056	850,802	164,244	235,166	136,062
2004		667,936	521,062	233,876	132,818		208,166	282,006	159,966	150,521	58,863
2005	881	59,238	1,583,103	240,595	253,780		39,174	852,061	182,986	204,838	94,225
2006	262,592	32,195	730,754	169,371	177,106	480,475	34,193	438,312	129,835	222,864	91,897
<b>TOTAL</b>	<b>263,473</b>	<b>769,807</b>	<b>3,837,893</b>	<b>870,806</b>	<b>836,556</b>	<b>480,475</b>	<b>291,589</b>	<b>2,479,139</b>	<b>712,269</b>	<b>957,665</b>	<b>464,102</b>
O.D.			59	12	114		26	1,271	407	4,254	143

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,123,732	3,382,083	464,245			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	160,594	37,014	2,727			
TOTAL LOSSES	8,284,326	3,419,097	466,972			
EXPECTED LOSSES	3,873,355	2,105,967	340,837			
CREDIBILITY	.08	.19	.28			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.670	1.515	.207	5.392		
INDICATED (POST-TEST)	2.683	1.107	.151	3.941		
PRES. ON RATE LEVEL	1.699	.924	.150	2.773		
DERIVED BY FORMULA	1.778	.959	.150	2.887		
UNDERLYING PRES. RATE	1.716	.933	.151	2.800		
PROPOSED	1.778	.959	.150	2.887		
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.051
IND. RATES				3.05	MINIMUM PREMIUM	
MAN. RATES	3.15	2.82	2.93	+ 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
2002	23,227	701,329	3.019			1		19	20
2003	18,627	445,196	2.390				2	13	15
2004	22,015	1,205,620	5.476	1			2	17	20
2005	22,840	791,330	3.464			2	1	11	14
2006	20,190	571,772	2.831				3	15	18
<b>TOTAL</b>	<b>106,899</b>	<b>3,715,247</b>	<b>3.475</b>	<b>1</b>		<b>3</b>	<b>8</b>	<b>75</b>	<b>87</b>
O.D.		6,043	.005					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			401,158		96,288			47,461		102,471	53,951
2003				99,347	118,441				41,868	151,188	34,352
2004	757,461			105,981	101,216	5,330			56,651	111,093	67,888
2005			400,516	60,012	90,998			47,871	21,085	126,939	43,909
2006				107,378	160,032				47,543	182,811	74,008
<b>TOTAL</b>	<b>757,461</b>		<b>801,674</b>	<b>372,718</b>	<b>566,975</b>	<b>5,330</b>		<b>95,332</b>	<b>167,147</b>	<b>674,502</b>	<b>274,108</b>
O.D.					993					1,095	3,955

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			588,900		135,572			125,677		152,476	60,047
2003		108	26,764	133,317	161,701		45	16,416	64,244	211,532	37,409
2004	855,522	1,594	80,112	123,634	133,165	6,213	1,026	49,553	74,497	147,111	74,677
2005	404	25,810	686,096	83,033	116,483		7,296	177,871	35,925	148,236	46,324
2006	344	18,423	455,867	131,723	165,447	102	16,936	219,810	69,524	165,841	77,708
<b>TOTAL</b>	<b>856,270</b>	<b>45,935</b>	<b>1,837,739</b>	<b>471,707</b>	<b>712,368</b>	<b>6,315</b>	<b>25,303</b>	<b>589,327</b>	<b>244,190</b>	<b>825,196</b>	<b>296,165</b>
O.D.					1,398					1,629	4,215

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,360,889	2,256,488	300,380			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	70,498	22,892	1,623			
TOTAL LOSSES	3,431,387	2,279,380	302,003			
EXPECTED LOSSES	1,790,558	1,474,137	219,143			
CREDIBILITY	.05	.12	.17			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.210	2.132	.283	5.625		
INDICATED (POST-TEST)	2.347	1.558	.207	4.112		
PRES. ON RATE LEVEL	1.659	1.365	.203	3.227		
DERIVED BY FORMULA	1.693	1.388	.204	3.285		
UNDERLYING PRES. RATE	1.675	1.379	.205	3.259		
PROPOSED	1.693	1.388	.204	3.285		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.472
IND. RATES				3.47	MINIMUM PREMIUM	
MAN. RATES	3.82	3.46	3.41	+ 3.47	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	253,693	3,191,226	1.257			5	10	65	80
2003	267,471	1,221,847	.456			1	6	41	48
2004	291,363	2,738,432	.939			5	7	43	55
2005	323,149	1,652,221	.511			3	7	42	52
2006	305,335	1,893,215	.620			1	6	35	42
<b>TOTAL</b>	<b>1,441,011</b>	<b>10,696,941</b>	<b>.742</b>			<b>15</b>	<b>36</b>	<b>226</b>	<b>277</b>
O.D.		33,907	.002				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			749,944	409,649	584,458			483,264	129,045	509,794	325,072
2003			100,105	220,088	260,412			27,553	130,689	274,925	208,075
2004			883,288	269,089	325,148			409,872	142,714	410,013	298,308
2005			346,548	263,786	180,511			181,320	181,255	288,396	210,405
2006			212,044	373,178	392,510			77,500	104,554	401,565	331,864
<b>TOTAL</b>			<b>2,291,929</b>	<b>1,535,790</b>	<b>1,743,039</b>			<b>1,179,509</b>	<b>688,257</b>	<b>1,884,693</b>	<b>1,373,724</b>
O.D.				6,694					23,885		3,328

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,078,628	573,099	822,913			1,208,729	222,860	758,572	361,805
2003		2,483	205,417	296,292	355,930		913	111,097	196,220	386,322	226,594
2004		35,920	1,465,670	339,398	436,095		32,089	1,061,006	217,464	545,079	328,139
2005	346	32,322	899,276	262,378	229,687		31,927	720,581	198,620	351,708	221,977
2006	1,314	69,299	1,622,200	418,022	425,318	209	52,318	650,255	163,448	367,749	348,457
<b>TOTAL</b>	<b>1,660</b>	<b>140,024</b>	<b>5,271,191</b>	<b>1,889,189</b>	<b>2,269,943</b>	<b>209</b>	<b>117,247</b>	<b>3,751,668</b>	<b>998,612</b>	<b>2,409,430</b>	<b>1,486,972</b>
O.D.	18	563	13,863	4,761	701	51	3,020	41,003	15,275	2,852	3,589

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,340,517	7,590,763	1,490,561	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	364,264	106,491	8,356	
TOTAL LOSSES	9,704,781	7,697,254	1,498,917	
EXPECTED LOSSES	8,905,448	5,879,325	1,051,939	
CREDIBILITY	.28	.66	.98	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.673	.534	.104	1.311
INDICATED (POST-TEST)	.492	.390	.076	.958
PRES. ON RATE LEVEL	.612	.404	.072	1.088
DERIVED BY FORMULA	.578	.395	.076	1.049
UNDERLYING PRES. RATE	.618	.408	.073	1.099
PROPOSED	.578	.395	.076	1.049

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	1.108
IND. RATES				1.11	MINIMUM PREMIUM	
MAN. RATES	1.67	1.32	1.15	+ 1.11	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	126,885	502,297	.395				4	16	20	
2003	119,782	1,674,053	1.397			4	3	31	38	
2004	120,407	694,035	.576			1	5	21	27	
2005	130,469	775,603	.594				6	20	26	
2006	140,229	451,775	.322				2	18	20	
<b>TOTAL</b>	<b>637,772</b>	<b>4,097,763</b>	<b>.643</b>			<b>5</b>	<b>20</b>	<b>106</b>	<b>131</b>	
O.D.		99,926	.015				1		1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				100,012	89,881				62,381	123,210	126,813
2003			653,114	45,438	450,935			115,988	48,262	243,209	117,107
2004			106,348	19,431	102,568			102,266	26,861	173,021	163,540
2005				148,619	196,549				57,019	190,281	183,135
2006				16,331	112,374				11,802	193,796	117,472
<b>TOTAL</b>			<b>759,462</b>	<b>329,831</b>	<b>952,307</b>			<b>218,254</b>	<b>206,325</b>	<b>923,517</b>	<b>708,067</b>
O.D.				81,411					11,195		7,320

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				139,917	126,551				107,732	183,336	141,143
2003		15,069	994,770	76,603	612,524		3,608	312,317	78,860	340,378	127,530
2004		4,567	187,693	30,813	132,595		8,724	291,153	48,750	226,937	179,894
2005		9,232	289,157	151,106	230,897		4,571	128,137	67,798	222,304	193,207
2006	87	7,956	197,786	50,478	109,983	25	13,100	166,724	49,013	171,203	123,346
<b>TOTAL</b>	<b>87</b>	<b>36,824</b>	<b>1,669,406</b>	<b>448,917</b>	<b>1,212,550</b>	<b>25</b>	<b>30,003</b>	<b>898,331</b>	<b>352,153</b>	<b>1,144,158</b>	<b>765,120</b>
O.D.		3,122	94,075	67,764	5,640		628	12,422	9,226	1,060	8,002

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,744,923	3,241,468	773,122			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	164,590	42,247	5,092			
TOTAL LOSSES	2,909,513	3,283,715	778,214			
EXPECTED LOSSES	4,011,586	2,359,756	637,772			
CREDIBILITY	.16	.38	.57			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.456	.515	.122	1.093		
INDICATED (POST-TEST)	.333	.376	.089	.798		
PRES. ON RATE LEVEL	.623	.366	.099	1.088		
DERIVED BY FORMULA	.577	.370	.093	1.040		
UNDERLYING PRES. RATE	.629	.370	.100	1.099		
PROPOSED	.577	.370	.093	1.040		
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	1.099
IND. RATES				1.10	MINIMUM PREMIUM	
MAN. RATES	1.34	1.19	1.15	+ 1.10	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	182,877	5,767,498	3.153	1		10	26	170	207	
2003	162,952	3,292,995	2.020			5	10	97	112	
2004	137,145	2,166,339	1.579			5	2	61	68	
2005	127,793	2,100,133	1.643			3	8	73	84	
2006	147,062	1,232,589	.838			1	4	60	65	
<b>TOTAL</b>	<b>757,829</b>	<b>14,559,554</b>	<b>1.921</b>	<b>1</b>		<b>24</b>	<b>50</b>	<b>461</b>	<b>536</b>	
O.D.		142,478	.018					4	4	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	70,200		1,597,134	598,796	835,065			703,147	426,413	1,067,833	468,910
2003			957,386	138,422	508,171			259,540	166,324	716,448	546,704
2004			810,915	50,182	412,666			261,681	9,019	417,488	204,388
2005			347,862	291,466	477,130			73,945	117,469	492,204	300,057
2006			128,683	46,457	335,983			20,906	28,003	433,728	238,829
<b>TOTAL</b>	<b>70,200</b>		<b>3,841,980</b>	<b>1,125,323</b>	<b>2,569,015</b>			<b>1,319,219</b>	<b>747,228</b>	<b>3,127,701</b>	<b>1,758,888</b>
O.D.					65,766					66,780	9,932

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	111,267		2,307,602	837,717	1,175,766			1,773,258	736,416	1,588,936	521,897
2003		21,025	1,402,070	202,712	692,407		7,759	687,966	264,646	1,002,844	595,361
2004		32,022	1,293,253	102,391	537,289		21,427	706,478	51,964	544,270	224,827
2005	349	38,750	1,110,303	326,848	564,545		18,140	469,877	157,837	574,553	316,560
2006	348	32,542	754,354	159,414	333,449	60	33,503	421,052	113,602	384,268	250,770
<b>TOTAL</b>	<b>111,964</b>	<b>124,339</b>	<b>6,867,582</b>	<b>1,629,082</b>	<b>3,303,456</b>	<b>60</b>	<b>80,829</b>	<b>4,058,631</b>	<b>1,324,465</b>	<b>4,094,871</b>	<b>1,909,415</b>
O.D.	3	740	25,700	6,678	80,634		1,290	23,040	7,433	77,146	10,860

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,294,178	10,523,765	1,920,275	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	359,290	123,280	11,353	
TOTAL LOSSES	11,653,468	10,647,045	1,931,628	
EXPECTED LOSSES	8,889,334	8,381,590	1,561,129	
CREDIBILITY	.18	.43	.64	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.538	1.405	.255	3.198
INDICATED (POST-TEST)	1.124	1.027	.186	2.337
PRES. ON RATE LEVEL	1.162	1.095	.204	2.461
DERIVED BY FORMULA	1.155	1.066	.192	2.413
UNDERLYING PRES. RATE	1.173	1.106	.206	2.485
PROPOSED	1.155	1.066	.192	2.413

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	2.550
IND. RATES				2.55	MINIMUM PREMIUM	
MAN. RATES	3.11	2.75	2.60	+ 2.55	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	291,240	1,091,181	.374			1	11	32	44	
2003	262,393	1,657,797	.631			4	10	19	33	
2004	239,437	1,116,910	.466			2	5	23	30	
2005	140,444	593,335	.422				2	18	20	
2006	187,985	1,869,761	.994			2	10	42	54	
<b>TOTAL</b>	<b>1,121,499</b>	<b>6,328,984</b>	<b>.564</b>			<b>9</b>	<b>38</b>	<b>134</b>	<b>181</b>	
O.D.		6,920								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			144,992	130,042	105,799			32,527	388,279	146,954	142,588
2003			612,693	263,373	85,694			121,124	167,641	185,583	221,689
2004			296,165	90,869	96,923			126,555	101,615	287,464	117,319
2005				11,967	116,206				21,599	275,766	167,797
2006			289,065	234,551	257,990			61,260	212,167	515,165	299,563
<b>TOTAL</b>			<b>1,342,915</b>	<b>730,802</b>	<b>662,612</b>			<b>341,466</b>	<b>891,301</b>	<b>1,410,932</b>	<b>948,956</b>
O.D.											6,920

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			212,848	181,930	148,967			86,131	670,559	218,666	158,700
2003		13,813	949,865	354,099	122,505		3,750	349,431	249,664	263,558	241,419
2004		12,241	498,642	113,858	130,958		11,897	411,039	146,436	379,949	129,051
2005		2,542	83,253	26,166	131,267		3,192	118,012	47,947	316,402	177,026
2006	947	55,099	1,239,331	278,974	284,070	421	69,549	885,889	254,370	479,385	314,541
<b>TOTAL</b>	<b>947</b>	<b>83,695</b>	<b>2,983,939</b>	<b>955,027</b>	<b>817,767</b>	<b>421</b>	<b>88,388</b>	<b>1,850,502</b>	<b>1,368,976</b>	<b>1,657,960</b>	<b>1,020,737</b>
O.D.											7,273

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,007,892	4,799,730	1,028,010			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	135,537	27,088	4,057			
TOTAL LOSSES	5,143,429	4,826,818	1,032,067			
EXPECTED LOSSES	3,398,142	2,310,288	616,824			
CREDIBILITY	.24	.56	.83			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.459	.430	.092	.981		
INDICATED (POST-TEST)	.336	.314	.067	.717		
PRES. ON RATE LEVEL	.300	.204	.054	.558		
DERIVED BY FORMULA	.309	.266	.065	.640		
UNDERLYING PRES. RATE	.303	.206	.055	.564		
PROPOSED	.309	.266	.065	.640		
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	.676
IND. RATES				.68	MINIMUM PREMIUM	
MAN. RATES	.73	.61	.59	+ .68	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	149,048	981,360	.658			3	2	18	23	
2003	163,888	4,818,774	2.940	1	1	9	14	90	115	
2004	169,934	3,661,131	2.154			4	11	100	115	
2005	192,722	3,092,676	1.604			2	19	89	110	
2006	204,405	2,514,478	1.230				4	122	126	
<b>TOTAL</b>	<b>879,997</b>	<b>15,068,419</b>	<b>1.712</b>	<b>1</b>	<b>1</b>	<b>18</b>	<b>50</b>	<b>419</b>	<b>489</b>	
O.D.		176								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			482,838	23,893	120,513			122,667	9,647	132,435	89,367
2003	58,206	79,524	1,231,466	450,449	780,332	389,530	226,338	525,933	207,436	715,763	153,797
2004			530,376	390,553	942,813			295,474	273,669	1,094,006	134,240
2005			243,205	833,425	723,951			106,092	336,924	689,603	159,476
2006			24,183	863,828					15,436	1,419,033	191,998
<b>TOTAL</b>	<b>58,206</b>	<b>79,524</b>	<b>2,487,885</b>	<b>1,722,503</b>	<b>3,431,437</b>	<b>389,530</b>	<b>226,338</b>	<b>1,050,166</b>	<b>843,112</b>	<b>4,050,840</b>	<b>728,878</b>
O.D.											176

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			708,807	33,426	169,684			324,822	16,660	197,063	99,465
2003	90,449	234,750	1,944,866	622,646	1,066,591	817,650	615,613	1,410,729	331,599	1,004,571	167,485
2004		27,854	1,193,023	506,246	1,221,965		29,248	1,044,002	411,762	1,435,607	147,664
2005	244	58,230	1,737,090	807,029	876,477		35,385	855,356	363,440	821,350	168,247
2006	418	52,520	1,310,488	315,905	834,825	30	86,860	1,099,134	313,461	1,245,098	201,598
<b>TOTAL</b>	<b>91,111</b>	<b>373,354</b>	<b>6,894,274</b>	<b>2,285,252</b>	<b>4,169,542</b>	<b>817,680</b>	<b>767,106</b>	<b>4,734,043</b>	<b>1,436,922</b>	<b>4,703,689</b>	<b>784,459</b>
O.D.											192

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,677,568	12,595,405	784,651			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	565,425	173,281	5,346			
TOTAL LOSSES	14,242,993	12,768,686	789,997			
EXPECTED LOSSES	13,551,954	8,852,769	642,398			
CREDIBILITY	.20	.48	.70			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.619	1.451	.090	3.160		
INDICATED (POST-TEST)	1.183	1.061	.066	2.310		
PRES. ON RATE LEVEL	1.525	.996	.072	2.593		
DERIVED BY FORMULA	1.457	1.027	.068	2.552		
UNDERLYING PRES. RATE	1.540	1.006	.073	2.619		
PROPOSED	1.457	1.027	.068	2.552		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	2.697
IND. RATES				2.70	MINIMUM PREMIUM	
MAN. RATES	3.02	2.81	2.74	+ 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	
2002	58,316	433,858	.743			1			13	14
2003	61,368	816,180	1.329			1	3		27	31
2004	70,011	506,915	.724			1	2		13	16
2005	60,720	450,024	.741			1	1		10	12
2006	62,743	810,962	1.292			1	1		20	22
<b>TOTAL</b>	<b>313,158</b>	<b>3,017,939</b>	<b>.964</b>			<b>5</b>	<b>7</b>		<b>83</b>	<b>95</b>
O.D.		212								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			103,645		82,748			13,168		145,386	88,911
2003			115,393	71,651	171,513			19,209	69,699	281,856	86,859
2004			98,095	107,660	42,329			1,910	69,675	80,038	107,208
2005			103,743	2,294	89,980			69,370	1,337	87,745	95,555
2006			130,327	18,345	164,773			87,422	15,826	239,527	154,742
<b>TOTAL</b>			<b>551,203</b>	<b>199,950</b>	<b>551,343</b>			<b>191,079</b>	<b>156,537</b>	<b>834,552</b>	<b>533,275</b>
O.D.											212

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			152,151		116,508			34,869		216,335	98,958
2003		2,734	194,039	99,290	233,384		678	76,790	108,228	394,220	94,589
2004		4,939	209,001	123,967	59,678		1,285	57,157	88,191	107,867	117,929
2005	104	7,364	202,077	19,738	103,793		8,232	192,510	17,471	102,375	100,811
2006	219	20,292	448,445	80,350	165,605	31	33,289	396,918	73,421	215,614	162,479
<b>TOTAL</b>	<b>323</b>	<b>35,329</b>	<b>1,205,713</b>	<b>323,345</b>	<b>678,968</b>	<b>31</b>	<b>43,484</b>	<b>758,244</b>	<b>287,311</b>	<b>1,036,411</b>	<b>574,766</b>
O.D.											223

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,043,124	2,326,035	574,989	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	83,806	22,764	2,808	
TOTAL LOSSES	2,126,930	2,348,799	577,797	
EXPECTED LOSSES	2,057,448	1,374,764	369,527	
CREDIBILITY	.10	.24	.35	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.679	.750	.185	1.614
INDICATED (POST-TEST)	.496	.548	.135	1.179
PRES. ON RATE LEVEL	.650	.435	.117	1.202
DERIVED BY FORMULA	.635	.462	.123	1.220
UNDERLYING PRES. RATE	.657	.439	.118	1.214
PROPOSED	.626	.455	.121	1.202

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	1.270
IND. RATES				1.27	MINIMUM PREMIUM	
MAN. RATES	1.50	1.33	1.27	+ 1.27	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	44,846	1,045,615	2.331			1	5	29	35
2003	40,326	882,143	2.187			3	2	15	20
2004	37,676	728,931	1.934			2	1	13	16
2005	65,965	434,851	.659			1	1	12	14
2006	51,578	1,553,361	3.011			1	1	20	22
<b>TOTAL</b>	<b>240,391</b>	<b>4,644,901</b>	<b>1.932</b>			<b>8</b>	<b>10</b>	<b>89</b>	<b>107</b>
O.D.		13,432	.005					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			267,225	101,711	145,735			84,335	108,716	226,937	110,956
2003			423,598	109,810	90,029			85,500	9,654	109,060	54,492
2004			207,329	6,453	56,919			250,224	4,947	112,723	90,336
2005			114,060	7,488	65,458			20,620	14,048	132,299	80,878
2006			129,258	53,100	145,784			82,462	650,000	405,215	87,542
<b>TOTAL</b>			<b>1,141,470</b>	<b>278,562</b>	<b>503,925</b>			<b>523,141</b>	<b>787,365</b>	<b>986,234</b>	<b>424,204</b>
O.D.					4,560					8,662	210

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			392,286	142,294	205,197			223,319	187,752	337,682	123,494
2003		9,590	645,576	150,538	125,081		2,638	221,138	18,950	152,474	59,342
2004		7,900	315,981	15,920	75,344		19,774	630,602	27,375	150,156	99,370
2005	114	7,677	207,921	21,174	76,883		3,976	108,590	28,056	152,803	85,326
2006	230	19,663	432,954	78,376	147,950	591	78,791	1,007,833	293,137	395,097	91,919
<b>TOTAL</b>	<b>344</b>	<b>44,830</b>	<b>1,994,718</b>	<b>408,302</b>	<b>630,455</b>	<b>591</b>	<b>105,179</b>	<b>2,191,482</b>	<b>555,270</b>	<b>1,188,212</b>	<b>459,451</b>
O.D.		21	1,057	302	5,795		22	1,294	542	11,189	221

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,339,538	2,800,067	459,672			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	113,185	42,386	3,706			
TOTAL LOSSES	4,452,723	2,842,453	463,378			
EXPECTED LOSSES	2,810,171	2,226,021	454,339			
CREDIBILITY	.09	.20	.30			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.852	1.182	.193	3.227		
INDICATED (POST-TEST)	1.354	.864	.141	2.359		
PRES. ON RATE LEVEL	1.158	.917	.187	2.262		
DERIVED BY FORMULA	1.176	.906	.173	2.255		
UNDERLYING PRES. RATE	1.169	.926	.189	2.284		
PROPOSED	1.180	.909	.173	2.262		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	2.390
IND. RATES				2.39	MINIMUM PREMIUM	
MAN. RATES	2.82	2.51	2.39	+ 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
2002	66,811	1,660,782	2.485			4	2	20	26
2003	51,610	786,845	1.524			3	1	17	21
2004	70,323	609,676	.866			2		10	12
2005	68,467	474,056	.692				4	8	12
2006	43,929	230,552	.524					10	10
<b>TOTAL</b>	<b>301,140</b>	<b>3,761,911</b>	<b>1.249</b>			<b>9</b>	<b>7</b>	<b>65</b>	<b>81</b>
O.D.		2,266							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			924,664	10,506	117,126			322,127	16,887	169,198	100,274
2003			353,667	13,036	50,578			268,188	6,548	58,823	36,005
2004			282,826		89,102			100,189		110,678	26,881
2005				127,872	40,499				142,268	47,783	115,634
2006					94,101					115,837	20,614
<b>TOTAL</b>			<b>1,561,157</b>	<b>151,414</b>	<b>391,406</b>			<b>690,504</b>	<b>165,703</b>	<b>502,319</b>	<b>299,408</b>
O.D.											2,266

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,348,546	14,698	164,911			839,746	29,164	251,765	111,605
2003		7,980	522,742	21,762	69,888		8,211	675,221	17,974	83,478	39,209
2004		10,726	428,989	12,765	116,973		8,043	261,133	12,701	144,660	29,569
2005		5,625	171,967	112,078	54,313		8,326	174,165	122,482	67,922	121,994
2006	41	5,493	137,305	32,539	90,670		6,918	87,561	24,785	101,489	21,645
<b>TOTAL</b>	<b>41</b>	<b>29,824</b>	<b>2,609,549</b>	<b>193,842</b>	<b>496,755</b>		<b>31,498</b>	<b>2,037,826</b>	<b>207,106</b>	<b>649,314</b>	<b>324,022</b>
O.D.											2,399

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,708,738	1,547,017	326,421	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	78,809	14,641	1,961	
TOTAL LOSSES	4,787,547	1,561,658	328,382	
EXPECTED LOSSES	2,089,911	1,156,376	295,118	
CREDIBILITY	.10	.23	.34	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.590	.519	.109	2.218
INDICATED (POST-TEST)	1.162	.379	.080	1.621
PRES. ON RATE LEVEL	.687	.380	.097	1.164
DERIVED BY FORMULA	.735	.380	.091	1.206
UNDERLYING PRES. RATE	.694	.384	.098	1.176
PROPOSED	.735	.380	.091	1.206

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	1.274
IND. RATES				1.27	MINIMUM PREMIUM	
MAN. RATES	1.32	1.22	1.23	+ 1.27	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	185,388	1,365,824	.736			3	6	16	25
2003	250,927	1,920,817	.765			2	5	37	44
2004	164,195	784,719	.477			2	3	15	20
2005	164,247	1,013,779	.617			1	5	25	31
2006	177,832	1,281,456	.720			2	2	36	40
<b>TOTAL</b>	<b>942,589</b>	<b>6,366,595</b>	<b>.675</b>			<b>10</b>	<b>21</b>	<b>129</b>	<b>160</b>
O.D.		8,145							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			404,324	109,141	264,106			88,282	38,505	278,027	183,439
2003			474,507	130,836	561,500			125,786	116,786	327,973	183,429
2004			303,014	79,609	40,509			137,295	29,351	104,021	90,920
2005			240,492	76,127	167,370			36,000	57,188	216,289	220,313
2006			351,836	104,821	167,098			76,749	31,116	351,453	198,383
<b>TOTAL</b>			<b>1,774,173</b>	<b>500,534</b>	<b>1,200,583</b>			<b>464,112</b>	<b>272,946</b>	<b>1,277,763</b>	<b>876,484</b>
O.D.											8,145

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			593,547	152,689	371,861			233,771	66,499	413,705	204,168
2003		11,163	757,451	189,673	762,674		3,935	356,197	180,097	460,280	199,754
2004		12,109	489,447	97,877	58,871		11,319	367,810	49,412	138,561	100,012
2005	241	19,056	525,652	98,945	199,248		8,657	220,795	74,285	253,128	232,430
2006	618	43,173	919,958	160,226	185,263	66	39,844	484,745	105,678	315,047	208,302
<b>TOTAL</b>	<b>859</b>	<b>85,501</b>	<b>3,286,055</b>	<b>699,410</b>	<b>1,577,917</b>	<b>66</b>	<b>63,755</b>	<b>1,663,318</b>	<b>475,971</b>	<b>1,580,721</b>	<b>944,666</b>
O.D.											8,809

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,099,554	4,334,019	953,475			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	320,664	55,827	6,390			
TOTAL LOSSES	5,420,218	4,389,846	959,865			
EXPECTED LOSSES	7,634,972	3,638,394	886,033			
CREDIBILITY	.21	.50	.74			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.575	.466	.102	1.143		
INDICATED (POST-TEST)	.420	.341	.075	.836		
PRES. ON RATE LEVEL	.802	.382	.093	1.277		
DERIVED BY FORMULA	.722	.362	.080	1.164		
UNDERLYING PRES. RATE	.810	.386	.094	1.290		
PROPOSED	.722	.362	.080	1.164		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	1.230
IND. RATES				1.23	MINIMUM PREMIUM	
MAN. RATES	1.84	1.52	1.35	+ 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
2002	83,307	582,259	.698			1	2	33	36
2003	67,958	1,913,172	2.815			3	3	26	32
2004	68,433	1,485,181	2.170		1	2	3	12	18
2005	56,274	1,786,093	3.173			5	5	17	27
2006	51,239	390,817	.762				1	16	17
<b>TOTAL</b>	<b>327,211</b>	<b>6,157,522</b>	<b>1.882</b>		<b>1</b>	<b>11</b>	<b>14</b>	<b>104</b>	<b>130</b>
O.D.		617							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			90,587	57,880	143,776			5,500	47,629	127,085	109,802
2003			673,127	153,828	343,064			388,219	28,388	222,136	104,410
2004		537,663	325,857	114,125	70,473		69,000	136,198	83,449	91,092	57,324
2005			815,899	147,189	83,029			474,363	100,062	117,727	47,824
2006			62,581	43,276					129,671	96,059	59,230
<b>TOTAL</b>		<b>537,663</b>	<b>1,905,470</b>	<b>535,603</b>	<b>683,618</b>		<b>69,000</b>	<b>1,004,280</b>	<b>389,199</b>	<b>654,099</b>	<b>378,590</b>
O.D.											617

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			132,982	80,974	202,439			14,564	82,255	189,104	122,210
2003		14,798	996,205	216,462	468,556		11,197	928,415	56,172	311,848	113,702
2004		667,923	615,110	142,956	102,236		143,713	401,297	113,192	125,318	63,056
2005	779	49,422	1,306,522	173,498	123,075		53,563	1,158,669	137,691	157,591	50,454
2006	178	7,813	192,742	59,480	48,254	249	22,140	295,209	103,493	99,633	62,192
<b>TOTAL</b>	<b>957</b>	<b>739,956</b>	<b>3,243,561</b>	<b>673,370</b>	<b>944,560</b>	<b>249</b>	<b>230,613</b>	<b>2,798,154</b>	<b>492,803</b>	<b>883,494</b>	<b>411,614</b>
O.D.											652

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,013,490	2,994,227	412,266			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	126,470	24,431	2,641			
TOTAL LOSSES	7,139,960	3,018,658	414,907			
EXPECTED LOSSES	3,262,294	2,058,157	402,470			
CREDIBILITY	.11	.25	.36			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.182	.923	.127	3.232		
INDICATED (POST-TEST)	1.595	.675	.093	2.363		
PRES. ON RATE LEVEL	.987	.623	.122	1.732		
DERIVED BY FORMULA	1.054	.636	.112	1.802		
UNDERLYING PRES. RATE	.997	.629	.123	1.749		
PROPOSED	1.054	.636	.112	1.802		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	1.904
IND. RATES				1.90	MINIMUM PREMIUM	
MAN. RATES	2.05	1.84	1.83	+ 1.90	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	181,674	1,022,970	.563			2	7	30	39	
2003	181,761	1,047,587	.576			1	7	32	40	
2004	204,053	1,610,238	.789			3	12	39	54	
2005	236,306	1,851,466	.783			3	6	48	57	
2006	224,264	1,155,932	.515				4	41	45	
<b>TOTAL</b>	<b>1,028,058</b>	<b>6,688,193</b>	<b>.651</b>			<b>9</b>	<b>36</b>	<b>190</b>	<b>235</b>	
O.D.		63,567	.006					4	4	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			242,597	109,601	145,851			90,412	116,538	206,449	111,522
2003			306,085	29,655	160,949			94,764	59,738	211,175	185,221
2004			406,239	199,208	365,431			91,877	105,005	227,922	214,556
2005			372,667	227,881	329,206			147,238	154,470	404,196	215,808
2006			95,966	338,243					89,308	487,435	144,980
<b>TOTAL</b>			<b>1,327,588</b>	<b>662,311</b>	<b>1,339,680</b>			<b>424,291</b>	<b>525,059</b>	<b>1,537,177</b>	<b>872,087</b>
O.D.					19,448					26,052	18,067

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			356,133	153,331	205,358			239,411	201,261	307,197	124,124
2003		7,008	464,153	45,713	219,122		2,962	260,328	94,028	296,004	201,706
2004		18,620	777,708	253,866	478,307		9,110	319,437	144,749	302,662	236,012
2005	377	34,992	983,286	254,551	394,760		27,557	651,199	185,871	480,097	227,677
2006	395	27,879	692,278	185,236	335,959	183	40,473	521,757	161,421	437,712	152,229
<b>TOTAL</b>	<b>772</b>	<b>88,499</b>	<b>3,273,558</b>	<b>892,697</b>	<b>1,633,506</b>	<b>183</b>	<b>80,102</b>	<b>1,992,132</b>	<b>787,330</b>	<b>1,823,672</b>	<b>941,748</b>
O.D.		401	12,631	2,954	21,638		247	9,382	2,972	29,381	19,273

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,457,907	5,194,150	961,021			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	291,235	68,185	6,570			
TOTAL LOSSES	5,749,142	5,262,335	967,591			
EXPECTED LOSSES	7,124,443	3,659,886	812,166			
CREDIBILITY	.23	.53	.78			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.559	.512	.094	1.165		
INDICATED (POST-TEST)	.409	.374	.069	.852		
PRES. ON RATE LEVEL	.686	.353	.078	1.117		
DERIVED BY FORMULA	.622	.364	.071	1.057		
UNDERLYING PRES. RATE	.693	.356	.079	1.128		
PROPOSED	.622	.364	.071	1.057		
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	1.117
IND. RATES				1.12	MINIMUM PREMIUM	
MAN. RATES	1.60	1.32	1.18	+ 1.12	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	195,955	1,415,815	.722	1		1	3	28	33	
2003	216,265	3,675,127	1.699	1		3	1	24	29	
2004	198,787	1,065,070	.535				2	37	39	
2005	226,924	714,636	.314				5	27	32	
2006	209,557	818,824	.390			1	4	28	33	
<b>TOTAL</b>	<b>1,047,488</b>	<b>7,689,472</b>	<b>.734</b>	<b>2</b>		<b>5</b>	<b>15</b>	<b>144</b>	<b>166</b>	
O.D.		173,163	.016			1		3	4	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	133,418		379,700	80,185	312,667			52,300	35,024	285,620	136,901
2003	678,562		773,626	47,925	275,856	5,118		1,243,074	227,175	251,309	172,482
2004				110,516	224,839				121,223	366,996	241,496
2005				202,234	79,033				111,535	149,540	172,294
2006			121,880	39,572	153,106			22,996	34,735	250,541	195,994
<b>TOTAL</b>	<b>811,980</b>		<b>1,275,206</b>	<b>480,432</b>	<b>1,045,501</b>	<b>5,118</b>		<b>1,318,370</b>	<b>529,692</b>	<b>1,304,006</b>	<b>919,167</b>
O.D.			122,023		5,683			20,650		11,306	13,501

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	211,468		557,400	112,178	440,234			138,490	60,487	425,003	152,371
2003	853,044	10,539	698,851	73,886	375,267	8,691	16,351	1,394,880	347,974	358,889	187,833
2004		2,193	111,175	136,834	290,481		2,533	125,353	167,493	481,791	265,646
2005		9,176	280,908	179,352	102,712		7,331	174,752	108,276	181,010	181,770
2006	259	20,800	464,372	90,759	156,274	65	23,838	298,646	78,994	224,658	205,794
<b>TOTAL</b>	<b>1,064,771</b>	<b>42,708</b>	<b>2,112,706</b>	<b>593,009</b>	<b>1,364,968</b>	<b>8,756</b>	<b>50,053</b>	<b>2,132,121</b>	<b>763,224</b>	<b>1,671,351</b>	<b>993,414</b>
O.D.	122	6,690	172,251	6,474	10,562		2,262	49,176	2,526	15,891	14,837

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,641,616	4,428,005	1,008,251	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	266,060	62,102	6,492	
TOTAL LOSSES	5,907,676	4,490,107	1,014,743	
EXPECTED LOSSES	6,504,901	3,655,734	848,465	
CREDIBILITY	.23	.54	.79	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.564	.429	.097	1.090
INDICATED (POST-TEST)	.412	.314	.071	.797
PRES. ON RATE LEVEL	.615	.346	.080	1.041
DERIVED BY FORMULA	.568	.329	.073	.970
UNDERLYING PRES. RATE	.621	.349	.081	1.051
PROPOSED	.568	.329	.073	.970

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	1.025
IND. RATES				1.03	MINIMUM PREMIUM	
MAN. RATES	1.41	1.19	1.10	+ 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	
2002	40,254	651,824	1.619				4	21	25	
2003	41,307	1,205,550	2.918			3	1	20	24	
2004	43,055	889,738	2.066			1	2	22	25	
2005	44,970	408,503	.908					19	19	
2006	41,661	734,311	1.762			1	3	12	16	
<b>TOTAL</b>	<b>211,247</b>	<b>3,889,926</b>	<b>1.841</b>			<b>5</b>	<b>10</b>	<b>94</b>	<b>109</b>	
O.D.		340								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				161,386	179,573				122,393	101,844	86,628
2003			477,293	23,743	231,688			192,216	4,127	215,998	60,485
2004			131,477	47,113	310,328			41,371	113,059	147,856	98,534
2005					199,808					132,749	75,946
2006			186,855	99,380	105,948			57,684	35,986	149,906	98,552
<b>TOTAL</b>			<b>795,625</b>	<b>331,622</b>	<b>1,027,345</b>			<b>291,271</b>	<b>275,565</b>	<b>748,353</b>	<b>420,145</b>
O.D.											340

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				225,779	252,840				211,373	151,544	96,417
2003		10,914	718,250	41,265	315,251		5,940	491,836	16,512	301,692	65,868
2004		6,703	286,923	75,730	398,163		5,108	188,868	146,427	198,902	108,387
2005		3,586	119,375	27,876	224,258		946	45,270	14,513	151,325	80,123
2006	456	27,637	604,205	122,137	119,557	76	24,705	299,598	63,039	138,184	103,480
<b>TOTAL</b>	<b>456</b>	<b>48,840</b>	<b>1,728,753</b>	<b>492,787</b>	<b>1,310,069</b>	<b>76</b>	<b>36,699</b>	<b>1,025,572</b>	<b>451,864</b>	<b>941,647</b>	<b>454,275</b>
O.D.											357

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,840,396	3,196,367	454,632	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	54,673	27,816	3,111	
TOTAL LOSSES	2,895,069	3,224,183	457,743	
EXPECTED LOSSES	1,349,868	1,673,076	409,820	
CREDIBILITY	.08	.18	.27	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.370	1.526	.217	3.113
INDICATED (POST-TEST)	1.001	1.116	.159	2.276
PRES. ON RATE LEVEL	.633	.784	.192	1.609
DERIVED BY FORMULA	.662	.844	.183	1.689
UNDERLYING PRES. RATE	.639	.792	.194	1.625
PROPOSED	.662	.844	.183	1.689

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	1.785
IND. RATES				1.79	MINIMUM PREMIUM	
MAN. RATES	1.77	1.69	1.70	+ 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		
2002	1,696	307	.018								
2003	2,290	20,285	.885							1	1
2004	2,035	15,443	.758							2	2
2005	4,370	61,214	1.400							2	2
2006	3,893	67,059	1.722							5	5
<b>TOTAL</b>	<b>14,284</b>	<b>164,308</b>	<b>1.150</b>							<b>10</b>	<b>10</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											307
2003					6,089					13,886	310
2004					5,497					5,912	4,034
2005					50,115					9,188	1,911
2006					16,395					20,612	30,052
<b>TOTAL</b>					<b>78,096</b>					<b>49,598</b>	<b>36,614</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											342
2003		6	434	141	8,228		3	640	355	19,321	338
2004		21	1,271	364	6,986		13	885	370	7,636	4,437
2005		904	29,942	6,988	56,250		67	3,132	1,004	10,474	2,016
2006	6	965	23,927	5,676	15,797		1,230	15,575	4,406	18,063	31,555
<b>TOTAL</b>	<b>6</b>	<b>1,896</b>	<b>55,574</b>	<b>13,169</b>	<b>87,261</b>		<b>1,313</b>	<b>20,232</b>	<b>6,135</b>	<b>55,494</b>	<b>38,688</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	79,021	162,059	38,688	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	11,244	5,479	213	
TOTAL LOSSES	90,265	167,538	38,901	
EXPECTED LOSSES	262,682	219,830	22,569	
CREDIBILITY	.01	.03	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.632	1.173	.272	2.077
INDICATED (POST-TEST)	.462	.857	.199	1.518
PRES. ON RATE LEVEL	1.821	1.524	.156	3.501
DERIVED BY FORMULA	1.807	1.504	.158	3.469
UNDERLYING PRES. RATE	1.839	1.539	.158	3.536
PROPOSED	1.807	1.504	.158	3.469

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.666
IND. RATES				3.67	MINIMUM PREMIUM	
MAN. RATES	3.96	3.67	3.70	+ 3.67	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	7,168	298,589	4.165				1	10	11	
2003	9,187	175,383	1.909					4	4	
2004	12,834	118,754	.925					9	9	
2005	13,132	473,526	3.605			1	2	8	11	
2006	15,566	386,577	2.483				3	11	14	
<b>TOTAL</b>	<b>57,887</b>	<b>1,452,829</b>	<b>2.510</b>			<b>1</b>	<b>6</b>	<b>42</b>	<b>49</b>	
O.D.		293								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				59,787	103,713				48,433	74,374	12,282
2003					93,575					37,291	44,517
2004					69,244					30,642	18,868
2005			128,932	131,691	45,826			40,964	45,525	28,655	51,933
2006				109,329	54,680				60,547	95,748	66,273
<b>TOTAL</b>			<b>128,932</b>	<b>300,807</b>	<b>367,038</b>			<b>40,964</b>	<b>154,505</b>	<b>266,710</b>	<b>193,873</b>
O.D.											293

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				83,642	146,030				83,644	110,668	13,670
2003		88	6,670	2,183	126,441		12	1,723	953	51,887	48,479
2004		313	16,048	4,588	88,007		64	4,574	1,912	39,581	20,755
2005	128	12,917	360,589	122,577	63,835		7,206	155,422	44,656	38,287	54,789
2006	307	12,426	306,193	96,687	64,151	117	13,377	176,326	59,215	91,109	69,587
<b>TOTAL</b>	<b>435</b>	<b>25,744</b>	<b>689,500</b>	<b>309,677</b>	<b>488,464</b>	<b>117</b>	<b>20,659</b>	<b>338,045</b>	<b>190,380</b>	<b>331,532</b>	<b>207,280</b>
O.D.											319

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,074,500	1,320,053	207,599	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	36,913	21,399	1,236	
TOTAL LOSSES	1,111,413	1,341,452	208,835	
EXPECTED LOSSES	861,937	928,507	134,877	
CREDIBILITY	.03	.08	.11	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.920	2.317	.361	4.598
INDICATED (POST-TEST)	1.404	1.694	.264	3.362
PRES. ON RATE LEVEL	1.474	1.588	.231	3.293
DERIVED BY FORMULA	1.472	1.596	.235	3.303
UNDERLYING PRES. RATE	1.489	1.604	.233	3.326
PROPOSED	1.472	1.596	.235	3.303

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.491
IND. RATES				3.49	MINIMUM PREMIUM	
MAN. RATES	4.03	3.56	3.48	+ 3.49	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	3,009	663,306	22.044			1			2	3
2003	2,788	565,934	20.298			1	2		7	10
2004	2,450	434,857	17.749			1				1
2005	2,317	42,308	1.825						4	4
2006	2,148	64,507	3.003						5	5
<b>TOTAL</b>	<b>12,712</b>	<b>1,770,912</b>	<b>13.931</b>			<b>3</b>	<b>2</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
2002			146,058		301			501,722		4,102	11,123
2003			120,151	81,426	17,976			239,153	56,493	36,440	14,295
2004			138,696					292,751			3,410
2005					11,473					19,090	11,745
2006					31,277					23,321	9,909
<b>TOTAL</b>			<b>404,905</b>	<b>81,426</b>	<b>61,027</b>			<b>1,033,626</b>	<b>56,493</b>	<b>82,953</b>	<b>50,482</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			119,747		424			741,988		6,104	12,380
2003		2,713	191,850	108,602	26,103		7,321	612,804	88,667	53,572	15,567
2004		4,503	177,933	2,990	1,618		20,214	635,080	14,995	4,399	3,751
2005		201	6,850	1,603	12,874		134	6,505	2,082	21,762	12,391
2006	14	1,835	45,637	10,813	30,136		1,388	17,628	4,989	20,427	10,404
<b>TOTAL</b>	<b>14</b>	<b>9,252</b>	<b>542,017</b>	<b>124,008</b>	<b>71,155</b>		<b>29,057</b>	<b>2,014,005</b>	<b>110,733</b>	<b>106,264</b>	<b>54,493</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,594,345	412,160	54,493	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	11,224	3,400	220	
TOTAL LOSSES	2,605,569	415,560	54,713	
EXPECTED LOSSES	282,968	255,892	32,162	
CREDIBILITY	.01	.03	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	20.497	3.269	.430	24.196
INDICATED (POST-TEST)	14.983	2.390	.314	17.687
PRES. ON RATE LEVEL	2.204	1.993	.251	4.448
DERIVED BY FORMULA	2.332	2.005	.254	4.591
UNDERLYING PRES. RATE	2.226	2.013	.253	4.492
PROPOSED	2.332	2.005	.254	4.591

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE
IND. RATES				4.85	MINIMUM PREMIUM
MAN. RATES	5.61	4.83	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	
2002	9,852	185,032	1.878				2	12	14	
2003	7,514	9,017	.120					2	2	
2004	11,451	368,968	3.222			1		1	4	
2005	12,257	188,382	1.536				2	1	6	
2006	16,484	67,627	.410				1	3	4	
<b>TOTAL</b>	<b>57,558</b>	<b>819,026</b>	<b>1.423</b>			<b>1</b>	<b>6</b>	<b>23</b>	<b>30</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				74,261	28,894				20,509	40,096	21,272
2003					3,304					3,336	2,377
2004			143,743	107,536	1,260			80,968	13,558	2,939	18,964
2005				72,000	37,573				48,844	15,804	14,161
2006				12,516	5,400				3,686	35,741	10,284
<b>TOTAL</b>			<b>143,743</b>	<b>266,313</b>	<b>76,431</b>			<b>80,968</b>	<b>86,597</b>	<b>97,916</b>	<b>67,058</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				103,891	40,684				35,419	59,663	23,676
2003		3	235	78	4,464			154	85	4,642	2,589
2004		6,420	265,327	122,220	8,079		6,482	206,002	21,018	6,030	20,860
2005		3,426	105,653	65,167	47,160		2,850	59,589	41,982	22,630	14,940
2006	32	1,373	33,800	10,769	6,514	5	2,601	33,340	10,006	31,754	10,798
<b>TOTAL</b>	<b>32</b>	<b>11,222</b>	<b>405,015</b>	<b>302,125</b>	<b>106,901</b>	<b>5</b>	<b>11,933</b>	<b>299,085</b>	<b>108,510</b>	<b>124,719</b>	<b>72,863</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	727,292	642,255	72,863	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	13,587	9,434	741	
TOTAL LOSSES	740,879	651,689	73,604	
EXPECTED LOSSES	321,750	408,087	78,854	
CREDIBILITY	.03	.08	.11	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.287	1.132	.128	2.547
INDICATED (POST-TEST)	.941	.827	.094	1.862
PRES. ON RATE LEVEL	.554	.701	.136	1.391
DERIVED BY FORMULA	.566	.711	.131	1.408
UNDERLYING PRES. RATE	.559	.709	.137	1.405
PROPOSED	.566	.711	.131	1.408

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	1.488
IND. RATES				1.49	MINIMUM PREMIUM	
MAN. RATES	1.68	1.52	1.47	+ 1.49	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	1,232	1,207	.097							
2003	959									
2004	1,290	3,170	.245					1		1
2005	1,968	351	.017							
2006	1,555	2,351	.151							
<b>TOTAL</b>	<b>7,004</b>	<b>7,079</b>	<b>.101</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
2002											1,207
2004					841					288	2,041
2005											351
2006											2,351
<b>TOTAL</b>					<b>841</b>					<b>288</b>	<b>5,950</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											1,343
2004		5	195	56	1,068			42	17	371	2,245
2005											370
2006											2,469
<b>TOTAL</b>		<b>5</b>	<b>195</b>	<b>56</b>	<b>1,068</b>			<b>42</b>	<b>17</b>	<b>371</b>	<b>6,427</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	242	1,512	6,427	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	3,925	2,586	50	
TOTAL LOSSES	4,167	4,098	6,477	
EXPECTED LOSSES	98,407	130,555	6,023	
CREDIBILITY	.01	.02	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.059	.059	.092	.210
INDICATED (POST-TEST)	.043	.043	.067	.153
PRES. ON RATE LEVEL	1.391	1.846	.085	3.322
DERIVED BY FORMULA	1.378	1.810	.084	3.272
UNDERLYING PRES. RATE	1.405	1.864	.086	3.355
PROPOSED	1.378	1.810	.084	3.272

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.458
IND. RATES				3.46	MINIMUM PREMIUM	
MAN. RATES	3.85	3.62	3.51	+ 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
2002	68,097	1,878,569	2.758			3	7	39	49
2003	71,277	2,041,275	2.863			4	8	38	50
2004	76,861	1,112,489	1.447			1	6	26	33
2005	74,373	1,263,942	1.699			2	6	28	36
2006	68,790	712,808	1.036				3	26	29
<b>TOTAL</b>	<b>359,398</b>	<b>7,009,083</b>	<b>1.950</b>			<b>10</b>	<b>30</b>	<b>157</b>	<b>197</b>
O.D.		1,248						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			578,746	199,090	379,350			182,831	68,879	347,966	121,707
2003			689,326	296,602	193,888			159,603	221,962	254,166	225,728
2004			108,083	102,995	234,587			36,294	105,289	345,115	180,126
2005			435,361	134,104	164,417			83,916	79,124	189,811	177,209
2006			31,601	31,601	262,564				23,400	273,060	122,183
<b>TOTAL</b>			<b>1,811,516</b>	<b>764,392</b>	<b>1,234,806</b>			<b>462,644</b>	<b>498,654</b>	<b>1,410,118</b>	<b>826,953</b>
O.D.					1					1,000	247

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			849,600	278,527	534,126			484,136	118,955	517,774	135,460
2003		15,651	1,075,676	401,035	269,540		4,950	461,117	330,768	360,702	245,818
2004		6,124	265,476	131,803	303,979		5,077	201,418	149,225	453,123	198,139
2005	439	31,875	864,505	156,715	204,913		14,911	347,421	94,153	226,560	186,955
2006	193	18,005	448,555	113,283	256,294	50	19,273	246,575	73,380	242,034	128,292
<b>TOTAL</b>	<b>632</b>	<b>71,655</b>	<b>3,503,812</b>	<b>1,081,363</b>	<b>1,568,852</b>	<b>50</b>	<b>44,211</b>	<b>1,740,667</b>	<b>766,481</b>	<b>1,800,193</b>	<b>894,664</b>
O.D.					1		6	341	109	1,141	269

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,361,374	5,218,140	894,933			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	197,472	72,153	5,740			
TOTAL LOSSES	5,558,846	5,290,293	900,673			
EXPECTED LOSSES	4,887,813	4,474,506	769,113			
CREDIBILITY	.11	.26	.39			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.547	1.472	.251	3.270		
INDICATED (POST-TEST)	1.131	1.076	.183	2.390		
PRES. ON RATE LEVEL	1.346	1.233	.212	2.791		
DERIVED BY FORMULA	1.322	1.192	.201	2.715		
UNDERLYING PRES. RATE	1.360	1.245	.214	2.819		
PROPOSED	1.322	1.192	.201	2.715		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	2.869
IND. RATES				2.87	MINIMUM PREMIUM	
MAN. RATES	3.44	3.04	2.95	+ 2.87	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	1,919	19,923	1.038							
2003	1,503	2,960	.196							
2004	1,650	4,090	.247							
2005	1,613	15,512	.961						1	1
2006	1,593	15,187	.953						3	3
<b>TOTAL</b>	<b>8,278</b>	<b>57,672</b>	<b>.697</b>						<b>4</b>	<b>4</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
2002											19,923
2003											2,960
2004											4,090
2005					7,693					1,935	5,884
2006					4,763					5,105	5,319
<b>TOTAL</b>					<b>12,456</b>					<b>7,040</b>	<b>38,176</b>
O.D.											129

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											22,174
2003											3,223
2004											4,499
2005		139	4,595	1,074	8,634		13	657	210	2,207	6,208
2006	2	281	6,950	1,644	4,588		306	3,858	1,092	4,475	5,585
<b>TOTAL</b>	<b>2</b>	<b>420</b>	<b>11,545</b>	<b>2,718</b>	<b>13,222</b>		<b>319</b>	<b>4,515</b>	<b>1,302</b>	<b>6,682</b>	<b>41,689</b>
O.D.											144

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	16,801	23,924	41,833	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	5,531	1,831	115	
TOTAL LOSSES	22,332	25,755	41,948	
EXPECTED LOSSES	139,817	120,611	15,647	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.270	.311	.507	1.088
INDICATED (POST-TEST)	.197	.227	.371	.795
PRES. ON RATE LEVEL	1.672	1.443	.187	3.302
DERIVED BY FORMULA	1.657	1.419	.193	3.269
UNDERLYING PRES. RATE	1.689	1.457	.189	3.335
PROPOSED	1.657	1.419	.193	3.269

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.455
IND. RATES				3.46	MINIMUM PREMIUM	
MAN. RATES	4.08	3.60	3.49	+ 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	
2002	172,215	2,769,653	1.608			8	10	69	87	
2003	185,706	2,503,742	1.348			6	10	68	84	
2004	190,387	2,813,155	1.477			5	13	68	86	
2005	145,230	1,594,233	1.097				14	50	64	
2006	171,515	1,118,818	.652			1	6	42	49	
<b>TOTAL</b>	<b>865,053</b>	<b>10,799,601</b>	<b>1.248</b>			<b>20</b>	<b>53</b>	<b>297</b>	<b>370</b>	
O.D.		573,896	.066			1	1	4	6	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,109,655	270,193	315,321			263,772	184,426	329,097	297,189
2003			859,821	309,751	246,351			189,511	174,748	308,436	415,124
2004			732,752	339,757	406,917			191,383	298,670	389,545	454,131
2005				285,178	309,042				258,613	421,003	320,397
2006			116,201	166,700	187,111			26,712	127,577	229,373	265,144
<b>TOTAL</b>			<b>2,818,429</b>	<b>1,371,579</b>	<b>1,464,742</b>			<b>671,378</b>	<b>1,044,034</b>	<b>1,677,454</b>	<b>1,751,985</b>
O.D.			210,877	78,715	30,246			177,063	49,369	25,892	1,734

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,628,975	377,998	443,969			698,468	318,503	489,693	330,771
2003		19,522	1,330,943	421,198	341,294		5,858	527,812	264,847	435,057	452,070
2004		32,264	1,333,896	419,612	541,322		19,837	699,197	391,510	525,478	499,544
2005		16,478	514,179	280,476	366,617		17,551	430,515	259,170	504,367	338,019
2006	599	33,134	769,855	192,484	202,131	260	35,021	450,046	134,343	217,373	278,401
<b>TOTAL</b>	<b>599</b>	<b>101,398</b>	<b>5,577,848</b>	<b>1,691,768</b>	<b>1,895,333</b>	<b>260</b>	<b>78,267</b>	<b>2,806,038</b>	<b>1,368,373</b>	<b>2,171,968</b>	<b>1,898,805</b>
O.D.	6	790	343,825	108,122	37,888		1,075	493,568	75,033	28,917	1,837

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,403,674	7,377,402	1,900,642			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	364,005	84,912	11,310			
TOTAL LOSSES	9,767,679	7,462,314	1,911,952			
EXPECTED LOSSES	8,866,795	5,397,931	1,522,493			
CREDIBILITY	.20	.47	.70			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.129	.863	.221	2.213		
INDICATED (POST-TEST)	.825	.631	.162	1.618		
PRES. ON RATE LEVEL	1.015	.618	.174	1.807		
DERIVED BY FORMULA	.977	.624	.166	1.767		
UNDERLYING PRES. RATE	1.025	.624	.176	1.825		
PROPOSED	.977	.624	.166	1.767		
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	1.867
IND. RATES				1.87	MINIMUM PREMIUM	
MAN. RATES	2.20	1.96	1.91	+ 1.87	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	38,777	185,486	.478						15	15
2003	41,357	458,730	1.109					13	14	27
2004	43,990	243,260	.552						16	16
2005	47,563	539,355	1.133					1	17	18
2006	47,527	266,265	.560					3	8	11
<b>TOTAL</b>	<b>219,214</b>	<b>1,693,096</b>	<b>.772</b>					<b>17</b>	<b>70</b>	<b>87</b>
O.D.		3,915	.001							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					69,228					76,444	39,814
2003				85,897	62,081				166,398	54,637	89,717
2004					73,189					114,606	55,465
2005				10,733	114,159				2,070	287,603	124,790
2006				51,788	39,609				61,845	63,109	49,914
<b>TOTAL</b>				<b>148,418</b>	<b>358,266</b>				<b>230,313</b>	<b>596,399</b>	<b>359,700</b>
O.D.											3,915

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					97,473					113,746	44,313
2003		60	20,269	114,335	85,322		15	40,045	241,354	80,662	97,702
2004		318	16,960	4,850	93,026		244	17,117	7,172	148,035	61,012
2005		2,472	80,604	24,857	128,871		2184	100,360	33,141	328,043	131,653
2006	151	6,695	165,048	50,533	43,588	121	11,596	153,877	53,054	62,673	52,410
<b>TOTAL</b>	<b>151</b>	<b>9,545</b>	<b>282,881</b>	<b>194,575</b>	<b>448,280</b>	<b>121</b>	<b>14,039</b>	<b>311,399</b>	<b>334,721</b>	<b>733,159</b>	<b>387,090</b>
O.D.											4,130

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	618,136	1,710,735	391,220			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	164,045	38,138	2,247			
TOTAL LOSSES	782,181	1,748,873	393,467			
EXPECTED LOSSES	3,985,310	2,082,535	280,595			
CREDIBILITY	.08	.19	.28			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.357	.798	.179	1.334		
INDICATED (POST-TEST)	.261	.583	.131	.975		
PRES. ON RATE LEVEL	1.800	.941	.127	2.868		
DERIVED BY FORMULA	1.677	.873	.128	2.678		
UNDERLYING PRES. RATE	1.818	.950	.128	2.896		
PROPOSED	1.677	.873	.128	2.678		
IND. RATES						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	2.830
IND. RATES				2.83	MINIMUM PREMIUM	
MAN. RATES	3.92	3.30	3.03	+ 2.83	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	1,455	13,533	.930						2	2
2003										
2004										
2005										
2006										
<b>TOTAL</b>	<b>1,455</b>	<b>13,533</b>	<b>.930</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
2002					2,657					2,706	8,170
<b>TOTAL</b>					<b>2,657</b>					<b>2,706</b>	<b>8,170</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					3,741					4,027	9,093
<b>TOTAL</b>					<b>3,741</b>					<b>4,027</b>	<b>9,093</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		7,768	9,093	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,048	-417	5	
TOTAL LOSSES	1,048	7,351	9,098	
EXPECTED LOSSES	52,380	25,899	2,648	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.072	.505	.625	1.202
INDICATED (POST-TEST)	.053	.369	.457	.879
PRES. ON RATE LEVEL	3.565	1.763	.179	5.507
DERIVED BY FORMULA	3.565	1.749	.182	5.496
UNDERLYING PRES. RATE	3.600	1.780	.182	5.562
PROPOSED	3.565	1.749	.182	5.496

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	5.809
IND. RATES				5.81	MINIMUM PREMIUM	
MAN. RATES	6.79	5.99	5.82	+ 5.81	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	137,656	5,294,570	3.846			10	13	115	138
2003	142,495	7,029,517	4.933			15	21	134	170
2004	159,345	8,403,065	5.273			17	29	133	179
2005	187,829	6,587,675	3.507	1		9	30	137	177
2006	202,207	5,802,906	2.869	2		4	28	144	178
<b>TOTAL</b>	<b>829,532</b>	<b>33,117,733</b>	<b>3.992</b>	<b>3</b>		<b>55</b>	<b>121</b>	<b>663</b>	<b>842</b>
O.D.		60,806	.007					4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,730,196	432,871	671,507			990,309	331,434	782,370	355,883
2003			2,135,082	677,298	641,648			1,797,003	553,504	725,854	499,128
2004			2,586,269	1,138,198	890,262			1,178,023	839,649	1,175,640	595,024
2005	575,311		1,092,371	806,336	779,956	359		715,286	808,939	1,279,305	529,812
2006	582,507		572,864	987,110	1,014,706	12,233		191,471	751,156	1,245,552	445,307
<b>TOTAL</b>	<b>1,157,818</b>		<b>8,116,782</b>	<b>4,041,813</b>	<b>3,998,079</b>	<b>12,592</b>		<b>4,872,092</b>	<b>3,284,682</b>	<b>5,208,721</b>	<b>2,425,154</b>
O.D.					16,327					27,005	17,474

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			2,413,215	605,588	945,486			1,788,653	572,386	1,164,171	396,098
2003		45,911	3,124,740	924,779	885,948		32,886	2,833,806	844,769	1,031,187	543,550
2004		103,850	4,275,128	1,372,980	1,211,580		84,383	2,869,417	1,126,711	1,587,458	654,526
2005	952,182	104,560	2,931,549	835,518	959,026	767	132,278	2,995,099	876,391	1,557,789	558,952
2006	863,108	182,789	4,272,267	1,098,495	1,102,770	59,359	206,590	2,644,318	773,332	1,189,413	467,572
<b>TOTAL</b>	<b>1,815,290</b>	<b>437,110</b>	<b>17,016,899</b>	<b>4,837,360</b>	<b>5,104,810</b>	<b>60,126</b>	<b>456,137</b>	<b>13,131,293</b>	<b>4,193,589</b>	<b>6,530,018</b>	<b>2,620,698</b>
O.D.		294	9,752	2,276	18,323		195	9,205	2,950	30,787	18,666

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	32,936,301	20,720,113	2,639,364			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,098,368	297,522	20,298			
TOTAL LOSSES	34,034,669	21,017,635	2,659,662			
EXPECTED LOSSES	26,287,870	14,475,333	2,364,167			
CREDIBILITY	.20	.46	.68			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	4.103	2.534	.321	6.958		
INDICATED (POST-TEST)	2.999	1.852	.235	5.086		
PRES. ON RATE LEVEL	3.138	1.728	.282	5.148		
DERIVED BY FORMULA	3.110	1.785	.250	5.145		
UNDERLYING PRES. RATE	3.169	1.745	.285	5.199		
PROPOSED	3.110	1.785	.250	5.145		
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	5.438
IND. RATES				5.44	MINIMUM PREMIUM	
MAN. RATES	6.39	5.62	5.44	+ 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	
2002	21,056	1,989,749	9.449			4	9	34	47	
2003	22,375	1,278,444	5.713			3	5	24	32	
2004	24,944	528,342	2.118			3	1	10	14	
2005	29,659	1,425,411	4.805			2	7	18	27	
2006	12,521	522,345	4.171				2	18	20	
<b>TOTAL</b>	<b>110,555</b>	<b>5,744,291</b>	<b>5.196</b>			<b>12</b>	<b>24</b>	<b>104</b>	<b>140</b>	
O.D.		29,400	.026				1		1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			659,587	355,164	108,741			267,598	230,327	161,780	206,552
2003			539,469	139,568	66,279			102,144	153,013	176,338	101,633
2004			335,143	3,000	43,244			20,931		59,285	66,739
2005			371,537	362,034	69,357			69,578	272,182	105,397	175,326
2006				100,850	71,110				24,431	163,775	162,179
<b>TOTAL</b>			<b>1,905,736</b>	<b>960,616</b>	<b>358,731</b>			<b>460,251</b>	<b>679,953</b>	<b>666,575</b>	<b>712,429</b>
O.D.				27,290					491		1,619

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			968,273	496,875	153,108			708,600	397,775	240,727	229,892
2003		12,157	818,657	190,226	93,922		3,170	298,206	227,836	250,177	110,678
2004		12,471	495,498	14,311	59,492		1,750	59,961	4,916	76,933	73,413
2005	375	35,428	981,475	329,929	112,376		23,600	499,563	242,639	148,109	184,969
2006	293	12,700	312,623	96,339	79,083	46	12,863	165,725	50,654	146,405	170,288
<b>TOTAL</b>	<b>668</b>	<b>72,756</b>	<b>3,576,526</b>	<b>1,127,680</b>	<b>497,981</b>	<b>46</b>	<b>41,383</b>	<b>1,732,055</b>	<b>923,820</b>	<b>862,351</b>	<b>769,240</b>
O.D.		296	14,592	30,110	1,164		6	286	584	31	1,731

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,438,614	3,443,721	770,971			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	117,660	24,358	3,253			
TOTAL LOSSES	5,556,274	3,468,079	774,224			
EXPECTED LOSSES	3,130,918	2,069,589	526,242			
CREDIBILITY	.05	.12	.18			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	5.026	3.137	.700	8.863		
INDICATED (POST-TEST)	3.674	2.293	.512	6.479		
PRES. ON RATE LEVEL	2.804	1.854	.471	5.129		
DERIVED BY FORMULA	2.848	1.907	.478	5.233		
UNDERLYING PRES. RATE	2.832	1.872	.476	5.180		
PROPOSED	2.848	1.907	.478	5.233		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	5.531
IND. RATES				5.53	MINIMUM PREMIUM	
MAN. RATES	5.63	5.42	5.42	+ 5.53	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	56,245	1,420,201	2.525			3	2	40	45	
2003	51,455	1,612,127	3.133			5	3	38	46	
2004	62,773	1,816,297	2.893		1	3	6	41	51	
2005	55,746	1,774,272	3.182			5	5	48	58	
2006	48,694	794,063	1.630				5	35	40	
<b>TOTAL</b>	<b>274,913</b>	<b>7,416,960</b>	<b>2.698</b>		<b>1</b>	<b>16</b>	<b>21</b>	<b>202</b>	<b>240</b>	
O.D.		2,681						1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			544,676	133,705	282,524			87,354	19,571	274,198	78,173
2003			605,618	118,607	141,189			433,110	11,358	206,189	96,056
2004		275,803	475,321	237,638	242,031		75,000	142,565	81,693	161,260	124,986
2005			678,105	171,958	280,976			230,182	151,399	173,548	88,104
2006			243,231	161,645					169,525	167,327	52,335
<b>TOTAL</b>		<b>275,803</b>	<b>2,303,720</b>	<b>905,139</b>	<b>1,108,365</b>		<b>75,000</b>	<b>893,211</b>	<b>433,546</b>	<b>982,522</b>	<b>439,654</b>
O.D.					2,193						488

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			799,585	187,054	397,793			231,313	33,799	408,005	87,007
2003		13,705	916,793	165,074	195,041		13,296	1,095,755	33,001	289,551	104,605
2004		566,185	925,447	293,469	326,939		245,152	431,361	115,975	215,958	137,485
2005	686	48,659	1,318,696	216,832	344,502		34,713	761,766	166,233	219,538	92,950
2006	704	30,023	739,572	228,934	181,224	336	31,443	417,499	144,229	166,829	54,952
<b>TOTAL</b>	<b>1,390</b>	<b>658,572</b>	<b>4,700,093</b>	<b>1,091,363</b>	<b>1,445,499</b>	<b>336</b>	<b>324,604</b>	<b>2,937,694</b>	<b>493,237</b>	<b>1,299,881</b>	<b>476,999</b>
O.D.		39	1,309	305	2,463						541

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,624,037	4,332,748	477,540			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	177,062	48,186	2,974			
TOTAL LOSSES	8,801,099	4,380,934	480,514			
EXPECTED LOSSES	4,486,580	3,268,716	415,118			
CREDIBILITY	.09	.22	.32			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.201	1.594	.175	4.970		
INDICATED (POST-TEST)	2.340	1.165	.128	3.633		
PRES. ON RATE LEVEL	1.616	1.177	.150	2.943		
DERIVED BY FORMULA	1.681	1.174	.143	2.998		
UNDERLYING PRES. RATE	1.632	1.189	.151	2.972		
PROPOSED	1.681	1.174	.143	2.998		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.168
IND. RATES				3.17	MINIMUM PREMIUM	
MAN. RATES	3.65	3.19	3.11	+ 3.17	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
2002	41,649	515,578	1.237						1	25	26
2003	45,978	512,424	1.114					1	1	29	31
2004	43,243	1,794,288	4.149					3	6	42	51
2005	56,415	1,228,927	2.178					3	2	29	35
2006	41,300	1,187,182	2.874					2	3	35	40
<b>TOTAL</b>	<b>228,585</b>	<b>5,238,399</b>	<b>2.292</b>					<b>1</b>	<b>9</b>	<b>13</b>	<b>183</b>
O.D.		72,557	.031							1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				12,459	234,713				9,822	161,382	97,202
2003			106,740	33,785	113,729			32,407	17,473	148,504	59,786
2004			432,404	228,039	392,141			165,767	58,313	437,878	79,746
2005	65,860		444,436	69,631	170,014	2,386		157,342	96,043	116,526	106,689
2006			336,044	98,786	179,292			109,835	132,255	235,368	95,602
<b>TOTAL</b>	<b>65,860</b>		<b>1,319,624</b>	<b>442,700</b>	<b>1,089,889</b>	<b>2,386</b>		<b>465,351</b>	<b>313,906</b>	<b>1,099,658</b>	<b>439,025</b>
O.D.				48,538					23,747		272

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				17,430	330,477				16,963	240,138	108,186
2003		2,502	170,288	48,094	154,637		1,033	91,880	29,835	207,288	65,107
2004		20,025	837,092	288,077	513,825		14,693	504,049	106,479	572,143	87,721
2005	112,757	30,003	806,077	104,295	206,959	5,265	23,306	511,745	107,263	146,968	112,557
2006	594	42,265	904,638	158,879	195,778	255	52,079	641,993	150,081	226,860	100,382
<b>TOTAL</b>	<b>113,351</b>	<b>94,795</b>	<b>2,718,095</b>	<b>616,775</b>	<b>1,401,676</b>	<b>5,520</b>	<b>91,111</b>	<b>1,749,667</b>	<b>410,621</b>	<b>1,393,397</b>	<b>473,953</b>
O.D.				67,905					41,011		303

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,772,539	3,931,385	474,256	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	263,901	50,392	2,858	
TOTAL LOSSES	5,036,440	3,981,777	477,114	
EXPECTED LOSSES	6,587,819	3,097,327	386,309	
CREDIBILITY	.08	.19	.29	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.203	1.742	.209	4.154
INDICATED (POST-TEST)	1.610	1.273	.153	3.036
PRES. ON RATE LEVEL	2.854	1.342	.167	4.363
DERIVED BY FORMULA	2.754	1.329	.163	4.246
UNDERLYING PRES. RATE	2.882	1.355	.169	4.406
PROPOSED	2.754	1.329	.163	4.246
YEAR	4-1-07	4-1-08	4-1-09	4-1-10
IND. RATES				4.49
MAN. RATES	5.76	4.98	4.61	+ 4.49

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	141,082	4,067,302	2.882			9	13	85	107	
2003	153,545	3,556,261	2.316			9	17	73	99	
2004	134,997	5,271,954	3.905	1		12	21	53	87	
2005	98,770	1,108,081	1.121				5	30	35	
2006	75,318	643,315	.854				3	29	32	
<b>TOTAL</b>	<b>603,712</b>	<b>14,646,913</b>	<b>2.426</b>	<b>1</b>		<b>30</b>	<b>59</b>	<b>270</b>	<b>360</b>	
O.D.		1,358								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,495,357	410,682	535,773			368,220	213,544	717,105	326,621
2003			1,478,967	386,033	347,349			346,702	243,764	396,620	356,826
2004	488,366		2,082,909	561,158	555,189	520		566,766	171,122	513,527	332,397
2005				154,211	320,629				105,967	323,568	203,706
2006				57,959	138,949				106,117	209,097	131,193
<b>TOTAL</b>	<b>488,366</b>		<b>5,057,233</b>	<b>1,570,043</b>	<b>1,897,889</b>	<b>520</b>		<b>1,281,688</b>	<b>840,514</b>	<b>2,159,917</b>	<b>1,350,743</b>
O.D.											1,358

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			2,195,184	574,543	754,368			975,047	368,789	1,067,055	363,529
2003		33,493	2,256,825	529,852	481,371		10,698	940,750	370,754	560,536	388,584
2004	727,463	84,652	3,435,993	706,478	756,965	799	47,582	1,559,998	268,829	683,827	365,637
2005		11,679	369,773	173,074	370,564		8,281	227,885	122,702	378,874	214,910
2006	208	13,023	322,760	89,281	139,954	209	25,920	340,242	112,616	195,858	137,753
<b>TOTAL</b>	<b>727,671</b>	<b>142,847</b>	<b>8,580,535</b>	<b>2,073,228</b>	<b>2,503,222</b>	<b>1,008</b>	<b>92,481</b>	<b>4,043,922</b>	<b>1,243,690</b>	<b>2,886,150</b>	<b>1,470,413</b>
O.D.											1,432

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,588,464	8,706,290	1,471,845			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	408,656	57,770	6,505			
TOTAL LOSSES	13,997,120	8,764,060	1,478,350			
EXPECTED LOSSES	10,456,291	5,813,746	1,098,756			
CREDIBILITY	.16	.37	.55			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.319	1.452	.245	4.016		
INDICATED (POST-TEST)	1.695	1.061	.179	2.935		
PRES. ON RATE LEVEL	1.715	.954	.180	2.849		
DERIVED BY FORMULA	1.712	.994	.179	2.885		
UNDERLYING PRES. RATE	1.732	.963	.182	2.877		
PROPOSED	1.712	.994	.179	2.885		
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.049
IND. RATES				3.05	MINIMUM PREMIUM	
MAN. RATES	3.22	3.00	3.01	+ 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	
2002	33,742	1,067,759	3.164			3	2	28	33	
2003	34,682	1,237,275	3.567				6	38	44	
2004	49,939	1,931,257	3.867		1		6	45	55	
2005	42,574	1,173,419	2.756			1	3	41	45	
2006	44,179	1,110,255	2.513				3	46	49	
<b>TOTAL</b>	<b>205,116</b>	<b>6,519,965</b>	<b>3.179</b>		<b>1</b>	<b>7</b>	<b>20</b>	<b>198</b>	<b>226</b>	
O.D.		26,693	.013					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			440,562	38,722	129,442			84,190	2,440	198,419	173,984
2003				99,999	234,246				379,050	317,851	206,129
2004		32,920	386,366	270,277	211,843		40,997	292,784	229,601	268,020	198,449
2005			130,341	165,528	219,409			112,340	107,672	205,328	232,801
2006				85,573	283,008				25,921	418,198	297,555
<b>TOTAL</b>		<b>32,920</b>	<b>957,269</b>	<b>660,099</b>	<b>1,077,948</b>		<b>40,997</b>	<b>489,314</b>	<b>744,684</b>	<b>1,407,816</b>	<b>1,108,918</b>
O.D.					5,116					9,238	12,339

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			646,745	54,172	182,257			222,934	4,214	295,247	193,644
2003		216	35,142	136,884	318,184		93	100,142	554,743	452,829	224,474
2004		83,063	758,119	322,065	286,207		153,668	894,805	307,534	365,827	218,294
2005	130	17,394	505,370	175,008	261,041		19,704	450,374	122,170	247,849	245,605
2006	336	23,778	590,130	158,740	281,653	51	28,262	360,593	106,041	369,490	312,433
<b>TOTAL</b>	<b>466</b>	<b>124,451</b>	<b>2,535,506</b>	<b>846,869</b>	<b>1,329,342</b>	<b>51</b>	<b>201,727</b>	<b>2,028,848</b>	<b>1,094,702</b>	<b>1,731,242</b>	<b>1,194,450</b>
O.D.		6	365	119	6,912		3	427	237	12,854	13,572

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,891,850	5,022,277	1,208,022	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	207,814	70,701	7,218	
TOTAL LOSSES	5,099,664	5,092,978	1,215,240	
EXPECTED LOSSES	5,093,030	3,884,897	902,512	
CREDIBILITY	.08	.18	.27	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.486	2.483	.592	5.561
INDICATED (POST-TEST)	1.817	1.815	.433	4.065
PRES. ON RATE LEVEL	2.459	1.875	.436	4.770
DERIVED BY FORMULA	2.408	1.864	.435	4.707
UNDERLYING PRES. RATE	2.483	1.894	.440	4.817
PROPOSED	2.408	1.864	.435	4.707

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	4.975
IND. RATES				4.98	MINIMUM PREMIUM	
MAN. RATES	5.92	5.18	5.04	+ 4.98	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	55,548	4,576,836	8.239		1	10	14	155	180
2003	60,018	4,464,810	7.439			10	24	119	153
2004	75,944	8,289,420	10.915			13	41	239	293
2005	105,806	6,636,157	6.272			6	46	162	214
2006	106,294	4,304,051	4.049				31	146	177
<b>TOTAL</b>	<b>403,610</b>	<b>28,271,274</b>	<b>7.005</b>		<b>1</b>	<b>39</b>	<b>156</b>	<b>821</b>	<b>1017</b>
O.D.		485,209	.120				5	7	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		388,328	1,234,897	431,344	548,693		100,000	571,573	210,756	672,992	418,253
2003			1,301,165	674,948	584,092			640,143	281,455	507,450	475,557
2004			1,664,829	1,760,077	1,139,916			771,521	975,451	1,153,905	823,721
2005			750,833	2,011,986	878,328			324,480	1,140,014	893,109	637,407
2006				1,203,954	730,005				937,921	938,064	494,107
<b>TOTAL</b>		<b>388,328</b>	<b>4,951,724</b>	<b>6,082,309</b>	<b>3,881,034</b>		<b>100,000</b>	<b>2,307,717</b>	<b>3,545,597</b>	<b>4,165,520</b>	<b>2,849,045</b>
O.D.				220,067	90,755				91,481	71,900	11,006

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		715,413	1,812,828	603,449	772,557		236,438	1,513,526	363,975	1,001,417	465,516
2003		29,707	2,067,208	913,327	805,429		19,696	1,688,579	435,639	717,380	517,882
2004		84,972	3,608,893	2,057,914	1,545,802		75,917	2,623,488	1,279,679	1,565,816	906,093
2005	758	133,893	3,903,982	1,835,418	1,144,275		105,645	2,323,132	1,068,898	1,136,301	672,464
2006	3,467	144,494	3,558,437	1,108,904	829,571	1,845	174,652	2,319,189	800,615	933,811	518,812
<b>TOTAL</b>	<b>4,225</b>	<b>1,108,479</b>	<b>14,951,348</b>	<b>6,519,012</b>	<b>5,097,634</b>	<b>1,845</b>	<b>612,348</b>	<b>10,467,914</b>	<b>3,948,806</b>	<b>5,354,725</b>	<b>3,080,767</b>
O.D.	227	15,815	425,057	197,079	111,638	46	10,140	162,497	85,043	76,436	11,737

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	27,759,941	21,390,373	3,092,504			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	743,833	309,952	22,860			
TOTAL LOSSES	28,503,774	21,700,325	3,115,364			
EXPECTED LOSSES	17,661,973	13,436,177	2,498,345			
CREDIBILITY	.12	.28	.42			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	7.062	5.377	.772	13.211		
INDICATED (POST-TEST)	5.162	3.931	.564	9.657		
PRES. ON RATE LEVEL	4.333	3.296	.613	8.242		
DERIVED BY FORMULA	4.432	3.474	.592	8.498		
UNDERLYING PRES. RATE	4.376	3.329	.619	8.324		
PROPOSED	4.432	3.474	.592	8.498		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	8.982
IND. RATES				8.98	MINIMUM PREMIUM	
MAN. RATES	9.29	8.58	8.71	+ 8.98	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2002	283,834	4,552,845	1.604			12	5	43	60	
2003	275,978	3,951,604	1.431			8	8	40	56	
2004	302,129	1,850,303	.612			3	4	32	39	
2005	287,005	2,967,165	1.033			6	6	33	45	
2006	316,056	1,735,752	.549				5	39	45	
TOTAL	1,465,002	15,057,669	1.028			1		28	245	
O.D.		143,370	.009					1	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2002			2,661,148	143,850	389,244			674,874	69,210	318,571	295,948
2003			1,586,567	331,086	279,983			662,720	422,229	426,748	242,271
2004			376,121	96,966	614,934			94,080	151,176	322,516	194,510
2005			1,254,020	345,520	247,599			334,626	75,744	420,528	289,128
2006	51,369			287,855	400,682	1,376			293,397	471,118	229,955
TOTAL	51,369		5,877,856	1,205,277	1,932,442	1,376		1,766,300	1,011,756	1,959,481	1,251,812
O.D.				37,492	27,007				39,850	12,768	26,253

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2002			3,862,979	201,246	548,058			1,715,639	119,526	474,032	329,390
2003		35,854	2,399,097	457,118	389,831		20,388	1,773,109	637,170	609,139	263,833
2004		17,563	737,376	156,855	790,666		10,128	365,809	205,839	427,833	213,961
2005	1,258	86,199	2,308,007	385,966	333,726		43,618	1,004,624	141,071	497,274	305,030
2006	76,729	47,775	1,180,768	343,336	416,222	7,074	65,274	859,785	288,454	447,776	241,453
TOTAL	77,987	187,391	10,488,227	1,544,521	2,478,503	7,074	139,408	5,718,966	1,392,060	2,456,054	1,353,667
O.D.	99	3,288	80,573	27,367	41,062	76	5,809	78,066	28,222	15,941	28,331

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	16,786,964	7,983,730	1,381,998	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	641,285	105,328	8,089	
TOTAL LOSSES	17,428,249	8,089,058	1,390,087	
EXPECTED LOSSES	15,646,221	6,006,509	1,025,502	
CREDIBILITY	.29	.67	.99	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.190	.552	.095	1.837
INDICATED (POST-TEST)	.870	.404	.069	1.343
PRES. ON RATE LEVEL	1.058	.406	.069	1.533
DERIVED BY FORMULA	1.003	.405	.069	1.477
UNDERLYING PRES. RATE	1.068	.410	.070	1.548
PROPOSED	1.003	.405	.069	1.477

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	1.561
IND. RATES				1.56	MINIMUM PREMIUM	
MAN. RATES	2.16	1.75	1.62	+ 1.56	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	104,625	484,792	.463			1	2	8	11
2003	101,719	1,462,514	1.437			4	1	4	9
2004	113,752	148,939	.130				1	4	5
2005	118,325	785,499	.663			1	6	2	9
2006	115,789	1,550,496	1.339			3	12	6	21
<b>TOTAL</b>	<b>554,210</b>	<b>4,432,240</b>	<b>.800</b>			<b>9</b>	<b>22</b>	<b>24</b>	<b>55</b>
O.D.		3,605							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			195,404	41,608	23,120			29,287	22,453	42,820	130,100
2003			827,421	13,950	28,811			498,099	2,059	46,553	45,621
2004				9,194	24,171				7,992	72,214	35,368
2005			243,300	100,593	2,770			204,124	184,339	4,580	45,793
2006			565,843	413,624	26,857			143,001	269,754	37,530	93,887
<b>TOTAL</b>			<b>1,831,968</b>	<b>578,969</b>	<b>105,729</b>			<b>874,511</b>	<b>486,597</b>	<b>203,697</b>	<b>350,769</b>
O.D.											3,605

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			286,853	58,210	32,554			77,552	38,776	63,715	144,801
2003		16,465	1,075,041	26,154	41,921		13,200	1,081,870	15,461	67,162	49,681
2004		208	10,514	11,746	31,113		279	15,433	14,046	93,789	38,905
2005	234	16,674	446,282	96,025	16,026		31,694	661,840	171,588	28,950	48,312
2006	1,550	76,027	1,634,071	348,367	90,592	523	64,091	800,157	200,286	71,429	98,581
<b>TOTAL</b>	<b>1,784</b>	<b>109,374</b>	<b>3,452,761</b>	<b>540,502</b>	<b>212,206</b>	<b>523</b>	<b>109,264</b>	<b>2,636,852</b>	<b>440,157</b>	<b>325,045</b>	<b>380,280</b>
O.D.											3,926

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,310,558	1,517,910	384,206	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	196,370	24,300	2,691	
TOTAL LOSSES	6,506,928	1,542,210	386,897	
EXPECTED LOSSES	4,832,711	1,391,068	343,611	
CREDIBILITY	.15	.35	.52	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.174	.278	.070	1.522
INDICATED (POST-TEST)	.858	.203	.051	1.112
PRES. ON RATE LEVEL	.863	.249	.061	1.173
DERIVED BY FORMULA	.862	.233	.056	1.151
UNDERLYING PRES. RATE	.872	.251	.062	1.185
PROPOSED	.862	.233	.056	1.151

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	1.216
IND. RATES				1.22	MINIMUM PREMIUM	
MAN. RATES	1.42	1.27	1.24	+ 1.22	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	466,413	3,783,026	.811			5	21	62	88	
2003	570,901	1,669,828	.292			3	5	38	46	
2004	640,709	1,466,532	.228			2	6	20	28	
2005	588,891	3,049,992	.517			7	15	30	52	
2006	592,559	1,568,333	.264				10	28	38	
<b>TOTAL</b>	<b>2,859,473</b>	<b>11,537,711</b>	<b>.403</b>			<b>17</b>	<b>57</b>	<b>178</b>	<b>252</b>	
O.D.		4,329								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			871,390	618,667	336,790			182,489	750,588	539,836	483,266
2003			373,033	205,958	223,209			90,156	87,323	385,021	305,128
2004			260,179	239,343	111,463			180,350	272,906	155,136	247,155
2005			1,006,805	521,992	128,439			300,262	533,892	322,226	236,376
2006			489,421	165,534					275,644	270,913	366,821
<b>TOTAL</b>			<b>2,511,407</b>	<b>2,075,381</b>	<b>965,435</b>			<b>753,257</b>	<b>1,920,353</b>	<b>1,673,132</b>	<b>1,638,746</b>
O.D.											4,329

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,279,201	865,515	474,203			483,231	1,296,265	803,276	537,875
2003		8,580	598,921	279,505	306,451		2,861	263,036	138,141	538,644	332,284
2004		12,592	529,435	277,781	155,294		18,101	622,248	345,484	220,857	271,871
2005	1,012	77,333	2,093,622	503,653	205,913		64,913	1,399,667	504,570	427,432	249,377
2006	1,351	51,085	1,255,097	405,401	210,799	550	51,044	678,004	234,269	270,247	385,162
<b>TOTAL</b>	<b>2,363</b>	<b>149,590</b>	<b>5,756,276</b>	<b>2,331,855</b>	<b>1,352,660</b>	<b>550</b>	<b>136,919</b>	<b>3,446,186</b>	<b>2,518,729</b>	<b>2,260,456</b>	<b>1,776,569</b>
O.D.											4,585

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,491,884	8,463,700	1,781,154	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	472,340	100,162	11,607	
TOTAL LOSSES	9,964,224	8,563,862	1,792,761	
EXPECTED LOSSES	11,437,892	5,661,757	1,486,927	
CREDIBILITY	.45	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.348	.299	.063	.710
INDICATED (POST-TEST)	.254	.219	.046	.519
PRES. ON RATE LEVEL	.396	.196	.052	.644
DERIVED BY FORMULA	.332	.219	.046	.597
UNDERLYING PRES. RATE	.400	.198	.052	.650
PROPOSED	.332	.219	.046	.597
YEAR	4-1-07	4-1-08	4-1-09	4-1-10
IND. RATES				.63
MAN. RATES	.85	.73	.68	+ .63

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	199,223	4,737,911	2.378			8	8	56	72	
2003	207,384	3,931,097	1.895			6	9	55	70	
2004	209,624	4,482,059	2.138			11	9	45	65	
2005	225,202	1,709,550	.759			2	5	57	64	
2006	224,637	1,750,508	.779			1	4	71	76	
<b>TOTAL</b>	<b>1,066,070</b>	<b>16,611,125</b>	<b>1.558</b>			<b>28</b>	<b>35</b>	<b>284</b>	<b>347</b>	
O.D.		47,279	.004					2	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,260,026	410,066	492,204			1,566,841	277,820	478,551	252,403
2003			883,937	308,460	315,234			239,043	1,424,504	492,785	267,134
2004			1,634,795	151,072	253,740			1,439,315	242,942	482,845	277,350
2005			284,638	159,123	283,945			194,185	89,260	422,885	275,514
2006			181,256	125,915	465,890			16,793	168,667	507,182	284,805
<b>TOTAL</b>			<b>4,244,652</b>	<b>1,154,636</b>	<b>1,811,013</b>			<b>3,456,177</b>	<b>2,203,193</b>	<b>2,384,248</b>	<b>1,357,206</b>
O.D.					7,310					19,140	20,829

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,456,741	573,683	693,024			2,366,314	479,796	712,083	280,925
2003		20,108	1,366,855	392,872	434,063		7,451	751,819	856,403	703,153	290,909
2004		53,482	2,143,548	217,175	347,187		73,520	2,383,506	371,121	654,236	305,085
2005	288	26,742	753,193	186,537	336,960		29,126	694,238	138,747	496,735	290,667
2006	659	50,536	1,177,058	265,015	468,914	331	54,922	709,157	218,695	465,239	299,045
<b>TOTAL</b>	<b>947</b>	<b>150,868</b>	<b>6,897,395</b>	<b>1,635,282</b>	<b>2,280,148</b>	<b>331</b>	<b>165,019</b>	<b>6,905,034</b>	<b>2,064,762</b>	<b>3,031,446</b>	<b>1,466,631</b>
O.D.		81	2,037	482	9,673		138	1,714	485	27,090	22,162

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,123,564	9,049,368	1,488,793			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	578,656	118,473	9,121			
TOTAL LOSSES	14,702,220	9,167,841	1,497,914			
EXPECTED LOSSES	14,114,767	6,726,901	1,162,016			
CREDIBILITY	.23	.54	.80			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.379	.860	.141	2.380		
INDICATED (POST-TEST)	1.008	.629	.103	1.740		
PRES. ON RATE LEVEL	1.311	.625	.108	2.044		
DERIVED BY FORMULA	1.241	.627	.104	1.972		
UNDERLYING PRES. RATE	1.324	.631	.109	2.064		
PROPOSED	1.241	.627	.104	1.972		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	2.084
IND. RATES				2.08	MINIMUM PREMIUM	
MAN. RATES	2.61	2.31	2.16	+ 2.08	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	101,431	2,153,337	2.122			7	6	44	57
2003	113,752	2,294,276	2.016			6	5	51	62
2004	116,231	3,033,779	2.610			5	8	63	76
2005	124,867	3,245,615	2.599			5	6	58	69
2006	112,997	1,317,401	1.165				2	45	47
<b>TOTAL</b>	<b>569,278</b>	<b>12,044,408</b>	<b>2.116</b>			<b>23</b>	<b>27</b>	<b>261</b>	<b>311</b>
O.D.		2,098,418	.368			1		1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			948,079	321,008	173,837			200,194	109,475	222,261	178,483
2003			800,461	363,679	158,014			305,850	129,640	306,614	230,018
2004			737,133	302,727	557,368			261,321	327,104	613,629	234,497
2005			980,322	256,764	418,762			760,731	145,081	421,477	262,478
2006				78,679	443,219				27,805	522,418	245,280
<b>TOTAL</b>			<b>3,465,995</b>	<b>1,322,857</b>	<b>1,751,200</b>			<b>1,528,096</b>	<b>739,105</b>	<b>2,086,399</b>	<b>1,150,756</b>
O.D.			441,401		6,949			1,639,161		4,199	6,708

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,391,781	449,090	244,763			530,114	189,064	330,724	198,652
2003		18,080	1,247,866	489,438	222,614		9,431	808,654	202,809	431,899	250,490
2004		32,694	1,355,263	388,832	731,002		26,213	919,988	443,445	817,936	257,947
2005	806	61,199	1,673,528	312,961	508,207		71,620	1,598,184	220,013	512,064	276,914
2006	388	32,552	809,632	209,239	435,294	56	34,770	442,616	129,556	461,021	257,544
<b>TOTAL</b>	<b>1,194</b>	<b>144,525</b>	<b>6,478,070</b>	<b>1,849,560</b>	<b>2,141,880</b>	<b>56</b>	<b>142,034</b>	<b>4,299,556</b>	<b>1,184,887</b>	<b>2,553,644</b>	<b>1,241,547</b>
O.D.		6	113,284	163	9,390			755,712	107	5,843	7,350

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,934,437	7,745,474	1,248,897			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	345,197	87,059	8,192			
TOTAL LOSSES	12,279,634	7,832,533	1,257,089			
EXPECTED LOSSES	8,465,163	5,100,731	1,070,242			
CREDIBILITY	.15	.36	.53			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.157	1.376	.221	3.754		
INDICATED (POST-TEST)	1.577	1.006	.162	2.745		
PRES. ON RATE LEVEL	1.473	.887	.186	2.546		
DERIVED BY FORMULA	1.489	.930	.173	2.592		
UNDERLYING PRES. RATE	1.487	.896	.188	2.571		
PROPOSED	1.489	.930	.173	2.592		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	2.739
IND. RATES				2.74	MINIMUM PREMIUM	
MAN. RATES	3.03	2.76	2.69	+ 2.74	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	22,837	641,569	2.809			1	1	20	22
2003	21,070	1,227,070	5.823			3	1	22	26
2004	24,575	628,422	2.557			1	1	13	15
2005	23,965	1,033,901	4.314			2	2	7	11
2006	22,867	297,370	1.300			1		4	5
<b>TOTAL</b>	<b>115,314</b>	<b>3,828,332</b>	<b>3.320</b>			<b>8</b>	<b>5</b>	<b>66</b>	<b>79</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			254,292	20,142	107,001			95,000	4,676	130,357	30,101
2003			451,013	75,037	118,165			165,717	41,351	327,951	47,836
2004			288,668	3,135	59,533			92,009	57,270	95,595	32,212
2005			237,256	172,714	106,525			311,571	109,040	56,041	40,754
2006			115,000		34,984			110,000		17,217	20,169
<b>TOTAL</b>			<b>1,346,229</b>	<b>271,028</b>	<b>426,208</b>			<b>774,297</b>	<b>212,337</b>	<b>627,161</b>	<b>171,072</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			373,301	28,179	150,657			251,560	8,075	193,971	33,502
2003		10,231	681,222	105,768	162,624		5,158	439,093	72,365	458,366	52,093
2004		10,846	432,251	14,412	79,590		8,154	272,222	79,564	128,697	35,433
2005	238	21,514	596,367	170,694	137,564		40,362	863,750	126,415	84,201	42,995
2006	107	10,081	201,092	21,209	38,051		22,360	250,441	18,839	19,962	21,177
<b>TOTAL</b>	<b>345</b>	<b>52,672</b>	<b>2,284,233</b>	<b>340,262</b>	<b>568,486</b>		<b>76,034</b>	<b>2,077,066</b>	<b>305,258</b>	<b>885,197</b>	<b>185,200</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,490,350	2,099,203	185,200	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	92,140	25,899	1,499	
TOTAL LOSSES	4,582,490	2,125,102	186,699	
EXPECTED LOSSES	2,294,749	1,575,189	197,187	
CREDIBILITY	.05	.12	.18	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.974	1.843	.162	5.979
INDICATED (POST-TEST)	2.905	1.347	.118	4.370
PRES. ON RATE LEVEL	1.970	1.353	.169	3.492
DERIVED BY FORMULA	2.017	1.352	.160	3.529
UNDERLYING PRES. RATE	1.990	1.366	.171	3.527
PROPOSED	2.017	1.352	.160	3.529

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.730
IND. RATES				3.73	MINIMUM PREMIUM	
MAN. RATES	4.13	3.72	3.69	+ 3.73	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	193,966	2,979,274	1.535			5	4	55	64
2003	189,375	3,786,505	1.999	1		8	8	41	58
2004	163,597	3,019,275	1.845			5	9	52	66
2005	192,958	1,829,045	.947			4	3	52	59
2006	228,073	2,107,277	.923			2	7	45	54
TOTAL	967,969	13,721,376	1.418	1		24	31	245	301
O.D.		266,611	.027			1	2	3	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,276,321	164,886	425,077			374,371	185,858	343,366	209,395
2003	17,940		1,862,341	318,580	182,292	7,500		910,308	87,867	220,541	179,136
2004			1,250,772	233,378	345,634			412,148	150,873	463,486	162,984
2005			703,819	121,209	243,491			138,460	63,664	377,079	181,323
2006			472,086	327,348	293,770			65,766	204,748	419,817	323,742
TOTAL	17,940		5,565,339	1,165,401	1,490,264	7,500		1,901,053	693,010	1,824,289	1,056,580
O.D.	108,777			66,430	5,072	500			66,982	6,421	12,429

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,873,640	230,676	598,506			991,334	320,977	510,929	233,057
2003	29,356	37,974	2,534,290	439,368	257,993	16,578	15,325	1,279,120	145,433	312,008	195,079
2004		48,822	1,972,452	310,100	465,344		34,548	1,144,295	232,203	615,149	179,282
2005	707	47,496	1,273,793	170,673	299,581		21,299	520,781	107,207	440,314	191,296
2006	1,350	77,794	1,722,515	371,861	335,188	407	63,758	810,777	229,852	395,170	339,929
TOTAL	31,413	212,086	9,376,690	1,522,678	1,956,612	16,985	134,930	4,746,307	1,035,672	2,273,570	1,138,643
O.D.	185,582	4,073	107,961	52,049	11,692	1,121	4,550	82,850	53,915	14,013	13,590

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,904,548	6,920,201	1,152,233	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	545,018	105,626	7,349	
TOTAL LOSSES	15,449,566	7,025,827	1,159,582	
EXPECTED LOSSES	13,048,223	5,585,182	890,531	
CREDIBILITY	.22	.51	.75	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.596	.726	.120	2.442
INDICATED (POST-TEST)	1.167	.531	.088	1.786
PRES. ON RATE LEVEL	1.335	.571	.091	1.997
DERIVED BY FORMULA	1.298	.551	.089	1.938
UNDERLYING PRES. RATE	1.348	.577	.092	2.017
PROPOSED	1.298	.551	.089	1.938

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	TOTAL
IND. RATES				2.05	MINIMUM PREMIUM	
MAN. RATES	2.37	2.17	2.11	+ 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	
2002	3,981	3,018	.075							
2003	6,004	51,624	.859						4	4
2004	6,130	2,922	.047						1	1
2005	5,198	1,638	.031							
2006	3,933	24,327	.618						3	3
<b>TOTAL</b>	<b>25,246</b>	<b>83,529</b>	<b>.331</b>						<b>8</b>	<b>8</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											3,018
2003					18,692					11,786	21,146
2004					782					1,494	646
2005											1,638
2006					5,884					16,757	1,686
<b>TOTAL</b>					<b>25,358</b>					<b>30,037</b>	<b>28,134</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											3,359
2003		15	1,331	435	25,258			542	301	16,399	23,028
2004		5	180	52	993		3	223	93	1,931	711
2005											1,728
2006	3	345	8,587	2,030	5,669		1,001	12,660	3,585	14,680	1,770
<b>TOTAL</b>	<b>3</b>	<b>365</b>	<b>10,098</b>	<b>2,517</b>	<b>31,920</b>		<b>1,004</b>	<b>13,425</b>	<b>3,979</b>	<b>33,010</b>	<b>30,596</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	24,895	71,426	30,596	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	14,993	3,508	254	
TOTAL LOSSES	39,888	74,934	30,850	
EXPECTED LOSSES	370,107	246,401	37,364	
CREDIBILITY	.02	.04	.07	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.158	.297	.122	.577
INDICATED (POST-TEST)	.115	.217	.089	.421
PRES. ON RATE LEVEL	1.452	.966	.147	2.565
DERIVED BY FORMULA	1.425	.936	.143	2.504
UNDERLYING PRES. RATE	1.466	.976	.148	2.590
PROPOSED	1.425	.936	.143	2.504

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	TOTAL
IND. RATES				2.65	MINIMUM PREMIUM	
MAN. RATES	3.22	2.91	2.71	+ 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
2002	162,402	11,049,022	6.803	1		30	17	113	161
2003	174,580	11,398,791	6.529			25	25	138	188
2004	190,030	9,460,055	4.978	3		19	22	99	143
2005	200,377	10,216,449	5.098	1	1	11	25	130	168
2006	233,710	6,863,066	2.936			5	26	138	169
<b>TOTAL</b>	<b>961,099</b>	<b>48,987,383</b>	<b>5.097</b>	<b>5</b>	<b>1</b>	<b>90</b>	<b>115</b>	<b>618</b>	<b>829</b>
O.D.		277,135	.028			1		4	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	813,538		5,836,320	430,549	816,965	14,186		1,703,089	276,501	750,992	406,882
2003			4,973,680	815,663	1,286,482			1,959,395	814,807	1,059,553	489,211
2004	33,997		3,554,013	733,517	897,747	67,261		2,214,046	527,029	980,502	451,943
2005	88,054	447,633	2,015,444	1,051,772	1,296,856	43,752	1,326,106	867,627	427,050	1,787,675	864,480
2006			715,729	1,205,815	1,321,628			214,608	1,189,386	1,680,862	535,038
<b>TOTAL</b>	<b>935,589</b>	<b>447,633</b>	<b>17,095,186</b>	<b>4,237,316</b>	<b>5,619,678</b>	<b>125,199</b>	<b>1,326,106</b>	<b>6,958,765</b>	<b>3,234,773</b>	<b>6,259,584</b>	<b>2,747,554</b>
O.D.			112,206		95,664					65,020	4,245

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	1,075,869		8,276,996	602,338	1,150,289	43,072		4,117,295	477,518	1,117,475	452,860
2003		112,105	7,465,670	1,150,177	1,770,566		59,180	5,052,505	1,252,578	1,507,416	532,751
2004	50,642	133,365	5,398,193	949,437	1,216,017	103,400	157,452	5,100,607	799,444	1,332,347	497,137
2005	152,184	385,833	4,858,264	1,161,075	1,581,478	96,500	917,912	3,168,847	638,614	2,107,047	912,026
2006	4,279	229,030	5,356,379	1,370,472	1,426,670	2,325	291,738	3,763,929	1,145,625	1,623,322	561,790
<b>TOTAL</b>	<b>1,282,974</b>	<b>860,333</b>	<b>31,355,502</b>	<b>5,233,499</b>	<b>7,145,020</b>	<b>245,297</b>	<b>1,426,282</b>	<b>21,203,183</b>	<b>4,313,779</b>	<b>7,687,607</b>	<b>2,956,564</b>
O.D.	7	5,486	205,969	14,022	117,606		3,200	41,852	12,095	61,960	4,558

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	56,630,085	24,585,588	2,961,122		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	1,818,797	306,951	19,524		
TOTAL LOSSES	58,448,882	24,892,539	2,980,646		
EXPECTED LOSSES	43,278,287	15,243,031	2,297,027		
CREDIBILITY	.22	.51	.75		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	6.081	2.590	.310	8.981	
INDICATED (POST-TEST)	4.445	1.893	.227	6.565	
PRES. ON RATE LEVEL	4.489	1.581	.238	6.308	
DERIVED BY FORMULA	4.479	1.740	.230	6.449	
UNDERLYING PRES. RATE	4.503	1.586	.239	6.328	
PROPOSED	4.479	1.740	.230	6.449	
<b>IND. RATES</b>					
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE
IND. RATES				6.97	MINIMUM PREMIUM
MAN. RATES	8.06	7.19	6.93	+ 6.97	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	95,087	3,009,468	3.164	1		8	7	47	63	
2003	106,119	4,405,650	4.151			10	7	48	65	
2004	121,419	3,486,220	2.871			6	8	58	72	
2005	130,246	4,961,964	3.809	2		10	13	66	91	
2006	146,545	5,879,514	4.012	1		2	15	71	89	
<b>TOTAL</b>	<b>599,416</b>	<b>21,742,816</b>	<b>3.627</b>	<b>4</b>		<b>36</b>	<b>50</b>	<b>290</b>	<b>380</b>	
O.D.		77,541	.012					5	5	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	391,971		1,145,773	179,582	251,726			418,103	204,092	270,497	147,724
2003			2,131,816	330,425	359,276			851,709	243,989	376,150	112,285
2004			1,111,659	465,215	433,433			447,173	296,775	395,924	336,041
2005	636,872		1,540,323	621,809	436,441	83,000		414,136	419,310	481,575	328,498
2006	686,930		543,618	629,459	927,493			1,465,431	506,998	791,749	327,836
<b>TOTAL</b>	<b>1,715,773</b>		<b>6,473,189</b>	<b>2,226,490</b>	<b>2,408,369</b>	<b>83,000</b>		<b>3,596,552</b>	<b>1,671,164</b>	<b>2,315,895</b>	<b>1,252,384</b>
O.D.					18,549					41,997	16,995

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	621,274		1,681,995	251,236	354,430			1,107,137	352,468	402,496	164,417
2003		47,761	3,176,522	463,250	498,950		25,888	2,181,803	383,562	534,745	122,278
2004		47,582	1,954,186	568,984	585,362		39,728	1,323,549	404,375	537,924	369,645
2005	1,087,612	115,841	3,142,098	656,839	572,104	183,062	71,977	1,591,321	438,666	601,914	346,565
2006	1,016,011	126,469	3,012,478	790,125	969,922	988	185,999	2,298,636	546,657	771,243	344,228
<b>TOTAL</b>	<b>2,724,897</b>	<b>337,653</b>	<b>12,967,279</b>	<b>2,730,434</b>	<b>2,980,768</b>	<b>184,050</b>	<b>323,592</b>	<b>8,502,446</b>	<b>2,125,728</b>	<b>2,848,322</b>	<b>1,347,133</b>
O.D.		212	7,796	1,929	22,152		201	10,339	3,621	51,027	18,252

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	25,058,465	10,763,981	1,365,385			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	736,018	126,501	7,918			
TOTAL LOSSES	25,794,483	10,890,482	1,373,303			
EXPECTED LOSSES	17,502,947	6,150,009	923,100			
CREDIBILITY	.16	.37	.55			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	4.303	1.817	.229	6.349		
INDICATED (POST-TEST)	3.145	1.328	.167	4.640		
PRES. ON RATE LEVEL	2.911	1.023	.153	4.087		
DERIVED BY FORMULA	2.948	1.136	.161	4.245		
UNDERLYING PRES. RATE	2.920	1.026	.154	4.100		
PROPOSED	2.948	1.136	.161	4.245		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	4.590
IND. RATES				4.59	MINIMUM PREMIUM	
MAN. RATES	5.41	4.78	4.49	+ 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	
2002	83,364	2,627,984	3.152	1		7	1	42	51	
2003	76,451	4,119,872	5.388			8	7	42	57	
2004	88,496	1,485,706	1.678			4	2	30	36	
2005	96,703	5,726,647	5.921	1		7	8	54	70	
2006	91,879	3,102,128	3.376			3	6	68	77	
<b>TOTAL</b>	<b>436,893</b>	<b>17,062,337</b>	<b>3.905</b>	<b>2</b>		<b>29</b>	<b>24</b>	<b>236</b>	<b>291</b>	
O.D.		15,954	.003					1	1	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	3,000		1,561,714	62,808	248,170	730		377,414	36,105	175,440	162,603
2003			2,061,919	145,158	300,058			823,088	245,724	408,019	135,906
2004			588,459	146,275	159,424			132,480	49,412	157,005	252,651
2005	541,958		1,524,116	375,386	474,866			1,835,157	242,993	485,423	246,748
2006			558,995	202,187	506,825			908,161	131,489	579,584	214,887
<b>TOTAL</b>	<b>544,958</b>		<b>6,295,203</b>	<b>931,814</b>	<b>1,689,343</b>	<b>730</b>		<b>4,076,300</b>	<b>705,723</b>	<b>1,805,471</b>	<b>1,012,795</b>
O.D.					3,739					2,000	10,215

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	4,755		2,292,596	87,868	349,422	2,656		999,391	62,353	261,057	180,977
2003		43,680	2,875,373	216,646	415,155		22,773	1,929,070	384,214	578,582	148,002
2004		23,785	964,749	186,237	216,595		11,320	375,643	76,373	208,195	277,916
2005	925,423	89,167	2,419,967	440,408	589,832		109,220	2,405,426	336,164	603,575	260,319
2006	1,102	78,739	1,756,773	355,437	526,829	259	147,204	1,731,058	276,216	545,424	225,631
<b>TOTAL</b>	<b>931,280</b>	<b>235,371</b>	<b>10,309,458</b>	<b>1,286,596</b>	<b>2,097,833</b>	<b>2,915</b>	<b>290,517</b>	<b>7,440,588</b>	<b>1,135,320</b>	<b>2,196,833</b>	<b>1,092,845</b>
O.D.		67	2,234	522	4,195		13	679	219	2,282	11,018

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	19,213,122	6,723,800	1,103,863			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	582,961	89,189	5,963			
TOTAL LOSSES	19,796,083	6,812,989	1,109,826			
EXPECTED LOSSES	14,421,839	5,050,484	755,825			
CREDIBILITY	.13	.30	.44			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	4.531	1.559	.254	6.344		
INDICATED (POST-TEST)	3.312	1.140	.186	4.638		
PRES. ON RATE LEVEL	3.290	1.152	.173	4.615		
DERIVED BY FORMULA	3.293	1.148	.179	4.620		
UNDERLYING PRES. RATE	3.301	1.156	.173	4.630		
PROPOSED	3.293	1.148	.179	4.620		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	4.996
IND. RATES				5.00	MINIMUM PREMIUM	
MAN. RATES	6.14	5.38	5.07	+ 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	
2002	11,317	520,736	4.601			2			10	12
2003	14,420	1,262,202	8.753			3	1		8	12
2004	12,722	334,840	2.631			1	1		11	13
2005	18,909	902,869	4.774			1	3		9	13
2006	17,785	1,076,596	6.053			1	4		11	16
<b>TOTAL</b>	<b>75,153</b>	<b>4,097,243</b>	<b>5.452</b>			<b>8</b>	<b>9</b>		<b>49</b>	<b>66</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
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	120,412			18,469	973	49,485	24,445
2005			284,907	109,046	137,942			159,752	52,901	109,547	48,774
2006			159,236	183,457	113,156			90,000	202,000	151,835	176,912
<b>TOTAL</b>			<b>1,367,756</b>	<b>384,373</b>	<b>461,327</b>			<b>786,172</b>	<b>439,966</b>	<b>383,433</b>	<b>274,216</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			349,029		78,630			407,493		85,364	17,673
2003		11,547	765,211	95,279	48,978		9,005	778,914	273,578	27,870	8,936
2004		4,360	181,060	36,577	155,340		1,560	53,053	5,322	64,290	26,890
2005	287	22,233	608,463	124,509	169,626		21,103	467,082	71,166	135,006	51,457
2006	658	33,239	752,799	182,253	134,265	391	52,096	655,807	174,091	161,138	185,758
<b>TOTAL</b>	<b>945</b>	<b>71,379</b>	<b>2,656,562</b>	<b>438,618</b>	<b>586,839</b>	<b>391</b>	<b>83,764</b>	<b>2,362,349</b>	<b>524,157</b>	<b>473,668</b>	<b>290,714</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,175,390	2,023,282	290,714	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	129,570	25,735	1,000	
TOTAL LOSSES	5,304,960	2,049,017	291,714	
EXPECTED LOSSES	3,075,260	1,234,012	117,239	
CREDIBILITY	.04	.09	.14	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	7.059	2.726	.388	10.173
INDICATED (POST-TEST)	5.160	1.993	.284	7.437
PRES. ON RATE LEVEL	4.079	1.637	.155	5.871
DERIVED BY FORMULA	4.122	1.669	.173	5.964
UNDERLYING PRES. RATE	4.092	1.642	.156	5.890
PROPOSED	4.122	1.669	.173	5.964

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	6.450
IND. RATES				6.45	MINIMUM PREMIUM	
MAN. RATES	7.78	6.88	6.45	+ 6.45	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	18,743	3,435,976	18.332			9	6	38	53	
2003	22,568	2,635,750	11.679	1		6	4	46	57	
2004	29,101	2,115,206	7.268			5	6	63	74	
2005	31,504	2,446,681	7.766	2		5	9	44	60	
2006	52,528	2,476,355	4.714			1	12	65	78	
<b>TOTAL</b>	<b>154,444</b>	<b>13,109,968</b>	<b>8.488</b>	<b>3</b>		<b>26</b>	<b>37</b>	<b>256</b>	<b>322</b>	
O.D.		1,752	.001					1	1	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,635,311	168,321	267,360			799,617	101,957	421,046	42,364
2003	321,893		971,353	158,250	272,198	5,661		367,683	96,508	372,909	69,295
2004			718,736	275,850	283,599			216,123	99,486	390,820	130,592
2005	162,711		634,691	383,177	241,410	28		399,776	248,332	254,780	121,776
2006			127,547	582,601	339,880			499,096	228,654	535,540	163,037
<b>TOTAL</b>	<b>484,604</b>		<b>4,087,638</b>	<b>1,568,199</b>	<b>1,404,447</b>	<b>5,689</b>		<b>2,282,295</b>	<b>774,937</b>	<b>1,975,095</b>	<b>527,064</b>
O.D.					874					142	736

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			2,400,637	235,482	376,444			2,117,386	176,080	626,517	47,151
2003	526,745	22,050	1,467,803	223,799	374,095	12,513	11,349	958,948	158,339	523,552	75,462
2004		30,520	1,250,903	340,598	381,669		19,039	643,906	155,526	514,812	143,651
2005	278,112	53,698	1,478,213	384,909	313,640	62	59,183	1,290,928	271,551	326,769	128,474
2006	1,745	75,984	1,830,425	539,748	392,279	451	135,373	1,625,576	313,690	513,517	171,189
<b>TOTAL</b>	<b>806,602</b>	<b>182,252</b>	<b>8,427,981</b>	<b>1,724,536</b>	<b>1,838,127</b>	<b>13,026</b>	<b>224,944</b>	<b>6,636,744</b>	<b>1,075,186</b>	<b>2,505,167</b>	<b>565,927</b>
O.D.		48	1,274	301	842		8	106	33	124	773

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	16,292,985	7,144,316	566,700	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	393,066	165,484	3,499	
TOTAL LOSSES	16,686,051	7,309,800	570,199	
EXPECTED LOSSES	8,716,819	5,983,161	335,144	
CREDIBILITY	.06	.15	.22	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	10.804	4.733	.369	15.906
INDICATED (POST-TEST)	7.898	3.460	.270	11.628
PRES. ON RATE LEVEL	5.626	3.862	.216	9.704
DERIVED BY FORMULA	5.762	3.802	.228	9.792
UNDERLYING PRES. RATE	5.644	3.874	.217	9.735
PROPOSED	5.762	3.802	.228	9.792

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	10.590
IND. RATES				10.59	MINIMUM PREMIUM	
MAN. RATES	12.37	11.08	10.66	+ 10.59	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	56,778	4,156,861	7.321			9	8	65	82	
2003	57,552	4,340,516	7.541	1	1	2	5	66	75	
2004	68,611	4,740,600	6.909	2		13	7	65	87	
2005	88,143	2,349,870	2.665		1	1	10	77	89	
2006	102,424	2,847,281	2.779			4	9	64	77	
<b>TOTAL</b>	<b>373,508</b>	<b>18,435,128</b>	<b>4.936</b>	<b>3</b>	<b>2</b>	<b>29</b>	<b>39</b>	<b>337</b>	<b>410</b>	
O.D.		3,961	.001					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,433,189	278,980	345,030			682,580	335,020	942,010	140,052
2003	3,000	540,186	326,739	54,079	437,701		2,183,844	117,562	43,480	454,119	179,806
2004	6,000		2,115,875	278,438	347,623			1,241,843	186,684	404,628	159,509
2005		215,340	199,997	288,776	578,968		50,238	25,128	97,654	607,850	285,919
2006			830,496	302,626	460,397			360,655	115,112	564,893	213,102
<b>TOTAL</b>	<b>9,000</b>	<b>755,526</b>	<b>4,906,296</b>	<b>1,202,899</b>	<b>2,169,719</b>		<b>2,234,082</b>	<b>2,427,768</b>	<b>777,950</b>	<b>2,973,500</b>	<b>978,388</b>
O.D.					409					3,307	245

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			2,103,921	390,293	485,799			1,807,472	578,580	1,401,707	155,878
2003	4,909	212,002	525,401	84,931	593,568		846,266	345,957	77,938	633,755	195,809
2004	8,938	81,593	3,273,832	381,419	481,419		98,992	3,169,417	318,735	555,348	175,460
2005	201	400,965	1,026,747	335,075	677,957		120,218	383,585	150,272	703,063	301,645
2006	1,607	107,402	2,324,913	436,799	505,020	240	112,579	1,339,672	240,128	523,346	223,757
<b>TOTAL</b>	<b>15,655</b>	<b>801,962</b>	<b>9,254,814</b>	<b>1,628,517</b>	<b>2,743,763</b>	<b>240</b>	<b>1,178,055</b>	<b>7,046,103</b>	<b>1,365,653</b>	<b>3,817,219</b>	<b>1,052,549</b>
O.D.		8	244	57	458		26	1,130	361	3,769	258

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	18,298,237	9,559,797	1,052,807	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	682,413	190,893	7,659	
TOTAL LOSSES	18,980,650	9,750,690	1,060,466	
EXPECTED LOSSES	16,042,168	8,265,732	829,186	
CREDIBILITY	.11	.27	.40	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	5.082	2.611	.284	7.977
INDICATED (POST-TEST)	3.715	1.909	.208	5.832
PRES. ON RATE LEVEL	4.281	2.206	.221	6.708
DERIVED BY FORMULA	4.219	2.126	.216	6.561
UNDERLYING PRES. RATE	4.295	2.213	.222	6.730
PROPOSED	4.219	2.126	.216	6.561

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	7.095
IND. RATES				7.10	MINIMUM PREMIUM	
MAN. RATES	9.16	8.02	7.37	+ 7.10	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	398,764	17,976,645	4.508	1		50	36	291	378
2003	405,865	18,949,440	4.668	5		48	38	301	392
2004	423,264	21,059,539	4.975	2	1	47	46	240	336
2005	452,911	19,799,984	4.371	4		44	47	269	364
2006	460,642	12,850,569	2.789	2		18	26	259	305
<b>TOTAL</b>	<b>2,141,446</b>	<b>90,636,177</b>	<b>4.232</b>	<b>14</b>	<b>1</b>	<b>207</b>	<b>193</b>	<b>1360</b>	<b>1775</b>
O.D.		312,288	.014				2	15	17

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	374,355		7,871,186	1,264,738	1,788,421			3,343,143	723,566	1,838,614	772,622
2003	963,299		7,656,661	1,155,486	2,247,080	181,639		3,525,334	618,423	1,867,309	734,209
2004	217,657	584,237	8,288,167	1,701,737	1,680,503	84,848	910,706	4,153,319	1,081,813	1,598,636	757,916
2005	891,018		7,025,581	1,822,662	2,119,065	428,350		3,155,957	1,612,305	2,037,993	707,053
2006	6,000		2,924,282	897,354	2,454,325			2,114,864	569,316	2,660,174	1,224,254
<b>TOTAL</b>	<b>2,452,329</b>	<b>584,237</b>	<b>33,765,877</b>	<b>6,841,977</b>	<b>10,289,394</b>	<b>694,837</b>	<b>910,706</b>	<b>16,292,617</b>	<b>4,605,423</b>	<b>10,002,726</b>	<b>4,196,054</b>
O.D.				102,252	85,124				21,096	66,349	37,467

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	593,353		11,231,235	1,769,367	2,518,088			8,316,829	1,249,597	2,735,856	859,928
2003	1,381,934	172,350	11,464,576	1,644,993	3,084,183	373,295	87,543	7,347,738	1,014,155	2,630,846	799,554
2004	324,220	612,464	12,976,474	2,186,691	2,316,086	130,435	1,029,121	10,234,644	1,610,989	2,198,728	833,708
2005	1,526,426	486,332	13,095,868	2,165,176	2,680,789	944,762	427,839	9,387,330	1,841,798	2,571,087	745,941
2006	14,474	416,339	9,123,319	1,710,763	2,565,429	1,129	564,370	6,698,047	1,170,138	2,474,865	1,285,467
<b>TOTAL</b>	<b>3,840,407</b>	<b>1,687,485</b>	<b>57,891,472</b>	<b>9,476,990</b>	<b>13,164,575</b>	<b>1,449,621</b>	<b>2,108,873</b>	<b>41,984,588</b>	<b>6,886,677</b>	<b>12,611,382</b>	<b>4,524,598</b>
O.D.	3	2,068	86,184	134,244	100,792		875	32,953	31,966	78,747	40,438

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	109,084,529	42,485,373	4,565,036			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	3,354,856	570,844	26,523			
TOTAL LOSSES	112,439,385	43,056,217	4,591,559			
EXPECTED LOSSES	81,760,410	31,843,304	3,340,656			
CREDIBILITY	.37	.86	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	5.251	2.011	.214	7.476		
INDICATED (POST-TEST)	3.838	1.470	.156	5.464		
PRES. ON RATE LEVEL	3.806	1.482	.156	5.444		
DERIVED BY FORMULA	3.818	1.472	.156	5.446		
UNDERLYING PRES. RATE	3.818	1.487	.156	5.461		
PROPOSED	3.818	1.472	.156	5.446		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	5.889
IND. RATES				5.89	MINIMUM PREMIUM	
MAN. RATES	6.81	6.23	5.98	+ 5.89	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	505,151	23,461,450	4.644	3		57	40	287	387
2003	522,850	23,015,824	4.401	4	1	51	37	267	360
2004	607,558	21,311,425	3.507	3		48	33	306	390
2005	621,509	20,591,097	3.313	1	1	37	50	319	408
2006	645,107	18,110,071	2.807	3	1	18	40	299	361
<b>TOTAL</b>	<b>2,902,175</b>	<b>106,489,867</b>	<b>3.669</b>	<b>14</b>	<b>3</b>	<b>211</b>	<b>200</b>	<b>1478</b>	<b>1906</b>
O.D.		144,476	.004					6	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	1,124,997		9,996,427	851,898	2,055,350	3,848		5,607,119	559,214	1,816,959	1,445,638
2003	940,147	504,298	8,693,711	1,050,568	1,885,534	6,047	2,631,958	3,212,967	949,483	2,225,283	915,828
2004	668,583		7,958,133	1,017,119	2,207,979			5,007,762	884,542	2,737,371	829,936
2005	233,585	347,766	5,967,520	1,703,284	2,207,102	8,397	744,464	3,597,699	1,943,511	2,813,525	1,024,244
2006	1,079,550	517,152	2,866,149	1,742,173	2,925,650	379,583	792,265	1,268,632	1,391,389	4,131,918	1,015,610
<b>TOTAL</b>	<b>4,046,862</b>	<b>1,369,216</b>	<b>35,481,940</b>	<b>6,365,042</b>	<b>11,281,615</b>	<b>397,875</b>	<b>4,168,687</b>	<b>18,694,179</b>	<b>5,728,139</b>	<b>13,725,056</b>	<b>5,231,256</b>
O.D.					53,470					78,637	12,369

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	1,608,606		14,101,843	1,191,808	2,893,928	13,571		11,607,524	965,765	2,703,638	1,608,995
2003	1,538,452	356,577	12,662,024	1,507,308	2,597,112	13,367	975,743	7,989,370	1,506,814	3,139,328	997,337
2004	995,912	303,392	12,217,910	1,456,149	2,951,304		369,178	11,943,191	1,486,114	3,668,679	912,930
2005	403,990	671,667	11,223,573	2,006,120	2,739,781	18,518	1,131,294	9,747,512	2,008,082	3,464,054	1,080,577
2006	1,322,176	762,832	11,637,731	2,478,367	3,102,169	1,304,159	1,300,966	8,204,735	1,933,568	3,748,503	1,066,391
<b>TOTAL</b>	<b>5,869,136</b>	<b>2,094,468</b>	<b>61,843,081</b>	<b>8,639,752</b>	<b>14,284,294</b>	<b>1,349,615</b>	<b>3,777,181</b>	<b>49,492,332</b>	<b>7,900,343</b>	<b>16,724,202</b>	<b>5,666,230</b>
O.D.	12	1,937	50,477	11,994	58,408		1,759	32,018	9,704	87,868	13,406

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	124,512,016	47,716,565	5,679,636	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	3,832,008	618,950	34,159	
TOTAL LOSSES	128,344,024	48,335,515	5,713,795	
EXPECTED LOSSES	93,043,730	33,142,838	4,208,154	
CREDIBILITY	.45	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.422	1.665	.197	6.284
INDICATED (POST-TEST)	3.232	1.217	.144	4.593
PRES. ON RATE LEVEL	3.196	1.138	.145	4.479
DERIVED BY FORMULA	3.212	1.217	.144	4.573
UNDERLYING PRES. RATE	3.206	1.142	.145	4.493
PROPOSED	3.212	1.217	.144	4.573
<b>IND. RATES</b>				
YEAR	4-1-07	4-1-08	4-1-09	4-1-10
IND. RATES				4.95
MAN. RATES	5.55	4.99	4.92	+ 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	
2002	2,415	303,146	12.552			1				1
2003	2,145	350,702	16.349			1			3	4
2004	2,225	847	.038							
2005	2,782	12,098	.434						1	1
2006	3,134	6,838	.218						1	1
<b>TOTAL</b>	<b>12,701</b>	<b>673,631</b>	<b>5.304</b>			<b>2</b>			<b>5</b>	<b>7</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			221,006					47,884			34,256
2003			142,615		68,244			90,675		44,286	4,882
2004											847
2005					1,739					408	9,951
2006					106					4,819	1,913
<b>TOTAL</b>			<b>363,621</b>		<b>70,089</b>			<b>138,559</b>		<b>49,513</b>	<b>51,849</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			324,437					126,797			38,127
2003		3,262	213,234	2,983	92,748		2,784	228,921	3,508	62,110	5,316
2004											932
2005		28	1,037	244	1,950		2	141	46	466	10,498
2006		10	154	36	102		289	3,643	1,031	4,222	2,009
<b>TOTAL</b>		<b>3,300</b>	<b>538,862</b>	<b>3,263</b>	<b>94,800</b>		<b>3,075</b>	<b>359,502</b>	<b>4,585</b>	<b>66,798</b>	<b>56,882</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	904,739	169,446	56,882	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	30,222	5,406	240	
TOTAL LOSSES	934,961	174,852	57,122	
EXPECTED LOSSES	727,260	267,738	27,942	
CREDIBILITY	.01	.03	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	7.361	1.377	.450	9.188
INDICATED (POST-TEST)	5.381	1.007	.329	6.717
PRES. ON RATE LEVEL	5.708	2.101	.219	8.028
DERIVED BY FORMULA	5.705	2.068	.223	7.996
UNDERLYING PRES. RATE	5.726	2.108	.220	8.054
PROPOSED	5.705	2.068	.223	7.996

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	8.647
IND. RATES				8.65	MINIMUM PREMIUM	
MAN. RATES	10.62	9.39	8.82	+ 8.65	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
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	1,968	31,004	1.575						3	3	
2006	1,950	1,967	.100								
<b>TOTAL</b>	<b>8,465</b>	<b>235,998</b>	<b>2.788</b>						<b>2</b>	<b>12</b>	<b>14</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
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	16,343
2006											1,967
<b>TOTAL</b>				<b>101,126</b>	<b>29,718</b>				<b>42,914</b>	<b>25,901</b>	<b>36,339</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					14,366					8,364	8,917
2003			18,728	132,921	3,162			9,716	61,904	2,297	6,226
2004		45	2,222	636	12,197		32	2,042	855	17,641	4,730
2005		157	5,274	1,229	9,907		41	1,982	635	6,647	17,242
2006											2,065
<b>TOTAL</b>		<b>202</b>	<b>26,224</b>	<b>134,786</b>	<b>39,632</b>		<b>73</b>	<b>13,740</b>	<b>63,394</b>	<b>34,949</b>	<b>39,180</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	40,239	272,761	39,180	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	20,324	4,887	147	
TOTAL LOSSES	60,563	277,648	39,327	
EXPECTED LOSSES	518,058	277,313	17,861	
CREDIBILITY	.01	.02	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.715	3.280	.465	4.460
INDICATED (POST-TEST)	.523	2.398	.340	3.261
PRES. ON RATE LEVEL	6.100	3.266	.210	9.576
DERIVED BY FORMULA	6.044	3.249	.214	9.507
UNDERLYING PRES. RATE	6.120	3.276	.211	9.607
PROPOSED	6.044	3.249	.214	9.507

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	10.281
IND. RATES				10.28	MINIMUM PREMIUM	
MAN. RATES	12.79	11.27	10.52	+ 10.28	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	103,712	5,421,416	5.227			15	10	43	68
2003	115,187	3,092,268	2.684			9	15	45	69
2004	118,433	2,704,038	2.283			8	5	48	61
2005	136,800	4,010,074	2.931			6	9	46	61
2006	145,652	2,877,392	1.975			4	6	53	63
<b>TOTAL</b>	<b>619,784</b>	<b>18,105,188</b>	<b>2.921</b>			<b>42</b>	<b>45</b>	<b>235</b>	<b>322</b>
O.D.		535,978	.086			1	1	2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			2,861,837	205,727	435,525			1,383,323	92,763	272,347	169,894
2003			1,445,347	383,784	225,439			442,965	210,407	199,037	185,289
2004			1,155,312	211,564	298,764			281,577	110,078	504,457	142,286
2005			1,311,838	341,876	551,339			355,853	598,273	633,588	217,307
2006			716,318	160,775	719,993			457,877	92,952	518,692	210,785
<b>TOTAL</b>			<b>7,490,652</b>	<b>1,303,726</b>	<b>2,231,060</b>			<b>2,921,595</b>	<b>1,104,473</b>	<b>2,128,121</b>	<b>925,561</b>
O.D.			222,480	26,869	3,381			257,880	16,507	4,674	4,187

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			3,995,316	287,813	613,220			2,976,757	160,203	405,252	189,092
2003		32,627	2,198,593	523,720	316,487		13,599	1,164,979	320,117	285,200	201,780
2004		45,855	1,850,376	281,263	403,944		24,557	826,837	179,033	663,401	156,515
2005	1,318	94,692	2,566,458	428,232	675,876		76,813	1,706,396	597,094	790,248	229,259
2006	1,296	105,658	2,318,108	420,120	737,604	183	131,549	1,539,928	233,535	485,848	221,324
<b>TOTAL</b>	<b>2,614</b>	<b>278,832</b>	<b>12,928,851</b>	<b>1,941,148</b>	<b>2,747,131</b>	<b>183</b>	<b>246,518</b>	<b>8,214,897</b>	<b>1,489,982</b>	<b>2,629,949</b>	<b>997,970</b>
O.D.		5,008	325,841	39,983	5,135		7,895	645,938	35,556	7,431	4,589

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	22,656,577	8,896,315	1,002,559			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	895,655	122,194	7,015			
TOTAL LOSSES	23,552,232	9,018,509	1,009,574			
EXPECTED LOSSES	21,413,538	6,160,653	836,708			
CREDIBILITY	.16	.38	.56			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.800	1.455	.163	5.418		
INDICATED (POST-TEST)	2.778	1.064	.119	3.961		
PRES. ON RATE LEVEL	3.444	.991	.134	4.569		
DERIVED BY FORMULA	3.337	1.019	.126	4.482		
UNDERLYING PRES. RATE	3.455	.994	.135	4.584		
PROPOSED	3.337	1.019	.126	4.482		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	4.847
IND. RATES				4.85	MINIMUM PREMIUM	
MAN. RATES	6.29	5.44	5.02	+ 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
2002	205,267	10,368,787	5.051			28	22	179	229
2003	205,318	9,183,105	4.472		1	21	11	115	148
2004	212,042	8,779,910	4.140		1	14	17	138	170
2005	247,861	9,753,846	3.935			24	29	144	197
2006	256,857	9,824,265	3.824			12	26	141	180
<b>TOTAL</b>	<b>1,127,345</b>	<b>47,909,913</b>	<b>4.250</b>		<b>1</b>	<b>2</b>	<b>99</b>	<b>105</b>	<b>717</b>
O.D.		245,581	.021				1		3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			5,265,074	799,983	1,170,375			1,194,435	518,694	1,018,021	402,205
2003		351,109	4,276,099	265,478	970,781		207,169	1,673,461	128,701	838,833	471,474
2004		198,342	2,571,232	640,161	1,002,677		1,521,403	1,053,274	311,288	1,025,378	456,155
2005			4,424,219	1,071,777	997,184			1,273,650	561,912	899,450	525,654
2006	241,229		2,040,039	1,082,235	1,429,690	5,000		1,057,339	1,828,927	1,499,665	640,141
<b>TOTAL</b>	<b>241,229</b>	<b>549,451</b>	<b>18,576,663</b>	<b>3,859,634</b>	<b>5,570,707</b>	<b>5,000</b>	<b>1,728,572</b>	<b>6,252,159</b>	<b>3,349,522</b>	<b>5,281,347</b>	<b>2,495,629</b>
O.D.			117,916		86,873			8,391		27,813	4,588

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			7,729,129	1,119,178	1,647,888			3,162,861	895,783	1,514,814	447,654
2003		744,595	6,199,591	413,464	1,331,858		436,284	3,705,993	245,295	1,178,602	513,435
2004		183,210	4,284,312	835,507	1,335,839		1,028,341	2,941,783	496,816	1,362,258	501,771
2005	4,449	300,716	8,046,462	1,256,390	1,305,997		176,257	3,888,296	685,822	1,119,350	554,565
2006	360,931	312,431	6,869,471	1,387,807	1,562,188	25,464	405,766	4,934,939	1,048,917	1,469,013	672,148
<b>TOTAL</b>	<b>365,380</b>	<b>1,540,952</b>	<b>33,128,965</b>	<b>5,012,346</b>	<b>7,183,770</b>	<b>25,464</b>	<b>2,046,648</b>	<b>18,633,872</b>	<b>3,372,633</b>	<b>6,644,037</b>	<b>2,689,573</b>
O.D.		4,835	194,061	9,354	110,470		756	26,085	2,580	34,923	4,902

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	55,967,018	22,370,113	2,694,475			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,687,477	288,752	15,201			
TOTAL LOSSES	57,654,495	22,658,865	2,709,676			
EXPECTED LOSSES	40,843,709	15,162,790	1,848,846			
CREDIBILITY	.24	.56	.83			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	5.114	2.010	.240	7.364		
INDICATED (POST-TEST)	3.738	1.469	.175	5.382		
PRES. ON RATE LEVEL	3.611	1.341	.164	5.116		
DERIVED BY FORMULA	3.641	1.413	.173	5.227		
UNDERLYING PRES. RATE	3.623	1.345	.164	5.132		
PROPOSED	3.641	1.413	.173	5.227		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	5.653
IND. RATES				5.65	MINIMUM PREMIUM	
MAN. RATES	7.03	6.10	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
2002	70,840	3,973,752	5.609			14	2	49	65
2003	64,386	2,737,557	4.251			7	3	43	53
2004	76,386	2,947,740	3.859	1		7	7	61	76
2005	83,203	3,984,930	4.789			9	9	35	53
2006	84,689	1,726,866	2.039			1	9	57	67
<b>TOTAL</b>	<b>379,504</b>	<b>15,370,845</b>	<b>4.050</b>	<b>1</b>		<b>38</b>	<b>30</b>	<b>245</b>	<b>314</b>
O.D.		219,251	.057			1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			2,471,454	27,742	343,292			667,254	25,568	338,808	99,634
2003			1,233,190	156,395	382,978			350,178	256,880	230,909	127,027
2004	3,000		1,478,243	268,762	217,958			369,103	143,251	332,591	134,832
2005			2,180,165	273,684	260,067			761,339	121,680	214,974	173,021
2006			180,266	299,702	438,134			30,035	212,803	397,813	168,113
<b>TOTAL</b>	<b>3,000</b>		<b>7,543,318</b>	<b>1,026,285</b>	<b>1,642,429</b>			<b>2,177,909</b>	<b>760,182</b>	<b>1,515,095</b>	<b>702,627</b>
O.D.			126,573					92,678			

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			3,628,094	38,811	483,359			1,766,891	44,156	504,146	110,893
2003		28,022	1,857,918	226,498	524,738		10,769	944,764	385,516	330,345	138,332
2004	4,469	57,883	2,328,467	346,857	307,909		31,390	1,034,152	212,879	445,001	148,315
2005	2,151	132,196	3,479,441	373,117	365,342		87,603	1,903,117	195,037	279,995	182,537
2006	1,102	63,531	1,495,170	378,994	460,364	421	56,491	730,843	225,341	375,265	176,519
<b>TOTAL</b>	<b>7,722</b>	<b>281,632</b>	<b>12,789,090</b>	<b>1,364,277</b>	<b>2,141,712</b>	<b>421</b>	<b>186,253</b>	<b>6,379,767</b>	<b>1,062,929</b>	<b>1,934,752</b>	<b>756,596</b>
O.D.		4,623	182,748	3,072	1,662		7,204	226,268	5,343	1,568	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	20,065,728	6,515,315	756,596			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	456,846	94,740	4,170			
TOTAL LOSSES	20,522,574	6,610,055	760,766			
EXPECTED LOSSES	11,199,163	5,096,738	512,330			
CREDIBILITY	.12	.27	.40			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	5.408	1.742	.200	7.350		
INDICATED (POST-TEST)	3.953	1.273	.146	5.372		
PRES. ON RATE LEVEL	2.941	1.339	.135	4.415		
DERIVED BY FORMULA	3.062	1.321	.139	4.522		
UNDERLYING PRES. RATE	2.951	1.343	.135	4.429		
PROPOSED	3.062	1.321	.139	4.522		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	4.890
IND. RATES				4.89	MINIMUM PREMIUM	
MAN. RATES	5.68	5.07	4.85	+ 4.89	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	32,324	2,936,040	9.083			7	2	33	42	
2003	38,018	1,783,435	4.691	1		4	5	35	45	
2004	36,493	2,820,444	7.728			6	6	47	59	
2005	39,041	2,488,809	6.374			6	6	40	52	
2006	41,347	968,963	2.343					27	27	
<b>TOTAL</b>	<b>187,223</b>	<b>10,997,691</b>	<b>5.874</b>	<b>1</b>		<b>23</b>	<b>19</b>	<b>182</b>	<b>225</b>	
O.D.		308								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,236,966	93,962	238,284			1,093,292	52,005	155,490	66,041
2003	227,192		502,865	194,822	181,726	1,287		126,282	170,674	240,563	138,024
2004			912,012	366,038	569,492			303,618	125,054	425,983	118,247
2005			1,040,010	148,266	403,937			305,510	113,949	344,782	132,355
2006					423,539					355,953	189,471
<b>TOTAL</b>	<b>227,192</b>		<b>3,691,853</b>	<b>803,088</b>	<b>1,816,978</b>	<b>1,287</b>		<b>1,828,702</b>	<b>461,682</b>	<b>1,522,771</b>	<b>644,138</b>
O.D.											308

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,396,554	131,453	335,505			1,714,431	89,813	231,370	73,504
2003	371,776	11,449	783,604	265,175	250,700	2,845	3,925	365,564	255,585	340,168	150,308
2004		39,843	1,644,436	463,734	751,433		26,297	877,642	193,259	563,348	130,072
2005	1,043	69,776	1,872,973	232,674	490,103		42,029	953,598	161,433	413,622	139,635
2006	179	24,739	617,985	146,476	408,095		21,295	269,042	76,161	311,869	198,945
<b>TOTAL</b>	<b>372,998</b>	<b>145,807</b>	<b>6,315,552</b>	<b>1,239,512</b>	<b>2,235,836</b>	<b>2,845</b>	<b>93,546</b>	<b>4,180,277</b>	<b>776,251</b>	<b>1,860,377</b>	<b>692,464</b>
O.D.											323

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,111,025	6,111,976	692,787			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	278,635	76,322	2,999			
TOTAL LOSSES	11,389,660	6,188,298	695,786			
EXPECTED LOSSES	6,676,372	4,115,162	372,575			
CREDIBILITY	.07	.17	.25			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	6.083	3.305	.372	9.760		
INDICATED (POST-TEST)	4.447	2.416	.272	7.135		
PRES. ON RATE LEVEL	3.555	2.191	.198	5.944		
DERIVED BY FORMULA	3.617	2.229	.217	6.063		
UNDERLYING PRES. RATE	3.566	2.198	.199	5.963		
PROPOSED	3.617	2.229	.217	6.063		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	6.557
IND. RATES				6.56	MINIMUM PREMIUM	
MAN. RATES	7.66	6.77	6.53	+ 6.56	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	107,912	6,425,359	5.954			14	7	98	119
2003	110,922	4,525,245	4.079			11	13	110	134
2004	122,319	5,657,450	4.625	1		7	17	111	136
2005	130,191	5,481,573	4.210			14	13	88	115
2006	126,859	3,863,112	3.045			4	17	76	97
<b>TOTAL</b>	<b>598,203</b>	<b>25,952,739</b>	<b>4.338</b>	<b>1</b>		<b>50</b>	<b>67</b>	<b>483</b>	<b>601</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
2002			2,932,584	185,463	755,776			1,464,888	100,802	788,894	196,952
2003			1,573,704	469,625	535,175			578,631	382,230	689,698	296,182
2004	414,845		1,310,149	512,097	759,507	5,136		716,854	538,450	1,028,091	372,321
2005			2,411,985	366,578	619,771			799,351	312,720	710,942	260,226
2006			644,784	870,925	591,552			143,042	501,125	769,465	342,219
<b>TOTAL</b>	<b>414,845</b>		<b>8,873,206</b>	<b>2,404,688</b>	<b>3,261,781</b>	<b>5,136</b>		<b>3,702,766</b>	<b>1,835,327</b>	<b>3,987,090</b>	<b>1,467,900</b>
O.D.					7,500					3,000	2,384

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			4,067,764	259,462	1,064,136			3,337,459	174,086	1,173,875	219,208
2003		35,775	2,424,065	645,000	736,924		17,866	1,565,804	584,002	973,446	322,542
2004	617,948	55,922	2,306,242	646,550	1,004,094	7,895	60,488	2,060,740	743,939	1,373,391	409,553
2005	2,434	156,976	4,180,628	514,361	782,378		109,449	2,445,929	413,527	865,667	274,538
2006	3,049	153,233	3,508,082	875,223	685,608	982	137,118	1,750,655	504,879	740,293	359,330
<b>TOTAL</b>	<b>623,431</b>	<b>401,906</b>	<b>16,486,781</b>	<b>2,940,596</b>	<b>4,273,140</b>	<b>8,877</b>	<b>324,921</b>	<b>11,160,587</b>	<b>2,420,433</b>	<b>5,126,672</b>	<b>1,585,171</b>
O.D.					10,560					4,464	2,542

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	29,006,503	14,775,865	1,587,713	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	732,806	176,568	8,856	
TOTAL LOSSES	29,739,309	14,952,433	1,596,569	
EXPECTED LOSSES	17,928,143	9,852,404	1,118,639	
CREDIBILITY	.16	.37	.54	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.971	2.500	.267	7.738
INDICATED (POST-TEST)	3.634	1.828	.195	5.657
PRES. ON RATE LEVEL	2.987	1.642	.187	4.816
DERIVED BY FORMULA	3.091	1.711	.191	4.993
UNDERLYING PRES. RATE	2.997	1.647	.187	4.831
PROPOSED	3.091	1.711	.191	4.993

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	5.399
IND. RATES				5.40	MINIMUM PREMIUM	
MAN. RATES	6.05	5.46	5.29	+ 5.40	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	63,327	1,824,122	2.880			4		21	25
2003	58,966	1,366,742	2.317			5	2	20	27
2004	69,384	831,670	1.198			1	4	21	26
2005	79,395	1,631,074	2.054			5	5	23	33
2006	91,279	537,153	.588				1	22	23
<b>TOTAL</b>	<b>362,351</b>	<b>6,190,761</b>	<b>1.708</b>			<b>15</b>	<b>12</b>	<b>107</b>	<b>134</b>
O.D.		37,295	.010				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,030,269		177,446			380,939		166,082	69,386
2003			712,638	31,179	265,980			130,929	2,046	164,514	59,456
2004			166,546	162,484	133,283			20,000	122,366	148,273	78,718
2005			700,561	140,706	160,391			184,022	123,267	257,998	64,129
2006				38,674	205,880				10,283	180,081	102,235
<b>TOTAL</b>			<b>2,610,014</b>	<b>373,043</b>	<b>942,980</b>			<b>715,890</b>	<b>257,962</b>	<b>916,948</b>	<b>373,924</b>
O.D.				26,538					10,500		257

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,378,848		249,845			871,561		247,128	77,227
2003		16,233	1,065,917	54,138	362,602		4,052	335,652	10,586	229,668	64,748
2004		8,437	358,216	192,146	178,522		3,567	142,181	156,328	199,668	86,590
2005	704	46,566	1,242,096	175,142	207,573		28,753	652,146	147,772	311,667	67,656
2006	184	15,313	380,491	98,710	202,416	20	12,100	153,760	45,102	159,004	107,347
<b>TOTAL</b>	<b>888</b>	<b>86,549</b>	<b>4,425,568</b>	<b>520,136</b>	<b>1,200,958</b>	<b>20</b>	<b>48,472</b>	<b>2,155,300</b>	<b>359,788</b>	<b>1,147,135</b>	<b>403,568</b>
O.D.			4,895	34,875	444			2,368	15,142	293	280

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,724,060	3,278,771	403,848			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	246,355	52,110	2,619			
TOTAL LOSSES	6,970,415	3,330,881	406,467			
EXPECTED LOSSES	5,899,075	2,503,845	300,752			
CREDIBILITY	.11	.26	.39			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.924	.919	.112	2.955		
INDICATED (POST-TEST)	1.406	.672	.082	2.160		
PRES. ON RATE LEVEL	1.623	.689	.082	2.394		
DERIVED BY FORMULA	1.599	.685	.082	2.366		
UNDERLYING PRES. RATE	1.628	.691	.083	2.402		
PROPOSED	1.599	.685	.082	2.366		
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	2.558
IND. RATES				2.56	MINIMUM PREMIUM	
MAN. RATES	3.07	2.70	2.63	+ 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	
2002	523,777	27,733,689	5.294	2	1	64	50	389	506	
2003	524,206	25,272,167	4.821	2	1	57	56	387	503	
2004	535,984	25,523,556	4.761	2	1	57	49	363	472	
2005	565,377	24,989,841	4.420	1	1	54	66	342	464	
2006	575,586	22,573,374	3.921	1	1	23	50	395	470	
<b>TOTAL</b>	<b>2,724,930</b>	<b>126,092,627</b>	<b>4.627</b>	<b>8</b>	<b>5</b>	<b>255</b>	<b>271</b>	<b>1876</b>	<b>2415</b>	
O.D.		22,928						2	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	933,469	481,787	12,273,575	1,758,773	2,337,548	15,300	636,729	3,855,051	1,237,030	2,776,459	1,427,968
2003	219,305	389,809	9,921,350	1,706,781	2,569,620	35,582	525,495	4,349,384	1,128,635	3,051,501	1,374,705
2004	739,999	345,053	8,669,415	1,527,932	2,448,097	8,064	450,000	5,652,004	1,137,477	2,928,221	1,617,294
2005	193,700	171,468	8,602,052	2,965,814	2,535,199	296	16,930	3,302,453	2,666,661	2,913,847	1,621,421
2006	323,724	750,053	3,725,956	2,253,576	3,275,850	64,124	2,300,000	1,665,049	1,556,391	4,892,266	1,766,385
<b>TOTAL</b>	<b>2,410,197</b>	<b>2,138,170</b>	<b>43,192,348</b>	<b>10,212,876</b>	<b>13,166,314</b>	<b>123,366</b>	<b>3,929,154</b>	<b>18,823,941</b>	<b>7,726,194</b>	<b>16,562,294</b>	<b>7,807,773</b>
O.D.					2,688					14,583	5,657

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	1,439,716	399,002	17,883,320	2,460,523	3,291,260	53,588	676,759	9,927,572	2,136,350	4,131,367	1,589,328
2003	358,870	661,944	14,833,068	2,399,566	3,537,585	78,651	724,498	10,137,230	1,807,872	4,298,397	1,497,054
2004	1,102,292	663,349	13,531,124	2,053,877	3,288,757	12,396	1,040,934	11,963,706	1,795,907	3,930,142	1,779,023
2005	338,945	920,636	17,021,002	3,260,456	3,271,205	653	553,439	11,368,808	2,808,267	3,674,214	1,710,599
2006	487,981	778,983	14,209,228	3,025,984	3,530,907	344,909	1,543,286	9,825,683	2,269,316	4,543,050	1,854,704
<b>TOTAL</b>	<b>3,727,804</b>	<b>3,423,914</b>	<b>77,477,742</b>	<b>13,200,406</b>	<b>16,919,714</b>	<b>490,197</b>	<b>4,538,916</b>	<b>53,222,999</b>	<b>10,817,712</b>	<b>20,577,170</b>	<b>8,430,708</b>
O.D.		46	1,605	374	3,017		105	4,973	1,595	16,623	6,030

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	142,888,301	61,536,611	8,436,738			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	4,643,045	723,387	45,926			
TOTAL LOSSES	147,531,346	62,259,998	8,482,664			
EXPECTED LOSSES	113,493,335	41,391,687	5,858,601			
CREDIBILITY	.43	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	5.414	2.285	.311	8.010		
INDICATED (POST-TEST)	3.958	1.670	.227	5.855		
PRES. ON RATE LEVEL	4.152	1.514	.214	5.880		
DERIVED BY FORMULA	4.069	1.670	.227	5.966		
UNDERLYING PRES. RATE	4.165	1.519	.215	5.899		
PROPOSED	4.010	1.646	.224	5.880		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	6.359
IND. RATES				6.36	MINIMUM PREMIUM	
MAN. RATES	7.75	6.80	6.46	+ 6.36	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	543,011	36,755,357	6.768	2		91	87	738	918
2003	586,674	37,908,148	6.461	2	1	89	101	718	911
2004	629,607	41,482,346	6.588	2	1	73	114	700	890
2005	649,902	35,715,003	5.495	2	1	64	96	721	884
2006	638,662	31,617,755	4.950	2	1	29	125	608	765
<b>TOTAL</b>	<b>3,047,856</b>	<b>183,478,609</b>	<b>6.020</b>	<b>10</b>	<b>4</b>	<b>346</b>	<b>523</b>	<b>3485</b>	<b>4368</b>
O.D.		357,058	.011			1	2	5	8

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	637,540		14,033,231	2,385,517	3,879,183	35,705		7,862,117	1,509,648	4,668,019	1,744,397
2003	338,850	570,054	12,387,416	2,998,921	3,945,072	75	720,000	7,656,654	2,243,024	5,219,397	1,828,685
2004	396,948	451,734	11,342,804	3,894,943	3,893,337	1,062,190	1,100,001	9,801,085	3,002,387	4,861,627	1,675,290
2005	251,458	385,516	8,634,677	3,990,836	4,190,636	92,665	1,956,955	4,900,796	3,294,454	5,631,429	2,385,581
2006	768,796	596,434	3,939,211	4,870,733	4,473,299	78,056	967,119	4,256,604	4,047,808	5,796,862	1,822,833
<b>TOTAL</b>	<b>2,393,592</b>	<b>2,003,738</b>	<b>50,337,339</b>	<b>18,140,950</b>	<b>20,381,527</b>	<b>1,268,691</b>	<b>4,744,075</b>	<b>34,477,256</b>	<b>14,097,321</b>	<b>26,177,334</b>	<b>9,456,786</b>
O.D.			101,410	100,893	45,526			31,539	65,830	4,154	7,706

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	1,010,501		20,132,818	3,337,336	5,461,881	129,930		19,200,722	2,607,163	6,946,041	1,941,514
2003	554,492	734,213	18,717,927	4,153,498	5,426,881	165	805,620	18,457,228	3,553,782	7,363,148	1,991,438
2004	501,779	653,915	18,209,249	4,812,393	5,254,122	1,302,234	1,384,628	19,215,391	4,279,195	6,587,231	1,842,819
2005	437,490	830,789	19,243,930	4,346,404	5,200,267	204,381	1,589,133	16,949,427	3,812,758	6,888,210	2,516,788
2006	1,099,797	1,166,562	21,463,540	5,301,180	4,961,282	386,321	2,088,120	17,815,239	4,217,267	5,690,173	1,913,975
<b>TOTAL</b>	<b>3,604,059</b>	<b>3,385,479</b>	<b>97,767,464</b>	<b>21,950,811</b>	<b>26,304,433</b>	<b>2,023,031</b>	<b>5,867,501</b>	<b>91,638,007</b>	<b>18,470,165</b>	<b>33,474,803</b>	<b>10,206,534</b>
O.D.	253	12,686	374,884	82,544	62,700	127	10,814	191,432	44,378	13,125	8,306

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	204,875,737	100,402,959	10,214,840	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	5,920,860	1,280,135	57,917	
TOTAL LOSSES	210,796,597	101,683,094	10,272,757	
EXPECTED LOSSES	144,407,418	72,264,666	7,375,812	
CREDIBILITY	.47	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	6.916	3.336	.337	10.589
INDICATED (POST-TEST)	5.056	2.439	.246	7.741
PRES. ON RATE LEVEL	4.723	2.363	.241	7.327
DERIVED BY FORMULA	4.880	2.439	.246	7.565
UNDERLYING PRES. RATE	4.738	2.371	.242	7.351
PROPOSED	4.880	2.439	.246	7.565

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	8.181
IND. RATES				8.18	MINIMUM PREMIUM	
MAN. RATES	8.93	8.09	8.05	+ 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
2002	298,518	18,834,366	6.309		1	40	31	326	398
2003	309,100	14,512,317	4.695			39	39	295	373
2004	328,870	17,420,090	5.296			41	38	257	337
2005	341,434	16,603,888	4.862	1	2	26	50	245	324
2006	360,105	12,859,677	3.571	2		18	33	244	297
<b>TOTAL</b>	<b>1,638,027</b>	<b>80,230,338</b>	<b>4.898</b>	<b>4</b>	<b>3</b>	<b>164</b>	<b>191</b>	<b>1367</b>	<b>1729</b>
O.D.		1,205,482	.073			4		21	25

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		610,054	7,406,743	1,018,025	2,231,828		1,515,904	3,126,048	610,701	1,735,040	580,023
2003			6,538,476	1,218,015	1,703,058			2,252,873	676,465	1,635,099	488,331
2004	88,881		7,068,465	1,228,018	1,745,607	16,116		3,446,205	1,136,762	1,994,453	695,583
2005	89,051	844,175	3,995,345	1,849,961	1,398,234		2,527,854	1,434,302	1,433,068	2,464,705	567,193
2006	398,430		3,190,134	1,548,150	2,103,205	197,501		1,572,104	737,264	2,547,772	565,117
<b>TOTAL</b>	<b>576,362</b>	<b>1,454,229</b>	<b>28,199,163</b>	<b>6,862,169</b>	<b>9,181,932</b>	<b>213,617</b>	<b>4,043,758</b>	<b>11,831,532</b>	<b>4,594,260</b>	<b>10,377,069</b>	<b>2,896,247</b>
O.D.			769,046		131,729			121,596		146,790	36,321

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		256,802	10,766,855	1,424,215	3,142,409		818,959	8,057,288	1,054,679	2,581,746	645,566
2003		148,086	9,890,559	1,704,145	2,346,171		69,206	5,857,534	1,076,280	2,306,116	531,792
2004	132,397	278,641	11,238,154	1,641,627	2,363,715	24,775	281,863	9,180,555	1,674,235	2,705,734	765,141
2005	155,871	942,898	8,696,214	1,944,677	1,804,362		1,526,317	5,875,530	1,601,132	2,992,751	598,389
2006	472,293	465,393	10,228,026	2,067,798	2,299,916	715,452	511,802	6,153,224	1,202,399	2,363,570	593,373
<b>TOTAL</b>	<b>760,561</b>	<b>2,091,820</b>	<b>50,819,808</b>	<b>8,782,462</b>	<b>11,956,573</b>	<b>740,227</b>	<b>3,208,147</b>	<b>35,124,131</b>	<b>6,608,725</b>	<b>12,949,917</b>	<b>3,134,261</b>
O.D.	574	41,483	1,124,508	52,049	178,037		12,704	320,734	21,817	183,710	39,601

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	94,244,697	40,733,290	3,173,862			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	2,944,778	543,475	21,302			
TOTAL LOSSES	97,189,475	41,276,765	3,195,164			
EXPECTED LOSSES	71,417,977	29,746,570	2,653,603			
CREDIBILITY	.31	.72	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	5.933	2.520	.195	8.648		
INDICATED (POST-TEST)	4.337	1.842	.143	6.322		
PRES. ON RATE LEVEL	4.346	1.810	.162	6.318		
DERIVED BY FORMULA	4.343	1.833	.143	6.319		
UNDERLYING PRES. RATE	4.360	1.816	.162	6.338		
PROPOSED	4.343	1.833	.143	6.319		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	6.833
IND. RATES				6.83	MINIMUM PREMIUM	
MAN. RATES	7.93	7.24	6.94	+ 6.83	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES									
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL				
2002	150,410	13,542,709	9.003										
2003	148,776	8,514,258	5.722										
2004	149,270	10,738,285	7.193										
2005	171,247	11,135,911	6.502										
2006	192,605	7,039,594	3.654										
<b>TOTAL</b>	<b>812,308</b>	<b>50,970,757</b>	<b>6.275</b>										
O.D.		189,434	.023										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			6,745,211	523,647	1,309,706			3,186,285	351,683	1,036,003	390,174
2003			4,806,921	300,304	755,531			1,435,791	187,200	724,007	304,504
2004	3,000		5,143,988	344,413	1,109,365	26,047		2,585,718	126,315	1,032,442	366,997
2005			3,932,670	725,700	1,211,170			2,925,898	521,573	1,377,787	441,113
2006			1,433,748	512,346	1,508,439			711,576	367,830	2,035,546	470,109
<b>TOTAL</b>	<b>3,000</b>		<b>22,062,538</b>	<b>2,406,410</b>	<b>5,894,211</b>	<b>26,047</b>		<b>10,845,268</b>	<b>1,554,601</b>	<b>6,205,785</b>	<b>1,972,897</b>
O.D.			132,103	8,764	1,346			23,789	8,520	5,290	9,622

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			9,623,875	732,584	1,844,069			6,317,566	607,358	1,541,566	434,264
2003		108,239	7,115,525	459,062	1,043,962		43,860	3,649,053	325,888	1,020,323	331,605
2004	4,469	194,825	7,795,697	577,120	1,491,629	40,041	184,562	5,897,953	349,078	1,380,959	403,697
2005	3,649	247,532	6,649,516	957,410	1,501,845		241,774	5,383,318	762,723	1,679,836	465,374
2006	3,111	231,507	5,132,703	999,696	1,561,225	733	306,294	3,705,908	768,815	1,858,919	493,614
<b>TOTAL</b>	<b>11,229</b>	<b>782,103</b>	<b>36,317,316</b>	<b>3,725,872</b>	<b>7,442,730</b>	<b>40,774</b>	<b>776,490</b>	<b>24,953,798</b>	<b>2,813,862</b>	<b>7,481,603</b>	<b>2,128,554</b>
O.D.		3,305	203,448	8,672	2,816		1,217	69,764	7,976	7,767	10,450

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	63,159,444	21,491,298	2,139,004			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,793,695	294,065	13,583			
TOTAL LOSSES	64,953,139	21,785,363	2,152,587			
EXPECTED LOSSES	43,060,447	15,100,806	1,624,616			
CREDIBILITY	.19	.45	.67			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	7.996	2.682	.265	10.943		
INDICATED (POST-TEST)	5.845	1.961	.194	8.000		
PRES. ON RATE LEVEL	5.284	1.853	.199	7.336		
DERIVED BY FORMULA	5.391	1.902	.196	7.489		
UNDERLYING PRES. RATE	5.301	1.859	.200	7.360		
PROPOSED	5.391	1.902	.196	7.489		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	8.099
IND. RATES				8.10	MINIMUM PREMIUM	
MAN. RATES	9.28	8.37	8.06	+ 8.10	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	88,091	8,725,695	9.905	2	1	21	14	63	101	
2003	75,633	5,426,480	7.174			16	6	50	72	
2004	70,870	8,945,161	12.621	2		14	15	63	94	
2005	89,122	4,625,419	5.189			11	12	42	65	
2006	101,138	9,929,444	9.817	3	2	10	30	65	110	
<b>TOTAL</b>	<b>424,854</b>	<b>37,652,199</b>	<b>8.862</b>	<b>7</b>	<b>3</b>	<b>72</b>	<b>77</b>	<b>283</b>	<b>442</b>	
O.D.		6,927	.001							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	610,721	915,721	3,967,340	404,278	416,991	9,055	437,325	1,067,035	240,253	399,706	257,270
2003			3,278,683	177,579	324,552			1,072,865	66,932	288,441	217,428
2004	1,159,915		2,823,174	718,157	625,415	22,284		2,248,099	498,102	685,091	164,924
2005			1,852,601	454,359	260,996			877,740	544,688	366,358	268,677
2006	483,871	914,481	1,589,434	1,114,395	587,139	2,200	1,228,124	960,692	1,838,663	919,804	290,641
<b>TOTAL</b>	<b>2,254,507</b>	<b>1,830,202</b>	<b>13,511,232</b>	<b>2,868,768</b>	<b>2,215,093</b>	<b>33,539</b>	<b>1,665,449</b>	<b>6,226,431</b>	<b>3,188,638</b>	<b>2,659,400</b>	<b>1,198,940</b>
O.D.											6,927

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	967,993	693,738	5,824,055	565,588	587,122	32,951	425,203	2,825,509	414,917	594,763	286,342
2003		73,838	4,846,249	272,928	453,856		32,882	2,712,812	132,012	409,009	236,779
2004	1,697,604	105,987	4,299,267	897,201	859,874	33,342	139,127	4,498,373	733,700	945,159	181,416
2005	1,852	122,918	3,271,853	508,505	371,344		126,935	2,733,807	573,256	496,841	283,454
2006	718,770	683,146	5,326,755	1,124,610	746,321	54,932	1,267,988	5,919,747	1,480,745	1,062,861	305,173
<b>TOTAL</b>	<b>3,386,219</b>	<b>1,679,627</b>	<b>23,568,179</b>	<b>3,368,832</b>	<b>3,018,517</b>	<b>121,225</b>	<b>1,992,135</b>	<b>18,690,248</b>	<b>3,334,630</b>	<b>3,508,633</b>	<b>1,293,164</b>
O.D.											7,619

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	49,437,633	13,230,612	1,300,783	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,508,307	166,520	16,616	
TOTAL LOSSES	50,945,940	13,397,132	1,317,399	
EXPECTED LOSSES	36,516,201	8,709,508	1,992,565	
CREDIBILITY	.13	.29	.43	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	11.991	3.153	.310	15.454
INDICATED (POST-TEST)	8.765	2.305	.227	11.297
PRES. ON RATE LEVEL	8.567	2.043	.468	11.078
DERIVED BY FORMULA	8.593	2.119	.364	11.076
UNDERLYING PRES. RATE	8.595	2.050	.469	11.114
PROPOSED	8.595	2.119	.364	11.078

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	11.980
IND. RATES				11.98	MINIMUM PREMIUM	
MAN. RATES	14.61	12.81	12.17	+ 11.98	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	46,872	1,700,009	3.626			4	6	30	40	
2003	53,362	3,615,905	6.776			7	11	33	51	
2004	58,007	2,904,402	5.006			8	8	47	63	
2005	76,029	7,134,533	9.383			13	14	36	63	
2006	77,098	2,843,487	3.688			4	5	40	49	
<b>TOTAL</b>	<b>311,368</b>	<b>18,198,336</b>	<b>5.845</b>			<b>36</b>	<b>44</b>	<b>186</b>	<b>266</b>	
O.D.		3,142	.001							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			588,143	232,547	294,416			126,902	76,848	287,869	93,284
2003			1,438,761	323,552	225,694			734,518	335,168	345,283	212,929
2004			1,185,437	363,982	275,732			338,009	132,063	351,421	257,758
2005			2,536,088	598,251	190,958			2,849,140	374,694	315,936	269,466
2006			765,383	117,246	349,771			570,910	142,872	692,336	204,969
<b>TOTAL</b>			<b>6,513,812</b>	<b>1,635,578</b>	<b>1,336,571</b>			<b>4,619,479</b>	<b>1,061,645</b>	<b>1,992,845</b>	<b>1,038,406</b>
O.D.											3,142

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			863,394	325,333	414,537			336,036	132,718	428,349	103,825
2003		32,190	2,159,005	444,378	315,744		22,274	1,906,072	511,162	493,701	231,880
2004		48,477	1,970,022	448,636	381,565		28,901	954,543	198,930	468,086	283,534
2005	2,284	150,602	3,998,755	640,363	313,618		156,241	3,367,097	462,899	434,892	284,287
2006	968	74,335	1,575,027	254,251	373,080	285	136,987	1,631,279	294,582	641,376	215,217
<b>TOTAL</b>	<b>3,252</b>	<b>305,604</b>	<b>10,566,203</b>	<b>2,112,961</b>	<b>1,798,544</b>	<b>285</b>	<b>344,403</b>	<b>8,195,027</b>	<b>1,600,291</b>	<b>2,466,404</b>	<b>1,118,743</b>
O.D.											3,356

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	19,414,774	7,978,200	1,122,099			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	507,788	128,359	6,345			
TOTAL LOSSES	19,922,562	8,106,559	1,128,444			
EXPECTED LOSSES	12,081,079	5,987,608	725,487			
CREDIBILITY	.10	.24	.35			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	6.398	2.604	.362	9.364		
INDICATED (POST-TEST)	4.677	1.904	.265	6.846		
PRES. ON RATE LEVEL	3.868	1.917	.232	6.017		
DERIVED BY FORMULA	3.949	1.914	.244	6.107		
UNDERLYING PRES. RATE	3.880	1.923	.233	6.036		
PROPOSED	3.949	1.914	.244	6.107		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	6.604
IND. RATES				6.60	MINIMUM PREMIUM	
MAN. RATES	7.88	6.95	6.61	+ 6.60	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
2002	13,970	1,280,638	9.167			13,970			2		5	7
2003	7,170	235,955	3.290			7,170			1	1	3	5
2004	5,934	304,639	5.133			5,934			1	1	1	3
2005	8,609	467,476	5.430			8,609			1	2	8	11
2006	5,972	206,598	3.459			5,972				1	4	5
<b>TOTAL</b>	<b>41,655</b>	<b>2,495,306</b>	<b>5.990</b>			<b>41,655</b>			<b>5</b>	<b>5</b>	<b>21</b>	<b>31</b>
O.D.		105										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			431,341		92,281			597,707		129,181	30,128
2003			97,736	19,017	19,261			19,804	40,143	17,340	22,654
2004			128,731	46,248	3,750			41,335	69,373	1,359	13,843
2005			120,545	90,866	43,634			14,292	81,012	76,976	40,151
2006				77,965	39,693				20,796	41,281	26,863
<b>TOTAL</b>			<b>778,353</b>	<b>234,096</b>	<b>198,619</b>			<b>673,138</b>	<b>211,324</b>	<b>266,137</b>	<b>133,639</b>
O.D.											105

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			516,975		129,931			1,018,808		192,221	33,532
2003		2,212	147,679	26,394	26,712		609	59,404	58,850	25,354	24,670
2004		5,217	211,459	54,399	8,431		4,161	141,479	85,178	6,883	15,227
2005	120	10,850	300,335	87,855	58,333		6,656	149,333	76,573	95,870	42,359
2006	220	8,916	219,373	69,187	46,419	41	5,094	66,906	22,133	38,646	28,206
<b>TOTAL</b>	<b>340</b>	<b>27,195</b>	<b>1,395,821</b>	<b>237,835</b>	<b>269,826</b>	<b>41</b>	<b>16,520</b>	<b>1,435,930</b>	<b>242,734</b>	<b>358,974</b>	<b>143,994</b>
O.D.											117

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,875,847	1,109,369	144,111			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	72,021	9,693	486			
TOTAL LOSSES	2,947,868	1,119,062	144,597			
EXPECTED LOSSES	1,979,862	959,731	77,063			
CREDIBILITY	.03	.06	.09			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	7.077	2.687	.347	10.111		
INDICATED (POST-TEST)	5.173	1.964	.254	7.391		
PRES. ON RATE LEVEL	4.738	2.297	.184	7.219		
DERIVED BY FORMULA	4.751	2.277	.190	7.218		
UNDERLYING PRES. RATE	4.753	2.304	.185	7.242		
PROPOSED	4.752	2.277	.190	7.219		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	7.807
IND. RATES				7.81	MINIMUM PREMIUM	
MAN. RATES	9.69	8.46	7.93	+ 7.81	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	55,714	3,209,107	5.759			8	5	32	45
2003	50,742	4,222,512	8.321			10	7	42	59
2004	54,530	4,022,528	7.376			9	7	59	75
2005	54,309	2,625,981	4.835	1		6	5	46	58
2006	58,535	3,041,968	5.196			4	4	61	69
<b>TOTAL</b>	<b>273,830</b>	<b>17,122,096</b>	<b>6.253</b>	<b>1</b>		<b>37</b>	<b>28</b>	<b>240</b>	<b>306</b>
O.D.		18,517	.006					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,548,446	139,968	224,190			697,038	198,068	291,444	109,953
2003			2,286,777	354,219	249,784			664,977	193,323	246,187	227,245
2004			2,022,341	203,100	477,655			596,683	181,456	424,859	116,434
2005	87,558		993,156	127,350	284,993			519,351	82,657	351,520	179,396
2006			851,299	89,768	437,251			727,583	60,526	699,666	175,875
<b>TOTAL</b>	<b>87,558</b>		<b>7,702,019</b>	<b>914,405</b>	<b>1,673,873</b>			<b>3,205,632</b>	<b>716,030</b>	<b>2,013,676</b>	<b>808,903</b>
O.D.					10,646					7,519	352

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			2,192,424	195,816	315,659			1,563,141	342,064	433,668	122,378
2003		51,524	3,424,258	493,638	352,052		20,391	1,718,799	302,511	351,538	247,470
2004		78,224	3,139,135	304,814	642,329		49,829	1,625,774	277,320	570,470	128,077
2005	150,313		1,711,954	196,293	353,954		63,559	1,417,782	157,258	425,209	189,263
2006	944		1,691,559	267,731	455,816	122	155,838	1,816,561	263,973	644,573	184,669
<b>TOTAL</b>	<b>151,257</b>	<b>273,569</b>	<b>12,159,330</b>	<b>1,458,292</b>	<b>2,119,810</b>	<b>122</b>	<b>289,617</b>	<b>8,142,057</b>	<b>1,343,126</b>	<b>2,425,458</b>	<b>871,857</b>
O.D.		48	2,464	705	13,530		19	1,122	470	9,713	387

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	21,019,605	7,371,104	872,244			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	545,931	98,761	4,725			
TOTAL LOSSES	21,565,536	7,469,865	876,969			
EXPECTED LOSSES	13,406,717	5,720,308	602,426			
CREDIBILITY	.09	.22	.32			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	7.876	2.728	.320	10.924		
INDICATED (POST-TEST)	5.757	1.994	.234	7.985		
PRES. ON RATE LEVEL	4.881	2.082	.219	7.182		
DERIVED BY FORMULA	4.960	2.063	.224	7.247		
UNDERLYING PRES. RATE	4.896	2.089	.220	7.205		
PROPOSED	4.960	2.063	.224	7.247		
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	7.837
IND. RATES				7.84	MINIMUM PREMIUM	
MAN. RATES	9.41	8.36	7.89	+ 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
2002	97,753	13,980,113	14.301	3	1	33	31	174	242
2003	108,548	15,364,846	14.154	2		37	44	133	216
2004	116,462	12,943,895	11.114			28	43	132	203
2005	110,743	22,873,911	20.654	4	3	34	40	156	237
2006	122,567	12,780,482	10.427		1	14	43	136	194
<b>TOTAL</b>	<b>556,073</b>	<b>77,943,247</b>	<b>14.017</b>	<b>9</b>	<b>5</b>	<b>146</b>	<b>201</b>	<b>731</b>	<b>1092</b>
O.D.		105,618	.018				1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	581,705	355,292	5,183,620	1,017,324	1,075,135	1,091,632	205,239	2,146,419	773,110	1,137,344	413,293
2003	6,000		6,804,174	1,405,911	484,236			3,310,853	1,827,649	1,087,043	438,980
2004			4,300,207	1,641,950	828,253			3,528,625	1,144,698	1,028,396	471,766
2005	979,110	1,696,533	5,240,707	1,503,213	1,144,243	647,982	5,392,928	2,286,056	1,880,040	1,364,841	738,258
2006		368,504	2,299,872	2,174,343	1,008,571		950,000	2,176,848	2,010,694	1,440,362	351,288
<b>TOTAL</b>	<b>1,566,815</b>	<b>2,420,329</b>	<b>23,828,580</b>	<b>7,742,741</b>	<b>4,540,438</b>	<b>1,739,614</b>	<b>6,548,167</b>	<b>13,448,801</b>	<b>7,636,191</b>	<b>6,057,986</b>	<b>2,413,585</b>
O.D.				58,829	5,838				37,053	3,509	389

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	914,449	642,564	7,585,583	1,423,238	1,513,788	1,131,186	476,377	5,548,015	1,335,161	1,692,368	459,995
2003	9,818	147,650	9,882,702	1,922,933	702,555		91,762	7,948,071	2,741,784	1,579,666	478,049
2004		175,531	7,158,604	1,968,858	1,178,171		255,239	8,271,356	1,605,070	1,453,032	518,943
2005	1,628,734	1,009,397	9,861,436	1,659,656	1,525,023	1,299,102	1,987,731	7,673,927	1,687,676	1,780,558	778,862
2006	7,948	565,520	8,819,577	2,069,335	1,282,630	42,722	1,404,969	8,053,280	1,825,049	1,574,088	368,852
<b>TOTAL</b>	<b>2,560,949</b>	<b>2,540,662</b>	<b>43,307,902</b>	<b>9,044,020</b>	<b>6,202,167</b>	<b>2,473,010</b>	<b>4,216,078</b>	<b>37,494,649</b>	<b>9,194,740</b>	<b>8,079,712</b>	<b>2,604,701</b>
O.D.		737	34,942	65,723	9,061		536	22,754	44,562	6,366	410

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	92,652,219	32,646,351	2,605,111	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,402,199	393,174	16,129	
TOTAL LOSSES	95,054,418	33,039,525	2,621,240	
EXPECTED LOSSES	57,859,395	21,531,147	2,012,985	
CREDIBILITY	.15	.35	.52	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	17.094	5.942	.471	23.507
INDICATED (POST-TEST)	12.496	4.344	.344	17.184
PRES. ON RATE LEVEL	10.372	3.859	.361	14.592
DERIVED BY FORMULA	10.691	4.029	.352	15.072
UNDERLYING PRES. RATE	10.405	3.872	.362	14.639
PROPOSED	10.691	4.029	.352	15.072

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	16.300
IND. RATES				16.30	MINIMUM PREMIUM	
MAN. RATES	18.46	16.46	16.03	+ 16.30	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
2002	203,311	5,197,809	2.556			13	8	88	109		
2003	207,497	3,728,430	1.796			9	8	67	84		
2004	223,785	3,619,311	1.617			8	8	69	85		
2005	242,268	3,762,746	1.553			5	16	82	103		
2006	254,121	3,967,782	1.561			3	13	89	106		
<b>TOTAL</b>	<b>1,130,982</b>	<b>20,276,078</b>	<b>1.793</b>			<b>1</b>		<b>38</b>	<b>53</b>	<b>395</b>	<b>487</b>
O.D.		470,095	.041					1	1	6	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			2,450,693	262,959	523,111			989,568	160,617	523,554	287,307
2003			1,472,753	243,163	548,427			426,794	239,022	531,281	266,990
2004			1,246,059	328,650	414,247			541,770	296,514	517,951	274,120
2005			781,875	789,869	415,254			393,015	452,662	528,400	401,671
2006	505,687		360,445	636,517	711,978			209,006	257,051	909,452	377,646
<b>TOTAL</b>	<b>505,687</b>		<b>6,311,825</b>	<b>2,261,158</b>	<b>2,613,017</b>			<b>2,560,153</b>	<b>1,405,866</b>	<b>3,010,638</b>	<b>1,607,734</b>
O.D.			155,384	65,213	46,854			33,173	45,050	43,689	80,732

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			3,597,617	367,880	736,536			2,620,376	277,385	779,047	319,773
2003		33,539	2,235,737	346,722	750,649		13,204	1,146,301	369,446	748,206	290,752
2004		50,937	2,070,774	420,293	556,907		47,367	1,572,588	417,157	697,135	301,532
2005	786	80,454	2,258,674	755,168	540,665		71,869	1,595,204	469,201	657,766	423,763
2006	748,537	120,621	2,827,322	727,564	766,334	510	127,430	1,579,856	387,786	836,761	396,528
<b>TOTAL</b>	<b>749,323</b>	<b>285,551</b>	<b>12,990,124</b>	<b>2,617,627</b>	<b>3,351,091</b>	<b>510</b>	<b>259,870</b>	<b>8,514,325</b>	<b>1,920,975</b>	<b>3,718,915</b>	<b>1,732,348</b>
O.D.		9,016	327,693	64,584	59,150		5,416	145,874	43,819	54,623	85,163

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	23,287,702	11,830,784	1,817,511			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	550,953	140,633	11,058			
TOTAL LOSSES	23,838,655	11,971,417	1,828,569			
EXPECTED LOSSES	13,345,588	7,498,411	1,357,178			
CREDIBILITY	.24	.56	.83			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.108	1.058	.162	3.328		
INDICATED (POST-TEST)	1.541	.773	.118	2.432		
PRES. ON RATE LEVEL	1.176	.661	.120	1.957		
DERIVED BY FORMULA	1.264	.724	.118	2.106		
UNDERLYING PRES. RATE	1.180	.663	.120	1.963		
PROPOSED	1.264	.724	.118	2.106		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	2.277
IND. RATES				2.28	MINIMUM PREMIUM	
MAN. RATES	2.08	2.01	2.15	+ 2.28	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	913,064	24,034,950	2.632			58	48	342	448	
2003	882,942	20,130,367	2.279	3	1	43	49	323	419	
2004	831,909	25,328,208	3.044	8		39	41	319	407	
2005	894,407	18,307,169	2.046		1	36	43	309	389	
2006	936,392	14,593,965	1.558	1		14	50	322	387	
<b>TOTAL</b>	<b>4,458,714</b>	<b>102,394,659</b>	<b>2.297</b>	<b>12</b>	<b>2</b>	<b>190</b>	<b>231</b>	<b>1615</b>	<b>2050</b>	
O.D.		474,362	.010			1		7	8	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			11,156,596	1,156,299	2,019,126			4,887,298	865,390	2,505,341	1,444,900
2003	900,343	79,455	8,172,720	1,202,728	2,028,778	38,631	119,668	3,261,470	710,665	2,241,196	1,374,713
2004	2,470,076		8,016,250	974,649	2,187,066	2,332,545		3,742,225	1,209,769	3,021,597	1,374,031
2005		393,748	6,102,000	1,302,104	2,455,964		95,451	2,013,638	1,070,950	3,324,330	1,548,984
2006	372,167		2,097,452	1,727,864	2,951,305	5,000		1,382,258	1,218,606	3,516,676	1,322,637
<b>TOTAL</b>	<b>3,742,586</b>	<b>473,203</b>	<b>35,545,018</b>	<b>6,363,644</b>	<b>11,642,239</b>	<b>2,376,176</b>	<b>215,119</b>	<b>15,286,889</b>	<b>5,075,380</b>	<b>14,609,140</b>	<b>7,065,265</b>
O.D.			241,482		47,676			82,572		68,461	34,171

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			15,674,464	1,617,663	2,842,930			10,506,271	1,494,529	3,727,952	1,608,174
2003	1,246,459	394,004	11,961,287	1,705,794	2,791,301	74,364	416,521	7,368,238	1,156,675	3,153,581	1,497,062
2004	3,328,427	302,194	12,163,563	1,407,440	2,922,684	1,667,942	272,736	8,982,763	1,816,273	4,034,443	1,511,434
2005	6,143	1,048,707	11,651,715	1,743,282	3,007,116		491,184	7,015,525	1,444,236	3,955,687	1,634,178
2006	556,588	458,336	10,496,849	2,408,393	3,100,275	26,073	594,409	7,309,409	1,695,262	3,279,120	1,388,769
<b>TOTAL</b>	<b>5,137,617</b>	<b>2,203,241</b>	<b>61,947,878</b>	<b>8,882,572</b>	<b>14,664,306</b>	<b>1,768,379</b>	<b>1,774,850</b>	<b>41,182,206</b>	<b>7,606,975</b>	<b>18,150,783</b>	<b>7,639,617</b>
O.D.		9,067	360,460	9,172	63,456		6,575	212,037	9,097	89,658	37,002

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	114,602,310	49,476,019	7,676,619			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	3,751,339	579,344	48,115			
TOTAL LOSSES	118,353,649	50,055,363	7,724,734			
EXPECTED LOSSES	91,760,333	33,975,401	6,197,613			
CREDIBILITY	.60	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.654	1.123	.173	3.950		
INDICATED (POST-TEST)	1.940	.821	.126	2.887		
PRES. ON RATE LEVEL	2.051	.760	.139	2.950		
DERIVED BY FORMULA	1.984	.821	.126	2.931		
UNDERLYING PRES. RATE	2.058	.762	.139	2.959		
PROPOSED	1.984	.821	.126	2.931		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.169
IND. RATES				3.17	MINIMUM PREMIUM	
MAN. RATES	3.83	3.42	3.24	+ 3.17	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	62,376	3,138,209	5.031			9	11	63	83
2003	59,961	2,455,288	4.094			7	6	58	71
2004	51,674	2,326,600	4.502			6	4	42	52
2005	44,570	1,140,100	2.557			1	8	18	27
2006	82,999	1,106,608	1.333			2	1	22	25
<b>TOTAL</b>	<b>301,580</b>	<b>10,166,805</b>	<b>3.371</b>			<b>25</b>	<b>30</b>	<b>203</b>	<b>258</b>
O.D.		90							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,276,481	524,346	264,096			349,119	191,556	312,275	220,336
2003			1,217,171	162,807	218,194			387,794	79,249	284,859	105,214
2004			963,013	90,578	412,519			311,171	168,630	285,768	94,921
2005			158,611	268,716	156,704			64,221	127,985	291,492	72,371
2006			412,953	30,368	117,375			175,424	20,373	197,836	152,279
<b>TOTAL</b>			<b>4,028,229</b>	<b>1,076,815</b>	<b>1,168,888</b>			<b>1,287,729</b>	<b>587,793</b>	<b>1,372,230</b>	<b>645,121</b>
O.D.											90

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,873,874	733,560	371,847			924,467	330,818	464,665	245,234
2003		27,508	1,823,948	230,925	302,142		11,929	1,001,304	131,739	400,660	114,578
2004		37,985	1,534,405	150,634	540,833		27,151	900,496	236,864	385,151	104,413
2005	159	21,780	626,853	253,595	198,542		16,259	390,542	143,623	346,445	76,351
2006	454	38,234	772,950	94,914	131,867	41	48,428	563,165	79,527	183,544	159,893
<b>TOTAL</b>	<b>613</b>	<b>125,507</b>	<b>6,632,030</b>	<b>1,463,628</b>	<b>1,545,231</b>	<b>41</b>	<b>103,767</b>	<b>3,779,974</b>	<b>922,571</b>	<b>1,780,465</b>	<b>700,469</b>
O.D.											95

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,641,932	5,711,895	700,564			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	321,837	97,359	6,247			
TOTAL LOSSES	10,963,769	5,809,254	706,811			
EXPECTED LOSSES	7,430,931	4,722,742	708,714			
CREDIBILITY	.10	.23	.34			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.635	1.926	.234	5.795		
INDICATED (POST-TEST)	2.657	1.408	.171	4.236		
PRES. ON RATE LEVEL	2.456	1.561	.234	4.251		
DERIVED BY FORMULA	2.476	1.526	.213	4.215		
UNDERLYING PRES. RATE	2.464	1.566	.235	4.265		
PROPOSED	2.488	1.534	.214	4.236		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	4.581
IND. RATES				4.58	MINIMUM PREMIUM	
MAN. RATES	5.35	4.88	4.67	+ 4.58	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	777,383	24,439,490	3.143	1		57	58	453	569
2003	785,062	34,434,259	4.386	1	2	71	49	465	588
2004	785,721	28,980,066	3.688	1		75	69	439	584
2005	846,352	22,262,183	2.630			42	56	412	510
2006	834,241	16,160,063	1.937		1	13	46	420	480
<b>TOTAL</b>	<b>4,028,759</b>	<b>126,276,061</b>	<b>3.134</b>	<b>3</b>	<b>3</b>	<b>258</b>	<b>278</b>	<b>2189</b>	<b>2731</b>
O.D.		887,568	.022	1				2	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	153,329		10,735,385	1,622,360	2,723,993	5,000		3,639,240	848,331	3,273,785	1,438,067
2003	126,544	1,072,699	13,319,082	1,328,007	2,780,378	169	2,285,339	8,122,253	947,009	3,024,418	1,428,361
2004	279,552		13,056,162	2,669,694	2,928,905	3,568		3,414,459	1,987,573	3,192,462	1,447,691
2005			7,162,037	2,041,909	3,599,831			3,392,595	1,036,946	3,548,170	1,480,695
2006		289,297	2,596,376	1,715,361	2,844,163		1,578,607	595,054	1,266,620	3,768,872	1,505,713
<b>TOTAL</b>	<b>559,425</b>	<b>1,361,996</b>	<b>46,869,042</b>	<b>9,377,331</b>	<b>14,877,270</b>	<b>8,737</b>	<b>3,863,946</b>	<b>19,163,601</b>	<b>6,086,479</b>	<b>16,807,707</b>	<b>7,300,527</b>
O.D.	729,338				7,059	136,408				5,513	9,250

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	243,026		15,597,717	2,269,682	3,835,368	18,195		9,030,504	1,465,070	4,871,402	1,600,569
2003	207,075	1,069,425	19,242,521	1,937,216	3,827,537	375	1,226,325	13,129,269	1,577,191	4,262,198	1,555,485
2004	416,417	517,143	20,885,285	3,455,287	4,007,471	5,484	299,093	9,944,740	2,765,732	4,308,120	1,592,460
2005	6,970	521,385	14,234,650	2,554,198	4,358,035		404,347	9,222,384	1,530,972	4,237,605	1,562,133
2006	7,770	569,892	11,108,500	2,411,124	3,019,008	39,296	1,219,210	6,392,692	1,710,104	3,481,320	1,580,999
<b>TOTAL</b>	<b>881,258</b>	<b>2,677,845</b>	<b>81,068,673</b>	<b>12,627,507</b>	<b>19,047,419</b>	<b>63,350</b>	<b>3,148,975</b>	<b>47,719,589</b>	<b>9,049,069</b>	<b>21,160,645</b>	<b>7,891,646</b>
O.D.	759,876	60	2,388	619	8,669	191,975	14	916	369	7,045	10,016

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	136,514,919	61,901,342	7,901,662	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	4,202,453	725,204	47,549	
TOTAL LOSSES	140,717,372	62,626,546	7,949,211	
EXPECTED LOSSES	102,975,080	42,100,530	6,123,713	
CREDIBILITY	.56	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.493	1.554	.197	5.244
INDICATED (POST-TEST)	2.553	1.136	.144	3.833
PRES. ON RATE LEVEL	2.548	1.042	.151	3.741
DERIVED BY FORMULA	2.551	1.136	.144	3.831
UNDERLYING PRES. RATE	2.556	1.045	.152	3.753
PROPOSED	2.551	1.136	.144	3.831

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	4.143
IND. RATES				4.14	MINIMUM PREMIUM	
MAN. RATES	4.87	4.34	4.11	+ 4.14	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	593,897	17,983,717	3.028	1		44	42	368	455	
2003	622,095	23,425,376	3.765		1	45	48	390	484	
2004	642,545	20,689,818	3.219			39	46	381	466	
2005	659,222	17,732,867	2.689	1	1	27	37	406	472	
2006	703,700	14,075,186	2.000			13	29	402	444	
<b>TOTAL</b>	<b>3,221,459</b>	<b>93,906,964</b>	<b>2.915</b>	<b>2</b>	<b>2</b>	<b>168</b>	<b>202</b>	<b>1947</b>	<b>2321</b>	
O.D.		645,063	.020			2	1	5	8	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	326,800		7,833,581	1,137,258	1,951,791	16,000		2,410,800	676,596	2,315,517	1,315,374
2003		539,495	8,426,157	1,660,172	2,203,509		979,786	4,054,514	1,405,934	2,520,951	1,634,858
2004			6,811,252	1,271,927	2,138,381			5,264,165	819,539	2,848,511	1,536,043
2005	413,571	270,284	4,696,318	1,312,094	2,562,779	392	1,177,835	1,992,069	1,044,090	2,845,858	1,417,577
2006			2,292,568	1,135,086	3,174,308			890,342	839,145	4,111,042	1,632,695
<b>TOTAL</b>	<b>740,371</b>	<b>809,779</b>	<b>30,059,876</b>	<b>6,516,537</b>	<b>12,030,768</b>	<b>16,392</b>	<b>2,157,621</b>	<b>14,611,890</b>	<b>4,785,304</b>	<b>14,641,879</b>	<b>7,536,547</b>
O.D.			380,058	37,308	12,783			138,161		43,997	32,756

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	517,978		11,499,696	1,591,029	2,748,118	58,224		6,383,798	1,168,480	3,445,495	1,464,011
2003		509,803	12,437,225	2,313,784	3,036,048		701,392	8,637,861	2,178,054	3,564,613	1,780,360
2004		259,930	10,525,177	1,702,193	2,857,241		264,997	8,667,740	1,338,699	3,785,540	1,689,647
2005	709,955	483,402	9,619,209	1,688,281	3,087,018	866	1,010,174	6,670,753	1,365,811	3,405,632	1,495,544
2006	6,088	438,079	9,908,949	2,082,859	3,262,158	1,648	514,827	6,359,664	1,531,953	3,739,247	1,714,330
<b>TOTAL</b>	<b>1,234,021</b>	<b>1,691,214</b>	<b>53,990,256</b>	<b>9,378,146</b>	<b>14,990,583</b>	<b>60,738</b>	<b>2,491,390</b>	<b>36,719,816</b>	<b>7,582,997</b>	<b>17,940,527</b>	<b>8,143,892</b>
O.D.		5,455	581,909	44,661	17,608		4,069	355,634	6,574	56,013	35,136

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	97,134,502	50,017,109	8,179,028			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	3,043,971	636,312	46,013			
TOTAL LOSSES	100,178,473	50,653,421	8,225,041			
EXPECTED LOSSES	73,739,197	35,210,546	5,766,412			
CREDIBILITY	.48	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.110	1.572	.255	4.937		
INDICATED (POST-TEST)	2.273	1.149	.186	3.608		
PRES. ON RATE LEVEL	2.282	1.090	.178	3.550		
DERIVED BY FORMULA	2.278	1.149	.186	3.613		
UNDERLYING PRES. RATE	2.289	1.093	.179	3.561		
PROPOSED	2.275	1.147	.186	3.608		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.902
IND. RATES				3.90	MINIMUM PREMIUM	
MAN. RATES	4.35	3.97	3.90	+ 3.90	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	120,467	7,260,712	6.027			17	17	97	131
2003	124,888	6,149,467	4.923	1		16	12	81	110
2004	132,883	6,151,217	4.629			18	26	85	129
2005	141,717	7,365,548	5.197			14	22	87	123
2006	149,918	5,092,704	3.396			7	27	78	112
<b>TOTAL</b>	<b>669,873</b>	<b>32,019,648</b>	<b>4.780</b>	<b>1</b>		<b>72</b>	<b>104</b>	<b>428</b>	<b>605</b>
O.D.		48,031	.007					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			3,171,438	406,737	755,872			1,683,357	252,921	823,787	166,600
2003	495,786		2,362,097	118,488	682,978			1,167,440	209,068	878,337	235,273
2004			2,695,013	825,489	517,057			922,159	443,421	534,415	213,663
2005			2,122,901	762,924	588,838			2,272,229	716,884	726,241	175,531
2006			1,011,353	752,909	766,240			292,968	838,115	1,163,269	267,850
<b>TOTAL</b>	<b>495,786</b>		<b>11,362,802</b>	<b>2,866,547</b>	<b>3,310,985</b>			<b>6,338,153</b>	<b>2,460,409</b>	<b>4,126,049</b>	<b>1,058,917</b>
O.D.					10,174					703	37,154

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			4,486,095	569,026	1,064,266			3,280,131	436,795	1,225,798	185,426
2003	811,303	53,617	3,521,716	194,697	933,718		35,947	3,008,724	354,556	1,234,268	256,212
2004		109,683	4,452,231	1,010,472	727,822		78,971	2,589,182	615,293	734,196	235,029
2005	2,003	148,758	4,032,170	818,630	764,446		194,855	4,238,310	804,575	939,844	185,185
2006	3,106	179,011	3,996,822	880,707	855,388	1,647	232,375	2,950,512	825,357	1,132,217	281,243
<b>TOTAL</b>	<b>816,412</b>	<b>491,069</b>	<b>20,489,034</b>	<b>3,473,532</b>	<b>4,345,640</b>	<b>1,647</b>	<b>542,148</b>	<b>16,066,859</b>	<b>3,036,576</b>	<b>5,266,323</b>	<b>1,143,095</b>
O.D.	4	544	13,642	3,246	10,103			107	44	907	40,524

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	38,421,466	16,136,371	1,183,619			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,347,855	236,334	7,342			
TOTAL LOSSES	39,769,321	16,372,705	1,190,961			
EXPECTED LOSSES	32,609,418	12,673,998	904,328			
CREDIBILITY	.17	.40	.59			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	5.937	2.444	.178	8.559		
INDICATED (POST-TEST)	4.340	1.787	.130	6.257		
PRES. ON RATE LEVEL	4.852	1.886	.135	6.873		
DERIVED BY FORMULA	4.765	1.846	.132	6.743		
UNDERLYING PRES. RATE	4.868	1.892	.135	6.895		
PROPOSED	4.765	1.846	.132	6.743		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	7.292
IND. RATES				7.29	MINIMUM PREMIUM	
MAN. RATES	9.01	8.04	7.55	+ 7.29	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	48,878	3,453,884	7.066			12	4	44	60
2003	44,174	5,416,007	12.260			8	7	40	55
2004	44,349	2,666,807	6.013			8	3	35	46
2005	51,641	1,861,375	3.604	1		2	9	42	54
2006	50,374	1,590,613	3.157			2	8	48	58
<b>TOTAL</b>	<b>239,416</b>	<b>14,988,686</b>	<b>6.261</b>	<b>1</b>		<b>32</b>	<b>31</b>	<b>209</b>	<b>273</b>
O.D.		55,966	.023					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			2,141,213	99,816	205,701			559,451	88,766	239,856	119,081
2003			1,631,367	203,701	314,282			2,804,188	126,875	239,041	96,553
2004			1,464,183	130,739	158,501			477,910	95,572	212,864	127,038
2005	12,910		252,966	452,392	267,938			65,836	407,537	255,092	146,704
2006			393,470	226,396	254,790			196,052	88,738	315,576	115,591
<b>TOTAL</b>	<b>12,910</b>		<b>5,883,199</b>	<b>1,113,044</b>	<b>1,201,212</b>			<b>4,103,437</b>	<b>807,488</b>	<b>1,262,429</b>	<b>604,967</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
2002			3,143,301	139,642	289,627			1,481,426	153,298	356,904	132,537
2003		30,258	2,011,188	288,062	433,097		29,399	2,440,857	214,222	341,329	105,146
2004		55,620	2,220,611	190,301	226,271		38,931	1,254,172	154,828	289,139	139,742
2005	22,271	35,968	1,038,022	426,798	338,486		31,877	692,095	370,201	331,443	154,773
2006	1,012	61,500	1,353,980	280,317	284,064	173	68,066	813,997	151,281	295,789	121,371
<b>TOTAL</b>	<b>23,283</b>	<b>183,346</b>	<b>9,767,102</b>	<b>1,325,120</b>	<b>1,571,545</b>	<b>173</b>	<b>168,273</b>	<b>6,682,547</b>	<b>1,043,830</b>	<b>1,614,604</b>	<b>653,569</b>
O.D.					34,952					46,339	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,824,724	5,636,390	653,569			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	306,184	71,771	4,484			
TOTAL LOSSES	17,130,908	5,708,161	658,053			
EXPECTED LOSSES	7,555,968	4,137,109	572,204			
CREDIBILITY	.09	.20	.30			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	7.155	2.384	.275	9.814		
INDICATED (POST-TEST)	5.230	1.743	.201	7.174		
PRES. ON RATE LEVEL	3.146	1.723	.238	5.107		
DERIVED BY FORMULA	3.334	1.727	.227	5.288		
UNDERLYING PRES. RATE	3.156	1.728	.239	5.123		
PROPOSED	3.334	1.727	.227	5.288		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	5.718
IND. RATES				5.72	MINIMUM PREMIUM	
MAN. RATES	6.40	5.81	5.61	+ 5.72	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	27,033	770,818	2.851		1	2	1	9	13
2003	26,329	184,705	.701				1	7	8
2004	28,999	1,312,107	4.524			1		6	7
2005	28,496	266,939	.936			1	1	4	6
2006	30,175	300,362	.995			1		7	8
<b>TOTAL</b>	<b>141,032</b>	<b>2,834,931</b>	<b>2.010</b>		<b>1</b>	<b>5</b>	<b>3</b>	<b>33</b>	<b>42</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		166,055	271,360	9,078	46,039		14,210	180,136	15,504	63,140	5,296
2003				32,903	70,795				18,206	45,446	17,355
2004			210,281		11,857			1,053,090		20,435	16,444
2005			169,709	10,521	11,778			7,590	17,089	41,267	8,985
2006			143,193		55,644			25,500		71,613	4,412
<b>TOTAL</b>		<b>166,055</b>	<b>794,543</b>	<b>52,502</b>	<b>196,113</b>		<b>14,210</b>	<b>1,266,316</b>	<b>50,799</b>	<b>241,901</b>	<b>52,492</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		459,972	398,356	12,700	64,823		50,517	477,000	26,775	93,952	5,894
2003		63	11,114	44,893	96,207		15	6,202	27,418	63,742	18,900
2004		2,758	109,811	2,583	16,047		28,900	909,716	22,685	32,682	18,088
2005	171	9,887	257,482	19,040	18,264		2,085	50,663	19,333	48,902	9,479
2006	136	13,239	268,012	30,584	59,019		9,232	109,164	18,835	63,875	4,633
<b>TOTAL</b>	<b>307</b>	<b>485,919</b>	<b>1,044,775</b>	<b>109,800</b>	<b>254,360</b>		<b>90,749</b>	<b>1,552,745</b>	<b>115,046</b>	<b>303,153</b>	<b>56,994</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,174,495	782,359	56,994	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	53,398	15,577	579	
TOTAL LOSSES	3,227,893	797,936	57,573	
EXPECTED LOSSES	1,305,958	887,092	73,336	
CREDIBILITY	.06	.14	.21	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.289	.566	.041	2.896
INDICATED (POST-TEST)	1.673	.414	.030	2.117
PRES. ON RATE LEVEL	.923	.627	.052	1.602
DERIVED BY FORMULA	.968	.597	.047	1.612
UNDERLYING PRES. RATE	.926	.629	.052	1.607
PROPOSED	.968	.597	.047	1.612

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE
IND. RATES				1.74	MINIMUM PREMIUM
MAN. RATES	2.07	1.85	1.76	+ 1.74	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	44,463	2,240,101	5.038			6	5	43	54
2003	45,874	1,317,112	2.871			2	4	34	40
2004	54,280	2,116,577	3.899			6	4	44	54
2005	58,844	2,441,680	4.149			3	11	47	61
2006	63,342	1,756,749	2.773			2	5	59	66
<b>TOTAL</b>	<b>266,803</b>	<b>9,872,219</b>	<b>3.700</b>			<b>19</b>	<b>29</b>	<b>227</b>	<b>275</b>
O.D.		84,596	.031				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			992,442	181,157	212,692			369,748	62,209	325,781	96,072
2003			444,878	159,439	277,906			164,206	27,107	129,625	113,951
2004			1,122,128	85,058	294,721			251,229	34,056	220,660	108,725
2005			444,422	595,254	403,529			102,898	357,091	405,376	133,110
2006			236,641	283,299	411,751			71,411	153,162	484,695	115,790
<b>TOTAL</b>			<b>3,240,511</b>	<b>1,304,207</b>	<b>1,600,599</b>			<b>959,492</b>	<b>633,625</b>	<b>1,566,137</b>	<b>567,648</b>
O.D.				69,264					15,000		332

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,456,905	253,439	299,469			979,093	107,435	484,762	106,928
2003		10,239	699,214	220,350	379,849		5,049	422,960	46,708	182,003	124,093
2004		43,260	1,733,896	140,608	392,963		20,495	666,136	68,899	291,449	119,598
2005	445	54,374	1,552,962	574,370	505,457		34,140	773,445	348,675	499,168	140,431
2006	1,088	64,550	1,496,258	362,642	435,340	295	62,203	783,414	211,505	446,104	121,580
<b>TOTAL</b>	<b>1,533</b>	<b>172,423</b>	<b>6,939,235</b>	<b>1,551,409</b>	<b>2,013,078</b>	<b>295</b>	<b>121,887</b>	<b>3,625,048</b>	<b>783,222</b>	<b>1,903,486</b>	<b>612,630</b>
O.D.		2,658	80,040	57,652	4,798		844	16,643	12,363	1,418	352

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	10,960,606	6,327,426	612,982		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	259,783	84,647	3,425		
TOTAL LOSSES	11,220,389	6,412,073	616,407		
EXPECTED LOSSES	6,248,526	4,236,831	405,541		
CREDIBILITY	.09	.22	.32		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	4.205	2.403	.231	6.839	
INDICATED (POST-TEST)	3.074	1.757	.169	5.000	
PRES. ON RATE LEVEL	2.334	1.583	.152	4.069	
DERIVED BY FORMULA	2.401	1.621	.157	4.179	
UNDERLYING PRES. RATE	2.342	1.588	.152	4.082	
PROPOSED	2.401	1.621	.157	4.179	
<b>IND. RATES</b>					
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE
IND. RATES				4.52	MINIMUM PREMIUM
MAN. RATES	5.35	4.75	4.47	+ 4.52	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	15,117	890,397	5.890			3	3	10	16
2003	14,233	972,034	6.829			3	1	20	24
2004	16,877	627,451	3.717			1	1	5	7
2005	16,219	752,130	4.637			2	1	16	19
2006	15,763	260,374	1.651					8	8
<b>TOTAL</b>	<b>78,209</b>	<b>3,502,386</b>	<b>4.478</b>			<b>9</b>	<b>6</b>	<b>59</b>	<b>74</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			511,899	78,443	89,331			57,651	78,446	60,476	14,151
2003			483,976	25,918	104,841			195,018	7,010	136,127	19,144
2004			451,700	3,658	38,515			57,000	3,395	31,693	41,490
2005			411,160	3,145	101,625			117,618	3,000	70,817	44,765
2006					70,142					81,966	108,266
<b>TOTAL</b>			<b>1,858,735</b>	<b>111,164</b>	<b>404,454</b>			<b>427,287</b>	<b>91,851</b>	<b>381,079</b>	<b>227,816</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			751,468	109,742	125,777			152,660	135,477	89,988	15,750
2003		10,957	719,370	41,228	143,920		5,998	495,812	18,703	190,661	20,848
2004		16,718	663,049	17,552	55,045		4,543	145,875	9,317	42,117	45,639
2005	412	24,413	641,665	37,715	124,737		13,439	300,649	21,697	84,783	47,227
2006	28	4,099	102,353	24,260	67,588		4,902	61,967	17,542	71,812	113,679
<b>TOTAL</b>	<b>440</b>	<b>56,187</b>	<b>2,877,905</b>	<b>230,497</b>	<b>517,067</b>		<b>28,882</b>	<b>1,156,963</b>	<b>202,736</b>	<b>479,361</b>	<b>243,143</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,120,377	1,429,661	243,143	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	102,037	31,967	888	
TOTAL LOSSES	4,222,414	1,461,628	244,031	
EXPECTED LOSSES	2,531,624	1,909,083	115,749	
CREDIBILITY	.04	.09	.14	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	5.399	1.869	.312	7.580
INDICATED (POST-TEST)	3.947	1.366	.228	5.541
PRES. ON RATE LEVEL	3.227	2.433	.147	5.807
DERIVED BY FORMULA	3.256	2.337	.158	5.751
UNDERLYING PRES. RATE	3.237	2.441	.148	5.826
PROPOSED	3.256	2.337	.158	5.751

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	6.219
IND. RATES				6.22	MINIMUM PREMIUM	
MAN. RATES	7.74	6.79	6.38	+ 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
2002	50,185	2,352,706	4.688			5	5	43	53
2003	50,196	1,704,551	3.395			5	4	55	64
2004	53,807	1,722,720	3.201			3	4	48	55
2005	54,773	2,786,242	5.086			10	1	46	57
2006	56,614	1,265,525	2.235			2	2	34	38
<b>TOTAL</b>	<b>265,575</b>	<b>9,831,744</b>	<b>3.702</b>			<b>25</b>	<b>16</b>	<b>226</b>	<b>267</b>
O.D.		162,178	.061			1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,193,017	202,374	282,177			258,077	103,705	225,313	88,043
2003			746,924	73,720	230,078			300,322	54,651	191,000	107,856
2004			574,552	127,250	293,643			194,274	204,142	240,567	88,292
2005			1,515,366	70,248	269,984			606,156	27,859	209,750	86,879
2006			343,857	41,066	283,729			86,456	21,668	415,170	73,579
<b>TOTAL</b>			<b>4,373,716</b>	<b>514,658</b>	<b>1,359,611</b>			<b>1,445,285</b>	<b>412,025</b>	<b>1,281,800</b>	<b>444,649</b>
O.D.			142,700					19,154			324

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,751,350	283,121	397,302			683,388	179,099	335,264	97,992
2003		16,968	1,121,294	109,528	314,930		9,229	772,584	91,565	268,908	117,455
2004		23,687	965,620	173,791	386,209		18,448	628,998	269,646	327,066	97,121
2005	1,519	90,349	2,370,255	173,270	346,443		68,859	1,510,267	105,077	261,193	91,657
2006	496	44,045	947,701	154,572	290,654	40	44,327	537,609	114,602	370,161	77,258
<b>TOTAL</b>	<b>2,015</b>	<b>175,049</b>	<b>7,156,220</b>	<b>894,282</b>	<b>1,735,538</b>	<b>40</b>	<b>140,863</b>	<b>4,132,846</b>	<b>759,989</b>	<b>1,562,592</b>	<b>481,483</b>
O.D.		3,200	208,494	1,393	537		585	47,924	502	104	340

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	11,867,236	4,954,937	481,823		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	254,400	74,483	3,747		
TOTAL LOSSES	12,121,636	5,029,420	485,570		
EXPECTED LOSSES	6,214,455	4,222,643	475,380		
CREDIBILITY	.09	.21	.32		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	4.564	1.894	.183	6.641	
INDICATED (POST-TEST)	3.336	1.385	.134	4.855	
PRES. ON RATE LEVEL	2.333	1.585	.178	4.096	
DERIVED BY FORMULA	2.423	1.543	.164	4.130	
UNDERLYING PRES. RATE	2.340	1.590	.179	4.109	
PROPOSED	2.423	1.543	.164	4.130	
<b>IND. RATES</b>					
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE
IND. RATES				4.47	MINIMUM PREMIUM
MAN. RATES	5.27	4.65	4.50	+ 4.47	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	30,626	2,180,252	7.118			4	4	23	31
2003	36,516	1,545,848	4.233			4	3	21	28
2004	36,317	2,037,413	5.610		1	3	4	18	26
2005	35,340	1,728,574	4.891			4	2	18	24
2006	38,833	4,011,995	10.331		1	1	6	25	33
<b>TOTAL</b>	<b>177,632</b>	<b>11,504,082</b>	<b>6.476</b>		<b>2</b>	<b>16</b>	<b>19</b>	<b>105</b>	<b>142</b>
O.D.		637							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			756,765	208,297	169,433			614,526	120,062	201,916	109,253
2003			651,118	152,701	106,396			290,246	121,749	124,111	99,527
2004		303,389	371,622	105,027	103,233		81,246	703,312	166,718	143,479	59,387
2005			822,972	114,840	158,443			325,601	67,244	181,579	57,895
2006		667,237	119,116	187,270	145,170		2,298,522	31,568	277,617	226,996	58,499
<b>TOTAL</b>		<b>970,626</b>	<b>2,721,593</b>	<b>768,135</b>	<b>682,675</b>		<b>2,379,768</b>	<b>1,965,253</b>	<b>753,390</b>	<b>878,081</b>	<b>384,561</b>
O.D.											637

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,102,201	291,407	238,563			1,609,382	207,347	300,453	121,599
2003		14,702	987,071	209,507	148,774		8,909	759,416	186,348	177,657	108,385
2004		613,271	614,925	134,759	143,222		290,468	1,258,559	234,663	203,823	65,326
2005	828	52,229	1,382,930	159,575	206,714		40,440	892,750	107,058	223,799	61,079
2006	728	163,325	786,343	195,512	165,379	39,746	820,419	806,967	242,869	235,228	61,424
<b>TOTAL</b>	<b>1,556</b>	<b>843,527</b>	<b>4,873,470</b>	<b>990,760</b>	<b>902,652</b>	<b>39,746</b>	<b>1,160,236</b>	<b>5,327,074</b>	<b>978,285</b>	<b>1,140,960</b>	<b>417,813</b>
O.D.											696

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	12,245,609	4,012,657	418,509		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	192,011	55,553	2,903		
TOTAL LOSSES	12,437,620	4,068,210	421,412		
EXPECTED LOSSES	4,598,892	3,049,942	364,146		
CREDIBILITY	.07	.16	.24		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	7.002	2.290	.237	9.529	
INDICATED (POST-TEST)	5.118	1.674	.173	6.965	
PRES. ON RATE LEVEL	2.581	1.712	.204	4.497	
DERIVED BY FORMULA	2.759	1.706	.197	4.662	
UNDERLYING PRES. RATE	2.589	1.717	.205	4.511	
PROPOSED	2.759	1.706	.197	4.662	
<b>IND. RATES</b>					
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE
IND. RATES				5.04	MINIMUM PREMIUM
MAN. RATES	5.63	5.14	4.94	+ 5.04	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	18,988	1,499,889	7.899			3	5	21	29
2003	21,517	401,469	1.865				2	26	28
2004	21,952	1,150,970	5.243			4	4	20	28
2005	24,819	502,318	2.023				1	31	32
2006	25,255	463,662	1.835				1	15	16
<b>TOTAL</b>	<b>112,531</b>	<b>4,018,308</b>	<b>3.571</b>			<b>7</b>	<b>13</b>	<b>113</b>	<b>133</b>
O.D.		193,241	.171			1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			704,018	77,562	52,988			493,066	65,230	44,048	62,977
2003				62,205	88,781				55,862	130,516	64,105
2004			522,972	98,335	100,767			220,581	30,013	118,249	60,053
2005				45,057	198,881				8,549	186,711	63,120
2006				86,532	161,553				20,497	148,990	46,090
<b>TOTAL</b>			<b>1,226,990</b>	<b>369,691</b>	<b>602,970</b>			<b>713,647</b>	<b>180,151</b>	<b>628,514</b>	<b>296,345</b>
O.D.			155,849					34,206			3,186

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			822,002	108,509	74,605			820,393	112,652	65,544	70,093
2003		81	17,805	83,818	121,004		30	18,624	83,893	183,160	69,810
2004		20,622	830,986	127,858	139,151		17,827	573,650	55,899	158,399	66,058
2005		5,303	170,887	65,234	226,347		1,825	73,148	27,458	213,648	66,592
2006	295	16,762	414,922	117,419	164,735	41	11,493	147,799	44,996	132,986	48,395
<b>TOTAL</b>	<b>295</b>	<b>42,768</b>	<b>2,256,602</b>	<b>502,838</b>	<b>725,842</b>	<b>41</b>	<b>31,175</b>	<b>1,633,614</b>	<b>324,898</b>	<b>753,737</b>	<b>320,948</b>
O.D.		5,693	225,016	3,784	2,046		2,658	83,510	1,972	579	3,361

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,281,372	2,315,696	324,309	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	106,670	32,277	2,236	
TOTAL LOSSES	4,388,042	2,347,973	326,545	
EXPECTED LOSSES	2,565,707	1,692,467	273,450	
CREDIBILITY	.05	.12	.18	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.899	2.087	.290	6.276
INDICATED (POST-TEST)	2.850	1.526	.212	4.588
PRES. ON RATE LEVEL	2.273	1.499	.242	4.014
DERIVED BY FORMULA	2.302	1.502	.237	4.041
UNDERLYING PRES. RATE	2.280	1.504	.243	4.027
PROPOSED	2.302	1.502	.237	4.041
YEAR	4-1-07	4-1-08	4-1-09	4-1-10
IND. RATES				4.37
MAN. RATES	5.22	4.67	4.41	+ 4.37

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	487,431	18,797,077	3.856	1		52	27	237	317
2003	435,631	12,347,794	2.834	2		35	28	165	230
2004	472,335	13,853,607	2.933	2	1	30	30	196	259
2005	455,410	16,754,101	3.678	1		22	38	225	286
2006	530,332	10,621,244	2.002			9	30	244	283
<b>TOTAL</b>	<b>2,381,139</b>	<b>72,373,823</b>	<b>3.039</b>	<b>6</b>	<b>1</b>	<b>148</b>	<b>153</b>	<b>1067</b>	<b>1375</b>
O.D.		268,279	.011				2	5	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	673,924		10,367,857	878,516	1,398,195	7,500		2,470,903	503,922	1,655,745	840,515
2003	35,536		5,833,100	992,397	1,027,911	2,267		2,218,232	416,259	1,063,483	758,609
2004	466,104	433,040	4,660,742	687,066	1,037,502	2,133	1,700,000	1,849,434	750,122	1,303,747	963,717
2005	3,854		4,060,029	1,754,951	1,466,056	1,496		5,180,788	1,577,215	1,849,785	859,927
2006			1,560,014	1,090,048	2,083,666			1,397,602	884,609	2,700,015	905,290
<b>TOTAL</b>	<b>1,179,418</b>	<b>433,040</b>	<b>26,481,742</b>	<b>5,402,978</b>	<b>7,013,330</b>	<b>13,396</b>	<b>1,700,000</b>	<b>13,116,959</b>	<b>4,132,127</b>	<b>8,572,775</b>	<b>4,328,058</b>
O.D.				116,243	48,969				29,856	63,917	9,294

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	1,048,959		15,220,016	1,229,045	1,968,657	26,802		6,542,954	870,270	2,463,752	935,493
2003	58,150	131,795	8,778,852	1,385,080	1,427,503	5,012	68,090	5,693,187	685,605	1,503,353	826,125
2004	694,301	324,072	7,351,475	940,867	1,410,023	3,279	1,029,776	5,190,219	1,083,524	1,763,362	1,060,089
2005	10,427	303,182	8,289,765	1,860,450	1,864,666	3,300	301,061	6,641,692	1,681,258	2,316,663	907,223
2006	4,860	312,014	7,130,982	1,607,299	2,174,964	1,754	431,344	5,317,835	1,255,758	2,507,322	950,555
<b>TOTAL</b>	<b>1,816,697</b>	<b>1,071,063</b>	<b>46,771,090</b>	<b>7,022,741</b>	<b>8,845,813</b>	<b>40,147</b>	<b>1,830,271</b>	<b>29,385,887</b>	<b>5,576,415</b>	<b>10,554,452</b>	<b>4,679,485</b>
O.D.	84	3,574	89,262	149,537	62,284	56	4,647	64,121	25,009	85,203	9,944

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	81,076,899	32,321,454	4,689,429	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,776,236	393,156	27,018	
TOTAL LOSSES	83,853,135	32,714,610	4,716,447	
EXPECTED LOSSES	67,743,405	22,168,405	3,381,217	
CREDIBILITY	.39	.93	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.522	1.374	.198	5.094
INDICATED (POST-TEST)	2.575	1.004	.145	3.724
PRES. ON RATE LEVEL	2.836	.928	.141	3.905
DERIVED BY FORMULA	2.734	.999	.145	3.878
UNDERLYING PRES. RATE	2.845	.931	.142	3.918
PROPOSED	2.734	.999	.145	3.878

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	4.194
IND. RATES				4.19	MINIMUM PREMIUM	
MAN. RATES	5.43	4.59	4.29	+ 4.19	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	52,749	2,873,965	5.448			7	7	32	46
2003	50,589	2,120,769	4.192			6	5	34	45
2004	55,449	1,537,438	2.772			3	4	27	34
2005	61,514	1,388,686	2.257			2	6	27	35
2006	52,924	730,657	1.380				5	19	24
<b>TOTAL</b>	<b>273,225</b>	<b>8,651,515</b>	<b>3.166</b>			<b>18</b>	<b>27</b>	<b>139</b>	<b>184</b>
O.D.		2,501						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,317,482	146,345	355,590			486,765	286,547	192,926	88,310
2003			828,181	175,452	280,572			415,345	125,886	214,062	81,271
2004			546,751	142,558	137,354			393,299	28,663	177,229	111,584
2005			300,536	196,791	202,597			150,866	269,244	214,390	54,262
2006				274,859	125,203				135,195	112,350	83,050
<b>TOTAL</b>			<b>2,992,950</b>	<b>936,005</b>	<b>1,101,316</b>			<b>1,446,275</b>	<b>845,535</b>	<b>910,957</b>	<b>418,477</b>
O.D.					2,500					1	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,934,064	204,736	500,668			1,288,953	494,866	287,075	98,289
2003		18,836	1,262,395	245,201	385,164		12,753	1,077,501	197,894	303,604	88,504
2004		20,675	839,572	178,685	187,318		26,469	850,003	64,309	236,350	122,742
2005	303	27,607	770,436	207,364	248,672		33,046	722,241	260,073	274,687	57,246
2006	774	30,557	751,902	238,832	149,443	269	23,812	317,022	110,517	114,571	87,203
<b>TOTAL</b>	<b>1,077</b>	<b>97,675</b>	<b>5,558,369</b>	<b>1,074,818</b>	<b>1,471,265</b>	<b>269</b>	<b>96,080</b>	<b>4,255,720</b>	<b>1,127,659</b>	<b>1,216,287</b>	<b>453,984</b>
O.D.		46	1,496	348	2,806					1	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,010,732	4,893,184	453,984			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	277,994	57,496	2,752			
TOTAL LOSSES	10,288,726	4,950,680	456,736			
EXPECTED LOSSES	6,939,917	3,475,421	363,389			
CREDIBILITY	.09	.22	.32			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.766	1.812	.167	5.745		
INDICATED (POST-TEST)	2.753	1.325	.122	4.200		
PRES. ON RATE LEVEL	2.532	1.268	.132	3.932		
DERIVED BY FORMULA	2.552	1.281	.129	3.962		
UNDERLYING PRES. RATE	2.540	1.272	.133	3.945		
PROPOSED	2.552	1.281	.129	3.962		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	4.284
IND. RATES				4.28	MINIMUM PREMIUM	
MAN. RATES	5.16	4.57	4.32	+ 4.28	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	138,662	3,634,057	2.620		2	6	4	21	33	
2003	132,212	4,545,893	3.438			12	13	33	58	
2004	75,431	950,557	1.260			2	5	12	19	
2005	74,523	1,250,714	1.678			2	4	8	14	
2006	149,583	1,665,091	1.113		1		16	13	30	
<b>TOTAL</b>	<b>570,411</b>	<b>12,046,312</b>	<b>2.112</b>		<b>1</b>	<b>2</b>	<b>22</b>	<b>42</b>	<b>154</b>	
O.D.		1,192								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		727,201	1,399,846	57,978	188,342		562,511	278,430	32,451	165,121	222,177
2003			2,500,395	380,841	238,506			919,991	160,720	209,378	136,062
2004			359,843	139,196	100,253			144,993	38,232	117,650	50,390
2005			562,272	163,508	59,635			103,459	242,672	43,755	75,413
2006	443,908			530,783	135,729	10,000			293,178	128,816	122,677
<b>TOTAL</b>	<b>443,908</b>	<b>727,201</b>	<b>4,822,356</b>	<b>1,272,306</b>	<b>722,465</b>	<b>10,000</b>	<b>562,511</b>	<b>1,446,873</b>	<b>767,253</b>	<b>664,720</b>	<b>606,719</b>
O.D.											1,192

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		973,748	2,054,974	81,111	265,187		683,964	737,283	56,042	245,702	247,283
2003		56,319	3,740,477	530,452	338,064		28,191	2,347,819	261,229	300,791	148,172
2004		15,106	617,198	168,955	138,090		12,057	393,807	61,306	156,862	55,429
2005	564	38,063	1,014,074	173,041	92,558		25,192	524,487	214,895	76,143	79,561
2006	656,561	52,835	1,297,263	424,536	186,412	47,883	44,755	600,678	215,076	147,849	128,811
<b>TOTAL</b>	<b>657,125</b>	<b>1,136,071</b>	<b>8,723,986</b>	<b>1,378,095</b>	<b>1,020,311</b>	<b>47,883</b>	<b>794,159</b>	<b>4,604,074</b>	<b>808,548</b>	<b>927,347</b>	<b>659,256</b>
O.D.											1,262

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,963,298	4,134,301	660,518			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	708,391	60,632	4,412			
TOTAL LOSSES	16,671,689	4,194,933	664,930			
EXPECTED LOSSES	16,359,387	3,222,822	524,778			
CREDIBILITY	.15	.36	.53			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.923	.735	.117	3.775		
INDICATED (POST-TEST)	2.137	.537	.086	2.760		
PRES. ON RATE LEVEL	2.859	.563	.092	3.514		
DERIVED BY FORMULA	2.751	.554	.089	3.394		
UNDERLYING PRES. RATE	2.868	.565	.092	3.525		
PROPOSED	2.751	.554	.089	3.394		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.670
IND. RATES				3.67	MINIMUM PREMIUM	
MAN. RATES	5.29	4.37	3.86	+ 3.67	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	12,240	217,536	1.777				2	10	12
2003	8,688	310,498	3.573			1		6	7
2004	8,921	385,952	4.326			1	1	4	6
2005	9,133	387,147	4.238			1	2	4	7
2006	10,460	594,938	5.687				1	12	13
<b>TOTAL</b>	<b>49,442</b>	<b>1,896,071</b>	<b>3.835</b>			<b>3</b>	<b>6</b>	<b>36</b>	<b>45</b>
O.D.		736	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				69,894	40,344				26,395	39,414	41,489
2003			113,251		18,236			106,624		42,493	29,894
2004			135,453	38,541	22,089			28,985	61,905	23,811	75,168
2005			106,733	102,015	17,400			43,784	37,319	44,822	35,074
2006				37,729	234,227				31,370	273,735	17,877
<b>TOTAL</b>			<b>355,437</b>	<b>248,179</b>	<b>332,296</b>			<b>179,393</b>	<b>156,989</b>	<b>424,275</b>	<b>199,502</b>
O.D.											736

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				97,782	56,805				45,585	58,649	46,177
2003		2,558	166,769	1,528	25,069		3,272	268,744	3,880	59,702	32,555
2004		5,462	221,293	47,276	31,502		3,148	110,335	76,970	35,201	82,685
2005	108	10,053	278,146	92,779	29,314		7,172	158,383	39,928	56,029	37,003
2006	196	16,894	419,899	107,845	229,639	66	20,343	260,758	78,634	243,570	18,771
<b>TOTAL</b>	<b>304</b>	<b>34,967</b>	<b>1,086,107</b>	<b>347,210</b>	<b>372,329</b>	<b>66</b>	<b>33,935</b>	<b>798,220</b>	<b>244,997</b>	<b>453,151</b>	<b>217,191</b>
O.D.											796

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,953,599	1,417,687	217,987	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	86,873	17,736	1,090	
TOTAL LOSSES	2,040,472	1,435,423	219,077	
EXPECTED LOSSES	2,175,448	1,105,029	141,899	
CREDIBILITY	.03	.07	.10	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.127	2.903	.443	7.473
INDICATED (POST-TEST)	3.017	2.122	.324	5.463
PRES. ON RATE LEVEL	4.386	2.228	.286	6.900
DERIVED BY FORMULA	4.345	2.221	.290	6.856
UNDERLYING PRES. RATE	4.400	2.235	.287	6.922
PROPOSED	4.345	2.221	.290	6.856

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	7.414
IND. RATES				7.41	MINIMUM PREMIUM	
MAN. RATES	9.65	8.23	7.58	+ 7.41	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	4,095	618,385	15,100			1	2	6	9
2003	4,866	111,612	2,293					7	7
2004	4,875	94,326	1,934				1	5	6
2005	4,664	114,226	2,449					6	6
2006	5,087	248,853	4,891				3	4	7
<b>TOTAL</b>	<b>23,587</b>	<b>1,187,402</b>	<b>5.034</b>			<b>1</b>	<b>6</b>	<b>28</b>	<b>35</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			262,078	41,477	17,753			250,000	2,526	20,862	23,689
2003					39,387					61,936	10,289
2004				35,079	9,328				5,347	19,549	25,023
2005					45,639					61,419	7,168
2006				96,742	4,557				127,995	11,055	8,504
<b>TOTAL</b>			<b>262,078</b>	<b>173,298</b>	<b>116,664</b>			<b>250,000</b>	<b>135,868</b>	<b>174,821</b>	<b>74,673</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			349,857	58,026	24,996			601,994	4,363	31,043	26,366
2003		34	2,809	917	53,221		15	2,856	1,582	86,181	11,205
2004		425	20,915	39,325	13,351		110	6,033	7,597	25,593	27,525
2005		812	27,267	6,362	51,226		442	20,946	6,712	70,012	7,562
2006	257	8,452	206,998	70,397	14,531	249	16,850	228,094	84,227	24,961	8,929
<b>TOTAL</b>	<b>257</b>	<b>9,723</b>	<b>607,846</b>	<b>175,027</b>	<b>157,325</b>	<b>249</b>	<b>17,417</b>	<b>859,923</b>	<b>104,481</b>	<b>237,790</b>	<b>81,587</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,495,415	674,623	81,587	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	19,130	8,046	490	
TOTAL LOSSES	1,514,545	682,669	82,077	
EXPECTED LOSSES	459,239	447,916	62,034	
CREDIBILITY	.02	.04	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	6.421	2.894	.348	9.663
INDICATED (POST-TEST)	4.694	2.116	.254	7.064
PRES. ON RATE LEVEL	1.941	1.893	.262	4.096
DERIVED BY FORMULA	1.996	1.902	.262	4.160
UNDERLYING PRES. RATE	1.947	1.899	.263	4.109
PROPOSED	1.996	1.902	.262	4.160

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	4.499
IND. RATES				4.50	MINIMUM PREMIUM	
MAN. RATES	5.27	4.65	4.50	+ 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	
2002	3,614	516,972	14.304				4	8	12	
2003	5,644	184,553	3.269				1	1	2	
2004	3,753	404,634	10.781			1	2	8	11	
2005	9,895	566,492	5.725				4	18	22	
2006	13,858	1,558,413	11.245				9	37	46	
<b>TOTAL</b>	<b>36,764</b>	<b>3,231,064</b>	<b>8.789</b>			<b>1</b>	<b>20</b>	<b>72</b>	<b>93</b>	
O.D.		1,430	.003							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				274,111	103,810				68,585	49,511	20,955
2003				86,635	2,525				77,770	6,895	10,728
2004			166,311	92,535	23,172			29,349	31,256	41,676	20,335
2005				204,639	98,609				102,711	107,438	53,095
2006				382,506	259,291				298,707	505,422	112,487
<b>TOTAL</b>			<b>166,311</b>	<b>1,040,426</b>	<b>487,407</b>			<b>29,349</b>	<b>579,029</b>	<b>710,942</b>	<b>217,600</b>
O.D.											1,430

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				383,482	146,165				118,446	73,672	23,323
2003		3	16,157	113,913	4,863		3	17,858	112,325	11,763	11,683
2004		7,178	294,966	107,667	35,583		2,807	96,064	41,564	56,325	22,369
2005		9,624	295,386	184,083	124,851		6,540	150,614	96,396	132,187	56,015
2006	1,111	47,520	1,170,485	361,768	289,935	590	67,963	894,835	299,195	478,475	118,111
<b>TOTAL</b>	<b>1,111</b>	<b>64,325</b>	<b>1,776,994</b>	<b>1,150,913</b>	<b>601,397</b>	<b>590</b>	<b>77,313</b>	<b>1,159,371</b>	<b>667,926</b>	<b>752,422</b>	<b>231,501</b>
O.D.											1,502

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,079,704	3,172,658	233,003	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	87,353	67,320	2,113	
TOTAL LOSSES	3,167,057	3,239,978	235,116	
EXPECTED LOSSES	1,873,493	2,107,312	185,659	
CREDIBILITY	.02	.06	.08	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	8.615	8.813	.640	18.068
INDICATED (POST-TEST)	6.298	6.442	.468	13.208
PRES. ON RATE LEVEL	5.080	5.714	.503	11.297
DERIVED BY FORMULA	5.104	5.758	.500	11.362
UNDERLYING PRES. RATE	5.096	5.732	.505	11.333
PROPOSED	5.104	5.758	.500	11.362

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	12.288
IND. RATES				12.29	MINIMUM PREMIUM	
MAN. RATES	15.33	13.22	12.41	+ 12.29	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	827	93,832	11,346				1	6	7
2003	3,767	35,573	.944					3	3
2004	1,072	63,971	5.967				1	1	2
2005	5,391	700,289	12.989			1		1	2
2006	1,453	3,718	.255						
<b>TOTAL</b>	<b>12,510</b>	<b>897,383</b>	<b>7.173</b>			<b>1</b>	<b>2</b>	<b>11</b>	<b>14</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				900	72,050				3,067	14,592	3,223
2003					15,423					13,502	6,648
2004				44,466	443				16,154	878	2,030
2005			123,018		4,842			560,000		9,764	2,665
2006											3,718
<b>TOTAL</b>			<b>123,018</b>	<b>45,366</b>	<b>92,758</b>			<b>560,000</b>	<b>19,221</b>	<b>38,736</b>	<b>18,284</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				1,259	101,446				5,297	21,712	3,587
2003		15	1,100	359	20,840		3	623	346	18,786	7,240
2004		479	23,877	49,090	2,461		221	9,531	19,316	2,163	2,233
2005	82	4,539	117,382	4,826	7,508		40,367	865,379	37,310	23,048	2,812
2006											3,904
<b>TOTAL</b>	<b>82</b>	<b>5,033</b>	<b>142,359</b>	<b>55,534</b>	<b>132,255</b>		<b>40,591</b>	<b>875,533</b>	<b>62,269</b>	<b>65,709</b>	<b>19,776</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,063,598	315,767	19,776	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	15,126	5,302	142	
TOTAL LOSSES	1,078,724	321,069	19,918	
EXPECTED LOSSES	368,294	302,366	20,516	
CREDIBILITY	.01	.03	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	8.623	2.566	.159	11.348
INDICATED (POST-TEST)	6.303	1.876	.116	8.295
PRES. ON RATE LEVEL	2.935	2.409	.163	5.507
DERIVED BY FORMULA	2.969	2.393	.161	5.523
UNDERLYING PRES. RATE	2.944	2.417	.164	5.525
PROPOSED	2.969	2.393	.161	5.523

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE
IND. RATES				5.97	MINIMUM PREMIUM
MAN. RATES	6.72	6.14	6.05	+ 5.97	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	2,454	25,778	1,050				1	2	3	
2003	1,740	100,402	5,770				1	2	3	
2004	1,610	155,588	9,663				1	3	4	
2005	2,706	12,923	.477					1	1	
2006	1,800	33,214	1,845					2	2	
<b>TOTAL</b>	<b>10,310</b>	<b>327,905</b>	<b>3,180</b>				<b>3</b>	<b>10</b>	<b>13</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				12,825	3,492				3,730	1,259	4,472
2003				47,874	6,497				26,530	10,567	8,934
2004				89,560	4,736				46,235	6,414	8,643
2005					3,000					2,000	7,923
2006					7,903					16,002	9,309
<b>TOTAL</b>				<b>150,259</b>	<b>25,628</b>				<b>76,495</b>	<b>36,242</b>	<b>39,281</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				17,942	4,916				6,442	1,874	4,977
2003		6	9,294	63,066	9,579		3	6,471	38,528	15,443	9,729
2004		990	48,985	99,129	9,841		648	27,859	55,524	11,238	9,507
2005		57	1,793	418	3,366		13	679	219	2,282	8,359
2006	4	461	11,530	2,734	7,612		956	12,091	3,419	14,020	9,774
<b>TOTAL</b>	<b>4</b>	<b>1,514</b>	<b>71,602</b>	<b>183,289</b>	<b>35,314</b>		<b>1,620</b>	<b>47,100</b>	<b>104,132</b>	<b>44,857</b>	<b>42,346</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	121,840	367,592	42,346	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	17,217	4,066	230	
TOTAL LOSSES	139,057	371,658	42,576	
EXPECTED LOSSES	449,001	269,607	31,754	
CREDIBILITY	.01	.02	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.349	3.605	.413	5.367
INDICATED (POST-TEST)	.986	2.635	.302	3.923
PRES. ON RATE LEVEL	4.341	2.607	.307	7.255
DERIVED BY FORMULA	4.307	2.608	.307	7.222
UNDERLYING PRES. RATE	4.355	2.615	.308	7.278
PROPOSED	4.307	2.608	.307	7.222

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	7.810
IND. RATES				7.81	MINIMUM PREMIUM	
MAN. RATES	9.38	8.38	7.97	+ 7.81	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
2002	2,350	316,710	13,477			1	1				2
2003	1,728	4,260	.246							1	1
2004	2,082	28,945	1,390							3	3
2005	3,890	221,531	5,694							3	3
2006	4,717	87,587	1,856							9	9
<b>TOTAL</b>	<b>14,767</b>	<b>659,033</b>	<b>4,463</b>			<b>1</b>	<b>1</b>			<b>16</b>	<b>18</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			199,427	32,978				74,241	6,000		4,064
2003					2,377					317	1,566
2004					6,968					18,739	3,238
2005					31,107					44,066	146,358
2006					31,231					46,329	10,027
<b>TOTAL</b>			<b>199,427</b>	<b>32,978</b>	<b>71,683</b>			<b>74,241</b>	<b>6,000</b>	<b>109,451</b>	<b>165,253</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			292,759	46,136				196,590	10,362		4,523
2003		3	169	55	3,211			15	8	441	1,705
2004		31	1,612	460	8,856		44	2,794	1,172	24,204	3,562
2005		559	18,585	4,337	34,910		317	15,025	4,816	50,236	154,408
2006	10	1,819	45,576	10,806	30,093		2,754	35,018	9,912	40,592	10,528
<b>TOTAL</b>	<b>10</b>	<b>2,412</b>	<b>358,701</b>	<b>61,794</b>	<b>77,070</b>		<b>3,115</b>	<b>249,442</b>	<b>26,270</b>	<b>115,473</b>	<b>174,726</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	613,680	280,607	174,726	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	11,468	6,616	261	
TOTAL LOSSES	625,148	287,223	174,987	
EXPECTED LOSSES	266,545	248,677	25,547	
CREDIBILITY	.01	.03	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.233	1.945	1.185	7.363
INDICATED (POST-TEST)	3.094	1.422	.866	5.382
PRES. ON RATE LEVEL	1.799	1.679	.172	3.650
DERIVED BY FORMULA	1.812	1.671	.207	3.690
UNDERLYING PRES. RATE	1.805	1.684	.173	3.662
PROPOSED	1.812	1.671	.207	3.690

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.990
IND. RATES				3.99	MINIMUM PREMIUM	
MAN. RATES	4.63	4.23	4.01	+ 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	
2002	567									
2003	646									
2004	880	3,097	.351						1	1
2005	921									
2006	714	27,825	3,897						1	1
<b>TOTAL</b>	<b>3,728</b>	<b>30,922</b>	<b>.829</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
2004					1,493					1,604	
2006					10,118					17,707	
<b>TOTAL</b>					<b>11,611</b>					<b>19,311</b>	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		5	347	99	1,897		3	240	101	2,071	
2006	4	592	14,761	3,499	9,750		1,056	13,381	3,789	15,515	
<b>TOTAL</b>	<b>4</b>	<b>597</b>	<b>15,108</b>	<b>3,598</b>	<b>11,647</b>		<b>1,059</b>	<b>13,621</b>	<b>3,890</b>	<b>17,586</b>	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	30,389	36,721		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	827	696	31	
TOTAL LOSSES	31,216	37,417	31	
EXPECTED LOSSES	20,615	39,740	3,989	
CREDIBILITY	.01	.01	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.837	1.004	.001	1.842
INDICATED (POST-TEST)	.612	.734	.001	1.347
PRES. ON RATE LEVEL	.550	1.063	.107	1.720
DERIVED BY FORMULA	.551	1.060	.105	1.716
UNDERLYING PRES. RATE	.553	1.066	.107	1.726
PROPOSED	.551	1.060	.105	1.716

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	1.855
IND. RATES				1.86	MINIMUM PREMIUM	
MAN. RATES	2.34	2.03	1.89	+ 1.86	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	5,994	340,333	5.677			2		3	5
2003	6,389	24,568	.384					1	1
2004	6,608	177,138	2.680				1	8	9
2005	7,138	28,446	.398					4	4
2006	7,810	162,756	2.083				1	2	3
<b>TOTAL</b>	<b>33,939</b>	<b>733,241</b>	<b>2.160</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
2002			234,255		27,869			36,310		14,222	27,677
2003					3,364					4,625	16,579
2004				82,600	25,224				33,532	23,178	12,604
2005					10,813					4,371	13,262
2006				98,330	4,689				46,572	3,195	9,970
<b>TOTAL</b>			<b>234,255</b>	<b>180,930</b>	<b>71,959</b>			<b>36,310</b>	<b>80,104</b>	<b>49,591</b>	<b>80,092</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			343,886		39,240			96,149		21,162	30,805
2003		3	239	79	4,545			213	118	6,435	18,055
2004		1,005	50,007	92,811	35,582		506	22,978	41,432	32,073	13,864
2005		193	6,459	1,510	12,136		27	1,486	476	4,984	13,991
2006	261	8,585	210,476	71,575	14,825	92	6,080	82,370	30,471	8,360	10,469
<b>TOTAL</b>	<b>261</b>	<b>9,786</b>	<b>611,067</b>	<b>165,975</b>	<b>106,328</b>	<b>92</b>	<b>6,613</b>	<b>203,196</b>	<b>72,497</b>	<b>73,014</b>	<b>87,184</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	831,015	417,814	87,184	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	13,341	8,661	447	
TOTAL LOSSES	844,356	426,475	87,631	
EXPECTED LOSSES	320,384	452,746	54,302	
CREDIBILITY	.02	.05	.08	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.488	1.257	.258	4.003
INDICATED (POST-TEST)	1.819	.919	.189	2.927
PRES. ON RATE LEVEL	.941	1.330	.159	2.430
DERIVED BY FORMULA	.959	1.309	.161	2.429
UNDERLYING PRES. RATE	.944	1.334	.160	2.438
PROPOSED	.959	1.310	.161	2.430

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	TOTAL
IND. RATES				2.63	MINIMUM PREMIUM	
MAN. RATES	3.34	2.89	2.67	+ 2.63	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
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							
2006	807	27,010	3.346						1	1
<b>TOTAL</b>	<b>3,400</b>	<b>45,174</b>	<b>1.329</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
2002					3,178					3,942	
2003											1,847
2004					2,784					2,383	
2005											4,030
2006					24,453					2,066	491
<b>TOTAL</b>					<b>30,415</b>					<b>8,391</b>	<b>6,368</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					4,475					5,866	
2003											2,011
2004		13	646	184	3,539		3	356	150	3,077	
2005											4,252
2006	9	1,428	35,681	8,456	23,562		125	1,560	443	1,811	516
<b>TOTAL</b>	<b>9</b>	<b>1,441</b>	<b>36,327</b>	<b>8,640</b>	<b>31,576</b>		<b>128</b>	<b>1,916</b>	<b>593</b>	<b>10,754</b>	<b>6,779</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	39,821	51,563	6,779	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,066	613	40	
TOTAL LOSSES	41,887	52,176	6,819	
EXPECTED LOSSES	51,000	31,553	4,692	
CREDIBILITY	.01	.01	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.232	1.535	.201	2.968
INDICATED (POST-TEST)	.901	1.122	.147	2.170
PRES. ON RATE LEVEL	1.495	.925	.138	2.558
DERIVED BY FORMULA	1.489	.927	.138	2.554
UNDERLYING PRES. RATE	1.500	.928	.138	2.566
PROPOSED	1.489	.927	.138	2.554

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	TOTAL
IND. RATES				2.76	MINIMUM PREMIUM	
MAN. RATES	3.44	3.00	2.81	+ 2.76	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
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						
2006	1,024	1,453	.141			1,024						
<b>TOTAL</b>	<b>5,437</b>	<b>5,015</b>	<b>.092</b>			<b>5,437</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
2002											242
2003					1,320					1,022	
2004											637
2005											341
2006											1,453
<b>TOTAL</b>					<b>1,320</b>					<b>1,022</b>	<b>2,673</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											269
2003			95	31	1,784			47	27	1,422	
2004											701
2005											360
2006											1,526
<b>TOTAL</b>			<b>95</b>	<b>31</b>	<b>1,784</b>			<b>47</b>	<b>27</b>	<b>1,422</b>	<b>2,856</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	142	3,264	2,856	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	7,182	5,019	117	
TOTAL LOSSES	7,324	8,283	2,973	
EXPECTED LOSSES	176,539	326,926	16,147	
CREDIBILITY	.01	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.135	.152	.055	.342
INDICATED (POST-TEST)	.099	.111	.040	.250
PRES. ON RATE LEVEL	3.215	5.954	.294	9.463
DERIVED BY FORMULA	3.184	5.837	.289	9.310
UNDERLYING PRES. RATE	3.247	6.013	.297	9.557
PROPOSED	3.184	5.837	.289	9.310

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	9.840
IND. RATES				9.84	MINIMUM PREMIUM	
MAN. RATES	11.88	10.44	10.00	+ 9.84	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	189,614	2,851,417	1.503			7	5	35	47	
2003	368,605	2,475,219	.671			4	8	67	79	
2004	195	840,475	431.012				5	29	34	
2005	257,962	1,010,637	.391			1	3	28	32	
2006	289,132	664,582	.229				3	19	22	
<b>TOTAL</b>	<b>1,105,508</b>	<b>7,842,330</b>	<b>.709</b>			<b>12</b>	<b>24</b>	<b>178</b>	<b>214</b>	
O.D.		223,916	.020				2	5	7	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,320,406	229,756	213,867			402,568	81,284	428,947	174,589
2003			689,047	370,376	292,587			206,639	98,995	580,296	237,279
2004				202,560	110,774				98,690	225,602	202,849
2005			100,990	73,951	117,978			18,200	224,391	245,524	229,603
2006				135,460	80,736				79,700	170,799	197,887
<b>TOTAL</b>			<b>2,110,443</b>	<b>1,012,103</b>	<b>815,942</b>			<b>627,407</b>	<b>583,060</b>	<b>1,651,168</b>	<b>1,042,207</b>
O.D.				82,919	27,151				15,238	54,240	44,368

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,938,355	321,429	301,126			1,066,000	140,378	638,275	194,318
2003		15,705	1,095,906	500,291	404,149		6,483	566,125	163,011	811,312	258,397
2004		2,700	133,964	230,836	149,434		1,866	91,106	131,783	297,718	223,134
2005	102	10,476	297,750	83,149	140,104		16,355	374,975	213,555	301,683	242,231
2006	387	16,181	398,328	124,281	91,977	163	20,310	265,925	87,522	159,156	207,781
<b>TOTAL</b>	<b>489</b>	<b>45,062</b>	<b>3,864,303</b>	<b>1,259,986</b>	<b>1,086,790</b>	<b>163</b>	<b>45,014</b>	<b>2,364,131</b>	<b>736,249</b>	<b>2,208,144</b>	<b>1,125,861</b>
O.D.		451	19,127	113,469	33,767		483	22,878	23,151	66,255	47,829

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,362,101	5,527,811	1,173,690			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	481,724	106,765	8,404			
TOTAL LOSSES	6,843,825	5,634,576	1,182,094			
EXPECTED LOSSES	10,402,830	4,797,905	961,792			
CREDIBILITY	.24	.56	.82			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.619	.510	.107	1.236		
INDICATED (POST-TEST)	.452	.373	.078	.903		
PRES. ON RATE LEVEL	.932	.430	.086	1.448		
DERIVED BY FORMULA	.817	.398	.079	1.294		
UNDERLYING PRES. RATE	.941	.434	.087	1.462		
PROPOSED	.817	.398	.079	1.294		
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	1.367
IND. RATES				1.37	MINIMUM PREMIUM	
MAN. RATES	1.86	1.66	1.53	+ 1.37	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
2002	36,494	1,699,332	4.656			36,494			2	3	54	59
2003	32,478	1,423,557	4.383			32,478			2	2	23	27
2004	33,686	352,120	1.045			33,686				1	8	9
2005	45,849	418,219	.912			45,849					17	17
2006	34,438	795,723	2.310			34,438			1	2	14	17
<b>TOTAL</b>	<b>182,945</b>	<b>4,688,951</b>	<b>2.563</b>			<b>182,945</b>			<b>5</b>	<b>8</b>	<b>116</b>	<b>129</b>
O.D.		113,916	.062							1	3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			287,571	70,197	347,565			96,631	127,026	522,693	247,649
2003			500,575	57,582	200,024			238,655	46,449	293,532	86,740
2004				35,084	44,525				33,900	78,601	160,010
2005					165,155					202,348	50,716
2006			128,137	62,230	99,813			10,500	95,500	279,045	120,498
<b>TOTAL</b>			<b>916,283</b>	<b>225,093</b>	<b>857,082</b>			<b>345,786</b>	<b>302,875</b>	<b>1,376,219</b>	<b>665,613</b>
O.D.				19,084	25,320				39,500	19,290	10,722

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			422,154	98,205	489,376			255,879	219,373	777,764	275,633
2003		11,416	756,253	85,221	273,119		7,384	621,161	80,739	411,008	94,460
2004		580	29,072	41,659	58,085		648	31,470	45,336	103,690	176,011
2005		2,979	98,673	23,028	185,369		1,459	68,985	22,113	230,665	53,505
2006	308	20,059	441,696	88,942	107,539	188	30,832	397,545	122,229	256,342	126,523
<b>TOTAL</b>	<b>308</b>	<b>35,034</b>	<b>1,747,848</b>	<b>337,055</b>	<b>1,113,488</b>	<b>188</b>	<b>40,323</b>	<b>1,375,040</b>	<b>489,790</b>	<b>1,779,469</b>	<b>726,132</b>
O.D.	5	1,560	44,173	21,267	29,430		2,950	53,992	35,575	23,664	11,306

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,301,421	3,829,738	737,438	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	73,682	33,149	3,507	
TOTAL LOSSES	3,375,103	3,862,887	740,945	
EXPECTED LOSSES	1,864,209	2,006,907	464,680	
CREDIBILITY	.07	.17	.25	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.845	2.112	.405	4.362
INDICATED (POST-TEST)	1.349	1.544	.296	3.189
PRES. ON RATE LEVEL	1.009	1.086	.252	2.347
DERIVED BY FORMULA	1.033	1.164	.263	2.460
UNDERLYING PRES. RATE	1.019	1.097	.254	2.370
PROPOSED	1.033	1.164	.263	2.460

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	2.600
IND. RATES				2.60	MINIMUM PREMIUM	
MAN. RATES	2.34	2.39	2.48	+ 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
2002	31,768	330,259	1.039			1	1	17	19
2003	36,352	176,549	.485			1			1
2004	38,310	557,540	1.455			1	1	7	9
2005	51,393	424,512	.826				4	8	12
2006	60,915	713,499	1.171				2	10	13
<b>TOTAL</b>	<b>218,738</b>	<b>2,202,359</b>	<b>1.007</b>			<b>1</b>	<b>3</b>	<b>8</b>	<b>54</b>
O.D.		4,059	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			178,195	18,536	6,081			32,912	16,545	50,270	27,720
2003			95,060					51,636			29,853
2004			259,672	14,045	57,758			62,500	33,484	73,467	56,614
2005				110,073	58,698				105,856	81,969	67,916
2006				84,351	36,043		100,000		107,538	61,107	48,810
<b>TOTAL</b>		275,650	532,927	227,005	158,580		100,000	147,048	263,423	266,813	230,913
O.D.											4,059

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			261,590	25,932	8,560			87,151	28,573	74,801	30,852
2003		2,131	138,889	928	359		1,579	129,198	1,352	279	32,510
2004		9,904	395,807	25,627	77,424		5,487	183,043	48,123	98,092	62,275
2005		5,265	162,268	99,807	73,508		6,533	145,406	96,201	103,452	71,651
2006	490	410,596	323,330	80,639	47,820	12,893	264,863	260,124	85,863	66,955	51,251
<b>TOTAL</b>	490	427,896	1,281,884	232,933	207,671	12,893	278,462	804,922	260,112	343,579	248,539
O.D.											4,397

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,806,547	1,044,295	252,936	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	44,466	15,592	2,118	
TOTAL LOSSES	2,851,013	1,059,887	255,054	
EXPECTED LOSSES	1,032,443	662,776	227,488	
CREDIBILITY	.08	.19	.28	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.303	.485	.117	1.905
INDICATED (POST-TEST)	.952	.355	.086	1.393
PRES. ON RATE LEVEL	.467	.300	.103	.870
DERIVED BY FORMULA	.506	.310	.098	.914
UNDERLYING PRES. RATE	.472	.303	.104	.879
PROPOSED	.506	.310	.098	.914
YEAR	4-1-07	4-1-08	4-1-09	4-1-10
IND. RATES				.97
MAN. RATES	1.04	.93	.92	+ .97

+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
2002	237,146	5,257,916	2.217			237,146			7	15	130	152
2003	210,640	4,961,530	2.355			210,640			12	12	104	128
2004	236,934	3,940,801	1.663			236,934	1		5	11	103	120
2005	246,796	5,361,123	2.172			246,796			8	17	128	153
2006	254,718	3,918,425	1.538			254,718			4	12	123	139
<b>TOTAL</b>	<b>1,186,234</b>	<b>23,439,795</b>	<b>1.976</b>			<b>1,186,234</b>	<b>1</b>		<b>36</b>	<b>67</b>	<b>588</b>	<b>692</b>
O.D.		13,572	.001								1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,374,156	366,324	788,785			640,409	282,359	1,290,991	514,892
2003			2,078,778	224,243	544,694			550,648	244,065	892,112	426,990
2004	304,310		673,829	250,650	772,396			87,902	399,526	948,059	504,129
2005			1,382,312	549,969	950,450			310,950	492,454	1,139,100	535,888
2006			625,274	496,887	794,600			218,532	282,781	931,669	568,682
<b>TOTAL</b>	<b>304,310</b>		<b>6,134,349</b>	<b>1,888,073</b>	<b>3,850,925</b>			<b>1,808,441</b>	<b>1,701,185</b>	<b>5,201,931</b>	<b>2,550,581</b>
O.D.					1,000					5,529	7,043

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,929,717	512,486	1,110,611			1,629,306	487,633	1,920,998	573,075
2003		47,145	3,117,412	327,691	747,571		17,084	1,473,967	389,205	1,251,073	464,992
2004	453,296	30,781	1,285,843	344,082	1,001,274		14,511	588,690	540,724	1,251,597	554,542
2005	1,394	113,678	3,144,316	660,684	1,140,053		69,589	1,657,032	560,771	1,355,043	565,362
2006	2,123	132,105	3,004,247	677,775	841,296	569	133,831	1,661,356	410,292	859,705	597,116
<b>TOTAL</b>	<b>456,813</b>	<b>323,709</b>	<b>12,481,535</b>	<b>2,522,718</b>	<b>4,840,805</b>	<b>569</b>	<b>235,015</b>	<b>7,010,351</b>	<b>2,388,625</b>	<b>6,638,416</b>	<b>2,755,087</b>
O.D.		18	598	140	1,122		41	1,883	605	6,303	7,610

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	20,510,532	16,398,734	2,762,697	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	835,073	197,719	17,171	
TOTAL LOSSES	21,345,605	16,596,453	2,779,868	
EXPECTED LOSSES	20,581,160	11,257,362	2,170,808	
CREDIBILITY	.25	.58	.86	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.799	1.399	.234	3.432
INDICATED (POST-TEST)	1.315	1.023	.171	2.509
PRES. ON RATE LEVEL	1.718	.940	.181	2.839
DERIVED BY FORMULA	1.617	.988	.172	2.777
UNDERLYING PRES. RATE	1.735	.949	.183	2.867
PROPOSED	1.617	.988	.172	2.777

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	TOTAL
IND. RATES				2.94	MINIMUM PREMIUM	
MAN. RATES	3.40	3.08	3.00	+ 2.94	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	494,173	2,080,720	.421			2	8	48	58
2003	477,745	4,569,592	.956		1	6	7	71	85
2004	463,516	2,734,209	.589			6	11	47	64
2005	412,801	3,131,190	.758			3	8	58	69
2006	445,923	1,920,107	.430				10	46	56
<b>TOTAL</b>	<b>2,294,158</b>	<b>14,435,818</b>	<b>.629</b>		<b>1</b>	<b>17</b>	<b>44</b>	<b>270</b>	<b>332</b>
O.D.		117,127	.005					5	5

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			417,700	157,196	378,526			152,545	201,949	593,915	178,889
2003		272,837	1,110,207	184,782	434,649		600,000	963,721	241,556	546,116	215,724
2004			897,502	346,188	301,237			290,444	269,343	454,368	175,127
2005			603,939	323,930	373,891			689,663	336,003	535,708	268,056
2006			358,393	316,468	316,468				372,248	586,890	286,108
<b>TOTAL</b>		<b>272,837</b>	<b>3,029,348</b>	<b>1,370,489</b>	<b>1,804,771</b>		<b>600,000</b>	<b>2,096,373</b>	<b>1,421,099</b>	<b>2,716,997</b>	<b>1,123,904</b>
O.D.					30,247					76,048	10,832

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			613,183	219,918	532,963			403,939	348,766	883,751	199,103
2003		346,201	1,602,178	263,896	594,358		745,736	1,922,424	381,869	770,582	234,923
2004		37,876	1,550,710	423,705	409,423		27,319	933,669	366,306	609,026	192,640
2005	495	46,180	1,293,043	346,989	454,697		70,000	1,566,887	378,007	656,427	282,799
2006	1,068	48,824	1,203,967	364,387	342,492	721	82,171	1,082,690	363,668	558,629	300,413
<b>TOTAL</b>	<b>1,563</b>	<b>479,081</b>	<b>6,263,081</b>	<b>1,618,895</b>	<b>2,333,933</b>	<b>721</b>	<b>925,226</b>	<b>5,909,609</b>	<b>1,838,616</b>	<b>3,478,415</b>	<b>1,209,878</b>
O.D.	4	772	21,735	5,168	34,301		2,499	38,694	11,434	79,263	11,579

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,642,985	9,400,025	1,221,457	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	476,995	111,537	6,933	
TOTAL LOSSES	14,119,980	9,511,562	1,228,390	
EXPECTED LOSSES	11,769,030	7,249,540	940,604	
CREDIBILITY	.39	.90	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.615	.415	.054	1.084
INDICATED (POST-TEST)	.450	.303	.039	.792
PRES. ON RATE LEVEL	.508	.313	.040	.861
DERIVED BY FORMULA	.485	.304	.039	.828
UNDERLYING PRES. RATE	.513	.316	.041	.870
PROPOSED	.485	.304	.039	.828
YEAR	4-1-07	4-1-08	4-1-09	4-1-10
IND. RATES				.88
MAN. RATES	1.06	.95	.91	+ .88
				PRESENT

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	293,057	4,815,122	1.643			11	15	55	81
2003	258,855	3,543,717	1.368			10	11	38	59
2004	250,609	2,868,041	1.144			4	10	64	78
2005	248,624	3,042,073	1.223			4	11	42	57
2006	158,111	1,446,656	.914			1	8	33	42
<b>TOTAL</b>	<b>1,209,256</b>	<b>15,715,609</b>	<b>1.300</b>			<b>30</b>	<b>55</b>	<b>232</b>	<b>317</b>
O.D.		152,630	.012				1	3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			2,090,638	285,520	301,482			1,222,824	129,874	459,849	324,935
2003			1,905,438	219,722	156,905			551,654	255,805	279,088	175,105
2004			1,021,897	253,430	421,659			356,291	87,271	457,433	270,060
2005			838,617	434,482	255,667			193,693	837,221	309,589	172,804
2006			354,180	203,098	183,275			79,319	140,006	367,116	119,662
<b>TOTAL</b>			<b>6,210,770</b>	<b>1,396,252</b>	<b>1,318,988</b>			<b>2,403,781</b>	<b>1,450,177</b>	<b>1,873,075</b>	<b>1,062,566</b>
O.D.				79,568	29,468				7,819	29,023	6,752

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			2,893,659	399,442	424,487			2,834,049	224,293	684,255	361,653
2003		42,881	2,835,670	311,006	222,866		16,953	1,450,860	390,481	398,449	190,689
2004		41,972	1,708,603	332,352	560,172		29,934	988,971	153,213	602,456	297,066
2005	843	66,112	1,803,656	419,330	336,653		62,800	1,336,398	632,822	425,688	182,308
2006	888	52,630	1,150,140	235,919	211,249	279	55,030	689,070	179,022	341,872	125,645
<b>TOTAL</b>	<b>1,731</b>	<b>203,595</b>	<b>10,391,728</b>	<b>1,698,049</b>	<b>1,755,427</b>	<b>279</b>	<b>164,717</b>	<b>7,299,348</b>	<b>1,579,831</b>	<b>2,452,720</b>	<b>1,157,361</b>
O.D.	12	2,580	85,543	97,981	31,786		1,848	26,480	15,529	25,929	7,209

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	18,177,861	7,657,252	1,164,570			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	525,661	65,229	7,046			
TOTAL LOSSES	18,703,522	7,722,481	1,171,616			
EXPECTED LOSSES	13,809,704	5,973,725	1,136,701			
CREDIBILITY	.25	.59	.87			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.547	.639	.097	2.283		
INDICATED (POST-TEST)	1.131	.467	.071	1.669		
PRES. ON RATE LEVEL	1.131	.489	.093	1.713		
DERIVED BY FORMULA	1.131	.476	.074	1.681		
UNDERLYING PRES. RATE	1.142	.494	.094	1.730		
PROPOSED	1.131	.476	.074	1.681		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	1.776
IND. RATES				1.78	MINIMUM PREMIUM	
MAN. RATES	1.92	1.81	1.81	+ 1.78	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	160,572	5,674,925	3.534	1	1	13	26	84	125	
2003	187,622	6,365,829	3.392		1	16	12	100	129	
2004	204,919	5,586,626	2.726			9	26	137	172	
2005	228,887	8,861,636	3.871		3	12	32	172	219	
2006	273,055	7,902,947	2.894			10	25	205	240	
<b>TOTAL</b>	<b>1,055,055</b>	<b>34,391,963</b>	<b>3.260</b>	<b>1</b>	<b>5</b>	<b>60</b>	<b>121</b>	<b>698</b>	<b>885</b>	
O.D.		20,186	.001					2	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	161,990	431,089	2,046,526	476,396	567,016	45,508	119,946	546,309	401,970	591,651	286,524
2003		279,868	2,464,269	430,546	690,540		163,436	865,759	204,088	806,554	460,769
2004			1,454,067	815,475	681,938			421,291	742,944	887,049	583,862
2005		600,910	2,186,483	1,225,343	763,285		444,615	1,035,618	1,001,233	1,047,895	556,254
2006			1,504,813	810,296	1,266,575			871,732	562,082	2,325,916	561,533
<b>TOTAL</b>	<b>161,990</b>	<b>1,311,867</b>	<b>9,656,158</b>	<b>3,758,056</b>	<b>3,969,354</b>	<b>45,508</b>	<b>727,997</b>	<b>3,740,709</b>	<b>2,912,317</b>	<b>5,659,065</b>	<b>2,448,942</b>
O.D.					5,530					666	13,990

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	256,754	701,391	3,004,300	666,479	798,360	165,604	250,460	1,446,627	694,204	880,377	318,901
2003		633,867	3,748,434	607,268	949,611		371,056	2,258,037	337,828	1,132,639	501,777
2004		64,959	2,693,371	980,212	920,632		44,964	1,593,341	965,592	1,200,360	642,248
2005	2,179	1,207,291	5,093,765	1,247,029	1,005,113		1,126,568	3,906,071	1,046,541	1,322,927	586,848
2006	3,803	243,539	5,413,854	1,129,061	1,359,892	1,104	343,663	4,207,954	951,973	2,135,444	589,610
<b>TOTAL</b>	<b>262,736</b>	<b>2,851,047</b>	<b>19,953,724</b>	<b>4,630,049</b>	<b>5,033,608</b>	<b>166,708</b>	<b>2,136,711</b>	<b>13,412,030</b>	<b>3,996,138</b>	<b>6,671,747</b>	<b>2,639,384</b>
O.D.		27	1,280	368	7,029			98	41	860	14,900

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	38,784,361	20,339,840	2,654,284			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,283,217	282,412	15,606			
TOTAL LOSSES	40,067,578	20,622,252	2,669,890			
EXPECTED LOSSES	30,090,168	13,019,378	1,761,942			
CREDIBILITY	.23	.54	.79			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.798	1.955	.253	6.006		
INDICATED (POST-TEST)	2.776	1.429	.185	4.390		
PRES. ON RATE LEVEL	2.824	1.222	.165	4.211		
DERIVED BY FORMULA	2.813	1.334	.181	4.328		
UNDERLYING PRES. RATE	2.852	1.234	.167	4.253		
PROPOSED	2.813	1.334	.181	4.328		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	4.574
IND. RATES				4.57	MINIMUM PREMIUM	
MAN. RATES	5.25	4.61	4.45	+ 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	
2002	1,878									
2003	6,563									
2004	6,640									
2005	6,357	51,826	.815					1	1	2
2006	4,023	662	.016							
<b>TOTAL</b>	<b>25,461</b>	<b>52,488</b>	<b>.206</b>					<b>1</b>	<b>1</b>	<b>2</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				35,000	4,637				8,000	4,189	
2006											662
<b>TOTAL</b>				<b>35,000</b>	<b>4,637</b>				<b>8,000</b>	<b>4,189</b>	<b>662</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		1,425	43,217	29,782	7,630		480	10,305	7,051	5,533	
2006											695
<b>TOTAL</b>		<b>1,425</b>	<b>43,217</b>	<b>29,782</b>	<b>7,630</b>		<b>480</b>	<b>10,305</b>	<b>7,051</b>	<b>5,533</b>	<b>695</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	55,427	49,996	695	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	4,505	1,311	12	
TOTAL LOSSES	59,932	51,307	707	
EXPECTED LOSSES	107,446	78,165	1,782	
CREDIBILITY	.02	.04	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.235	.202	.003	.440
INDICATED (POST-TEST)	.172	.148	.002	.322
PRES. ON RATE LEVEL	.418	.304	.007	.729
DERIVED BY FORMULA	.413	.298	.007	.718
UNDERLYING PRES. RATE	.422	.307	.007	.736
PROPOSED	.413	.298	.007	.718

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE
IND. RATES				.76	MINIMUM PREMIUM
MAN. RATES	1.02	.78	.77	+ .76	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	1,473									
2003	2,009									
2004	2,581									
2005	2,450									
2006	3,353									
<b>TOTAL</b>	<b>11,866</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.	3,028	413	4	
TOTAL LOSSES	3,028	413	4	
EXPECTED LOSSES	69,417	17,443	474	
CREDIBILITY	.01	.03	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.026	.003	.000	.029
INDICATED (POST-TEST)	.019	.002	.000	.021
PRES. ON RATE LEVEL	.579	.146	.004	.729
DERIVED BY FORMULA	.573	.142	.004	.719
UNDERLYING PRES. RATE	.585	.147	.004	.736
PROPOSED	.573	.142	.004	.719

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	TOTAL
IND. RATES				.76	MINIMUM PREMIUM	
MAN. RATES	1.02	.78	.77	+ .76	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	26,761	1,956,168	7.309			5	3	31	39
2003	28,383	1,367,298	4.817			2	4	28	34
2004	30,873	1,035,994	3.355				9	41	50
2005	31,164	3,068,714	9.846			6	9	37	52
2006	31,262	1,555,711	4.976			1	8	36	45
<b>TOTAL</b>	<b>148,443</b>	<b>8,983,885</b>	<b>6.052</b>			<b>14</b>	<b>33</b>	<b>173</b>	<b>220</b>
O.D.		105							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			655,232	160,608	51,854			574,853	64,641	215,619	233,361
2003			217,620	202,032	100,155			35,772	415,054	269,038	127,627
2004				355,627	159,125				204,413	212,992	103,837
2005			694,358	376,524	126,314			698,251	578,202	340,791	254,274
2006			128,017	179,780	276,118			34,981	241,584	586,391	108,840
<b>TOTAL</b>			<b>1,695,227</b>	<b>1,274,571</b>	<b>713,566</b>			<b>1,343,857</b>	<b>1,503,894</b>	<b>1,624,831</b>	<b>827,939</b>
O.D.											105

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			942,748	224,690	73,010			1,439,902	111,635	320,842	259,731
2003		4,977	362,356	269,964	139,532		1,172	195,518	606,355	386,114	138,986
2004		4,569	227,012	402,929	217,445		3,281	150,744	257,045	288,175	114,221
2005	678	53,289	1,450,834	365,113	184,871		103,256	2,219,228	575,247	463,358	268,259
2006	686	40,290	942,226	233,512	289,724	477	72,428	933,472	284,805	544,149	114,282
<b>TOTAL</b>	<b>1,364</b>	<b>103,125</b>	<b>3,925,176</b>	<b>1,496,208</b>	<b>904,582</b>	<b>477</b>	<b>180,137</b>	<b>4,938,864</b>	<b>1,835,087</b>	<b>2,002,638</b>	<b>895,479</b>
O.D.											114

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,149,143	6,238,515	895,593			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	184,494	74,059	5,191			
TOTAL LOSSES	9,333,637	6,312,574	900,784			
EXPECTED LOSSES	4,500,792	4,187,576	660,571			
CREDIBILITY	.06	.15	.21			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	6.288	4.253	.607	11.148		
INDICATED (POST-TEST)	4.597	3.109	.444	8.150		
PRES. ON RATE LEVEL	3.003	2.794	.441	6.238		
DERIVED BY FORMULA	3.099	2.841	.442	6.382		
UNDERLYING PRES. RATE	3.032	2.821	.445	6.298		
PROPOSED	3.099	2.841	.442	6.382		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	6.687
IND. RATES				6.69	MINIMUM PREMIUM	
MAN. RATES	7.41	6.69	6.55	+ 6.69	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
2002	3,028	1,723,441	56.916			3,028			5	2	7	14
2003	2,835	2,509,206	88.508			2,835		1			6	7
2004	2,371	474,590	20.016			2,371				2	7	9
2005	2,445	368,506	15.071			2,445				3	7	10
2006	2,754	96,724	3.512			2,754				1	2	3
<b>TOTAL</b>	<b>13,433</b>	<b>5,172,467</b>	<b>38.506</b>			<b>13,433</b>		<b>1</b>	<b>5</b>	<b>8</b>	<b>29</b>	<b>43</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			679,086	119,351	10,736			741,938	111,867	28,049	32,414
2003		193,044			11,761		2,257,137			33,263	14,001
2004				159,070	22,185				237,956	40,443	14,936
2005				132,520	74,525				104,915	47,278	9,268
2006				29,000	6,703				20,543	36,390	4,088
<b>TOTAL</b>		<b>193,044</b>	<b>679,086</b>	<b>439,941</b>	<b>125,910</b>		<b>2,257,137</b>	<b>741,938</b>	<b>475,281</b>	<b>185,423</b>	<b>74,707</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			862,836	166,972	15,116			1,179,166	193,195	41,736	36,077
2003		71,734	3,240	436	15,898		855,616	22,904	1,386	46,328	15,247
2004		1,811	90,193	176,977	34,981		3,357	144,485	286,247	67,424	16,430
2005		6,419	197,659	120,696	92,826		6,231	132,528	91,634	63,811	9,778
2006	80	2,854	69,833	22,944	9,499	41	4,772	62,768	20,926	34,336	4,292
<b>TOTAL</b>	<b>80</b>	<b>82,818</b>	<b>1,223,761</b>	<b>488,025</b>	<b>168,320</b>	<b>41</b>	<b>869,976</b>	<b>1,541,851</b>	<b>593,388</b>	<b>253,635</b>	<b>81,824</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,718,527	1,503,368	81,824	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	45,771	17,971	746	
TOTAL LOSSES	3,764,298	1,521,339	82,570	
EXPECTED LOSSES	1,120,582	1,122,462	98,867	
CREDIBILITY	.01	.03	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	28.023	11.325	.615	39.963
INDICATED (POST-TEST)	20.485	8.279	.450	29.214
PRES. ON RATE LEVEL	8.263	8.277	.728	17.268
DERIVED BY FORMULA	8.385	8.277	.717	17.379
UNDERLYING PRES. RATE	8.342	8.356	.736	17.434
PROPOSED	8.385	8.277	.717	17.379

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	18.209
IND. RATES				18.21	MINIMUM PREMIUM	
MAN. RATES	20.24	18.68	18.13	+ 18.21	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
2002	228,002	5,514,061	2.418			228,002			9	30	109	148
2003	246,470	5,678,017	2.303			246,470	1		6	22	132	161
2004	258,366	5,491,255	2.125			258,366	2		1	35	160	198
2005	288,935	6,409,236	2.218			288,935	2		3	40	141	186
2006	277,136	6,429,932	2.320			277,136			3	29	148	180
<b>TOTAL</b>	<b>1,298,909</b>	<b>29,522,501</b>	<b>2.273</b>			<b>1,298,909</b>	<b>5</b>		<b>22</b>	<b>156</b>	<b>690</b>	<b>873</b>
O.D.		54,838	.004							1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,095,660	818,625	556,787			972,662	631,595	926,004	512,728
2003	86,480		974,794	757,608	753,471	3,739		735,704	641,740	1,167,460	557,021
2004	65,717		101,250	1,184,406	679,357	1,216,420		33,000	711,901	1,090,496	408,708
2005	167,597		533,902	1,471,966	926,169	34,214		453,499	1,044,037	1,170,714	607,138
2006			366,731	1,174,098	980,945			175,000	1,107,656	2,013,564	611,938
<b>TOTAL</b>	<b>319,794</b>		<b>3,072,337</b>	<b>5,406,703</b>	<b>3,896,729</b>	<b>1,254,373</b>		<b>2,369,865</b>	<b>4,136,929</b>	<b>6,368,238</b>	<b>2,697,533</b>
O.D.				15,124	1,780				35,023	1,458	1,453

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,535,074	1,145,259	783,951			1,998,656	1,090,767	1,377,890	570,666
2003	141,516	21,106	1,524,919	1,022,095	1,034,195	8,266	20,611	1,858,897	972,676	1,645,903	606,596
2004	49,783	19,546	936,843	1,354,271	915,311	907,522	14,795	657,673	918,914	1,454,601	449,579
2005	286,321	101,102	2,975,038	1,380,495	1,154,564	75,463	114,102	2,564,401	1,030,772	1,447,200	640,531
2006	3,777	182,243	4,341,272	1,203,502	1,082,057	2,153	294,479	3,801,241	1,163,426	1,904,149	642,535
<b>TOTAL</b>	<b>481,397</b>	<b>323,997</b>	<b>11,313,146</b>	<b>6,105,622</b>	<b>4,970,078</b>	<b>993,404</b>	<b>443,987</b>	<b>10,880,868</b>	<b>5,176,555</b>	<b>7,829,743</b>	<b>2,909,907</b>
O.D.		168	8,214	16,727	3,051		481	20,443	41,795	4,263	1,533

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	24,466,105	24,147,834	2,911,440			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	828,969	291,272	17,167			
TOTAL LOSSES	25,295,074	24,439,106	2,928,607			
EXPECTED LOSSES	20,185,046	16,002,559	2,156,189			
CREDIBILITY	.26	.62	.91			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.947	1.882	.225	4.054		
INDICATED (POST-TEST)	1.423	1.376	.164	2.963		
PRES. ON RATE LEVEL	1.539	1.220	.165	2.924		
DERIVED BY FORMULA	1.509	1.317	.164	2.990		
UNDERLYING PRES. RATE	1.554	1.232	.166	2.952		
PROPOSED	1.495	1.305	.163	2.963		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.104
IND. RATES				3.10	MINIMUM PREMIUM	
MAN. RATES	3.46	3.24	3.07	+ 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	
2002	37,839	2,846,003	7.521			5	5	31	41	
2003	37,039	2,528,940	6.827			3	3	27	33	
2004	33,720	467,705	1.387			1	1	12	14	
2005	36,781	2,807,814	7.633	1		6	7	26	40	
2006	37,884	1,511,941	3.990			1	3	28	32	
<b>TOTAL</b>	<b>183,263</b>	<b>10,162,403</b>	<b>5.545</b>	<b>1</b>		<b>16</b>	<b>19</b>	<b>124</b>	<b>160</b>	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,031,028	256,348	189,197			782,559	245,777	305,187	35,907
2003			507,953	93,065	178,812			161,941	1,153,574	402,945	30,650
2004			172,694	56,363	68,474			60,163	16,281	76,724	17,006
2005	390,861		1,050,189	179,531	111,814	5,000		491,840	397,891	139,437	41,251
2006			240,488	121,633	257,761			175,000	340,890	308,104	68,065
<b>TOTAL</b>	<b>390,861</b>		<b>3,002,352</b>	<b>706,940</b>	<b>806,058</b>	<b>5,000</b>		<b>1,671,503</b>	<b>2,154,413</b>	<b>1,232,397</b>	<b>192,879</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,418,019	358,631	266,388			1,621,106	424,457	454,116	39,964
2003		11,564	771,539	127,666	245,034		5,063	673,875	1,613,740	592,465	33,378
2004		7,228	295,335	70,917	91,707		5,070	167,814	27,680	101,161	18,707
2005	667,599	66,257	1,748,869	218,483	164,643	11,028	76,755	1,631,356	391,200	212,367	43,520
2006	626	42,122	941,776	194,726	270,179	661	95,481	1,195,838	308,081	318,398	71,468
<b>TOTAL</b>	<b>668,225</b>	<b>127,171</b>	<b>5,175,538</b>	<b>970,423</b>	<b>1,037,951</b>	<b>11,689</b>	<b>182,369</b>	<b>5,289,989</b>	<b>2,765,158</b>	<b>1,678,507</b>	<b>207,037</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,454,981	6,452,039	207,037			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	218,066	54,623	1,438			
TOTAL LOSSES	11,673,047	6,506,662	208,475			
EXPECTED LOSSES	5,338,452	3,251,086	186,929			
CREDIBILITY	.07	.17	.25			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	6.370	3.550	.114	10.034		
INDICATED (POST-TEST)	4.656	2.595	.083	7.334		
PRES. ON RATE LEVEL	2.886	1.757	.101	4.744		
DERIVED BY FORMULA	3.010	1.899	.097	5.006		
UNDERLYING PRES. RATE	2.913	1.774	.102	4.789		
PROPOSED	3.010	1.899	.097	5.006		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	5.245
IND. RATES				5.25	MINIMUM PREMIUM	
MAN. RATES	5.47	4.96	4.98	+ 5.25	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
2002	48,476	4,960,456	10.232			48,476	1		11	10	131	153
2003	48,502	3,022,736	6.232			48,502			5	8	114	127
2004	53,621	3,487,410	6.503			53,621			8	4	131	143
2005	58,209	2,938,527	5.048			58,209			3	19	119	141
2006	53,110	2,330,538	4.388			53,110			1	16	97	114
<b>TOTAL</b>	<b>261,918</b>	<b>16,739,667</b>	<b>6.391</b>			<b>261,918</b>	<b>1</b>		<b>28</b>	<b>57</b>	<b>592</b>	<b>678</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	50,075		1,919,874	486,657	641,081			756,150	175,030	712,634	218,955
2003			591,832	339,832	812,590			254,814	178,580	651,001	194,087
2004			1,157,988	116,728	840,720			367,600	68,170	721,091	215,113
2005			409,931	398,782	733,045			202,405	335,695	635,120	223,549
2006			170,389	539,310	542,072			44,460	315,724	529,328	189,255
<b>TOTAL</b>	<b>50,075</b>		<b>4,250,014</b>	<b>1,881,309</b>	<b>3,569,508</b>			<b>1,625,429</b>	<b>1,073,199</b>	<b>3,249,174</b>	<b>1,040,959</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	79,369		2,801,362	680,835	902,643			1,958,553	302,277	1,060,400	243,697
2003		14,010	985,325	471,320	1,105,893		7,957	707,879	280,851	912,169	211,361
2004		47,337	1,929,102	212,564	1,088,754		31,157	1,044,812	147,572	942,004	236,624
2005	413	50,836	1,474,362	455,036	860,806		45,353	1,059,127	365,854	762,236	235,844
2006	1,760	89,135	2,130,110	584,607	585,255	626	80,155	1,038,061	321,299	503,411	198,718
<b>TOTAL</b>	<b>81,542</b>	<b>201,318</b>	<b>9,320,261</b>	<b>2,404,362</b>	<b>4,543,351</b>	<b>626</b>	<b>164,622</b>	<b>5,808,432</b>	<b>1,417,853</b>	<b>4,180,220</b>	<b>1,126,244</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,576,801	12,545,786	1,126,244	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	602,796	175,954	7,449	
TOTAL LOSSES	16,179,597	12,721,740	1,133,693	
EXPECTED LOSSES	14,892,658	10,188,610	961,239	
CREDIBILITY	.09	.21	.31	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	6.177	4.857	.433	11.467
INDICATED (POST-TEST)	4.515	3.550	.317	8.382
PRES. ON RATE LEVEL	5.632	3.853	.364	9.849
DERIVED BY FORMULA	5.531	3.789	.349	9.669
UNDERLYING PRES. RATE	5.686	3.890	.367	9.943
PROPOSED	5.531	3.789	.349	9.669

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	10.131
IND. RATES				10.13	MINIMUM PREMIUM	
MAN. RATES	12.14	10.82	10.34	+ 10.13	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	142,810	6,885,564	4.821			14	19	193	226
2003	148,611	7,211,326	4.852		1	18	12	163	194
2004	158,746	6,324,694	3.984			8	18	143	169
2005	177,462	8,339,943	4.699			14	24	152	190
2006	186,165	6,808,232	3.657			2	47	178	227
<b>TOTAL</b>	<b>813,794</b>	<b>35,569,759</b>	<b>4.371</b>		<b>1</b>	<b>56</b>	<b>120</b>	<b>829</b>	<b>1006</b>
O.D.		8,025						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			2,043,222	779,949	713,818			1,040,192	559,240	1,123,733	625,410
2003		148,621	3,004,004	495,716	413,250		23,000	1,370,399	200,745	764,376	791,215
2004			1,352,862	803,280	915,092			696,797	864,399	1,045,273	646,991
2005			2,208,373	1,129,647	712,386			1,678,564	615,112	1,051,606	944,255
2006			209,433	2,337,278	802,214			102,372	1,519,874	1,086,982	750,079
<b>TOTAL</b>		<b>148,621</b>	<b>8,817,894</b>	<b>5,545,870</b>	<b>3,556,760</b>		<b>23,000</b>	<b>4,888,324</b>	<b>3,759,370</b>	<b>5,071,970</b>	<b>3,757,950</b>
O.D.					843					508	6,674

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			2,949,562	1,091,150	1,005,047			2,411,486	965,806	1,672,118	696,081
2003		467,510	4,461,334	690,899	577,887		102,886	3,308,644	342,872	1,076,135	861,633
2004		62,201	2,594,765	979,750	1,215,130		68,390	2,360,216	1,136,167	1,417,140	711,690
2005	2,107	170,423	4,669,150	1,146,134	931,035		184,673	4,091,811	750,169	1,299,117	996,189
2006	6,592	258,681	6,272,894	1,952,859	1,025,243	2,850	268,652	3,538,503	1,176,629	1,130,405	787,583
<b>TOTAL</b>	<b>8,699</b>	<b>958,815</b>	<b>20,947,705</b>	<b>5,860,792</b>	<b>4,754,342</b>	<b>2,850</b>	<b>624,601</b>	<b>15,710,660</b>	<b>4,371,643</b>	<b>6,594,915</b>	<b>4,053,176</b>
O.D.			60	20	1,140			25	13	707	7,095

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	38,253,415	21,583,572	4,060,271			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	963,875	282,358	25,634			
TOTAL LOSSES	39,217,290	21,865,930	4,085,905			
EXPECTED LOSSES	23,258,233	14,713,396	3,108,693			
CREDIBILITY	.19	.45	.67			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	4.819	2.687	.502	8.008		
INDICATED (POST-TEST)	3.523	1.964	.367	5.854		
PRES. ON RATE LEVEL	2.831	1.791	.378	5.000		
DERIVED BY FORMULA	2.962	1.869	.371	5.202		
UNDERLYING PRES. RATE	2.858	1.808	.382	5.048		
PROPOSED	2.962	1.869	.371	5.202		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	5.450
IND. RATES				5.45	MINIMUM PREMIUM	
MAN. RATES	6.06	5.36	5.25	+ 5.45	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	515,310	23,569,330	4.573	1		44	78	827	950
2003	534,839	27,647,969	5.169			63	95	796	954
2004	649,653	24,272,882	3.736		1	54	81	657	793
2005	613,453	21,498,925	3.504	1		37	95	549	682
2006	604,572	17,614,751	2.913	2		27	78	542	649
<b>TOTAL</b>	<b>2,917,827</b>	<b>114,603,857</b>	<b>3.928</b>	<b>4</b>	<b>1</b>	<b>225</b>	<b>427</b>	<b>3371</b>	<b>4028</b>
O.D.		186,614	.006				3	1	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	936,000		8,161,543	2,376,802	3,957,222			1,961,928	1,218,311	3,557,018	1,400,506
2003			10,864,421	3,467,078	3,588,356			3,113,174	1,749,938	3,706,669	1,158,333
2004		124,347	10,344,144	2,288,744	2,900,485		116,200	2,553,397	1,261,634	3,439,067	1,244,864
2005	5,029		6,651,293	3,676,902	2,718,221	353		2,694,987	2,286,546	2,668,006	797,588
2006	537,986		4,653,277	3,111,113	2,404,959	100		1,212,592	1,940,391	2,832,167	922,166
<b>TOTAL</b>	<b>1,479,015</b>	<b>124,347</b>	<b>40,674,678</b>	<b>14,920,639</b>	<b>15,569,243</b>	<b>453</b>	<b>116,200</b>	<b>11,536,078</b>	<b>8,456,820</b>	<b>16,202,927</b>	<b>5,523,457</b>
O.D.				75,618	14,211				75,872	15,297	5,616

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	951,852		11,785,533	3,325,148	5,571,755			4,880,175	2,104,017	5,292,840	1,558,763
2003		246,967	16,768,869	4,746,024	4,947,551		96,081	8,355,123	2,699,906	5,223,125	1,261,425
2004		659,161	16,765,003	2,968,581	3,920,582		576,554	7,271,602	1,861,601	4,564,418	1,369,350
2005	14,989	537,934	14,824,544	3,764,016	3,467,765	780	335,414	7,468,585	2,345,201	3,313,155	841,455
2006	806,772	728,095	16,017,549	3,413,087	2,818,703	4,326	649,269	8,083,643	2,013,783	2,766,614	968,274
<b>TOTAL</b>	<b>1,773,613</b>	<b>2,172,157</b>	<b>76,161,498</b>	<b>18,216,856</b>	<b>20,726,356</b>	<b>5,106</b>	<b>1,657,318</b>	<b>36,059,128</b>	<b>11,024,508</b>	<b>21,160,152</b>	<b>5,999,267</b>
O.D.	151	4,850	122,863	65,231	25,506	148	9,430	128,919	50,026	30,214	6,160

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	118,095,181	71,298,849	6,005,427	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	4,278,489	1,018,908	39,438	
TOTAL LOSSES	122,373,670	72,317,757	6,044,865	
EXPECTED LOSSES	105,070,951	58,239,827	5,047,841	
CREDIBILITY	.45	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.194	2.478	.207	6.879
INDICATED (POST-TEST)	3.066	1.811	.151	5.028
PRES. ON RATE LEVEL	3.567	1.977	.171	5.715
DERIVED BY FORMULA	3.342	1.811	.151	5.304
UNDERLYING PRES. RATE	3.601	1.996	.173	5.770
PROPOSED	3.342	1.811	.151	5.304

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE
IND. RATES				5.56	MINIMUM PREMIUM
MAN. RATES	7.48	6.48	6.00	+ 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
2002	172,047	7,358,515	4.277	3		13	17	147	180
2003	195,018	6,660,373	3.415		1	13	16	103	133
2004	198,836	7,537,447	3.790			18	13	136	167
2005	201,760	7,700,104	3.816			12	14	114	140
2006	194,671	10,292,485	5.287	1		11	17	119	148
<b>TOTAL</b>	<b>962,332</b>	<b>39,548,924</b>	<b>4.110</b>	<b>4</b>	<b>1</b>	<b>67</b>	<b>77</b>	<b>619</b>	<b>768</b>
O.D.		702,694	.073			1		3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	975,626		1,985,648	703,078	922,249	22,059		621,108	444,677	1,095,152	588,918
2003		314,678	2,896,567	423,740	595,967		55,400	702,525	467,410	798,355	405,731
2004			3,012,582	608,065	650,998			1,350,874	537,194	1,066,093	311,641
2005			1,969,443	654,822	774,642			2,850,285	319,876	729,469	401,567
2006	653,500		2,339,314	657,148	1,039,385	4,289		3,376,720	652,839	1,160,081	409,209
<b>TOTAL</b>	<b>1,629,126</b>	<b>314,678</b>	<b>12,203,554</b>	<b>3,046,853</b>	<b>3,983,241</b>	<b>26,348</b>	<b>55,400</b>	<b>8,901,512</b>	<b>2,421,996</b>	<b>4,849,150</b>	<b>2,117,066</b>
O.D.			276,440		10,930			390,925		20,517	3,882

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	1,546,367		2,914,930	983,606	1,298,527	80,273		1,644,693	767,958	1,629,584	655,466
2003		913,970	4,381,115	600,944	823,352		174,099	1,903,828	712,970	1,127,669	441,841
2004		118,308	4,776,005	786,333	892,486		108,853	3,583,435	780,644	1,432,926	342,805
2005	1,709	131,724	3,602,422	739,473	957,958		151,845	3,356,320	459,087	899,842	423,653
2006	967,953	238,113	5,154,448	965,169	1,136,209	21,563	292,503	3,562,111	765,663	1,126,466	429,669
<b>TOTAL</b>	<b>2,516,029</b>	<b>1,402,115</b>	<b>20,828,920</b>	<b>4,075,525</b>	<b>5,108,532</b>	<b>101,836</b>	<b>727,300</b>	<b>14,050,387</b>	<b>3,486,322</b>	<b>6,216,487</b>	<b>2,293,434</b>
O.D.	4	563	317,035	3,336	11,102		714	781,803	2,549	23,244	4,279

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	40,726,706	18,927,097	2,297,713			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,173,905	230,680	13,693			
TOTAL LOSSES	41,900,611	19,157,777	2,311,406			
EXPECTED LOSSES	28,629,377	13,453,402	1,780,314			
CREDIBILITY	.22	.51	.75			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	4.354	1.991	.240	6.585		
INDICATED (POST-TEST)	3.183	1.455	.175	4.813		
PRES. ON RATE LEVEL	2.947	1.385	.183	4.515		
DERIVED BY FORMULA	2.999	1.421	.177	4.597		
UNDERLYING PRES. RATE	2.975	1.398	.185	4.558		
PROPOSED	2.999	1.421	.177	4.597		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	4.816
IND. RATES				4.82	MINIMUM PREMIUM	
MAN. RATES	5.44	4.86	4.74	+ 4.82	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	24,775	621,519	2.508			24,775			2	2	23	27
2003	25,913	1,078,751	4.162			25,913			2	4	18	24
2004	29,936	1,690,183	5.645			29,936			5	5	24	34
2005	31,322	667,437	2.130			31,322			2	3	16	21
2006	35,420	1,767,628	4.990			35,420	1		2	6	11	20
<b>TOTAL</b>	<b>147,366</b>	<b>5,825,518</b>	<b>3.953</b>			<b>147,366</b>	<b>1</b>		<b>13</b>	<b>20</b>	<b>92</b>	<b>126</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			224,280	86,868	81,827			67,000	12,932	125,784	22,828
2003			425,651	239,713	102,705			104,538	42,271	129,740	34,133
2004			893,872	54,311	87,678			458,728	32,002	136,963	26,629
2005			286,173	97,217	62,402			48,284	61,887	54,671	56,803
2006	160,590		208,575	363,116	74,997	60		271,164	534,979	114,192	39,955
<b>TOTAL</b>	<b>160,590</b>		<b>2,038,551</b>	<b>841,225</b>	<b>409,609</b>	<b>60</b>		<b>949,714</b>	<b>684,071</b>	<b>561,350</b>	<b>180,348</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			329,243	121,528	115,211			177,416	22,333	187,165	25,408
2003		9,643	673,436	321,574	144,390		3,226	277,090	67,015	182,275	37,171
2004		33,643	1,339,927	87,424	125,499		36,402	1,159,007	73,165	186,708	29,292
2005	290	20,475	551,441	104,190	84,050		9,102	199,452	61,699	69,724	59,927
2006	238,133	49,291	1,124,720	297,748	117,750	1,252	122,496	1,528,133	380,913	171,627	41,953
<b>TOTAL</b>	<b>238,423</b>	<b>113,052</b>	<b>4,018,767</b>	<b>932,464</b>	<b>586,900</b>	<b>1,252</b>	<b>171,226</b>	<b>3,341,098</b>	<b>605,125</b>	<b>797,499</b>	<b>193,751</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,883,818	2,921,988	193,751			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	230,094	43,569	1,298			
TOTAL LOSSES	8,113,912	2,965,557	195,049			
EXPECTED LOSSES	5,507,067	2,176,596	153,261			
CREDIBILITY	.06	.14	.21			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	5.506	2.012	.132	7.650		
INDICATED (POST-TEST)	4.025	1.471	.096	5.592		
PRES. ON RATE LEVEL	3.701	1.463	.103	5.267		
DERIVED BY FORMULA	3.720	1.464	.102	5.286		
UNDERLYING PRES. RATE	3.737	1.477	.104	5.318		
PROPOSED	3.720	1.464	.102	5.286		
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	5.538
IND. RATES				5.54	MINIMUM PREMIUM	
MAN. RATES	6.42	5.80	5.53	+ 5.54	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
2002	1,191,463	80,508,201	6.757			1,191,463	9	4	199	240	1251	1703
2003	1,151,478	75,881,109	6.589			1,151,478	6	4	188	226	1144	1568
2004	1,181,571	70,400,733	5.958			1,181,571	12	2	156	251	971	1392
2005	1,317,857	60,288,230	4.574			1,317,857	8	2	129	225	970	1334
2006	1,365,246	53,553,361	3.922			1,365,246	12	2	56	297	1054	1421
<b>TOTAL</b>	<b>6,207,615</b>	<b>340,631,634</b>	<b>5.487</b>			<b>6,207,615</b>	<b>47</b>	<b>14</b>	<b>728</b>	<b>1239</b>	<b>5390</b>	<b>7418</b>
O.D.		1,626,600	.026						4	2	6	12

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	3,016,129	1,341,322	37,227,696	7,132,527	6,503,590	79,227	684,328	12,259,377	4,506,698	6,106,125	1,651,182
2003	1,507,556	1,480,588	33,878,905	6,339,247	5,637,027	105,878	613,776	14,463,877	4,220,090	6,018,461	1,615,704
2004	4,511,378	728,990	28,829,335	6,756,479	5,530,506	768,326	28,375	11,924,510	4,277,849	5,605,202	1,439,783
2005	3,408,089	467,649	21,410,426	6,240,720	5,672,134	38,890	2,951,512	8,442,213	4,201,554	5,661,664	1,793,379
2006	4,232,764	298,588	9,852,058	9,124,538	7,961,798	17,878	120,053	4,528,582	7,032,336	8,463,155	1,921,611
<b>TOTAL</b>	<b>16,675,916</b>	<b>4,317,137</b>	<b>131,198,420</b>	<b>35,593,511</b>	<b>31,305,055</b>	<b>1,010,199</b>	<b>4,398,044</b>	<b>51,618,559</b>	<b>24,238,527</b>	<b>31,854,607</b>	<b>8,421,659</b>
O.D.			860,302	73,895	30,902			326,571	300,309	23,232	11,389

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	3,824,795	2,249,062	54,122,574	9,978,402	9,157,063	288,307	1,128,538	30,627,932	7,783,068	9,085,919	1,837,766
2003	2,331,853	3,102,931	49,616,969	8,788,007	7,846,748	234,038	1,210,388	32,108,114	6,563,276	8,558,572	1,759,502
2004	6,470,471	2,291,061	45,625,691	8,511,678	7,693,328	830,082	993,876	29,632,523	6,072,172	7,695,406	1,583,761
2005	5,532,961	1,656,756	40,479,211	7,069,401	7,340,629	82,304	2,736,167	25,888,772	4,900,071	7,117,966	1,892,015
2006	6,087,431	2,322,577	42,787,337	9,992,049	8,984,420	113,104	2,382,411	26,184,587	6,803,830	8,412,716	2,017,692
<b>TOTAL</b>	<b>24,247,511</b>	<b>11,622,387</b>	<b>232,631,782</b>	<b>44,339,537</b>	<b>41,022,188</b>	<b>1,547,835</b>	<b>8,451,380</b>	<b>144,441,928</b>	<b>32,122,417</b>	<b>40,870,579</b>	<b>9,090,736</b>
O.D.	85	20,011	1,273,843	93,850	47,736	514	40,376	1,239,368	238,172	63,150	12,200

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	425,517,020	158,797,629	9,102,936			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	13,614,143	1,978,737	56,305			
TOTAL LOSSES	439,131,163	160,776,366	9,159,241			
EXPECTED LOSSES	331,797,022	108,881,567	7,014,604			
CREDIBILITY	.75	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	7.074	2.590	.148	9.812		
INDICATED (POST-TEST)	5.171	1.893	.108	7.172		
PRES. ON RATE LEVEL	5.294	1.737	.112	7.143		
DERIVED BY FORMULA	5.202	1.893	.108	7.203		
UNDERLYING PRES. RATE	5.345	1.754	.113	7.212		
PROPOSED	5.180	1.885	.107	7.172		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	7.514
IND. RATES				7.51	MINIMUM PREMIUM	
MAN. RATES	8.44	7.71	7.50	+ 7.51	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	44,371	1,556,926	3.508			4	4	24	32	
2003	45,691	1,537,886	3.365			4	7	28	39	
2004	50,845	4,174,999	8.211			16	3	42	61	
2005	46,109	2,220,186	4.815			6	8	41	55	
2006	43,941	1,725,942	3.927			3	9	34	46	
<b>TOTAL</b>	<b>230,957</b>	<b>11,215,939</b>	<b>4.856</b>			<b>33</b>	<b>31</b>	<b>169</b>	<b>233</b>	
O.D.		296,173	.128			1		1	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			793,293	158,329	135,890			240,083	72,922	127,126	29,283
2003			563,823	413,024	172,802			84,354	130,217	150,353	23,313
2004			2,596,910	146,123	201,182			788,400	105,213	291,960	45,211
2005			897,613	306,714	312,234			198,366	181,952	244,627	78,680
2006			349,400	230,535	498,617			91,519	156,389	371,296	28,186
<b>TOTAL</b>			<b>5,201,039</b>	<b>1,254,725</b>	<b>1,320,725</b>			<b>1,402,722</b>	<b>646,693</b>	<b>1,185,362</b>	<b>204,673</b>
O.D.			181,979		4,953			90,716		18,525	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,164,553	221,502	191,332			635,739	125,936	189,166	32,592
2003		12,800	912,280	552,316	242,529		2,614	247,370	193,836	213,291	25,388
2004		97,346	3,874,166	237,567	296,062		63,378	2,029,619	189,170	397,187	49,732
2005	902	66,384	1,801,334	344,532	394,509		33,505	746,012	196,076	302,429	83,007
2006	1,092	73,034	1,660,833	364,100	517,793	304	59,712	746,636	192,084	348,017	29,595
<b>TOTAL</b>	<b>1,994</b>	<b>249,564</b>	<b>9,413,166</b>	<b>1,720,017</b>	<b>1,642,225</b>	<b>304</b>	<b>159,209</b>	<b>4,405,376</b>	<b>897,102</b>	<b>1,450,090</b>	<b>220,314</b>
O.D.		6,668	263,890	4,747	8,685		7,092	224,247	6,388	25,465	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,731,510	5,754,719	220,314			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	360,007	62,363	1,489			
TOTAL LOSSES	15,091,517	5,817,082	221,803			
EXPECTED LOSSES	8,924,178	3,933,197	200,933			
CREDIBILITY	.08	.20	.29			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	6.534	2.519	.096	9.149		
INDICATED (POST-TEST)	4.776	1.841	.070	6.687		
PRES. ON RATE LEVEL	3.827	1.687	.086	5.600		
DERIVED BY FORMULA	3.903	1.718	.081	5.702		
UNDERLYING PRES. RATE	3.864	1.703	.087	5.654		
PROPOSED	3.903	1.718	.081	5.702		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	5.974
IND. RATES				5.97	MINIMUM PREMIUM	
MAN. RATES	6.77	6.11	5.88	+ 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
2002	215,212	9,894,236	4.597			215,212			24	20	177	221
2003	233,462	11,507,508	4.929			233,462		1	31	25	167	224
2004	236,353	10,350,097	4.379			236,353		1	18	23	149	191
2005	261,875	7,466,658	2.851			261,875			13	32	175	220
2006	284,873	6,798,766	2.386			284,873		1	7	26	136	170
<b>TOTAL</b>	<b>1,231,775</b>	<b>46,017,265</b>	<b>3.736</b>			<b>1,231,775</b>		<b>3</b>	<b>93</b>	<b>126</b>	<b>804</b>	<b>1026</b>
O.D.		17,447	.001								1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			3,546,691	924,216	1,480,630			1,485,811	340,258	1,350,851	765,779
2003		369,405	4,523,049	890,942	832,156		82,037	2,593,877	398,255	970,632	847,155
2004		859,326	2,790,493	1,172,923	1,134,410		219,298	1,358,196	729,215	1,306,595	779,641
2005			1,958,991	1,182,370	944,864			958,636	717,970	1,132,405	571,422
2006		243,832	817,762	1,086,855	778,484		263	746,740	827,341	1,402,538	894,951
<b>TOTAL</b>		<b>1,472,563</b>	<b>13,636,986</b>	<b>5,257,306</b>	<b>5,170,544</b>		<b>301,598</b>	<b>7,143,260</b>	<b>3,013,039</b>	<b>6,163,021</b>	<b>3,858,948</b>
O.D.					500					15,500	1,447

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			5,163,739	1,292,978	2,084,720			3,795,012	587,624	2,010,059	852,312
2003		842,998	6,656,740	1,234,733	1,155,907		239,468	5,921,132	659,808	1,374,166	922,552
2004		733,913	4,982,056	1,441,196	1,531,845		364,458	3,947,689	1,029,734	1,757,272	857,605
2005	1,970	169,349	4,681,435	1,215,662	1,192,236		152,509	3,409,203	809,116	1,389,533	602,850
2006	4,039	548,679	4,522,872	1,113,407	898,180	1,664	326,695	4,011,715	927,060	1,359,026	939,699
<b>TOTAL</b>	<b>6,009</b>	<b>2,294,939</b>	<b>26,006,842</b>	<b>6,297,976</b>	<b>6,862,888</b>	<b>1,664</b>	<b>1,083,130</b>	<b>21,084,751</b>	<b>4,013,342</b>	<b>7,890,056</b>	<b>4,175,018</b>
O.D.		8	298	69	564		111	5,282	1,695	17,669	1,591

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	50,483,034	25,084,259	4,176,609			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,666,308	360,517	25,565			
TOTAL LOSSES	52,149,342	25,444,776	4,202,174			
EXPECTED LOSSES	39,934,146	18,686,027	3,091,755			
CREDIBILITY	.25	.60	.88			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	4.234	2.066	.341	6.641		
INDICATED (POST-TEST)	3.095	1.510	.249	4.854		
PRES. ON RATE LEVEL	3.210	1.503	.249	4.962		
DERIVED BY FORMULA	3.181	1.507	.249	4.937		
UNDERLYING PRES. RATE	3.242	1.517	.251	5.010		
PROPOSED	3.181	1.507	.249	4.937		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	5.172
IND. RATES				5.17	MINIMUM PREMIUM	
MAN. RATES	6.02	5.34	5.21	+ 5.17	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	175,534	6,083,703	3.465			175,534	1	1	14	12	88	116
2003	182,059	4,869,428	2.674			182,059			12	10	101	123
2004	200,484	5,716,041	2.851			200,484		1	10	11	123	145
2005	213,972	4,708,552	2.200			213,972	1		6	10	99	116
2006	234,226	4,075,245	1.739			234,226	1		3	14	128	146
<b>TOTAL</b>	<b>1,006,275</b>	<b>25,452,969</b>	<b>2.529</b>			<b>1,006,275</b>	<b>3</b>	<b>2</b>	<b>45</b>	<b>57</b>	<b>539</b>	<b>646</b>
O.D.		296,015	.029						1		4	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	544,713	315,943	2,241,550	374,214	435,514		10,000	935,867	307,818	555,259	362,825
2003			2,120,643	150,056	589,517			850,140	122,821	647,899	388,352
2004		742,965	1,670,187	129,594	677,364		525,233	443,539	204,363	902,255	420,541
2005	430,010		1,379,161	417,176	668,076			312,216	376,523	839,791	285,599
2006	32,576		378,538	492,435	861,786	766		92,265	428,385	1,317,029	471,465
<b>TOTAL</b>	<b>1,007,299</b>	<b>1,058,908</b>	<b>7,790,079</b>	<b>1,563,475</b>	<b>3,232,257</b>	<b>766</b>	<b>535,233</b>	<b>2,634,027</b>	<b>1,439,910</b>	<b>4,262,233</b>	<b>1,928,782</b>
O.D.			126,124		31,601			13,400		123,561	1,329

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	863,370	834,412	3,266,389	523,525	613,205		33,894	2,406,952	531,602	826,223	403,824
2003		47,325	3,116,887	231,309	806,928		25,340	2,116,669	215,247	909,372	422,915
2004		446,076	2,676,789	230,998	890,458		461,497	1,357,739	326,141	1,186,057	462,595
2005	734,683	103,366	2,817,729	510,604	813,814		61,037	1,429,306	432,619	1,002,919	301,307
2006	50,015	118,424	2,771,144	678,314	896,265	4,447	150,808	1,930,088	568,534	1,209,113	495,038
<b>TOTAL</b>	<b>1,648,068</b>	<b>1,549,603</b>	<b>14,648,938</b>	<b>2,174,750</b>	<b>4,020,670</b>	<b>4,447</b>	<b>732,576</b>	<b>9,240,754</b>	<b>2,074,143</b>	<b>5,133,684</b>	<b>2,085,679</b>
O.D.	1	333	194,689	2,374	40,691		3,601	84,287	14,614	140,520	1,418

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	28,107,297	13,601,446	2,087,097	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	906,451	196,999	13,376	
TOTAL LOSSES	29,013,748	13,798,445	2,100,473	
EXPECTED LOSSES	21,805,979	10,163,377	1,610,039	
CREDIBILITY	.22	.52	.77	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.883	1.371	.209	4.463
INDICATED (POST-TEST)	2.107	1.002	.153	3.262
PRES. ON RATE LEVEL	2.146	1.000	.159	3.305
DERIVED BY FORMULA	2.137	1.001	.154	3.292
UNDERLYING PRES. RATE	2.167	1.010	.160	3.337
PROPOSED	2.137	1.001	.154	3.292

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.449
IND. RATES				3.45	MINIMUM PREMIUM	
MAN. RATES	4.09	3.59	3.47	+ 3.45	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	939,307	26,904,588	2.864			939,307	3	1	59	91	547	701
2003	965,707	27,872,008	2.886			965,707	4		57	78	518	657
2004	989,650	26,005,937	2.627			989,650	6		41	81	475	603
2005	1,045,990	22,675,075	2.167			1,045,990	1		30	83	491	605
2006	1,072,234	21,075,119	1.965			1,072,234	2		20	104	516	642
<b>TOTAL</b>	<b>5,012,888</b>	<b>124,532,727</b>	<b>2.484</b>			<b>5,012,888</b>	<b>16</b>	<b>1</b>	<b>207</b>	<b>437</b>	<b>2547</b>	<b>3208</b>
O.D.		860,469	.017						2	5	8	15

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	327,979	111,463	9,308,553	2,087,129	3,429,243	296,693	55,208	3,453,103	2,316,081	3,606,320	1,912,816
2003	702,550		9,309,292	2,370,332	2,636,312	2,436,417		3,773,677	1,527,104	3,328,964	1,787,360
2004	1,127,781		5,999,138	2,379,293	2,438,904	17,272		4,465,221	4,240,219	3,339,442	1,998,667
2005	140,248		4,578,158	2,740,909	3,498,859	242,553		2,698,579	2,117,789	4,554,582	2,103,398
2006	151,989		3,359,738	3,026,170	3,690,648	8,500		1,457,658	2,773,904	4,771,757	1,834,755
<b>TOTAL</b>	<b>2,450,547</b>	<b>111,463</b>	<b>32,554,879</b>	<b>12,603,833</b>	<b>15,693,966</b>	<b>3,001,435</b>	<b>55,208</b>	<b>15,848,238</b>	<b>12,975,097</b>	<b>19,601,065</b>	<b>9,636,996</b>
O.D.			294,012	237,915	34,121			93,306	119,460	56,199	25,456

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	313,705	308,753	13,624,700	2,908,721	4,751,529	646,501	196,264	9,084,455	3,630,520	5,341,976	2,128,964
2003	1,119,989	208,568	14,056,885	3,266,215	3,636,502	1,075,830	111,495	9,549,574	2,382,121	4,694,123	1,946,435
2004	1,679,929	250,151	10,267,947	2,898,842	3,277,061	26,552	216,521	7,465,312	3,529,869	4,521,951	2,198,534
2005	243,701	414,071	11,579,577	2,995,128	4,199,017	534,972	418,513	9,561,675	2,455,522	5,163,007	2,219,085
2006	236,389	704,034	15,994,154	3,691,405	3,998,731	45,643	902,226	11,329,334	2,978,873	4,571,799	1,926,493
<b>TOTAL</b>	<b>3,593,713</b>	<b>1,885,577</b>	<b>65,523,263</b>	<b>15,760,311</b>	<b>19,862,840</b>	<b>2,329,498</b>	<b>1,845,019</b>	<b>46,990,350</b>	<b>14,976,905</b>	<b>24,292,856</b>	<b>10,419,511</b>
O.D.	234	16,343	775,362	216,656	132,173	97	12,286	389,858	116,584	101,936	27,274

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	123,361,600	75,460,261	10,446,785			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	4,131,264	878,489	63,772			
TOTAL LOSSES	127,492,864	76,338,750	10,510,557			
EXPECTED LOSSES	100,608,661	49,427,075	8,070,750			
CREDIBILITY	.65	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.543	1.523	.210	4.276		
INDICATED (POST-TEST)	1.859	1.113	.154	3.126		
PRES. ON RATE LEVEL	1.988	.977	.159	3.124		
DERIVED BY FORMULA	1.904	1.113	.154	3.171		
UNDERLYING PRES. RATE	2.007	.986	.161	3.154		
PROPOSED	1.877	1.097	.152	3.126		
<b>IND. RATES</b>						
YEAR	11-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.275
IND. RATES				3.28	MINIMUM PREMIUM	
MAN. RATES	4.11	3.56	3.28	+ 3.28	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	166,420	2,463,026	1.480			5	12	75	92
2003	168,967	3,136,932	1.856			6	6	66	78
2004	166,899	2,413,618	1.446			4	15	45	64
2005	164,949	1,854,865	1.124			3	5	48	56
2006	158,809	2,366,994	1.490			3	10	45	58
<b>TOTAL</b>	<b>826,044</b>	<b>12,235,435</b>	<b>1.481</b>			<b>21</b>	<b>48</b>	<b>279</b>	<b>348</b>
O.D.		105,022	.012				2	2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			677,303	229,676	367,711			231,994	273,433	476,338	206,571
2003			1,267,518	178,497	323,491			525,425	134,596	432,242	275,163
2004			569,442	447,531	266,038			239,333	272,736	379,900	238,638
2005			396,358	257,266	249,969			184,019	108,772	436,481	222,000
2006			592,806	283,555	242,320			212,706	320,215	474,701	240,691
<b>TOTAL</b>			<b>3,503,427</b>	<b>1,396,525</b>	<b>1,449,529</b>			<b>1,393,477</b>	<b>1,109,752</b>	<b>2,199,662</b>	<b>1,183,063</b>
O.D.				72,498	897				25,111	4,109	2,407

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			994,281	321,316	517,732			614,320	472,218	708,789	229,914
2003		28,732	1,907,911	254,493	444,861		16,185	1,364,953	218,918	608,020	299,653
2004		26,827	1,123,086	525,224	364,718		23,239	799,737	362,738	512,171	262,502
2005	401	35,991	1,003,143	269,177	308,445		29,214	696,919	155,338	513,754	234,210
2006	1,311	79,510	1,714,281	332,483	285,579	636	110,128	1,367,639	335,669	463,562	252,726
<b>TOTAL</b>	<b>1,712</b>	<b>171,060</b>	<b>6,742,702</b>	<b>1,702,693</b>	<b>1,921,335</b>	<b>636</b>	<b>178,766</b>	<b>4,843,568</b>	<b>1,544,881</b>	<b>2,806,296</b>	<b>1,279,005</b>
O.D.		599	32,731	83,791	3,783		295	13,730	31,246	6,758	2,671

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,985,799	8,100,783	1,281,676	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	361,014	98,595	7,299	
TOTAL LOSSES	12,346,813	8,199,378	1,288,975	
EXPECTED LOSSES	8,921,275	6,220,112	982,993	
CREDIBILITY	.19	.46	.68	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.495	.993	.156	2.644
INDICATED (POST-TEST)	1.093	.726	.114	1.933
PRES. ON RATE LEVEL	1.069	.746	.118	1.933
DERIVED BY FORMULA	1.074	.737	.115	1.926
UNDERLYING PRES. RATE	1.080	.753	.119	1.952
PROPOSED	1.078	.740	.115	1.933

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	2.025
IND. RATES				2.03	MINIMUM PREMIUM	
MAN. RATES	2.39	2.12	2.03	+ 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
2002	132,534	7,822,486	5.902			18	33	199	250
2003	145,016	8,885,352	6.127		1	20	41	154	216
2004	179,690	11,111,169	6.183			25	47	189	261
2005	158,051	6,861,107	4.341		1	9	24	152	186
2006	181,775	8,053,097	4.430			5	35	155	195
<b>TOTAL</b>	<b>797,066</b>	<b>42,733,211</b>	<b>5.361</b>		<b>2</b>	<b>77</b>	<b>180</b>	<b>849</b>	<b>1108</b>
O.D.		131,394	.016				1	3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			2,485,300	1,212,585	961,602			1,012,676	585,299	1,143,429	421,595
2003		167,257	2,835,634	1,888,530	751,316		60,000	1,110,332	936,410	817,584	318,289
2004			3,226,992	1,985,182	880,461			1,690,049	1,147,475	1,577,326	603,684
2005		152,380	1,093,311	1,187,759	1,047,018		15,000	969,965	695,247	1,207,835	492,592
2006			699,618	1,680,878	1,457,976			962,808	950,470	1,624,361	676,986
<b>TOTAL</b>		<b>319,637</b>	<b>10,340,855</b>	<b>7,954,934</b>	<b>5,098,373</b>		<b>75,000</b>	<b>5,745,830</b>	<b>4,314,901</b>	<b>6,370,535</b>	<b>2,513,146</b>
O.D.				37,294	33,388				45,765	12,967	1,980

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			3,645,993	1,696,406	1,353,933			2,672,284	1,010,813	1,701,414	469,235
2003		515,251	4,560,012	2,528,061	1,057,506		199,222	3,031,190	1,400,478	1,169,725	346,617
2004		142,865	5,908,359	2,326,715	1,246,038		149,918	5,005,986	1,563,676	2,139,099	664,052
2005	1,061	382,665	3,522,684	1,190,899	1,286,343		171,674	3,150,672	787,877	1,469,784	519,685
2006	5,511	270,509	6,414,316	1,748,920	1,604,304	1,875	364,027	4,492,941	1,059,770	1,570,162	710,835
<b>TOTAL</b>	<b>6,572</b>	<b>1,311,290</b>	<b>24,051,364</b>	<b>9,491,001</b>	<b>6,548,124</b>	<b>1,875</b>	<b>884,841</b>	<b>18,353,073</b>	<b>5,822,614</b>	<b>8,050,184</b>	<b>2,710,424</b>
O.D.	4	820	23,289	57,880	38,272		579	7,734	81,291	12,775	2,096

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	44,641,441	30,102,141	2,712,520			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,324,037	366,724	15,401			
TOTAL LOSSES	45,965,478	30,468,865	2,727,921			
EXPECTED LOSSES	31,850,757	19,384,645	1,881,075			
CREDIBILITY	.19	.45	.66			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	5.767	3.823	.342	9.932		
INDICATED (POST-TEST)	4.216	2.795	.250	7.261		
PRES. ON RATE LEVEL	3.958	2.409	.234	6.601		
DERIVED BY FORMULA	4.007	2.583	.245	6.835		
UNDERLYING PRES. RATE	3.996	2.432	.236	6.664		
PROPOSED	4.007	2.583	.245	6.835		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	7.161
IND. RATES				7.16	MINIMUM PREMIUM	
MAN. RATES	7.63	7.06	6.93	+ 7.16	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	1,215,888	24,258,743	1.995	2	1	52	46	601	702	
2003	1,326,782	27,529,563	2.074	1	2	54	58	594	709	
2004	1,394,918	23,993,238	1.720	1	1	40	67	578	687	
2005	1,363,168	22,235,584	1.631	3		29	66	524	622	
2006	1,436,243	18,967,383	1.320	1		22	47	520	590	
<b>TOTAL</b>	<b>6,736,999</b>	<b>116,984,511</b>	<b>1.736</b>	<b>8</b>	<b>4</b>	<b>197</b>	<b>284</b>	<b>2817</b>	<b>3310</b>	
O.D.		661,704	.009			3		7	10	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	447,144	407,243	7,424,556	1,430,767	3,732,741	4,236	116,134	2,946,876	922,700	4,543,570	2,282,776
2003	76,909	349,187	8,258,812	1,800,003	4,014,127		420,314	3,862,997	2,033,905	4,590,638	2,122,671
2004	45,919	119,321	6,446,254	2,179,472	4,213,119	28,600	109,968	2,169,198	1,433,824	4,878,642	2,368,921
2005	161,231		5,425,654	1,974,264	3,592,515	51,146		2,339,000	1,710,020	4,505,743	2,476,011
2006	3,000		3,227,834	1,589,179	3,379,685			2,497,845	1,403,699	4,476,674	2,389,467
<b>TOTAL</b>	<b>734,203</b>	<b>875,751</b>	<b>30,783,110</b>	<b>8,973,685</b>	<b>18,932,187</b>	<b>83,982</b>	<b>646,416</b>	<b>13,815,916</b>	<b>7,504,148</b>	<b>22,995,267</b>	<b>11,639,846</b>
O.D.			384,087		86,878			133,307		23,217	34,215

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	708,724	690,639	10,802,992	2,001,642	5,255,695	15,415	252,764	7,650,994	1,593,502	6,760,832	2,540,730
2003	125,854	989,493	12,244,727	2,538,438	5,483,988		1,125,318	8,897,786	3,136,984	6,461,941	2,311,589
2004	68,400	513,899	11,472,878	2,841,851	5,533,889	43,966	540,565	6,876,055	2,140,201	6,430,013	2,605,813
2005	280,124	420,973	11,644,328	2,402,647	4,299,479	112,806	337,038	7,905,286	2,033,833	5,354,080	2,612,192
2006	12,467	551,811	12,333,849	2,548,834	3,541,935	2,761	757,804	9,273,742	2,077,779	4,161,225	2,508,940
<b>TOTAL</b>	<b>1,195,569</b>	<b>3,166,815</b>	<b>58,498,774</b>	<b>12,333,412</b>	<b>24,114,986</b>	<b>174,948</b>	<b>3,013,489</b>	<b>40,603,863</b>	<b>10,982,299</b>	<b>29,168,091</b>	<b>12,579,264</b>
O.D.	1	11,101	572,417	9,365	119,431		5,835	340,356	6,930	27,830	37,627

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	107,583,168	76,762,344	12,616,891	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,211,796	529,234	41,389	
TOTAL LOSSES	109,794,964	77,291,578	12,658,280	
EXPECTED LOSSES	53,626,511	29,844,905	5,254,860	
CREDIBILITY	.79	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.630	1.147	.188	2.965
INDICATED (POST-TEST)	1.192	.838	.137	2.167
PRES. ON RATE LEVEL	.788	.439	.077	1.304
DERIVED BY FORMULA	1.107	.838	.137	2.082
UNDERLYING PRES. RATE	.796	.443	.078	1.317
PROPOSED	1.107	.838	.137	2.082

YEAR	4-1-08	4-1-09	12-1-09	4-1-10	IND. RATE	1.699
IND. RATES				1.70	MINIMUM PREMIUM	
MAN. RATES	2.83	2.58	1.37	+ 1.70	PRESENT	

+PROPOSED \*LIMITED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	825,921	4,369,953	.529			11	8	90	109
2003	847,464	3,423,642	.403			7	12	84	103
2004	884,925	4,693,636	.530			8	13	58	79
2005	873,252	5,347,449	.612			11	11	75	97
2006	900,506	3,476,172	.386			1	7	69	77
<b>TOTAL</b>	<b>4,332,068</b>	<b>21,310,852</b>	<b>.492</b>			<b>38</b>	<b>51</b>	<b>376</b>	<b>465</b>
O.D.		25,351						4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			2,055,749	182,038	543,612			335,942	119,291	717,736	415,585
2003			1,079,613	282,780	550,855			283,646	213,975	589,344	423,429
2004			1,652,477	376,239	575,173			1,088,977	235,254	501,626	263,890
2005			1,918,230	340,251	687,934			983,304	261,605	817,433	338,692
2006			104,673	433,990	591,028			45,965	975,879	941,167	383,470
<b>TOTAL</b>			<b>6,810,742</b>	<b>1,615,298</b>	<b>2,948,602</b>			<b>2,737,834</b>	<b>1,806,004</b>	<b>3,567,306</b>	<b>1,825,066</b>
O.D.					20,693					2,642	2,016

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			3,017,840	254,670	765,401			889,575	206,015	1,067,992	462,546
2003		24,716	1,668,810	395,005	753,115		8,834	785,171	331,073	827,523	461,114
2004		63,482	2,580,061	490,962	767,543		58,242	1,904,111	351,826	674,684	290,279
2005	1,924	130,261	3,497,616	476,801	844,477		127,295	2,852,801	400,985	988,146	357,320
2006	1,365	75,263	1,817,119	493,718	614,807	1,256	146,668	1,915,492	619,347	903,473	402,644
<b>TOTAL</b>	<b>3,289</b>	<b>293,722</b>	<b>12,581,446</b>	<b>2,111,156</b>	<b>3,745,343</b>	<b>1,256</b>	<b>341,039</b>	<b>8,347,150</b>	<b>1,909,246</b>	<b>4,461,818</b>	<b>1,973,903</b>
O.D.		143	5,878	1,524	26,001		4	373	126	3,531	2,181

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	21,574,300	12,258,745	1,976,084	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	717,767	140,502	16,800	
TOTAL LOSSES	22,292,067	12,399,247	1,992,884	
EXPECTED LOSSES	17,544,875	8,187,608	2,166,035	
CREDIBILITY	.59	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.515	.286	.046	.847
INDICATED (POST-TEST)	.376	.209	.034	.619
PRES. ON RATE LEVEL	.401	.187	.050	.638
DERIVED BY FORMULA	.386	.209	.034	.629
UNDERLYING PRES. RATE	.405	.189	.050	.644
PROPOSED	.386	.209	.034	.629
YEAR	4-1-08	4-1-09	12-1-09	4-1-10
IND. RATES				.66
MAN. RATES	.66	.66	.67	+ .66

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	50,139	901,561	1.798			3			37	40
2003	49,420	3,120,862	6.314			9		9	30	48
2004	50,753	1,089,621	2.146			2		4	25	31
2005	45,152	1,105,832	2.449			1		4	25	30
2006	53,557	1,322,925	2.470			1		4	31	36
<b>TOTAL</b>	<b>249,021</b>	<b>7,540,801</b>	<b>3.028</b>			<b>16</b>		<b>21</b>	<b>148</b>	<b>185</b>
O.D.		8,391	.003						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			486,908		111,930			44,990		173,274	84,459
2003			1,613,565	308,607	102,595			356,062	455,315	202,641	82,077
2004			384,743	83,315	68,459			251,761	37,755	165,123	98,465
2005			137,625	252,649	103,407			90,000	286,778	110,672	124,701
2006			125,091	240,307	155,773			26,120	446,270	215,065	114,299
<b>TOTAL</b>			<b>2,747,932</b>	<b>884,878</b>	<b>542,164</b>			<b>768,933</b>	<b>1,226,118</b>	<b>866,775</b>	<b>504,001</b>
O.D.					1,222					7,169	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			714,781		157,594			119,134		257,836	94,003
2003		36,291	2,421,759	423,703	149,873		10,947	1,002,930	671,108	296,582	89,382
2004		15,260	615,897	105,801	95,620		20,472	661,281	69,858	219,948	108,312
2005	140	19,069	546,964	231,717	137,060		26,673	564,990	257,239	156,171	131,560
2006	736	36,263	841,514	218,704	177,640	715	64,010	844,750	282,783	233,095	120,014
<b>TOTAL</b>	<b>876</b>	<b>106,883</b>	<b>5,140,915</b>	<b>979,925</b>	<b>717,787</b>	<b>715</b>	<b>122,102</b>	<b>3,193,085</b>	<b>1,280,988</b>	<b>1,163,632</b>	<b>543,271</b>
O.D.		71	1,782	424	1,177		430	5,418	1,534	6,279	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,572,277	4,151,746	543,271	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	170,385	40,750	2,915	
TOTAL LOSSES	8,742,662	4,192,496	546,186	
EXPECTED LOSSES	4,138,728	2,383,130	373,533	
CREDIBILITY	.09	.21	.30	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.511	1.684	.219	5.414
INDICATED (POST-TEST)	2.567	1.231	.160	3.958
PRES. ON RATE LEVEL	1.646	.948	.149	2.743
DERIVED BY FORMULA	1.729	1.007	.152	2.888
UNDERLYING PRES. RATE	1.662	.957	.150	2.769
PROPOSED	1.729	1.007	.152	2.888

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.026
IND. RATES				3.03	MINIMUM PREMIUM	
MAN. RATES	3.07	2.87	2.88	+ 3.03	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
2002	75,511	3,754,236	4.971			75,511			9	7	96	112
2003	78,172	3,175,933	4.062			78,172			7	8	95	110
2004	74,603	3,258,887	4.368			74,603			9	5	85	99
2005	77,480	2,522,132	3.255			77,480			3	7	100	110
2006	73,078	2,462,663	3.369			73,078			4	8	84	96
<b>TOTAL</b>	<b>378,844</b>	<b>15,173,851</b>	<b>4.005</b>			<b>378,844</b>			<b>32</b>	<b>35</b>	<b>460</b>	<b>527</b>
O.D.		24,591	.006								2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,604,081	217,762	476,076			318,142	193,709	562,921	381,545
2003			1,066,960	360,386	552,455			205,783	154,291	559,472	276,586
2004			1,291,008	177,703	445,466			515,526	81,012	484,988	263,184
2005			391,658	265,789	597,728			72,239	171,763	729,024	293,931
2006			456,074	199,516	542,188			187,705	134,290	696,186	246,704
<b>TOTAL</b>			<b>4,809,781</b>	<b>1,221,156</b>	<b>2,613,913</b>			<b>1,299,395</b>	<b>735,065</b>	<b>3,032,591</b>	<b>1,461,950</b>
O.D.					7,800					16,791	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			2,354,791	304,648	670,313			842,440	334,536	837,626	424,660
2003		24,458	1,664,761	496,910	756,526		6,448	575,516	242,197	783,864	301,202
2004		51,099	2,062,182	256,904	590,734		42,270	1,378,188	156,671	640,341	289,502
2005	392	42,313	1,214,160	324,510	699,259		22,689	606,970	228,306	849,619	310,097
2006	1,101	80,397	1,799,368	365,548	560,553	264	94,995	1,161,890	260,702	634,310	259,039
<b>TOTAL</b>	<b>1,493</b>	<b>198,267</b>	<b>9,095,262</b>	<b>1,748,520</b>	<b>3,277,385</b>	<b>264</b>	<b>166,402</b>	<b>4,565,004</b>	<b>1,222,412</b>	<b>3,745,760</b>	<b>1,584,500</b>
O.D.	3	449	11,206	2,659	7,558		929	11,911	3,397	15,246	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,051,190	10,022,937	1,584,500			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	504,873	131,859	9,348			
TOTAL LOSSES	14,556,063	10,154,796	1,593,848			
EXPECTED LOSSES	12,452,604	8,224,703	1,253,973			
CREDIBILITY	.12	.27	.40			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.842	2.680	.421	6.943		
INDICATED (POST-TEST)	2.809	1.959	.308	5.076		
PRES. ON RATE LEVEL	3.256	2.150	.328	5.734		
DERIVED BY FORMULA	3.202	2.098	.320	5.620		
UNDERLYING PRES. RATE	3.287	2.171	.331	5.789		
PROPOSED	3.202	2.098	.320	5.620		
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	5.888
IND. RATES				5.89	MINIMUM PREMIUM	
MAN. RATES	7.10	6.35	6.02	+ 5.89	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
2002	76,010	1,550,762	2.040			76,010			2	5	42	49
2003	74,992	1,036,910	1.382			74,992			1	7	30	38
2004	70,332	1,296,825	1.843			70,332			2	6	37	45
2005	70,238	1,316,525	1.874			70,238			1	8	37	46
2006	73,805	979,314	1.326			73,805				2	39	41
<b>TOTAL</b>	<b>365,377</b>	<b>6,180,336</b>	<b>1.691</b>			<b>365,377</b>			<b>6</b>	<b>28</b>	<b>185</b>	<b>219</b>
O.D.		206,652	.056						1		3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			269,333	229,439	214,010			243,716	209,621	179,301	205,342
2003			111,025	253,059	128,282			29,247	168,857	114,204	232,236
2004			240,150	147,772	213,435			107,626	114,039	257,031	216,772
2005			100,124	209,042	203,301			37,125	348,060	273,404	145,469
2006				49,577	258,552				55,923	415,652	199,610
<b>TOTAL</b>			<b>720,632</b>	<b>888,889</b>	<b>1,017,580</b>			<b>417,714</b>	<b>896,500</b>	<b>1,239,592</b>	<b>999,429</b>
O.D.			99,663		55,545			29,600		18,597	3,247

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			395,381	320,986	301,326			645,360	362,015	266,799	228,546
2003		2,593	218,035	336,640	177,990		927	116,529	247,186	163,772	252,905
2004		11,315	475,194	183,006	280,739		10,514	367,506	158,263	341,110	238,449
2005	101	17,121	503,613	207,440	245,217		25,535	565,628	320,382	345,765	153,470
2006	236	19,296	479,913	124,664	254,305	112	31,944	410,205	124,698	370,839	209,591
<b>TOTAL</b>	<b>337</b>	<b>50,325</b>	<b>2,072,136</b>	<b>1,172,736</b>	<b>1,259,577</b>	<b>112</b>	<b>68,920</b>	<b>2,105,228</b>	<b>1,212,544</b>	<b>1,488,285</b>	<b>1,082,961</b>
O.D.	8	3,414	177,117	8,640	67,814		1,726	84,613	3,787	19,192	3,417

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,563,936	5,232,575	1,086,378			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	223,591	73,064	5,644			
TOTAL LOSSES	4,787,527	5,305,639	1,092,022			
EXPECTED LOSSES	5,484,308	4,486,830	745,369			
CREDIBILITY	.11	.27	.39			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.310	1.452	.299	3.061		
INDICATED (POST-TEST)	.958	1.061	.219	2.238		
PRES. ON RATE LEVEL	1.487	1.216	.202	2.905		
DERIVED BY FORMULA	1.429	1.174	.209	2.812		
UNDERLYING PRES. RATE	1.501	1.228	.204	2.933		
PROPOSED	1.429	1.174	.209	2.812		
YEAR	11-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	2.946
IND. RATES				2.95	MINIMUM PREMIUM	
MAN. RATES	3.84	3.30	3.05	+ 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	
2002	444,153	18,265,825	4.112	5	1	33	39	383	461	
2003	490,281	18,598,680	3.793	5		40	36	358	439	
2004	505,983	24,679,223	4.877	2	1	32	43	391	469	
2005	530,557	19,644,450	3.702	2		37	49	361	449	
2006	543,743	15,485,300	2.847	3		15	39	383	440	
<b>TOTAL</b>	<b>2,514,717</b>	<b>96,673,478</b>	<b>3.844</b>	<b>17</b>	<b>2</b>	<b>157</b>	<b>206</b>	<b>1876</b>	<b>2258</b>	
O.D.		330,038	.013			1		7	8	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2002	1,506,044	157,919	6,013,709	1,198,701	1,815,252	299	22,860	3,363,393	957,201	2,114,782	1,115,665
2003	1,525,532		5,701,003	933,704	2,524,611	40,432		2,229,438	1,238,330	3,145,817	1,259,813
2004	635,289	640,359	4,596,065	1,443,950	2,893,989	379,384	5,430,688	2,352,539	1,672,772	3,226,082	1,408,106
2005	561,689		5,479,627	1,764,827	2,262,483	128,817		3,596,387	1,475,613	2,762,805	1,612,202
2006	1,362,969		2,387,206	1,430,233	2,948,018	7,500		1,000,917	720,425	4,488,134	1,139,898
<b>TOTAL</b>	<b>5,591,523</b>	<b>798,278</b>	<b>24,177,610</b>	<b>6,771,415</b>	<b>12,444,353</b>	<b>556,432</b>	<b>5,453,548</b>	<b>12,542,674</b>	<b>6,064,341</b>	<b>15,737,620</b>	<b>6,535,684</b>
O.D.			110,835		111,256			11,390		87,377	9,180

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2002	2,324,678	437,436	8,599,729	1,676,982	2,555,880	1,088	81,267	8,321,903	1,653,087	3,146,800	1,241,735
2003	2,196,204	130,182	8,681,189	1,337,767	3,448,296	82,606	69,021	5,985,408	1,814,110	4,421,569	1,371,936
2004	857,958	255,535	7,926,240	1,894,182	3,799,155	536,798	1,031,456	6,608,927	2,317,929	4,309,456	1,548,917
2005	963,193	398,646	10,853,318	2,055,050	2,796,788	284,118	368,042	8,256,676	1,756,877	3,367,430	1,700,873
2006	1,690,448	459,791	10,378,112	2,225,965	3,080,470	34,479	553,609	6,789,688	1,558,944	4,062,634	1,196,893
<b>TOTAL</b>	<b>8,032,481</b>	<b>1,681,590</b>	<b>46,438,588</b>	<b>9,189,946</b>	<b>15,680,589</b>	<b>939,089</b>	<b>2,103,395</b>	<b>35,962,602</b>	<b>9,100,947</b>	<b>19,307,889</b>	<b>7,060,354</b>
O.D.	2	3,403	197,359	10,621	139,303		2,423	61,929	10,847	98,873	9,944

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	95,422,861	53,539,015	7,070,298			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	3,008,119	685,199	42,492			
TOTAL LOSSES	98,430,980	54,224,214	7,112,790			
EXPECTED LOSSES	72,801,057	37,695,607	5,331,200			
CREDIBILITY	.41	.96	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.914	2.156	.283	6.353		
INDICATED (POST-TEST)	2.861	1.576	.207	4.644		
PRES. ON RATE LEVEL	2.867	1.485	.210	4.562		
DERIVED BY FORMULA	2.865	1.572	.207	4.644		
UNDERLYING PRES. RATE	2.895	1.499	.212	4.606		
PROPOSED	2.865	1.572	.207	4.644		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	4.865
IND. RATES				4.87	MINIMUM PREMIUM	
MAN. RATES	5.50	4.95	4.79	+ 4.87	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
2002	83,625	4,592,198	5.491			83,625			12	12	75	99
2003	99,178	4,716,247	4.755			99,178			11	12	80	103
2004	96,233	4,286,972	4.454			96,233			7	11	66	84
2005	97,578	7,239,157	7.418			97,578		1	4	12	79	96
2006	115,517	3,359,939	2.908			115,517			2	10	91	103
<b>TOTAL</b>	<b>492,131</b>	<b>24,194,513</b>	<b>4.916</b>			<b>492,131</b>		<b>1</b>	<b>36</b>	<b>57</b>	<b>391</b>	<b>485</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
2002			1,730,642	504,933	434,274			517,376	251,492	659,337	494,144
2003			1,974,146	242,433	578,408			711,581	176,935	625,904	406,840
2004			1,251,316	442,085	659,065			543,225	309,421	742,696	339,164
2005		757,518	783,351	440,639	707,469		2,812,928	476,801	234,369	705,216	320,866
2006			312,100	398,292	687,110			135,887	488,020	970,667	367,863
<b>TOTAL</b>		<b>757,518</b>	<b>6,051,555</b>	<b>2,028,382</b>	<b>3,066,326</b>		<b>2,812,928</b>	<b>2,384,870</b>	<b>1,460,237</b>	<b>3,703,820</b>	<b>1,928,877</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
2002			2,540,582	706,401	611,456			1,370,012	434,327	981,094	549,982
2003		44,821	2,970,310	351,360	793,037		21,927	1,849,217	289,802	879,674	443,049
2004		53,470	2,195,729	561,798	872,980		48,191	1,617,225	446,705	988,279	373,080
2005	770	222,289	2,032,700	505,893	845,290		769,204	1,618,938	320,470	841,535	338,514
2006	1,572	95,614	2,234,603	545,671	715,562	956	146,131	1,864,788	538,563	914,713	386,256
<b>TOTAL</b>	<b>2,342</b>	<b>416,194</b>	<b>11,973,924</b>	<b>2,671,123</b>	<b>3,838,325</b>	<b>956</b>	<b>985,453</b>	<b>8,320,180</b>	<b>2,029,867</b>	<b>4,605,295</b>	<b>2,090,881</b>
O.D.											1,074

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	21,699,049	13,144,610	2,091,955		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	888,537	190,325	14,103		
TOTAL LOSSES	22,587,586	13,334,935	2,106,058		
EXPECTED LOSSES	21,033,680	9,822,935	1,702,774		
CREDIBILITY	.14	.32	.48		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	4.590	2.710	.428	7.728	
INDICATED (POST-TEST)	3.355	1.981	.313	5.649	
PRES. ON RATE LEVEL	4.233	1.977	.343	6.553	
DERIVED BY FORMULA	4.110	1.978	.329	6.417	
UNDERLYING PRES. RATE	4.274	1.996	.346	6.616	
PROPOSED	4.110	1.978	.329	6.417	
<b>IND. RATES</b>					
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE
IND. RATES				6.72	MINIMUM PREMIUM
MAN. RATES	8.44	7.42	6.88	+ 6.72	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	39,690	5,508,504	13.878	1	1	5	5	43	55	
2003	42,728	4,468,609	10.458	2		6	5	52	65	
2004	47,069	5,543,464	11.777			5	5	47	57	
2005	57,150	3,397,139	5.944		1	2	12	49	64	
2006	70,303	4,724,087	6.719		1	1	9	63	74	
<b>TOTAL</b>	<b>256,940</b>	<b>23,641,803</b>	<b>9.201</b>	<b>3</b>	<b>3</b>	<b>19</b>	<b>36</b>	<b>254</b>	<b>315</b>	
O.D.		17,964	.006					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	189,201	387,961	1,036,852	200,887	261,176	5,000	387,958	2,518,461	82,157	312,880	125,971
2003	420,424		763,937	162,361	295,101	232,204		1,383,157	253,144	789,598	168,683
2004			1,427,438	223,245	361,208			2,578,049	183,935	544,940	224,649
2005		226,652	438,784	531,176	299,855		119,898	862,664	273,321	504,288	140,501
2006		389,998	200,203	198,178	521,697		1,900,000	98,700	170,642	988,794	255,875
<b>TOTAL</b>	<b>609,625</b>	<b>1,004,611</b>	<b>3,867,214</b>	<b>1,315,847</b>	<b>1,739,037</b>	<b>237,204</b>	<b>2,407,856</b>	<b>7,441,031</b>	<b>963,199</b>	<b>3,140,500</b>	<b>915,679</b>
O.D.					8,095					9,579	290

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	299,884	471,126	923,646	281,041	367,736	18,195	604,635	2,213,864	141,885	465,568	140,206
2003	687,981	15,732	1,058,063	226,983	404,057	513,274	29,796	2,514,365	410,590	1,110,948	183,696
2004		29,517	1,210,944	287,190	477,789		83,684	2,699,454	312,682	733,035	247,114
2005	247	427,083	1,208,433	500,465	382,821		316,590	1,367,589	319,077	613,049	148,229
2006	956	158,025	1,455,999	339,211	532,039	41,401	901,752	1,348,363	347,280	892,942	268,669
<b>TOTAL</b>	<b>989,068</b>	<b>1,101,483</b>	<b>5,857,085</b>	<b>1,634,890</b>	<b>2,164,442</b>	<b>572,870</b>	<b>1,936,457</b>	<b>10,143,635</b>	<b>1,531,514</b>	<b>3,815,542</b>	<b>987,914</b>
O.D.					11,398					14,254	316

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	20,600,598	9,172,040	988,230	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	474,992	153,393	11,230	
TOTAL LOSSES	21,075,590	9,325,433	999,460	
EXPECTED LOSSES	11,089,529	6,734,398	1,225,604	
CREDIBILITY	.09	.21	.31	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	8.203	3.629	.389	12.221
INDICATED (POST-TEST)	5.996	2.653	.284	8.933
PRES. ON RATE LEVEL	4.275	2.596	.473	7.344
DERIVED BY FORMULA	4.430	2.608	.414	7.452
UNDERLYING PRES. RATE	4.316	2.621	.477	7.414
PROPOSED	4.430	2.608	.414	7.452

YEAR	11-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	7.808
IND. RATES				7.81	MINIMUM PREMIUM	
MAN. RATES	8.40	7.78	7.71	+ 7.81	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	13,664	1,264,755	9.256			4	1	12	17
2003	14,782	1,601,203	10.832			4		15	19
2004	17,973	1,345,288	7.485			3	4	13	20
2005	15,354	1,066,882	6.948			3	3	11	17
2006	18,608	823,974	4.428			2	3	15	20
<b>TOTAL</b>	<b>80,381</b>	<b>6,102,102</b>	<b>7.591</b>			<b>16</b>	<b>11</b>	<b>66</b>	<b>93</b>
O.D.		348							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			618,405	11,582	34,809			459,461	457	100,473	39,568
2003			784,515		52,638			663,444		70,098	30,508
2004			426,827	252,638	80,022			133,322	92,675	67,376	292,428
2005			367,792	84,847	48,205			63,115	374,889	80,296	47,738
2006			297,386	141,313	72,728			91,000	49,518	125,169	46,860
<b>TOTAL</b>			<b>2,494,925</b>	<b>490,380</b>	<b>288,402</b>			<b>1,410,342</b>	<b>517,539</b>	<b>443,412</b>	<b>457,102</b>
O.D.											348

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			907,819	16,203	49,011			1,216,653	789	149,503	44,039
2003		15,637	1,019,138	8,012	73,743		16,155	1,324,020	15,626	100,389	33,223
2004		18,690	769,870	294,410	118,094		11,784	389,473	122,395	95,198	321,671
2005	369	24,216	643,277	96,072	69,338		28,500	589,963	323,919	129,009	50,364
2006	633	36,951	786,781	149,232	96,120	102	31,376	376,039	70,996	119,613	49,203
<b>TOTAL</b>	<b>1,002</b>	<b>95,494</b>	<b>4,126,885</b>	<b>563,929</b>	<b>406,306</b>	<b>102</b>	<b>87,815</b>	<b>3,896,148</b>	<b>533,725</b>	<b>593,712</b>	<b>498,500</b>
O.D.											383

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,207,446	2,097,672	498,883			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	146,069	36,382	8,754			
TOTAL LOSSES	8,353,515	2,134,054	507,637			
EXPECTED LOSSES	3,501,396	1,918,695	1,065,049			
CREDIBILITY	.04	.10	.14			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	10.392	2.655	.632	13.679		
INDICATED (POST-TEST)	7.597	1.941	.462	10.000		
PRES. ON RATE LEVEL	4.315	2.364	1.312	7.991		
DERIVED BY FORMULA	4.446	2.322	1.193	7.961		
UNDERLYING PRES. RATE	4.356	2.387	1.325	8.068		
PROPOSED	4.463	2.331	1.197	7.991		
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	8.372
IND. RATES				8.37	MINIMUM PREMIUM	
MAN. RATES	9.71	8.76	8.39	+ 8.37	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
2002	6,591	1,562,169	23.701			6,591			3	1	13	17
2003	6,970	125,921	1.806			6,970				2	4	6
2004	8,332	1,590,265	19.086			8,332		1	1	2	14	19
2005	10,122	1,783,759	17.622			10,122	1		1	4	8	15
2006	11,391	383,898	3.370			11,391	2		1	3	8	12
<b>TOTAL</b>	<b>43,406</b>	<b>5,446,012</b>	<b>12.547</b>			<b>43,406</b>	<b>3</b>	<b>1</b>	<b>6</b>	<b>12</b>	<b>47</b>	<b>69</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			790,490	18,373	66,183			558,277	11,607	87,438	29,801
2003				48,518	11,329				35,316	6,537	24,221
2004	203,268	462,445	112,626	123	64,954	271	502,105	28,657	17,823	144,676	53,317
2005	996,052		122,397	182,504	154,744	3,565		56,630	84,267	153,403	30,197
2006			103,937	114,171	29,638			43,784	30,005	42,242	20,121
<b>TOTAL</b>	<b>1,199,320</b>	<b>462,445</b>	<b>1,129,450</b>	<b>363,689</b>	<b>326,848</b>	<b>3,836</b>	<b>502,105</b>	<b>687,348</b>	<b>179,018</b>	<b>434,296</b>	<b>157,657</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			902,872	25,704	93,184			1,178,985	20,045	130,108	33,169
2003		9	9,756	64,023	16,122			8,265	51,096	10,081	26,377
2004	302,786	331,923	211,393	9,405	85,793	417	560,722	129,967	32,586	188,591	58,649
2005	1,353,737	16,468	475,209	179,719	189,444	7,287	11,975	277,343	91,745	184,654	31,858
2006	395	18,640	415,301	99,702	44,450	60	14,810	177,946	34,263	42,536	21,127
<b>TOTAL</b>	<b>1,656,918</b>	<b>367,040</b>	<b>2,014,531</b>	<b>378,553</b>	<b>428,993</b>	<b>7,764</b>	<b>587,507</b>	<b>1,772,506</b>	<b>229,735</b>	<b>555,970</b>	<b>171,180</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,406,266	1,593,251	171,180			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	93,455	27,406	1,285			
TOTAL LOSSES	6,499,721	1,620,657	172,465			
EXPECTED LOSSES	2,209,366	1,233,164	142,804			
CREDIBILITY	.03	.06	.09			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	14.974	3.734	.397	19.105		
INDICATED (POST-TEST)	10.946	2.730	.290	13.966		
PRES. ON RATE LEVEL	5.042	2.814	.326	8.182		
DERIVED BY FORMULA	5.219	2.809	.323	8.351		
UNDERLYING PRES. RATE	5.090	2.841	.329	8.260		
PROPOSED	5.219	2.809	.323	8.351		
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	8.750
IND. RATES				8.75	MINIMUM PREMIUM	
MAN. RATES	9.68	8.74	8.59	+ 8.75	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
2002	789	3,735	.473			789						
2003	833	13,179	1.582			833					2	2
2004	1,010	27,145	2.687			1,010					3	3
2005	1,036	14,171	1.367			1,036				1	1	2
2006	1,125	165,897	14.746			1,125				1	1	2
<b>TOTAL</b>	<b>4,793</b>	<b>224,127</b>	<b>4.676</b>			<b>4,793</b>				<b>2</b>	<b>7</b>	<b>9</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											3,735
2003					3,596					5,631	3,952
2004					5,673					18,309	3,163
2005				4,650	972				2,056	446	6,047
2006				20,000	3,094				110,195	32,608	
<b>TOTAL</b>				<b>24,650</b>	<b>13,335</b>				<b>112,251</b>	<b>56,994</b>	<b>16,897</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											4,157
2003		3	256	85	4,859		3	261	144	7,836	4,304
2004		26	1,315	376	7,209		41	2,733	1,144	23,650	3,479
2005		196	5,952	4,005	1,411		118	2,432	1,743	702	6,380
2006	53	1,874	45,935	15,297	5,077	209	15,884	213,826	77,463	41,725	
<b>TOTAL</b>	<b>53</b>	<b>2,099</b>	<b>53,458</b>	<b>19,763</b>	<b>18,556</b>	<b>209</b>	<b>16,046</b>	<b>219,252</b>	<b>80,494</b>	<b>73,913</b>	<b>18,320</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	291,117	192,726	18,320	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	9,384	2,901	116	
TOTAL LOSSES	300,501	195,627	18,436	
EXPECTED LOSSES	225,751	146,905	14,043	
CREDIBILITY	.01	.01	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	6.270	4.082	.385	10.737
INDICATED (POST-TEST)	4.583	2.984	.281	7.848
PRES. ON RATE LEVEL	4.665	3.036	.290	7.991
DERIVED BY FORMULA	4.664	3.035	.290	7.989
UNDERLYING PRES. RATE	4.710	3.065	.293	8.068
PROPOSED	4.664	3.035	.290	7.989

YEAR	11-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	8.370
IND. RATES				8.37	MINIMUM PREMIUM	
MAN. RATES	8.80	7.94	8.39	+ 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	
2002	29,286	2,524,675	8.620			5	6	41	52	
2003	28,709	2,437,299	8.489			4	3	34	41	
2004	30,663	2,693,760	8.785			6	4	28	38	
2005	32,735	2,081,209	6.357	1	1	3	3	33	41	
2006	34,459	897,893	2.605			2	4	26	32	
<b>TOTAL</b>	<b>155,852</b>	<b>10,634,836</b>	<b>6.824</b>	<b>1</b>	<b>1</b>	<b>20</b>	<b>20</b>	<b>162</b>	<b>204</b>	
O.D.		55,853	.035				1		1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			875,772	200,378	259,060			467,985	343,041	272,715	105,724
2003			679,690	225,098	403,348			223,186	81,881	651,199	172,897
2004			1,131,875	157,012	145,882			747,932	143,655	186,018	181,386
2005	3,000	461,943	303,101	180,537	165,627		400,000	147,000	92,000	209,675	118,326
2006			233,450	113,722	100,968			35,152	46,342	215,219	153,040
<b>TOTAL</b>	<b>3,000</b>	<b>461,943</b>	<b>3,223,888</b>	<b>876,747</b>	<b>1,074,885</b>		<b>400,000</b>	<b>1,621,255</b>	<b>706,919</b>	<b>1,534,826</b>	<b>731,373</b>
O.D.				55,090					520		243

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,276,009	280,329	364,756			1,218,693	592,432	405,799	117,671
2003		15,624	1,063,339	311,861	551,328		7,011	606,932	140,584	909,572	188,285
2004		42,713	1,712,073	209,701	206,622		56,705	1,817,580	223,201	261,266	199,525
2005	5,421	424,716	804,815	192,887	209,403		454,470	553,577	116,686	252,959	124,834
2006	522	31,820	687,432	134,305	118,010	97	25,556	318,110	80,536	195,652	160,692
<b>TOTAL</b>	<b>5,943</b>	<b>514,873</b>	<b>5,543,668</b>	<b>1,129,083</b>	<b>1,450,119</b>	<b>97</b>	<b>543,742</b>	<b>4,514,892</b>	<b>1,153,439</b>	<b>2,025,248</b>	<b>791,007</b>
O.D.				77,071					898		255

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,123,215	5,835,858	791,262			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	278,347	80,142	4,768			
TOTAL LOSSES	11,401,562	5,916,000	796,030			
EXPECTED LOSSES	6,773,328	4,384,117	592,237			
CREDIBILITY	.06	.15	.22			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	7.316	3.796	.511	11.623		
INDICATED (POST-TEST)	5.348	2.775	.374	8.497		
PRES. ON RATE LEVEL	4.305	2.786	.376	7.467		
DERIVED BY FORMULA	4.368	2.784	.376	7.528		
UNDERLYING PRES. RATE	4.346	2.813	.380	7.539		
PROPOSED	4.368	2.784	.376	7.528		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	7.887
IND. RATES				7.89	MINIMUM PREMIUM	
MAN. RATES	8.91	8.09	7.84	+ 7.89	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	1,534	80,051	5,218				1	3	4
2003	3,264	85,089	2,606					5	5
2004	3,712	71,110	1,915					4	4
2005	2,960	3,294	.111						
2006	3,351	10,655	.317						
<b>TOTAL</b>	<b>14,821</b>	<b>250,199</b>	<b>1,688</b>				<b>1</b>	<b>12</b>	<b>13</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				40,673	11,644				12,746	10,285	4,703
2003					14,074					55,960	15,055
2004					27,608					25,213	18,289
2005											3,294
2006											10,655
<b>TOTAL</b>				<b>40,673</b>	<b>53,326</b>				<b>12,746</b>	<b>91,458</b>	<b>51,996</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				56,902	16,394				22,012	15,304	5,234
2003		12	1,003	328	19,016		12	2,579	1,428	77,863	16,395
2004		130	6,396	1,832	35,088		58	3,769	1,577	32,570	20,118
2005											3,475
2006											11,188
<b>TOTAL</b>		<b>142</b>	<b>7,399</b>	<b>59,062</b>	<b>70,498</b>		<b>70</b>	<b>6,348</b>	<b>25,017</b>	<b>125,737</b>	<b>56,410</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,959	280,314	56,410	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	27,543	8,573	418	
TOTAL LOSSES	41,502	288,887	56,828	
EXPECTED LOSSES	637,895	428,623	50,837	
CREDIBILITY	.01	.03	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.280	1,949	.383	2,612
INDICATED (POST-TEST)	.205	1,425	.280	1,910
PRES. ON RATE LEVEL	4.262	2,865	.340	7,467
DERIVED BY FORMULA	4.221	2,822	.337	7,380
UNDERLYING PRES. RATE	4.304	2,892	.343	7,539
PROPOSED	4.221	2,822	.337	7,380

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	7.732
IND. RATES				7.73	MINIMUM PREMIUM	
MAN. RATES	5.77	6.58	7.84	+ 7.73	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	85,661	1,919,137	2.240			85,661			3	6	42	51
2003	122,768	1,615,275	1.315			122,768			2	16	44	62
2004	118,791	3,456,749	2.909			118,791			5	13	64	82
2005	110,661	2,467,672	2.229			110,661			1	18	47	66
2006	113,062	1,865,268	1.649			113,062			2	10	38	50
<b>TOTAL</b>	<b>550,943</b>	<b>11,324,101</b>	<b>2.055</b>			<b>550,943</b>			<b>13</b>	<b>63</b>	<b>235</b>	<b>311</b>
O.D.		80,530	.014								4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			649,800	203,040	328,452			171,504	54,457	279,909	231,975
2003			243,240	345,147	202,905			36,092	228,449	166,948	392,494
2004			701,368	463,088	683,244			335,984	374,387	599,900	298,778
2005			145,125	671,827	504,184			40,561	468,422	363,690	273,863
2006			636,287	76,569	297,108			228,792	92,028	296,149	238,335
<b>TOTAL</b>			<b>2,375,820</b>	<b>1,759,671</b>	<b>2,015,893</b>			<b>812,933</b>	<b>1,217,743</b>	<b>1,706,596</b>	<b>1,435,445</b>
O.D.					39,315					32,540	8,675

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			953,907	284,053	462,465			454,143	94,048	416,501	258,188
2003		5,637	433,511	460,683	280,859		1,142	149,517	334,658	238,860	427,426
2004		33,689	1,418,553	573,229	897,373		32,629	1,127,716	503,275	804,475	328,656
2005	146	42,744	1,281,340	636,909	616,127		33,328	737,952	429,786	460,169	288,925
2006	807	66,730	1,394,379	205,923	317,508	193	70,670	842,125	151,602	279,909	250,252
<b>TOTAL</b>	<b>953</b>	<b>148,800</b>	<b>5,481,690</b>	<b>2,160,797</b>	<b>2,574,332</b>	<b>193</b>	<b>137,769</b>	<b>3,311,453</b>	<b>1,513,369</b>	<b>2,199,914</b>	<b>1,553,447</b>
O.D.	1	363	10,319	2,429	51,334		1,271	19,282	5,622	31,890	9,417

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,112,094	8,539,687	1,562,864			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	431,026	105,750	10,146			
TOTAL LOSSES	9,543,120	8,645,437	1,573,010			
EXPECTED LOSSES	10,286,107	5,994,261	1,311,245			
CREDIBILITY	.15	.35	.52			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.732	1.569	.286	3.587		
INDICATED (POST-TEST)	1.266	1.147	.209	2.622		
PRES. ON RATE LEVEL	1.849	1.078	.236	3.163		
DERIVED BY FORMULA	1.762	1.102	.222	3.086		
UNDERLYING PRES. RATE	1.867	1.088	.238	3.193		
PROPOSED	1.762	1.102	.222	3.086		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.233
IND. RATES				3.23	MINIMUM PREMIUM	
MAN. RATES	4.00	3.49	3.32	+ 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
2002	15,581	832,961	5,346			2	1	28	31
2003	22,906	1,165,384	5,087			1	7	32	40
2004	33,964	2,259,933	6,653			4	21	46	71
2005	27,483	2,450,903	8,917			3	19	70	92
2006	25,324	2,418,733	9,551				16	63	79
<b>TOTAL</b>	<b>125,258</b>	<b>9,127,914</b>	<b>7,287</b>			<b>10</b>	<b>64</b>	<b>239</b>	<b>313</b>
O.D.		145,296	.115				1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			226,708	85,801	189,507			79,510	8,903	195,105	47,427
2003			100,000	395,647	127,344			3,403	296,258	166,463	76,269
2004			471,890	762,069	93,905			199,041	328,413	173,200	231,415
2005			403,422	630,245	229,945			313,461	284,027	321,522	268,281
2006				657,192	338,362				523,421	537,135	362,623
<b>TOTAL</b>			<b>1,202,020</b>	<b>2,530,954</b>	<b>979,063</b>			<b>595,415</b>	<b>1,441,022</b>	<b>1,393,425</b>	<b>986,015</b>
O.D.				36,610	2,600				50,480	55,000	606

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			332,808	120,036	266,825			210,542	15,375	290,318	52,786
2003		2,351	228,152	523,894	179,070		154	83,006	431,567	239,902	83,057
2004		25,891	1,110,533	858,497	158,071		20,361	702,856	413,870	248,040	254,557
2005	407	50,316	1,432,122	577,195	311,987		52,270	1,152,788	299,826	403,425	283,036
2006	1,861	75,345	1,854,717	584,516	394,897	1,036	98,282	1,304,562	449,722	533,065	380,754
<b>TOTAL</b>	<b>2,268</b>	<b>153,903</b>	<b>4,958,332</b>	<b>2,664,138</b>	<b>1,310,850</b>	<b>1,036</b>	<b>171,067</b>	<b>3,453,754</b>	<b>1,610,360</b>	<b>1,714,750</b>	<b>1,054,190</b>
O.D.	98	3,248	79,612	26,942	6,341	97	9,677	128,234	44,059	54,214	648

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,961,326	7,431,654	1,054,838			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	172,739	57,517	4,089			
TOTAL LOSSES	9,134,065	7,489,171	1,058,927			
EXPECTED LOSSES	4,201,154	3,155,249	521,073			
CREDIBILITY	.06	.13	.19			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	7.292	5.979	.845	14.116		
INDICATED (POST-TEST)	5.330	4.371	.618	10.319		
PRES. ON RATE LEVEL	3.322	2.495	.412	6.229		
DERIVED BY FORMULA	3.442	2.739	.451	6.632		
UNDERLYING PRES. RATE	3.354	2.519	.416	6.289		
PROPOSED	3.442	2.739	.451	6.632		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	6.949
IND. RATES				6.95	MINIMUM PREMIUM	
MAN. RATES	7.39	6.68	6.54	+ 6.95	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	317	5,735	1,809							
2003	523	308	.058							
2004	284	117,716	41.449				1	2		3
2005	1,254	77,487	6.179				1	1		2
2006	1,631	11,729	.719					1		1
<b>TOTAL</b>	<b>4,009</b>	<b>212,975</b>	<b>5.312</b>				<b>2</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
2002											5,735
2003											308
2004				90,994	9,951				15,653	760	358
2005				20,000	11,199				20,141	18,182	7,965
2006					6,352					2,230	3,147
<b>TOTAL</b>				<b>110,994</b>	<b>27,502</b>				<b>35,794</b>	<b>21,172</b>	<b>17,513</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											6,383
2003											335
2004		1,028	50,960	101,056	16,529		212	9,221	18,705	1,981	394
2005		969	29,799	18,209	13,954		1,263	28,548	18,588	22,630	8,403
2006	3	368	9,271	2,199	6,122		130	1,680	477	1,954	3,304
<b>TOTAL</b>	<b>3</b>	<b>2,365</b>	<b>90,030</b>	<b>121,464</b>	<b>36,605</b>		<b>1,605</b>	<b>39,449</b>	<b>37,770</b>	<b>26,565</b>	<b>18,819</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	133,452	222,404	18,819	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,582	2,033	66	
TOTAL LOSSES	135,034	224,437	18,885	
EXPECTED LOSSES	33,514	57,810	5,451	
CREDIBILITY	.01	.01	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.368	5.598	.471	9.437
INDICATED (POST-TEST)	2.462	4.092	.344	6.898
PRES. ON RATE LEVEL	.828	1.428	.135	2.391
DERIVED BY FORMULA	.844	1.455	.139	2.438
UNDERLYING PRES. RATE	.836	1.442	.136	2.414
PROPOSED	.844	1.455	.139	2.438

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	2.554
IND. RATES				2.55	MINIMUM PREMIUM	
MAN. RATES	3.01	2.81	2.51	+ 2.55	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	30,825	943,486	3.060			2	4		22	28
2003	38,702	1,120,549	2.895			1	10		32	43
2004	53,667	2,128,410	3.965			5	8		50	63
2005	56,705	1,880,745	3.316			3	10		50	63
2006	74,592	2,243,283	3.007			1	20		41	62
<b>TOTAL</b>	<b>254,491</b>	<b>8,316,473</b>	<b>3.268</b>			<b>12</b>	<b>52</b>		<b>195</b>	<b>259</b>
O.D.		4,143	.001							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			332,381	141,206	173,139			45,052	59,513	111,192	81,003
2003			144,000	381,986	95,045			120,000	134,952	167,334	77,232
2004			597,525	324,900	293,422			193,762	125,655	301,492	291,654
2005			328,246	335,609	298,624			191,088	296,314	194,300	236,564
2006			131,335	696,296	205,376			55,000	662,230	274,265	218,781
<b>TOTAL</b>			<b>1,533,487</b>	<b>1,879,997</b>	<b>1,065,606</b>			<b>604,902</b>	<b>1,278,664</b>	<b>1,048,583</b>	<b>905,234</b>
O.D.											4,143

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			487,935	197,546	243,780			119,298	102,780	165,455	90,156
2003		3,312	287,623	505,617	135,367		3,714	338,398	202,031	237,249	84,106
2004		26,677	1,104,413	392,424	394,656		17,468	591,190	179,843	400,728	320,819
2005	329	36,144	1,027,127	337,706	366,755		38,750	838,858	284,107	255,637	249,575
2006	2,025	80,047	1,912,994	576,770	275,824	1,312	110,790	1,462,911	489,842	321,785	229,720
<b>TOTAL</b>	<b>2,354</b>	<b>146,180</b>	<b>4,820,092</b>	<b>2,010,063</b>	<b>1,416,382</b>	<b>1,312</b>	<b>170,722</b>	<b>3,350,655</b>	<b>1,258,603</b>	<b>1,380,854</b>	<b>974,376</b>
O.D.											4,502

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,491,315	6,065,902	978,878			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	183,307	115,468	5,895			
TOTAL LOSSES	8,674,622	6,181,370	984,773			
EXPECTED LOSSES	4,209,282	4,672,455	613,323			
CREDIBILITY	.09	.21	.31			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.409	2.429	.387	6.225		
INDICATED (POST-TEST)	2.492	1.776	.283	4.551		
PRES. ON RATE LEVEL	1.638	1.819	.239	3.696		
DERIVED BY FORMULA	1.715	1.810	.253	3.778		
UNDERLYING PRES. RATE	1.654	1.836	.241	3.731		
PROPOSED	1.715	1.810	.253	3.778		
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.958
IND. RATES				3.96	MINIMUM PREMIUM	
MAN. RATES	4.67	4.13	3.88	+ 3.96	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	219,307	7,400,838	3.374			19	17	144	180
2003	227,872	8,738,937	3.835	1		27	13	149	190
2004	243,211	8,674,947	3.566			17	22	177	216
2005	261,030	8,117,359	3.109	1		14	18	162	195
2006	269,175	8,056,897	2.993	1		6	26	178	211
<b>TOTAL</b>	<b>1,220,595</b>	<b>40,988,978</b>	<b>3.358</b>	<b>3</b>		<b>83</b>	<b>96</b>	<b>810</b>	<b>992</b>
O.D.		252,654	.020			1	2		3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			2,952,218	719,889	1,095,713			977,179	218,194	891,546	546,099
2003	26,667		3,846,770	509,595	1,002,453			1,655,347	223,157	851,696	623,252
2004			2,399,230	962,349	1,360,794			1,315,685	481,590	1,632,696	522,603
2005	568,499		1,879,505	975,660	1,505,779	156,000		534,080	508,394	1,461,896	527,546
2006	517,546		932,649	1,409,342	1,469,033	27,400		761,394	713,098	1,550,247	676,188
<b>TOTAL</b>	<b>1,112,712</b>		<b>12,010,372</b>	<b>4,576,835</b>	<b>6,433,772</b>	<b>183,400</b>		<b>5,243,685</b>	<b>2,144,433</b>	<b>6,388,081</b>	<b>2,895,688</b>
O.D.			130,049	100,000				8,540	5,738		8,327

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			4,199,550	1,007,126	1,542,765			2,513,084	376,821	1,326,619	607,808
2003	43,638	87,210	5,785,840	730,619	1,377,532		50,823	4,231,437	386,965	1,200,239	678,721
2004		102,046	4,210,529	1,208,795	1,801,398		101,397	3,385,020	743,899	2,159,508	574,863
2005	642,744	167,108	4,666,090	1,117,782	1,805,454	227,447	96,996	2,302,997	630,948	1,731,665	556,561
2006	747,358	269,504	6,268,415	1,583,789	1,598,029	127,409	326,459	3,994,185	889,810	1,476,183	709,997
<b>TOTAL</b>	<b>1,433,740</b>	<b>625,868</b>	<b>25,130,424</b>	<b>5,648,111</b>	<b>8,125,178</b>	<b>354,856</b>	<b>575,675</b>	<b>16,426,723</b>	<b>3,028,443</b>	<b>7,894,214</b>	<b>3,127,950</b>
O.D.	105	10,434	339,936	81,555	10,059	10	1,320	30,119	4,335	802	9,031

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	44,929,210	24,792,697	3,136,981			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,379,596	316,181	19,788			
TOTAL LOSSES	46,308,806	25,108,878	3,156,769			
EXPECTED LOSSES	33,468,716	17,124,947	2,453,396			
CREDIBILITY	.25	.59	.88			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.794	2.057	.259	6.110		
INDICATED (POST-TEST)	2.773	1.504	.189	4.466		
PRES. ON RATE LEVEL	2.716	1.390	.199	4.305		
DERIVED BY FORMULA	2.730	1.457	.190	4.377		
UNDERLYING PRES. RATE	2.742	1.403	.201	4.346		
PROPOSED	2.730	1.457	.190	4.377		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	4.586
IND. RATES				4.59	MINIMUM PREMIUM	
MAN. RATES	5.17	4.67	4.52	+ 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	
2002	1,590	867	.054							
2003	2,295	405,614	17.673			1	1	5	7	
2004	2,889	114,968	3.979				3	1	4	
2005	3,224	50,146	1.555					3	3	
2006	3,403	41,303	1.213				1	1	1	
<b>TOTAL</b>	<b>13,401</b>	<b>612,898</b>	<b>4.574</b>			<b>1</b>	<b>5</b>	<b>9</b>	<b>15</b>	
O.D.		460	.003							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											867
2003			150,000	37,535	15,981			142,000	11,746	39,582	8,770
2004				69,092	302				39,215	2,324	4,035
2005					16,810					21,139	12,197
2006				26,208					12,000		3,095
<b>TOTAL</b>			<b>150,000</b>	<b>132,835</b>	<b>33,093</b>			<b>142,000</b>	<b>62,961</b>	<b>63,045</b>	<b>28,964</b>
O.D.											460

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											965
2003		3,380	227,221	51,163	22,788		4,354	359,773	21,673	56,170	9,551
2004		743	37,011	76,253	3,328		538	23,168	46,900	5,501	4,439
2005		306	10,043	2,342	18,866		148	7,207	2,311	24,097	12,868
2006	69	2,214	54,275	18,644	2,748	25	1,513	20,603	7,676	1,433	3,250
<b>TOTAL</b>	<b>69</b>	<b>6,643</b>	<b>328,550</b>	<b>148,402</b>	<b>47,730</b>	<b>25</b>	<b>6,553</b>	<b>410,751</b>	<b>78,560</b>	<b>87,201</b>	<b>31,073</b>
O.D.											483

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	752,591	361,893	31,556			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	9,718	4,651	216			
TOTAL LOSSES	762,309	366,544	31,772			
EXPECTED LOSSES	227,951	207,849	24,255			
CREDIBILITY	.01	.03	.04			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	5.688	2.735	.237	8.660		
INDICATED (POST-TEST)	4.158	1.999	.173	6.330		
PRES. ON RATE LEVEL	1.685	1.536	.179	3.400		
DERIVED BY FORMULA	1.710	1.550	.179	3.439		
UNDERLYING PRES. RATE	1.701	1.551	.181	3.433		
PROPOSED	1.710	1.550	.179	3.439		
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.603
IND. RATES				3.60	MINIMUM PREMIUM	
MAN. RATES	4.27	3.87	3.57	+ 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
2002	12,984	1,900,540	14.637		1	1	4	25	31
2003	14,564	1,194,546	8.202			1	8	30	39
2004	15,449	397,281	2.571				2	20	22
2005	16,028	504,377	3.146				2	26	28
2006	16,844	684,905	4.066				9	18	27
<b>TOTAL</b>	<b>75,869</b>	<b>4,681,649</b>	<b>6.171</b>		<b>1</b>	<b>2</b>	<b>25</b>	<b>119</b>	<b>147</b>
O.D.		165							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		341,681	92,506	103,780	54,501		998,243	9,277	94,909	156,107	49,536
2003			135,290	376,237	133,556			100,000	283,799	134,934	30,730
2004				54,504	141,318				22,630	139,987	38,842
2005				68,542	186,058				56,741	120,823	72,213
2006				259,883	115,306				150,498	85,843	73,375
<b>TOTAL</b>		<b>341,681</b>	<b>227,796</b>	<b>862,946</b>	<b>630,739</b>		<b>998,243</b>	<b>109,277</b>	<b>608,577</b>	<b>637,694</b>	<b>264,696</b>
O.D.											165

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		181,436	135,799	145,189	76,740		680,299	24,565	163,908	232,289	55,134
2003		3,151	276,591	498,877	187,274		3,091	320,442	415,330	196,203	33,465
2004		1,210	61,882	69,500	181,946		636	34,079	35,741	182,259	42,726
2005		5,972	190,354	82,998	213,577		4,039	104,144	59,959	143,095	76,185
2006	728	28,711	706,443	224,761	138,330	310	24,143	323,268	114,614	93,165	77,044
<b>TOTAL</b>	<b>728</b>	<b>220,480</b>	<b>1,371,069</b>	<b>1,021,325</b>	<b>797,867</b>	<b>310</b>	<b>712,208</b>	<b>806,498</b>	<b>789,552</b>	<b>847,011</b>	<b>284,554</b>
O.D.											173

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,111,293	3,455,755	284,727	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	99,299	47,862	1,768	
TOTAL LOSSES	3,210,592	3,503,617	286,495	
EXPECTED LOSSES	2,392,150	2,562,097	218,503	
CREDIBILITY	.04	.09	.14	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.232	4.618	.378	9.228
INDICATED (POST-TEST)	3.094	3.376	.276	6.746
PRES. ON RATE LEVEL	3.123	3.345	.285	6.753
DERIVED BY FORMULA	3.122	3.348	.284	6.754
UNDERLYING PRES. RATE	3.153	3.377	.288	6.818
PROPOSED	3.122	3.347	.284	6.753

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	7.075
IND. RATES				7.08	MINIMUM PREMIUM	
MAN. RATES	8.13	7.35	7.09	+ 7.08	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	12,647	1,075,660	8.505			3	2	7	12	
2003	9,213	19,620	.212					1	1	
2004	15,926	950,054	5.965	1		2		8	11	
2005	20,163	274,488	1.361			1	1	4	6	
2006	21,601	120,070	.555				1	4	5	
<b>TOTAL</b>	<b>79,550</b>	<b>2,439,892</b>	<b>3.067</b>	<b>1</b>		<b>6</b>	<b>4</b>	<b>24</b>	<b>35</b>	
O.D.		6,479	.008							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			463,156	53,671	60,660			412,109	10,603	41,453	34,008
2003					2,665					4,612	12,343
2004	250,663		483,907		35,203			122,600		22,889	34,792
2005			98,639	53,700	14,085			11,056	45,000	24,584	27,424
2006				20,254	43,976				5,250	22,371	28,219
<b>TOTAL</b>	<b>250,663</b>		<b>1,045,702</b>	<b>127,625</b>	<b>156,589</b>			<b>545,765</b>	<b>60,853</b>	<b>115,909</b>	<b>136,786</b>
O.D.											6,479

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			575,910	75,086	85,410			768,803	18,311	61,682	37,851
2003		3	190	62	3,600			213	118	6,418	13,442
2004	373,384	17,839	706,823	14,075	51,100		9,576	302,729	8,500	31,643	38,271
2005	99	7,695	208,967	51,686	22,038		3,905	83,995	40,854	32,631	28,932
2006	69	4,277	106,107	29,622	44,492	10	1,999	25,915	8,143	20,227	29,630
<b>TOTAL</b>	<b>373,552</b>	<b>29,814</b>	<b>1,597,997</b>	<b>170,531</b>	<b>206,640</b>	<b>10</b>	<b>15,480</b>	<b>1,181,655</b>	<b>75,926</b>	<b>152,601</b>	<b>148,126</b>
O.D.											7,207

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,198,508	605,698	155,333	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	37,414	20,770	1,122	
TOTAL LOSSES	3,235,922	626,468	156,455	
EXPECTED LOSSES	904,483	902,096	120,917	
CREDIBILITY	.04	.10	.14	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.068	.788	.197	5.053
INDICATED (POST-TEST)	2.974	.576	.144	3.694
PRES. ON RATE LEVEL	1.126	1.123	.151	2.400
DERIVED BY FORMULA	1.200	1.068	.150	2.418
UNDERLYING PRES. RATE	1.137	1.134	.152	2.423
PROPOSED	1.200	1.068	.150	2.418

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	TOTAL
IND. RATES				2.53	MINIMUM PREMIUM	
MAN. RATES	2.80	2.59	2.52	+ 2.53	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	91,824	362,299	.394				1	18	19
2003	107,239	762,562	.711				5	15	20
2004	120,262	841,110	.699			1	2	16	19
2005	126,447	642,582	.508			1	2	24	27
2006	130,006	1,847,108	1.420			2	2	26	30
<b>TOTAL</b>	<b>575,778</b>	<b>4,455,661</b>	<b>.774</b>			<b>4</b>	<b>12</b>	<b>99</b>	<b>115</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
2002				29,793	86,392				26,225	86,581	133,308
2003				221,953	152,276				136,773	191,011	60,549
2004			139,916	13,251	295,900			48,540	23,676	255,196	64,631
2005			128,081	96,282	93,758			20,085	32,763	187,035	84,578
2006			330,430	64,822	223,305			790,172	28,597	323,125	86,657
<b>TOTAL</b>			<b>598,427</b>	<b>426,101</b>	<b>851,631</b>			<b>858,797</b>	<b>248,034</b>	<b>1,042,948</b>	<b>429,723</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
2002				41,680	121,639				45,291	128,831	148,372
2003		140	51,795	295,233	209,468		60	39,658	202,122	269,589	65,938
2004		6,584	277,660	37,619	378,511		4,694	170,397	46,991	331,972	71,094
2005	128	12,377	347,117	99,734	115,167		5,350	146,769	49,411	216,948	89,230
2006	421	32,807	727,095	139,558	229,690	56	96,551	1,112,282	139,712	303,350	90,990
<b>TOTAL</b>	<b>549</b>	<b>51,908</b>	<b>1,403,667</b>	<b>613,824</b>	<b>1,054,475</b>	<b>56</b>	<b>106,655</b>	<b>1,469,106</b>	<b>483,527</b>	<b>1,250,690</b>	<b>465,624</b>
O.D.											1,910

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,031,941	3,402,516	467,534	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	86,251	37,004	3,172	
TOTAL LOSSES	3,118,192	3,439,520	470,706	
EXPECTED LOSSES	2,072,800	1,917,341	385,771	
CREDIBILITY	.15	.36	.53	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.542	.597	.082	1.221
INDICATED (POST-TEST)	.396	.436	.060	.892
PRES. ON RATE LEVEL	.357	.330	.066	.753
DERIVED BY FORMULA	.363	.368	.063	.794
UNDERLYING PRES. RATE	.360	.333	.067	.760
PROPOSED	.363	.368	.063	.794

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE
IND. RATES				.83	MINIMUM PREMIUM
MAN. RATES	.94	.85	.79	+ .83	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	78,018	2,076,913	2.662	1		5	3	34	43	
2003	84,268	1,804,715	2.141			4	6	41	51	
2004	88,794	3,009,438	3.389			10	3	46	59	
2005	94,810	1,578,041	1.664			5	4	41	50	
2006	97,527	2,525,601	2.589	1		1	5	49	56	
<b>TOTAL</b>	<b>443,417</b>	<b>10,994,708</b>	<b>2.480</b>	<b>2</b>		<b>25</b>	<b>21</b>	<b>211</b>	<b>259</b>	
O.D.		173,372	.039			1			1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	9,028		1,016,677	31,485	157,106	1,075		343,537	19,216	327,989	170,800
2003			566,626	189,143	250,055			199,326	142,111	276,509	180,945
2004			1,567,471	26,184	157,756			659,725	34,194	356,688	207,420
2005			594,626	132,242	124,741			226,898	90,555	204,619	204,360
2006	456,396		213,391	296,080	470,190	1,500		263,297	96,234	547,863	180,650
<b>TOTAL</b>	<b>465,424</b>		<b>3,958,791</b>	<b>675,134</b>	<b>1,159,848</b>	<b>2,575</b>		<b>1,692,783</b>	<b>382,310</b>	<b>1,713,668</b>	<b>944,175</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
2002	14,309		1,492,481	44,048	221,207	3,912		909,686	33,186	488,050	190,100
2003		12,938	880,596	259,927	343,181		6,163	543,539	217,225	389,777	197,049
2004		58,256	2,313,670	77,388	222,216		52,549	1,683,837	101,120	474,074	228,162
2005	599	39,798	1,062,265	157,730	164,293		31,176	697,234	119,148	249,103	215,600
2006	674,651	65,650	1,544,468	388,121	491,179	7,295	89,950	1,079,925	210,733	501,761	189,683
<b>TOTAL</b>	<b>689,559</b>	<b>176,642</b>	<b>7,293,480</b>	<b>927,214</b>	<b>1,442,076</b>	<b>11,207</b>	<b>179,838</b>	<b>4,914,221</b>	<b>681,412</b>	<b>2,102,765</b>	<b>1,020,594</b>
O.D.			214,654					71,893			

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,551,494	5,153,467	1,020,594	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	316,106	81,353	7,038	
TOTAL LOSSES	13,867,600	5,234,820	1,027,632	
EXPECTED LOSSES	7,648,945	4,398,697	873,531	
CREDIBILITY	.13	.30	.45	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.127	1.181	.232	4.540
INDICATED (POST-TEST)	2.286	.863	.170	3.319
PRES. ON RATE LEVEL	1.709	.983	.194	2.886
DERIVED BY FORMULA	1.784	.947	.183	2.914
UNDERLYING PRES. RATE	1.725	.992	.197	2.914
PROPOSED	1.784	.947	.183	2.914

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.053
IND. RATES				3.05	MINIMUM PREMIUM	
MAN. RATES	3.53	3.13	3.03	+ 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	
2002	70,108	2,982,211	4.253	1		5	1	34	41	
2003	69,118	1,139,486	1.648			3	3	34	40	
2004	72,653	1,698,558	2.337			4	4	26	34	
2005	86,938	1,017,426	1.170			1	4	32	37	
2006	100,090	1,552,326	1.550			1		31	32	
<b>TOTAL</b>	<b>398,907</b>	<b>8,390,007</b>	<b>2.103</b>	<b>1</b>		<b>14</b>	<b>12</b>	<b>157</b>	<b>184</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	1,000		944,073	5,326	191,892			1,480,319	12,286	234,880	112,435
2003			380,426	113,725	169,599			67,905	81,277	190,893	135,661
2004			558,494	184,997	169,440			286,942	38,036	225,098	235,551
2005			224,865	108,907	164,598			71,461	48,266	287,117	112,212
2006			379,628		284,823			46,685		635,487	205,703
<b>TOTAL</b>	<b>1,000</b>		<b>2,487,486</b>	<b>412,955</b>	<b>980,352</b>			<b>1,953,312</b>	<b>179,865</b>	<b>1,573,475</b>	<b>801,562</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	1,585		1,050,503	7,451	270,185			1,770,509	21,218	349,499	125,140
2003		8,687	588,895	157,125	232,500		2,127	197,040	123,871	268,246	147,735
2004		23,157	944,531	228,893	230,588		23,318	756,302	75,980	298,040	259,106
2005	227	19,424	539,921	125,055	198,003		12,529	317,437	78,134	334,158	118,384
2006	420	43,134	910,911	128,570	288,764		47,070	581,099	142,421	558,850	215,988
<b>TOTAL</b>	<b>2,232</b>	<b>94,402</b>	<b>4,034,761</b>	<b>647,094</b>	<b>1,220,040</b>		<b>85,044</b>	<b>3,622,387</b>	<b>441,624</b>	<b>1,808,793</b>	<b>866,353</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,838,826	4,117,551	866,353			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	210,831	74,665	5,362			
TOTAL LOSSES	8,049,657	4,192,216	871,715			
EXPECTED LOSSES	5,022,239	3,602,131	618,306			
CREDIBILITY	.12	.28	.42			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.018	1.051	.219	3.288		
INDICATED (POST-TEST)	1.475	.768	.160	2.403		
PRES. ON RATE LEVEL	1.247	.894	.154	2.295		
DERIVED BY FORMULA	1.274	.859	.157	2.290		
UNDERLYING PRES. RATE	1.259	.903	.155	2.317		
PROPOSED	1.277	.861	.157	2.295		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	2.404
IND. RATES				2.40	MINIMUM PREMIUM	
MAN. RATES	2.76	2.49	2.41	+ 2.40	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	74,444	535,642	.719				6	11	17	
2003	93,231	446,123	.478			1	1	10	12	
2004	111,332	437,446	.392			1	2	9	12	
2005	112,695	396,558	.351				3	14	17	
2006	119,603	506,351	.423				3	13	16	
<b>TOTAL</b>	<b>511,305</b>	<b>2,322,120</b>	<b>.454</b>			<b>2</b>	<b>15</b>	<b>57</b>	<b>74</b>	
O.D.		854								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				178,167	101,445				32,502	138,285	85,243
2003			195,000	12,930	42,213			50,000	7,469	82,578	55,933
2004			152,443	44,918	36,460			19,710	61,398	48,926	73,591
2005				102,858	58,931				22,349	99,983	112,437
2006				68,111	88,221				49,628	226,664	73,727
<b>TOTAL</b>			<b>347,443</b>	<b>406,984</b>	<b>327,270</b>			<b>69,710</b>	<b>173,346</b>	<b>596,436</b>	<b>400,931</b>
O.D.											854

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				249,256	142,835				56,131	205,770	94,875
2003		4,414	290,301	19,880	57,992		1,553	130,591	14,196	115,379	60,911
2004		6,218	252,563	55,668	50,260		2,478	91,140	77,398	67,446	80,950
2005		4,995	154,062	93,831	73,266		1,980	58,892	29,350	116,088	118,621
2006	213	10,907	269,780	78,962	92,142	101	19,839	256,523	80,237	204,509	77,413
<b>TOTAL</b>	<b>213</b>	<b>26,534</b>	<b>966,706</b>	<b>497,597</b>	<b>416,495</b>	<b>101</b>	<b>25,850</b>	<b>537,146</b>	<b>257,312</b>	<b>709,192</b>	<b>432,770</b>
O.D.											901

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,556,550	1,880,596	433,671			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	84,739	23,768	2,837			
TOTAL LOSSES	1,641,289	1,904,364	436,508			
EXPECTED LOSSES	2,019,654	1,181,115	337,461			
CREDIBILITY	.14	.33	.49			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.321	.372	.085	.778		
INDICATED (POST-TEST)	.235	.272	.062	.569		
PRES. ON RATE LEVEL	.391	.229	.065	.685		
DERIVED BY FORMULA	.369	.243	.064	.676		
UNDERLYING PRES. RATE	.395	.231	.066	.692		
PROPOSED	.369	.243	.064	.676		
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	.708
IND. RATES				.71	MINIMUM PREMIUM	
MAN. RATES	.87	.76	.72	+ .71	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	568,254	3,344,105	.588			2	20	117	139
2003	670,458	4,852,506	.723			5	28	120	153
2004	805,768	2,827,447	.350			4	19	65	88
2005	880,690	4,202,242	.477			1	34	130	165
2006	832,400	1,170,912	.140			2	9	23	34
<b>TOTAL</b>	<b>3,757,570</b>	<b>16,397,212</b>	<b>.436</b>			<b>14</b>	<b>110</b>	<b>455</b>	<b>579</b>
O.D.		266,581	.007				2	5	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			363,215	807,137	582,039			302,603	341,461	455,262	492,388
2003			837,482	1,242,807	517,048			688,922	433,754	667,611	464,882
2004			547,387	908,947	317,162			132,819	299,092	308,025	314,015
2005			113,363	1,612,877	463,128			12,335	851,906	611,819	536,814
2006			230,432	354,829	52,034			92,948	217,862	87,244	135,563
<b>TOTAL</b>			<b>2,091,879</b>	<b>4,926,597</b>	<b>1,931,411</b>			<b>1,229,627</b>	<b>2,144,075</b>	<b>2,129,961</b>	<b>1,943,662</b>
O.D.				150,866	26,696				49,449	21,119	18,451

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			526,322	1,129,186	819,507			788,738	589,703	677,436	548,028
2003		14,154	1,158,290	1,651,274	721,738		11,611	1,064,445	652,374	943,041	506,256
2004		31,249	1,349,802	1,037,196	449,085		15,117	544,281	383,524	419,210	345,417
2005	114	76,291	2,299,633	1,412,868	634,409		53,561	1,182,548	770,222	778,367	566,339
2006	1,128	49,139	1,111,424	288,670	96,030	439	50,773	640,556	170,828	106,555	142,341
<b>TOTAL</b>	<b>1,242</b>	<b>170,833</b>	<b>6,445,471</b>	<b>5,519,194</b>	<b>2,720,769</b>	<b>439</b>	<b>131,062</b>	<b>4,220,568</b>	<b>2,566,651</b>	<b>2,924,609</b>	<b>2,108,381</b>
O.D.		2,102	96,264	170,107	36,542		791	34,401	60,883	28,473	19,494

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	11,103,173	14,027,228	2,127,875		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	347,792	177,204	13,271		
TOTAL LOSSES	11,450,965	14,204,432	2,141,146		
EXPECTED LOSSES	8,416,957	9,130,895	1,615,755		
CREDIBILITY	.54	1.00	1.00		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	.305	.378	.057	.740	
INDICATED (POST-TEST)	.223	.276	.042	.541	
PRES. ON RATE LEVEL	.222	.241	.042	.505	
DERIVED BY FORMULA	.223	.276	.042	.541	
UNDERLYING PRES. RATE	.224	.243	.043	.510	
PROPOSED	.223	.276	.042	.541	
<b>IND. RATES</b>					
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE
IND. RATES				.57	MINIMUM PREMIUM
MAN. RATES	.44	.44	.53	+ .57	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	64,772	457,517	.706	1		1	1	6	9	
2003	80,751	525,976	.651		1	1	1	11	14	
2004	81,696	359,928	.440			1	1	6	8	
2005	86,727	548,047	.631			2		4	6	
2006	90,884	211,446	.232					9	9	
<b>TOTAL</b>	<b>404,830</b>	<b>2,102,914</b>	<b>.519</b>	<b>1</b>	<b>1</b>	<b>5</b>	<b>3</b>	<b>36</b>	<b>46</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	152,500		131,459	27,321	24,430			28,475	71,497	8,590	13,245
2003		140,405	140,231	20,054	20,834		65,000	24,414	29,470	46,273	39,295
2004			141,611	51,595	10,091			58,162	27,253	14,770	56,446
2005			310,398		9,886			109,979		8,741	109,043
2006					39,465					138,783	33,198
<b>TOTAL</b>	<b>152,500</b>	<b>140,405</b>	<b>723,699</b>	<b>98,970</b>	<b>104,706</b>		<b>65,000</b>	<b>221,030</b>	<b>128,220</b>	<b>217,157</b>	<b>251,227</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	241,713		192,982	38,222	34,397			75,402	123,475	12,781	14,742
2003		381,734	222,741	29,059	29,053		179,570	74,330	44,435	65,349	42,792
2004		5,780	234,384	61,036	16,887		4,928	160,062	36,774	21,802	62,091
2005	311	17,138	441,743	17,177	18,993		11,998	258,409	11,696	13,498	115,040
2006	14	2,313	57,575	13,645	38,028		8,295	104,894	29,697	121,590	34,858
<b>TOTAL</b>	<b>242,038</b>	<b>406,965</b>	<b>1,149,425</b>	<b>159,139</b>	<b>137,358</b>		<b>204,791</b>	<b>673,097</b>	<b>246,077</b>	<b>235,020</b>	<b>269,523</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,676,316	777,594	269,523			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	51,401	19,049	1,257			
TOTAL LOSSES	2,727,717	796,643	270,780			
EXPECTED LOSSES	1,226,636	995,881	153,834			
CREDIBILITY	.12	.28	.42			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.674	.197	.067	.938		
INDICATED (POST-TEST)	.493	.144	.049	.686		
PRES. ON RATE LEVEL	.299	.244	.038	.581		
DERIVED BY FORMULA	.322	.216	.043	.581		
UNDERLYING PRES. RATE	.303	.246	.038	.587		
PROPOSED	.322	.216	.043	.581		
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	.608
IND. RATES				.61	MINIMUM PREMIUM	
MAN. RATES	.65	.60	.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	
2002	521,235	4,701,706	.902			7	22	144	173	
2003	542,981	3,457,029	.636		1	3	11	133	148	
2004	574,160	5,015,113	.873			7	22	134	163	
2005	620,919	5,092,204	.820			5	28	144	177	
2006	682,466	5,264,774	.771			4	20	175	199	
<b>TOTAL</b>	<b>2,941,761</b>	<b>23,530,826</b>	<b>.800</b>		<b>1</b>	<b>26</b>	<b>103</b>	<b>730</b>	<b>860</b>	
O.D.		48,400	.001				1		1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			882,473	888,883	639,121			301,786	545,913	865,900	577,630
2003		182,841	387,523	268,795	562,669		20,000	261,217	220,885	945,424	607,675
2004			899,324	987,206	641,470			660,582	494,035	691,836	640,660
2005			575,551	1,334,691	518,112			160,186	726,727	980,652	796,285
2006			471,202	547,901	1,135,325			112,204	354,084	1,848,732	795,326
<b>TOTAL</b>		<b>182,841</b>	<b>3,216,073</b>	<b>4,027,476</b>	<b>3,496,697</b>		<b>20,000</b>	<b>1,495,975</b>	<b>2,341,644</b>	<b>5,332,544</b>	<b>3,417,576</b>
O.D.				38,612					7,689		2,099

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,295,471	1,243,549	899,883			799,129	942,794	1,288,455	642,902
2003		502,174	672,388	371,260	766,292		63,276	748,402	349,604	1,323,040	661,758
2004		46,399	1,974,895	1,153,553	869,240		59,661	2,003,534	670,380	936,345	704,726
2005	578	91,852	2,659,989	1,212,514	688,584		65,223	1,512,764	721,794	1,191,735	840,081
2006	2,273	145,598	3,406,023	819,671	1,169,122	707	177,122	2,247,389	637,479	1,666,975	835,092
<b>TOTAL</b>	<b>2,851</b>	<b>786,023</b>	<b>10,008,766</b>	<b>4,800,547</b>	<b>4,393,121</b>	<b>707</b>	<b>365,282</b>	<b>7,311,218</b>	<b>3,322,051</b>	<b>6,406,550</b>	<b>3,684,559</b>
O.D.			7,121	50,743	646			1,735	11,088	215	2,244

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	18,483,703	18,984,961	3,686,803	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	452,850	225,493	21,432	
TOTAL LOSSES	18,936,553	19,210,454	3,708,235	
EXPECTED LOSSES	10,884,516	11,708,209	2,588,750	
CREDIBILITY	.45	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.644	.653	.126	1.423
INDICATED (POST-TEST)	.471	.477	.092	1.040
PRES. ON RATE LEVEL	.367	.394	.087	.848
DERIVED BY FORMULA	.414	.477	.092	.983
UNDERLYING PRES. RATE	.370	.398	.088	.856
PROPOSED	.414	.477	.092	.983

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	1.029
IND. RATES				1.03	MINIMUM PREMIUM	
MAN. RATES	.98	.89	.89	+ 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
2002	46,373	312,738	.674				1	7	8
2003	48,560	126,171	.259				1	14	15
2004	50,041	250,267	.500				1	9	10
2005	54,448	668,597	1.227			1	2	8	11
2006	59,669	579,667	.971				5	11	16
<b>TOTAL</b>	<b>259,091</b>	<b>1,937,440</b>	<b>.748</b>			<b>1</b>	<b>10</b>	<b>49</b>	<b>60</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				65,850	54,432				51,891	100,698	39,867
2003				372	19,955				5,116	35,523	65,205
2004				57,708	51,881				4,350	54,838	81,490
2005			204,953	39,530	88,561			104,207	29,502	123,825	78,019
2006				203,857	71,101				128,598	90,034	86,077
<b>TOTAL</b>			<b>204,953</b>	<b>367,317</b>	<b>285,930</b>			<b>104,207</b>	<b>219,457</b>	<b>404,918</b>	<b>350,658</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				92,124	76,640				89,616	149,838	44,372
2003		12	1,494	955	26,968		6	2,793	8,289	49,568	71,008
2004		856	42,871	67,108	68,403		185	10,717	8,613	71,108	89,639
2005	206	14,304	386,372	55,690	107,359		13,862	316,994	48,025	147,292	82,310
2006	562	21,409	525,920	169,606	89,866	255	21,648	288,828	101,516	94,233	90,381
<b>TOTAL</b>	<b>768</b>	<b>36,581</b>	<b>956,657</b>	<b>385,483</b>	<b>369,236</b>	<b>255</b>	<b>35,701</b>	<b>619,332</b>	<b>256,059</b>	<b>512,039</b>	<b>377,710</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,649,294	1,522,817	377,710	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	52,488	13,508	2,242	
TOTAL LOSSES	1,701,782	1,536,325	379,952	
EXPECTED LOSSES	1,261,774	707,318	272,045	
CREDIBILITY	.09	.21	.31	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.657	.593	.147	1.397
INDICATED (POST-TEST)	.480	.433	.107	1.020
PRES. ON RATE LEVEL	.482	.271	.104	.857
DERIVED BY FORMULA	.482	.305	.105	.892
UNDERLYING PRES. RATE	.487	.273	.105	.865
PROPOSED	.482	.305	.105	.892

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE
IND. RATES				.93	MINIMUM PREMIUM
MAN. RATES	.99	.88	.90	+ .93	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	340,381	1,530,534	.449			2	30	17	49
2003	358,465	2,263,317	.631			4	31	14	49
2004	368,984	2,726,800	.739			5	40	21	66
2005	384,711	1,696,223	.440				38	25	63
2006	388,882	1,700,425	.437				41	13	54
<b>TOTAL</b>	<b>1,841,423</b>	<b>9,917,299</b>	<b>.539</b>			<b>11</b>	<b>180</b>	<b>90</b>	<b>281</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			243,401	225,239	27,679			250,785	317,138	65,580	400,712
2003			636,087	460,903	15,599			167,082	630,233	20,132	333,281
2004			714,458	523,343	27,417			230,471	750,515	56,348	424,248
2005				384,521	50,687				696,243	62,134	502,638
2006				482,858	41,351				656,104	15,350	504,762
<b>TOTAL</b>			<b>1,593,946</b>	<b>2,076,864</b>	<b>162,733</b>			<b>648,338</b>	<b>3,050,233</b>	<b>219,544</b>	<b>2,165,641</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			357,313	315,109	38,972			664,079	547,698	97,582	445,992
2003		14,281	1,015,479	612,276	31,192		5,107	561,115	913,726	46,494	362,943
2004		31,865	1,317,721	596,591	66,550		28,312	1,007,746	911,624	124,572	466,673
2005		15,617	474,602	327,112	83,525		39,558	793,755	580,630	136,659	530,283
2006	1,282	43,262	1,060,304	357,789	90,462	1,310	83,816	1,137,972	422,947	91,742	530,000
<b>TOTAL</b>	<b>1,282</b>	<b>105,025</b>	<b>4,225,419</b>	<b>2,208,877</b>	<b>310,701</b>	<b>1,310</b>	<b>156,793</b>	<b>4,164,667</b>	<b>3,376,625</b>	<b>497,049</b>	<b>2,335,891</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,654,496	6,393,252	2,335,891			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	252,454	80,214	13,306			
TOTAL LOSSES	8,906,950	6,473,466	2,349,197			
EXPECTED LOSSES	6,150,354	4,548,315	1,694,109			
CREDIBILITY	.33	.78	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.484	.352	.128	.964		
INDICATED (POST-TEST)	.354	.257	.094	.705		
PRES. ON RATE LEVEL	.331	.245	.091	.667		
DERIVED BY FORMULA	.339	.254	.094	.687		
UNDERLYING PRES. RATE	.334	.247	.092	.673		
PROPOSED	.339	.254	.094	.687		
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	.719
IND. RATES				.72	MINIMUM PREMIUM	
MAN. RATES	.75	.71	.70	+ .72	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	101,997	1,692,663	1.659			3	1	29	33
2003	102,162	444,240	.434				2	17	19
2004	109,499	650,852	.594				2	27	29
2005	126,644	1,583,382	1.250			2	3	39	44
2006	131,037	1,263,693	.964			1	5	33	39
<b>TOTAL</b>	<b>571,339</b>	<b>5,634,830</b>	<b>.986</b>			<b>6</b>	<b>13</b>	<b>145</b>	<b>164</b>
O.D.		588							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			450,920	55,029	273,152			392,635	5,903	363,244	151,780
2003				29,532	74,471				32,989	130,858	176,390
2004				49,292	98,549				16,749	331,759	154,503
2005			260,670	93,874	322,392			178,592	106,009	348,929	272,916
2006			208,094	171,875	273,671			75,403	74,148	219,799	240,703
<b>TOTAL</b>			<b>919,684</b>	<b>399,602</b>	<b>1,042,235</b>			<b>646,630</b>	<b>235,798</b>	<b>1,394,589</b>	<b>996,292</b>
O.D.											588

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			627,799	76,986	384,600			940,046	10,194	540,508	168,931
2003		70	10,753	40,551	101,118		36	13,479	50,924	182,997	192,089
2004		983	49,180	60,918	127,353		1,004	59,296	40,727	429,609	169,953
2005	262	23,614	667,094	136,361	374,980		27,842	651,381	142,950	413,516	287,926
2006	730	45,061	1,026,767	233,400	289,554	147	37,140	456,184	104,856	204,765	252,738
<b>TOTAL</b>	<b>992</b>	<b>69,728</b>	<b>2,381,593</b>	<b>548,216</b>	<b>1,277,605</b>	<b>147</b>	<b>66,022</b>	<b>2,120,386</b>	<b>349,651</b>	<b>1,771,395</b>	<b>1,071,637</b>
O.D.											617

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,638,868	3,946,867	1,072,254	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	135,515	42,539	6,378	
TOTAL LOSSES	4,774,383	3,989,406	1,078,632	
EXPECTED LOSSES	3,279,486	2,211,081	771,308	
CREDIBILITY	.15	.36	.53	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.836	.698	.189	1.723
INDICATED (POST-TEST)	.611	.510	.138	1.259
PRES. ON RATE LEVEL	.569	.383	.134	1.086
DERIVED BY FORMULA	.575	.429	.136	1.140
UNDERLYING PRES. RATE	.574	.387	.135	1.096
PROPOSED	.575	.429	.136	1.140

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	1.194
IND. RATES				1.19	MINIMUM PREMIUM	
MAN. RATES	1.40	1.18	1.14	+ 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	
2002	21,356	41,600	.194						4	4
2003	26,237	396,347	1.510			1	3		1	5
2004	36,901	188,821	.511				1		5	6
2005	28,285	135,411	.478				1		3	4
2006	44,074	33,135	.075						2	2
<b>TOTAL</b>	<b>156,853</b>	<b>795,314</b>	<b>.507</b>			<b>1</b>	<b>5</b>		<b>15</b>	<b>21</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					7,982					27,620	5,998
2003			125,000	88,565	3,992			99,500	75,374	991	2,925
2004				6,533	37,936				21	131,529	12,802
2005				59,885	14,006				16,932	19,452	25,136
2006					2,781					8,444	21,910
<b>TOTAL</b>			<b>125,000</b>	<b>154,983</b>	<b>66,697</b>			<b>99,500</b>	<b>92,327</b>	<b>188,036</b>	<b>68,771</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					11,239					41,098	6,676
2003		2,807	199,252	117,703	7,347		3,043	266,004	111,326	4,018	3,185
2004		239	12,283	9,722	48,497		307	19,657	8,254	169,900	14,082
2005		2,547	77,568	51,803	19,872		1,089	25,417	16,083	23,777	26,518
2006		164	4,056	963	2,682		499	6,378	1,807	7,396	23,006
<b>TOTAL</b>		<b>5,757</b>	<b>293,159</b>	<b>180,191</b>	<b>89,637</b>		<b>4,938</b>	<b>317,456</b>	<b>137,470</b>	<b>246,189</b>	<b>73,467</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	621,310	653,487	73,467	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	19,359	11,056	462	
TOTAL LOSSES	640,669	664,543	73,929	
EXPECTED LOSSES	445,462	484,676	50,193	
CREDIBILITY	.06	.15	.22	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.408	.424	.047	.879
INDICATED (POST-TEST)	.298	.310	.034	.642
PRES. ON RATE LEVEL	.281	.306	.032	.619
DERIVED BY FORMULA	.282	.307	.032	.621
UNDERLYING PRES. RATE	.284	.309	.032	.625
PROPOSED	.282	.307	.032	.621
YEAR	4-1-07	4-1-08	4-1-09	4-1-10
IND. RATES				.65
MAN. RATES	.76	.67	.65	+ .65

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	130,344	2,444,861	1.875	1		5	11	72	89	
2003	136,834	1,996,359	1.458			4	6	59	69	
2004	136,933	2,668,184	1.948		2	5	7	52	66	
2005	143,997	1,352,485	.939			3	7	46	56	
2006	147,797	1,195,095	.808				5	43	48	
<b>TOTAL</b>	<b>695,905</b>	<b>9,656,984</b>	<b>1.388</b>	<b>1</b>	<b>2</b>	<b>17</b>	<b>36</b>	<b>272</b>	<b>328</b>	
O.D.		1,305								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	82,082		616,259	398,360	357,386	2,636		261,207	173,606	377,726	175,599
2003			692,834	165,358	285,517			318,569	93,880	221,589	218,612
2004		263,524	905,630	217,170	356,485		45,646	296,880	158,330	273,182	151,337
2005			329,180	240,187	110,910			130,969	150,435	228,928	161,876
2006			195,685	205,281					198,190	399,504	196,435
<b>TOTAL</b>	<b>82,082</b>	<b>263,524</b>	<b>2,543,903</b>	<b>1,216,760</b>	<b>1,315,579</b>	<b>2,636</b>	<b>45,646</b>	<b>1,007,625</b>	<b>774,441</b>	<b>1,500,929</b>	<b>903,859</b>
O.D.											1,305

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	130,100		904,668	557,306	503,200	9,592		691,676	299,818	562,055	195,442
2003		15,782	1,063,119	230,730	391,160		9,785	828,481	149,396	312,664	238,068
2004		557,749	1,552,356	288,634	476,983		167,221	858,459	222,979	367,965	166,471
2005	330	29,167	806,028	232,154	149,501		24,291	549,175	161,795	279,384	170,779
2006	599	28,562	704,789	210,198	218,302	392	48,947	642,214	212,244	373,670	206,257
<b>TOTAL</b>	<b>131,029</b>	<b>631,260</b>	<b>5,030,960</b>	<b>1,519,022</b>	<b>1,739,146</b>	<b>9,984</b>	<b>250,244</b>	<b>3,570,005</b>	<b>1,046,232</b>	<b>1,895,738</b>	<b>977,017</b>
O.D.											1,389

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,623,482	6,200,138	978,406	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	334,473	94,912	6,348	
TOTAL LOSSES	9,957,955	6,295,050	984,754	
EXPECTED LOSSES	8,135,129	5,379,346	807,250	
CREDIBILITY	.17	.41	.60	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.431	.905	.142	2.478
INDICATED (POST-TEST)	1.046	.662	.104	1.812
PRES. ON RATE LEVEL	1.158	.765	.115	2.038
DERIVED BY FORMULA	1.139	.723	.108	1.970
UNDERLYING PRES. RATE	1.169	.773	.116	2.058
PROPOSED	1.139	.723	.108	1.970

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	2.064
IND. RATES				2.06	MINIMUM PREMIUM	
MAN. RATES	2.66	2.30	2.14	+ 2.06	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	887,676	16,211,982	1.826	1	1	23	49	478	552	
2003	918,407	13,211,302	1.438	2		19	45	399	465	
2004	967,620	11,180,544	1.155	1		11	60	437	509	
2005	1,024,398	11,374,427	1.110			8	45	421	474	
2006	1,037,876	10,228,765	.985	2		1	36	455	494	
<b>TOTAL</b>	<b>4,835,977</b>	<b>62,207,020</b>	<b>1.286</b>	<b>6</b>	<b>1</b>	<b>62</b>	<b>235</b>	<b>2190</b>	<b>2494</b>	
O.D.		602,511	.012			1	1	9	11	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	123,837	412,881	3,807,227	1,628,142	1,746,121	107,790	650,141	2,100,569	1,257,563	2,566,402	1,811,309
2003	23,683		2,998,518	1,513,626	1,660,479			1,154,168	1,108,608	2,933,703	1,818,517
2004	3,000		1,446,568	1,645,409	1,887,101			505,712	1,320,079	2,632,041	1,740,634
2005			1,142,053	1,739,501	1,904,216			299,297	1,765,848	2,558,525	1,964,987
2006	212,014		207,697	1,452,518	2,297,688	33,417		35,999	828,537	3,223,221	1,937,674
<b>TOTAL</b>	<b>362,534</b>	<b>412,881</b>	<b>9,602,063</b>	<b>7,979,196</b>	<b>9,495,605</b>	<b>141,207</b>	<b>650,141</b>	<b>4,095,745</b>	<b>6,280,635</b>	<b>13,913,892</b>	<b>9,273,121</b>
O.D.			106,311	72,181	104,797			60,148	152,556	79,082	27,436

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	196,282	261,642	4,991,781	2,277,774	2,458,534	392,248	528,751	4,589,116	2,171,810	3,818,801	2,015,987
2003	38,755	68,707	4,778,550	2,057,144	2,280,227		36,050	3,273,113	1,703,923	4,116,563	1,980,365
2004	4,469	78,994	3,405,515	1,975,566	2,487,693		63,260	2,395,890	1,767,733	3,492,576	1,914,697
2005	1,144	163,152	4,751,285	1,771,620	2,286,732		149,947	3,526,912	1,764,266	3,093,100	2,073,061
2006	317,759	271,515	6,631,547	1,844,290	2,373,850	159,726	304,386	3,936,310	1,224,455	2,924,454	2,034,558
<b>TOTAL</b>	<b>558,409</b>	<b>844,010</b>	<b>24,558,678</b>	<b>9,926,394</b>	<b>11,887,036</b>	<b>551,974</b>	<b>1,082,394</b>	<b>17,721,341</b>	<b>8,632,187</b>	<b>17,445,494</b>	<b>10,018,668</b>
O.D.	193	7,821	360,596	64,392	129,847	295	19,729	437,607	103,182	117,647	29,521

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	46,143,047	48,306,179	10,048,189			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,397,734	607,493	59,102			
TOTAL LOSSES	47,540,781	48,913,672	10,107,291			
EXPECTED LOSSES	34,045,278	33,851,839	7,447,405			
CREDIBILITY	.63	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.983	1.011	.209	2.203		
INDICATED (POST-TEST)	.719	.739	.153	1.611		
PRES. ON RATE LEVEL	.697	.693	.153	1.543		
DERIVED BY FORMULA	.711	.739	.153	1.603		
UNDERLYING PRES. RATE	.704	.700	.154	1.558		
PROPOSED	.711	.739	.153	1.603		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	1.679
IND. RATES				1.68	MINIMUM PREMIUM	
MAN. RATES	1.92	1.70	1.62	+ 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
2002	398,643	9,617,171	2.412	1		17	46	232	296
2003	422,582	10,584,805	2.504			19	44	226	289
2004	465,124	9,687,211	2.082			17	37	198	252
2005	503,897	7,125,970	1.414			7	32	159	198
2006	494,994	7,997,174	1.615			5	34	206	245
<b>TOTAL</b>	<b>2,285,240</b>	<b>45,012,331</b>	<b>1.970</b>	<b>1</b>		<b>65</b>	<b>193</b>	<b>1021</b>	<b>1280</b>
O.D.		415,604	.018			1	1	7	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	211,066		2,197,582	1,865,755	1,209,276			813,821	928,548	1,406,034	985,089
2003			2,857,912	1,975,490	938,567			1,153,053	988,904	1,497,280	1,173,599
2004			2,411,574	1,520,354	955,845			1,009,533	1,062,187	1,429,902	1,297,816
2005			852,527	1,350,613	1,178,437			267,280	887,871	1,453,370	1,135,872
2006			754,121	1,216,738	1,233,110			523,696	878,926	2,129,743	1,260,840
<b>TOTAL</b>	<b>211,066</b>		<b>9,073,716</b>	<b>7,928,950</b>	<b>5,515,235</b>			<b>3,767,383</b>	<b>4,746,436</b>	<b>7,916,329</b>	<b>5,853,216</b>
O.D.			249,084	35,880	20,446			48,345	16,718	32,150	12,981

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	334,540		3,226,048	2,610,190	1,702,662			2,154,998	1,603,605	2,092,177	1,096,404
2003		64,212	4,558,521	2,645,595	1,311,902		34,761	3,104,913	1,493,826	2,116,994	1,278,049
2004		108,675	4,509,604	1,799,218	1,311,359		95,537	3,271,418	1,413,506	1,931,688	1,427,598
2005	860	119,520	3,461,808	1,331,923	1,437,898		89,329	2,101,469	916,727	1,749,312	1,198,345
2006	4,213	222,527	5,207,917	1,345,927	1,341,333	1,731	325,527	4,086,859	1,079,641	1,990,768	1,323,882
<b>TOTAL</b>	<b>339,613</b>	<b>514,934</b>	<b>20,963,898</b>	<b>9,732,853</b>	<b>7,105,154</b>	<b>1,731</b>	<b>545,154</b>	<b>14,719,657</b>	<b>6,507,305</b>	<b>9,880,939</b>	<b>6,324,278</b>
O.D.	1	7,228	412,683	34,107	29,533		2,867	145,247	16,687	44,970	14,125

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	37,653,013	33,351,548	6,338,403	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	909,693	280,476	24,389	
TOTAL LOSSES	38,562,706	33,632,024	6,362,792	
EXPECTED LOSSES	22,143,977	15,242,551	3,039,369	
CREDIBILITY	.38	.90	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.687	1.472	.278	3.437
INDICATED (POST-TEST)	1.233	1.076	.203	2.512
PRES. ON RATE LEVEL	.960	.661	.131	1.752
DERIVED BY FORMULA	1.064	1.035	.203	2.302
UNDERLYING PRES. RATE	.969	.667	.133	1.769
PROPOSED	1.064	1.035	.203	2.302

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	2.282
IND. RATES				2.28	MINIMUM PREMIUM	
MAN. RATES	2.29	1.98	1.84	+ 2.28	PRESENT	

+PROPOSED \*LIMITED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	120,287	1,076,246	.894	1		1	5	48	55	
2003	126,150	1,221,803	.968	1			2	45	48	
2004	129,273	1,638,503	1.267			2	8	42	52	
2005	133,226	1,322,574	.992			3	4	32	39	
2006	138,177	953,575	.690				3	35	38	
<b>TOTAL</b>	<b>647,113</b>	<b>6,212,701</b>	<b>.960</b>	<b>2</b>		<b>6</b>	<b>22</b>	<b>202</b>	<b>232</b>	
O.D.		309								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	3,000		185,950	142,050	261,843			24,600	67,639	234,472	156,692
2003	65,940			106,282	225,729				354,538	259,746	209,568
2004			242,567	318,360	297,070			95,455	148,479	374,316	162,256
2005			332,243	167,348	290,457			82,913	112,060	153,875	183,678
2006			100,167	308,543					64,576	290,350	189,939
<b>TOTAL</b>	<b>68,940</b>		<b>760,760</b>	<b>834,207</b>	<b>1,383,642</b>			<b>202,968</b>	<b>747,292</b>	<b>1,312,759</b>	<b>902,133</b>
O.D.											309

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	4,755		272,975	198,728	368,671			65,141	116,812	348,892	174,398
2003	107,904	197	35,693	144,939	306,790		66	91,938	517,915	371,306	228,220
2004		13,629	589,266	376,843	394,339		10,323	375,337	205,949	494,596	178,482
2005	335	29,782	833,423	196,706	346,051		16,394	369,378	117,273	188,660	193,780
2006	391	26,487	657,629	177,937	307,782	126	25,520	330,322	103,411	262,092	199,436
<b>TOTAL</b>	<b>113,385</b>	<b>70,095</b>	<b>2,388,986</b>	<b>1,095,153</b>	<b>1,723,633</b>	<b>126</b>	<b>52,303</b>	<b>1,232,116</b>	<b>1,061,360</b>	<b>1,665,546</b>	<b>974,316</b>
O.D.											341

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,857,011	5,545,692	974,657			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	188,188	67,791	6,890			
TOTAL LOSSES	4,045,199	5,613,483	981,547			
EXPECTED LOSSES	4,575,089	3,824,438	873,603			
CREDIBILITY	.17	.39	.57			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.625	.867	.152	1.644		
INDICATED (POST-TEST)	.457	.634	.111	1.202		
PRES. ON RATE LEVEL	.700	.585	.134	1.419		
DERIVED BY FORMULA	.659	.604	.121	1.384		
UNDERLYING PRES. RATE	.707	.591	.135	1.433		
PROPOSED	.659	.604	.121	1.384		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	1.450
IND. RATES				1.45	MINIMUM PREMIUM	
MAN. RATES	1.79	1.56	1.49	+ 1.45	PRESENT	

+PROPOSED



MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	435	215,577	495.579						13	13
2003	426	21,241	49.861							
2004	399	16	.040							
2005	411	1,167	2.839							
2006	417	5,090	12.206						1	1
<b>TOTAL</b>	<b>2,088</b>	<b>243,091</b>	<b>116.423</b>						<b>14</b>	<b>14</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					106,436					53,477	55,664
2003											21,241
2004											16
2005											1,167
2006					101					1,208	3,781
<b>TOTAL</b>					<b>106,537</b>					<b>54,685</b>	<b>81,869</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					149,861					79,575	61,954
2003											23,131
2004											18
2005											1,231
2006		10	146	34	98		72	915	259	1,059	3,970
<b>TOTAL</b>		<b>10</b>	<b>146</b>	<b>34</b>	<b>149,959</b>		<b>72</b>	<b>915</b>	<b>259</b>	<b>80,634</b>	<b>90,304</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,143	230,886	90,304	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	157	462	187	
TOTAL LOSSES	1,300	231,348	90,491	
EXPECTED LOSSES	3,873	28,417	24,912	
CREDIBILITY	.00	.02	.07	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.623	110.799	43.339	154.761
INDICATED (POST-TEST)	.455	80.994	31.681	113.130
PRES. ON RATE LEVEL	1.837	13.481	11.818	27.136
DERIVED BY FORMULA	1.837	14.831	13.208	29.876
UNDERLYING PRES. RATE	1.855	13.610	11.931	27.396
PROPOSED	1.837	14.831	13.208	29.876

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	31.304
IND. RATES				31.30	MINIMUM PREMIUM	
MAN. RATES	25.68	26.40	28.49	+ 31.30	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	10	2,251	225.100							
2003	7									
2004	6									
2005	4									
2006	5									
<b>TOTAL</b>	<b>32</b>	<b>2,251</b>	<b>70.344</b>							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											2,251
<b>TOTAL</b>											<b>2,251</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											2,505
<b>TOTAL</b>											<b>2,505</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			2,505	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.				
TOTAL LOSSES			2,505	
EXPECTED LOSSES		6	38	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	78.281	78.281
INDICATED (POST-TEST)	.000	.000	57.223	57.223
PRES. ON RATE LEVEL	.032	.171	1.178	1.381
DERIVED BY FORMULA	.032	.171	1.178	1.381
UNDERLYING PRES. RATE	.032	.173	1.189	1.394
PROPOSED	.032	.171	1.178	1.381

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	1.447
IND. RATES				1.45	MINIMUM PREMIUM	
MAN. RATES	1.66	1.50	1.45	+ 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	
2002	194,217	872,649	.449			2	2	7	11	
2003	198,323	1,183,426	.596			3	2	7	12	
2004	203,234	865,268	.425			1	1	5	7	
2005	208,515	410,244	.196			1		8	9	
2006	213,660	317,150	.148				1	9	10	
<b>TOTAL</b>	<b>1,017,949</b>	<b>3,648,737</b>	<b>.358</b>			<b>7</b>	<b>6</b>	<b>36</b>	<b>49</b>	
O.D.		402								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			430,103	44,804	54,481			108,720	17,668	182,815	34,058
2003			490,952	92,265	43,398			290,955	39,486	171,535	54,835
2004			454,878	85,000	27,992			78,498	85,000	55,681	78,219
2005			204,661		54,958			22,718		82,541	45,366
2006				74,500	116,673				5,000	88,211	32,766
<b>TOTAL</b>			<b>1,580,594</b>	<b>296,569</b>	<b>297,502</b>			<b>500,891</b>	<b>147,154</b>	<b>580,783</b>	<b>245,244</b>
O.D.											402

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			631,391	62,680	76,709			287,891	30,513	272,029	37,907
2003		11,055	737,423	127,055	62,033		8,948	744,816	68,953	241,348	59,715
2004		17,666	708,689	106,678	45,180		7,396	249,418	109,354	78,675	86,041
2005	206	12,171	320,203	18,080	66,889		3,050	80,899	11,234	94,822	47,861
2006	247	13,113	324,525	93,344	120,221	10	5,908	75,262	22,073	77,883	34,404
<b>TOTAL</b>	<b>453</b>	<b>54,005</b>	<b>2,722,231</b>	<b>407,837</b>	<b>371,032</b>	<b>10</b>	<b>25,302</b>	<b>1,438,286</b>	<b>242,127</b>	<b>764,757</b>	<b>265,928</b>
O.D.											439

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	4,240,287	1,785,753	266,367		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	146,730	21,385	2,146		
TOTAL LOSSES	4,387,017	1,807,138	268,513		
EXPECTED LOSSES	3,583,181	1,231,719	274,846		
CREDIBILITY	.22	.53	.78		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	.431	.178	.026	.635	
INDICATED (POST-TEST)	.315	.130	.019	.464	
PRES. ON RATE LEVEL	.348	.120	.027	.495	
DERIVED BY FORMULA	.341	.125	.021	.487	
UNDERLYING PRES. RATE	.352	.121	.027	.500	
PROPOSED	.341	.125	.021	.487	
<b>IND. RATES</b>					
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE
IND. RATES				.51	MINIMUM PREMIUM
MAN. RATES	.55	.53	.52	+ .51	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	16,854	388,811	2.306			2		3	5
2003	15,225	9,915	.065					2	2
2004	18,279	76,611	.419					7	7
2005	18,171	113,479	.624				1	3	4
2006	16,864	2,785	.016						
<b>TOTAL</b>	<b>85,393</b>	<b>591,601</b>	<b>.693</b>			<b>2</b>	<b>1</b>	<b>15</b>	<b>18</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			282,974		17,577			52,666		28,024	7,570
2003					981					1,585	7,349
2004					10,221					29,714	36,676
2005				31,332	8,871				57,460	8,422	7,394
2006											2,785
<b>TOTAL</b>			<b>282,974</b>	<b>31,332</b>	<b>37,650</b>			<b>52,666</b>	<b>57,460</b>	<b>67,745</b>	<b>61,774</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			415,406		24,748			139,460		41,699	8,425
2003			70	24	1,325			74	41	2,206	8,003
2004		39	2,362	677	12,990		67	4,436	1,861	38,381	40,344
2005		1,365	41,508	27,316	12,126		3,292	66,632	48,278	15,033	7,801
2006											2,924
<b>TOTAL</b>		<b>1,404</b>	<b>459,346</b>	<b>28,017</b>	<b>51,189</b>		<b>3,359</b>	<b>210,602</b>	<b>50,180</b>	<b>97,319</b>	<b>67,497</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	674,711	226,705	67,497	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	24,188	8,740	674	
TOTAL LOSSES	698,899	235,445	68,171	
EXPECTED LOSSES	604,582	530,290	88,809	
CREDIBILITY	.04	.10	.15	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.818	.276	.080	1.174
INDICATED (POST-TEST)	.598	.202	.058	.858
PRES. ON RATE LEVEL	.701	.615	.103	1.419
DERIVED BY FORMULA	.697	.574	.096	1.367
UNDERLYING PRES. RATE	.708	.621	.104	1.433
PROPOSED	.697	.574	.096	1.367

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	1.432
IND. RATES				1.43	MINIMUM PREMIUM	
MAN. RATES	1.82	1.59	1.49	+ 1.43	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
2002	88,335	2,098,009	2.375			88,335			5	9	61	75
2003	95,066	4,023,327	4.232			95,066			9	10	85	104
2004	99,126	4,542,960	4.583			99,126			8	15	79	102
2005	103,264	4,113,227	3.983			103,264	1		12	6	60	79
2006	105,556	2,434,673	2.306			105,556			3	7	64	74
<b>TOTAL</b>	<b>491,347</b>	<b>17,212,196</b>	<b>3.503</b>			<b>491,347</b>	<b>1</b>		<b>37</b>	<b>47</b>	<b>349</b>	<b>434</b>
O.D.		72,193	.014								2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			617,560	345,830	360,555			130,533	103,884	335,743	203,904
2003			1,218,689	373,541	852,281			609,994	168,221	502,301	298,300
2004			1,596,594	569,795	403,517			885,188	252,351	564,264	271,251
2005	1,500		1,772,353	218,518	460,569			719,307	76,245	649,323	215,412
2006			617,860	280,621	355,100			235,319	235,520	511,982	198,271
<b>TOTAL</b>	<b>1,500</b>		<b>5,823,056</b>	<b>1,788,305</b>	<b>2,432,022</b>			<b>2,580,341</b>	<b>836,221</b>	<b>2,563,613</b>	<b>1,187,138</b>
O.D.					60,108					10,189	1,896

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			906,578	483,817	507,665			345,652	179,409	499,584	226,945
2003		27,673	1,880,738	522,464	1,162,368		17,741	1,502,726	270,531	706,710	324,849
2004		65,746	2,680,955	693,792	557,950		72,336	2,353,971	386,300	759,673	298,376
2005	4,343	113,474	3,016,279	336,347	577,160		87,036	1,976,622	204,050	770,508	227,260
2006	1,367	87,602	1,905,423	371,381	394,888	467	106,024	1,299,210	292,614	487,117	208,185
<b>TOTAL</b>	<b>5,710</b>	<b>294,495</b>	<b>10,389,973</b>	<b>2,407,801</b>	<b>3,200,031</b>	<b>467</b>	<b>283,137</b>	<b>7,478,181</b>	<b>1,332,904</b>	<b>3,223,592</b>	<b>1,285,615</b>
O.D.					84,632					15,161	2,016

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	18,451,963	10,264,121	1,287,631	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	591,718	141,536	8,853	
TOTAL LOSSES	19,043,681	10,405,657	1,296,484	
EXPECTED LOSSES	14,362,073	7,861,552	1,115,357	
CREDIBILITY	.14	.32	.48	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.876	2.118	.264	6.258
INDICATED (POST-TEST)	2.833	1.548	.193	4.574
PRES. ON RATE LEVEL	2.895	1.585	.225	4.705
DERIVED BY FORMULA	2.886	1.573	.210	4.669
UNDERLYING PRES. RATE	2.923	1.600	.227	4.750
PROPOSED	2.886	1.573	.210	4.669
YEAR	4-1-07	4-1-08	4-1-09	4-1-10
IND. RATES				4.89
MAN. RATES	5.85	5.17	4.94	+ 4.89
				PRESENT

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	3,953	481,168	121.722			1	4	18	23
2003	4,636	597,539	128.891			3	3	15	21
2004	6,547	2,100,375	320.814		1	4	15	20	40
2005	7,994	2,526,481	316.047			5	13	25	43
2006	9,030	1,101,824	122.018		1		11	20	32
<b>TOTAL</b>	<b>32,160</b>	<b>6,807,387</b>	<b>211.672</b>		<b>2</b>	<b>13</b>	<b>46</b>	<b>98</b>	<b>159</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			105,723	162,088	22,986			58,163	71,854	33,832	26,522
2003			321,006	50,622	22,181			143,810	21,475	14,530	23,915
2004		73,294	495,414	705,508	90,970		70,000	163,011	362,007	101,408	38,763
2005			577,476	731,927	97,108			224,167	706,943	69,035	119,825
2006		183,658		330,346	162,162		25,000		225,317	128,963	46,378
<b>TOTAL</b>		<b>256,952</b>	<b>1,499,619</b>	<b>1,980,491</b>	<b>395,407</b>		<b>95,000</b>	<b>589,151</b>	<b>1,387,596</b>	<b>347,768</b>	<b>255,403</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			155,201	226,761	32,364			154,016	124,092	50,343	29,519
2003		7,222	479,929	70,171	32,027		4,395	365,346	35,108	21,590	26,043
2004		171,018	1,128,479	797,457	153,008		234,954	634,626	447,598	156,884	42,639
2005	579	61,357	1,714,669	652,175	174,382		64,567	1,328,615	612,076	152,737	126,415
2006	1,103	304,830	984,743	296,523	193,696	3,627	98,096	491,641	172,720	140,031	48,697
<b>TOTAL</b>	<b>1,682</b>	<b>544,427</b>	<b>4,463,021</b>	<b>2,043,087</b>	<b>585,477</b>	<b>3,627</b>	<b>402,012</b>	<b>2,974,244</b>	<b>1,391,594</b>	<b>521,585</b>	<b>273,313</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,389,013	4,541,743	273,313			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	90,525	59,176	1,368			
TOTAL LOSSES	8,479,538	4,600,919	274,681			
EXPECTED LOSSES	2,113,910	2,436,634	144,496			
CREDIBILITY	.09	.33	.23			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	263.667	143.063	8.541	415.271		
INDICATED (POST-TEST)	192.741	104.579	6.243	303.563		
PRES. ON RATE LEVEL	65.107	75.046	4.450	144.603		
DERIVED BY FORMULA	76.594	84.792	4.862	166.248		
UNDERLYING PRES. RATE	65.731	75.766	4.493	145.990		
PROPOSED	76.594	84.792	4.862	166.248		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	174.194
IND. RATES				174.19	MINIMUM PREMIUM	
MAN. RATES	128.39	133.31	151.82	+174.19	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	346	143,714	415,358			1				1
2003	357	12,068	33,803						1	1
2004	315	1,785	5,666							
2005	317	281,039	886,558				1		1	2
2006	314	19,595	62,404						1	1
<b>TOTAL</b>	<b>1,649</b>	<b>458,201</b>	<b>277,866</b>				<b>1</b>	<b>1</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			99,143					44,147			424
2003					3,339					6,346	2,383
2004											1,785
2005				47,530	1,064				228,878	3,567	
2006					3,125					9,258	7,212
<b>TOTAL</b>			<b>99,143</b>	<b>47,530</b>	<b>7,528</b>			<b>44,147</b>	<b>228,878</b>	<b>19,171</b>	<b>11,804</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			145,542					116,901			472
2003		3	238	78	4,511		3	292	162	8,830	2,595
2004											1,964
2005		1,844	55,559	39,711	4,486		12,897	255,183	189,029	25,708	
2006	1	185	4,561	1,079	3,010		560	6,997	1,980	8,113	7,573
<b>TOTAL</b>	<b>1</b>	<b>2,032</b>	<b>205,900</b>	<b>40,868</b>	<b>12,007</b>		<b>13,460</b>	<b>379,373</b>	<b>191,171</b>	<b>42,651</b>	<b>12,604</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	600,766	286,697	12,604			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	2,691	711	37			
TOTAL LOSSES	603,457	287,408	12,641			
EXPECTED LOSSES	66,252	46,005	4,878			
CREDIBILITY	.01	.02	.02			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	365,953	174,292	7,666	547,911		
INDICATED (POST-TEST)	267,512	127,407	5,604	400,523		
PRES. ON RATE LEVEL	39,795	27,633	2,930	70,358		
DERIVED BY FORMULA	42,072	29,628	2,983	74,683		
UNDERLYING PRES. RATE	40,177	27,898	2,958	71,033		
PROPOSED	42,072	29,628	2,983	74,683		
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	78.252
IND. RATES				78.25	MINIMUM PREMIUM	
MAN. RATES	76.24	70.59	73.87	+ 78.25	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
2002	51,290	1,666,605	3,249			51,290			6	5	30	41
2003	56,403	789,005	1,398			56,403			1	4	27	32
2004	52,304	1,472,513	2,815			52,304			2	8	38	48
2005	53,332	534,850	1,002			53,332			1	3	15	19
2006	50,483	2,373,516	4,701			50,483			1	8	39	48
<b>TOTAL</b>	<b>263,812</b>	<b>6,836,489</b>	<b>2,591</b>			<b>263,812</b>			<b>11</b>	<b>28</b>	<b>149</b>	<b>188</b>
O.D.		26,805	.010									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			802,635	160,582	142,742			225,762	107,573	120,044	107,267
2003			134,147	153,729	57,031			73,573	65,078	170,868	134,579
2004			285,003	298,574	208,302			70,635	113,829	179,328	316,842
2005			100,000	100,400	66,110			28,500	81,904	50,801	107,135
2006			128,741	306,193	408,528			59,908	309,470	585,403	575,273
<b>TOTAL</b>			<b>1,450,526</b>	<b>1,019,478</b>	<b>882,713</b>			<b>458,378</b>	<b>677,854</b>	<b>1,106,444</b>	<b>1,241,096</b>
O.D.											26,805

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,178,268	224,654	200,980			597,819	185,779	178,624	119,388
2003		3,049	228,413	204,668	80,145		2,294	206,645	100,148	239,961	146,557
2004		14,557	619,392	350,141	281,233		7,473	265,478	151,004	240,109	348,526
2005	101	10,490	295,926	97,871	83,698		8,056	174,400	75,843	66,570	113,027
2006	1,081	58,775	1,398,189	369,285	430,593	599	85,800	1,103,049	331,450	552,492	604,037
<b>TOTAL</b>	<b>1,182</b>	<b>86,871</b>	<b>3,720,188</b>	<b>1,246,619</b>	<b>1,076,649</b>	<b>599</b>	<b>103,623</b>	<b>2,347,391</b>	<b>844,224</b>	<b>1,277,756</b>	<b>1,331,535</b>
O.D.											28,297

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,259,854	4,445,248	1,359,832	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	397,653	118,266	6,302	
TOTAL LOSSES	6,657,507	4,563,514	1,366,134	
EXPECTED LOSSES	9,761,044	7,399,927	849,475	
CREDIBILITY	.09	.21	.32	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.524	1.730	.518	4.772
INDICATED (POST-TEST)	1.845	1.265	.379	3.489
PRES. ON RATE LEVEL	3.665	2.778	.319	6.762
DERIVED BY FORMULA	3.501	2.460	.338	6.299
UNDERLYING PRES. RATE	3.700	2.805	.322	6.827
PROPOSED	3.501	2.460	.338	6.299

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	6.600
IND. RATES				6.60	MINIMUM PREMIUM	
MAN. RATES	10.01	8.13	7.10	+ 6.60	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
2002	259,915	10,741,865	4.132			259,915			28	29	277	334
2003	253,403	11,673,426	4.606			253,403	2		18	28	216	264
2004	230,702	7,815,993	3.387			230,702			18	35	295	348
2005	278,138	7,972,686	2.866			278,138	2		10	32	234	278
2006	282,161	9,344,274	3.311			282,161			7	37	316	360
<b>TOTAL</b>	<b>1,304,319</b>	<b>47,548,244</b>	<b>3.645</b>			<b>1,304,319</b>	<b>4</b>		<b>81</b>	<b>161</b>	<b>1338</b>	<b>1584</b>
O.D.		137,459	.010						1		1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			4,771,497	550,402	1,629,592			1,175,465	595,469	1,440,524	578,916
2003	108,796		2,762,928	711,671	1,132,367			5,020,582	399,097	1,010,857	527,128
2004			2,240,228	1,006,827	1,121,249			686,319	918,736	1,258,794	583,840
2005	182,574		1,600,748	1,407,878	1,257,834	16,747		681,418	830,092	1,367,435	627,960
2006			914,226	1,163,169	1,925,284			1,364,508	689,890	2,397,387	889,810
<b>TOTAL</b>	<b>291,370</b>		<b>12,289,627</b>	<b>4,839,947</b>	<b>7,066,326</b>	<b>16,747</b>		<b>8,928,292</b>	<b>3,433,284</b>	<b>7,474,997</b>	<b>3,207,654</b>
O.D.			108,151		1,451			16,562		495	10,800

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			6,878,949	770,010	2,294,457			3,041,272	1,028,373	2,143,499	644,334
2003	178,033	53,993	3,662,361	984,708	1,550,850		32,101	2,743,489	628,695	1,423,281	574,042
2004		97,709	4,032,532	1,239,526	1,497,511		68,726	2,398,133	1,213,694	1,696,200	642,224
2005	312,958	164,002	4,626,007	1,428,792	1,549,988	36,937	130,366	2,969,889	900,156	1,659,159	662,498
2006	4,441	266,432	6,257,589	1,556,352	2,007,007	1,385	399,868	4,880,955	1,074,479	2,221,482	934,301
<b>TOTAL</b>	<b>495,432</b>	<b>582,136</b>	<b>25,457,438</b>	<b>5,979,388</b>	<b>8,899,813</b>	<b>38,322</b>	<b>631,061</b>	<b>16,033,738</b>	<b>4,845,397</b>	<b>9,143,621</b>	<b>3,457,399</b>
O.D.			158,766		2,043			43,856		737	11,376

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	43,440,749	28,870,999	3,468,775			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,605,658	361,632	19,257			
TOTAL LOSSES	45,046,407	29,232,631	3,488,032			
EXPECTED LOSSES	39,129,570	20,282,161	2,426,034			
CREDIBILITY	.26	.62	.92			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.454	2.241	.267	5.962		
INDICATED (POST-TEST)	2.525	1.638	.195	4.358		
PRES. ON RATE LEVEL	2.972	1.540	.184	4.696		
DERIVED BY FORMULA	2.856	1.601	.194	4.651		
UNDERLYING PRES. RATE	3.000	1.555	.186	4.741		
PROPOSED	2.856	1.601	.194	4.651		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	4.873
IND. RATES				4.87	MINIMUM PREMIUM	
MAN. RATES	6.28	5.35	4.93	+ 4.87	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	527	270,064	512.455			1	1	6	8
2003	527	48,549	92.123						
2004	543	344,279	634.031			1	1	4	6
2005	546	286,559	524.833			1	1	2	4
2006	549	120,951	220.311				1	7	8
<b>TOTAL</b>	<b>2,692</b>	<b>1,070,402</b>	<b>397.623</b>			<b>3</b>	<b>4</b>	<b>19</b>	<b>26</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			130,000	17,157	17,823			52,506	4,273	24,841	23,464
2003											48,549
2004			129,232	85,000	13,979			45,000	27,000	33,392	10,676
2005			97,440	76,880	4,774			60,000	35,000	2,853	9,612
2006			4,370	4,370	55,410				18,964	27,973	14,234
<b>TOTAL</b>			<b>356,672</b>	<b>183,407</b>	<b>91,986</b>			<b>157,506</b>	<b>85,237</b>	<b>89,059</b>	<b>106,535</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			190,840	24,003	25,095			139,036	7,379	36,964	26,115
2003											52,870
2004		5,706	235,273	97,848	23,091		3,947	130,556	36,880	45,619	11,744
2005	98	8,357	228,510	69,620	13,159		8,501	179,164	35,020	8,486	10,141
2006	30	3,607	89,905	22,272	53,842	41	4,070	53,699	18,111	26,775	14,946
<b>TOTAL</b>	<b>128</b>	<b>17,670</b>	<b>744,528</b>	<b>213,743</b>	<b>115,187</b>	<b>41</b>	<b>16,518</b>	<b>502,455</b>	<b>97,390</b>	<b>117,844</b>	<b>115,816</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,281,340	544,164	115,816	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	11,819	5,010	524	
TOTAL LOSSES	1,293,159	549,174	116,340	
EXPECTED LOSSES	290,313	297,969	68,374	
CREDIBILITY	.02	.08	.14	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	480.371	204.002	43.217	727.590
INDICATED (POST-TEST)	351.151	149.125	31.592	531.868
PRES. ON RATE LEVEL	106.819	109.635	25.158	241.612
DERIVED BY FORMULA	111.706	112.794	26.059	250.559
UNDERLYING PRES. RATE	107.843	110.687	25.399	243.929
PROPOSED	111.706	112.794	26.059	250.559

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	262.535
IND. RATES				262.54	MINIMUM PREMIUM	
MAN. RATES	270.78	253.02	253.67	+262.54	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	2,948	1,829,860	620.712		1	4	6	18	29
2003	3,765	2,482,879	659.463			8	6	15	29
2004	5,028	3,117,357	619.999			10	14	13	37
2005	7,137	1,723,914	241.546			3	11	26	40
2006	7,060	1,949,955	276.197			2	12	20	34
<b>TOTAL</b>	<b>25,938</b>	<b>11,103,965</b>	<b>428.096</b>		<b>1</b>	<b>27</b>	<b>49</b>	<b>92</b>	<b>169</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		351,346	579,310	286,057	96,829		175,000	128,442	58,097	88,755	66,024
2003			1,191,278	206,009	39,745			685,655	226,375	37,751	96,066
2004			1,277,641	845,422	116,309			337,634	308,971	172,187	59,193
2005			333,161	655,351	179,722			94,000	257,243	132,716	71,721
2006			307,540	644,470	191,596			80,000	357,040	254,944	114,365
<b>TOTAL</b>		<b>351,346</b>	<b>3,688,930</b>	<b>2,637,309</b>	<b>624,201</b>		<b>175,000</b>	<b>1,325,731</b>	<b>1,207,726</b>	<b>686,353</b>	<b>407,369</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		529,701	850,427	400,194	136,337		338,605	340,115	100,332	132,068	73,485
2003		26,759	1,781,363	283,280	61,638		20,971	1,768,366	345,381	62,548	104,616
2004		56,334	2,323,638	971,505	200,683		30,879	1,029,784	398,610	247,840	65,112
2005	335	46,550	1,332,472	587,517	255,587		25,608	549,012	235,697	178,624	75,666
2006	2,019	87,185	2,015,499	549,104	263,771	712	75,911	978,331	293,935	269,535	120,083
<b>TOTAL</b>	<b>2,354</b>	<b>746,529</b>	<b>8,303,399</b>	<b>2,791,600</b>	<b>918,016</b>	<b>712</b>	<b>491,974</b>	<b>4,665,608</b>	<b>1,373,955</b>	<b>890,615</b>	<b>438,962</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,210,576	5,974,186	438,962			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	282,742	99,573	2,429			
TOTAL LOSSES	14,493,318	6,073,759	441,391			
EXPECTED LOSSES	6,641,087	4,088,347	258,264			
CREDIBILITY	.19	.47	.35			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	558.768	234.165	17.017	809.950		
INDICATED (POST-TEST)	408.459	171.175	12.439	592.073		
PRES. ON RATE LEVEL	253.605	156.123	9.862	419.590		
DERIVED BY FORMULA	283.027	163.197	10.764	456.988		
UNDERLYING PRES. RATE	256.037	157.620	9.957	423.614		
PROPOSED	283.027	163.197	10.764	456.988		
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	478.832
IND. RATES				478.83	MINIMUM PREMIUM	
MAN. RATES	439.75	428.03	440.53	+478.83	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	665,312	10,026,030	1.506	1		20	30	270	321	
2003	636,938	8,609,444	1.351	1		15	41	185	242	
2004	497,114	6,735,823	1.354			10	30	190	230	
2005	467,259	8,144,062	1.742			15	29	186	230	
2006	495,513	3,874,493	.781			4	7	152	163	
<b>TOTAL</b>	<b>2,762,136</b>	<b>37,389,852</b>	<b>1.354</b>	<b>2</b>		<b>64</b>	<b>137</b>	<b>983</b>	<b>1186</b>	
O.D.		64,197	.002					3	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	3,000		3,082,441	1,038,115	925,378			1,675,829	691,311	1,491,395	1,118,561
2003	224,511		2,251,665	1,528,677	629,196			1,021,698	869,886	1,115,570	968,241
2004			1,415,486	1,005,026	1,026,049			620,436	497,196	1,300,314	871,316
2005			2,009,323	1,348,731	1,066,528			646,858	787,927	1,422,393	862,302
2006			452,884	183,546	726,175			257,531	182,305	1,414,216	657,836
<b>TOTAL</b>	<b>227,511</b>		<b>9,211,799</b>	<b>5,104,095</b>	<b>4,373,326</b>			<b>4,222,352</b>	<b>3,028,625</b>	<b>6,743,888</b>	<b>4,478,256</b>
O.D.					19,008					29,601	15,588

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	4,755		4,373,954	1,452,320	1,302,930			4,225,484	1,193,894	2,219,190	1,244,958
2003	367,389	51,074	3,616,636	2,045,578	884,235		31,533	2,804,060	1,309,752	1,581,996	1,054,414
2004		67,151	2,818,767	1,211,231	1,365,578		58,003	1,998,242	709,911	1,721,844	958,448
2005	2,024	180,676	5,017,076	1,373,669	1,341,600		124,644	2,861,641	868,024	1,716,691	909,729
2006	1,130	89,526	2,030,585	417,546	735,989	351	157,564	1,937,738	454,665	1,272,232	690,728
<b>TOTAL</b>	<b>375,298</b>	<b>388,427</b>	<b>17,857,018</b>	<b>6,500,344</b>	<b>5,630,332</b>	<b>351</b>	<b>371,744</b>	<b>13,827,165</b>	<b>4,536,246</b>	<b>8,511,953</b>	<b>4,858,277</b>
O.D.		165	6,179	1,661	23,733		220	5,986	2,217	37,251	16,794

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	32,832,553	25,243,737	4,875,071			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,207,641	251,388	26,412			
TOTAL LOSSES	34,040,194	25,495,125	4,901,483			
EXPECTED LOSSES	29,969,175	18,312,962	3,784,126			
CREDIBILITY	.44	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.232	.923	.177	2.332		
INDICATED (POST-TEST)	.901	.675	.129	1.705		
PRES. ON RATE LEVEL	1.074	.657	.136	1.867		
DERIVED BY FORMULA	.998	.675	.129	1.802		
UNDERLYING PRES. RATE	1.085	.663	.137	1.885		
PROPOSED	.998	.675	.129	1.802		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	1.888
IND. RATES				1.89	MINIMUM PREMIUM	
MAN. RATES	2.35	2.18	1.96	+ 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
2002	42,945	1,051,195	2.447			42,945			2	4	26	32
2003	40,215	856,380	2.129			40,215			1		23	24
2004	39,744	536,185	1.349			39,744				2	24	26
2005	39,896	800,735	2.007			39,896			1	1	25	27
2006	39,606	439,892	1.110			39,606			1		22	23
<b>TOTAL</b>	<b>202,406</b>	<b>3,684,387</b>	<b>1.820</b>			<b>202,406</b>			<b>5</b>	<b>7</b>	<b>120</b>	<b>132</b>
O.D.		528										

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			311,065	96,075	131,837			183,496	119,980	127,403	81,339
2003			104,807		242,820			44,889		371,106	92,758
2004				67,056	160,878				1,348	142,591	164,312
2005			249,357	31,387	60,866			241,760	32,821	111,275	73,269
2006			108,325		79,766			53,949		146,463	51,389
<b>TOTAL</b>			<b>773,554</b>	<b>194,518</b>	<b>676,167</b>			<b>524,094</b>	<b>154,149</b>	<b>898,838</b>	<b>463,067</b>
O.D.											528

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			456,643	134,409	185,626			485,897	207,205	189,578	90,530
2003		2,580	170,438	6,688	328,495		1,477	129,441	10,673	516,602	101,013
2004		1,438	73,130	84,642	207,339		340	22,085	10,522	184,269	180,743
2005	216	14,093	375,986	45,613	75,981		25,373	560,857	59,663	136,673	77,299
2006	118	12,213	257,727	36,162	80,944		19,230	227,133	38,771	130,713	53,958
<b>TOTAL</b>	<b>334</b>	<b>30,324</b>	<b>1,333,924</b>	<b>307,514</b>	<b>878,385</b>		<b>46,420</b>	<b>1,425,413</b>	<b>326,834</b>	<b>1,157,835</b>	<b>503,543</b>
O.D.											585

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,836,415	2,670,568	504,128			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	127,404	43,094	2,751			
TOTAL LOSSES	2,963,819	2,713,662	506,879			
EXPECTED LOSSES	3,159,558	2,720,337	368,379			
CREDIBILITY	.08	.18	.26			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.464	1.341	.250	3.055		
INDICATED (POST-TEST)	1.070	.980	.183	2.233		
PRES. ON RATE LEVEL	1.546	1.331	.181	3.058		
DERIVED BY FORMULA	1.508	1.268	.182	2.958		
UNDERLYING PRES. RATE	1.561	1.344	.182	3.087		
PROPOSED	1.508	1.268	.182	2.958		
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.099
IND. RATES				3.10	MINIMUM PREMIUM	
MAN. RATES	4.01	3.42	3.21	+ 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
2002	826,509	12,564,905	1.520			826,509		1	27	35	228	291
2003	868,387	11,147,089	1.283			868,387			21	56	213	290
2004	919,098	13,804,358	1.501			919,098			25	68	256	349
2005	998,584	14,653,715	1.467			998,584			17	85	273	375
2006	993,316	10,640,570	1.071			993,316			6	46	307	359
<b>TOTAL</b>	<b>4,605,894</b>	<b>62,810,637</b>	<b>1.364</b>			<b>4,605,894</b>		<b>1</b>	<b>96</b>	<b>290</b>	<b>1277</b>	<b>1664</b>
O.D.		97,820	.002							1	5	6

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		453,979	3,875,363	1,169,969	1,560,175		541,511	1,441,632	605,687	1,556,279	1,360,310
2003			3,203,140	1,452,275	1,246,294			1,354,534	1,050,014	1,549,080	1,291,752
2004			3,501,939	2,310,361	1,890,757			1,300,780	1,569,599	1,842,557	1,388,365
2005			2,551,618	2,984,349	1,891,436			1,385,153	2,233,241	2,180,431	1,427,487
2006			820,580	1,412,156	2,350,247			641,553	1,024,163	2,730,777	1,661,094
<b>TOTAL</b>		<b>453,979</b>	<b>13,952,640</b>	<b>9,329,110</b>	<b>8,938,909</b>		<b>541,511</b>	<b>6,123,652</b>	<b>6,482,704</b>	<b>9,859,124</b>	<b>7,129,008</b>
O.D.				31,696	17,646				5,000	27,194	16,284

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		340,493	5,678,017	1,636,789	2,196,728		521,242	3,793,065	1,046,022	2,315,743	1,514,025
2003		72,710	5,020,902	1,968,767	1,720,319		41,389	3,660,115	1,588,927	2,191,932	1,406,718
2004		160,392	6,691,918	2,758,728	2,547,418		125,683	4,328,579	2,060,822	2,501,962	1,527,202
2005	2,467	282,185	8,018,010	2,872,510	2,391,962		271,214	6,005,043	2,195,957	2,735,175	1,505,999
2006	5,287	313,001	7,404,819	1,881,124	2,442,895	2,027	412,504	5,154,067	1,324,313	2,542,114	1,744,149
<b>TOTAL</b>	<b>7,754</b>	<b>1,168,781</b>	<b>32,813,666</b>	<b>11,117,918</b>	<b>11,299,322</b>	<b>2,027</b>	<b>1,372,032</b>	<b>22,940,869</b>	<b>8,216,041</b>	<b>12,286,926</b>	<b>7,698,093</b>
O.D.	85	2,793	68,679	23,287	27,147	10	1,526	20,011	6,445	31,770	17,609

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	58,398,233	43,008,856	7,715,702	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,843,370	544,406	46,319	
TOTAL LOSSES	60,241,603	43,553,262	7,762,021	
EXPECTED LOSSES	44,861,408	29,938,312	5,803,426	
CREDIBILITY	.61	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.308	.946	.169	2.423
INDICATED (POST-TEST)	.956	.692	.124	1.772
PRES. ON RATE LEVEL	.964	.644	.125	1.733
DERIVED BY FORMULA	.959	.692	.124	1.775
UNDERLYING PRES. RATE	.974	.650	.126	1.750
PROPOSED	.957	.691	.124	1.772

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	1.856
IND. RATES				1.86	MINIMUM PREMIUM	
MAN. RATES	2.08	1.86	1.82	+ 1.86	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	1,240,415	20,279,255	1.634				1,240,415	1		30	70	737	838
2003	1,293,772	22,869,948	1.767				1,293,772			35	112	650	797
2004	1,736,037	26,046,029	1.500				1,736,037	1		43	129	710	883
2005	1,693,360	25,193,592	1.487				1,693,360		1	27	128	730	886
2006	1,684,732	17,967,664	1.066				1,684,732	1		4	85	702	792
<b>TOTAL</b>	<b>7,648,316</b>	<b>112,356,488</b>	<b>1.469</b>				<b>7,648,316</b>	<b>3</b>	<b>1</b>	<b>139</b>	<b>524</b>	<b>3529</b>	<b>4196</b>
O.D.		812,268	.010							1	2	21	24

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	311,890		4,431,910	2,204,738	3,252,123	63,595		2,131,020	1,214,219	4,134,882	2,534,878
2003			5,470,968	2,826,429	2,912,593			2,531,699	1,899,261	4,462,499	2,766,499
2004	3,000		6,011,615	4,390,383	2,756,750	68,524		2,184,765	3,183,760	3,893,589	3,553,643
2005		205,247	3,489,013	4,408,668	3,552,657		500,698	1,767,866	3,059,647	4,712,131	3,497,665
2006	209,582		521,841	2,115,782	3,370,601			418,593	2,672,003	5,373,663	3,285,599
<b>TOTAL</b>	<b>524,472</b>	<b>205,247</b>	<b>19,925,347</b>	<b>15,946,000</b>	<b>15,844,724</b>	<b>132,119</b>	<b>500,698</b>	<b>9,033,943</b>	<b>12,028,890</b>	<b>22,576,764</b>	<b>15,638,284</b>
O.D.			100,000	91,236	195,264				113,067	117,161	195,540

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	494,346		6,407,205	3,084,429	4,578,974	231,422		5,351,377	2,096,957	6,152,715	2,821,319
2003		124,468	8,666,697	3,835,352	4,003,265		75,910	6,747,961	2,917,009	6,275,340	3,012,717
2004	4,469	279,308	11,665,695	5,172,622	3,770,069	105,340	222,202	7,767,797	4,165,486	5,269,493	3,909,007
2005	3,485	612,998	12,126,456	4,343,732	4,382,665		975,575	9,069,341	3,210,441	5,717,083	3,690,037
2006	316,565	411,164	9,955,501	2,704,557	3,487,874	4,527	692,515	8,905,358	2,678,625	5,001,074	3,449,879
<b>TOTAL</b>	<b>818,865</b>	<b>1,427,938</b>	<b>48,821,554</b>	<b>19,140,692</b>	<b>20,222,847</b>	<b>341,289</b>	<b>1,966,202</b>	<b>37,841,834</b>	<b>15,068,518</b>	<b>28,415,705</b>	<b>16,882,959</b>
O.D.	87	9,269	304,852	129,639	245,330	147	12,368	181,807	116,798	143,710	213,994

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	91,726,212	83,483,239	17,096,953	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	3,123,344	1,160,775	111,421	
TOTAL LOSSES	94,849,556	84,644,014	17,208,374	
EXPECTED LOSSES	76,253,711	61,568,945	13,690,485	
CREDIBILITY	.86	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.240	1.107	.225	2.572
INDICATED (POST-TEST)	.906	.809	.164	1.879
PRES. ON RATE LEVEL	.988	.797	.177	1.962
DERIVED BY FORMULA	.917	.809	.164	1.890
UNDERLYING PRES. RATE	.997	.805	.179	1.981
PROPOSED	.917	.809	.164	1.890

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	1.980
IND. RATES				1.98	MINIMUM PREMIUM	
MAN. RATES	2.49	2.10	2.06	+ 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
2002	89,267	1,432,983	1.605			89,267			3	4	46	53
2003	91,249	1,294,361	1.418			91,249				3	59	62
2004	80,812	1,963,522	2.429			80,812			3	1	60	64
2005	80,297	3,770,172	4.695			80,297			1	4	47	52
2006	81,876	1,334,081	1.629			81,876				5	51	56
<b>TOTAL</b>	<b>423,501</b>	<b>9,795,119</b>	<b>2.313</b>			<b>423,501</b>			<b>7</b>	<b>17</b>	<b>263</b>	<b>287</b>
O.D.		93,289	.022							1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			398,561	73,919	288,877			213,018	59,955	278,566	120,087
2003				88,519	609,220				40,361	445,621	110,640
2004			461,123	47,321	687,311			140,236	4,166	454,988	168,377
2005			124,317	182,050	655,918			62,500	2,097,924	509,936	137,527
2006				137,934	501,331				79,914	415,653	199,249
<b>TOTAL</b>			<b>984,001</b>	<b>529,743</b>	<b>2,742,657</b>			<b>415,754</b>	<b>2,282,320</b>	<b>2,104,764</b>	<b>735,880</b>
O.D.				52,186	7,348				15,762	16,143	1,850

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			585,088	103,412	406,739			564,071	103,542	414,503	133,657
2003		552	59,758	130,543	824,660		117	29,677	69,596	621,177	120,487
2004		20,441	850,321	108,937	881,655		12,022	412,749	41,520	590,355	185,215
2005	125	23,044	700,759	194,540	747,421		35,970	823,018	436,192	626,261	145,091
2006	568	40,970	1,017,143	271,473	497,499	152	34,992	451,361	140,051	373,708	209,211
<b>TOTAL</b>	<b>693</b>	<b>85,007</b>	<b>3,213,069</b>	<b>808,905</b>	<b>3,357,974</b>	<b>152</b>	<b>83,101</b>	<b>2,280,876</b>	<b>790,901</b>	<b>2,626,004</b>	<b>793,661</b>
O.D.		2,034	62,007	43,924	12,953		925	19,901	14,003	22,346	1,969

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,747,765	7,677,010	795,630			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	219,398	84,748	5,158			
TOTAL LOSSES	5,967,163	7,761,758	800,788			
EXPECTED LOSSES	5,391,168	5,433,519	698,777			
CREDIBILITY	.12	.29	.43			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.409	1.833	.189	3.431		
INDICATED (POST-TEST)	1.030	1.340	.138	2.508		
PRES. ON RATE LEVEL	1.261	1.271	.163	2.695		
DERIVED BY FORMULA	1.233	1.291	.152	2.676		
UNDERLYING PRES. RATE	1.273	1.283	.165	2.721		
PROPOSED	1.233	1.291	.152	2.676		
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	2.803
IND. RATES				2.80	MINIMUM PREMIUM	
MAN. RATES	3.47	3.01	2.83	+ 2.80	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
2002	85,955	522,087	.607				85,955				5	45	50
2003	82,956	2,500,817	3.014				82,956			5	9	44	58
2004	86,166	964,022	1.118				86,166				2	32	34
2005	87,541	1,261,272	1.440				87,541			2	4	29	35
2006	86,004	2,432,640	2.828				86,004			1	11	46	58
<b>TOTAL</b>	<b>428,622</b>	<b>7,680,838</b>	<b>1.792</b>				<b>428,622</b>			<b>8</b>	<b>31</b>	<b>196</b>	<b>235</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
2002				20,849	190,699				44,687	147,357	118,495
2003			708,605	108,104	281,851			748,513	186,625	337,591	129,528
2004				32,407	345,007				26,673	427,012	132,923
2005			287,837	91,970	253,444			70,748	100,167	301,411	155,695
2006			279,255	433,382	222,377			203,296	629,661	527,061	137,608
<b>TOTAL</b>			<b>1,275,697</b>	<b>686,712</b>	<b>1,293,378</b>			<b>1,022,557</b>	<b>987,813</b>	<b>1,740,432</b>	<b>674,249</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
2002				29,169	268,502				77,174	219,267	131,885
2003		14,547	971,006	154,857	385,050		18,294	1,547,540	293,360	478,157	141,056
2004		1,897	97,264	58,603	439,898		1,382	79,306	58,513	553,281	146,215
2005	291	23,799	661,847	126,545	298,164		15,465	378,221	122,414	355,341	164,258
2006	1,331	64,673	1,485,161	380,335	265,702	793	119,236	1,499,712	397,820	518,464	144,488
<b>TOTAL</b>	<b>1,622</b>	<b>104,916</b>	<b>3,215,278</b>	<b>749,509</b>	<b>1,657,316</b>	<b>793</b>	<b>154,377</b>	<b>3,504,779</b>	<b>949,281</b>	<b>2,124,510</b>	<b>727,902</b>
O.D.					4,394					5,571	1,177

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,981,765	5,490,581	729,079	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	153,045	57,575	4,633	
TOTAL LOSSES	7,134,810	5,548,156	733,712	
EXPECTED LOSSES	3,780,446	3,484,697	608,644	
CREDIBILITY	.13	.30	.44	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.665	1.294	.171	3.130
INDICATED (POST-TEST)	1.217	.946	.125	2.288
PRES. ON RATE LEVEL	.874	.805	.141	1.820
DERIVED BY FORMULA	.919	.847	.134	1.900
UNDERLYING PRES. RATE	.882	.813	.142	1.837
PROPOSED	.919	.847	.134	1.900

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	1.990
IND. RATES				1.99	MINIMUM PREMIUM	
MAN. RATES	2.18	1.97	1.91	+ 1.99	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
2002	218,039	704,841	.323			218,039			1	2	12	15
2003	241,275	1,708,699	.708			241,275		1	4	3	22	30
2004	233,325	1,368,285	.586			233,325			4	1	18	23
2005	234,481	647,248	.276			234,481			1	2	9	12
2006	248,365	308,947	.124			248,365				2	14	16
<b>TOTAL</b>	<b>1,175,485</b>	<b>4,738,020</b>	<b>.403</b>			<b>1,175,485</b>		<b>1</b>	<b>10</b>	<b>10</b>	<b>75</b>	<b>96</b>
O.D.		1,147										

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			219,239	42,201	40,246			214,799	18,943	105,200	64,213
2003		275,177	600,034	115,243	137,087		30,000	279,074	53,411	135,921	82,752
2004			831,088	57,698	63,266			218,442	20,768	134,865	42,158
2005			127,544	146,824	135,607			33,162	78,880	90,739	34,492
2006				55,205	99,565				24,253	70,540	59,384
<b>TOTAL</b>		<b>275,177</b>	<b>1,777,905</b>	<b>417,171</b>	<b>475,771</b>		<b>30,000</b>	<b>745,477</b>	<b>196,255</b>	<b>537,265</b>	<b>282,999</b>
O.D.											1,147

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			313,775	59,039	56,665			554,531	32,715	156,539	71,469
2003		755,535	932,549	162,173	189,496		91,106	718,646	87,858	192,127	90,117
2004		31,237	1,244,026	88,002	93,787		17,554	565,023	45,781	179,220	46,374
2005	128	15,029	429,768	147,610	165,617		8,686	195,484	78,166	111,959	36,389
2006	185	10,478	259,605	73,699	101,717	51	7,283	94,966	30,605	64,698	62,353
<b>TOTAL</b>	<b>313</b>	<b>812,279</b>	<b>3,179,723</b>	<b>530,523</b>	<b>607,282</b>	<b>51</b>	<b>124,629</b>	<b>2,128,650</b>	<b>275,125</b>	<b>704,543</b>	<b>306,702</b>
O.D.											1,239

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,245,645	2,117,473	307,941			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	137,016	38,416	1,929			
TOTAL LOSSES	6,382,661	2,155,889	309,870			
EXPECTED LOSSES	3,314,868	2,198,157	246,852			
CREDIBILITY	.25	.58	.85			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.543	.183	.026	.752		
INDICATED (POST-TEST)	.397	.134	.019	.550		
PRES. ON RATE LEVEL	.279	.185	.021	.485		
DERIVED BY FORMULA	.309	.155	.019	.483		
UNDERLYING PRES. RATE	.282	.187	.021	.490		
PROPOSED	.310	.156	.019	.485		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	.508
IND. RATES				.51	MINIMUM PREMIUM	
MAN. RATES	.54	.51	.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	
2002	47,219	2,711,535	5.742			4	10	50	64	
2003	44,737	2,265,858	5.064			5	3	45	53	
2004	50,389	2,325,947	4.615			9	6	42	57	
2005	52,259	1,600,418	3.062			5	6	24	35	
2006	52,752	1,143,549	2.167				2	40	42	
<b>TOTAL</b>	<b>247,356</b>	<b>10,047,307</b>	<b>4.062</b>			<b>23</b>	<b>27</b>	<b>201</b>	<b>251</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			828,498	319,891	256,631			712,888	229,607	223,679	140,341
2003			972,692	103,578	221,196			309,200	56,604	507,464	95,124
2004			1,054,743	140,706	168,781			484,855	90,545	272,956	113,361
2005			679,204	293,719	82,383			148,025	168,052	102,896	126,139
2006				49,915	539,784				55,567	387,042	111,241
<b>TOTAL</b>			<b>3,535,137</b>	<b>907,809</b>	<b>1,268,775</b>			<b>1,654,968</b>	<b>600,375</b>	<b>1,494,037</b>	<b>586,206</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			941,351	447,527	361,338			994,271	396,531	332,832	156,200
2003		22,016	1,456,033	150,767	304,278		9,595	809,828	102,715	709,350	103,590
2004		40,816	1,637,169	192,020	234,380		39,550	1,277,180	152,987	366,561	124,697
2005	683	49,841	1,342,320	290,532	130,090		26,239	565,363	164,207	137,935	133,077
2006	362	35,751	890,980	222,162	525,328	106	30,179	387,953	118,342	345,732	116,803
<b>TOTAL</b>	<b>1,045</b>	<b>148,424</b>	<b>6,267,853</b>	<b>1,303,008</b>	<b>1,555,414</b>	<b>106</b>	<b>105,563</b>	<b>4,034,595</b>	<b>934,782</b>	<b>1,892,410</b>	<b>634,367</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,557,586	5,685,614	634,367	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	312,998	86,717	4,439	
TOTAL LOSSES	10,870,584	5,772,331	638,806	
EXPECTED LOSSES	7,690,298	4,902,596	561,498	
CREDIBILITY	.09	.20	.30	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.395	2.334	.258	6.987
INDICATED (POST-TEST)	3.213	1.706	.189	5.108
PRES. ON RATE LEVEL	3.079	1.963	.225	5.267
DERIVED BY FORMULA	3.091	1.912	.214	5.217
UNDERLYING PRES. RATE	3.109	1.982	.227	5.318
PROPOSED	3.091	1.912	.214	5.217

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	5.466
IND. RATES				5.47	MINIMUM PREMIUM	
MAN. RATES	6.09	5.66	5.53	+ 5.47	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
2002	377,375	10,768,605	2.853			377,375		1	27	33	261	322
2003	391,164	11,433,787	2.923			391,164			22	34	277	333
2004	411,612	11,502,989	2.794			411,612		1	24	28	298	351
2005	411,568	11,618,628	2.823			411,568			26	31	269	326
2006	426,332	7,100,634	1.665			426,332	1		10	25	222	258
<b>TOTAL</b>	<b>2,018,051</b>	<b>52,424,643</b>	<b>2.598</b>			<b>2,018,051</b>	<b>1</b>	<b>2</b>	<b>109</b>	<b>151</b>	<b>1327</b>	<b>1590</b>
O.D.		588,569	.029						3	1	4	8

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		143,442	4,021,488	966,438	1,314,144		299,995	1,502,436	443,487	1,461,915	615,260
2003			3,124,449	1,420,214	2,154,073			1,404,832	661,985	1,747,766	920,468
2004		429,179	3,300,308	1,290,632	1,992,600		53,143	1,415,059	476,573	1,669,756	875,739
2005			3,681,701	1,618,284	1,374,513			1,930,871	712,967	1,527,297	772,995
2006	3,000		1,355,573	721,708	1,420,495			345,727	425,701	2,019,019	809,411
<b>TOTAL</b>	<b>3,000</b>	<b>572,621</b>	<b>15,483,519</b>	<b>6,017,276</b>	<b>8,255,825</b>		<b>353,138</b>	<b>6,598,925</b>	<b>2,720,713</b>	<b>8,425,753</b>	<b>3,993,873</b>
O.D.			397,595	18,429	39,431			89,232	62	38,956	4,864

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		256,074	5,903,545	1,352,045	1,850,315		687,329	3,978,450	765,901	2,175,327	684,784
2003		72,039	4,980,517	1,947,155	2,946,124		43,410	3,744,973	1,036,148	2,457,925	1,002,390
2004		856,191	5,898,470	1,639,429	2,634,048		254,236	3,833,916	750,761	2,210,087	963,313
2005	3,558	280,254	7,667,313	1,719,072	1,744,934		227,766	5,095,517	913,618	1,860,726	815,510
2006	7,970	238,664	5,335,953	1,112,001	1,495,465	853	241,569	3,003,153	751,859	1,835,061	849,882
<b>TOTAL</b>	<b>11,528</b>	<b>1,703,222</b>	<b>29,785,798</b>	<b>7,769,702</b>	<b>10,670,886</b>	<b>853</b>	<b>1,454,310</b>	<b>19,656,009</b>	<b>4,218,287</b>	<b>10,539,126</b>	<b>4,315,879</b>
O.D.	122	9,895	597,714	38,268	51,515		2,955	231,311	4,046	53,507	5,181

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	53,453,717	33,345,337	4,321,060			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,827,764	434,165	25,145			
TOTAL LOSSES	55,281,481	33,779,502	4,346,205			
EXPECTED LOSSES	44,558,566	24,801,847	3,208,701			
CREDIBILITY	.35	.83	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.739	1.674	.215	4.628		
INDICATED (POST-TEST)	2.002	1.224	.157	3.383		
PRES. ON RATE LEVEL	2.187	1.217	.158	3.562		
DERIVED BY FORMULA	2.122	1.223	.157	3.502		
UNDERLYING PRES. RATE	2.208	1.229	.159	3.596		
PROPOSED	2.122	1.223	.157	3.502		
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.669
IND. RATES				3.67	MINIMUM PREMIUM	
MAN. RATES	4.39	3.93	3.74	+ 3.67	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES								
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL			
2002	67,780	822,387	1.213				4	32				
2003	69,923	1,628,857	2.329			5	3	24				
2004	79,674	1,579,957	1.983			4	4	28				
2005	97,039	2,062,081	2.125			2	4	42				
2006	81,664	573,668	.702				1	32				
<b>TOTAL</b>	<b>396,080</b>	<b>6,666,950</b>	<b>1.683</b>			<b>11</b>	<b>16</b>	<b>158</b>				<b>185</b>
O.D.		500										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				186,375	139,578				157,326	176,147	162,961
2003			619,587	224,044	105,035			154,171	108,645	245,000	172,375
2004			711,755	92,678	140,822			136,262	22,574	263,669	212,197
2005			320,164	122,068	638,383			91,353	35,764	527,181	327,168
2006				10,441	72,405				7,000	318,978	164,844
<b>TOTAL</b>			<b>1,651,506</b>	<b>635,606</b>	<b>1,096,223</b>			<b>381,786</b>	<b>331,309</b>	<b>1,530,975</b>	<b>1,039,545</b>
O.D.											500

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				260,738	196,524				271,702	262,106	181,376
2003		14,005	954,062	302,928	148,008		4,778	421,562	166,978	344,759	187,716
2004		27,635	1,109,803	128,852	192,286		11,524	385,178	51,267	344,329	233,417
2005	323	33,628	972,007	206,925	733,134		15,709	431,590	96,017	607,276	345,162
2006	53	5,110	127,265	32,462	70,845	15	19,967	253,109	72,720	280,309	173,086
<b>TOTAL</b>	<b>376</b>	<b>80,378</b>	<b>3,163,137</b>	<b>931,905</b>	<b>1,340,797</b>	<b>15</b>	<b>51,978</b>	<b>1,491,439</b>	<b>658,684</b>	<b>1,838,779</b>	<b>1,120,757</b>
O.D.											534

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,787,323	4,770,165	1,121,291			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	237,899	81,335	7,909			
TOTAL LOSSES	5,025,222	4,851,500	1,129,200			
EXPECTED LOSSES	5,877,827	4,475,704	998,121			
CREDIBILITY	.12	.28	.41			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.269	1.225	.285	2.779		
INDICATED (POST-TEST)	.928	.895	.208	2.031		
PRES. ON RATE LEVEL	1.470	1.119	.250	2.839		
DERIVED BY FORMULA	1.405	1.056	.233	2.694		
UNDERLYING PRES. RATE	1.484	1.130	.252	2.866		
PROPOSED	1.405	1.056	.233	2.694		
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	2.822
IND. RATES				2.82	MINIMUM PREMIUM	
MAN. RATES	3.62	3.17	2.98	+ 2.82	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	671,307	24,144,402	3.596			671,307	1		50	55	448	554
2003	705,028	17,221,693	2.442			705,028		1	36	61	351	449
2004	764,013	17,679,361	2.314			764,013			34	60	327	421
2005	798,599	17,974,961	2.250			798,599		1	28	68	392	489
2006	826,644	15,943,472	1.928			826,644			8	69	404	481
<b>TOTAL</b>	<b>3,765,591</b>	<b>92,963,889</b>	<b>2.469</b>			<b>3,765,591</b>	<b>1</b>	<b>2</b>	<b>156</b>	<b>313</b>	<b>1922</b>	<b>2394</b>
O.D.		695,366	.018						2	1	2	5

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	302,034		8,353,498	1,847,116	3,124,016	52,400		3,669,629	1,106,014	3,722,473	1,967,222
2003		76,813	5,208,611	1,748,318	2,221,398		30,916	2,140,290	1,793,743	2,441,067	1,560,537
2004			4,937,146	2,052,349	2,290,831			3,043,265	1,165,577	2,497,153	1,693,040
2005		20,872	4,495,233	2,639,640	2,465,246		200,354	1,450,213	1,644,336	3,045,495	2,013,572
2006			1,012,923	2,344,849	2,698,171			1,246,286	2,623,376	3,807,162	2,210,705
<b>TOTAL</b>	<b>302,034</b>	<b>97,685</b>	<b>24,007,411</b>	<b>10,632,272</b>	<b>12,799,662</b>	<b>52,400</b>	<b>231,270</b>	<b>11,549,683</b>	<b>8,333,046</b>	<b>15,513,350</b>	<b>9,445,076</b>
O.D.			298,923	18,988	29,125			260,425	22,028	35,348	30,529

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	478,724		12,099,904	2,584,116	4,398,609	190,684		8,936,198	1,910,082	5,539,052	2,189,518
2003		324,964	8,033,285	2,400,287	3,050,262		149,567	5,746,499	2,703,922	3,457,834	1,699,425
2004		206,414	8,501,035	2,531,739	3,061,771		189,659	6,326,590	1,670,485	3,336,536	1,862,344
2005	4,522	426,792	10,841,353	2,770,140	3,064,411		700,997	6,269,511	1,833,336	3,674,209	2,124,318
2006	7,809	414,387	9,855,298	2,630,007	2,873,466	3,587	590,841	7,479,329	2,066,825	3,582,184	2,321,240
<b>TOTAL</b>	<b>491,055</b>	<b>1,372,557</b>	<b>49,330,875</b>	<b>12,916,289</b>	<b>16,448,519</b>	<b>194,271</b>	<b>1,631,064</b>	<b>34,758,127</b>	<b>10,184,650</b>	<b>19,589,815</b>	<b>10,196,845</b>
O.D.	51	7,769	469,899	17,603	45,213	46	20,929	668,816	27,551	59,176	32,926

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	88,945,459	59,288,816	10,229,771			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	3,258,083	807,173	62,385			
TOTAL LOSSES	92,203,542	60,095,989	10,292,156			
EXPECTED LOSSES	79,039,756	43,906,791	7,757,118			
CREDIBILITY	.54	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.449	1.596	.273	4.318		
INDICATED (POST-TEST)	1.790	1.167	.200	3.157		
PRES. ON RATE LEVEL	2.079	1.155	.204	3.438		
DERIVED BY FORMULA	1.923	1.167	.200	3.290		
UNDERLYING PRES. RATE	2.099	1.166	.206	3.471		
PROPOSED	1.923	1.167	.200	3.290		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.447
IND. RATES				3.45	MINIMUM PREMIUM	
MAN. RATES	4.66	3.95	3.61	+ 3.45	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	335,468	5,710,054	1.702			335,468			14	8	156	178
2003	359,470	8,004,509	2.226			359,470			21	35	152	208
2004	373,435	6,213,154	1.663			373,435			9	38	154	201
2005	362,972	5,394,706	1.486			362,972	1		6	32	161	200
2006	383,999	4,563,299	1.188			383,999		1	5	31	125	162
<b>TOTAL</b>	<b>1,815,344</b>	<b>29,885,722</b>	<b>1.646</b>			<b>1,815,344</b>	<b>1</b>	<b>1</b>	<b>55</b>	<b>144</b>	<b>748</b>	<b>949</b>
O.D.		9,963									1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			2,183,079	268,908	718,724			1,044,485	134,310	799,011	561,537
2003			3,028,037	981,929	1,107,447			927,344	432,872	940,495	586,385
2004			1,388,482	788,309	870,425			642,903	914,071	919,979	688,985
2005	3,000		893,898	891,499	823,807			367,173	534,203	1,225,888	655,238
2006		179,831	831,200	637,876	622,374		71,986	256,947	445,853	972,091	545,141
<b>TOTAL</b>	<b>3,000</b>	<b>179,831</b>	<b>8,324,696</b>	<b>3,568,521</b>	<b>4,142,777</b>		<b>71,986</b>	<b>3,238,852</b>	<b>2,461,309</b>	<b>4,857,464</b>	<b>3,037,286</b>
O.D.					2,025					2,884	5,054

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			3,153,209	376,201	1,011,965			2,395,209	231,953	1,188,935	624,991
2003		68,948	4,684,211	1,345,807	1,524,220		28,593	2,461,316	672,593	1,325,697	638,573
2004		61,884	2,577,679	960,295	1,157,720		61,924	2,155,995	1,182,494	1,256,950	757,884
2005	6,014	97,785	2,777,486	902,464	1,009,120		78,599	1,863,551	610,143	1,459,722	691,276
2006	2,744	410,166	3,376,281	740,192	700,674	10,020	342,498	2,075,897	531,446	916,728	572,398
<b>TOTAL</b>	<b>8,758</b>	<b>638,783</b>	<b>16,568,866</b>	<b>4,324,959</b>	<b>5,403,699</b>	<b>10,020</b>	<b>511,614</b>	<b>10,951,968</b>	<b>3,228,629</b>	<b>6,148,032</b>	<b>3,285,122</b>
O.D.		36	1,210	282	2,273		19	983	315	3,287	5,500

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	28,692,257	19,111,476	3,290,622		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	942,450	232,814	20,038		
TOTAL LOSSES	29,634,707	19,344,290	3,310,660		
EXPECTED LOSSES	22,891,487	13,306,472	2,559,636		
CREDIBILITY	.33	.77	1.00		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	1.632	1.066	.182	2.880	
INDICATED (POST-TEST)	1.193	.779	.133	2.105	
PRES. ON RATE LEVEL	1.249	.726	.140	2.115	
DERIVED BY FORMULA	1.231	.767	.133	2.131	
UNDERLYING PRES. RATE	1.261	.733	.141	2.135	
PROPOSED	1.222	.761	.132	2.115	
<b>IND. RATES</b>					
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE
IND. RATES				2.22	MINIMUM PREMIUM
MAN. RATES	2.55	2.29	2.22	+ 2.22	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	279,762	5,683,016	2.031			279,762			11	13	144	168
2003	291,542	6,311,656	2.164			291,542			17	13	121	151
2004	299,187	7,913,963	2.645			299,187			18	23	128	169
2005	320,001	4,993,083	1.560			320,001			7	22	121	150
2006	346,923	6,573,905	1.894			346,923	1		5	20	139	165
<b>TOTAL</b>	<b>1,537,415</b>	<b>31,475,623</b>	<b>2.047</b>			<b>1,537,415</b>	<b>1</b>		<b>58</b>	<b>91</b>	<b>653</b>	<b>803</b>
O.D.		2,976										

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,595,387	390,089	867,441			649,140	459,296	1,116,509	605,154
2003			2,528,046	433,418	649,379			929,173	226,607	994,157	550,876
2004			2,932,021	829,941	667,470			1,298,343	632,226	992,719	561,243
2005			971,267	627,952	1,030,504			333,473	410,734	1,011,553	607,600
2006	419,159		793,805	655,695	900,745	3,000		307,464	1,010,142	1,696,481	787,414
<b>TOTAL</b>	<b>419,159</b>		<b>8,820,526</b>	<b>2,937,095</b>	<b>4,115,539</b>	<b>3,000</b>		<b>3,517,593</b>	<b>2,739,005</b>	<b>5,811,419</b>	<b>3,112,287</b>
O.D.											2,976

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			2,342,030	545,735	1,221,352			1,718,923	793,204	1,661,363	673,536
2003		56,739	3,783,239	609,151	894,129		27,313	2,309,289	375,361	1,394,380	599,904
2004		116,817	4,742,307	1,029,589	921,475		95,308	3,167,129	878,487	1,341,024	617,367
2005	978		2,705,074	715,859	1,224,820		66,507	1,575,192	481,653	1,202,659	641,018
2006	621,170	159,516	3,611,379	807,643	961,687	15,709	259,637	3,283,454	903,669	1,593,001	826,785
<b>TOTAL</b>	<b>622,148</b>	<b>428,735</b>	<b>17,184,029</b>	<b>3,707,977</b>	<b>5,223,463</b>	<b>15,709</b>	<b>448,765</b>	<b>12,053,987</b>	<b>3,432,374</b>	<b>7,192,427</b>	<b>3,358,610</b>
O.D.											3,215

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	30,753,373	19,556,241	3,361,825	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,063,902	253,629	20,011	
TOTAL LOSSES	31,817,275	19,809,870	3,381,836	
EXPECTED LOSSES	25,659,457	13,575,374	2,459,864	
CREDIBILITY	.30	.69	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.070	1.289	.220	3.579
INDICATED (POST-TEST)	1.513	.942	.161	2.616
PRES. ON RATE LEVEL	1.653	.875	.158	2.686
DERIVED BY FORMULA	1.611	.921	.161	2.693
UNDERLYING PRES. RATE	1.669	.883	.160	2.712
PROPOSED	1.607	.919	.160	2.686

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	2.814
IND. RATES				2.81	MINIMUM PREMIUM	
MAN. RATES	3.41	3.04	2.82	+ 2.81	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	767,606	5,662,602	.737	2		12	13	114	141
2003	778,739	7,517,317	.965	1		12	23	109	145
2004	1,089,230	8,581,592	.787			18	25	155	198
2005	1,122,320	7,394,771	.658			12	17	199	228
2006	1,160,815	5,718,695	.492			4	12	191	207
<b>TOTAL</b>	<b>4,918,710</b>	<b>34,874,977</b>	<b>.709</b>	<b>3</b>		<b>58</b>	<b>90</b>	<b>768</b>	<b>919</b>
O.D.		545,600	.011			2	1	4	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	324,961		1,785,734	544,817	705,794	1,805		599,056	247,329	904,426	548,680
2003	604,359		1,919,740	974,440	850,005	31,980		838,995	514,166	1,094,376	689,256
2004			2,679,229	895,344	1,101,466			959,425	655,861	1,218,182	1,072,085
2005			1,919,596	588,414	1,327,912			638,365	341,676	1,659,879	918,929
2006			532,955	461,047	1,372,717			82,932	361,696	1,834,128	1,073,220
<b>TOTAL</b>	<b>929,320</b>		<b>8,837,254</b>	<b>3,464,062</b>	<b>5,357,894</b>	<b>33,785</b>		<b>3,118,773</b>	<b>2,120,728</b>	<b>6,710,991</b>	<b>4,302,170</b>
O.D.			309,219	55,100	23,337			55,966	39,509	44,896	17,573

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	515,063		2,621,457	762,199	993,752	6,568		1,586,301	427,137	1,345,784	610,681
2003	804,248	43,833	3,045,178	1,319,141	1,172,068	57,487	25,952	2,265,695	791,439	1,541,613	750,600
2004		112,480	4,602,200	1,125,863	1,473,376		86,359	2,905,887	913,489	1,631,625	1,179,294
2005	1,937	151,244	4,168,633	772,678	1,580,009		100,341	2,427,713	525,358	1,944,972	969,470
2006	2,184	156,361	3,653,070	844,871	1,391,033	707	171,556	2,186,278	635,209	1,653,808	1,126,881
<b>TOTAL</b>	<b>1,323,432</b>	<b>463,918</b>	<b>18,090,538</b>	<b>4,824,752</b>	<b>6,610,238</b>	<b>64,762</b>	<b>384,208</b>	<b>11,371,874</b>	<b>3,292,632</b>	<b>8,117,802</b>	<b>4,636,926</b>
O.D.	6	7,937	496,725	69,478	31,848		4,742	187,217	55,485	50,785	18,907

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	32,395,359	23,053,020	4,655,833	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	999,223	348,354	29,617	
TOTAL LOSSES	33,394,582	23,401,374	4,685,450	
EXPECTED LOSSES	24,200,054	17,264,672	3,492,284	
CREDIBILITY	.64	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.679	.476	.095	1.250
INDICATED (POST-TEST)	.496	.348	.069	.913
PRES. ON RATE LEVEL	.487	.348	.070	.905
DERIVED BY FORMULA	.493	.348	.069	.910
UNDERLYING PRES. RATE	.492	.351	.071	.914
PROPOSED	.493	.348	.069	.910
YEAR	4-1-07	4-1-08	4-1-09	4-1-10
IND. RATES				.95
MAN. RATES	1.15	.95	.95	+ .95

+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
2002	2,105,304	35,854,666	1.703			2,105,304	1		62	128	816	1007
2003	2,496,412	41,542,455	1.664			2,496,412			75	112	871	1058
2004	2,443,112	40,956,861	1.676			2,443,112			78	139	809	1026
2005	2,433,974	38,265,665	1.572			2,433,974			48	169	832	1049
2006	2,512,903	31,768,068	1.264			2,512,903	4		14	116	958	1092
<b>TOTAL</b>	<b>11,991,705</b>	<b>188,387,715</b>	<b>1.571</b>			<b>11,991,705</b>	<b>5</b>		<b>277</b>	<b>664</b>	<b>4286</b>	<b>5232</b>
O.D.		485,162	.004							3	15	18

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	219,000		9,164,661	4,915,687	4,482,632	140,796		3,882,312	2,658,578	5,673,513	4,717,487
2003			11,134,835	4,171,660	5,486,949			7,632,755	2,322,777	6,398,779	4,394,700
2004			11,599,701	6,017,254	4,353,589			4,659,001	3,850,518	5,843,910	4,632,888
2005			6,735,399	7,408,728	4,190,068			2,595,924	4,998,630	7,243,452	5,093,464
2006	429,412		1,799,947	4,336,388	4,997,853	22,267		608,709	3,971,706	9,788,756	5,813,030
<b>TOTAL</b>	<b>648,412</b>		<b>40,434,543</b>	<b>26,849,717</b>	<b>23,511,091</b>	<b>163,063</b>		<b>19,378,701</b>	<b>17,802,209</b>	<b>34,948,410</b>	<b>24,651,569</b>
O.D.				55,932	151,239				29,910	209,607	38,474

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	347,115		13,274,733	6,877,045	6,311,544	512,357		9,848,556	4,591,366	8,442,203	5,250,563
2003		242,103	16,606,171	5,713,424	7,523,614		149,476	12,908,166	3,639,877	8,994,198	4,785,828
2004		502,097	20,731,695	7,204,992	5,940,277		415,092	14,075,584	5,215,358	7,870,287	5,096,177
2005	6,774	726,538	20,504,320	7,093,320	5,387,011		613,021	14,015,385	5,163,757	8,812,601	5,373,605
2006	648,467	783,517	18,599,202	4,948,081	5,336,723	112,608	1,170,064	15,045,837	4,537,613	9,043,512	6,103,682
<b>TOTAL</b>	<b>1,002,356</b>	<b>2,254,255</b>	<b>89,716,121</b>	<b>31,836,862</b>	<b>30,499,169</b>	<b>624,965</b>	<b>2,347,653</b>	<b>65,893,528</b>	<b>23,147,971</b>	<b>43,162,801</b>	<b>26,609,855</b>
O.D.	9	2,613	82,256	75,811	195,117		6,919	113,765	61,795	230,730	41,216

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	162,044,440	129,210,256	26,651,071			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	4,682,400	1,578,846	155,383			
TOTAL LOSSES	166,726,840	130,789,102	26,806,454			
EXPECTED LOSSES	112,961,861	89,697,954	19,906,231			
CREDIBILITY	1.00	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.390	1.091	.224	2.705		
INDICATED (POST-TEST)	1.016	.798	.164	1.978		
PRES. ON RATE LEVEL	.933	.741	.164	1.838		
DERIVED BY FORMULA	1.016	.798	.164	1.978		
UNDERLYING PRES. RATE	.942	.748	.166	1.856		
PROPOSED	1.016	.798	.164	1.978		
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	2.072
IND. RATES				2.07	MINIMUM PREMIUM	
MAN. RATES	2.19	2.00	1.93	+ 2.07	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	16,384	785,277	4.792		1	1			13	15
2003	15,556	457,474	2.940			1	2		8	11
2004	16,861	392,458	2.327				4		12	16
2005	25,365	373,781	1.473				5		9	14
2006	18,243	288,723	1.582			1	1		5	7
<b>TOTAL</b>	<b>92,409</b>	<b>2,297,713</b>	<b>2.486</b>		<b>1</b>	<b>3</b>	<b>12</b>		<b>47</b>	<b>63</b>
O.D.		517								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		254,211	97,156		111,941		17,000	130,491		133,317	41,161
2003			97,200	89,189	79,444			100,000	13,873	45,352	32,416
2004				161,288	39,215				61,635	45,425	84,895
2005				177,360	43,708				91,402	40,422	20,889
2006			99,550	31,404	31,093			25,000	14,800	35,467	51,409
<b>TOTAL</b>		<b>254,211</b>	<b>293,906</b>	<b>459,241</b>	<b>305,401</b>		<b>17,000</b>	<b>255,491</b>	<b>181,710</b>	<b>299,983</b>	<b>230,770</b>
O.D.											517

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		704,164	142,625		157,613		60,435	345,540		198,375	45,812
2003		2,255	164,129	120,015	109,203		3,070	255,430	23,782	64,033	35,301
2004		1,913	95,323	180,550	56,728		946	42,645	76,326	62,606	93,385
2005		7,582	231,066	153,725	61,348		5,422	115,209	79,748	54,722	22,038
2006	176	11,419	240,287	40,982	37,008	31	8,832	106,175	20,502	33,949	53,979
<b>TOTAL</b>	<b>176</b>	<b>727,333</b>	<b>873,430</b>	<b>495,272</b>	<b>421,900</b>	<b>31</b>	<b>78,705</b>	<b>864,999</b>	<b>200,358</b>	<b>413,685</b>	<b>250,515</b>
O.D.											573

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,544,674	1,531,215	251,088			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	94,270	30,577	1,763			
TOTAL LOSSES	2,638,944	1,561,792	252,851			
EXPECTED LOSSES	2,368,442	1,699,402	224,553			
CREDIBILITY	.05	.11	.16			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.856	1.690	.274	4.820		
INDICATED (POST-TEST)	2.088	1.235	.200	3.523		
PRES. ON RATE LEVEL	2.539	1.821	.241	4.601		
DERIVED BY FORMULA	2.516	1.757	.234	4.507		
UNDERLYING PRES. RATE	2.563	1.839	.243	4.645		
PROPOSED	2.516	1.757	.234	4.507		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	4.722
IND. RATES				4.72	MINIMUM PREMIUM	
MAN. RATES	5.77	5.12	4.83	+ 4.72	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	187,165	1,490,937	.796			4	7	29	40
2003	183,302	2,203,150	1.201			8	3	38	49
2004	180,950	452,360	.249				1	22	23
2005	184,173	489,224	.265			1	3	21	25
2006	219,752	665,782	.302				4	14	18
<b>TOTAL</b>	<b>955,342</b>	<b>5,301,453</b>	<b>.555</b>			<b>13</b>	<b>18</b>	<b>124</b>	<b>155</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			571,854	147,002	151,740			181,230	195,089	164,601	79,421
2003			1,162,945	13,937	173,108			494,094	15,153	210,555	133,358
2004				4,510	131,713				8,504	230,918	76,715
2005			119,201	81,893	41,879			17,588	35,148	107,878	85,637
2006				141,480	200,500				73,197	154,331	96,274
<b>TOTAL</b>			<b>1,854,000</b>	<b>388,822</b>	<b>698,940</b>			<b>692,912</b>	<b>327,091</b>	<b>868,283</b>	<b>471,405</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			839,481	205,656	213,650			479,897	336,919	244,928	88,396
2003		26,253	1,714,048	33,704	238,517		15,160	1,249,411	40,182	296,061	145,227
2004		647	32,923	13,705	167,607		653	39,447	24,589	298,823	84,387
2005	120	10,403	287,019	80,067	55,702		4,640	116,639	42,489	126,863	90,347
2006	457	23,700	585,549	169,977	208,008	147	18,469	242,322	79,835	143,945	101,088
<b>TOTAL</b>	<b>577</b>	<b>61,003</b>	<b>3,459,020</b>	<b>503,109</b>	<b>883,484</b>	<b>147</b>	<b>38,922</b>	<b>2,127,716</b>	<b>524,014</b>	<b>1,110,620</b>	<b>509,445</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,687,385	3,021,227	509,445	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	211,195	51,312	4,044	
TOTAL LOSSES	5,898,580	3,072,539	513,489	
EXPECTED LOSSES	5,082,420	2,780,045	496,778	
CREDIBILITY	.21	.50	.74	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.617	.322	.054	.993
INDICATED (POST-TEST)	.451	.235	.039	.725
PRES. ON RATE LEVEL	.527	.288	.052	.867
DERIVED BY FORMULA	.511	.262	.042	.815
UNDERLYING PRES. RATE	.532	.291	.052	.875
PROPOSED	.511	.262	.042	.815
YEAR	4-1-07	4-1-08	4-1-09	4-1-10
IND. RATES				.85
MAN. RATES	1.11	1.02	.91	+ .85
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	95,494	10,825,076	11.335			95,494			26	118	190	334
2003	101,757	2,978,980	2.927			101,757			6	11	68	85
2004	95,297	3,985,001	4.181			95,297			10	11	79	100
2005	116,402	4,541,389	3.901			116,402			9	16	64	89
2006	101,627	2,107,476	2.073			101,627				8	50	58
<b>TOTAL</b>	<b>510,577</b>	<b>24,437,922</b>	<b>4.786</b>			<b>510,577</b>			<b>51</b>	<b>164</b>	<b>451</b>	<b>666</b>
O.D.		4,772									1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			5,142,262	1,430,516	503,027			1,372,439	1,111,885	798,346	466,601
2003			896,165	303,732	490,312			259,233	199,805	536,746	292,987
2004			1,679,622	262,264	324,030			740,082	117,032	584,934	277,037
2005			1,552,758	806,537	282,386			655,138	457,597	493,260	293,713
2006			457,846	457,846	438,781				335,883	614,365	260,601
<b>TOTAL</b>			<b>9,270,807</b>	<b>3,260,895</b>	<b>2,038,536</b>			<b>3,026,892</b>	<b>2,222,202</b>	<b>3,027,651</b>	<b>1,590,939</b>
O.D.					2,864					754	1,154

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			7,135,716	2,001,289	708,263			2,981,885	1,920,226	1,187,934	519,327
2003		20,546	1,400,323	419,344	670,965		8,066	718,455	308,655	753,811	319,063
2004		65,102	2,618,378	351,232	444,881		59,371	1,928,908	218,008	775,309	304,741
2005	1,428	113,576	3,094,726	783,006	408,933		90,997	1,996,803	486,579	623,818	309,867
2006	1,385	64,354	1,588,409	477,445	470,761	662	79,210	1,041,012	346,286	578,363	273,631
<b>TOTAL</b>	<b>2,813</b>	<b>263,578</b>	<b>15,837,552</b>	<b>4,032,316</b>	<b>2,703,803</b>	<b>662</b>	<b>237,644</b>	<b>8,667,063</b>	<b>3,279,754</b>	<b>3,919,235</b>	<b>1,726,629</b>
O.D.		54	1,712	399	3,215		4	256	82	859	1,212

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	25,011,338	13,939,663	1,727,841			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	742,069	147,528	10,426			
TOTAL LOSSES	25,753,407	14,087,191	1,738,267			
EXPECTED LOSSES	18,253,129	8,618,540	1,358,135			
CREDIBILITY	.14	.33	.49			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	5.044	2.759	.340	8.143		
INDICATED (POST-TEST)	3.687	2.017	.249	5.953		
PRES. ON RATE LEVEL	3.541	1.672	.263	5.476		
DERIVED BY FORMULA	3.561	1.786	.256	5.603		
UNDERLYING PRES. RATE	3.575	1.688	.266	5.529		
PROPOSED	3.561	1.786	.256	5.603		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	5.870
IND. RATES				5.87	MINIMUM PREMIUM	
MAN. RATES	6.40	5.85	5.75	+ 5.87	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
2002	254,417	7,528,536	2.959			254,417	1	1	14	15	132	163
2003	272,277	7,612,504	2.795			272,277			10	22	127	159
2004	296,064	7,372,405	2.490			296,064	1	1	10	36	136	184
2005	324,972	7,820,862	2.406			324,972	1		12	35	127	175
2006	331,306	5,653,007	1.706			331,306	1		1	31	154	187
<b>TOTAL</b>	<b>1,479,036</b>	<b>35,987,314</b>	<b>2.433</b>			<b>1,479,036</b>	<b>4</b>	<b>2</b>	<b>47</b>	<b>139</b>	<b>676</b>	<b>868</b>
O.D.		42,746	.002							1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	130,714	196,658	2,267,528	561,324	1,162,863		13,000	1,263,459	215,103	1,183,597	534,290
2003			1,434,129	923,923	1,115,143			769,091	587,231	1,216,744	1,566,243
2004	17,911	100,624	1,349,697	1,528,739	785,032	25,471	642,020	459,103	820,278	1,038,905	604,625
2005	71,669		1,784,892	1,406,414	916,137	2,500		906,156	918,592	1,292,370	522,132
2006	256,859		197,561	1,014,756	1,025,441	1,000		124,996	881,548	1,527,032	623,814
<b>TOTAL</b>	<b>477,153</b>	<b>297,282</b>	<b>7,033,807</b>	<b>5,435,156</b>	<b>5,004,616</b>	<b>28,971</b>	<b>655,020</b>	<b>3,522,805</b>	<b>3,422,752</b>	<b>6,258,648</b>	<b>3,851,104</b>
O.D.				28,429	5,000					2,023	7,294

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	207,182	544,743	3,251,363	785,292	1,637,306		46,215	3,199,607	371,484	1,761,192	594,665
2003		33,191	2,345,249	1,254,199	1,527,639		23,849	2,112,924	898,104	1,713,523	1,705,639
2004	26,680	143,936	2,955,646	1,771,997	1,081,104	39,156	795,955	1,790,777	1,070,325	1,402,184	665,088
2005	123,911	162,110	4,530,910	1,383,909	1,168,390	5,514	129,453	2,927,491	960,037	1,580,344	550,849
2006	382,292	159,565	3,855,502	1,092,138	1,101,814	6,447	227,027	2,937,418	907,795	1,448,670	655,005
<b>TOTAL</b>	<b>740,065</b>	<b>1,043,545</b>	<b>16,938,670</b>	<b>6,287,535</b>	<b>6,516,253</b>	<b>51,117</b>	<b>1,222,499</b>	<b>12,968,217</b>	<b>4,207,745</b>	<b>7,905,913</b>	<b>4,171,246</b>
O.D.		365	17,277	31,880	7,197		29	1,176	2,411	129	7,878

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	32,982,960	24,959,063	4,179,124			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	974,828	317,831	20,050			
TOTAL LOSSES	33,957,788	25,276,894	4,199,174			
EXPECTED LOSSES	23,575,834	16,772,268	2,455,200			
CREDIBILITY	.29	.67	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.296	1.709	.284	4.289		
INDICATED (POST-TEST)	1.678	1.249	.208	3.135		
PRES. ON RATE LEVEL	1.579	1.123	.165	2.867		
DERIVED BY FORMULA	1.608	1.207	.208	3.023		
UNDERLYING PRES. RATE	1.594	1.134	.166	2.894		
PROPOSED	1.608	1.207	.208	3.023		
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.167
IND. RATES				3.17	MINIMUM PREMIUM	
MAN. RATES	3.19	3.05	3.01	+ 3.17	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	63,644	1,016,463	1.597			63,644			2		34	36
2003	65,331	599,792	.918			65,331				2	30	32
2004	68,545	801,012	1.168			68,545				1	28	29
2005	67,901	514,431	.757			67,901					21	21
2006	68,380	795,817	1.163			68,380				4	25	29
<b>TOTAL</b>	<b>333,801</b>	<b>3,727,515</b>	<b>1.117</b>			<b>333,801</b>			<b>2</b>	<b>7</b>	<b>138</b>	<b>147</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
2002			317,573		175,212			202,342		249,592	71,744
2003				73,678	104,729				136,758	185,370	99,257
2004				89,237	353,794				16,264	257,666	84,051
2005					199,183					242,620	72,628
2006				150,597	195,596				92,189	227,341	130,094
<b>TOTAL</b>			<b>317,573</b>	<b>313,512</b>	<b>1,028,514</b>			<b>202,342</b>	<b>245,211</b>	<b>1,162,589</b>	<b>457,774</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
2002			466,197		246,698			535,802		371,391	79,851
2003		88	21,055	99,268	142,741		48	39,402	201,953	261,741	108,091
2004		2,557	129,690	121,890	453,481		810	47,947	35,513	333,872	92,456
2005		3,584	118,995	27,765	223,564		1,727	82,725	26,523	276,569	76,623
2006	476	24,160	597,276	174,769	204,234	178	25,262	330,092	107,603	210,183	136,599
<b>TOTAL</b>	<b>476</b>	<b>30,389</b>	<b>1,333,213</b>	<b>423,692</b>	<b>1,270,718</b>	<b>178</b>	<b>27,847</b>	<b>1,035,968</b>	<b>371,592</b>	<b>1,453,756</b>	<b>493,620</b>
O.D.			34	11	632			47	27	1,433	53

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,428,152	3,521,861	493,673	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	92,204	42,686	3,035	
TOTAL LOSSES	2,520,356	3,564,547	496,708	
EXPECTED LOSSES	2,259,834	2,513,521	393,885	
CREDIBILITY	.11	.25	.37	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.755	1.068	.149	1.972
INDICATED (POST-TEST)	.552	.781	.109	1.442
PRES. ON RATE LEVEL	.670	.746	.117	1.533
DERIVED BY FORMULA	.657	.755	.114	1.526
UNDERLYING PRES. RATE	.677	.753	.118	1.548
PROPOSED	.657	.755	.114	1.526

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	1.598
IND. RATES				1.60	MINIMUM PREMIUM	
MAN. RATES	1.92	1.73	1.61	+ 1.60	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	519,903	1,916,676	.368			4	3	20	27
2003	556,972	1,351,481	.242			2	2	35	39
2004	567,169	2,744,199	.483			6	5	26	37
2005	589,523	4,398,308	.746		1	3	4	23	31
2006	590,884	810,914	.137			1	4	24	29
<b>TOTAL</b>	<b>2,824,451</b>	<b>11,221,578</b>	<b>.397</b>		<b>1</b>	<b>16</b>	<b>18</b>	<b>128</b>	<b>163</b>
O.D.		97,966	.003				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			666,033	164,752	175,334			263,201	69,628	359,471	218,257
2003			402,554	67,794	204,253			80,632	11,214	341,287	243,747
2004			1,474,475	61,644	156,287			551,930	81,888	181,589	236,386
2005		628,720	562,201	108,756	125,507		2,272,150	216,973	164,248	126,247	193,506
2006			165,390	112,110	90,527			19,970	44,955	181,694	196,268
<b>TOTAL</b>		<b>628,720</b>	<b>3,270,653</b>	<b>515,056</b>	<b>751,908</b>		<b>2,272,150</b>	<b>1,132,706</b>	<b>371,933</b>	<b>1,190,288</b>	<b>1,088,164</b>
O.D.				87,707					7,164		3,095

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			977,736	230,488	246,870			696,957	120,248	534,895	242,920
2003		9,218	615,226	97,792	278,636		2,565	220,032	27,011	475,618	265,440
2004		52,973	2,108,391	112,652	219,830		40,831	1,308,848	138,138	248,330	260,025
2005	564	190,021	1,017,551	138,215	163,970		725,481	791,035	176,103	167,263	204,149
2006	464	26,295	580,045	124,164	105,224	97	20,407	257,619	70,371	165,444	206,081
<b>TOTAL</b>	<b>1,028</b>	<b>278,507</b>	<b>5,298,949</b>	<b>703,311</b>	<b>1,014,530</b>	<b>97</b>	<b>789,284</b>	<b>3,274,491</b>	<b>531,871</b>	<b>1,591,550</b>	<b>1,178,615</b>
O.D.			16,177	115,262	1,468			1,615	10,330	199	3,310

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,660,148	3,968,521	1,181,925	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	260,876	48,472	7,284	
TOTAL LOSSES	9,921,024	4,016,993	1,189,209	
EXPECTED LOSSES	6,355,015	2,767,963	932,070	
CREDIBILITY	.44	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.351	.142	.042	.535
INDICATED (POST-TEST)	.257	.104	.031	.392
PRES. ON RATE LEVEL	.223	.097	.033	.353
DERIVED BY FORMULA	.238	.104	.031	.373
UNDERLYING PRES. RATE	.225	.098	.033	.356
PROPOSED	.238	.104	.031	.373

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE
IND. RATES				.39	MINIMUM PREMIUM
MAN. RATES	.41	.39	.37	+ .39	PRESENT

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	46,479	2,700,883	5.810			7	6	58	71	
2003	28,542	1,558,287	5.459	1		2	3	9	15	
2004	25,239	2,315,437	9.174			6	7	29	42	
2005	23,133	4,299,693	18.586	1	1	3	12	54	71	
2006	17,969	1,904,046	10.596			1	7	59	67	
<b>TOTAL</b>	<b>141,362</b>	<b>12,778,346</b>	<b>9.039</b>	<b>2</b>	<b>1</b>	<b>19</b>	<b>35</b>	<b>209</b>	<b>266</b>	
O.D.		130,905	.092				1	4	5	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			950,867	174,895	360,515			288,546	122,702	500,118	303,240
2003	709,462		208,792	214,338	49,134	347		199,320	73,795	39,758	63,341
2004			1,048,177	173,263	437,687			295,098	126,786	175,256	59,170
2005	419,259	514,262	575,094	747,204	259,535		595,425	246,006	380,408	324,037	238,463
2006			99,294	364,183	292,979			57,020	548,586	293,902	248,082
<b>TOTAL</b>	<b>1,128,721</b>	<b>514,262</b>	<b>2,882,224</b>	<b>1,673,883</b>	<b>1,399,850</b>	<b>347</b>	<b>595,425</b>	<b>1,085,990</b>	<b>1,252,277</b>	<b>1,333,071</b>	<b>912,296</b>
O.D.				45,000	32,649				16,722	23,266	13,268

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,395,873	244,678	507,605			764,070	211,906	744,178	337,506
2003	942,780	4,729	348,093	284,861	70,765	623	6,104	517,193	112,656	58,455	68,978
2004		42,145	1,707,423	245,603	577,471		25,077	820,389	179,144	239,462	65,087
2005	715,498	400,274	1,825,719	688,671	359,374		537,089	1,077,968	374,107	412,891	251,578
2006	1,117	53,840	1,286,841	359,869	322,980	996	93,429	1,225,077	398,533	321,196	260,486
<b>TOTAL</b>	<b>1,659,395</b>	<b>500,988</b>	<b>6,563,949</b>	<b>1,823,682</b>	<b>1,838,195</b>	<b>1,619</b>	<b>661,699</b>	<b>4,404,697</b>	<b>1,276,346</b>	<b>1,776,182</b>	<b>983,635</b>
O.D.	134	5,710	140,829	43,298	36,172	36	3,508	46,295	15,674	22,380	13,931

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,988,859	6,831,929	997,566	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	321,889	35,976	3,041	
TOTAL LOSSES	14,310,748	6,867,905	1,000,607	
EXPECTED LOSSES	8,757,376	4,329,918	520,213	
CREDIBILITY	.06	.14	.21	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	10.123	4.858	.708	15.689
INDICATED (POST-TEST)	7.400	3.551	.518	11.469
PRES. ON RATE LEVEL	6.136	3.034	.365	9.535
DERIVED BY FORMULA	6.212	3.106	.397	9.715
UNDERLYING PRES. RATE	6.195	3.063	.368	9.626
PROPOSED	6.212	3.106	.397	9.715

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	10.179
IND. RATES				10.18	MINIMUM PREMIUM	
MAN. RATES	12.80	10.83	10.01	+ 10.18	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
2002	4,302	442,267	10,280			4,302			1	1	3	5
2003	3,263	257,251	7,883			3,263			1		3	4
2004	4,052	116,879	2,884			4,052					4	4
2005	3,848	258,638	6,721			3,848				2	3	5
2006	4,065	659,895	16,233			4,065				1	3	4
<b>TOTAL</b>	<b>19,530</b>	<b>1,734,930</b>	<b>8,883</b>			<b>19,530</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
2002			176,000	68,414	6,649			117,130	8,057	8,196	57,821
2003			126,546		2,869			94,925		5,962	26,949
2004					33,616					52,912	30,351
2005				42,716	5,010				161,372	18,806	30,734
2006				11,024	19,579				8,056	586,848	34,388
<b>TOTAL</b>			<b>302,546</b>	<b>122,154</b>	<b>67,723</b>			<b>212,055</b>	<b>177,485</b>	<b>672,724</b>	<b>180,243</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			258,368	95,711	9,361			310,160	13,914	12,195	64,355
2003		2,842	185,097	1,302	4,354		2,905	237,787	2,639	8,809	29,347
2004		152	7,788	2,224	42,725		122	7,906	3,310	68,350	33,386
2005		1,720	52,354	36,256	8,582		9,212	185,478	135,057	36,698	32,424
2006	36	2,017	50,025	14,282	19,110	15	33,972	429,891	122,932	483,234	36,107
<b>TOTAL</b>	<b>36</b>	<b>6,731</b>	<b>553,632</b>	<b>149,775</b>	<b>84,132</b>	<b>15</b>	<b>46,211</b>	<b>1,171,222</b>	<b>277,852</b>	<b>609,286</b>	<b>195,619</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,777,847	1,121,045	195,619			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	17,098	6,195	1,232			
TOTAL LOSSES	1,794,945	1,127,240	196,851			
EXPECTED LOSSES	428,684	375,366	159,364			
CREDIBILITY	.02	.04	.06			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	9.191	5.772	1.008	15.971		
INDICATED (POST-TEST)	6.719	4.219	.737	11.675		
PRES. ON RATE LEVEL	2.174	1.904	.808	4.886		
DERIVED BY FORMULA	2.265	1.997	.804	5.066		
UNDERLYING PRES. RATE	2.195	1.922	.816	4.933		
PROPOSED	2.265	1.997	.804	5.066		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	5.308
IND. RATES				5.31	MINIMUM PREMIUM	
MAN. RATES	5.75	5.22	5.13	+ 5.31	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	87,968	2,631,144	2.991			3	3	87	93
2003	90,737	3,428,767	3.778			7	8	57	72
2004	90,509	2,214,056	2.446			5	2	64	71
2005	90,277	2,258,133	2.501			1	10	68	79
2006	97,960	2,592,646	2.646			1	2	79	82
<b>TOTAL</b>	<b>457,451</b>	<b>13,124,746</b>	<b>2.869</b>			<b>17</b>	<b>25</b>	<b>355</b>	<b>397</b>
O.D.		6,785	.001					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			446,155	109,672	572,088			250,768	41,510	721,305	489,646
2003			998,870	279,734	493,065			425,669	119,437	567,512	544,480
2004			634,373	76,970	412,336			139,125	189,823	344,707	416,722
2005			145,263	401,326	409,205			21,706	273,104	524,326	483,203
2006			106,953	118,533	758,855			142,908	50,774	745,684	668,939
<b>TOTAL</b>			<b>2,331,614</b>	<b>986,235</b>	<b>2,645,549</b>			<b>980,176</b>	<b>674,648</b>	<b>2,903,534</b>	<b>2,602,990</b>
O.D.					1,909					1,120	3,756

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			654,955	153,431	805,497			664,034	71,688	1,073,303	544,976
2003		21,785	1,475,734	388,400	674,491		12,184	1,037,105	197,051	795,100	592,939
2004		25,877	1,052,579	127,643	535,708		14,205	501,594	255,909	459,726	458,394
2005	146	30,654	912,205	398,509	490,787		21,452	532,232	284,520	624,212	509,779
2006	715	61,794	1,492,247	355,194	747,615	96	78,725	959,229	211,708	665,721	702,386
<b>TOTAL</b>	<b>861</b>	<b>140,110</b>	<b>5,587,720</b>	<b>1,423,177</b>	<b>3,254,098</b>	<b>96</b>	<b>126,566</b>	<b>3,694,194</b>	<b>1,020,876</b>	<b>3,618,062</b>	<b>2,808,474</b>
O.D.		11	441	125	2,427			168	70	1,447	4,034

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,550,167	9,320,282	2,812,508	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	373,078	130,173	17,282	
TOTAL LOSSES	9,923,245	9,450,455	2,829,790	
EXPECTED LOSSES	9,057,530	7,438,154	2,200,339	
CREDIBILITY	.13	.31	.46	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.169	2.066	.619	4.854
INDICATED (POST-TEST)	1.586	1.510	.452	3.548
PRES. ON RATE LEVEL	1.961	1.611	.476	4.048
DERIVED BY FORMULA	1.912	1.580	.465	3.957
UNDERLYING PRES. RATE	1.980	1.626	.481	4.087
PROPOSED	1.912	1.580	.465	3.957

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	4.146
IND. RATES				4.15	MINIMUM PREMIUM	
MAN. RATES	5.30	4.56	4.25	+ 4.15	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	544,252	9,468,108	1.739			14	20	307	341
2003	589,078	13,529,860	2.296			18	29	379	426
2004	629,552	12,887,326	2.047			28	31	286	345
2005	667,321	10,951,209	1.641			7	31	318	356
2006	732,203	9,766,911	1.333			3	19	315	337
<b>TOTAL</b>	<b>3,162,406</b>	<b>56,603,414</b>	<b>1.790</b>			<b>70</b>	<b>130</b>	<b>1605</b>	<b>1805</b>
O.D.		38,825	.001				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,964,448	863,642	1,594,465			967,460	395,660	2,186,574	1,495,859
2003			2,839,546	962,582	2,314,985			1,959,209	646,502	2,802,951	2,004,085
2004			3,601,281	1,149,699	1,832,991			1,486,441	640,486	2,009,416	2,167,012
2005			827,846	1,450,451	2,393,628			367,992	743,452	2,960,596	2,207,244
2006			422,977	1,052,824	2,017,852			255,551	765,423	3,199,028	2,053,256
<b>TOTAL</b>			<b>9,656,098</b>	<b>5,479,198</b>	<b>10,153,921</b>			<b>5,036,653</b>	<b>3,191,523</b>	<b>13,158,565</b>	<b>9,927,456</b>
O.D.				30,000					167		8,658

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			2,883,810	1,208,236	2,245,005			2,561,834	683,303	3,253,623	1,664,891
2003		59,036	4,051,646	1,343,774	3,153,674		45,150	3,906,065	1,042,018	3,925,947	2,182,449
2004		152,007	6,230,641	1,477,230	2,426,014		127,890	4,270,869	974,322	2,661,406	2,383,713
2005	833	143,882	4,268,506	1,583,243	2,808,081		102,898	2,689,075	972,289	3,457,000	2,328,642
2006	3,914	236,392	5,673,381	1,479,517	2,068,493	1,483	332,735	4,221,851	1,191,743	2,833,895	2,155,919
<b>TOTAL</b>	<b>4,747</b>	<b>591,317</b>	<b>23,107,984</b>	<b>7,092,000</b>	<b>12,701,267</b>	<b>1,483</b>	<b>608,673</b>	<b>17,649,694</b>	<b>4,863,675</b>	<b>16,131,871</b>	<b>10,715,614</b>
O.D.			5,533	39,425	502			37	240	4	9,407

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	41,969,468	40,828,984	10,725,021	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,331,611	546,189	68,060	
TOTAL LOSSES	43,301,079	41,375,173	10,793,081	
EXPECTED LOSSES	31,940,300	28,271,910	8,222,256	
CREDIBILITY	.48	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.369	1.308	.341	3.018
INDICATED (POST-TEST)	1.001	.956	.249	2.206
PRES. ON RATE LEVEL	.999	.886	.258	2.143
DERIVED BY FORMULA	1.000	.956	.249	2.205
UNDERLYING PRES. RATE	1.010	.894	.260	2.164
PROPOSED	1.000	.956	.249	2.205

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	2.310
IND. RATES				2.31	MINIMUM PREMIUM	
MAN. RATES	2.38	2.23	2.25	+ 2.31	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	307,094	9,794,991	3.189		1	22	26	198	247
2003	334,669	8,368,570	2.500			16	20	215	251
2004	357,912	7,148,584	1.997			8	24	170	202
2005	354,739	12,410,670	3.498			25	35	213	273
2006	368,790	8,192,361	2.221			4	39	215	258
<b>TOTAL</b>	<b>1,723,204</b>	<b>45,915,176</b>	<b>2.665</b>		<b>1</b>	<b>75</b>	<b>144</b>	<b>1011</b>	<b>1231</b>
O.D.		194,815	.011			1		2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		163,227	3,804,438	1,079,546	1,023,970		60,077	1,156,244	732,173	1,070,119	705,197
2003			2,783,779	696,442	1,377,067			1,175,732	324,238	1,354,634	656,678
2004			1,399,927	1,257,636	1,200,822			928,684	544,467	1,206,781	610,267
2005			3,882,264	1,614,109	2,168,675			1,387,364	944,283	1,745,781	668,194
2006			593,203	1,505,108	2,009,664			184,109	863,460	2,220,076	816,741
<b>TOTAL</b>		<b>163,227</b>	<b>12,463,611</b>	<b>6,152,841</b>	<b>7,780,198</b>		<b>60,077</b>	<b>4,832,133</b>	<b>3,408,621</b>	<b>7,597,391</b>	<b>3,457,077</b>
O.D.			127,548		2,377			41,687		16,040	7,163

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		452,139	5,506,064	1,510,282	1,441,745		213,574	3,009,708	1,264,463	1,592,344	784,884
2003		61,835	4,173,360	973,731	1,882,513		33,741	2,869,500	530,840	1,899,792	715,122
2004		64,763	2,763,257	1,497,618	1,596,387		71,717	2,429,047	770,264	1,606,941	671,294
2005	3,857	310,200	8,540,351	1,841,040	2,643,397		210,357	4,741,299	1,099,332	2,122,194	704,945
2006	5,266	286,169	6,823,313	1,812,659	2,116,533	1,719	277,703	3,557,789	1,052,658	2,056,297	857,578
<b>TOTAL</b>	<b>9,123</b>	<b>1,175,106</b>	<b>27,806,345</b>	<b>7,635,330</b>	<b>9,680,575</b>	<b>1,719</b>	<b>807,092</b>	<b>16,607,343</b>	<b>4,717,557</b>	<b>9,277,568</b>	<b>3,733,823</b>
O.D.		4,660	184,205	3,113	4,981		3,238	101,891	2,469	24,325	7,741

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	46,700,722	31,345,918	3,741,564			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,328,320	353,641	21,265			
TOTAL LOSSES	48,029,042	31,699,559	3,762,829			
EXPECTED LOSSES	32,223,914	19,765,149	2,688,199			
CREDIBILITY	.32	.75	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.787	1.840	.218	4.845		
INDICATED (POST-TEST)	2.037	1.345	.159	3.541		
PRES. ON RATE LEVEL	1.852	1.136	.155	3.143		
DERIVED BY FORMULA	1.911	1.293	.159	3.363		
UNDERLYING PRES. RATE	1.870	1.147	.156	3.173		
PROPOSED	1.911	1.293	.159	3.363		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.523
IND. RATES				3.52	MINIMUM PREMIUM	
MAN. RATES	3.93	3.30	3.30	+ 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
2002	153,065	5,581,190	3.646		1	8	16	147	172
2003	175,414	6,241,036	3.557	1	1	8	20	198	228
2004	223,764	7,176,924	3.207			9	25	160	194
2005	258,300	7,058,890	2.732		1	11	40	159	211
2006	273,472	5,526,777	2.020				37	199	236
<b>TOTAL</b>	<b>1,084,015</b>	<b>31,584,817</b>	<b>2.914</b>	<b>1</b>	<b>3</b>	<b>36</b>	<b>138</b>	<b>863</b>	<b>1041</b>
O.D.		202,087	.018				2	2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		215,518	1,320,817	632,330	891,154		356,158	619,797	309,995	801,506	433,915
2003	170,079	185,014	958,574	776,849	1,083,157		342,932	298,334	572,790	1,477,445	375,862
2004			1,233,694	1,186,170	1,234,718			558,188	842,919	1,705,679	415,556
2005		70,830	1,457,188	1,667,129	668,127		40,000	986,229	882,077	772,152	515,158
2006			1,747,090	1,747,090	946,410				906,614	1,320,590	606,073
<b>TOTAL</b>	<b>170,079</b>	<b>471,362</b>	<b>4,970,273</b>	<b>6,009,568</b>	<b>4,823,566</b>		<b>739,090</b>	<b>2,462,548</b>	<b>3,514,395</b>	<b>6,077,372</b>	<b>2,346,564</b>
O.D.				123,904	6,873				63,434	7,500	376

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		278,223	1,938,959	884,630	1,254,748		590,083	1,641,221	535,362	1,192,640	482,947
2003	278,316	314,270	1,630,802	1,056,195	1,480,200		561,371	957,580	871,949	2,073,352	409,314
2004		63,392	2,701,523	1,420,480	1,636,169		58,836	2,107,981	1,143,883	2,266,479	457,112
2005	1,415	274,043	4,324,306	1,553,758	902,169		229,479	3,147,528	891,907	989,935	543,492
2006	4,960	203,028	4,999,006	1,570,120	1,094,978	1,785	193,581	2,554,578	862,422	1,265,201	636,377
<b>TOTAL</b>	<b>284,691</b>	<b>1,132,956</b>	<b>15,594,596</b>	<b>6,485,183</b>	<b>6,368,264</b>	<b>1,785</b>	<b>1,633,350</b>	<b>10,408,888</b>	<b>4,305,523</b>	<b>7,787,607</b>	<b>2,529,242</b>
O.D.		121	26,958	163,788	9,788		54	16,864	92,297	10,320	397

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	29,100,263	25,222,770	2,529,639	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,218,087	429,730	16,775	
TOTAL LOSSES	30,318,350	25,652,500	2,546,414	
EXPECTED LOSSES	28,943,201	19,718,233	1,897,027	
CREDIBILITY	.23	.55	.81	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.797	2.366	.235	5.398
INDICATED (POST-TEST)	2.045	1.730	.172	3.947
PRES. ON RATE LEVEL	2.645	1.802	.173	4.620
DERIVED BY FORMULA	2.507	1.762	.172	4.441
UNDERLYING PRES. RATE	2.670	1.819	.175	4.664
PROPOSED	2.507	1.762	.172	4.441
YEAR	4-1-07	4-1-08	4-1-09	4-1-10
IND. RATES				4.65
MAN. RATES	5.96	5.27	4.85	+ 4.65

+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
2002	331,640	5,449,378	1.643			331,640			11	16	165	192
2003	335,329	4,818,461	1.436			335,329			8	8	151	167
2004	337,341	4,844,208	1.435			337,341	1		6	15	145	167
2005	345,046	4,021,242	1.165			345,046			4	16	120	140
2006	348,800	3,325,690	.953			348,800			1	13	122	136
<b>TOTAL</b>	<b>1,698,156</b>	<b>22,458,979</b>	<b>1.323</b>			<b>1,698,156</b>	<b>1</b>		<b>30</b>	<b>68</b>	<b>703</b>	<b>802</b>
O.D.		20,860	.001					1				1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,428,652	645,183	774,727			559,951	399,403	1,016,123	625,339
2003			1,516,755	204,494	701,611			771,002	187,831	761,315	675,453
2004	6,844		636,834	565,288	633,595	55,100		338,470	372,746	1,568,289	667,042
2005			520,451	525,917	539,427			135,485	493,786	1,041,320	764,856
2006			206,397	527,699	594,368			61,137	314,448	950,824	670,817
<b>TOTAL</b>	<b>6,844</b>		<b>4,309,089</b>	<b>2,468,581</b>	<b>3,243,728</b>	<b>55,100</b>		<b>1,866,045</b>	<b>1,768,214</b>	<b>5,337,871</b>	<b>3,403,507</b>
O.D.	11,315					35					9,510

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			2,097,261	902,610	1,090,811			1,482,750	689,768	1,511,996	696,002
2003		33,178	2,207,306	299,268	956,908		22,627	1,914,538	309,578	1,068,501	735,568
2004	10,194	32,213	1,368,101	681,028	835,654	84,703	34,781	1,261,954	555,548	1,920,994	733,746
2005	526	58,233	1,660,769	539,471	655,102		49,920	1,217,652	534,006	1,238,057	806,923
2006	1,793	93,779	2,229,346	597,286	635,766	615	108,476	1,390,459	412,953	873,284	704,358
<b>TOTAL</b>	<b>12,513</b>	<b>217,403</b>	<b>9,562,783</b>	<b>3,019,663</b>	<b>4,174,241</b>	<b>85,318</b>	<b>215,804</b>	<b>7,267,353</b>	<b>2,501,853</b>	<b>6,612,832</b>	<b>3,676,597</b>
O.D.	16,855					54					10,254

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	17,378,083	16,308,589	3,686,851			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	645,900	198,776	21,716			
TOTAL LOSSES	18,023,983	16,507,365	3,708,567			
EXPECTED LOSSES	15,826,814	11,734,257	2,818,938			
CREDIBILITY	.32	.74	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.061	.972	.218	2.251		
INDICATED (POST-TEST)	.776	.711	.159	1.646		
PRES. ON RATE LEVEL	.923	.685	.164	1.772		
DERIVED BY FORMULA	.876	.704	.159	1.739		
UNDERLYING PRES. RATE	.932	.691	.166	1.789		
PROPOSED	.876	.704	.159	1.739		
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	1.822
IND. RATES				1.82	MINIMUM PREMIUM	
MAN. RATES	2.20	1.96	1.86	+ 1.82	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	198,184	4,881,655	2.463			198,184		1	8	13	139	161
2003	199,042	3,581,284	1.799			199,042			10	8	102	120
2004	195,105	3,476,574	1.781			195,105			7	15	96	118
2005	211,256	3,338,485	1.580			211,256			4	22	80	106
2006	204,120	3,449,273	1.689			204,120			1	6	147	154
<b>TOTAL</b>	<b>1,007,707</b>	<b>18,727,271</b>	<b>1.858</b>			<b>1,007,707</b>		<b>1</b>	<b>30</b>	<b>64</b>	<b>564</b>	<b>659</b>
O.D.		24,867	.002								1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		23,416	935,495	319,265	952,134		39,993	973,308	161,957	925,904	550,183
2003			1,329,029	247,025	648,580			312,618	106,294	533,415	404,323
2004			997,881	503,850	553,924			244,243	241,192	496,556	438,928
2005			513,020	771,066	552,062			272,323	330,182	381,186	518,646
2006			111,317	148,114	1,113,509			29,482	89,792	1,493,266	463,793
<b>TOTAL</b>		<b>23,416</b>	<b>3,886,742</b>	<b>1,989,320</b>	<b>3,820,209</b>		<b>39,993</b>	<b>1,831,974</b>	<b>929,417</b>	<b>3,830,327</b>	<b>2,375,873</b>
O.D.					13,729					6,637	4,501

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		64,862	1,259,038	446,652	1,340,606		142,175	1,694,080	279,699	1,377,749	612,354
2003		30,384	2,033,597	352,725	885,507		9,695	830,782	175,122	746,846	440,308
2004		44,355	1,838,489	616,823	738,637		23,410	810,783	332,715	660,931	482,821
2005	512	67,526	1,941,173	744,900	686,100		50,807	1,128,775	340,386	474,492	547,172
2006	922	85,392	2,076,704	499,223	1,092,611	188	106,384	1,346,494	380,989	1,320,330	486,983
<b>TOTAL</b>	<b>1,434</b>	<b>292,519</b>	<b>9,149,001</b>	<b>2,660,323</b>	<b>4,743,461</b>	<b>188</b>	<b>332,471</b>	<b>5,810,914</b>	<b>1,508,911</b>	<b>4,580,348</b>	<b>2,569,638</b>
O.D.	5	803	20,032	4,748	13,228		395	5,018	1,418	5,816	4,768

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,612,780	13,518,253	2,574,406			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	475,488	157,474	14,758			
TOTAL LOSSES	16,088,268	13,675,727	2,589,164			
EXPECTED LOSSES	11,689,401	9,351,522	1,924,720			
CREDIBILITY	.22	.52	.77			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.597	1.357	.257	3.211		
INDICATED (POST-TEST)	1.167	.992	.188	2.347		
PRES. ON RATE LEVEL	1.149	.919	.189	2.257		
DERIVED BY FORMULA	1.153	.957	.188	2.298		
UNDERLYING PRES. RATE	1.160	.928	.191	2.279		
PROPOSED	1.153	.957	.188	2.298		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	2.407
IND. RATES				2.41	MINIMUM PREMIUM	
MAN. RATES	2.64	2.38	2.37	+ 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	
2002	267,548	5,365,603	2.005			14	14	128	156	
2003	234,513	2,238,813	.954			6	9	58	73	
2004	217,236	5,859,630	2.697			15	11	102	128	
2005	230,862	2,889,989	1.251			7	13	79	99	
2006	235,160	3,377,971	1.436			6	15	76	97	
<b>TOTAL</b>	<b>1,185,319</b>	<b>19,732,006</b>	<b>1.665</b>			<b>48</b>	<b>62</b>	<b>443</b>	<b>553</b>	
O.D.		94,732	.007				1	1	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			2,239,462	555,143	711,411			638,796	264,674	537,431	418,686
2003			805,945	323,747	279,305			265,846	133,031	222,718	208,221
2004			2,855,637	468,906	509,296			974,341	253,798	600,410	197,242
2005			931,118	520,514	393,774			189,172	251,669	390,355	213,387
2006			904,944	707,743	456,748			234,637	394,034	447,042	232,823
<b>TOTAL</b>			<b>7,737,106</b>	<b>2,576,053</b>	<b>2,350,534</b>			<b>2,302,792</b>	<b>1,297,206</b>	<b>2,197,956</b>	<b>1,270,359</b>
O.D.				70,269	737				21,156	186	2,384

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			3,287,530	776,645	1,001,666			1,691,531	457,092	799,700	465,998
2003		18,325	1,257,155	439,834	385,858		8,177	705,450	204,507	315,045	226,753
2004		107,164	4,313,917	617,423	703,205		75,759	2,466,709	392,790	807,184	216,966
2005	935	77,881	2,144,131	535,578	501,689		37,478	851,690	268,557	474,862	225,123
2006	2,760	149,708	3,312,860	733,109	548,449	784	121,983	1,520,772	379,982	449,112	244,464
<b>TOTAL</b>	<b>3,695</b>	<b>353,078</b>	<b>14,315,593</b>	<b>3,102,589</b>	<b>3,140,867</b>	<b>784</b>	<b>243,397</b>	<b>7,236,152</b>	<b>1,702,928</b>	<b>2,845,903</b>	<b>1,379,304</b>
O.D.			12,960	92,346	2,214			4,771	30,508	868	2,572

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	22,170,430	10,918,223	1,381,876			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	765,660	135,533	7,365			
TOTAL LOSSES	22,936,090	11,053,756	1,389,241			
EXPECTED LOSSES	19,024,370	8,605,415	983,815			
CREDIBILITY	.25	.58	.86			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.935	.933	.117	2.985		
INDICATED (POST-TEST)	1.414	.682	.086	2.182		
PRES. ON RATE LEVEL	1.590	.719	.082	2.391		
DERIVED BY FORMULA	1.546	.698	.085	2.329		
UNDERLYING PRES. RATE	1.605	.726	.083	2.414		
PROPOSED	1.546	.698	.085	2.329		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	2.440
IND. RATES				2.44	MINIMUM PREMIUM	
MAN. RATES	3.22	2.74	2.51	+ 2.44	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	95,257	1,870,416	1.963		1	2	8	38	49
2003	112,862	3,561,373	3.155			4	19	125	148
2004	89,334	5,454,255	6.105		1	9	11	90	111
2005	97,211	3,841,479	3.951			3	25	78	106
2006	99,210	3,915,643	3.946			5	15	122	142
<b>TOTAL</b>	<b>493,874</b>	<b>18,643,166</b>	<b>3.775</b>		<b>2</b>	<b>23</b>	<b>78</b>	<b>453</b>	<b>556</b>
O.D.		206,907	.041				2	9	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		390,530	281,680	329,118	155,882		60,000	95,990	201,542	256,841	98,833
2003			462,791	693,467	791,711			93,908	417,308	595,696	506,492
2004		413,868	1,365,442	331,154	411,523		1,500,000	499,316	224,451	323,906	384,595
2005			578,194	1,251,089	361,273			208,851	769,014	439,121	233,937
2006			676,326	548,643	609,367			342,244	642,931	714,418	381,714
<b>TOTAL</b>		<b>804,398</b>	<b>3,364,433</b>	<b>3,153,471</b>	<b>2,329,756</b>		<b>1,560,000</b>	<b>1,240,309</b>	<b>2,255,246</b>	<b>2,329,982</b>	<b>1,605,571</b>
O.D.				91,265	38,057				19,217	39,585	18,783

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		660,214	413,506	460,436	219,480		130,179	254,182	348,064	382,179	110,001
2003		11,087	860,522	934,329	1,083,112		3,016	356,559	619,482	840,998	551,570
2004		176,780	2,256,318	426,614	555,761		733,287	1,432,674	317,436	441,264	423,055
2005	581	86,015	2,473,401	1,121,171	506,849		69,027	1,488,102	702,212	580,003	246,804
2006	2,207	128,805	2,898,328	651,345	669,730	1,197	186,370	2,328,739	591,220	714,092	400,800
<b>TOTAL</b>	<b>2,788</b>	<b>1,062,901</b>	<b>8,902,075</b>	<b>3,593,895</b>	<b>3,034,932</b>	<b>1,197</b>	<b>1,121,879</b>	<b>5,860,256</b>	<b>2,578,414</b>	<b>2,958,536</b>	<b>1,732,230</b>
O.D.	139	7,273	190,457	79,157	47,808	36	3,870	55,354	19,675	40,806	20,034

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	17,208,225	12,353,223	1,752,264		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	471,453	117,356	11,471		
TOTAL LOSSES	17,679,678	12,470,579	1,763,735		
EXPECTED LOSSES	11,368,979	7,062,398	1,516,193		
CREDIBILITY	.14	.32	.48		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	3.580	2.525	.357	6.462	
INDICATED (POST-TEST)	2.617	1.846	.261	4.724	
PRES. ON RATE LEVEL	2.280	1.417	.304	4.001	
DERIVED BY FORMULA	2.327	1.554	.283	4.164	
UNDERLYING PRES. RATE	2.302	1.430	.307	4.039	
PROPOSED	2.327	1.554	.283	4.164	
<b>IND. RATES</b>					
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE
IND. RATES				4.36	MINIMUM PREMIUM
MAN. RATES	4.88	4.33	4.20	+ 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	
2002	191,043	3,685,680	1.929			9	3	42	54	
2003	168,881	3,340,716	1.978	1		6	8	53	68	
2004	187,254	3,811,039	2.035			6	2	48	56	
2005	167,015	2,773,963	1.660			5	8	41	54	
2006	119,960	970,520	.809				5	29	34	
<b>TOTAL</b>	<b>834,153</b>	<b>14,581,918</b>	<b>1.748</b>	<b>1</b>		<b>26</b>	<b>26</b>	<b>213</b>	<b>266</b>	
O.D.		5,947						1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,393,520	111,838	366,189			1,264,785	25,171	265,561	258,616
2003	779,274		758,414	392,032	358,694			286,417	109,782	270,033	386,070
2004			1,225,470	106,330	644,431			577,899	42,176	572,989	641,744
2005			655,632	359,824	393,538			504,412	190,843	323,866	345,848
2006			159,063	159,063	218,017				86,857	338,441	168,142
<b>TOTAL</b>	<b>779,274</b>		<b>4,033,036</b>	<b>1,129,087</b>	<b>1,980,869</b>			<b>2,633,513</b>	<b>454,829</b>	<b>1,770,890</b>	<b>1,800,420</b>
O.D.					2,021					2,307	1,619

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,759,039	156,461	515,593			1,518,529	43,470	395,154	287,840
2003	790,394	17,320	1,205,971	530,964	494,084		8,829	753,863	172,720	380,335	420,430
2004		48,222	1,951,418	189,342	839,505		46,338	1,505,807	119,092	752,490	705,918
2005	630	55,198	1,533,215	386,385	482,608		59,512	1,316,257	234,485	400,971	364,870
2006	505	26,192	647,510	188,540	226,741	162	31,224	404,934	127,955	306,897	176,549
<b>TOTAL</b>	<b>791,529</b>	<b>146,932</b>	<b>7,097,153</b>	<b>1,451,692</b>	<b>2,558,531</b>	<b>162</b>	<b>145,903</b>	<b>5,499,390</b>	<b>697,722</b>	<b>2,235,847</b>	<b>1,955,607</b>
O.D.		11	468	135	2,569		3	345	145	2,978	1,770

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,681,896	6,949,619	1,957,377	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	372,895	52,507	9,924	
TOTAL LOSSES	14,054,791	7,002,126	1,967,301	
EXPECTED LOSSES	9,709,542	4,395,987	1,534,841	
CREDIBILITY	.20	.46	.68	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.685	.839	.236	2.760
INDICATED (POST-TEST)	1.232	.613	.173	2.018
PRES. ON RATE LEVEL	1.153	.522	.182	1.857
DERIVED BY FORMULA	1.169	.564	.176	1.909
UNDERLYING PRES. RATE	1.164	.527	.184	1.875
PROPOSED	1.169	.564	.176	1.909

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	2.000
IND. RATES				2.00	MINIMUM PREMIUM	
MAN. RATES	2.12	1.96	1.95	+ 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	
2002	11,415	839	.007							
2003	30,066	30,895	.102						2	2
2004	29,115	177,639	.610			1			4	5
2005	45,172	7,665	.016						3	3
2006	78,333	177,464	.226					1	4	5
<b>TOTAL</b>	<b>194,101</b>	<b>394,502</b>	<b>.203</b>			<b>1</b>		<b>1</b>	<b>13</b>	<b>15</b>
O.D.		389								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											839
2003					3,839					22,525	4,531
2004			92,804		17,500			35,000		23,857	8,478
2005					2,747					2,161	2,757
2006				4,299	18,234				120,724	32,843	1,364
<b>TOTAL</b>			<b>92,804</b>	<b>4,299</b>	<b>42,320</b>			<b>35,000</b>	<b>120,724</b>	<b>81,386</b>	<b>17,969</b>
O.D.											389

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											934
2003		3	273	89	5,187		6	1,038	576	31,341	4,934
2004		3,470	138,047	3,412	23,462		2,773	89,018	3,514	31,408	9,326
2005		49	1,638	383	3,082		14	733	237	2,466	2,909
2006	16	1,427	35,503	9,362	18,016	229	17,233	232,073	84,242	43,182	1,432
<b>TOTAL</b>	<b>16</b>	<b>4,949</b>	<b>175,461</b>	<b>13,246</b>	<b>49,747</b>	<b>229</b>	<b>20,026</b>	<b>322,862</b>	<b>88,569</b>	<b>108,397</b>	<b>19,535</b>
O.D.											408

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	523,543	259,959	19,943	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	40,945	25,143	1,677	
TOTAL LOSSES	564,488	285,102	21,620	
EXPECTED LOSSES	850,163	743,406	141,694	
CREDIBILITY	.07	.17	.26	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.291	.147	.011	.449
INDICATED (POST-TEST)	.213	.107	.008	.328
PRES. ON RATE LEVEL	.434	.380	.072	.886
DERIVED BY FORMULA	.419	.334	.055	.808
UNDERLYING PRES. RATE	.438	.383	.073	.894
PROPOSED	.419	.334	.055	.808
YEAR	4-1-07	4-1-08	4-1-09	4-1-10
IND. RATES				.85
MAN. RATES	1.08	1.03	.93	+ .85

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	10,296,405	62,650,645	.608	10	3	111	110	802	1036	
2003	10,514,038	52,616,648	.500	2	2	80	125	641	850	
2004	11,178,426	39,131,647	.350	5		77	128	533	743	
2005	11,835,201	37,233,841	.314	3	1	67	119	483	673	
2006	12,414,076	25,498,676	.205	2	2	12	83	532	631	
<b>TOTAL</b>	<b>56,238,146</b>	<b>217,131,457</b>	<b>.386</b>	<b>22</b>	<b>8</b>	<b>347</b>	<b>565</b>	<b>2991</b>	<b>3933</b>	
O.D.		493,526		1			3	11	15	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	2,559,566	1,068,657	19,877,091	2,668,551	5,328,461	45,962	11,142,908	6,841,609	2,305,306	7,169,184	3,643,350
2003	3,427,897	766,625	14,850,380	3,453,890	4,370,676	39,504	8,989,958	5,612,464	2,644,112	5,161,116	3,300,026
2004	2,287,895		13,016,355	3,799,890	3,614,803	5,895		4,265,120	3,811,482	4,601,031	3,729,176
2005	1,443,422	649,185	11,030,279	3,522,276	3,187,583	50,626	486,000	6,010,811	2,924,508	4,342,016	3,587,135
2006	458,299	752,608	1,796,883	2,577,391	4,138,482	1,701	2,306,155	892,639	3,475,510	5,465,960	3,633,048
<b>TOTAL</b>	<b>10,177,079</b>	<b>3,237,075</b>	<b>60,570,988</b>	<b>16,021,998</b>	<b>20,640,005</b>	<b>143,688</b>	<b>22,925,021</b>	<b>23,622,643</b>	<b>15,160,918</b>	<b>26,739,307</b>	<b>17,892,735</b>
O.D.	159,200			69,664	48,374				48,084	92,181	76,023

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	4,056,912	971,641	28,839,585	3,733,301	7,502,460	167,256	1,883,912	17,367,618	3,981,268	10,667,744	4,055,049
2003	1,859,153	441,265	22,467,744	4,784,894	6,018,960	44,550	1,094,313	14,646,872	4,089,980	7,284,815	3,593,728
2004	3,390,489	525,197	21,363,457	4,741,738	4,924,850	9,064	380,612	12,885,765	5,047,655	6,254,565	4,102,094
2005	2,228,508	1,197,071	20,897,162	3,918,998	4,094,114	107,796	1,173,497	17,120,358	3,407,832	5,397,516	3,784,427
2006	686,425	1,003,898	13,760,138	3,396,088	4,326,912	72,418	1,999,625	10,920,898	3,076,152	5,160,509	3,814,700
<b>TOTAL</b>	<b>12,221,487</b>	<b>4,139,072</b>	<b>107,328,086</b>	<b>20,575,019</b>	<b>26,867,296</b>	<b>401,084</b>	<b>6,531,959</b>	<b>72,941,511</b>	<b>19,602,887</b>	<b>34,765,149</b>	<b>19,349,998</b>
O.D.	237,257	5,560	144,428	77,595	56,112	66	8,567	122,079	51,304	98,574	82,032

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	204,081,156	102,093,936	19,432,030	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	7,114,107	1,414,069	122,252	
TOTAL LOSSES	211,195,263	103,508,005	19,554,282	
EXPECTED LOSSES	172,651,108	77,046,260	15,184,299	
CREDIBILITY	1.00	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.376	.184	.035	.595
INDICATED (POST-TEST)	.275	.135	.026	.436
PRES. ON RATE LEVEL	.304	.136	.027	.467
DERIVED BY FORMULA	.275	.135	.026	.436
UNDERLYING PRES. RATE	.307	.137	.027	.471
PROPOSED	.275	.135	.026	.436
YEAR	4-1-07	4-1-08	4-1-09	4-1-10
IND. RATES				.46
MAN. RATES	.60	.51	.49	+ .46

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	538,484	8,913,765	1.655			14	7	45	66	
2003	523,999	5,190,679	.990			11	9	73	93	
2004	642,923	3,231,617	.502			4	16	69	89	
2005	585,233	4,063,519	.694			12	15	60	87	
2006	661,056	2,055,798	.310				13	71	85	
<b>TOTAL</b>	<b>2,951,695</b>	<b>23,455,378</b>	<b>.795</b>			<b>1</b>		<b>60</b>	<b>318</b>	
O.D.		95,737	.003					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			2,104,555	214,396	276,022			5,464,999	154,848	279,289	419,656
2003			2,166,207	225,336	397,857			1,219,933	173,424	522,609	485,313
2004			604,424	481,492	617,806			267,447	267,483	547,463	445,502
2005			1,878,758	245,483	235,879			614,317	224,372	419,720	444,990
2006	88,000		303,470	303,470	495,617	86			196,760	608,335	363,530
<b>TOTAL</b>	<b>88,000</b>		<b>6,753,944</b>	<b>1,470,177</b>	<b>2,023,181</b>	<b>86</b>		<b>7,566,696</b>	<b>1,016,887</b>	<b>2,377,416</b>	<b>2,158,991</b>
O.D.					2,840					79,427	13,470

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			2,650,253	299,940	388,637			2,967,926	267,423	415,582	467,077
2003		47,685	3,151,644	326,000	549,305		32,351	2,699,912	291,063	737,697	528,506
2004		30,072	1,273,253	586,850	813,721		25,742	890,318	368,576	728,763	490,052
2005	1,892	116,267	3,062,589	332,854	329,547		82,297	1,818,866	290,794	519,403	469,464
2006	130,860	54,619	1,351,619	387,260	509,328	803	61,326	797,569	255,979	556,481	381,707
<b>TOTAL</b>	<b>132,752</b>	<b>248,643</b>	<b>11,489,358</b>	<b>1,932,904</b>	<b>2,590,538</b>	<b>803</b>	<b>201,716</b>	<b>9,174,591</b>	<b>1,473,835</b>	<b>2,957,926</b>	<b>2,336,806</b>
O.D.					3,999					118,187	14,562

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	21,247,863	9,077,389	2,351,368	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	624,006	140,702	15,035	
TOTAL LOSSES	21,871,869	9,218,091	2,366,403	
EXPECTED LOSSES	15,171,713	7,674,407	1,859,567	
CREDIBILITY	.46	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.741	.312	.080	1.133
INDICATED (POST-TEST)	.542	.228	.058	.828
PRES. ON RATE LEVEL	.509	.258	.062	.829
DERIVED BY FORMULA	.524	.228	.058	.810
UNDERLYING PRES. RATE	.514	.260	.063	.837
PROPOSED	.536	.233	.059	.828
YEAR	4-1-07	4-1-08	4-1-09	4-1-10
IND. RATES				.87
MAN. RATES	1.00	.89	.87	+ .87

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	38,662,480	109,854,782	.284	5	2	218	276	2101	2602
2003	39,967,801	92,820,576	.232	3	1	186	273	1707	2170
2004	41,582,610	73,832,115	.177	4	2	137	266	1183	1592
2005	44,222,334	69,385,382	.156	2		104	287	1332	1725
2006	46,943,271	51,382,606	.109	2		31	201	1125	1359
<b>TOTAL</b>	<b>211,378,496</b>	<b>397,275,461</b>	<b>.188</b>	<b>16</b>	<b>5</b>	<b>676</b>	<b>1303</b>	<b>7448</b>	<b>9448</b>
O.D.		4,803,223	.002			12	20	63	95

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	283,729	890,777	35,998,692	9,453,588	12,099,939	350	1,037,599	17,544,981	5,758,334	15,566,541	11,220,252
2003	109,717	189,471	31,557,165	8,473,777	10,331,586	274	511,832	12,623,459	6,472,570	13,134,948	9,415,777
2004	908,727	1,157,202	22,190,075	8,186,612	7,542,451	5,796	61,038	9,773,108	5,756,348	10,213,268	8,037,490
2005	694,196		15,691,635	8,981,063	8,572,536	5,000		7,063,036	8,523,048	11,298,065	8,556,803
2006	741,405		5,611,014	5,747,392	8,583,100	67,087		3,755,199	5,321,582	13,259,487	8,296,340
<b>TOTAL</b>	<b>2,737,774</b>	<b>2,237,450</b>	<b>111,048,581</b>	<b>40,842,432</b>	<b>47,129,612</b>	<b>78,507</b>	<b>1,610,469</b>	<b>50,759,783</b>	<b>31,831,882</b>	<b>63,472,309</b>	<b>45,526,662</b>
O.D.			2,115,259	688,075	429,456			351,395	410,782	381,097	427,159

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	449,710	1,014,785	51,377,028	13,225,573	17,036,690	1,274	721,827	38,770,241	9,944,640	23,163,020	12,488,140
2003	179,541	928,477	47,531,799	11,679,687	14,225,578	607	975,570	30,922,935	9,972,227	18,520,188	10,253,781
2004	1,353,629	2,000,747	37,411,455	10,063,726	10,225,272	8,911	940,356	25,258,863	7,983,431	13,701,106	8,841,239
2005	888,779	1,330,273	36,871,350	9,402,667	10,628,327	11,028	1,178,953	26,646,954	8,040,779	13,789,977	9,027,427
2006	859,153	1,338,755	30,971,350	7,432,911	9,051,002	316,212	1,822,411	23,037,788	6,341,884	12,267,294	8,711,157
<b>TOTAL</b>	<b>3,730,812</b>	<b>6,613,037</b>	<b>204,162,982</b>	<b>51,804,564</b>	<b>61,166,869</b>	<b>338,032</b>	<b>5,639,117</b>	<b>144,636,781</b>	<b>42,282,961</b>	<b>81,441,585</b>	<b>49,321,744</b>
O.D.	575	65,317	3,624,365	821,173	603,759	107	32,084	1,149,558	567,511	518,578	461,590

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	369,992,767	239,207,000	49,783,334	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	13,360,095	3,428,771	324,114	
TOTAL LOSSES	383,352,862	242,635,771	50,107,448	
EXPECTED LOSSES	323,409,099	186,013,076	40,161,913	
CREDIBILITY	1.00	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.181	.115	.024	.320
INDICATED (POST-TEST)	.132	.084	.018	.234
PRES. ON RATE LEVEL	.152	.087	.019	.258
DERIVED BY FORMULA	.132	.084	.018	.234
UNDERLYING PRES. RATE	.153	.088	.019	.260
PROPOSED	.132	.084	.018	.234
<b>IND. RATES</b>				
YEAR	4-1-07	4-1-08	4-1-09	4-1-10
IND. RATES				.25
MAN. RATES	.33	.29	.27	+ .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
2002	315,226	8,303,235	2.634			315,226			20	28	177	225
2003	324,083	5,346,296	1.649			324,083		1	7	15	139	162
2004	337,065	6,035,984	1.790			337,065			11	14	156	181
2005	349,389	5,458,441	1.562			349,389			9	27	126	162
2006	378,653	4,026,209	1.063			378,653			2	16	159	177
<b>TOTAL</b>	<b>1,704,416</b>	<b>29,170,165</b>	<b>1.711</b>			<b>1,704,416</b>		<b>1</b>	<b>49</b>	<b>100</b>	<b>757</b>	<b>907</b>
O.D.		177,856	.010							2	1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			2,886,169	1,033,610	1,190,558			1,204,893	526,844	1,125,258	335,903
2003		30,153	1,212,532	341,354	1,195,800		446,999	371,213	354,592	1,044,038	349,615
2004			1,457,276	553,704	980,696			831,447	405,627	1,280,027	527,207
2005			1,228,524	1,181,458	799,995			412,569	721,196	798,619	316,080
2006			287,661	624,371	935,104			56,440	612,127	926,534	583,972
<b>TOTAL</b>		<b>30,153</b>	<b>7,072,162</b>	<b>3,734,497</b>	<b>5,102,153</b>		<b>446,999</b>	<b>2,876,562</b>	<b>2,620,386</b>	<b>5,174,476</b>	<b>2,112,777</b>
O.D.				86,470	7,000				76,530	3,511	4,345

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			4,213,746	1,446,022	1,676,298			3,138,243	909,859	1,674,384	373,860
2003		85,804	1,921,727	488,463	1,626,054		881,580	1,078,670	548,326	1,464,635	380,731
2004		63,644	2,627,270	711,271	1,289,240		73,113	2,457,093	611,635	1,693,357	579,928
2005	1,237	126,800	3,568,208	1,157,513	1,010,991		91,001	2,030,751	721,990	991,788	333,464
2006	2,180	125,859	2,992,575	776,530	975,259	1,060	134,777	1,751,513	552,290	878,859	613,171
<b>TOTAL</b>	<b>3,417</b>	<b>402,107</b>	<b>15,323,526</b>	<b>4,579,799</b>	<b>6,577,842</b>	<b>1,060</b>	<b>1,180,471</b>	<b>10,456,270</b>	<b>3,344,100</b>	<b>6,703,023</b>	<b>2,281,154</b>
O.D.		126	20,131	114,610	9,305		26	18,458	110,745	6,137	4,721

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	27,405,592	21,445,561	2,285,875			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	954,472	301,075	13,039			
TOTAL LOSSES	28,360,064	21,746,636	2,298,914			
EXPECTED LOSSES	23,094,837	16,430,571	1,619,196			
CREDIBILITY	.32	.74	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.664	1.276	.135	3.075		
INDICATED (POST-TEST)	1.216	.933	.099	2.248		
PRES. ON RATE LEVEL	1.342	.955	.094	2.391		
DERIVED BY FORMULA	1.302	.939	.099	2.340		
UNDERLYING PRES. RATE	1.355	.964	.095	2.414		
PROPOSED	1.302	.939	.099	2.340		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	2.451
IND. RATES				2.45	MINIMUM PREMIUM	
MAN. RATES	2.92	2.61	2.51	+ 2.45	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	1,550,964	6,824,548	.440			1,550,964			12	9	151	172
2003	1,522,395	6,767,703	.444			1,522,395			12	12	102	126
2004	1,607,797	9,350,668	.581			1,607,797		1	15	13	96	127
2005	1,720,617	5,737,898	.333			1,720,617	2	1	7	13	117	138
2006	1,964,667	5,048,301	.256			1,964,667	1		5	10	99	114
<b>TOTAL</b>	<b>8,366,440</b>	<b>33,729,118</b>	<b>.403</b>			<b>8,366,440</b>	<b>3</b>	<b>1</b>	<b>51</b>	<b>57</b>	<b>565</b>	<b>677</b>
O.D.		118,548	.001						1		1	2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			2,249,114	215,665	985,898			1,400,576	135,532	1,187,130	650,633
2003			1,963,881	392,879	647,787			1,880,118	472,187	941,661	469,190
2004	774,995	562,428	2,355,868	381,170	629,796		2,144,837	930,517	305,287	657,744	608,026
2005	726,024		958,170	438,539	776,282	120,000		456,499	570,742	894,470	797,172
2006			912,514	395,180	594,471			758,731	735,424	854,976	797,005
<b>TOTAL</b>	<b>1,501,019</b>	<b>562,428</b>	<b>8,439,547</b>	<b>1,823,433</b>	<b>3,634,234</b>	<b>120,000</b>	<b>2,144,837</b>	<b>5,426,441</b>	<b>2,219,172</b>	<b>4,535,981</b>	<b>3,322,026</b>
O.D.			100,097		2,500			7,048			8,903

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			3,120,912	301,715	1,388,141			3,058,364	234,064	1,766,442	724,155
2003		39,455	2,650,069	548,336	888,394		29,765	2,564,072	730,289	1,328,633	510,948
2004	1,114,641	220,395	3,764,232	520,330	848,384		840,104	2,585,949	459,637	884,953	668,829
2005	778,216	83,128	2,315,933	522,060	926,024	166,154	88,002	1,998,557	612,741	1,088,246	841,016
2006	1,842	121,535	2,669,332	528,850	641,288	1,038	228,036	2,778,027	598,250	837,174	836,855
<b>TOTAL</b>	<b>1,894,699</b>	<b>464,513</b>	<b>14,520,478</b>	<b>2,421,291</b>	<b>4,692,231</b>	<b>167,192</b>	<b>1,185,907</b>	<b>12,984,969</b>	<b>2,634,981</b>	<b>5,905,448</b>	<b>3,581,803</b>
O.D.	101	5,472	140,729	5,154	5,925		765	16,369	688	225	9,585

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	31,381,194	15,665,943	3,591,388	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,067,469	228,171	22,227	
TOTAL LOSSES	32,448,663	15,894,114	3,613,615	
EXPECTED LOSSES	25,684,971	11,880,345	2,677,259	
CREDIBILITY	.91	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.388	.190	.043	.621
INDICATED (POST-TEST)	.284	.139	.031	.454
PRES. ON RATE LEVEL	.303	.141	.032	.476
DERIVED BY FORMULA	.286	.139	.031	.456
UNDERLYING PRES. RATE	.307	.142	.032	.481
PROPOSED	.286	.139	.031	.456
YEAR	4-1-07	4-1-08	4-1-09	4-1-10
IND. RATES				.48
MAN. RATES	.67	.57	.50	+ .48

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	2,324,804	3,889,142	.167	1		10	4	44	59
2003	2,480,643	2,590,114	.104			6	9	53	68
2004	2,612,801	2,743,929	.105			6	7	43	56
2005	2,814,169	4,091,651	.145	1		7	13	38	59
2006	2,988,372	1,940,889	.064	1	1	1	8	41	52
<b>TOTAL</b>	<b>13,220,789</b>	<b>15,255,725</b>	<b>.115</b>	<b>3</b>	<b>1</b>	<b>30</b>	<b>41</b>	<b>219</b>	<b>294</b>
O.D.		3,744							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	660,789		1,709,694	131,526	372,557	33,601		275,343	51,139	359,424	295,069
2003			894,223	203,141	393,101			372,191	76,351	333,073	318,034
2004			1,032,336	179,032	253,139			551,055	99,093	341,521	287,753
2005	412,500		1,238,062	358,253	190,200			1,067,217	241,476	286,136	297,807
2006	2,500	685,807	121,642	122,099	299,052		24,787	27,002	99,343	289,522	269,135
<b>TOTAL</b>	<b>1,075,789</b>	<b>685,807</b>	<b>4,995,957</b>	<b>994,051</b>	<b>1,508,049</b>	<b>33,601</b>	<b>24,787</b>	<b>2,292,808</b>	<b>567,402</b>	<b>1,609,676</b>	<b>1,467,798</b>
O.D.											3,744

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	777,533		2,509,831	184,005	524,555	90,773		729,109	88,317	534,826	328,412
2003		20,407	1,372,011	284,851	537,920		11,477	963,844	128,373	467,584	346,339
2004		40,780	1,644,860	239,358	342,955		44,954	1,454,014	171,273	456,786	316,528
2005	704,576		2,116,692	382,332	267,079		87,603	1,906,183	295,070	370,305	314,186
2006	4,668	738,264	1,015,940	214,195	312,967	2,412	78,247	452,770	129,884	266,806	282,592
<b>TOTAL</b>	<b>1,486,777</b>	<b>878,423</b>	<b>8,659,334</b>	<b>1,304,741</b>	<b>1,985,476</b>	<b>93,185</b>	<b>222,281</b>	<b>5,505,920</b>	<b>812,917</b>	<b>2,096,307</b>	<b>1,588,057</b>
O.D.											4,163

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,845,920	6,199,441	1,592,220			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	625,223	97,469	10,804			
TOTAL LOSSES	17,471,143	6,296,910	1,603,024			
EXPECTED LOSSES	15,071,700	5,156,108	1,322,078			
CREDIBILITY	1.00	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.132	.048	.012	.192		
INDICATED (POST-TEST)	.096	.035	.009	.140		
PRES. ON RATE LEVEL	.113	.039	.009	.161		
DERIVED BY FORMULA	.096	.035	.009	.140		
UNDERLYING PRES. RATE	.114	.039	.010	.163		
PROPOSED	.096	.035	.009	.140		
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	.146
IND. RATES				.15	MINIMUM PREMIUM	
MAN. RATES	.20	.16	.17	+ .15	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	5,466,177	16,859,005	.308	2		38	29	323	392	
2003	5,759,728	16,483,637	.286			39	35	251	325	
2004	6,054,132	21,019,843	.347		2	49	42	242	335	
2005	6,272,192	15,944,360	.254			29	46	237	312	
2006	6,791,378	12,914,797	.190	2		13	34	275	324	
TOTAL	30,343,607	83,221,642	.274	4	2	168	186	1328	1688	
O.D.		458,249	.001			1	2	12	15	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	113,091		6,488,855	981,182	2,228,903	95,644		2,008,787	614,298	2,275,981	2,052,264
2003			6,756,541	711,359	2,068,895			2,315,914	732,747	2,079,580	1,818,601
2004		216,980	8,728,848	1,491,981	1,723,306		50,699	3,704,268	1,219,189	2,005,007	1,879,565
2005			4,755,696	1,750,654	2,251,307			1,640,143	1,253,145	2,640,819	1,652,596
2006	63,390		1,795,340	1,077,631	2,354,152	36,315		458,366	854,505	3,973,969	2,301,129
TOTAL	176,481	216,980	28,525,280	6,012,807	10,626,563	131,959	50,699	10,127,478	4,673,884	12,975,356	9,704,155
O.D.			129,597	41,952	104,839			37,224	18,002	82,124	44,511

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	179,249		9,520,223	1,372,675	3,138,292	348,049		5,304,502	1,060,894	3,386,659	2,284,170
2003		153,455	10,150,431	1,049,049	2,832,852		71,397	6,055,843	1,170,549	2,926,507	1,980,456
2004		755,339	13,200,011	1,964,306	2,365,137		417,708	8,528,632	1,756,618	2,719,763	2,067,522
2005	4,625	358,176	9,807,464	1,996,682	2,764,263		241,769	5,557,490	1,415,269	3,169,543	1,743,489
2006	98,790	353,800	8,002,994	1,720,819	2,448,680	173,483	433,224	5,440,767	1,452,790	3,602,692	2,416,185
TOTAL	282,664	1,620,770	50,681,123	8,103,531	13,549,224	521,532	1,164,098	30,887,234	6,856,120	15,805,164	10,491,822
O.D.	114	11,344	357,277	59,281	121,028	36	6,764	150,867	22,830	97,466	47,370

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	85,683,823	44,614,644	10,539,192	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,577,055	596,891	63,896	
TOTAL LOSSES	88,260,878	45,211,535	10,603,088	
EXPECTED LOSSES	62,204,395	32,164,225	7,889,337	
CREDIBILITY	1.00	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.291	.149	.035	.475
INDICATED (POST-TEST)	.213	.109	.026	.348
PRES. ON RATE LEVEL	.203	.105	.026	.334
DERIVED BY FORMULA	.213	.109	.026	.348
UNDERLYING PRES. RATE	.205	.106	.026	.337
PROPOSED	.213	.109	.026	.348

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	TOTAL
IND. RATES				.36	MINIMUM PREMIUM	
MAN. RATES	.39	.37	.35	+ .36	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	300,814	5,412,491	1.799	1		12	9	86	108	
2003	290,645	3,343,071	1.150			9	8	77	94	
2004	327,656	4,603,122	1.404			12	9	61	82	
2005	304,327	2,316,696	.761			4	9	50	63	
2006	387,958	3,083,406	.794			4	10	57	71	
<b>TOTAL</b>	<b>1,611,400</b>	<b>18,758,786</b>	<b>1.164</b>	<b>1</b>		<b>41</b>	<b>45</b>	<b>331</b>	<b>418</b>	
O.D.		3,227								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	409,015		2,128,765	298,927	355,263	67,965		749,104	301,170	543,906	558,376
2003			1,138,426	330,147	390,505			290,420	105,879	481,553	606,141
2004			1,896,329	503,907	465,596			559,993	176,010	591,729	409,558
2005			467,967	427,784	342,694			96,609	236,705	419,448	325,489
2006			713,156	434,816	453,313			270,150	333,343	550,873	327,755
<b>TOTAL</b>	<b>409,015</b>		<b>6,344,643</b>	<b>1,995,581</b>	<b>2,007,371</b>	<b>67,965</b>		<b>1,966,276</b>	<b>1,153,107</b>	<b>2,587,509</b>	<b>2,227,319</b>
O.D.											3,227

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	628,522		3,125,025	418,198	500,210	239,784		1,983,628	520,121	809,333	621,472
2003		25,874	1,752,047	454,093	537,463		9,009	772,747	172,604	674,560	660,088
2004		76,800	3,115,227	632,854	638,194		47,296	1,557,972	279,165	785,045	450,514
2005	472	48,154	1,356,157	427,684	426,175		26,787	630,068	250,380	503,643	343,391
2006	1,893	113,046	2,492,417	522,585	509,271	661	127,488	1,571,784	368,302	534,429	344,143
<b>TOTAL</b>	<b>630,887</b>	<b>263,874</b>	<b>11,840,873</b>	<b>2,455,414</b>	<b>2,611,313</b>	<b>240,445</b>	<b>210,580</b>	<b>6,516,199</b>	<b>1,590,572</b>	<b>3,307,010</b>	<b>2,419,608</b>
O.D.											3,469

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,702,858	9,964,309	2,423,077	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	596,262	130,449	15,760	
TOTAL LOSSES	20,299,120	10,094,758	2,438,837	
EXPECTED LOSSES	14,277,004	6,767,880	1,885,339	
CREDIBILITY	.30	.71	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.260	.626	.151	2.037
INDICATED (POST-TEST)	.921	.458	.110	1.489
PRES. ON RATE LEVEL	.878	.415	.116	1.409
DERIVED BY FORMULA	.891	.446	.110	1.447
UNDERLYING PRES. RATE	.886	.420	.117	1.423
PROPOSED	.891	.446	.110	1.447

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	1.516
IND. RATES				1.52	MINIMUM PREMIUM	
MAN. RATES	1.59	1.53	1.48	+ 1.52	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
2002	214,860	2,518,661	1.172			214,860			4	6	73	83
2003	237,964	3,610,970	1.517			237,964			7	10	75	92
2004	251,622	1,852,762	.736			251,622				8	78	86
2005	273,894	2,746,621	1.002			273,894			2	8	73	83
2006	300,724	2,348,767	.781			300,724				8	87	95
<b>TOTAL</b>	<b>1,279,064</b>	<b>13,077,781</b>	<b>1.022</b>			<b>1,279,064</b>			<b>13</b>	<b>40</b>	<b>386</b>	<b>439</b>
O.D.		16,233	.001									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			611,729	299,065	259,096			214,130	151,276	349,368	633,997
2003			1,074,306	359,578	285,014			376,763	204,123	680,588	630,598
2004				108,100	272,277				127,538	686,986	657,861
2005			293,950	206,709	404,546			114,856	236,433	774,122	716,005
2006				313,164	310,498				215,273	796,511	713,321
<b>TOTAL</b>			<b>1,979,985</b>	<b>1,286,616</b>	<b>1,531,431</b>			<b>705,749</b>	<b>934,643</b>	<b>3,287,575</b>	<b>3,351,782</b>
O.D.											16,233

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			898,017	418,392	364,806			567,016	261,253	519,859	705,639
2003		24,340	1,656,268	489,679	395,170		11,710	1,020,129	321,640	954,702	686,721
2004		2,387	120,866	137,305	350,659		3,309	176,840	195,060	895,513	723,647
2005	295	31,257	893,289	243,435	475,838		31,305	793,043	290,704	908,500	755,385
2006	940	44,640	1,101,586	330,118	332,003	432	74,852	971,649	308,117	723,552	748,987
<b>TOTAL</b>	<b>1,235</b>	<b>102,624</b>	<b>4,670,026</b>	<b>1,618,929</b>	<b>1,918,476</b>	<b>432</b>	<b>121,176</b>	<b>3,528,677</b>	<b>1,376,774</b>	<b>4,002,126</b>	<b>3,620,379</b>
O.D.											17,317

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,424,170	8,916,305	3,637,696			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	350,062	124,251	23,319			
TOTAL LOSSES	8,774,232	9,040,556	3,661,015			
EXPECTED LOSSES	8,365,079	6,305,785	2,788,360			
CREDIBILITY	.26	.61	.90			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.686	.707	.286	1.679		
INDICATED (POST-TEST)	.501	.517	.209	1.227		
PRES. ON RATE LEVEL	.648	.488	.216	1.352		
DERIVED BY FORMULA	.610	.506	.210	1.326		
UNDERLYING PRES. RATE	.654	.493	.218	1.365		
PROPOSED	.610	.506	.210	1.326		
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	1.389
IND. RATES				1.39	MINIMUM PREMIUM	
MAN. RATES	1.76	1.54	1.42	+ 1.39	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
2002	1,175,923	36,758,931	3.125			1,175,923			81	87	786	954
2003	1,176,927	35,396,213	3.007			1,176,927			74	106	685	865
2004	1,299,139	31,804,887	2.448			1,299,139			61	91	766	918
2005	1,338,523	28,648,338	2.140			1,338,523			26	138	624	788
2006	1,439,837	24,595,443	1.708			1,439,837			14	88	688	790
<b>TOTAL</b>	<b>6,430,349</b>	<b>157,203,812</b>	<b>2.445</b>			<b>6,430,349</b>			<b>256</b>	<b>510</b>	<b>3549</b>	<b>4315</b>
O.D.		468,993	.007							2	19	21

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			11,890,649	3,504,736	5,155,356			5,089,215	1,459,072	5,288,562	4,371,341
2003			10,465,003	4,372,087	4,644,154			4,253,351	2,607,568	4,870,697	4,183,353
2004			8,060,962	3,939,990	4,919,839			2,646,126	1,695,686	5,848,199	4,694,085
2005			4,016,088	5,906,484	4,701,577			1,543,754	3,048,624	4,758,028	4,673,783
2006			1,827,012	3,069,087	6,124,197			1,133,157	1,390,436	6,318,719	4,732,835
<b>TOTAL</b>			<b>36,259,714</b>	<b>20,792,384</b>	<b>25,545,123</b>			<b>14,665,603</b>	<b>10,201,386</b>	<b>27,084,205</b>	<b>22,655,397</b>
O.D.				119,175	136,283				30,904	127,454	55,177

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			16,983,083	4,903,130	7,258,735			12,502,489	2,519,812	7,869,376	4,865,303
2003		237,975	16,365,146	5,955,717	6,387,597		129,560	11,308,768	3,994,785	6,872,549	4,555,671
2004		359,121	14,884,916	4,868,728	6,527,154		242,340	8,320,426	2,540,211	7,707,121	5,163,494
2005	4,040	527,603	15,192,871	5,718,561	5,783,445		372,260	8,577,374	3,173,620	5,760,555	4,930,841
2006	11,947	736,410	17,517,317	4,436,183	6,286,748	2,780	709,169	8,893,340	2,351,643	5,737,540	4,969,477
<b>TOTAL</b>	<b>15,987</b>	<b>1,861,109</b>	<b>80,943,333</b>	<b>25,882,319</b>	<b>32,243,679</b>	<b>2,780</b>	<b>1,453,329</b>	<b>49,602,397</b>	<b>14,580,071</b>	<b>33,947,141</b>	<b>24,484,786</b>
O.D.	166	8,912	237,985	188,447	191,693	31	3,365	54,215	52,794	176,229	59,554

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	134,183,609	107,262,373	24,544,340			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	4,811,760	1,434,446	160,595			
TOTAL LOSSES	138,995,369	108,696,819	24,704,935			
EXPECTED LOSSES	116,710,834	77,421,402	19,805,475			
CREDIBILITY	.77	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.162	1.690	.384	4.236		
INDICATED (POST-TEST)	1.580	1.235	.281	3.096		
PRES. ON RATE LEVEL	1.798	1.193	.304	3.295		
DERIVED BY FORMULA	1.630	1.235	.281	3.146		
UNDERLYING PRES. RATE	1.815	1.204	.308	3.327		
PROPOSED	1.630	1.235	.281	3.146		
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.296
IND. RATES				3.30	MINIMUM PREMIUM	
MAN. RATES	4.19	3.81	3.46	+ 3.30	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	4,337,000	35,137,423	.810			60	52	840	952	
2003	4,595,919	32,418,264	.705	1		56	47	833	937	
2004	3,657,453	26,447,915	.723			48	52	693	793	
2005	3,640,434	23,415,613	.643			30	62	621	713	
2006	3,956,562	19,414,830	.490			9	51	661	721	
<b>TOTAL</b>	<b>20,187,368</b>	<b>136,834,045</b>	<b>.678</b>	<b>1</b>		<b>203</b>	<b>264</b>	<b>3648</b>	<b>4116</b>	
O.D.		1,277,383	.006			1	2	16	19	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			10,323,819	893,190	5,651,432			7,102,557	845,083	5,482,561	4,838,781
2003	210,035		9,578,121	1,621,743	5,080,945	19,517		3,267,891	1,435,323	5,904,768	5,299,921
2004			7,613,144	1,984,551	4,006,072			2,292,610	1,170,672	4,813,630	4,567,236
2005			4,804,270	2,708,701	3,576,602			2,233,219	1,725,859	4,510,782	3,856,180
2006			1,473,054	1,791,005	4,807,614			352,991	1,226,699	5,326,070	4,437,397
<b>TOTAL</b>	<b>210,035</b>		<b>33,792,408</b>	<b>8,999,190</b>	<b>23,122,665</b>	<b>19,517</b>		<b>15,249,268</b>	<b>6,403,636</b>	<b>26,037,811</b>	<b>22,999,515</b>
O.D.			335,675	96,672	66,547			393,644	70,428	84,166	230,251

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			14,565,230	1,249,573	7,957,208			9,021,663	1,459,456	8,158,036	5,385,563
2003	343,701	215,422	14,392,146	2,341,484	6,927,920	43,140	89,164	7,759,611	2,295,871	8,271,460	5,771,614
2004		317,557	12,981,108	2,639,795	5,276,443		205,266	6,997,336	1,829,073	6,331,296	5,023,960
2005	4,718	424,245	11,851,489	2,992,074	4,321,246		355,848	8,303,692	2,119,460	5,372,210	4,068,270
2006	7,815	535,224	12,645,852	3,053,324	4,875,546	2,411	542,158	6,893,570	1,972,677	4,828,423	4,659,267
<b>TOTAL</b>	<b>356,234</b>	<b>1,492,448</b>	<b>66,435,825</b>	<b>12,276,250</b>	<b>29,358,363</b>	<b>45,551</b>	<b>1,192,436</b>	<b>38,975,872</b>	<b>9,676,537</b>	<b>32,961,425</b>	<b>24,908,674</b>
O.D.	255	13,084	497,410	74,403	99,152	142	16,115	693,368	53,360	127,198	248,906

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	109,718,740	84,626,688	25,157,580			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	3,556,920	1,011,851	141,539			
TOTAL LOSSES	113,275,660	85,638,539	25,299,119			
EXPECTED LOSSES	86,603,809	65,003,325	19,177,999			
CREDIBILITY	1.00	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.561	.424	.125	1.110		
INDICATED (POST-TEST)	.410	.310	.091	.811		
PRES. ON RATE LEVEL	.425	.319	.094	.838		
DERIVED BY FORMULA	.410	.310	.091	.811		
UNDERLYING PRES. RATE	.429	.322	.095	.846		
PROPOSED	.410	.310	.091	.811		
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	.849
IND. RATES				.85	MINIMUM PREMIUM	
MAN. RATES	1.12	.96	.88	+ .85	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	1,019,773	555,054	.054			1	3	9	13
2003	977,442	321,050	.032				1	12	13
2004	1,070,167	374,189	.034				2	10	12
2005	1,141,340	503,850	.044				5	10	15
2006	1,238,029	584,100	.047				2	21	23
TOTAL	5,446,751	2,338,243	.043			1	13	62	76
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
2002			122,253	33,916	30,624			154,489	59,908	72,316	81,548
2003				90,000	23,321				50,800	53,020	103,909
2004				42,341	101,485				3,913	128,241	98,209
2005				63,872	28,805				201,740	72,987	136,446
2006				5,849	101,771				26,983	358,781	90,716
TOTAL			122,253	235,978	286,006			154,489	343,344	685,345	510,828
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
2002			179,467	47,448	43,119			409,087	103,461	107,606	90,763
2003		18	18,262	118,817	33,021		12	13,901	74,614	75,188	113,157
2004		923	46,152	53,440	130,797		346	21,434	12,686	165,904	108,030
2005		2,965	91,020	57,176	36,752		11,862	248,747	174,254	102,278	143,951
2006	53	6,439	160,611	39,340	98,666	51	24,900	317,493	94,022	317,553	95,252
TOTAL	53	10,345	495,512	316,221	342,355	51	37,120	1,010,662	459,037	768,529	551,153
O.D.		8	661	200	7,348		9	745	357	13,445	1,230

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,555,166	1,907,492	552,383			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	94,256	23,439	5,343			
TOTAL LOSSES	1,649,422	1,930,931	557,726			
EXPECTED LOSSES	2,287,636	1,252,753	653,610			
CREDIBILITY	.69	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.030	.035	.010	.075		
INDICATED (POST-TEST)	.022	.026	.007	.055		
PRES. ON RATE LEVEL	.041	.023	.012	.076		
DERIVED BY FORMULA	.028	.026	.007	.061		
UNDERLYING PRES. RATE	.042	.023	.012	.077		
PROPOSED	.028	.026	.007	.061		
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	.063
IND. RATES				.06	MINIMUM PREMIUM	
MAN. RATES	.11	.09	.08	+ .06	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	814,918	6,865,213	.842		2	9	6	62	79	
2003	873,918	3,004,665	.343			1	5	82	88	
2004	906,993	3,073,782	.338			4	7	68	79	
2005	790,288	2,941,497	.372	1		1	6	64	72	
2006	800,695	2,859,006	.357	1		1	2	57	61	
<b>TOTAL</b>	<b>4,186,812</b>	<b>18,744,163</b>	<b>.448</b>	<b>2</b>	<b>2</b>	<b>16</b>	<b>26</b>	<b>333</b>	<b>379</b>	
O.D.		393								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		697,120	1,360,212	243,421	292,969		2,388,828	690,169	229,505	539,544	423,445
2003			188,671	194,791	617,707			137,062	149,478	1,217,827	499,129
2004			545,427	216,094	376,862			512,137	249,659	681,993	491,610
2005	185,101		101,732	245,162	510,343	50,399		20,415	481,545	934,690	412,110
2006	59,455		115,466	31,236	564,379	5,000		145,000	28,358	1,048,560	861,552
<b>TOTAL</b>	<b>244,556</b>	<b>697,120</b>	<b>2,311,508</b>	<b>930,704</b>	<b>2,362,260</b>	<b>55,399</b>	<b>2,388,828</b>	<b>1,504,783</b>	<b>1,138,545</b>	<b>4,422,614</b>	<b>2,687,846</b>
O.D.											393

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		315,454	1,993,694	340,546	412,502		1,408,016	1,824,653	396,355	802,840	471,294
2003		4,777	355,630	272,249	838,616		4,539	432,835	250,283	1,699,401	543,551
2004		23,950	990,342	276,618	495,386		44,807	1,497,431	369,848	905,520	540,771
2005	315,757	24,147	731,043	280,411	592,375	111,158	36,009	900,464	501,053	1,111,674	434,776
2006	88,159	43,662	1,038,846	226,527	551,422	23,711	94,463	1,154,235	262,479	928,522	904,630
<b>TOTAL</b>	<b>403,916</b>	<b>411,990</b>	<b>5,109,555</b>	<b>1,396,351</b>	<b>2,890,301</b>	<b>134,869</b>	<b>1,587,834</b>	<b>5,809,618</b>	<b>1,780,018</b>	<b>5,447,957</b>	<b>2,895,022</b>
O.D.											429

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	13,457,782	11,514,627	2,895,451		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	456,102	128,168	14,521		
TOTAL LOSSES	13,913,884	11,642,795	2,909,972		
EXPECTED LOSSES	11,220,656	8,164,283	1,967,801		
CREDIBILITY	.58	1.00	1.00		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	.332	.278	.070	.680	
INDICATED (POST-TEST)	.243	.203	.051	.497	
PRES. ON RATE LEVEL	.265	.193	.047	.505	
DERIVED BY FORMULA	.252	.203	.051	.506	
UNDERLYING PRES. RATE	.268	.195	.047	.510	
PROPOSED	.251	.203	.051	.505	
<b>IND. RATES</b>					
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE
IND. RATES				.53	MINIMUM PREMIUM
MAN. RATES	.55	.54	.53	+ .53	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	63,519	1,035,844	1.630			1	7	30	38	
2003	61,313	647,944	1.056					30	30	
2004	65,116	671,233	1.030	1		1	3	33	38	
2005	68,181	643,499	.943				1	34	35	
2006	72,568	744,105	1.025				2	21	23	
<b>TOTAL</b>	<b>330,697</b>	<b>3,742,625</b>	<b>1.132</b>	<b>1</b>		<b>2</b>	<b>13</b>	<b>148</b>	<b>164</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			112,701	322,385	92,858			56,736	100,251	201,557	149,356
2003					240,335					268,036	139,573
2004	3,000		144,671	64,086	59,713			85,588	66,188	186,450	61,537
2005				55,132	94,559				50,969	335,392	107,447
2006				52,712	192,300				24,500	309,344	165,249
<b>TOTAL</b>	<b>3,000</b>		<b>257,372</b>	<b>494,315</b>	<b>679,765</b>			<b>142,324</b>	<b>241,908</b>	<b>1,300,779</b>	<b>623,162</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			165,445	451,017	130,744			150,237	173,134	299,914	166,233
2003		223	17,138	5,604	324,743		72	12,365	6,862	372,947	151,995
2004	4,469	6,239	256,966	78,173	80,528		7,978	275,314	95,524	246,507	67,691
2005		3,797	120,189	59,068	109,938		5,259	170,933	78,665	387,141	113,357
2006	217	15,700	389,752	103,994	190,809	51	21,600	275,892	81,866	273,951	173,511
<b>TOTAL</b>	<b>4,686</b>	<b>25,959</b>	<b>949,490</b>	<b>697,856</b>	<b>836,762</b>	<b>51</b>	<b>34,909</b>	<b>884,741</b>	<b>436,051</b>	<b>1,580,460</b>	<b>672,787</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,899,836	3,551,129	672,787			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	117,366	43,614	5,078			
TOTAL LOSSES	2,017,202	3,594,743	677,865			
EXPECTED LOSSES	2,860,528	2,420,702	634,939			
CREDIBILITY	.11	.25	.37			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.610	1.087	.205	1.902		
INDICATED (POST-TEST)	.446	.795	.150	1.391		
PRES. ON RATE LEVEL	.857	.725	.190	1.772		
DERIVED BY FORMULA	.812	.743	.175	1.730		
UNDERLYING PRES. RATE	.865	.732	.192	1.789		
PROPOSED	.812	.743	.175	1.730		
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	1.812
IND. RATES				1.81	MINIMUM PREMIUM	
MAN. RATES	2.18	1.96	1.86	+ 1.81	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	8,771,422	36,986,110	.421		1	60	430	737	1228
2003	9,107,610	35,319,391	.387		1	50	483	705	1239
2004	9,599,779	38,038,259	.396	1		57	505	634	1197
2005	9,756,356	39,724,500	.407			48	554	643	1245
2006	10,475,076	36,317,746	.346	1	1	13	592	632	1239
<b>TOTAL</b>	<b>47,710,243</b>	<b>186,386,006</b>	<b>.391</b>	<b>2</b>	<b>3</b>	<b>228</b>	<b>2564</b>	<b>3351</b>	<b>6148</b>
O.D.		208,470				1		3	4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		7,982	9,268,762	5,655,084	2,900,909		378,951	3,708,926	6,079,080	3,428,858	5,557,558
2003		271,727	7,257,472	4,835,758	3,070,919		1,271,818	2,842,966	6,147,672	3,805,443	5,815,616
2004	12,964		7,975,635	5,295,587	2,234,102			5,698,164	6,895,764	3,697,903	6,228,140
2005			7,261,022	7,534,338	2,497,624			3,222,479	9,928,374	3,200,821	6,079,842
2006	701,579	621,035	1,732,291	6,302,587	3,046,875		3,346,479	537,386	9,651,173	3,803,561	6,574,780
<b>TOTAL</b>	<b>714,543</b>	<b>900,744</b>	<b>33,495,182</b>	<b>29,623,354</b>	<b>13,750,429</b>		<b>4,997,248</b>	<b>16,009,921</b>	<b>38,702,063</b>	<b>17,936,586</b>	<b>30,255,936</b>
O.D.			134,648		8,422			18,046		19,798	27,556

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		13,914	13,524,396	7,911,472	4,084,479		847,821	9,694,271	10,498,567	5,102,147	6,185,562
2003		305,397	11,373,031	6,495,470	4,256,847		767,364	7,545,692	9,025,621	5,479,324	6,333,206
2004	19,310	351,212	14,572,456	6,179,471	3,167,603		444,486	15,298,756	8,706,460	5,290,971	6,850,954
2005	7,083	718,143	20,084,758	6,977,899	3,504,126		907,922	19,109,582	8,826,902	4,684,292	6,414,233
2006	880,699	902,560	19,775,137	5,675,710	3,662,327	52,430	2,200,852	20,680,251	7,071,294	4,509,678	6,903,519
<b>TOTAL</b>	<b>907,092</b>	<b>2,291,226</b>	<b>79,329,778</b>	<b>33,240,022</b>	<b>18,675,382</b>	<b>52,430</b>	<b>5,168,445</b>	<b>72,328,552</b>	<b>44,128,844</b>	<b>25,066,412</b>	<b>32,687,474</b>
O.D.		3,022	196,962	1,390	12,180		553	45,260	530	29,340	29,733

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	160,323,320	121,154,100	32,717,207	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	5,099,801	1,541,475	202,383	
TOTAL LOSSES	165,423,121	122,695,575	32,919,590	
EXPECTED LOSSES	123,569,530	84,924,233	25,286,429	
CREDIBILITY	1.00	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.347	.257	.069	.673
INDICATED (POST-TEST)	.254	.188	.050	.492
PRES. ON RATE LEVEL	.257	.176	.052	.485
DERIVED BY FORMULA	.254	.188	.050	.492
UNDERLYING PRES. RATE	.259	.178	.053	.490
PROPOSED	.254	.188	.050	.492

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE
IND. RATES				.52	MINIMUM PREMIUM
MAN. RATES	.60	.52	.51	+ .52	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	58,853	980,123	1.665			2	4	28	34
2003	95,213	1,021,930	1.073			3	3	17	23
2004	101,507	1,696,584	1.671			8		14	22
2005	77,010	447,664	.581				3	14	17
2006	96,273	218,571	.227				1	11	12
<b>TOTAL</b>	<b>428,856</b>	<b>4,364,872</b>	<b>1.018</b>			<b>13</b>	<b>11</b>	<b>84</b>	<b>108</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			415,798	47,401	154,107			115,646	50,771	117,696	78,704
2003			425,040	40,779	204,591			90,721	48,500	141,811	70,488
2004			1,199,970		39,956			342,128		66,122	48,408
2005				124,333	151,188				55,127	73,287	43,729
2006				33,083	37,753				2,500	87,637	57,598
<b>TOTAL</b>			<b>2,040,808</b>	<b>245,596</b>	<b>587,595</b>			<b>548,495</b>	<b>156,898</b>	<b>486,553</b>	<b>298,927</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			610,391	66,313	216,984			306,231	87,681	175,133	87,598
2003		9,730	643,122	62,509	278,730		2,815	244,478	75,945	199,159	76,761
2004		44,013	1,741,777	31,774	66,549		26,731	845,154	23,859	91,200	53,249
2005		7,485	233,997	124,578	178,304		3,610	86,160	53,445	88,752	46,134
2006	101	5,001	123,598	36,587	39,840	5	5,557	70,529	20,349	77,089	60,478
<b>TOTAL</b>	<b>101</b>	<b>66,229</b>	<b>3,352,885</b>	<b>321,761</b>	<b>780,407</b>	<b>5</b>	<b>38,713</b>	<b>1,552,552</b>	<b>261,279</b>	<b>631,333</b>	<b>324,220</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,010,485	1,994,780	324,220	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	249,274	51,180	3,426	
TOTAL LOSSES	5,259,759	2,045,960	327,646	
EXPECTED LOSSES	5,819,576	2,706,081	424,567	
CREDIBILITY	.13	.30	.44	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.226	.477	.076	1.779
INDICATED (POST-TEST)	.896	.349	.056	1.301
PRES. ON RATE LEVEL	1.344	.625	.098	2.067
DERIVED BY FORMULA	1.286	.542	.080	1.908
UNDERLYING PRES. RATE	1.357	.631	.099	2.087
PROPOSED	1.286	.542	.080	1.908

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	1.999
IND. RATES				2.00	MINIMUM PREMIUM	
MAN. RATES	2.88	2.41	2.17	+ 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
2002	199,367	1,075,729	.539			1	3	51	55
2003	201,558	1,239,842	.615			2	1	36	39
2004	203,321	1,842,570	.906			1	6	32	39
2005	216,121	1,342,629	.621			1	3	37	41
2006	214,858	1,875,578	.872			2	8	34	44
<b>TOTAL</b>	<b>1,035,225</b>	<b>7,376,348</b>	<b>.713</b>			<b>7</b>	<b>21</b>	<b>190</b>	<b>218</b>
O.D.		231,615	.022			1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			110,303	103,983	170,520			14,327	70,952	281,098	324,546
2003			222,613	30,637	110,263			273,913	902	258,278	343,236
2004			150,103	356,616	240,169			60,000	126,590	388,619	520,473
2005			120,691	80,794	328,712			36,432	117,165	250,100	408,735
2006			312,192	257,210	152,113			162,753	160,643	442,878	387,789
<b>TOTAL</b>			<b>915,902</b>	<b>829,240</b>	<b>1,001,777</b>			<b>547,425</b>	<b>476,252</b>	<b>1,620,973</b>	<b>1,984,779</b>
O.D.			211,412					17,074			3,129

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			161,925	145,472	240,091			37,938	122,534	418,274	361,220
2003		5,086	338,762	45,004	150,337		8,442	697,476	15,081	360,876	373,784
2004		10,415	463,035	413,026	322,434		7,290	278,180	178,705	511,080	572,520
2005	120	15,610	459,206	119,229	377,614		12,319	299,920	127,462	297,343	431,215
2006	982	52,433	1,161,943	260,299	185,307	310	78,365	961,830	219,946	414,413	407,178
<b>TOTAL</b>	<b>1,102</b>	<b>83,544</b>	<b>2,584,871</b>	<b>983,030</b>	<b>1,275,783</b>	<b>310</b>	<b>106,416</b>	<b>2,275,344</b>	<b>663,728</b>	<b>2,001,986</b>	<b>2,145,917</b>
O.D.		4,743	308,886	2,063	797		523	42,722	447	92	3,287

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	5,408,461	4,927,926	2,149,204		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	184,719	52,113	11,744		
TOTAL LOSSES	5,593,180	4,980,039	2,160,948		
EXPECTED LOSSES	4,523,933	3,022,856	1,511,430		
CREDIBILITY	.23	.53	.78		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	.540	.481	.209	1.230	
INDICATED (POST-TEST)	.395	.352	.153	.900	
PRES. ON RATE LEVEL	.433	.289	.145	.867	
DERIVED BY FORMULA	.424	.322	.151	.897	
UNDERLYING PRES. RATE	.437	.292	.146	.875	
PROPOSED	.424	.322	.151	.897	
<b>IND. RATES</b>					
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE
IND. RATES				.94	MINIMUM PREMIUM
MAN. RATES	1.20	.99	.91	+ .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
2002	79,711	431,529	.541			79,711				2	25	27
2003	88,613	713,492	.805			88,613				3	29	32
2004	87,122	520,745	.597			87,122				2	20	22
2005	85,786	981,605	1.144			85,786	2		2	1	23	28
2006	88,496	1,012,463	1.144			88,496			1	7	29	37
<b>TOTAL</b>	<b>429,728</b>	<b>3,659,834</b>	<b>.852</b>			<b>429,728</b>	<b>2</b>		<b>3</b>	<b>15</b>	<b>126</b>	<b>146</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				41,598	105,302				12,623	130,925	141,081
2003				160,976	72,515				36,418	203,560	240,023
2004				114,662	57,000				91,750	104,782	152,551
2005	5,001		330,545	43,326	151,697			91,839	6,499	193,718	158,980
2006			141,853	275,886	100,359			43,366	180,509	178,909	91,581
<b>TOTAL</b>	<b>5,001</b>		<b>472,398</b>	<b>636,448</b>	<b>486,873</b>			<b>135,205</b>	<b>327,799</b>	<b>811,894</b>	<b>784,216</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				58,196	148,266				21,800	194,816	157,023
2003		60	34,859	213,242	100,677		51	17,606	57,726	284,253	261,385
2004		1,491	74,498	130,289	77,335		1,500	69,031	115,951	141,205	167,806
2005	8,859	22,452	604,831	74,042	181,664		11,715	286,561	35,496	224,384	167,724
2006	874	39,077	902,846	242,212	130,975	355	41,925	538,738	159,717	180,209	96,160
<b>TOTAL</b>	<b>9,733</b>	<b>63,080</b>	<b>1,617,034</b>	<b>717,981</b>	<b>638,917</b>	<b>355</b>	<b>55,191</b>	<b>911,936</b>	<b>390,690</b>	<b>1,024,867</b>	<b>850,098</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,657,329	2,772,455	850,098	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	116,060	30,722	4,872	
TOTAL LOSSES	2,773,389	2,803,177	854,970	
EXPECTED LOSSES	2,819,015	1,796,262	631,699	
CREDIBILITY	.13	.30	.44	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.645	.652	.199	1.496
INDICATED (POST-TEST)	.471	.477	.145	1.093
PRES. ON RATE LEVEL	.650	.414	.145	1.209
DERIVED BY FORMULA	.627	.433	.145	1.205
UNDERLYING PRES. RATE	.656	.418	.147	1.221
PROPOSED	.627	.433	.145	1.205

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	1.262
IND. RATES				1.26	MINIMUM PREMIUM	
MAN. RATES	1.54	1.34	1.27	+ 1.26	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
2002	163,383	6,673,369	4.084			163,383	1		8	8	109	126
2003	170,126	3,613,355	2.123			170,126			7	15	98	120
2004	181,617	4,085,740	2.249			181,617	2		3	7	101	113
2005	199,446	3,307,746	1.658			199,446			4	10	103	117
2006	176,656	3,624,643	2.051			176,656			1	9	102	112
<b>TOTAL</b>	<b>891,228</b>	<b>21,304,853</b>	<b>2.391</b>			<b>891,228</b>	<b>3</b>		<b>23</b>	<b>49</b>	<b>513</b>	<b>588</b>
O.D.		41,945	.004								1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	426,294		1,591,559	233,672	499,305	9,737		2,340,106	132,617	820,220	619,859
2003			832,222	400,666	278,936			470,939	254,972	636,644	738,976
2004	710,987		341,083	433,398	498,458	22,827		135,805	167,188	806,117	969,877
2005			599,517	329,168	327,722			85,411	365,061	787,543	813,324
2006			144,563	113,804	365,173			42,000	575,959	1,606,347	776,797
<b>TOTAL</b>	<b>1,137,281</b>		<b>3,508,944</b>	<b>1,510,708</b>	<b>1,969,594</b>	<b>32,564</b>		<b>3,074,261</b>	<b>1,495,797</b>	<b>4,656,871</b>	<b>3,918,833</b>
O.D.					11,559					5,840	24,546

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	675,676		1,626,561	326,906	703,022	35,433		2,853,659	229,029	1,220,489	689,903
2003		18,915	1,309,718	541,170	386,745		14,571	1,265,207	396,312	895,488	804,745
2004	1,059,076	19,388	839,670	519,496	656,513	35,091	14,704	549,230	257,604	1,054,234	1,066,865
2005	604	51,236	1,417,929	350,201	405,861		35,400	871,945	395,306	935,001	858,057
2006	517	39,871	928,928	208,971	367,777	857	159,389	2,053,474	628,391	1,461,281	815,637
<b>TOTAL</b>	<b>1,735,873</b>	<b>129,410</b>	<b>6,122,806</b>	<b>1,946,744</b>	<b>2,519,918</b>	<b>71,381</b>	<b>224,064</b>	<b>7,593,515</b>	<b>1,906,642</b>	<b>5,566,493</b>	<b>4,235,207</b>
O.D.		206	6,906	1,611	12,975		43	1,991	639	6,657	26,500

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,886,195	11,961,679	4,261,707			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	421,680	127,734	22,886			
TOTAL LOSSES	16,307,875	12,089,413	4,284,593			
EXPECTED LOSSES	10,418,456	7,504,140	2,985,614			
CREDIBILITY	.21	.48	.71			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.830	1.356	.481	3.667		
INDICATED (POST-TEST)	1.338	.991	.352	2.681		
PRES. ON RATE LEVEL	1.158	.834	.332	2.324		
DERIVED BY FORMULA	1.196	.909	.346	2.451		
UNDERLYING PRES. RATE	1.169	.842	.335	2.346		
PROPOSED	1.196	.909	.346	2.451		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	2.568
IND. RATES				2.57	MINIMUM PREMIUM	
MAN. RATES	2.53	2.47	2.44	+ 2.57	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	38,690	2,430,093	6.280			2	7	37	46	
2003	38,195	1,812,197	4.744			2	4	12	18	
2004	38,212	2,752,642	7.203			5	6	25	36	
2005	45,886	1,758,045	3.831				3	18	21	
2006	57,782	1,740,646	3.012				4	15	19	
<b>TOTAL</b>	<b>218,765</b>	<b>10,493,623</b>	<b>4.797</b>			<b>9</b>	<b>24</b>	<b>107</b>	<b>140</b>	
O.D.		275,877	.126				2	1	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			353,320	332,542	243,677			14,159	69,169	278,126	1,139,100
2003			260,218	224,062	70,803			93,815	79,003	76,231	1,008,065
2004			624,146	215,372	238,656			55,000	175,760	149,561	1,294,147
2005				122,340	156,549				55,675	118,435	1,305,046
2006				129,217	115,620				131,092	163,043	1,201,674
<b>TOTAL</b>			<b>1,237,684</b>	<b>1,023,533</b>	<b>825,305</b>			<b>162,974</b>	<b>510,699</b>	<b>785,396</b>	<b>5,948,032</b>
O.D.				109,206	8,534				27,478	8,324	122,335

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			518,674	465,226	343,096			37,493	119,455	413,851	1,267,818
2003		5,898	426,566	298,647	100,401		2,890	256,066	118,337	108,780	1,097,783
2004		26,220	1,071,594	268,584	320,718		7,037	258,891	222,079	205,334	1,423,562
2005		7,509	234,905	123,660	184,186		3,965	102,155	58,834	140,279	1,376,824
2006	383	17,678	436,299	131,912	124,941	259	26,330	348,283	118,735	158,494	1,261,758
<b>TOTAL</b>	<b>383</b>	<b>57,305</b>	<b>2,688,038</b>	<b>1,288,029</b>	<b>1,073,342</b>	<b>259</b>	<b>40,222</b>	<b>1,002,888</b>	<b>637,440</b>	<b>1,026,738</b>	<b>6,427,745</b>
O.D.		9	12,450	147,532	12,605		3	6,579	39,838	12,349	133,123

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,808,136	4,237,873	6,560,868			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	257,448	101,406	51,000			
TOTAL LOSSES	4,065,584	4,339,279	6,611,868			
EXPECTED LOSSES	6,059,790	4,718,761	5,736,019			
CREDIBILITY	.08	.19	.28			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.858	1.984	3.022	6.864		
INDICATED (POST-TEST)	1.358	1.450	2.209	5.017		
PRES. ON RATE LEVEL	2.744	2.137	2.596	7.477		
DERIVED BY FORMULA	2.633	2.006	2.488	7.127		
UNDERLYING PRES. RATE	2.770	2.157	2.622	7.549		
PROPOSED	2.633	2.006	2.488	7.127		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	7.467
IND. RATES				7.47	MINIMUM PREMIUM	
MAN. RATES	9.41	8.43	7.85	+ 7.47	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	862,887	29,085,787	3.370		2	62	108	625	797
2003	898,234	29,331,828	3.265	1	1	61	105	580	748
2004	968,031	27,843,996	2.876			54	114	537	705
2005	963,062	31,343,540	3.254	1		56	138	590	785
2006	1,029,409	23,260,723	2.259	1		21	104	557	683
<b>TOTAL</b>	<b>4,721,623</b>	<b>140,865,874</b>	<b>2.983</b>	<b>3</b>	<b>3</b>	<b>254</b>	<b>569</b>	<b>2889</b>	<b>3718</b>
O.D.		314,187	.006			1	2	8	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		454,307	9,199,635	3,295,300	3,831,154		1,768,250	3,166,428	1,552,445	3,932,402	1,885,866
2003	132,587	136,018	9,008,556	3,445,949	3,147,589	94,590	139,018	5,812,297	2,229,489	3,258,214	1,927,521
2004			8,565,261	4,182,388	3,304,452			3,171,933	2,322,331	3,919,314	2,378,317
2005	333,831		7,458,103	5,523,947	4,335,933			2,846,642	3,670,444	4,745,087	2,429,553
2006	315,795		3,157,782	3,704,100	4,146,180	32,162		1,665,609	2,178,408	5,647,755	2,412,932
<b>TOTAL</b>	<b>782,213</b>	<b>590,325</b>	<b>37,389,337</b>	<b>20,151,684</b>	<b>18,765,308</b>	<b>126,752</b>	<b>1,907,268</b>	<b>16,662,909</b>	<b>11,953,117</b>	<b>21,502,772</b>	<b>11,034,189</b>
O.D.			128,750	53,305	33,081			8,794	27,600	17,362	45,295

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		623,351	13,493,153	4,610,128	5,394,263		1,085,021	8,376,178	2,681,074	5,851,400	2,098,969
2003	216,965	565,974	13,664,192	4,688,242	4,343,740	209,086	503,198	10,477,268	3,401,428	4,616,916	2,099,070
2004		371,403	15,311,254	5,040,448	4,490,423		285,403	9,619,601	3,195,487	5,264,033	2,616,149
2005	576,793	697,223	19,445,855	5,582,288	5,438,959		549,204	12,302,158	3,821,770	5,847,599	2,563,178
2006	479,870	766,301	17,657,674	4,305,381	4,488,170	156,481	867,332	10,827,817	2,764,956	5,179,228	2,533,579
<b>TOTAL</b>	<b>1,273,628</b>	<b>3,024,252</b>	<b>79,572,128</b>	<b>24,226,487</b>	<b>24,155,555</b>	<b>365,567</b>	<b>3,290,158</b>	<b>51,603,022</b>	<b>15,864,715</b>	<b>26,759,176</b>	<b>11,910,945</b>
O.D.	1	4,982	205,119	75,540	44,601		1,580	40,583	39,718	19,749	48,603

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	139,381,020	91,185,541	11,959,548			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	4,187,879	1,100,249	68,540			
TOTAL LOSSES	143,568,899	92,285,790	12,028,088			
EXPECTED LOSSES	101,609,327	60,956,152	8,593,353			
CREDIBILITY	.62	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.041	1.955	.255	5.251		
INDICATED (POST-TEST)	2.223	1.429	.186	3.838		
PRES. ON RATE LEVEL	2.132	1.279	.180	3.591		
DERIVED BY FORMULA	2.188	1.429	.186	3.803		
UNDERLYING PRES. RATE	2.152	1.291	.182	3.625		
PROPOSED	2.188	1.429	.186	3.803		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.984
IND. RATES				3.98	MINIMUM PREMIUM	
MAN. RATES	4.73	3.99	3.77	+ 3.98	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
2002	415,187	10,313,786	2.484			415,187		1	21	53	253	328
2003	437,553	11,268,484	2.575			437,553			20	64	238	322
2004	431,068	10,425,652	2.418			431,068			19	47	263	329
2005	472,638	9,248,245	1.956			472,638			9	52	252	313
2006	473,157	8,781,856	1.856			473,157	1		5	35	295	336
<b>TOTAL</b>	<b>2,229,603</b>	<b>50,038,023</b>	<b>2.244</b>			<b>2,229,603</b>	<b>1</b>	<b>1</b>	<b>74</b>	<b>251</b>	<b>1301</b>	<b>1628</b>
O.D.		50,767	.002								4	4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		152,408	2,645,426	1,288,113	1,569,711		144,915	1,011,061	921,330	1,661,447	919,375
2003			2,697,970	2,309,347	1,371,668			881,078	1,469,072	1,508,122	1,031,227
2004			2,831,747	1,794,003	1,023,557			1,330,644	1,018,280	1,441,145	986,276
2005			1,287,608	1,880,265	1,533,660			498,109	1,273,084	1,625,485	1,150,034
2006	13,000		792,501	1,055,669	1,863,513			582,630	798,876	2,534,828	1,140,839
<b>TOTAL</b>	<b>13,000</b>	<b>152,408</b>	<b>10,255,252</b>	<b>8,327,397</b>	<b>7,362,109</b>		<b>144,915</b>	<b>4,303,522</b>	<b>5,480,642</b>	<b>8,771,027</b>	<b>5,227,751</b>
O.D.					12,258					23,253	15,256

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		391,076	3,883,485	1,802,068	2,210,145		477,230	2,677,291	1,591,137	2,472,228	1,023,264
2003		61,736	4,465,607	3,093,199	1,902,221		27,353	2,605,409	2,180,158	2,144,139	1,123,006
2004		127,025	5,269,688	2,115,715	1,414,523		119,710	4,027,649	1,380,254	1,948,828	1,084,904
2005	1,297	169,948	4,896,978	1,844,505	1,884,350		137,202	3,123,748	1,275,602	1,989,313	1,213,286
2006	23,196	243,265	5,749,621	1,446,643	1,930,547	1,582	328,606	4,133,915	1,107,323	2,333,566	1,197,881
<b>TOTAL</b>	<b>24,493</b>	<b>993,050</b>	<b>24,265,379</b>	<b>10,302,130</b>	<b>9,341,786</b>	<b>1,582</b>	<b>1,090,101</b>	<b>16,568,012</b>	<b>7,534,474</b>	<b>10,888,074</b>	<b>5,642,341</b>
O.D.	3	425	11,119	2,685	13,570		1,021	13,341	3,861	23,483	16,554

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	42,968,526	38,110,063	5,658,895	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,346,030	476,039	34,078	
TOTAL LOSSES	44,314,556	38,586,102	5,692,973	
EXPECTED LOSSES	32,752,868	26,822,125	4,325,431	
CREDIBILITY	.38	.89	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.988	1.731	.255	3.974
INDICATED (POST-TEST)	1.453	1.265	.186	2.904
PRES. ON RATE LEVEL	1.455	1.192	.192	2.839
DERIVED BY FORMULA	1.454	1.257	.186	2.897
UNDERLYING PRES. RATE	1.469	1.203	.194	2.866
PROPOSED	1.454	1.257	.186	2.897

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.035
IND. RATES				3.04	MINIMUM PREMIUM	
MAN. RATES	3.52	3.13	2.98	+ 3.04	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	473,606	8,933,694	1.886			473,606	1		15	18	227	261
2003	532,282	9,765,640	1.834			532,282	1		18	15	268	302
2004	579,050	12,376,075	2.137			579,050			19	19	259	297
2005	576,426	11,376,710	1.973			576,426			16	22	236	274
2006	620,002	8,793,747	1.418			620,002			6	18	262	286
<b>TOTAL</b>	<b>2,781,366</b>	<b>51,245,866</b>	<b>1.842</b>			<b>2,781,366</b>	<b>2</b>		<b>74</b>	<b>92</b>	<b>1252</b>	<b>1420</b>
O.D.		38,573	.001									

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	165,969		2,008,554	1,006,407	1,587,626	170,902		686,469	572,790	1,543,314	1,191,663
2003	4,691		2,296,023	670,453	2,319,331			952,578	544,848	1,706,772	1,270,944
2004			2,555,309	959,208	3,083,099			1,020,013	475,275	2,573,000	1,710,171
2005			2,296,989	935,163	2,865,433			677,048	652,585	2,449,659	1,499,833
2006			733,384	633,231	2,463,427			200,142	396,163	2,533,140	1,834,260
<b>TOTAL</b>	<b>170,660</b>		<b>9,890,259</b>	<b>4,204,462</b>	<b>12,318,916</b>	<b>170,902</b>		<b>3,536,250</b>	<b>2,641,661</b>	<b>10,805,885</b>	<b>7,506,871</b>
O.D.											38,573

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	258,106		2,948,558	1,407,964	2,235,373	610,200		1,817,771	989,208	2,296,449	1,326,321
2003	7,676	53,611	3,643,634	957,621	3,153,755		29,600	2,585,064	854,304	2,395,166	1,384,058
2004		117,553	4,916,573	1,324,601	3,993,154		91,719	3,151,104	786,459	3,371,154	1,881,188
2005	2,316	212,903	6,017,831	1,294,968	3,339,338		127,725	3,131,835	871,724	2,875,901	1,582,324
2006	3,267	248,663	5,862,681	1,360,443	2,467,599	789	240,426	3,026,803	822,930	2,275,542	1,925,973
<b>TOTAL</b>	<b>271,365</b>	<b>632,730</b>	<b>23,389,277</b>	<b>6,345,597</b>	<b>15,189,219</b>	<b>610,989</b>	<b>489,470</b>	<b>13,712,577</b>	<b>4,324,625</b>	<b>13,214,212</b>	<b>8,099,864</b>
O.D.											42,266

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	39,106,408	39,073,653	8,142,130			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,595,948	474,894	50,470			
TOTAL LOSSES	40,702,356	39,548,547	8,192,600			
EXPECTED LOSSES	38,410,665	25,421,685	6,230,259			
CREDIBILITY	.44	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.463	1.422	.295	3.180		
INDICATED (POST-TEST)	1.069	1.039	.216	2.324		
PRES. ON RATE LEVEL	1.368	.905	.222	2.495		
DERIVED BY FORMULA	1.236	1.039	.216	2.491		
UNDERLYING PRES. RATE	1.381	.914	.224	2.519		
PROPOSED	1.236	1.039	.216	2.491		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	2.610
IND. RATES				2.61	MINIMUM PREMIUM	
MAN. RATES	2.88	2.74	2.62	+ 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
2002	1,644,431	26,749,109	1.626			1,644,431	1		41	96	927	1065
2003	1,685,186	22,810,083	1.353			1,685,186		1	29	101	817	948
2004	1,741,497	22,842,417	1.311			1,741,497		1	29	90	751	871
2005	1,849,018	22,846,222	1.235			1,849,018	1		25	89	733	848
2006	1,944,889	19,510,360	1.003			1,944,889	2		3	53	803	861
<b>TOTAL</b>	<b>8,865,021</b>	<b>114,758,191</b>	<b>1.295</b>			<b>8,865,021</b>	<b>4</b>	<b>2</b>	<b>127</b>	<b>429</b>	<b>4031</b>	<b>4593</b>
O.D.		167,655	.001							3	7	10

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	40,000		5,964,003	3,307,652	3,744,312			3,161,403	2,201,626	4,786,933	3,543,180
2003		255,597	3,864,433	3,307,108	2,869,293		47,010	2,241,669	1,903,681	4,662,425	3,658,867
2004		217,950	3,991,124	3,561,966	3,210,088		230,000	1,514,844	2,429,619	4,125,704	3,561,122
2005	3,000		3,836,541	2,674,409	4,007,215			1,712,336	1,781,427	5,253,179	3,578,115
2006	309,839		734,007	1,846,579	4,214,820	10,000		787,588	1,445,333	6,519,795	3,642,399
<b>TOTAL</b>	<b>352,839</b>	<b>473,547</b>	<b>18,390,108</b>	<b>14,697,714</b>	<b>18,045,728</b>	<b>10,000</b>	<b>277,010</b>	<b>9,417,840</b>	<b>9,761,686</b>	<b>25,348,036</b>	<b>17,983,683</b>
O.D.				47,855	34,052				14,678	40,046	31,024

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	63,400		8,357,585	4,627,404	5,271,990			7,370,971	3,802,206	7,122,953	3,943,559
2003		731,569	6,412,867	4,451,716	3,946,483		188,287	6,072,859	2,915,995	6,253,017	3,984,506
2004		475,254	8,439,025	4,241,445	4,285,819		618,533	5,751,201	3,242,743	5,509,830	3,917,234
2005	8,923		10,792,861	2,977,340	4,779,010			7,591,093	2,203,199	6,209,515	3,774,911
2006	464,207		10,734,532	2,816,909	4,276,465	50,142	659,521	8,377,112	2,379,629	5,904,360	3,824,519
<b>TOTAL</b>	<b>536,530</b>	<b>2,030,599</b>	<b>44,736,870</b>	<b>19,114,814</b>	<b>22,559,767</b>	<b>50,142</b>	<b>1,782,638</b>	<b>35,163,236</b>	<b>14,543,772</b>	<b>30,999,675</b>	<b>19,444,729</b>
O.D.		1,139	36,451	54,771	45,581		729	16,368	15,522	56,544	33,468

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	84,354,702	87,390,446	19,478,197	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,729,206	1,201,168	122,156	
TOTAL LOSSES	87,083,908	88,591,614	19,600,353	
EXPECTED LOSSES	66,221,707	66,044,407	15,247,836	
CREDIBILITY	.95	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.982	.999	.221	2.202
INDICATED (POST-TEST)	.718	.730	.162	1.610
PRES. ON RATE LEVEL	.740	.738	.170	1.648
DERIVED BY FORMULA	.719	.730	.162	1.611
UNDERLYING PRES. RATE	.747	.745	.172	1.664
PROPOSED	.719	.730	.162	1.611

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	1.688
IND. RATES				1.69	MINIMUM PREMIUM	
MAN. RATES	2.09	1.84	1.73	+ 1.69	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	292,085	3,381,268	1.157			7	6	88	101	
2003	299,977	2,925,372	.975		1	4	7	84	96	
2004	312,694	2,289,982	.732			1	11	83	95	
2005	313,362	3,633,787	1.159			5	8	71	84	
2006	331,475	2,818,060	.850			2	12	78	92	
<b>TOTAL</b>	<b>1,549,593</b>	<b>15,048,469</b>	<b>.971</b>		<b>1</b>	<b>19</b>	<b>44</b>	<b>404</b>	<b>468</b>	
O.D.		5,803						1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			949,770	175,674	393,335			700,709	84,488	530,772	546,520
2003		158,770	589,937	277,843	380,747		15,000	227,061	153,798	571,640	550,576
2004			125,590	416,720	389,695			16,050	342,463	620,231	379,233
2005			657,823	343,153	548,830			310,507	371,273	842,002	560,199
2006			285,435	410,543	377,947			207,601	300,644	701,796	534,094
<b>TOTAL</b>		<b>158,770</b>	<b>2,608,555</b>	<b>1,623,933</b>	<b>2,090,554</b>		<b>15,000</b>	<b>1,461,928</b>	<b>1,252,666</b>	<b>3,266,441</b>	<b>2,570,622</b>
O.D.					245					187	5,371

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,283,230	245,768	553,810			1,375,933	145,911	789,788	608,277
2003		441,654	954,652	380,742	521,382		48,368	630,211	242,380	800,909	599,577
2004		10,821	494,424	488,657	514,729		7,375	331,081	448,048	823,282	417,156
2005	659	58,957	1,648,101	395,653	656,499		60,618	1,420,216	428,354	1,004,904	591,010
2006	1,450	76,691	1,774,081	445,368	417,931	591	120,231	1,494,688	371,056	659,954	560,799
<b>TOTAL</b>	<b>2,109</b>	<b>588,123</b>	<b>6,154,488</b>	<b>1,956,188</b>	<b>2,664,351</b>	<b>591</b>	<b>236,592</b>	<b>5,252,129</b>	<b>1,635,749</b>	<b>4,078,837</b>	<b>2,776,819</b>
O.D.			17	6	331			10	5	260	5,898

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,234,059	10,335,727	2,782,717	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	362,966	119,954	16,480	
TOTAL LOSSES	12,597,025	10,455,681	2,799,197	
EXPECTED LOSSES	8,832,681	6,802,713	2,091,951	
CREDIBILITY	.30	.70	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.813	.675	.181	1.669
INDICATED (POST-TEST)	.594	.493	.132	1.219
PRES. ON RATE LEVEL	.564	.435	.134	1.133
DERIVED BY FORMULA	.573	.476	.132	1.181
UNDERLYING PRES. RATE	.570	.439	.135	1.144
PROPOSED	.573	.476	.132	1.181

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	1.237
IND. RATES				1.24	MINIMUM PREMIUM	
MAN. RATES	1.44	1.23	1.19	+ 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
2002	366,100	2,991,849	.817			366,100		1	6	6	55	68
2003	392,713	3,225,698	.821			392,713			6	9	58	73
2004	415,023	2,470,293	.595			415,023			5	10	52	67
2005	431,418	1,272,686	.295			431,418				2	64	66
2006	460,538	1,305,183	.283			460,538				3	66	69
<b>TOTAL</b>	<b>2,065,792</b>	<b>11,265,709</b>	<b>.545</b>			<b>2,065,792</b>		<b>1</b>	<b>17</b>	<b>30</b>	<b>295</b>	<b>343</b>
O.D.		77,347	.003								3	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		55,541	1,077,213	209,460	446,401		75,310	467,194	153,951	332,050	174,729
2003			1,031,128	292,752	710,853			395,074	168,088	453,326	174,477
2004			749,296	323,176	369,035			338,412	169,888	389,270	131,216
2005				126,581	407,864				148,922	426,719	162,600
2006				45,828	458,714				66,339	546,173	188,129
<b>TOTAL</b>		<b>55,541</b>	<b>2,857,637</b>	<b>997,797</b>	<b>2,392,867</b>		<b>75,310</b>	<b>1,200,680</b>	<b>707,188</b>	<b>2,147,538</b>	<b>831,151</b>
O.D.					51,725					22,299	3,323

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		153,849	1,546,539	293,034	628,534		267,727	1,219,793	265,874	494,093	194,473
2003		23,789	1,611,214	411,376	969,281		12,196	1,047,333	264,345	637,589	190,005
2004		32,524	1,340,149	399,198	492,683		29,538	983,200	246,413	519,387	144,338
2005		12,167	389,938	162,251	466,534		11,421	310,744	169,379	500,505	171,543
2006	305	30,675	764,207	191,223	446,790	131	41,035	526,680	159,292	486,443	197,535
<b>TOTAL</b>	<b>305</b>	<b>253,004</b>	<b>5,652,047</b>	<b>1,457,082</b>	<b>3,003,822</b>	<b>131</b>	<b>361,917</b>	<b>4,087,750</b>	<b>1,105,303</b>	<b>2,638,017</b>	<b>897,894</b>
O.D.		51	2,369	652	71,367		6	1,018	565	31,049	3,614

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,358,598	8,307,857	901,508	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	409,127	126,718	4,849	
TOTAL LOSSES	10,767,725	8,434,575	906,357	
EXPECTED LOSSES	9,874,486	6,817,113	599,080	
CREDIBILITY	.36	.84	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.521	.408	.044	.973
INDICATED (POST-TEST)	.381	.298	.032	.711
PRES. ON RATE LEVEL	.473	.327	.029	.829
DERIVED BY FORMULA	.440	.303	.032	.775
UNDERLYING PRES. RATE	.478	.330	.029	.837
PROPOSED	.440	.303	.032	.775
YEAR	4-1-07	4-1-08	4-1-09	4-1-10
IND. RATES				.81
MAN. RATES	1.01	.92	.87	+ .81

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	85,804	3,028,864	3.529		1	2	8	33	44
2003	82,795	1,550,551	1.872			4	3	32	39
2004	90,199	1,267,207	1.404		1	2	1	39	43
2005	95,612	920,456	.962				5	20	25
2006	93,225	1,288,586	1.382	1		1	4	34	40
<b>TOTAL</b>	<b>447,635</b>	<b>8,055,664</b>	<b>1.800</b>	<b>1</b>	<b>2</b>	<b>9</b>	<b>21</b>	<b>158</b>	<b>191</b>
O.D.		11,087	.002						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		250,387	366,616	193,958	115,114		1,061,957	157,435	127,034	228,252	528,111
2003			526,021	30,662	171,702			271,090	48,914	200,951	301,211
2004		14,578	301,946	20,722	205,511		55,183	32,110	11,542	250,067	375,548
2005				126,893	85,297				91,326	182,153	434,787
2006	10,084		107,708	75,412	234,637	500		57,380	81,051	372,422	349,392
<b>TOTAL</b>	<b>10,084</b>	<b>264,965</b>	<b>1,302,291</b>	<b>447,647</b>	<b>812,261</b>	<b>500</b>	<b>1,117,140</b>	<b>518,015</b>	<b>359,867</b>	<b>1,233,845</b>	<b>1,989,049</b>
O.D.											11,087

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		134,763	538,192	271,348	162,077		733,543	416,888	219,388	339,642	587,788
2003		11,954	786,443	49,437	234,499		8,342	698,597	82,781	282,435	328,019
2004		41,000	497,619	44,001	266,207		174,358	131,063	31,452	324,318	413,103
2005		6,405	197,587	117,507	104,523		6,444	163,450	95,179	216,280	458,700
2006	15,264	27,601	639,054	143,316	238,040	2,522	43,656	544,525	139,436	338,510	366,862
<b>TOTAL</b>	<b>15,264</b>	<b>221,723</b>	<b>2,658,895</b>	<b>625,609</b>	<b>1,005,346</b>	<b>2,522</b>	<b>966,343</b>	<b>1,954,523</b>	<b>568,236</b>	<b>1,501,185</b>	<b>2,154,472</b>
O.D.											12,085

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,819,270	3,700,376	2,166,557			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	263,958	67,433	14,408			
TOTAL LOSSES	6,083,228	3,767,809	2,180,965			
EXPECTED LOSSES	6,499,659	3,880,996	1,844,255			
CREDIBILITY	.13	.30	.45			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.359	.842	.487	2.688		
INDICATED (POST-TEST)	.993	.616	.356	1.965		
PRES. ON RATE LEVEL	1.438	.859	.408	2.705		
DERIVED BY FORMULA	1.380	.786	.385	2.551		
UNDERLYING PRES. RATE	1.452	.867	.412	2.731		
PROPOSED	1.380	.786	.385	2.551		
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	2.672
IND. RATES				2.67	MINIMUM PREMIUM	
MAN. RATES	3.37	3.04	2.84	+ 2.67	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	228,342	7,111,964	3.114			11	21	217	249
2003	241,088	7,962,969	3.302			19	26	183	228
2004	270,078	8,150,895	3.017			10	48	183	241
2005	295,923	7,024,092	2.373			3	32	178	213
2006	297,490	5,063,415	1.702			3	12	157	172
<b>TOTAL</b>	<b>1,332,921</b>	<b>35,313,335</b>	<b>2.649</b>			<b>46</b>	<b>139</b>	<b>918</b>	<b>1103</b>
O.D.		16,431	.001					3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,700,499	724,116	1,166,749			958,018	356,922	1,354,789	850,871
2003			2,545,698	1,057,330	789,758			1,066,554	547,499	1,119,756	836,374
2004			1,298,482	1,760,504	1,344,065			628,928	981,013	1,153,202	984,701
2005			368,887	1,506,385	1,478,355			222,435	1,049,582	1,326,347	1,072,101
2006			413,549	545,763	1,191,670			112,542	249,120	1,528,532	1,022,239
<b>TOTAL</b>			<b>6,327,115</b>	<b>5,594,098</b>	<b>5,970,597</b>			<b>2,988,477</b>	<b>3,184,136</b>	<b>6,482,626</b>	<b>4,766,286</b>
O.D.					6,475					1,061	8,895

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			2,418,196	1,013,040	1,642,776			2,375,728	616,406	2,015,920	947,019
2003		57,809	3,970,734	1,432,778	1,094,421		32,892	2,843,767	846,125	1,579,086	910,811
2004		72,478	3,127,484	2,062,985	1,800,477		64,939	2,278,463	1,278,047	1,562,836	1,083,171
2005	372	104,436	3,141,932	1,478,818	1,773,017		92,609	2,133,466	1,031,742	1,618,345	1,131,067
2006	2,240	144,646	3,408,582	833,081	1,220,959	504	144,754	1,825,928	501,909	1,373,970	1,073,351
<b>TOTAL</b>	<b>2,612</b>	<b>379,369</b>	<b>16,066,928</b>	<b>6,820,702</b>	<b>7,531,650</b>	<b>504</b>	<b>335,194</b>	<b>11,457,352</b>	<b>4,274,229</b>	<b>8,150,157</b>	<b>5,145,419</b>
O.D.					9,117					1,578	9,448

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	28,241,959	26,787,433	5,154,867			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	982,903	385,261	31,775			
TOTAL LOSSES	29,224,862	27,172,694	5,186,642			
EXPECTED LOSSES	23,832,627	20,340,374	3,892,130			
CREDIBILITY	.27	.63	.93			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.193	2.039	.389	4.621		
INDICATED (POST-TEST)	1.603	1.491	.284	3.378		
PRES. ON RATE LEVEL	1.771	1.512	.289	3.572		
DERIVED BY FORMULA	1.726	1.499	.284	3.509		
UNDERLYING PRES. RATE	1.788	1.526	.292	3.606		
PROPOSED	1.726	1.499	.284	3.509		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.676
IND. RATES				3.68	MINIMUM PREMIUM	
MAN. RATES	4.33	3.91	3.75	+ 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
2002	328,204	10,680,395	3.254	2		16	35	321	374
2003	322,112	8,816,132	2.736			15	25	278	318
2004	316,216	13,165,739	4.163		2	19	31	277	331
2005	324,476	8,521,324	2.626	2		11	18	302	333
2006	330,797	9,173,201	2.773			11	22	262	295
<b>TOTAL</b>	<b>1,621,805</b>	<b>50,356,791</b>	<b>3.105</b>	<b>6</b>	<b>2</b>	<b>72</b>	<b>131</b>	<b>1440</b>	<b>1651</b>
O.D.		28,190	.001					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	1,982		2,480,636	1,228,079	1,274,171	13,739		1,111,187	1,455,021	2,077,714	1,037,866
2003			2,339,910	686,432	1,398,018			725,138	668,351	2,004,402	993,881
2004	1,016,317	646,966	3,199,603	696,538	1,642,774	497,430	331,543	1,390,681	824,154	1,665,879	1,253,854
2005	6,000		1,667,435	607,101	1,734,198	100,158		592,017	504,367	2,285,857	1,024,191
2006			1,797,992	740,943	1,606,579			579,128	739,033	2,650,085	1,059,441
<b>TOTAL</b>	<b>1,024,299</b>	<b>646,966</b>	<b>11,485,576</b>	<b>3,959,093</b>	<b>7,655,740</b>	<b>611,327</b>	<b>331,543</b>	<b>4,398,151</b>	<b>4,190,926</b>	<b>10,683,937</b>	<b>5,369,233</b>
O.D.					4,214					14,135	9,841

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	3,141		3,641,575	1,718,085	1,794,026	49,996		2,942,427	2,512,820	3,091,642	1,155,145
2003		52,437	3,560,882	956,965	1,909,091		21,108	1,929,775	1,032,728	2,811,243	1,082,336
2004	1,168,365	1,038,358	5,298,028	958,359	2,163,161	452,101	658,589	3,794,537	1,159,269	2,226,415	1,379,239
2005	11,909	145,477	4,078,847	832,075	2,030,893	220,909	108,888	2,714,059	723,346	2,672,414	1,080,522
2006	4,003	282,055	6,224,541	1,225,082	1,693,513	1,444	364,195	4,521,753	1,119,495	2,435,700	1,112,413
<b>TOTAL</b>	<b>1,187,418</b>	<b>1,518,327</b>	<b>22,803,873</b>	<b>5,690,566</b>	<b>9,590,684</b>	<b>724,450</b>	<b>1,152,780</b>	<b>15,902,551</b>	<b>6,547,658</b>	<b>13,237,414</b>	<b>5,809,655</b>
O.D.		75	2,471	576	4,643		96	4,598	1,474	15,374	10,639

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	43,296,639	35,088,389	5,820,294	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,424,998	409,548	34,500	
TOTAL LOSSES	44,721,637	35,497,937	5,854,794	
EXPECTED LOSSES	34,998,551	24,586,565	4,508,617	
CREDIBILITY	.31	.72	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.758	2.189	.361	5.308
INDICATED (POST-TEST)	2.016	1.600	.264	3.880
PRES. ON RATE LEVEL	2.137	1.502	.275	3.914
DERIVED BY FORMULA	2.099	1.573	.264	3.936
UNDERLYING PRES. RATE	2.158	1.516	.278	3.952
PROPOSED	2.087	1.564	.263	3.914

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	4.101
IND. RATES				4.10	MINIMUM PREMIUM	
MAN. RATES	4.85	4.37	4.11	+ 4.10	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002										
2003										
2004										
2005	1,686	1,665	.098							
2006	22,650	418,242	1,846				5	10	15	
<b>TOTAL</b>	<b>24,336</b>	<b>419,907</b>	<b>1,725</b>				<b>5</b>	<b>10</b>	<b>15</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											1,665
2006				161,651	37,507				56,565	98,973	63,546
<b>TOTAL</b>				<b>161,651</b>	<b>37,507</b>				<b>56,565</b>	<b>98,973</b>	<b>65,211</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											1,757
2006	439	15,870	389,497	127,976	53,079	101	13,071	171,917	57,352	93,471	66,723
<b>TOTAL</b>	<b>439</b>	<b>15,870</b>	<b>389,497</b>	<b>127,976</b>	<b>53,079</b>	<b>101</b>	<b>13,071</b>	<b>171,917</b>	<b>57,352</b>	<b>93,471</b>	<b>68,480</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	590,895	331,878	68,480	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	10,120	6,932	764	
TOTAL LOSSES	601,015	338,810	69,244	
EXPECTED LOSSES	158,428	100,995	35,531	
CREDIBILITY	.02	.04	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.470	1.392	.285	4.147
INDICATED (POST-TEST)	1.806	1.018	.208	3.032
PRES. ON RATE LEVEL	.645	.411	.144	1.200
DERIVED BY FORMULA	.668	.435	.148	1.251
UNDERLYING PRES. RATE	.651	.415	.146	1.212
PROPOSED	.668	.435	.148	1.251

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	1.310
IND. RATES				1.31	MINIMUM PREMIUM	
MAN. RATES	1.51	1.32	1.26	+ 1.31	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	20,882	52,353	2.507				1			1
2003	22,987	197,628	8.597			1			3	4
2004	34,584	44,121	1.275						2	2
2005	11,690	8,428	.720				1			1
2006	6,203	5,840	.941						2	2
<b>TOTAL</b>	<b>96,346</b>	<b>308,370</b>	<b>3.201</b>			<b>1</b>	<b>2</b>		<b>7</b>	<b>10</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				25,340					22,121		4,892
2003			132,188		1,403			30,505		23,129	10,403
2004					12,010					20,182	11,929
2005				3,736					1,216		3,476
2006					542					1,248	4,050
<b>TOTAL</b>			<b>132,188</b>	<b>29,076</b>	<b>13,955</b>			<b>30,505</b>	<b>23,337</b>	<b>44,559</b>	<b>34,750</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				35,451					38,203		5,445
2003		2,966	193,235	1,323	2,392		938	77,394	1,390	32,348	11,329
2004		53	2,781	794	15,265		48	3,014	1,260	26,068	13,122
2005		142	4,320	3,109	259		69	1,351	1,002	113	3,667
2006		29	792	190	521		69	937	267	1,094	4,253
<b>TOTAL</b>		<b>3,190</b>	<b>201,128</b>	<b>40,867</b>	<b>18,437</b>		<b>1,124</b>	<b>82,696</b>	<b>42,122</b>	<b>59,623</b>	<b>37,816</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	288,138	161,049	37,816	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	4,406	706	179	
TOTAL LOSSES	292,544	161,755	37,995	
EXPECTED LOSSES	119,374	138,256	37,961	
CREDIBILITY	.01	.05	.10	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.036	1.679	.394	5.109
INDICATED (POST-TEST)	2.219	1.227	.288	3.734
PRES. ON RATE LEVEL	1.227	1.422	.390	3.039
DERIVED BY FORMULA	1.237	1.412	.380	3.029
UNDERLYING PRES. RATE	1.239	1.435	.394	3.068
PROPOSED	1.241	1.417	.381	3.039

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.184
IND. RATES				3.18	MINIMUM PREMIUM	
MAN. RATES	3.55	3.23	3.19	+ 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	
2002	89,696	5,160,960	5.753			10	7	196	213	
2003	90,274	5,703,840	6.318			14	5	201	220	
2004	92,697	8,932,965	9.636	1		26	5	203	235	
2005	98,797	7,883,726	7.979			22	4	195	221	
2006	82,783	3,299,545	3.985			4	1	138	143	
<b>TOTAL</b>	<b>454,247</b>	<b>30,981,036</b>	<b>6.820</b>	<b>1</b>		<b>76</b>	<b>22</b>	<b>933</b>	<b>1032</b>	
O.D.		12,814	.002					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,720,600	219,183	1,305,651			303,821	88,453	1,208,324	314,928
2003			2,260,864	128,513	1,347,725			524,687	94,495	1,045,272	302,284
2004	3,000		5,036,906	168,993	1,335,613			1,114,682	34,992	991,236	247,543
2005			3,622,179	253,803	1,743,626			868,415	79,105	1,147,989	168,609
2006			529,852	70,000	1,396,464			102,916	8,925	977,645	213,743
<b>TOTAL</b>	<b>3,000</b>		<b>13,170,401</b>	<b>840,492</b>	<b>7,129,079</b>			<b>2,914,521</b>	<b>305,970</b>	<b>5,370,466</b>	<b>1,247,107</b>
O.D.					12,192					375	247

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			2,525,841	306,637	1,838,356			804,519	152,758	1,797,986	350,515
2003		51,963	3,423,054	222,402	1,831,711		16,302	1,382,352	176,752	1,459,869	329,187
2004	4,469	191,856	7,672,112	397,187	1,770,968		89,288	2,889,814	168,025	1,301,465	272,297
2005	3,645	238,986	6,420,984	638,810	2,066,759		106,837	2,496,131	275,502	1,343,974	177,882
2006	1,200	124,478	2,873,873	574,671	1,372,860	20	79,481	976,402	229,038	862,164	224,430
<b>TOTAL</b>	<b>9,314</b>	<b>607,283</b>	<b>22,915,864</b>	<b>2,139,707</b>	<b>8,880,654</b>	<b>20</b>	<b>291,908</b>	<b>8,549,218</b>	<b>1,002,075</b>	<b>6,765,458</b>	<b>1,354,311</b>
O.D.		219	7,285	1,701	13,682		2	128	40	428	266

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	32,381,241	18,803,745	1,354,577			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	646,483	217,510	9,030			
TOTAL LOSSES	33,027,724	19,021,255	1,363,607			
EXPECTED LOSSES	16,175,736	13,995,351	1,235,552			
CREDIBILITY	.13	.31	.45			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	7.271	4.187	.300	11.758		
INDICATED (POST-TEST)	5.315	3.061	.219	8.595		
PRES. ON RATE LEVEL	3.527	3.052	.269	6.848		
DERIVED BY FORMULA	3.759	3.055	.247	7.061		
UNDERLYING PRES. RATE	3.561	3.081	.272	6.914		
PROPOSED	3.759	3.055	.247	7.061		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	7.398
IND. RATES				7.40	MINIMUM PREMIUM	
MAN. RATES	7.60	7.22	7.19	+ 7.40	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	3,956,204	10,887,024	.275	2		22	24	168	216	
2003	4,152,927	9,992,089	.240	1		28	21	145	195	
2004	4,252,513	5,666,803	.133			12	9	129	150	
2005	4,437,467	15,083,604	.339		1	12	30	122	165	
2006	4,292,811	8,391,029	.195			6	17	113	136	
<b>TOTAL</b>	<b>21,091,922</b>	<b>50,020,549</b>	<b>.237</b>	<b>3</b>	<b>1</b>	<b>80</b>	<b>101</b>	<b>677</b>	<b>862</b>	
O.D.		575,176	.002				5	11	16	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	682,822		4,256,410	720,944	1,117,106	304,268		1,218,255	369,801	1,311,595	905,823
2003	5,000		4,375,254	547,809	727,461	3,900		1,291,129	775,569	1,304,945	961,022
2004			2,066,206	170,158	851,348			524,287	93,211	1,024,516	937,077
2005		760,277	1,731,323	779,032	640,839		8,000,000	523,402	672,260	977,077	999,394
2006			1,518,412	429,647	617,986			3,525,383	455,774	1,003,764	840,063
<b>TOTAL</b>	<b>687,822</b>	<b>760,277</b>	<b>13,947,605</b>	<b>2,647,590</b>	<b>3,954,740</b>	<b>308,168</b>	<b>8,000,000</b>	<b>7,082,456</b>	<b>2,366,615</b>	<b>5,621,897</b>	<b>4,643,379</b>
O.D.				214,461	63,452				151,265	84,954	61,044

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	636,333		6,105,325	1,008,602	1,572,887	500,477		3,061,944	638,647	1,951,649	1,008,181
2003	8,183	98,824	6,545,410	779,572	1,008,595	8,620	39,845	3,465,649	1,185,637	1,844,334	1,046,553
2004		81,171	3,271,415	294,303	1,116,480		44,394	1,487,263	205,454	1,338,189	1,030,785
2005	1,742	191,338	3,724,059	826,503	817,713		831,397	2,359,923	718,032	1,195,119	1,054,361
2006	1,995	126,809	2,808,461	581,092	669,905	893	258,231	3,105,542	606,127	965,987	882,066
<b>TOTAL</b>	<b>648,253</b>	<b>498,142</b>	<b>22,454,670</b>	<b>3,490,072</b>	<b>5,185,580</b>	<b>509,990</b>	<b>1,173,867</b>	<b>13,480,321</b>	<b>3,353,897</b>	<b>7,295,278</b>	<b>5,021,946</b>
O.D.	112	11,547	319,005	206,698	80,588	51	11,198	181,430	179,208	92,400	65,114

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	39,288,586	19,883,721	5,087,060			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,273,595	262,984	30,885			
TOTAL LOSSES	40,562,181	20,146,705	5,117,945			
EXPECTED LOSSES	31,216,044	15,397,103	4,007,465			
CREDIBILITY	1.00	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.192	.096	.024	.312		
INDICATED (POST-TEST)	.140	.070	.018	.228		
PRES. ON RATE LEVEL	.147	.072	.019	.238		
DERIVED BY FORMULA	.140	.070	.018	.228		
UNDERLYING PRES. RATE	.148	.073	.019	.240		
PROPOSED	.140	.070	.018	.228		
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	.238
IND. RATES				.24	MINIMUM PREMIUM	
MAN. RATES	.30	.25	.25	+ .24	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	412,897	12,759,704	3.090		1	24	36	301	362
2003	395,503	10,912,536	2.759			22	32	258	312
2004	414,385	13,551,134	3.270			32	26	293	353
2005	430,625	15,435,916	3.584	2		27	26	275	329
2006	451,427	10,493,930	2.324	1		10	25	281	320
<b>TOTAL</b>	<b>2,104,837</b>	<b>63,153,220</b>	<b>3.000</b>	<b>7</b>	<b>1</b>	<b>115</b>	<b>145</b>	<b>1408</b>	<b>1676</b>
O.D.		100,698	.004					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		348,947	4,450,128	985,126	1,370,088		997,171	1,278,785	831,894	1,487,251	1,010,314
2003			4,300,432	780,972	1,334,787			1,625,934	598,618	1,410,642	861,151
2004	488,962		5,155,635	707,365	2,204,762	21,154		1,310,378	623,037	2,128,372	911,469
2005	390,020		4,729,520	1,095,903	2,142,517	13,844		1,232,140	2,692,987	2,154,576	984,409
2006	1,410,971		1,371,779	929,807	2,176,423	26,238		373,861	1,107,797	1,967,513	1,129,541
<b>TOTAL</b>	<b>2,289,953</b>	<b>348,947</b>	<b>20,007,494</b>	<b>4,499,173</b>	<b>9,228,577</b>	<b>61,236</b>	<b>997,171</b>	<b>5,821,098</b>	<b>5,854,333</b>	<b>9,148,354</b>	<b>4,896,884</b>
O.D.					45,429					20,450	34,819

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		203,931	6,532,789	1,378,192	1,929,094		747,920	3,386,224	1,436,680	2,213,025	1,124,479
2003		95,614	6,388,662	1,098,539	1,832,487		46,014	3,936,229	938,447	1,987,542	937,793
2004	728,352	205,843	8,332,743	1,051,645	2,900,188	32,518	115,253	3,879,601	951,535	2,811,134	1,002,616
2005	669,860	336,655	9,119,700	1,403,038	2,596,910	30,534	248,764	5,562,426	1,816,149	2,663,171	1,038,551
2006	1,939,314	299,480	6,838,950	1,504,842	2,243,589	125,986	310,467	3,927,243	1,080,919	1,853,940	1,186,018
<b>TOTAL</b>	<b>3,337,526</b>	<b>1,141,523</b>	<b>37,212,844</b>	<b>6,436,256</b>	<b>11,502,268</b>	<b>189,038</b>	<b>1,468,418</b>	<b>20,691,723</b>	<b>6,223,730</b>	<b>11,528,812</b>	<b>5,289,457</b>
O.D.					63,964					30,430	37,355

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	64,041,072	35,785,460	5,326,812			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,879,889	464,124	30,717			
TOTAL LOSSES	65,920,961	36,249,584	5,357,529			
EXPECTED LOSSES	45,990,688	26,415,705	3,893,948			
CREDIBILITY	.36	.85	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.132	1.722	.255	5.109		
INDICATED (POST-TEST)	2.289	1.259	.186	3.734		
PRES. ON RATE LEVEL	2.164	1.243	.184	3.591		
DERIVED BY FORMULA	2.209	1.257	.186	3.652		
UNDERLYING PRES. RATE	2.185	1.255	.185	3.625		
PROPOSED	2.209	1.257	.186	3.652		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.826
IND. RATES				3.83	MINIMUM PREMIUM	
MAN. RATES	3.81	3.65	3.77	+ 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
2002	137,844	1,812,439	1.314			3	4	51	58
2003	146,401	1,516,594	1.035	1			3	38	42
2004	158,304	1,565,372	.988			4	5	39	48
2005	144,462	1,562,663	1.081			4	7	43	54
2006	149,357	1,276,028	.854			1	5	37	43
<b>TOTAL</b>	<b>736,368</b>	<b>7,733,096</b>	<b>1.050</b>	<b>1</b>		<b>12</b>	<b>24</b>	<b>208</b>	<b>245</b>
O.D.		3,289							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			469,216	77,865	506,491			100,951	49,611	417,680	190,625
2003	500,000			82,248	361,253				17,719	291,495	263,879
2004			475,143	285,316	179,338			169,817	125,033	174,266	156,459
2005			451,725	237,015	193,818			67,062	137,990	203,588	271,465
2006			99,534	202,030	213,341			29,855	248,402	249,077	233,789
<b>TOTAL</b>	<b>500,000</b>		<b>1,495,618</b>	<b>884,474</b>	<b>1,454,241</b>			<b>367,685</b>	<b>578,755</b>	<b>1,336,106</b>	<b>1,116,217</b>
O.D.											3,289

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			688,809	108,934	713,139			267,318	85,678	621,506	212,166
2003	818,198	325	40,936	116,513	489,502		81	17,449	33,012	406,080	287,364
2004		21,252	880,117	338,221	246,357		15,291	513,365	169,768	235,944	172,105
2005	453	37,233	1,023,958	247,318	245,438		16,482	378,282	142,527	247,275	286,396
2006	699	36,486	859,537	225,378	230,496	478	52,071	679,164	216,283	249,199	245,478
<b>TOTAL</b>	<b>819,350</b>	<b>95,296</b>	<b>3,493,357</b>	<b>1,036,364</b>	<b>1,924,932</b>	<b>478</b>	<b>83,925</b>	<b>1,855,578</b>	<b>647,268</b>	<b>1,760,004</b>	<b>1,203,509</b>
O.D.											3,612

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,347,984	5,368,568	1,207,121	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	180,275	54,082	5,519	
TOTAL LOSSES	6,528,259	5,422,650	1,212,640	
EXPECTED LOSSES	4,410,844	3,225,293	721,641	
CREDIBILITY	.18	.42	.63	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.887	.736	.165	1.788
INDICATED (POST-TEST)	.648	.538	.121	1.307
PRES. ON RATE LEVEL	.593	.434	.097	1.124
DERIVED BY FORMULA	.603	.478	.112	1.193
UNDERLYING PRES. RATE	.599	.438	.098	1.135
PROPOSED	.603	.478	.112	1.193

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	1.250
IND. RATES				1.25	MINIMUM PREMIUM	
MAN. RATES	1.31	1.22	1.18	+ 1.25	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	19,837	12,403	.062						1	1
2003	19,102	513,531	2.688			1			5	6
2004	22,384	747,841	3.340	1		1			2	4
2005	22,509	271,857	1.207			1	1			2
2006	23,541	151,489	.643			1				1
<b>TOTAL</b>	<b>107,373</b>	<b>1,697,121</b>	<b>1.581</b>	<b>1</b>		<b>4</b>	<b>1</b>		<b>8</b>	<b>14</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					5,304					4,078	3,021
2003			448,612		32,846					26,821	5,252
2004	572,735		108,777		6,065			40,000		18,689	1,575
2005			107,400	54,272				77,000	30,573		2,612
2006			125,000					25,000			1,489
<b>TOTAL</b>	<b>572,735</b>		<b>789,789</b>	<b>54,272</b>	<b>44,215</b>			<b>142,000</b>	<b>30,573</b>	<b>49,588</b>	<b>13,949</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					7,468					6,068	3,362
2003		10,095	657,792	5,143	46,071		9	1,239	686	37,321	5,719
2004	853,138	4,000	158,456	3,042	9,139		3,155	100,446	3,475	24,817	1,733
2005	108	7,952	213,518	50,641	6,489		10,077	212,763	32,716	5,361	2,756
2006	101	8,725	163,094	9,904	4,722		4,849	53,962	3,446	1,108	1,563
<b>TOTAL</b>	<b>853,347</b>	<b>30,772</b>	<b>1,192,860</b>	<b>68,730</b>	<b>73,889</b>		<b>18,090</b>	<b>368,410</b>	<b>40,323</b>	<b>74,675</b>	<b>15,133</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,463,479	257,617	15,133	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	25,742	6,677	294	
TOTAL LOSSES	2,489,221	264,294	15,427	
EXPECTED LOSSES	629,206	367,216	36,508	
CREDIBILITY	.05	.12	.17	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.318	.246	.014	2.578
INDICATED (POST-TEST)	1.694	.180	.010	1.884
PRES. ON RATE LEVEL	.580	.339	.034	.953
DERIVED BY FORMULA	.636	.320	.030	.986
UNDERLYING PRES. RATE	.586	.342	.034	.962
PROPOSED	.636	.320	.030	.986

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	1.033
IND. RATES				1.03	MINIMUM PREMIUM	
MAN. RATES	1.12	1.02	1.00	+ 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
2002	3,232,787	8,505,914	.263	2		13	27	187	229
2003	3,706,468	8,406,249	.226			16	25	181	222
2004	3,753,717	7,831,870	.208			15	24	134	173
2005	4,220,685	7,402,483	.175	1	1	6	36	166	210
2006	3,971,428	5,217,772	.131	1		3	30	133	167
<b>TOTAL</b>	<b>18,885,085</b>	<b>37,364,288</b>	<b>.198</b>	<b>4</b>	<b>1</b>	<b>53</b>	<b>142</b>	<b>801</b>	<b>1001</b>
O.D.		118,685					1	17	18

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	898,703		2,114,446	853,320	961,623	752		783,592	521,447	1,336,251	1,035,780
2003			2,272,876	905,889	1,424,873			898,993	374,556	1,398,784	1,130,278
2004			2,674,274	708,392	1,011,891			1,013,312	431,432	993,133	999,436
2005	500,371	360,105	1,020,668	973,827	1,006,073	10,000	100,000	256,572	738,684	1,314,979	1,121,204
2006	167,435		533,926	579,513	601,054	5,000		628,916	466,890	1,271,217	963,821
<b>TOTAL</b>	<b>1,566,509</b>	<b>360,105</b>	<b>8,616,190</b>	<b>4,020,941</b>	<b>5,005,514</b>	<b>15,752</b>	<b>100,000</b>	<b>3,581,385</b>	<b>2,533,009</b>	<b>6,314,364</b>	<b>5,250,519</b>
O.D.				10,541	60,266				1,819	12,620	33,439

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	1,086,346		3,080,310	1,193,796	1,353,966	2,737		1,995,518	900,538	1,988,346	1,152,823
2003		49,046	3,378,876	1,244,508	1,948,471		22,942	1,995,092	595,237	1,960,730	1,230,873
2004		109,903	4,474,325	913,555	1,351,476		86,917	2,873,285	634,941	1,327,516	1,099,380
2005	847,456	660,504	3,258,359	1,008,450	1,227,193	21,878	269,806	1,881,009	779,215	1,577,322	1,182,870
2006	249,132	110,013	2,560,792	649,465	653,853	24,569	201,664	2,504,292	617,975	1,184,735	1,012,012
<b>TOTAL</b>	<b>2,182,934</b>	<b>929,466</b>	<b>16,752,662</b>	<b>5,009,774</b>	<b>6,534,959</b>	<b>49,184</b>	<b>581,329</b>	<b>11,249,196</b>	<b>3,527,906</b>	<b>8,038,649</b>	<b>5,677,958</b>
O.D.	1	369	13,897	18,465	78,127		241	3,639	4,263	15,491	36,038

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	31,762,918	23,227,634	5,713,996			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,072,957	300,757	35,842			
TOTAL LOSSES	32,835,875	23,528,391	5,749,838			
EXPECTED LOSSES	26,061,417	16,618,876	4,532,420			
CREDIBILITY	1.00	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.174	.125	.030	.329		
INDICATED (POST-TEST)	.127	.091	.022	.240		
PRES. ON RATE LEVEL	.137	.087	.024	.248		
DERIVED BY FORMULA	.127	.091	.022	.240		
UNDERLYING PRES. RATE	.138	.088	.024	.250		
PROPOSED	.127	.091	.022	.240		
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	.251
IND. RATES				.25	MINIMUM PREMIUM	
MAN. RATES	.31	.27	.26	+ .25	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	18,674	1,835,370	9.828			4	2	18	24
2003	22,443	1,669,515	7.438			4	5	14	23
2004	21,395	751,633	3.513			1	2	21	24
2005	23,505	173,104	.736					10	10
2006	23,808	627,895	2.637			1	2	16	19
<b>TOTAL</b>	<b>109,825</b>	<b>5,057,517</b>	<b>4.605</b>			<b>10</b>	<b>11</b>	<b>79</b>	<b>100</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
2002			850,509	98,797	136,090			521,663	9,624	161,495	57,192
2003			743,914	207,989	55,662			315,861	180,633	83,169	82,287
2004			187,327	152,037	69,783			68,968	86,707	105,805	81,006
2005					38,191					51,460	83,453
2006			125,000	10,781	77,112			186,268	20,087	181,210	27,437
<b>TOTAL</b>			<b>1,906,750</b>	<b>469,604</b>	<b>376,838</b>			<b>1,092,760</b>	<b>297,051</b>	<b>583,139</b>	<b>331,375</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
2002			1,110,052	138,217	191,614			1,166,135	16,621	240,306	63,655
2003		16,738	1,129,234	281,889	81,494		9,681	834,891	270,889	122,469	89,611
2004		8,801	367,920	176,914	97,634		6,787	234,628	113,968	143,363	89,107
2005		688	22,811	5,332	42,864		368	17,546	5,622	58,664	88,043
2006	159	14,150	297,931	44,235	80,145	41	49,503	573,506	77,290	169,425	28,809
<b>TOTAL</b>	<b>159</b>	<b>40,377</b>	<b>2,927,948</b>	<b>646,587</b>	<b>493,751</b>	<b>41</b>	<b>66,339</b>	<b>2,826,706</b>	<b>484,390</b>	<b>734,227</b>	<b>359,225</b>
O.D.											1,939

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,861,570	2,358,955	361,164			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	124,246	32,985	1,845			
TOTAL LOSSES	5,985,816	2,391,940	363,009			
EXPECTED LOSSES	2,983,945	1,791,245	230,633			
CREDIBILITY	.05	.12	.18			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	5.450	2.178	.331	7.959		
INDICATED (POST-TEST)	3.984	1.592	.242	5.818		
PRES. ON RATE LEVEL	2.691	1.616	.208	4.515		
DERIVED BY FORMULA	2.756	1.613	.214	4.583		
UNDERLYING PRES. RATE	2.717	1.631	.210	4.558		
PROPOSED	2.756	1.613	.214	4.583		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	4.802
IND. RATES				4.80	MINIMUM PREMIUM	
MAN. RATES	5.44	4.86	4.74	+ 4.80	PRESENT	

+PROPOSED

MANUAL YEAR	COMPANIES REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	556	585,405	1052.886			1			7	8
2003	518	423,532	817.629			2	2		9	13
2004	529	214,896	406.230				1		10	11
2005	527	1,293,347	2454.168		1	2			13	16
2006	510	761,681	1493.492			1	2		15	18
<b>TOTAL</b>	<b>2,640</b>	<b>3,278,861</b>	<b>1241.993</b>		<b>1</b>	<b>6</b>	<b>5</b>		<b>54</b>	<b>66</b>
O.D.		1,652	.625							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			262,500		47,538			105,000		95,463	74,904
2003			218,550	17,681	16,158			20,610	62,031	9,578	78,924
2004				32,986	38,662				44,299	50,364	48,585
2005		332,669	474,716		91,697		173,197	66,986		92,499	61,583
2006			207,500	130,183	111,874			112,000	25,918	90,188	84,018
<b>TOTAL</b>		<b>332,669</b>	<b>1,163,266</b>	<b>180,850</b>	<b>305,929</b>		<b>173,197</b>	<b>304,596</b>	<b>132,248</b>	<b>338,092</b>	<b>348,014</b>
O.D.											1,652

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			385,350		66,934			278,040		142,050	83,368
2003		4,916	323,727	25,744	22,953		632	65,996	90,239	15,168	85,948
2004		530	26,595	38,955	50,544		716	33,299	55,965	67,887	53,444
2005	479	596,922	823,788	42,804	119,725		379,121	220,284	19,727	108,045	64,970
2006	552	32,049	703,581	147,754	129,271	51	30,387	354,402	51,307	87,081	88,219
<b>TOTAL</b>	<b>1,031</b>	<b>634,417</b>	<b>2,263,041</b>	<b>255,257</b>	<b>389,427</b>	<b>51</b>	<b>410,856</b>	<b>952,021</b>	<b>217,238</b>	<b>420,231</b>	<b>375,949</b>
O.D.											1,738

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,261,417	1,282,153	377,687	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	67,822	15,978	2,351	
TOTAL LOSSES	4,329,239	1,298,131	380,038	
EXPECTED LOSSES	1,687,705	1,015,400	316,184	
CREDIBILITY	.08	.19	.40	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1639.863	491.716	143.954	2275.533
INDICATED (POST-TEST)	1198.740	359.444	105.230	1663.414
PRES. ON RATE LEVEL	633.209	380.967	118.630	1132.805
DERIVED BY FORMULA	678.451	376.878	113.270	1168.599
UNDERLYING PRES. RATE	639.282	384.621	119.767	1143.670
PROPOSED	678.450	376.878	113.271	1168.599

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	1224.458
IND. RATES				1224.46	MINIMUM PREMIUM	
MAN. RATES	1234.56	1164.85	1189.34	1224.46	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	6,049,184	6,452,241	1.066	2		14	11	134	161	
2003	5,913,571	4,777,698	.807			10	7	115	132	
2004	5,717,555	4,112,841	.719	1		7	9	95	112	
2005	5,996,463	6,368,942	1.062		1	9	5	136	151	
2006	6,044,225	4,654,145	.770			2	9	129	140	
<b>TOTAL</b>	<b>29,720,998</b>	<b>26,365,867</b>	<b>.887</b>	<b>3</b>	<b>1</b>	<b>42</b>	<b>41</b>	<b>609</b>	<b>696</b>	
O.D.		110,026	.003					3	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	135,506		2,239,896	303,677	617,008	603		1,461,431	182,851	816,254	695,015
2003			1,486,078	221,794	670,305			870,969	171,522	777,632	579,398
2004	3,000		1,094,454	273,596	478,873			513,720	514,624	614,033	620,541
2005		648,212	1,407,948	137,553	831,221		955,118	633,476	94,422	1,023,309	637,683
2006			455,000	390,827	854,759			882,053	300,648	912,968	857,890
<b>TOTAL</b>	<b>138,506</b>	<b>648,212</b>	<b>6,683,376</b>	<b>1,327,447</b>	<b>3,452,166</b>	<b>603</b>	<b>955,118</b>	<b>4,361,649</b>	<b>1,264,067</b>	<b>4,144,196</b>	<b>3,390,527</b>
O.D.					5,141					15,254	89,631

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	214,777		3,116,830	424,844	868,742	2,194		3,456,234	315,782	1,214,590	773,552
2003		33,037	2,202,000	321,227	914,878		24,598	2,070,667	288,144	1,091,110	630,964
2004	4,469	45,072	1,837,387	360,169	634,702		48,339	1,645,342	681,609	834,669	682,595
2005	1,416	443,950	2,694,897	305,625	981,178		721,375	1,982,119	256,852	1,196,581	672,756
2006	1,573	100,527	2,384,480	593,507	874,017	585	167,722	2,042,372	441,011	852,945	900,785
<b>TOTAL</b>	<b>222,235</b>	<b>622,586</b>	<b>12,235,594</b>	<b>2,005,372</b>	<b>4,273,517</b>	<b>2,779</b>	<b>962,034</b>	<b>11,196,734</b>	<b>1,983,398</b>	<b>5,189,895</b>	<b>3,660,652</b>
O.D.		52	1,836	444	6,306		99	4,752	1,542	17,772	96,676

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	25,248,701	13,478,246	3,757,328			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	847,647	177,417	21,353			
TOTAL LOSSES	26,096,348	13,655,663	3,778,681			
EXPECTED LOSSES	20,834,420	10,669,838	2,793,774			
CREDIBILITY	.40	.89	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.878	.459	.127	1.464		
INDICATED (POST-TEST)	.642	.336	.093	1.071		
PRES. ON RATE LEVEL	.694	.356	.093	1.143		
DERIVED BY FORMULA	.673	.338	.093	1.104		
UNDERLYING PRES. RATE	.701	.359	.094	1.154		
PROPOSED	.673	.338	.093	1.104		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	1.156
IND. RATES				1.16	MINIMUM PREMIUM	
MAN. RATES	1.28	1.25	1.20	+ 1.16	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	263,413	17,760,278	6.742		2	33	45	255	335
2003	259,729	13,648,082	5.254	2		33	33	220	288
2004	293,973	23,804,348	8.097	3	5	43	38	241	330
2005	306,895	17,626,198	5.743	3	1	30	49	194	277
2006	331,916	11,536,214	3.475	1		12	51	208	272
<b>TOTAL</b>	<b>1,455,926</b>	<b>84,375,120</b>	<b>5.795</b>	<b>9</b>	<b>8</b>	<b>151</b>	<b>216</b>	<b>1118</b>	<b>1502</b>
O.D.		201,347	.013					6	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		1,141,158	5,204,925	1,749,700	1,285,869		918,062	3,244,584	1,437,077	1,840,432	938,471
2003	139,724		5,806,646	1,359,012	1,021,694	441		1,979,476	633,167	1,788,602	919,320
2004	753,521	2,132,465	7,125,091	1,648,599	1,104,631	1	3,367,451	3,548,530	1,143,020	1,700,642	1,280,397
2005	533,315	169,853	5,360,196	1,971,434	814,384	30,358	3,000	3,801,499	1,600,195	2,353,135	988,829
2006	2,731		2,394,352	2,182,782	1,219,484	69,835		838,311	1,839,896	2,098,848	889,975
<b>TOTAL</b>	<b>1,429,291</b>	<b>3,443,476</b>	<b>25,891,210</b>	<b>8,911,527</b>	<b>5,446,062</b>	<b>100,635</b>	<b>4,288,513</b>	<b>13,412,400</b>	<b>6,653,355</b>	<b>9,781,659</b>	<b>5,016,992</b>
O.D.					52,862					124,447	24,038

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		1,185,992	7,092,592	2,447,831	1,810,505		965,530	6,032,407	2,481,831	2,738,560	1,044,518
2003	228,645	131,209	8,807,358	1,866,475	1,425,128	974	61,011	5,178,174	1,010,682	2,517,044	1,001,139
2004	1,122,435	2,688,392	11,432,393	2,077,507	1,578,710	2	2,112,098	8,096,105	1,638,602	2,319,044	1,408,437
2005	914,593	659,283	9,971,217	2,016,573	1,179,531	66,959	419,223	9,107,576	1,841,696	2,817,396	1,043,215
2006	12,010	416,436	9,280,092	2,129,925	1,488,078	333,350	450,908	5,672,513	1,505,006	2,048,952	934,474
<b>TOTAL</b>	<b>2,277,683</b>	<b>5,081,312</b>	<b>46,583,652</b>	<b>10,538,311</b>	<b>7,481,952</b>	<b>401,285</b>	<b>4,008,770</b>	<b>34,086,775</b>	<b>8,477,817</b>	<b>12,440,996</b>	<b>5,431,783</b>
O.D.	9	1,316	34,304	8,314	62,960		3,845	51,038	15,180	140,384	26,008

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	92,529,989	39,165,914	5,457,791	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	3,239,812	561,013	36,902	
TOTAL LOSSES	95,769,801	39,726,927	5,494,693	
EXPECTED LOSSES	78,503,530	29,700,890	4,498,812	
CREDIBILITY	.28	.67	.98	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	6.578	2.729	.377	9.684
INDICATED (POST-TEST)	4.809	1.995	.276	7.080
PRES. ON RATE LEVEL	5.341	2.021	.305	7.667
DERIVED BY FORMULA	5.192	2.004	.277	7.473
UNDERLYING PRES. RATE	5.392	2.040	.309	7.741
PROPOSED	5.192	2.004	.277	7.473

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	7.830
IND. RATES				7.83	MINIMUM PREMIUM	
MAN. RATES	9.01	8.29	8.05	+ 7.83	PRESENT	

+PROPOSED

MANUAL YEAR	TEAMS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	4	223	55.750							
2003	6	457	76.166							
2004	6	263,707	3951.166			1			14	15
2005	6									
2006	7	487	69.571							
<b>TOTAL</b>	<b>29</b>	<b>264,874</b>	<b>9133.586</b>			<b>1</b>			<b>14</b>	<b>15</b>
O.D.		90	3.103							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											223
2003											457
2004			115,875		30,205			50,000		43,144	24,483
2006											487
<b>TOTAL</b>			<b>115,875</b>		<b>30,205</b>			<b>50,000</b>		<b>43,144</b>	<b>25,650</b>
O.D.											90

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											248
2003											498
2004		4,369	174,297	4,812	39,914		3,982	128,509	5,582	56,570	26,931
2006											511
<b>TOTAL</b>		<b>4,369</b>	<b>174,297</b>	<b>4,812</b>	<b>39,914</b>		<b>3,982</b>	<b>128,509</b>	<b>5,582</b>	<b>56,570</b>	<b>28,188</b>
O.D.											99

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	311,157	106,878	28,287	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	479	230	35	
TOTAL LOSSES	311,636	107,108	28,322	
EXPECTED LOSSES	11,176	11,180	4,176	
CREDIBILITY	.00	.01	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	10746.069	3693.379	976.621	15416.069
INDICATED (POST-TEST)	7855.376	2699.860	713.910	11269.146
PRES. ON RATE LEVEL	381.740	381.860	142.642	906.242
DERIVED BY FORMULA	381.740	405.040	154.067	940.847
UNDERLYING PRES. RATE	385.401	385.523	144.010	914.934
PROPOSED	381.739	405.040	154.067	940.846

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	985.818
IND. RATES				985.82	MINIMUM PREMIUM	
MAN. RATES	987.65	931.88	951.47	+985.82	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	98,536	849,357	.861			98,536			3	1	16	20
2003	98,940	919,213	.929			98,940			3	2	11	16
2004	103,166	1,160,648	1.125			103,166			4		9	13
2005	105,510	480,201	.455			105,510			1	1	13	15
2006	104,733	370,897	.354			104,733				3	8	11
<b>TOTAL</b>	<b>510,885</b>	<b>3,780,316</b>	<b>.740</b>			<b>510,885</b>			<b>11</b>	<b>7</b>	<b>57</b>	<b>75</b>
O.D.		181										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			346,032	8,795	66,626			190,692	14,742	128,016	94,454
2003			445,837	96,457	29,872			168,887	40,779	39,311	98,070
2004			485,281		52,425			441,308		115,787	65,847
2005			123,223	30,000	41,550			47,776	1,302	162,055	74,295
2006				12,210	143,339				20,321	122,455	72,572
<b>TOTAL</b>			<b>1,400,373</b>	<b>147,462</b>	<b>333,812</b>			<b>848,663</b>	<b>77,144</b>	<b>567,624</b>	<b>405,238</b>
O.D.											181

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			507,975	12,304	93,808			504,952	25,459	190,488	105,127
2003		10,030	671,314	131,809	43,655		5,172	433,582	64,236	56,747	106,798
2004		17,436	692,359	14,907	72,818		32,264	1,022,523	30,981	156,523	72,432
2005	124	8,620	232,507	37,040	51,845		6,421	167,650	23,454	186,382	78,381
2006	93	9,413	234,436	58,254	139,386	40	9,902	127,447	39,198	109,715	76,201
<b>TOTAL</b>	<b>217</b>	<b>45,499</b>	<b>2,338,591</b>	<b>254,314</b>	<b>401,512</b>	<b>40</b>	<b>53,759</b>	<b>2,256,154</b>	<b>183,328</b>	<b>699,855</b>	<b>438,939</b>
O.D.											191

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,694,260	1,539,009	439,130	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	115,668	33,281	2,405	
TOTAL LOSSES	4,809,928	1,572,290	441,535	
EXPECTED LOSSES	2,840,520	1,956,689	311,639	
CREDIBILITY	.14	.33	.49	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.941	.308	.086	1.335
INDICATED (POST-TEST)	.688	.225	.063	.976
PRES. ON RATE LEVEL	.551	.379	.061	.991
DERIVED BY FORMULA	.570	.328	.062	.960
UNDERLYING PRES. RATE	.556	.383	.061	1.000
PROPOSED	.580	.333	.063	.976

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE
IND. RATES				1.02	MINIMUM PREMIUM
MAN. RATES	1.19	1.07	1.04	+ 1.02	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	35,260	1,295,247	3.673	1		2	4	35	42	
2003	38,549	1,303,316	3.380				13	30	43	
2004	38,318	1,351,658	3.527			2	2	34	38	
2005	31,944	822,446	2.574		1		4	19	24	
2006	32,703	708,812	2.167				7	24	31	
<b>TOTAL</b>	<b>176,774</b>	<b>5,481,479</b>	<b>3.101</b>	<b>1</b>	<b>1</b>	<b>4</b>	<b>30</b>	<b>142</b>	<b>178</b>	
O.D.		1,581								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	229,514		286,848	188,193	121,751	35,109		187,017	86,585	96,308	63,922
2003				382,176	141,066				408,056	153,320	218,698
2004			311,163	77,659	142,394			396,181	38,683	173,859	211,719
2005		155,609		137,311	163,465		20,000		139,661	136,095	70,305
2006				85,020	240,285				76,481	207,827	99,199
<b>TOTAL</b>	<b>229,514</b>	<b>155,609</b>	<b>598,011</b>	<b>870,359</b>	<b>808,961</b>	<b>35,109</b>	<b>20,000</b>	<b>583,198</b>	<b>749,466</b>	<b>767,409</b>	<b>663,843</b>
O.D.											1,581

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	363,780		421,093	263,282	171,426	127,762		495,221	149,533	143,305	71,145
2003		126	80,546	505,538	197,007		42	99,092	592,370	224,710	238,162
2004		12,553	511,583	102,463	188,273		30,536	979,042	78,981	233,499	232,891
2005		274,518	304,248	139,827	195,187		51,680	205,213	130,345	168,403	74,172
2006	317	21,218	526,670	143,560	240,425	163	22,073	288,376	93,390	191,215	104,159
<b>TOTAL</b>	<b>364,097</b>	<b>308,415</b>	<b>1,844,140</b>	<b>1,154,670</b>	<b>992,318</b>	<b>127,925</b>	<b>104,331</b>	<b>2,066,944</b>	<b>1,044,619</b>	<b>961,132</b>	<b>720,529</b>
O.D.											1,701

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,815,852	4,152,739	722,230			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	202,255	37,434	3,521			
TOTAL LOSSES	5,018,107	4,190,173	725,751			
EXPECTED LOSSES	4,977,956	2,488,978	487,896			
CREDIBILITY	.07	.16	.24			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.839	2.370	.411	5.620		
INDICATED (POST-TEST)	2.075	1.732	.300	4.107		
PRES. ON RATE LEVEL	2.789	1.395	.273	4.457		
DERIVED BY FORMULA	2.739	1.449	.279	4.467		
UNDERLYING PRES. RATE	2.816	1.408	.276	4.500		
PROPOSED	2.733	1.446	.278	4.457		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	4.670
IND. RATES				4.67	MINIMUM PREMIUM	
MAN. RATES	5.41	4.88	4.68	+ 4.67	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	1,862	1,836,387	98.624		1	1				2
2003	7,001	6,476	.092					1		1
2004	7,301	25,346	.347					1		1
2005	6,938	792	.011							
2006	4,023	636	.015							
<b>TOTAL</b>	<b>27,125</b>	<b>1,869,637</b>	<b>6.893</b>		<b>1</b>	<b>1</b>			<b>2</b>	<b>4</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		626,346	294,065				250,433	663,770			1,773
2003					172					1,419	4,885
2004					1,093					22,237	2,016
2005											792
2006											636
<b>TOTAL</b>		<b>626,346</b>	<b>294,065</b>		<b>1,265</b>		<b>250,433</b>	<b>663,770</b>		<b>23,656</b>	<b>10,102</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		739,482	220,628				379,459	898,313			1,973
2003			12	4	233			66	36	1,974	5,320
2004		5	253	73	1,389		51	3,322	1,390	28,726	2,218
2005											836
2006											668
<b>TOTAL</b>		<b>739,487</b>	<b>220,893</b>	<b>77</b>	<b>1,622</b>		<b>379,510</b>	<b>901,701</b>	<b>1,426</b>	<b>30,700</b>	<b>11,015</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,241,591	33,825	11,015	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	23,889	3,393	115	
TOTAL LOSSES	2,265,480	37,218	11,130	
EXPECTED LOSSES	573,693	208,321	16,547	
CREDIBILITY	.02	.05	.07	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	8.352	.137	.041	8.530
INDICATED (POST-TEST)	6.105	.100	.030	6.235
PRES. ON RATE LEVEL	2.094	.761	.060	2.915
DERIVED BY FORMULA	2.174	.728	.058	2.960
UNDERLYING PRES. RATE	2.115	.768	.061	2.944
PROPOSED	2.174	.728	.058	2.960

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.128
IND. RATES				3.13	MINIMUM PREMIUM	
MAN. RATES	4.10	3.13	3.08	+ 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	
2002	1,562	9,195	.588						1	1
2003	2,009	45,556	2.267					1	3	4
2004	2,581	154,372	5.981						6	6
2005	2,450	7,557	.308						1	1
2006	3,353	176,880	5.275					2	2	4
<b>TOTAL</b>	<b>11,955</b>	<b>393,560</b>	<b>3.292</b>					<b>3</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
2002					3,912					2,994	2,289
2003				9,098	7,095				11,115	12,773	5,475
2004					13,303					138,489	2,580
2005					1,466					2,439	3,652
2006				72,000	6,115				83,013	8,527	7,225
<b>TOTAL</b>				<b>81,098</b>	<b>31,891</b>				<b>94,128</b>	<b>165,222</b>	<b>21,221</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					5,508					4,455	2,548
2003		9	2,186	12,122	9,740		3	3,094	16,357	18,083	5,962
2004		67	3,081	882	16,910		323	20,691	8,662	178,891	2,838
2005		26	876	203	1,647		15	829	267	2,778	3,853
2006	193	6,448	158,035	53,332	13,439	158	11,009	148,959	54,919	17,383	7,586
<b>TOTAL</b>	<b>193</b>	<b>6,550</b>	<b>164,178</b>	<b>66,539</b>	<b>47,244</b>	<b>158</b>	<b>11,350</b>	<b>173,573</b>	<b>80,205</b>	<b>221,590</b>	<b>22,787</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	356,002	415,578	22,787	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	8,668	3,208	140	
TOTAL LOSSES	364,670	418,786	22,927	
EXPECTED LOSSES	199,530	137,363	15,063	
CREDIBILITY	.01	.03	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.050	3.503	.192	6.745
INDICATED (POST-TEST)	2.230	2.561	.140	4.931
PRES. ON RATE LEVEL	1.652	1.138	.125	2.915
DERIVED BY FORMULA	1.658	1.181	.126	2.965
UNDERLYING PRES. RATE	1.669	1.149	.126	2.944
PROPOSED	1.658	1.181	.126	2.965

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.134
IND. RATES				3.13	MINIMUM PREMIUM	
MAN. RATES	4.10	3.13	3.08	+ 3.13	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	6,035	200,377	3.320			6,035			1		4	5
2003	9,238	104,908	1.135			9,238					5	5
2004	9,603	205,602	2.141			9,603				1	5	6
2005	9,900	17,951	.181			9,900					2	2
2006	8,064	214,341	2.657			8,064				1	7	8
<b>TOTAL</b>	<b>42,840</b>	<b>743,179</b>	<b>1.735</b>			<b>42,840</b>			<b>1</b>	<b>2</b>	<b>23</b>	<b>26</b>
O.D.		257,995	.602						1	1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			151,723		6,830			23,219		10,968	7,637
2003					32,470					45,296	27,142
2004				15,875	49,152				5,000	126,876	8,699
2005					1,519					1,748	14,684
2006				23,548	57,082				38,855	78,004	16,852
<b>TOTAL</b>			<b>151,723</b>	<b>39,423</b>	<b>147,053</b>			<b>23,219</b>	<b>43,855</b>	<b>262,892</b>	<b>75,014</b>
O.D.			236,644		5,500			14,501		1,350	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			222,729		9,617			61,484		16,320	8,500
2003		30	2,314	758	43,873		12	2,090	1,160	63,025	29,558
2004		395	19,874	20,768	63,152		366	21,863	13,899	164,207	9,569
2005		26	904	211	1,705		13	599	191	1,994	15,492
2006	84	5,332	132,060	36,487	57,472	76	9,584	125,672	41,541	72,973	17,695
<b>TOTAL</b>	<b>84</b>	<b>5,783</b>	<b>377,881</b>	<b>58,224</b>	<b>175,819</b>	<b>76</b>	<b>9,975</b>	<b>211,708</b>	<b>56,791</b>	<b>318,519</b>	<b>80,814</b>
O.D.		8,668	342,942	6,110	10,098		1,128	35,604	919	1,989	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	993,849	628,469	80,814	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	106,639	16,704	932	
TOTAL LOSSES	1,100,488	645,173	81,746	
EXPECTED LOSSES	2,587,536	967,756	123,379	
CREDIBILITY	.03	.06	.09	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.569	1.506	.191	4.266
INDICATED (POST-TEST)	1.878	1.101	.140	3.119
PRES. ON RATE LEVEL	5.983	2.238	.284	8.505
DERIVED BY FORMULA	5.860	2.170	.271	8.301
UNDERLYING PRES. RATE	6.040	2.259	.288	8.587
PROPOSED	5.860	2.170	.271	8.301

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	8.697
IND. RATES				8.70	MINIMUM PREMIUM	
MAN. RATES	10.76	9.46	8.93	+ 8.70	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	338,985	1,164,470	.343			2	3	78	83
2003	513,078	3,754,440	.731			9	6	160	175
2004	455,196	4,224,063	.927			9	8	155	172
2005	534,847	11,877,355	2.220			19	36	332	387
2006	108,367	846,100	.780			1	2	29	32
<b>TOTAL</b>	<b>1,950,473</b>	<b>21,866,428</b>	<b>1.121</b>			<b>40</b>	<b>55</b>	<b>754</b>	<b>849</b>
O.D.		10,640							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			364,739	137,505	279,787			45,707	35,062	216,743	84,927
2003			1,357,287	302,491	823,229			446,995	94,711	649,045	80,682
2004			1,696,032	382,825	692,606			444,961	191,461	569,765	246,413
2005			3,547,584	1,584,791	1,494,058			1,389,573	1,269,265	1,871,436	720,648
2006			159,907	139,074	128,794			87,122	69,106	196,280	65,817
<b>TOTAL</b>			<b>7,125,549</b>	<b>2,546,686</b>	<b>3,418,474</b>			<b>2,414,358</b>	<b>1,659,605</b>	<b>3,503,269</b>	<b>1,198,487</b>
O.D.											10,640

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			535,437	192,369	393,937			121,033	60,552	322,515	94,524
2003		31,197	2,097,554	429,980	1,122,519		13,801	1,169,731	164,896	908,142	87,863
2004		69,242	2,813,883	509,423	918,937		38,428	1,282,839	289,582	755,693	271,054
2005	3,562	281,006	7,695,292	1,707,674	1,876,738		233,950	5,241,122	1,385,016	2,297,509	760,284
2006	540	30,461	684,582	156,154	144,718	132	37,319	455,034	98,198	184,072	69,108
<b>TOTAL</b>	<b>4,102</b>	<b>411,906</b>	<b>13,826,748</b>	<b>2,995,600</b>	<b>4,456,849</b>	<b>132</b>	<b>323,498</b>	<b>8,269,759</b>	<b>1,998,244</b>	<b>4,467,931</b>	<b>1,282,833</b>
O.D.											11,294

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	22,836,145	13,918,624	1,294,127	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	335,643	59,161	3,464	
TOTAL LOSSES	23,171,788	13,977,785	1,297,591	
EXPECTED LOSSES	9,011,186	7,177,741	682,665	
CREDIBILITY	.35	.81	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.188	.717	.067	1.972
INDICATED (POST-TEST)	.868	.524	.049	1.441
PRES. ON RATE LEVEL	.458	.364	.035	.857
DERIVED BY FORMULA	.602	.494	.049	1.145
UNDERLYING PRES. RATE	.462	.368	.035	.865
PROPOSED	.602	.494	.049	1.145

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	1.116
IND. RATES				1.12	MINIMUM PREMIUM	
MAN. RATES	.92	.74	.90	+ 1.12	PRESENT	

+PROPOSED \*LIMITED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	6,652	18,905	.284						1	1
2003	16,008	268,037	1.674				2		3	5
2004	3,660	6,493	.177						1	1
2005	1,527	41,294	2.704						2	2
2006	659	33,579	5.095						1	1
<b>TOTAL</b>	<b>28,506</b>	<b>368,308</b>	<b>1.292</b>						<b>2</b>	<b>8</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					5,088					515	13,302
2003				118,710	4,719				129,948	4,137	10,523
2004					1,611					3,820	1,062
2005					2,655					2,997	35,642
2006					8,400					23,717	1,462
<b>TOTAL</b>				<b>118,710</b>	<b>22,473</b>				<b>129,948</b>	<b>35,186</b>	<b>61,991</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					7,164					766	14,805
2003		3	22,232	156,116	8,366			29,498	187,498	9,380	11,460
2004		5	372	107	2,047		10	568	240	4,935	1,168
2005		41	1,587	368	2,982		22	1,024	327	3,416	37,602
2006	4	494	12,255	2,905	8,093		1,423	17,929	5,078	20,779	1,535
<b>TOTAL</b>	<b>4</b>	<b>543</b>	<b>36,446</b>	<b>159,496</b>	<b>28,652</b>		<b>1,455</b>	<b>49,019</b>	<b>193,143</b>	<b>39,276</b>	<b>66,570</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	87,467	420,567	66,570	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	9,159	148	50	
TOTAL LOSSES	96,626	420,715	66,620	
EXPECTED LOSSES	210,659	106,041	15,108	
CREDIBILITY	.02	.05	.07	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.339	1.476	.234	2.049
INDICATED (POST-TEST)	.248	1.079	.171	1.498
PRES. ON RATE LEVEL	.732	.368	.053	1.153
DERIVED BY FORMULA	.722	.404	.061	1.187
UNDERLYING PRES. RATE	.739	.372	.053	1.164
PROPOSED	.722	.404	.061	1.187

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	1.243
IND. RATES				1.24	MINIMUM PREMIUM	
MAN. RATES	1.46	1.26	1.21	+ 1.24	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	12,603	292,850	2.323			1			4	5
2003	18,261	241,734	1.323			1			1	2
2004	21,093	141,674	.671				1		3	4
2005	24,748	10,951	.044							
2006	21,840	33,250	.152						3	3
<b>TOTAL</b>	<b>98,545</b>	<b>720,459</b>	<b>.731</b>			<b>2</b>		<b>1</b>	<b>11</b>	<b>14</b>
O.D.		68								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			138,567		51,758			60,496		31,826	10,203
2003			181,301		822			29,705		6,565	23,341
2004				67,728	3,293				6,765	8,632	55,256
2005											10,951
2006					12,114					12,714	8,422
<b>TOTAL</b>			<b>319,868</b>	<b>67,728</b>	<b>67,987</b>			<b>90,201</b>	<b>6,765</b>	<b>59,737</b>	<b>108,173</b>
O.D.											68

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			203,416		72,875			160,193		47,357	11,356
2003		4,066	264,950	1,789	1,794		911	74,626	946	9,295	25,418
2004		746	36,974	74,947	7,075		112	5,230	8,606	11,583	60,782
2005											11,553
2006	5	701	17,678	4,187	11,676		762	9,605	2,717	11,139	8,843
<b>TOTAL</b>	<b>5</b>	<b>5,513</b>	<b>523,018</b>	<b>80,923</b>	<b>93,420</b>		<b>1,785</b>	<b>249,654</b>	<b>12,269</b>	<b>79,374</b>	<b>117,952</b>
O.D.											76

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	779,975	265,986	118,028	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	23,843	13,471	1,195	
TOTAL LOSSES	803,818	279,457	119,223	
EXPECTED LOSSES	571,560	668,135	143,875	
CREDIBILITY	.05	.11	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.816	.284	.121	1.221
INDICATED (POST-TEST)	.596	.208	.088	.892
PRES. ON RATE LEVEL	.574	.672	.145	1.391
DERIVED BY FORMULA	.575	.621	.136	1.332
UNDERLYING PRES. RATE	.580	.678	.146	1.404
PROPOSED	.575	.621	.136	1.332

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	1.395
IND. RATES				1.40	MINIMUM PREMIUM	
MAN. RATES	1.77	1.53	1.46	+ 1.40	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	50,430	306,296	.607			1		11	12
2003	47,821	340,355	.711				1	21	22
2004	53,544	1,358,532	2.537			1	1	12	15
2005	60,484	470,594	.778	1			1	6	10
2006	79,957	512,377	.640	3				10	10
<b>TOTAL</b>	<b>292,236</b>	<b>2,988,154</b>	<b>1.023</b>	<b>4</b>		<b>2</b>	<b>3</b>	<b>60</b>	<b>69</b>
O.D.		62,258	.021					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			144,549		38,865			19,336		75,982	27,564
2003				19,382	80,895				15,952	174,529	49,597
2004	573,213		260,372	62,672	39,949			310,724	40,322	45,963	25,317
2005	365,453			48,718	15,809				1,841	25,256	13,517
2006					234,256					210,268	67,853
<b>TOTAL</b>	<b>938,666</b>		<b>404,921</b>	<b>130,772</b>	<b>409,774</b>			<b>330,060</b>	<b>58,115</b>	<b>531,998</b>	<b>183,848</b>
O.D.					11,532					45,727	4,999

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			212,198		54,721			51,202		113,062	30,679
2003		75	9,341	27,361	109,631		48	11,648	27,471	243,285	54,011
2004	853,849	9,726	392,981	77,680	56,631		23,139	737,039	67,644	66,836	27,849
2005	623,209	2,151	65,737	42,755	21,116		275	10,652	4,275	28,963	14,260
2006	100	13,683	341,805	81,010	225,712		12,590	158,933	44,999	184,223	71,246
<b>TOTAL</b>	<b>1,477,158</b>	<b>25,635</b>	<b>1,022,062</b>	<b>228,806</b>	<b>467,811</b>		<b>36,052</b>	<b>969,474</b>	<b>144,389</b>	<b>636,369</b>	<b>198,045</b>
O.D.		9	821	269	15,582		15	2,110	1,171	63,625	5,453

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,533,336	1,558,022	203,498	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	316,356	44,414	2,414	
TOTAL LOSSES	3,849,692	1,602,436	205,912	
EXPECTED LOSSES	7,425,716	2,004,739	265,934	
CREDIBILITY	.10	.23	.34	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.317	.548	.070	1.935
INDICATED (POST-TEST)	.963	.401	.051	1.415
PRES. ON RATE LEVEL	2.517	.679	.090	3.286
DERIVED BY FORMULA	2.362	.615	.077	3.054
UNDERLYING PRES. RATE	2.541	.686	.091	3.318
PROPOSED	2.362	.615	.077	3.054

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	3.199
IND. RATES				3.20	MINIMUM PREMIUM	
MAN. RATES	4.17	3.60	3.45	+ 3.20	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	312,645	13,251,737	4.238		1	35	20	256	312
2003	440,962	25,522,874	5.787			68	41	479	588
2004	473,833	26,989,703	5.696		1	71	59	537	668
2005	497,464	15,768,898	3.169			27	57	383	467
2006	260,807	6,901,101	2.646			3	24	236	264
<b>TOTAL</b>	<b>1,985,711</b>	<b>88,434,313</b>	<b>4.454</b>		<b>1</b>	<b>204</b>	<b>201</b>	<b>1891</b>	<b>2299</b>
O.D.		360,055	.018				4	3	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		400,933	6,512,937	935,830	1,090,117		53,146	1,583,966	439,528	1,381,644	853,636
2003			13,087,394	1,924,988	2,095,726			3,331,443	1,176,723	2,509,776	1,396,824
2004		158,536	13,102,046	2,938,695	2,100,189		20,632	2,822,152	1,634,919	2,834,142	1,378,392
2005			4,025,978	2,633,959	1,742,110			2,218,825	1,874,634	2,124,767	1,148,625
2006	317,555		442,575	844,335	1,195,653	30,000		496,808	817,164	2,104,238	652,773
<b>TOTAL</b>	<b>317,555</b>	<b>559,469</b>	<b>37,170,930</b>	<b>9,277,807</b>	<b>8,223,795</b>	<b>30,000</b>	<b>73,778</b>	<b>10,453,194</b>	<b>5,942,968</b>	<b>10,954,567</b>	<b>5,430,250</b>
O.D.				213,151	35,016				56,353	42,648	12,887

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		813,464	9,560,994	1,309,228	1,534,881		138,387	4,194,344	759,065	2,055,886	950,097
2003		295,452	19,625,943	2,706,365	2,913,246		102,501	8,716,791	1,848,404	3,542,933	1,521,141
2004		833,232	21,006,789	3,701,653	2,968,562		312,187	8,267,809	2,289,349	3,812,960	1,516,231
2005	3,972	347,840	9,625,867	2,636,234	2,238,104		339,589	7,491,594	1,974,342	2,664,107	1,211,799
2006	471,623	167,511	3,982,873	1,043,842	1,254,673	143,527	302,217	3,805,804	1,024,749	1,957,826	685,412
<b>TOTAL</b>	<b>475,595</b>	<b>2,457,499</b>	<b>63,802,466</b>	<b>11,397,322</b>	<b>10,909,466</b>	<b>143,527</b>	<b>1,194,881</b>	<b>32,476,342</b>	<b>7,895,909</b>	<b>14,033,712</b>	<b>5,884,680</b>
O.D.	75	6,161	190,170	217,975	57,718	56	4,609	74,089	49,042	63,348	13,794

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	100,825,470	44,624,492	5,898,474			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	2,101,408	368,035	30,098			
TOTAL LOSSES	102,926,878	44,992,527	5,928,572			
EXPECTED LOSSES	53,693,625	27,601,384	4,626,706			
CREDIBILITY	.35	.82	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	5.183	2.266	.299	7.748		
INDICATED (POST-TEST)	3.789	1.656	.219	5.664		
PRES. ON RATE LEVEL	2.678	1.377	.231	4.286		
DERIVED BY FORMULA	3.067	1.606	.219	4.892		
UNDERLYING PRES. RATE	2.704	1.390	.233	4.327		
PROPOSED	3.067	1.606	.219	4.892		
<b>IND. RATES</b>						
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	5.125
IND. RATES				5.13	MINIMUM PREMIUM	
MAN. RATES	3.70	4.08	4.50	+ 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	
2002	339,483									
2003	512,636									
2004	455,196									
2005	534,847									
2006	108,971									
<b>TOTAL</b>	<b>1,951,133</b>									
O.D.		23,956	.001							1 1

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.					15,751					8,205	

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.		286	9,413	2,197	17,678		58	2,796	896	9,353	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,553	30,124		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	123,548	1,449	397	
TOTAL LOSSES	136,101	31,573	397	
EXPECTED LOSSES	3,316,926	175,601	78,045	
CREDIBILITY	.35	.81	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.007	.002	.000	.009
INDICATED (POST-TEST)	.005	.001	.000	.006
PRES. ON RATE LEVEL	.168	.009	.004	.181
DERIVED BY FORMULA	.111	.003	.000	.114
UNDERLYING PRES. RATE	.170	.009	.004	.183
PROPOSED	.111	.003	.000	.114

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE
IND. RATES				.14	MINIMUM PREMIUM
MAN. RATES	.20	.16	.19	+ .14	PRESENT

+PROPOSED \*LIMITED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	6,666									
2003	15,851									
2004	3,631									
2005	1,490									
2006	617									
<b>TOTAL</b>	<b>28,255</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.	2,452	15	5	
TOTAL LOSSES	2,452	15	5	
EXPECTED LOSSES	56,510	12,996	1,131	
CREDIBILITY	.02	.05	.07	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.009	.000	.000	.009
INDICATED (POST-TEST)	.007	.000	.000	.007
PRES. ON RATE LEVEL	.198	.046	.004	.248
DERIVED BY FORMULA	.194	.044	.004	.242
UNDERLYING PRES. RATE	.200	.046	.004	.250
PROPOSED	.194	.044	.004	.242

YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE
IND. RATES				.25	MINIMUM PREMIUM
MAN. RATES	.31	.27	.26	+ .25	PRESENT

+PROPOSED

MANUAL YEAR	SEATS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES						
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	885													
2003	992													
2004	1,018													
2005	1,132													
2006	1,258													
<b>TOTAL</b>	<b>5,285</b>													

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B						
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	13,736	1,090	40			
TOTAL LOSSES	13,736	1,090	40			
EXPECTED LOSSES	327,073	54,710	4,757			
CREDIBILITY	.03	.03	.02			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.599	.206	.008	2.813		
INDICATED (POST-TEST)	1.900	.151	.006	2.057		
PRES. ON RATE LEVEL	61.299	10.254	.891	72.444		
DERIVED BY FORMULA	59.517	9.951	.873	70.341		
UNDERLYING PRES. RATE	61.887	10.352	.900	73.139		
PROPOSED	59.517	9.951	.873	70.341		
YEAR	4-1-07	4-1-08	4-1-09	4-1-10	IND. RATE	73.703
IND. RATES				73.70	MINIMUM PREMIUM	
MAN. RATES	76.06	76.06	76.06	+ 73.70	PRESENT	

+PROPOSED